

**State:** Pennsylvania **First Filing Company:** Safeco Insurance Company of Indiana, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Personal Automobile (STP/SNAP)  
**Project Name/Number:** PA STP/SNAP AO 2015 Level 1/15-PA-S-AO-R-MULTI-LVL1

## Filing at a Glance

**Companies:** Safeco Insurance Company of Indiana  
 General Insurance Company of America  
 Safeco Insurance Company of America  
 Safeco Insurance Company of Illinois  
 First National Insurance Company of America  
 American States Insurance Company

**Product Name:** Personal Automobile (STP/SNAP)  
**State:** Pennsylvania  
**TOI:** 19.0 Personal Auto  
**Sub-TOI:** 19.0001 Private Passenger Auto (PPA)  
**Filing Type:** Rate  
**Date Submitted:** 09/03/2015  
**SERFF Tr Num:** LBPM-130225798  
**SERFF Status:** Assigned  
**State Tr Num:**  
**State Status:** Received Review in Progress  
**Co Tr Num:** 15-PA-S-AO-R-MULTI-LVL1

**Effective Date** 11/18/2015  
**Requested (New):**  
**Effective Date** 12/23/2015  
**Requested (Renewal):**  
**Author(s):** Melanie Bassler  
**Reviewer(s):** Eric Zhou (primary), Michael McKenney  
**Disposition Date:**  
**Disposition Status:**  
**Effective Date (New):**  
**Effective Date (Renewal):**

**State Filing Description:**

**State:** Pennsylvania **First Filing Company:** Safeco Insurance Company of Indiana, ...  
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## General Information

Project Name: PA STP/SNAP AO 2015 Level 1

Project Number: 15-PA-S-AO-R-MULTI-LVL1

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 09/04/2015

State Status Changed: 09/04/2015

Created By: Melanie Bassler

Corresponding Filing Tracking Number: N/A

Status of Filing in Domicile: Not Filed

Domicile Status Comments: This is a Pennsylvania specific revision.

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

Submitted By: Melanie Bassler

### Filing Description:

In accordance with the "prior approval" provision, we are filing a revision to our Private Passenger Automobile program. This rate filing will impact new business effective November 18, 2015 and renewal business effective December 23, 2015. With this revision, we are proposing base rate changes, model year updates, and updated stability factors within our True Pricing Program and base rates only for our legacy SNAP program.

This revisions changes are summarized below:

- 1.Base Rate Change - Bodily Injury, Property Damage, First Party Benefits, Comprehensive, Collision, Underinsured Motorist, and Uninsured Motorist.
- 2.Updated Model Year
- 3.Updated Rate Stabilization table

A rate impact of 4.6% is indicative of our entire American States company premium, including our AM and OC policies that have converted. However, there is no rate impact to our AM and OC converted policies. This rate increase only affects our legacy Safeco book that was written into American States as new business. The impact to these customers will be 6.5%.

If you need any further assistance with this filing please contact me using the information below.

Sincerely,

Melanie Bassler

Sr. Compliance Analyst

Melanie.Bassler@LibertyMutual.com

(800)826-6189 ext. 7889641

## Company and Contact

### Filing Contact Information

Melanie Bassler, Compliance Analyst II,

Melanie.Bassler@LibertyMutual.com

Regulatory Filing

62 Maple Ave.

800-826-6189 [Phone] 7889641 [Ext]

Keene, NH 03431

State: Pennsylvania First Filing Company: Safeco Insurance Company of Indiana, ...  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Automobile (STP/SNAP)  
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**Filing Company Information**

Safeco Insurance Company of Indiana 175 Berkeley Street Boston, MA 02116 (617) 357-9500 ext. [Phone]	CoCode: 11215 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 23-2640501	State of Domicile: Indiana Company Type: Property & Casualty State ID Number:
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General Insurance Company of America 175 Berkeley Street Boston, MA 02116 (617) 357-9500 ext. [Phone]	CoCode: 24732 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 91-0231910	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:
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Safeco Insurance Company of America 175 Berkeley Street Boston, MA 02116 (617) 357-9500 ext. [Phone]	CoCode: 24740 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 91-0742148	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:
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Safeco Insurance Company of Illinois 175 Berkeley Street Boston, MA 02116 (617) 357-9500 ext. [Phone]	CoCode: 39012 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 91-1115311	State of Domicile: Illinois Company Type: Property & Casualty State ID Number:
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First National Insurance Company of America 175 Berkeley Street Boston, MA 02116 (617) 657-9500 ext. [Phone]	CoCode: 24724 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 91-0742144	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:
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American States Insurance Company 175 Berkeley Street Boston, MA 02116 (617) 357-9500 ext. [Phone]	CoCode: 19704 Group Code: 111 Group Name: Liberty Mutual Group FEIN Number: 35-0145400	State of Domicile: Indiana Company Type: Property & Casualty State ID Number:
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**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$70.00
Retaliatory?	Yes

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**Fee Explanation:** American States Insurance Company and Safeco Insurance Company of Indiana are both domiciled in Indiana. The filing fee in Indiana is \$35 per rate filing per company. \$35 X 2 companies X 1 Rate Filing = \$70

General Insurance Company of America, Safeco Insurance Company of America and First National Insurance Company of America are all domiciled in New Hampshire. There is no filing fee in New Hampshire.

Safeco Insurance Company of Illinois is domiciled in Illinois. There is no filing fee in Illinois.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Safeco Insurance Company of Indiana	\$35.00	09/03/2015	99540867
American States Insurance Company	\$35.00	09/03/2015	99540701

### State Specific

- \*Filing Fee Amount: \$70
- \*Date Filing Fee Mailed: Upon submission via EFT
- \*Filing Fee Check Number: N/A
- \*Filing Fee Check Date: N/A
- \*NAIC Number: 0111-19704; 0111-24724; 0111-24732; 0111-39012; 0111-11215; 0111-24740

**State:** Pennsylvania  
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**First Filing Company:** Safeco Insurance Company of Indiana, ...

## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 2.000%  
**Effective Date of Last Rate Revision:** 07/15/2015  
**Filing Method of Last Filing:** Prior Approval

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Safeco Insurance Company of Indiana	32.400%	6.500%	\$90,218	711	\$1,394,706	6.700%	5.900%
General Insurance Company of America	32.400%	6.500%	\$17,163	62	\$266,077	6.700%	6.100%
Safeco Insurance Company of America	32.400%	6.500%	\$52,767	133	\$815,636	6.700%	6.000%
Safeco Insurance Company of Illinois	32.400%	6.500%	\$1,730	12	\$26,740	6.700%	6.300%
First National Insurance Company of America	32.400%	6.500%	\$8,200	488	\$126,782	6.700%	6.200%
American States Insurance Company	32.400%	4.600%	\$6,007,815	66,856	\$130,367,063	13.900%	5.000%

**SERFF Tracking #:**

LBPM-130225798

**State Tracking #:****Company Tracking #:**

15-PA-S-AO-R-MULTI-LVL1

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		STP Base Rates		Replacement	LBPM-129864119	STP proposed Base Rates.pdf
2		STP Model Year Factors		Replacement	LBPM-129634253	Model Year Prop.pdf
3		STP Stability Factors		Replacement	LBPM-129864119	Stability Factors.pdf
4		SNAP Base Rates		Replacement	LBPM-129634253	SNAP Base Rates Proposed.pdf

AMERICAN STATES INSURANCE COMPANY MANUAL  
 OF AUTOMOBILE INSURANCE - PERSONAL  
 PENNSYLVANIA

BASE RATES

	<u>ADB</u>	<u>BI</u>	<u>CFPB</u>	<u>COLL</u>	<u>COMP</u>	<u>EXMED</u>	<u>FEB</u>	<u>FPB</u>	<u>LOU</u>	<u>PD</u>	<u>UIMBI</u>	<u>UMBI</u>	<u>WLB</u>
All Markets	1.14	27.83	37.63	157.04	46.74	23.72	0.38	36.04	4.7	55.37	3.09	1.78	7.66

AMERICAN STATES INSURANCE COMPANY  
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL  
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Model Year

