

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
ALASKA (C)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
ARIZONA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
ARKANSAS	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
CALIFORNIA	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
COLORADO (C)	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (9/03), 2 (6/01)
CONNECTICUT	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (7/01)
DELAWARE	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
DIST. OF COLUMBIA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
FLORIDA (B)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1,2 (6/01)
GEORGIA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (7/01)
HAWAII (D)	Refer to Hawaii	Insurance Bureau	
IDAHO	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
ILLINOIS	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
INDIANA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
IOWA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
KANSAS (A)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
KENTUCKY	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
LOUISIANA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (5/05)
MAINE	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
MARYLAND	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (8/01)
MASSACHUSETTS		@	
MICHIGAN	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
MINNESOTA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/02)
MISSISSIPPI	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (7/01)
MISSOURI	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
# MONTANA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	\$
NEBRASKA (D)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
NEVADA	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
NEW HAMPSHIRE	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
NEW JERSEY (A)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
NEW MEXICO (A)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1,2 (6/01)
NEW YORK (A)	09-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1,2 (8/01)
NORTH CAROLINA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
NORTH DAKOTA (C)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
OHIO	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
OKLAHOMA (C)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1,2 (8/01)
OREGON	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
PENNSYLVANIA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
# 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	07-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
SOUTH CAROLINA	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (7/04)
SOUTH DAKOTA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
TENNESSEE	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
TEXAS (A)	07-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (9/04)
UTAH (C)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
VERMONT	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	
VIRGINIA (A)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (3/08)
WASHINGTON (A)	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
WEST VIRGINIA	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
WISCONSIN	04-01-08	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (6/01)
WYOMING	04-08*	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	

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

- (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 - FEBRUARY 1, 2012
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)	CGLES-E-1 (12/03)
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 (04/04)
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)	CGLES-E-1 (12/03)
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)	

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RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
COMMERCIAL CRIME & FIDELITY 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)	

* = Distribution Date - Effective Date to be Selected by Company + = This plan is in respect of Crime ONLY.

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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 - FEBRUARY 1, 2012
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)	

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

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

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

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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)	

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RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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 EFFECTIVE AS OF - FEBRUARY 1, 2012
COMPOSITE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
ALASKA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
ARIZONA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
ARKANSAS	04-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
CALIFORNIA	06-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
COLORADO	04-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
CONNECTICUT	05-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
DELAWARE	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (2/99)
DIST. OF COLUMBIA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
FLORIDA (E)	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (2/99)
GEORGIA	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
HAWAII	Refer to Hawaii	Insurance Bureau	
IDAHO	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
ILLINOIS	04-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
INDIANA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (4/04)
IOWA	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
KANSAS	08-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
KENTUCKY	05-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
LOUISIANA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
MAINE	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
MARYLAND	11-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (3/99)
MASSACHUSETTS	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (6/07)
MICHIGAN	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
MINNESOTA	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
MISSISSIPPI	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
MISSOURI	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
# MONTANA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	\$
NEBRASKA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NEVADA	04-01-07&	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NEW HAMPSHIRE	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NEW JERSEY	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NEW MEXICO	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NEW YORK	05-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (4/99)
NORTH CAROLINA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
NORTH DAKOTA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
OHIO	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
OKLAHOMA	04-01-07+	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
OREGON	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
PENNSYLVANIA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
PUERTO RICO	02-01-90	90-1265(02-90) (PRE-LOSS COST PLAN)	
RHODE ISLAND	06-01-07++	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
SOUTH CAROLINA	05-01-07&&	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
SOUTH DAKOTA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (6/99)
TENNESSEE	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
TEXAS	07-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	CRP-E-1 (8/04)
UTAH	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
VERMONT	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
VIRGINIA	06-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
WASHINGTON	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
WEST VIRGINIA	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
WISCONSIN	04-01-07	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	
WYOMING	04-07*	CRP 1, 3, 4, 33 (4/04), CRP 2 (2/99), CRP 5-32 (4/07)	

\$ = Exception page withdrawn

= Changed since last report

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

& = 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.

(E) = Application of Loss Rated Risks rule is mandatory for all eligible risks

+ = Distribution Date of 4/07 applies for Fidelity

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

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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 (10/06), 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	05-01-89	90-1800 (01-89) (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)	RRP-E-1 (11/98)
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

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

+ = 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 - FEBRUARY 1, 2012
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	07-01-2006	MLPDC 1-4 (7/06)	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	07-01-2006	MLPDC 1-4 (7/06)	
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	07-01-2006	MLPDC 1-4 (7/06)	MLPDC -E-1 (7/06)
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	07-2006*	MLPDC 1-4 (7/06)	
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	07-01-2006	MLPDC 1-4 (7/06)	
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)	

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

= Changed since last report

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

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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)	

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

@ = Plan not applicable in this jurisdiction

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RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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)	