Model Year	ADB Proposed	BI Proposed	CFPB Proposed	COLL Proposed	COMP Proposed	EXMED Proposed	FEB Proposed	FPB Proposed	PD Proposed	UIMBI Proposed	UMBI Proposed	WLB Proposed
1959 and older	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1960	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1961	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1962	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1963	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1964	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1965	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1966	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1967	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1968	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1969	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1970	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1971	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1972	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1973	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1974	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1975	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1976	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1977	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1978	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1979	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1980	0.526	0.526	0.526	0.138	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1981	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1982	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1983	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1984	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1985	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1986	0.526	0.526	0.526	0.146	0.329	0.526	0.526	0.526	0.671	1	1	0.526
1987	0.566	0.566	0.566	0.146	0.329	0.566	0.566	0.566	0.686	1	1	0.566
1988	0.604	0.604	0.604	0.149	0.329	0.604	0.604	0.604	0.702	1	1	0.604
1989	0.641	0.641	0.641	0.16	0.329	0.641	0.641	0.641	0.719	1	1	0.641
1990	0.676	0.676	0.676	0.167	0.345	0.676	0.676	0.676	0.736	1	1	0.676
1991	0.709	0.709	0.709	0.173	0.352	0.709	0.709	0.709	0.755	1	1	0.709
1992	0.733	0.733	0.733	0.182	0.352	0.733	0.733	0.733	0.774	1	1	0.733
1993	0.753	0.753	0.753	0.192	0.352	0.753	0.753	0.753	0.794	1	1	0.753
1994	0.772	0.772	0.772	0.218	0.359	0.772	0.772	0.772	0.814	1	1	0.772
1995	0.788	0.788	0.788	0.239	0.366	0.788	0.788	0.788	0.83	1	1	0.788
1996	0.809	0.809	0.809	0.271	0.373	0.809	0.809	0.809	0.838	1	1	0.809
1997	0.828	0.828	0.828	0.3	0.389	0.828	0.828	0.828	0.858	1	1	0.828
1998	0.84	0.84	0.84	0.32	0.411	0.84	0.84	0.84	0.876	1	1	0.84
1999	0.853	0.853	0.853	0.346	0.43	0.853	0.853	0.853	0.895	1	1	0.853
2000	0.876	0.876	0.876	0.384	0.465	0.876	0.876	0.876	0.912	1	1	0.876
2001	0.89	0.89	0.89	0.428	0.501	0.89	0.89	0.89	0.928	1	1	0.89
2002	0.904	0.904	0.904	0.472	0.541	0.904	0.904	0.904	0.942	1	1	0.904
2003	0.917	0.917	0.917	0.502	0.568	0.917	0.917	0.917	0.955	1	1	0.917
2004	0.941	0.941	0.941	0.534	0.593	0.941	0.941	0.941	0.966	1	1	0.941
2005	0.965	0.965	0.965	0.552	0.612	0.965	0.965	0.965	0.974	1	1	0.965
2006	0.99	0.99	0.99	0.614	0.651	0.99	0.99	0.99	0.978	1	1	0.99
2007	1	1	1	0.689	0.69	1	1	1	1	1	1	1
2008	1	1	1	0.763	0.73	1	1	1	1	1	1	1
2009	1	1	1	0.839	0.772	1	1	1	1	1	1	1
2010	1	1	1	0.877	0.819	1	1	1	1	1	1	1
2011	1	1	1	0.916	0.872	1	1	1	1	1	1	1
2012	1	1	1	0.957	0.934	1	1	1	1	1	1	1
2013	1	1	1	1	1	1	1	1	1	1	1	1
2014	1	1	1	1.045	1.072	1	1	1	1	1	1	1
2015	1	1	1	1.087	1.136	1	1	1	1	1	1	1
2016	1	1	1	1.131	1.205	1	1	1	1	1	1	1
2017	1	1	1	1.175	1.273	1	1	1	1	1	1	1
2017+	1	1	1	1.175	1.273	1	1	1	1	1	1	1

**AMERICAN STATES INSURANCE COMPANY**

**MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

**PENNSYLVANIA**

**Rate Stabilization Factors**

<b>Percent Change</b>	<b>Factor</b>	<b>Percent Change</b>	<b>Factor</b>	<b>Percent Change</b>	<b>Factor</b>
+000	1.07	+042	0.768	+084	0.592
+001	1.059	+043	0.762	+085	0.589
+002	1.049	+044	0.757	+086	0.586
+003	1.039	+045	0.752	+087	0.583
+004	1.029	+046	0.747	+088	0.58
+005	1.033	+047	0.741	+089	0.577
+006	1.024	+048	0.736	+090	0.574
+007	1.014	+049	0.732	+091	0.571
+008	1.005	+050	0.727	+092	0.568
+009	0.995	+051	0.722	+093	0.565
+010	0.991	+052	0.717	+094	0.562
+011	0.982	+053	0.712	+095	0.559
+012	0.973	+054	0.708	+096	0.556
+013	0.965	+055	0.703	+097	0.553
+014	0.956	+056	0.699	+098	0.551
+015	0.948	+057	0.694	+099	0.548
+016	0.94	+058	0.69	+100	0.545
+017	0.932	+059	0.686	+101	0.542
+018	0.924	+060	0.681	+102	0.54
+019	0.916	+061	0.677	+103	0.537
+020	0.908	+062	0.673	+104	0.534
+021	0.901	+063	0.669	+105	0.532
+022	0.893	+064	0.665	+106	0.529
+023	0.886	+065	0.661	+107	0.527
+024	0.879	+066	0.657	+108	0.524
+025	0.872	+067	0.653	+109	0.522
+026	0.865	+068	0.649	+110	0.519
+027	0.858	+069	0.645	+111	0.517
+028	0.852	+070	0.641	+112	0.514
+029	0.845	+071	0.637	+113	0.512
+030	0.838	+072	0.634	+114	0.509
+031	0.832	+073	0.63	+115	0.507
+032	0.826	+074	0.626	+116	0.505
+033	0.82	+075	0.623	+117	0.502
+034	0.813	+076	0.619	+118	0.5
+035	0.807	+077	0.616	+119	0.498
+036	0.801	+078	0.612	+120	0.495
+037	0.796	+079	0.609	+121	0.493
+038	0.79	+080	0.606	+122	0.491
+039	0.784	+081	0.602	+123	0.489
+040	0.779	+082	0.599	+124	0.487
+041	0.773	+083	0.596	+125	0.484

Percent Change	Factor
+126	0.482
+127	0.48
+128	0.478
+129	0.476
+130	0.474
+131	0.472
+132	0.47
+133	0.468
+134	0.466
+135	0.464
+136	0.462
+137	0.46
+138	0.458
+139	0.456
+140	0.454
+141	0.452
+142	0.45
+143	0.449
+144	0.447
+145	0.445
+146	0.443
+147	0.441
+148	0.44
+149	0.438
+150	0.436
+151	0.434
+152	0.433
+153	0.431
+154	0.429
+155	0.427
+156	0.426
+157	0.424
+158	0.422
+159	0.421
+160	0.419
+161	0.418
+162	0.416
+163	0.414
+164	0.413
+165	0.411
+166	0.41
+167	0.408

Percent Change	Factor
+168	0.407
+169	0.405
+170	0.404
+171	0.402
+172	0.401
+173	0.399
+174	0.398
+175	0.396
+176	0.395
+177	0.394
+178	0.392
+179	0.391
+180	0.389
+181	0.388
+182	0.387
+183	0.385
+184	0.384
+185	0.382
+186	0.381
+187	0.38
+188	0.378
+189	0.377
+190	0.376
+191	0.375
+192	0.373
+193	0.372
+194	0.371
+195	0.369
+196	0.368
+197	0.367
+198	0.366
+199	0.365
+200	0.363
+201	0.362
+202	0.361
+203	0.36
+204	0.359
+205	0.357
+206	0.356
+207	0.355
+208	0.354
+209	0.353

Percent Change	Factor
+210	0.352
+211	0.35
+212	0.349
+213	0.348
+214	0.347
+215	0.346
+216	0.345
+217	0.344
+218	0.343
+219	0.342
+220	0.341
+221	0.34
+222	0.339
+223	0.337
+224	0.336
+225	0.335
+226	0.334
+227	0.333
+228	0.332
+229	0.331
+230	0.33
+231	0.329
+232	0.328
+233	0.327
+234	0.326
+235	0.325
+236	0.324
+237	0.323
+238	0.322
+239	0.322
+240	0.321
+241	0.32
+242	0.319
+243	0.318
+244	0.317
+245	0.316
+246	0.315
+247	0.314
+248	0.313
+249	0.312
+250	0.311
+251	0.311

Percent Change	Factor
+252	0.31
+253	0.309
+254	0.308
+255	0.307
+256	0.306
+257	0.305
+258	0.304
+259	0.304
+260	0.303
+261	0.302
+262	0.301
+263	0.3
+264	0.299
+265	0.299
+266	0.298
+267	0.297
+268	0.296
+269	0.295
+270	0.295
+271	0.294
+272	0.293
+273	0.292
+274	0.291
+275	0.291
+276	0.29
+277	0.289
+278	0.288
+279	0.288
+280	0.287
+281	0.286
+282	0.285
+283	0.285
+284	0.284
+285	0.283
+286	0.282
+287	0.282
+288	0.281
+289	0.28
+290	0.279
+291	0.279
+292	0.278
+293	0.277

Percent Change	Factor
+294	0.277
+295	0.276
+296	0.275
+297	0.275
+298	0.274
+299	0.273
+300	0.273
+301	0.272
+302	0.271
+303	0.27
+304	0.27
+305	0.269
+306	0.268
+307	0.268
+308	0.267
+309	0.267
+310	0.266
+311	0.265
+312	0.265
+313	0.264
+314	0.263
+315	0.263
+316	0.262
+317	0.261
+318	0.261
+319	0.26
+320	0.26
+321	0.259
+322	0.258
+323	0.258
+324	0.257
+325	0.256
+326	0.256
+327	0.255
+328	0.255
+329	0.254
+330	0.253
+331	0.253
+332	0.252
+333	0.252
+334	0.251
+335	0.251

Percent Change	Factor
+336	0.25
+337	0.249
+338	0.249
+339	0.248
+340	0.248
+341	0.247
+342	0.247
+343	0.246
+344	0.245
+345	0.245
+346	0.244
+347	0.244
+348	0.243
+349	0.243
+350	0.242
+351	0.242
+352	0.241
+353	0.241
+354	0.24
+355	0.24
+356	0.239
+357	0.239
+358	0.238
+359	0.237
+360	0.237
+361	0.236
+362	0.236
+363	0.235
+364	0.235
+365	0.234
+366	0.234
+367	0.233
+368	0.233
+369	0.232
+370	0.232
+371	0.231
+372	0.231
+373	0.23
+374	0.23
+375	0.229
+376	0.229
+377	0.229

Percent Change	Factor
+378	0.228
+379	0.228
+380	0.227
+381	0.227
+382	0.226
+383	0.226
+384	0.225
+385	0.225
+386	0.224
+387	0.224
+388	0.223
+389	0.223
+390	0.222
+391	0.222
+392	0.222
+393	0.221
+394	0.221
+395	0.22
+396	0.22
+397	0.219
+398	0.219
+399	0.218
+400	0.218
+401	0.218
+402	0.217
+403	0.217
+404	0.216
+405	0.216
+406	0.215
+407	0.215
+408	0.215
+409	0.214
+410	0.214
+411	0.213
+412	0.213
+413	0.212
+414	0.212
+415	0.212
+416	0.211
+417	0.211
+418	0.21
+419	0.21

Percent Change	Factor
+420	0.21
+421	0.209
+422	0.209
+423	0.208
+424	0.208
+425	0.208
+426	0.207
+427	0.207
+428	0.206
+429	0.206
+430	0.206
+431	0.205
+432	0.205
+433	0.205
+434	0.204
+435	0.204
+436	0.203
+437	0.203
+438	0.203
+439	0.202
+440	0.202
+441	0.201
+442	0.201
+443	0.201
+444	0.2
+445	0.2
+446	0.2
+447	0.199
+448	0.199
+449	0.199
+450	0.198
+451	0.198
+452	0.197
+453	0.197
+454	0.197
+455	0.196
+456	0.196
+457	0.196
+458	0.195
+459	0.195
+460	0.195
+461	0.194

Percent Change	Factor
+462	0.194
+463	0.194
+464	0.193
+465	0.193
+466	0.193
+467	0.192
+468	0.192
+469	0.192
+470	0.191
+471	0.191
+472	0.191
+473	0.19
+474	0.19
+475	0.19
+476	0.189
+477	0.189
+478	0.189
+479	0.188
+480	0.188
+481	0.188
+482	0.187
+483	0.187
+484	0.187
+485	0.186
+486	0.186
+487	0.186
+488	0.185
+489	0.185
+490	0.185
+491	0.184
+492	0.184
+493	0.184
+494	0.184
+495	0.183
+496	0.183
+497	0.183
+498	0.182
+499	0.182
+500	0.182
+501	0.181
+502	0.181
+503	0.181

Percent Change	Factor
+504	0.18
+505	0.18
+506	0.18
+507	0.18
+508	0.179
+509	0.179
+510	0.179
+511	0.178
+512	0.178
+513	0.178
+514	0.178
+515	0.177
+516	0.177
+517	0.177
+518	0.176
+519	0.176
+520	0.176
+521	0.176
+522	0.175
+523	0.175
+524	0.175
+525	0.174
+526	0.174
+527	0.174
+528	0.174
+529	0.173
+530	0.173
+531	0.173
+532	0.172
+533	0.172
+534	0.172
+535	0.172
+536	0.171
+537	0.171
+538	0.171
+539	0.171
+540	0.17
+541	0.17
+542	0.17
+543	0.17
+544	0.169
+545	0.169

Percent Change	Factor
+546	0.169
+547	0.168
+548	0.168
+549	0.168
+550	0.168
+551	0.167
+552	0.167
+553	0.167
+554	0.167
+555	0.166
+556	0.166
+557	0.166
+558	0.166
+559	0.165
+560	0.165
+561	0.165
+562	0.165
+563	0.164
+564	0.164
+565	0.164
+566	0.164
+567	0.163
+568	0.163
+569	0.163
+570	0.163
+571	0.162
+572	0.162
+573	0.162
+574	0.162
+575	0.161
+576	0.161
+577	0.161
+578	0.161
+579	0.161
+580	0.16
+581	0.16
+582	0.16
+583	0.16
+584	0.159
+585	0.159
+586	0.159
+587	0.159

Percent Change	Factor
+588	0.158
+589	0.158
+590	0.158
+591	0.158
+592	0.158
+593	0.157
+594	0.157
+595	0.157
+596	0.157
+597	0.156
+598	0.156
+599	0.156
+600	0.156
+601	0.155
+602	0.155
+603	0.155
+604	0.155
+605	0.155
+606	0.154
+607	0.154
+608	0.154
+609	0.154
+610	0.154
+611	0.153
+612	0.153
+613	0.153
+614	0.153
+615	0.152
+616	0.152
+617	0.152
+618	0.152
+619	0.152
+620	0.151
+621	0.151
+622	0.151
+623	0.151
+624	0.151
+625	0.15
+626	0.15
+627	0.15
+628	0.15
+629	0.15

Percent Change	Factor
+630	0.149
+631	0.149
+632	0.149
+633	0.149
+634	0.149
+635	0.148
+636	0.148
+637	0.148
+638	0.148
+639	0.147
+640	0.147
+641	0.147
+642	0.147
+643	0.147
+644	0.147
+645	0.146
+646	0.146
+647	0.146
+648	0.146
+649	0.146
+650	0.145
+651	0.145
+652	0.145
+653	0.145
+654	0.145
+655	0.144
+656	0.144
+657	0.144
+658	0.144
+659	0.144
+660	0.143
+661	0.143
+662	0.143
+663	0.143
+664	0.143
+665	0.142
+666	0.142
+667	0.142
+668	0.142
+669	0.142
+670	0.142
+671	0.141