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

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
FINANCIAL INSTITUTIONS EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
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	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (8/05)
ARKANSAS	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
CALIFORNIA	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
COLORADO (C)	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (5/08), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
CONNECTICUT	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (7/05)
DELAWARE	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
DIST. OF COLUMBIA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
FLORIDA (B)	02-01-2011	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/08), FIES-E- 2,3 (2/11), FIES-E- 4 (6/08)
GEORGIA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (12/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
HAWAII (D)	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (4/06)
IDAHO	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
ILLINOIS	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
INDIANA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
IOWA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
KANSAS (A)	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (6/08)
KENTUCKY	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
LOUISIANA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1, 2, 3 (1/10)
MAINE	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
MARYLAND	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
MASSACHUSETTS	07-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
MICHIGAN	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
MINNESOTA	01-15-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
MISSISSIPPI	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05)
MISSOURI	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05)
MONTANA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
NEBRASKA (D)	01-15-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05)
NEVADA	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
NEW HAMPSHIRE	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
NEW JERSEY (A)	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
NEW MEXICO	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
NEW YORK (A)	02-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (9/05), FIES-E-2,3,4 (2/10), FIES-E-5 (8/08)
NORTH CAROLINA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
NORTH DAKOTA (C)	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
OHIO	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
OKLAHOMA (C)	06-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (7/05), FIES-E-2,3,4 (6/10), FIES-E-5 (9/08)
OREGON	05-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
PENNSYLVANIA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
PUERTO RICO	08-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
RHODE ISLAND	04-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
SOUTH CAROLINA	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
SOUTH DAKOTA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
TENNESSEE	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
TEXAS (A)	03-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (9/05), FIES-E-2,3,4 (3/10), FIES-E-5 (9/08)
UTAH (C)	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
VERMONT	03-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
VIRGINIA (A)	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (5/08), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
WASHINGTON (A)	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
WEST VIRGINIA	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
WISCONSIN	01-01-2010	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	
WYOMING	01-2010*	FIES 2,3 (6/05), FIES 1,4,5,9-15 (5/08), FIES 6-8 (1/10)	

* = 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 - FEBRUARY 1, 2012
E-COMMERCE INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	11-01-2009	ECIRPM-1, 2 (11/09)	
ALASKA (A)	05-01-2010	ECIRPM-1, 2 (11/09)	ECIRPM-E-1,2,3 (5/10)
ARIZONA (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
ARKANSAS	11-2009*	ECIRPM-1, 2 (11/09)	
CALIFORNIA	01-2010*	ECIRPM-1, 2 (11/09)	
COLORADO (A)	11-2009*	ECIRPM-1, 2 (11/09)	ECIRPM-E-1, 2 (11/09)
CONNECTICUT	02-01-2010	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (2/10)
DELAWARE	11-01-2009	ECIRPM-1, 2 (11/09)	
DIST. OF COLUMBIA	11-01-2009	ECIRPM-1, 2 (11/09)	
FLORIDA	11-01-2005 \$	ILNP-1 (7/05)	ILNP-E-1 (11/05)
GEORGIA	01-1-2010	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (1/10)
HAWAII		@	
IDAHO	11-01-2009	ECIRPM-1, 2 (11/09)	
ILLINOIS	11-2009*	ECIRPM-1, 2 (11/09)	
INDIANA	11-01-2009	ECIRPM-1, 2 (11/09)	
IOWA	11-01-2009	ECIRPM-1, 2 (11/09)	
KANSAS (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
KENTUCKY	03-01-2010	ECIRPM-1, 2 (11/09)	
LOUISIANA	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
MAINE	11-01-2009	ECIRPM-1, 2 (11/09)	
MARYLAND	11-01-2009	ECIRPM-1, 2 (11/09)	
MASSACHUSETTS	04-01-2010	ECIRPM-1, 2 (11/09)	
MICHIGAN	11-01-2009	ECIRPM-1, 2 (11/09)	
MINNESOTA	02-01-2010	ECIRPM-1, 2 (11/09)	
MISSISSIPPI	02-01-2010	ECIRPM-1, 2 (11/09)	
MISSOURI	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
MONTANA	02-01-2010	ECIRPM-1, 2 (11/09)	
NEBRASKA		@	
NEVADA	11-2009*	ECIRPM-1, 2 (11/09)	
NEW HAMPSHIRE	03-01-2010	ECIRPM-1, 2 (11/09)	
NEW JERSEY (A)	11-2009*	ECIRPM-1, 2 (11/09)	ECIRPM-E-1,2 (11/09)
NEW MEXICO (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1,2 (11/09)
NEW YORK			
NORTH CAROLINA	11-01-2009	ECIRPM-1, 2 (11/09)	
NORTH DAKOTA (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1, 2 (11/09)
OHIO	11-01-2009	ECIRPM-1, 2 (11/09)	
OKLAHOMA (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
OREGON	11-01-2009	ECIRPM-1, 2 (11/09)	
PENNSYLVANIA	11-01-2009	ECIRPM-1, 2 (11/09)	
PUERTO RICO	02-01-2011	ECIRPM-1, 2 (11/09)	
RHODE ISLAND	11-01-2009	ECIRPM-1, 2 (11/09)	
SOUTH CAROLINA	11-2009*	ECIRPM-1, 2 (11/09)	
SOUTH DAKOTA	11-01-2009	ECIRPM-1, 2 (11/09)	
TENNESSEE	11-01-2009	ECIRPM-1, 2 (11/09)	
TEXAS	03-2010*	ECIRPM-1, 2 (11/09)	
UTAH (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1, 2 (11/09)
VERMONT			
VIRGINIA (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1, 2 (11/09)
WASHINGTON (A)	11-01-2009	ECIRPM-1, 2 (11/09)	ECIRPM-E-1 (11/09)
WEST VIRGINIA	11-01-2009	ECIRPM-1, 2 (11/09)	
WISCONSIN	11-01-2009	ECIRPM-1, 2 (11/09)	
WYOMING	11-2009*	ECIRPM-1, 2 (11/09)	

* = Distribution Date - Effective Date to be Selected by Company # = Changed since last report
 @ = Plan not applicable in this jurisdiction (A) = Application of plan is mandatory for all eligible risks
 \$= Effective date relates to previous version of the plan before re-naming; ECIRPM Plan not yet implemented in this jurisdiction

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
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			
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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@ = Plan not applicable in this jurisdiction

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

RATING PLAN EFFECTIVE AS OF - FEBRUARY 1, 2012
LAWYERS PROFESSIONAL LIABILITY SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	3/01/2011	LWPLS-1 (3/11)	
ALASKA			
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			
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			
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			
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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