Percent Change	Factor
+672	0.141
+673	0.141
+674	0.141
+675	0.141
+676	0.14
+677	0.14
+678	0.14
+679	0.14
+680	0.14
+681	0.14
+682	0.139
+683	0.139
+684	0.139
+685	0.139
+686	0.139
+687	0.139
+688	0.138
+689	0.138
+690	0.138
+691	0.138
+692	0.138
+693	0.137
+694	0.137
+695	0.137
+696	0.137
+697	0.137
+698	0.137
+699	0.136
+700	0.136
+701	0.136
+702	0.136
+703	0.136
+704	0.136
+705	0.135
+706	0.135
+707	0.135
+708	0.135
+709	0.135
+710	0.135
+711	0.134
+712	0.134
+713	0.134

Percent Change	Factor
+714	0.134
+715	0.134
+716	0.134
+717	0.133
+718	0.133
+719	0.133
+720	0.133
+721	0.133
+722	0.133
+723	0.132
+724	0.132
+725	0.132
+726	0.132
+727	0.132
+728	0.132
+729	0.131
+730	0.131
+731	0.131
+732	0.131
+733	0.131
+734	0.131
+735	0.131
+736	0.13
+737	0.13
+738	0.13
+739	0.13
+740	0.13
+741	0.13
+742	0.129
+743	0.129
+744	0.129
+745	0.129
+746	0.129
+747	0.129
+748	0.129
+749	0.128
+750	0.128
+751	0.128
+752	0.128
+753	0.128
+754	0.128
+755	0.127

Percent Change	Factor
+756	0.127
+757	0.127
+758	0.127
+759	0.127
+760	0.127
+761	0.127
+762	0.126
+763	0.126
+764	0.126
+765	0.126
+766	0.126
+767	0.126
+768	0.126
+769	0.125
+770	0.125
+771	0.125
+772	0.125
+773	0.125
+774	0.125
+775	0.125
+776	0.124
+777	0.124
+778	0.124
+779	0.124
+780	0.124
+781	0.124
+782	0.124
+783	0.123
+784	0.123
+785	0.123
+786	0.123
+787	0.123
+788	0.123
+789	0.123
+790	0.122
+791	0.122
+792	0.122
+793	0.122
+794	0.122
+795	0.122
+796	0.122
+797	0.122

Percent Change	Factor
+798	0.121
+799	0.121
+800	0.121
+801	0.121
+802	0.121
+803	0.121
+804	0.121
+805	0.12
+806	0.12
+807	0.12
+808	0.12
+809	0.12
+810	0.12
+811	0.12
+812	0.12
+813	0.119
+814	0.119
+815	0.119
+816	0.119
+817	0.119
+818	0.119
+819	0.119
+820	0.118
+821	0.118
+822	0.118
+823	0.118
+824	0.118
+825	0.118
+826	0.118
+827	0.118
+828	0.117
+829	0.117
+830	0.117
+831	0.117
+832	0.117
+833	0.117
+834	0.117
+835	0.117
+836	0.116
+837	0.116
+838	0.116
+839	0.116

Percent Change	Factor
+840	0.116
+841	0.116
+842	0.116
+843	0.116
+844	0.115
+845	0.115
+846	0.115
+847	0.115
+848	0.115
+849	0.115
+850	0.115
+851	0.115
+852	0.114
+853	0.114
+854	0.114
+855	0.114
+856	0.114
+857	0.114
+858	0.114
+859	0.114
+860	0.114
+861	0.113
+862	0.113
+863	0.113
+864	0.113
+865	0.113
+866	0.113
+867	0.113
+868	0.113
+869	0.112
+870	0.112
+871	0.112
+872	0.112
+873	0.112
+874	0.112
+875	0.112
+876	0.112
+877	0.112
+878	0.111
+879	0.111
+880	0.111
+881	0.111

Percent Change	Factor
+882	0.111
+883	0.111
+884	0.111
+885	0.111
+886	0.111
+887	0.11
+888	0.11
+889	0.11
+890	0.11
+891	0.11
+892	0.11
+893	0.11
+894	0.11
+895	0.11
+896	0.109
+897	0.109
+898	0.109
+899	0.109
+900	0.109
+901	0.109
+902	0.109
+903	0.109
+904	0.109
+905	0.108
+906	0.108
+907	0.108
+908	0.108
+909	0.108
+910	0.108
+911	0.108
+912	0.108
+913	0.108
+914	0.107
+915	0.107
+916	0.107
+917	0.107
+918	0.107
+919	0.107
+920	0.107
+921	0.107
+922	0.107
+923	0.107

Percent Change	Factor
+924	0.106
+925	0.106
+926	0.106
+927	0.106
+928	0.106
+929	0.106
+930	0.106
+931	0.106
+932	0.106
+933	0.106
+934	0.105
+935	0.105
+936	0.105
+937	0.105
+938	0.105
+939	0.105
+940	0.105
+941	0.105
+942	0.105
+943	0.105
+944	0.104
+945	0.104
+946	0.104
+947	0.104
+948	0.104
+949	0.104
+950	0.104
+951	0.104
+952	0.104
+953	0.104
+954	0.103
+955	0.103
+956	0.103
+957	0.103
+958	0.103
+959	0.103
+960	0.103
+961	0.103
+962	0.103
+963	0.103
+964	0.102
+965	0.102

Percent Change	Factor
+966	0.102
+967	0.102
+968	0.102
+969	0.102
+970	0.102
+971	0.102
+972	0.102
+973	0.102
+974	0.101
+975	0.101
+976	0.101
+977	0.101
+978	0.101
+979	0.101
+980	0.101
+981	0.101
+982	0.101
+983	0.101
+984	0.101
+985	0.1
+986	0.1
+987	0.1
+988	0.1
+989	0.1
+990	0.1
+991	0.1
+992	0.1
+993	0.1
+994	0.1
+995	0.1
+996	0.099
+997	0.099
+998	0.099
+999	0.099
-001	1.081
-002	1.077
-003	1.088
-004	1.099
-005	1.111
-006	1.122
-007	1.134
-008	1.147

Percent Change	Factor
-009	1.159
-010	1.172
-011	1.185
-012	1.199
-013	1.213
-014	1.227
-015	1.241
-016	1.256
-017	1.271
-018	1.287
-019	1.302
-020	1.319
-021	1.335
-022	1.353
-023	1.37
-024	1.388
-025	1.407
-026	1.426
-027	1.445
-028	1.465
-029	1.486
-030	1.507
-031	1.529
-032	1.551
-033	1.575
-034	1.598
-035	1.623
-036	1.648
-037	1.675
-038	1.702
-039	1.73
-040	1.758
-041	1.788
-042	1.819
-043	1.851
-044	1.884
-045	1.918
-046	1.954
-047	1.991
-048	2.029
-049	2.069
-050	2.11

Percent Change	Factor
-051	2.153
-052	2.198
-053	2.245
-054	2.293
-055	2.344
-056	2.398
-057	2.453
-058	2.512
-059	2.573
-060	2.638
-061	2.705
-062	2.776
-063	2.851
-064	2.931
-065	3.014
-066	3.103
-067	3.197
-068	3.297
-069	3.403
-070	3.517
-071	3.638
-072	3.768
-073	3.907
-074	4.058
-075	4.22
-076	4.396
-077	4.587
-078	4.795
-079	5.024
-080	5.275
-081	5.553
-082	5.861
-083	6.206
-084	6.594
-085	7.033
-086	7.536
-087	8.115
-088	8.792
-089	9.591
-090	10.55
-091	11.722
-092	13.188

Percent Change	Factor
-093	15.071
-094	17.583
-095	21.1
-096	26.375
-097	35.167
-098	52.75
-099	105.5

**SAFECO INSURANCE COMPANY OF INDIANA**  
**SAFECO INSURANCE COMPANY OF AMERICA**  
**GENERAL INSURANCE COMPANY OF AMERICA**  
**SAFECO INSURANCE COMPANY OF ILLINOIS**  
**FIRST NATIONAL INSURANCE COMPANY**

**MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

**PENNSYLVANIA**

**Base Rates (Preferred)**

<b>Coverage</b>	<b>Proposed</b>
Bodily Injury	107.76
Property Damage	161.22
First Party Benefits/Medical Expense Benefits	141.50
Work Loss Benefits	34.61
Funeral Expense Benefits	1.78
Accidental Death Benefits	5.22
Extraordinary Medical Benefits	97.30
Combination First Party Benefits	166.13
Comprehensive	91.37
Collision	408.03
Uninsured Motorist Bodily Injury	9.56
Underinsured Motorist Bodily Injury	20.62

**Base Rates (Standard)**

<b>Coverage</b>	<b>Proposed</b>
Bodily Injury	161.02
Property Damage	245.46
First Party Benefits/Medical Expense Benefits	385.47
Work Loss Benefits	94.71
Funeral Expense Benefits	4.92
Accidental Death Benefits	14.34
Extraordinary Medical Benefits	265.34
Combination First Party Benefits	458.36
Comprehensive	137.19
Collision	688.54
Uninsured Motorist Bodily Injury	19.87
Underinsured Motorist Bodily Injury	42.81

**Base Rates (Nonstandard)**

<b>Coverage</b>	<b>Proposed</b>
Bodily Injury	205.27
Property Damage	308.36
First Party Benefits/Medical Expense Benefits	475.94
Work Loss Benefits	132.81
Funeral Expense Benefits	6.81
Accidental Death Benefits	19.68
Extraordinary Medical Benefits	366.09
Combination First Party Benefits	559.59
Comprehensive	188.08
Collision	835.25
Uninsured Motorist Bodily Injury	33.16
Underinsured Motorist Bodily Injury	71.44

SERFF Tracking #:

LBPM-130225798

State Tracking #:

Company Tracking #:

15-PA-S-AO-R-MULTI-LVL1

State: Pennsylvania

First Filing Company: Safeco Insurance Company of Indiana, ...

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

Product Name: Personal Automobile (STP/SNAP)

Project Name/Number: PA STP/SNAP AO 2015 Level 1/15-PA-S-AO-R-MULTI-LVL1

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Authorization to File (PC)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
<b>Comments:</b>	
<b>Attachment(s):</b>	Actuarial Justification.pdf Actuarial Justification_83115.xlsm Data_call_12232015.pdf DataCall - Excel Q4-Q5-Q6.xlsm
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Change Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	Model Year.pdf SNAP Base Rates.pdf STP Base Rates.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Personal Automobile**  
**Pennsylvania**  
**Safeco Combined**  
**Summary of Rate Indications**

**Narrative**

The most current rate level indication for Pennsylvania Automobile is +32.4% with a new business effective date of November 18, 2015 and a renewal business effective date of December 23, 2015.

**Past and Prospective Experience Within and Outside the State**

Calendar year earned premiums and accident year losses (incurred losses for Liability and paid losses for Physical Damage) are utilized in the indication. Three years of experience are used for both Liability and Physical Damage coverages beginning January 1, 2012 and ending December 31, 2014. Losses are evaluated as of December 31, 2014. The credibility weighted indications are +51.7% for Liability (See Exhibit I, Sheet 1) and +12.7% for Physical Damage (See Exhibit I, Sheet 2). The overall indication is +32.4%.

Liability and Physical Damage premiums are brought to current level by means of the parallelogram method. Liability premium is adjusted to reflect a reduction in the average on-leveled earned premium. Physical Damage premium is also adjusted to reflect the effects of Symbol Trend, Model Year and Deductible shift. The Rate Stabilization Factor is a factor that when applied to Earned Premium reflects the premium that will actually be earned in the prospective period.

Exhibit IV shows the development of losses by accident year. Pennsylvania loss data was used to select loss development factors for all coverages.

For each coverage, two annual trend factors are selected. The historical trend factor trends losses from the midpoint of each year used in the experience period to the midpoint of the latest experience period. In this case, the midpoint of the latest experience period is July 1, 2014. The loss projection factor trends losses from the midpoint of the latest experience period to one year beyond the proposed effective date (i.e. average accident date of the proposed policy effective period). The loss trend selections are based on both Safeco and Industry calendar year trend data and are shown in Exhibit V.

A fixed expense ratio of 9.5%, as a percent of Earned Premium, is calculated for both Liability and Physical Damage (See Exhibit VII) and then added to the developed and trended loss ratio to determine the overall indicated loss, fixed expense and loss adjustment expense ratio.

## **Catastrophic Hazards**

A catastrophe load factor of 1.212 is selected based on the long-term catastrophe experience in Pennsylvania (See Exhibit VI). Catastrophe losses are removed from the Comprehensive loss experience and the data is then adjusted by including the selected catastrophe load.

## **Insurer Operating Expenses**

Both Liability and Physical Damage incurred losses are adjusted to include all loss adjustment expenses. Based on Safeco Pennsylvania projections we have selected the LAE factors of 1.241 for Liability and 1.149 for Physical Damage.

The projected permissible loss, fixed expense and loss adjustment expense ratio for Liability is +74.3%. The projected permissible loss, fixed expense, and loss adjustment expense ratio for Physical Damage is +71.1% (see Exhibit VII).

## **Index of Exhibits**

<b>Exhibit</b>	<b>Description</b>
<b>I</b>	Liability and Physical Damage Rate Level Indications
<b>II</b>	Premium Exhibit
<b>III</b>	Loss Exhibit
<b>IV</b>	Loss Development Triangles
<b>V</b>	Trend Analysis
<b>VI</b>	Catastrophe Provision Calculation
<b>VII</b>	Permissible Loss Ratio Calculation
<b>VIII</b>	Excess Loss Loading

**Appendix A** Automobile Profit Provision

Safeco Insurance  
Pennsylvania  
Combined  
Combined Coverages Rate Level Indication  
Accident Period: 01/01/2012 to 12/31/2014

1) 1-Year Total Liability Earned Premium at Current Level and at Total Limits	63,668,741
2) 1-Year Total Physical Damage Earned Premium at Current Level	62,441,089
3) Total Earned Premium at Current Level: (1) + (2)	126,109,830
4) Total Liability Rate Indication (See Exhibit I, Sheet 1)	51.7%
5) Total Physical Damage Rate Indication (See Exhibit I, Sheet 2)	12.7%
6) Overall Rate Indication	32.4%

**Safeco Insurance  
Pennsylvania  
Combined  
Total Limits Liability Rate Level Indication  
Accident Period: 01/01/2012 to 12/31/2014**

	3-Year Total
1) Total Limits Earned Premium at Collected Level (See Exhibit II)	
Bodily Injury	65,475,486
Property Damage	71,631,384
UM/UIM	35,148,896
PIP	34,680,548
Total Liability	<u>206,936,314</u>
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II)	
Bodily Injury	53,342,522
Property Damage	71,857,151
UM/UIM	31,077,078
PIP	25,624,033
Total Liability	<u>181,900,785</u>
3) Total Limits Incurred Loss as of 12/14 (See Exhibit III)	
Bodily Injury	33,465,843
Property Damage	44,103,858
UM/UIM	12,864,380
PIP	26,839,489
Total Liability	<u>117,273,569</u>
4) Total Limits Ultimate Loss and LAE (See Exhibit III)	
Bodily Injury	61,783,066
Property Damage	58,219,242
UM/UIM	23,457,002
PIP	34,413,751
Total Liability	<u>177,873,062</u>
5) Total Limits Ultimate and Trended Loss and LAE (See Exhibit III)	
Bodily Injury	68,332,271
Property Damage	64,414,609
UM/UIM	25,988,906
PIP	32,340,917
Total Liability	<u>191,076,704</u>
6) Fixed Expenses (See Exhibit VII)	
Bodily Injury	9.5%
Property Damage	9.5%
UM/UIM	9.5%
PIP	9.5%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)+(6)]	
Bodily Injury	137.6%
Property Damage	99.2%
UM/UIM	93.2%
PIP	135.8%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII)	74.3%
9) Indicated Rate Change [(7)/(8) - 1]	
Bodily Injury	85.4%
Property Damage	33.6%
UM/UIM	25.5%
PIP	82.8%
10) Credibility	
Bodily Injury: Full Credibility Based on 3,000 BI Claims	84.4%
Property Damage: Full Credibility Based on 3,000 PD Claims	100.0%
UM/UIM: Full Credibility Based on 3,000 UM Claims	38.3%
PIP: Full Credibility Based on 3,000 PIP Claims	100.0%
11) Complement of Credibility (Average Loss Ratio Trend)	
Bodily Injury	42.8%
Property Damage	33.5%
UM/UIM	21.8%
PIP	66.1%
12) Credibility Weighted Rate Indication {(9)*(10) + (11)*[1-(10)]}	
Bodily Injury	78.7%
Property Damage	33.6%
UM/UIM	23.2%
PIP	82.8%
Total Liability (Weighted Average of Coverages. Weights = (2), Year Ending 12/31/2014)	<u>51.7%</u>

Safeco Insurance  
Pennsylvania  
Combined  
Physical Damage Rate Level Indication  
Accident Period: 01/01/2012 to 12/31/2014

	3-Year Total
1) Earned Premium at Collected Level (See Exhibit II)	
Comprehensive	47,510,058
Collision	114,838,900
Total	<u>162,348,958</u>
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II)	
Comprehensive	48,196,663
Collision	128,125,829
Total	<u>176,322,492</u>
3) Paid Loss as of 12/14 (See Exhibit III)	
Comprehensive	24,050,429
Collision	66,301,914
Total	<u>90,352,343</u>
4) Ultimate Loss and LAE (See Exhibit III)	
Comprehensive	34,683,806
Collision	76,410,520
Total	<u>111,094,326</u>
5) Ultimate and Trended Loss and LAE (See Exhibit III)	
Comprehensive	39,831,979
Collision	84,882,487
Total	<u>124,714,466</u>
6) Fixed Expenses (See Exhibit VII)	
Comprehensive	9.5%
Collision	9.5%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)+(6)]	
Comprehensive	92.1%
Collision	75.7%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII)	71.1%
9) Indicated Rate Change [(7)/(8) - 1]	
Comprehensive	29.5%
Collision	6.4%
10) Credibility	
Comprehensive: Full Credibility Based on 3,000 Comprehensive Claims	100.0%
Collision: Full Credibility Based on 3,000 Collision Claims	100.0%
11) Complement of Credibility (Average Loss Ratio Trend)	
Comprehensive	27.7%
Collision	12.9%
12) Credibility Weighted Rate Indication {(9)*(10) + (11)*[1-(10)]}	
Comprehensive	29.5%
Collision	6.4%
Total Physical Damage (Weighted Average of Coverages, Weights = (2), Year Ending 12/31/2014)	<u>12.7%</u>

**Safeco Insurance  
Pennsylvania  
Combined**  
**Calculation of Trended Earned Premium at Current Rate Level**  
**Accident Period: 01/01/2012 to 12/31/2014**  
**Data Evaluated as of: 12/31/2014**

**Bodily Injury**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	21,218,795	1.548	32,841,727	0.583	0.840	16,078,148	0.30
01/01/13 to 12/31/13	22,761,262	1.395	31,762,374	0.662	0.872	18,340,777	0.34
01/01/14 to 12/31/14	21,495,428	1.312	28,202,557	0.753	0.892	18,923,597	0.35
<b>Total</b>	<b>65,475,486</b>		<b>92,806,658</b>			<b>53,342,522</b>	

**Property Damage**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	21,444,009	1.766	37,870,970	0.667	0.854	21,575,388	0.30
01/01/13 to 12/31/13	24,318,915	1.569	38,164,256	0.733	0.889	24,865,976	0.35
01/01/14 to 12/31/14	25,868,461	1.343	34,744,803	0.805	0.909	25,415,786	0.35
<b>Total</b>	<b>71,631,384</b>		<b>110,780,030</b>			<b>71,857,151</b>	

**UM**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	11,335,398	1.197	13,563,003	0.780	0.896	9,475,460	0.30
01/01/13 to 12/31/13	12,153,269	1.151	13,982,747	0.829	0.920	10,674,216	0.34
01/01/14 to 12/31/14	11,660,228	1.138	13,263,656	0.882	0.934	10,927,403	0.35
<b>Total</b>	<b>35,148,896</b>		<b>40,809,406</b>			<b>31,077,078</b>	

**PIP**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	10,867,241	2.115	22,982,376	0.419	0.849	8,182,472	0.32
01/01/13 to 12/31/13	12,330,560	1.696	20,912,118	0.493	0.877	9,039,605	0.35
01/01/14 to 12/31/14	11,482,747	1.420	16,309,251	0.580	0.888	8,401,956	0.33
<b>Total</b>	<b>34,680,548</b>		<b>60,203,745</b>			<b>25,624,033</b>	

**Comprehensive**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	13,529,544	1.445	19,552,895	0.796	0.938	14,606,915	0.30
01/01/13 to 12/31/13	16,172,215	1.289	20,842,827	0.838	0.956	16,702,516	0.35
01/01/14 to 12/31/14	17,808,299	1.112	19,797,765	0.882	0.967	16,887,232	0.35
<b>Total</b>	<b>47,510,058</b>		<b>60,193,487</b>			<b>48,196,663</b>	

**Collision**

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Rate Stabilization Factor	Trended Earned Premium @ Current Level	Weights
01/01/12 to 12/31/12	33,231,974	1.435	47,699,114	0.914	0.875	38,136,962	0.30
01/01/13 to 12/31/13	39,284,292	1.335	52,457,285	0.933	0.908	44,435,010	0.35
01/01/14 to 12/31/14	42,322,634	1.221	51,679,174	0.952	0.926	45,553,857	0.36
<b>Total</b>	<b>114,838,900</b>		<b>151,835,574</b>			<b>128,125,829</b>	

**Safeco Insurance  
Pennsylvania  
Combined**  
**Losses Developed to Ultimate: Incurred Loss Method**  
**Accident Period: 01/01/2012 to 12/31/2014**  
**Data Evaluated as of: 12/31/2014**

**Bodily Injury Basic @ \$100K**

Experience Period	Incurred Loss	Loss Development		Excess Loss		Trend Factor	Trended Developed		Weights
		Factor	LAE Load	Loss Load	Developed Loss & LAE		Loss & LAE		
01/01/12 to 12/31/12	11,945,804	1.007	1.241	1.278	19,081,099	1.140	21,757,083	0.30	
01/01/13 to 12/31/13	11,890,217	1.118	1.241	1.278	21,077,797	1.107	23,333,789	0.34	
01/01/14 to 12/31/14	9,629,822	1.416	1.241	1.278	21,624,170	1.075	23,241,399	0.35	
Total	33,465,843				61,783,066		68,332,271		

**Property Damage**

Experience Period	Incurred Loss	Loss Development		Developed		Trend Factor	Trended Developed		Weights
		Factor	LAE Load	Loss & LAE	Loss & LAE				
01/01/12 to 12/31/12	14,654,904	1.000	1.241	18,191,988	1.140	20,743,280	0.30		
01/01/13 to 12/31/13	16,132,660	1.008	1.241	20,174,958	1.107	22,334,318	0.35		
01/01/14 to 12/31/14	13,316,294	1.202	1.241	19,852,296	1.075	21,337,011	0.35		
Total	44,103,858			58,219,242		64,414,609			

**UMBI/UIM @ \$100K**

Experience Period	Incurred Loss	Loss Development		Excess Loss		Trend Factor	Trended Developed		Weights
		Factor	LAE Load	Loss Load	Developed Loss & LAE		Loss & LAE		
01/01/12 to 12/31/12	4,625,603	1.007	1.241	1.278	7,388,502	1.140	8,424,686	0.30	
01/01/13 to 12/31/13	5,143,416	1.118	1.241	1.278	9,117,737	1.107	10,093,624	0.34	
01/01/14 to 12/31/14	3,095,361	1.416	1.241	1.278	6,950,763	1.075	7,470,597	0.35	
Total	12,864,380				23,457,002		25,988,906		

**PIP**

Experience Period	Incurred Loss	Loss Development		Developed		Trend Factor	Trended Developed		Weights
		Factor	LAE Load	Loss & LAE	Loss & LAE				
01/01/12 to 12/31/12	9,032,514	1.020	1.241	11,435,202	0.907	10,369,831	0.32		
01/01/13 to 12/31/13	9,448,487	1.036	1.241	12,140,369	0.949	11,525,307	0.35		
01/01/14 to 12/31/14	8,358,487	1.045	1.241	10,838,181	0.964	10,445,778	0.33		
Total	26,839,489			34,413,751		32,340,917			

**Safeco Insurance  
Pennsylvania  
Combined**  
**Losses Developed to Ultimate: Paid Loss Method**  
**Accident Period: 01/01/2012 to 12/31/2014**  
**Data Evaluated as of: 12/31/2014**

**Comprehensive xCat**

Experience Period	Paid Loss	Loss Development Factor	LAE Load	CAT Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
01/01/12 to 12/31/12	7,913,638	1.000	1.149	1.212	11,022,699	1.172	12,917,849	0.30
01/01/13 to 12/31/13	8,343,421	1.000	1.149	1.212	11,616,072	1.149	13,346,315	0.35
01/01/14 to 12/31/14	7,793,370	1.110	1.149	1.212	12,045,034	1.126	13,567,816	0.35
Total	24,050,429				34,683,806		39,831,979	

**Collision**

Experience Period	Paid Loss	Loss Development Factor	LAE Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
01/01/12 to 12/31/12	20,380,577	0.999	1.149	23,399,790	1.151	26,941,110	0.30
01/01/13 to 12/31/13	22,496,206	0.994	1.149	25,681,532	1.112	28,568,280	0.35
01/01/14 to 12/31/14	23,425,131	1.015	1.149	27,329,199	1.075	29,373,096	0.36
Total	66,301,914			76,410,520		84,882,487	

**Safeco Insurance  
Pennsylvania  
Bodily Injury/UMBI/UIMBI - Basic Limits @ \$100K Incurred Losses  
All Companies**

AY/Age	Maturity									
	12	24	36	48	60	72	84	96	108	120
Jan2005-Dec2005	15,907,663	20,151,286	20,936,833	21,566,382	21,708,848	21,802,323	21,724,905	21,715,830	21,648,689	21,569,974
Jan2006-Dec2006	14,075,462	17,268,386	18,330,152	18,572,990	18,522,622	18,403,652	18,140,860	18,085,759	18,083,258	
Jan2007-Dec2007	13,076,987	15,570,114	17,441,522	17,676,714	17,489,671	17,327,597	17,335,722	17,165,072		
Jan2008-Dec2008	10,210,565	13,608,456	15,107,806	15,289,316	15,223,631	15,210,158	15,215,760			
Jan2009-Dec2009	11,784,098	14,314,343	16,063,643	16,288,185	16,368,390	16,517,366				
Jan2010-Dec2010	13,042,978	14,834,326	14,349,368	15,124,600	15,755,300					
Jan2011-Dec2011	10,542,216	12,824,020	13,935,239	14,648,938						
Jan2012-Dec2012	10,674,791	13,909,214	16,571,407							
Jan2013-Dec2013	11,705,749	17,033,633								
Jan2014-Dec2014	12,725,183									
	Age to Age Factors									
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - ult
Jan2005-Dec2005	1.267	1.039	1.030	1.007	1.004	0.996	1.000	0.997	0.996	
Jan2006-Dec2006	1.227	1.061	1.013	0.997	0.994	0.986	0.997	1.000		
Jan2007-Dec2007	1.191	1.120	1.013	0.989	0.991	1.000	0.990			
Jan2008-Dec2008	1.333	1.110	1.012	0.996	0.999	1.000				
Jan2009-Dec2009	1.215	1.122	1.014	1.005	1.009					
Jan2010-Dec2010	1.137	0.967	1.054	1.042						
Jan2011-Dec2011	1.216	1.087	1.051							
Jan2012-Dec2012	1.303	1.191								
Jan2013-Dec2013	1.455									
Selected	1.267	1.110	1.023	0.999	0.996	0.996	0.994	1.000	1.000	1.000
To Ultimate	1.416	1.118	1.007	0.985	0.985	0.989	0.993	1.000	1.000	1.000



**Safeco Insurance  
Pennsylvania  
PIP - Incurred Losses  
All Companies**

AY/Age	Maturity									
	12	24	36	48	60	72	84	96	108	120
Jan2005-Dec2005	9,760,365	9,957,717	9,936,060	9,864,392	9,926,139	9,929,125	9,938,017	9,937,494	9,943,768	9,951,783
Jan2007-Dec2007	8,104,423	7,653,849	7,768,158	7,847,444	7,974,718	7,915,848	7,922,644	7,922,544		
Jan2008-Dec2008	7,567,566	7,317,016	7,352,188	7,374,411	7,340,294	7,336,354	7,546,460			
Jan2009-Dec2009	8,302,416	8,647,716	8,965,905	9,123,738	9,192,767	9,194,911				
Jan2010-Dec2010	7,525,165	8,399,557	8,426,172	8,451,257	8,513,385					
Jan2011-Dec2011	9,183,929	9,057,825	9,007,592	9,014,035						
Jan2012-Dec2012	8,965,787	8,570,532	9,032,514							
Jan2013-Dec2013	9,047,085	9,428,487								
Jan2014-Dec2014	8,355,330									

	Age to Age Factors									
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - ult
Jan2005-Dec2005	1.020	0.998	0.993	1.006	1.000	1.001	1.000	1.000	1.001	
Jan2006-Dec2006	1.024	1.019	1.001	1.019	1.002	1.000	0.997	0.997		
Jan2007-Dec2007	0.944	1.015	1.010	1.016	0.993	1.001	1.000			
Jan2008-Dec2008	0.967	1.005	1.003	0.995	0.999	1.029				
Jan2009-Dec2009	1.042	1.037	1.018	1.008	1.000					
Jan2010-Dec2010	1.116	1.003	1.003	1.007						
Jan2011-Dec2011	0.986	0.994	1.001							
Jan2012-Dec2012	0.956	1.054								
Jan2013-Dec2013	1.042									
Selected	1.009	1.015	1.004	1.010	1.000	1.010	1.000	1.000	1.000	1.000
To Ultimate	1.045	1.036	1.020	1.016	1.006	1.006	0.996	0.997	1.000	1.000





**Safeco Insurance  
Pennsylvania  
Combined  
Calculation of Loss Trend Factors  
Accident Period: 01/01/2012 to 12/31/2014  
Data Evaluated as of: 12/31/2014**

**Historical Loss Trend Factors**

Selected Annual Historical Pure Premium Trend :	BI	PD	UMBI	UMPD	PIP	COMP	COLL
	3.0%	3.0%	3.0%	3.0%	-3.0%	2.0%	3.5%

Experience Period	Trend From	Trend To	Trend Period	Loss Trend Factor						
				BI	PD	UMBI	UMPD	PIP	COMP	COLL
01/01/12 to 12/31/12	7/1/2012	7/1/2014	2.00	1.061	1.061	1.061	1.061	0.941	1.040	1.071
01/01/13 to 12/31/13	7/1/2013	7/1/2014	1.00	1.030	1.030	1.030	1.030	0.970	1.020	1.035
01/01/14 to 12/31/14	7/1/2014	7/1/2014	0.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Projected Loss Trend Factors**

Selected Annual Projected Pure Premium Trend :	BI	PD	UMBI	UMPD	PIP	COMP	COLL
	3.0%	3.0%	3.0%	3.0%	-1.5%	5.0%	3.0%

Experience Period	Trend From	Trend To	Trend Period	Loss Trend Factor						
				BI	PD	UMBI	UMPD	PIP	COMP	COLL
All	7/1/2014	12/5/2016	2.44	1.075	1.075	1.075	1.075	0.964	1.126	1.075

**Combined Loss Trend Factors**

Experience Period	Loss Trend Factor						
	BI	PD	UMBI	UMPD	PIP	COMP	COLL
01/01/12 to 12/31/12	1.140	1.140	1.140	1.140	0.907	1.172	1.151
01/01/13 to 12/31/13	1.107	1.107	1.107	1.107	0.935	1.149	1.112
01/01/14 to 12/31/14	1.075	1.075	1.075	1.075	0.964	1.126	1.075

	Distribution	Trend To Date
12 Month Policy	81.1%	12/23/2016
6 Month Policy	18.9%	9/23/2016
Total	100.0%	12/5/2016

**Safeco Insurance  
Pennsylvania  
Combined  
Calculation of Premium Trend Factors  
Accident Period: 01/01/2012 to 12/31/2014  
Data Evaluated as of: 12/31/2014**

**Historical Premium Factors**

Selected Annual Historical Premium Trend:	BI -12.0%	PD -9.0%	UM -6.0%	COMP -5.0%	COLL -2.0%
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Experience Period	Trend From	Trend To	Trend Period	Premium Trend Factor				
				BI	PD	UM	COMP	COLL
01/01/12 to 12/31/12	7/1/2012	7/1/2014	2.00	0.774	0.828	0.884	0.903	0.960
01/01/13 to 12/31/13	7/1/2013	7/1/2014	1.00	0.880	0.910	0.940	0.950	0.980
01/01/14 to 12/31/14	7/1/2014	7/1/2014	0.00	1.000	1.000	1.000	1.000	1.000

**Projected Premium Trend Factors**

Selected Annual Projected Premium Trend:	BI -11.0%	PD -8.5%	UM -5.0%	COMP -5.0%	COLL -2.0%
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Experience Period	Trend From	Trend To	Trend Period	Premium Trend Factor				
				BI	PD	UM	COMP	COLL
All	7/1/2014	12/5/2016	2.44	0.753	0.805	0.882	0.882	0.952

**Combined Premium Trend Factors**

Experience Period	Premium Trend Factor				
	BI	PD	UM	COMP	COLL
01/01/12 to 12/31/12	0.583	0.667	0.780	0.796	0.914
01/01/13 to 12/31/13	0.662	0.733	0.829	0.838	0.933
01/01/14 to 12/31/14	0.753	0.805	0.882	0.882	0.952

**Pennsylvania  
Calendar Year Trend Data  
Industry**

4 Qtrs. Ending Year	Qtr.	Bodily Injury				Property Damage			Personal Injury Protection				Comprehensive			Collision		
		Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	3	18,561	1.04%	0.50%	94	2,773	3.47%	96	4,171	1.90%	1.45%	61	1,197	5.59%	67	2,581	6.33%	163
2010	4	18,563	1.04%	0.51%	94	2,781	3.48%	97	4,220	1.92%	1.45%	61	1,242	5.59%	69	2,584	6.33%	164
2011	1	18,919	1.03%	0.52%	97	2,796	3.48%	97	4,204	1.92%	1.43%	60	1,239	5.70%	71	2,620	6.32%	166
2011	2	18,503	1.00%	0.52%	97	2,833	3.46%	98	4,197	1.92%	1.43%	60	1,295	5.93%	77	2,644	6.32%	167
2011	3	18,592	0.99%	0.53%	98	2,867	3.42%	98	4,172	1.92%	1.43%	60	1,345	6.10%	82	2,671	6.30%	168
2011	4	18,647	0.98%	0.52%	98	2,886	3.45%	100	4,152	1.91%	1.41%	59	1,349	6.33%	85	2,707	6.39%	173
2012	1	18,316	0.98%	0.52%	96	2,937	3.44%	101	4,175	1.94%	1.41%	59	1,374	6.27%	86	2,702	6.24%	169
2012	2	18,496	0.98%	0.52%	96	2,939	3.44%	101	4,171	1.94%	1.40%	59	1,334	5.67%	86	2,731	6.23%	170
2012	3	18,730	0.97%	0.51%	96	2,934	3.47%	102	4,216	1.91%	1.39%	59	1,324	5.51%	73	2,726	6.26%	171
2012	4	19,020	0.95%	0.51%	97	2,963	3.41%	101	4,180	1.87%	1.39%	58	1,421	5.27%	75	2,722	6.15%	167
2013	1	19,186	0.94%	0.50%	97	2,975	3.39%	101	4,097	1.85%	1.38%	57	1,435	5.14%	74	2,788	6.24%	174
2013	2	19,438	0.93%	0.50%	97	3,006	3.40%	102	4,074	1.85%	1.38%	56	1,439	5.18%	75	2,805	6.29%	176
2013	3	19,674	0.95%	0.49%	97	3,042	3.41%	104	4,047	1.84%	1.37%	56	1,406	5.01%	70	2,817	6.33%	178
2013	4	19,766	0.95%	0.48%	96	3,071	3.42%	105	4,097	1.85%	1.35%	55	1,343	5.00%	67	2,833	6.42%	182
2014	1	20,315	0.95%	0.47%	96	3,077	3.45%	106	4,174	1.84%	1.33%	56	1,350	5.14%	69	2,838	6.66%	189
2014	2	20,640	0.95%	0.46%	96	3,099	3.46%	107	4,235	1.81%	1.30%	55	1,762	5.90%	104	2,815	6.70%	189
2014	3	20,878	0.94%	0.46%	96	3,129	3.44%	108	4,229	1.77%	1.28%	54	1,786	6.17%	110	2,850	6.70%	191

**Fitted Trend**

1-Yr (5 pts)	6.70	-0.55	-6.71	-0.45	2.65	1.06	3.74	4.96	-3.68	-6.97	-2.36	34.97	26.28	70.43	0.70	6.45	7.19
2-Yr (9 pts)	5.55	-0.53	-5.69	-0.45	3.25	0.27	3.53	0.63	-2.68	-4.07	-3.46	11.62	5.16	17.39	2.19	4.63	6.92
3-Yr (13 pts)	4.35	-1.63	-4.61	-0.46	2.86	-0.01	2.85	0.04	-2.58	-3.17	-3.13	7.09	-3.57	3.27	2.19	2.22	4.46
4-Yr (17 pts)	2.90	-2.50	-2.70	0.11	3.08	-0.32	2.75	-0.24	-1.72	-2.69	-2.92	6.97	-2.10	4.72	2.58	1.19	3.80

**Pennsylvania  
Calendar Year Trend Data  
Safeco**

4 Qtrs. Ending Year	Qtr.	Bodily Injury				Property Damage			Personal Injury Protection				Comprehensive			Collision		
		Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	3	21,181	1.43%	0.52%	109	2,654	4.02%	107	4,263	2.03%	1.73%	74	974	7.94%	77	2,991	6.02%	180
2010	4	18,286	1.47%	0.51%	93	2,637	4.18%	110	4,117	2.06%	1.79%	74	992	7.92%	79	2,966	6.08%	180
2011	1	16,801	1.47%	0.55%	93	2,690	4.19%	113	4,048	2.15%	1.82%	74	978	8.21%	80	2,976	6.07%	181
2011	2	16,563	1.40%	0.58%	96	2,707	4.04%	109	4,159	2.17%	1.84%	76	1,012	8.17%	83	2,997	6.22%	186
2011	3	16,438	1.31%	0.61%	100	2,679	4.05%	108	4,348	2.13%	1.81%	79	1,050	8.21%	86	2,947	6.24%	184
2011	4	19,293	1.30%	0.56%	109	2,702	3.99%	108	4,491	2.03%	1.69%	76	1,073	8.33%	89	3,008	6.34%	191
2012	1	20,423	1.29%	0.54%	110	2,651	3.93%	104	4,548	2.01%	1.67%	76	1,106	7.95%	88	2,949	6.35%	187
2012	2	18,565	1.22%	0.52%	96	2,717	3.94%	107	4,540	2.06%	1.73%	79	1,095	7.25%	79	2,885	6.47%	187
2012	3	17,508	1.22%	0.48%	84	2,766	3.87%	107	4,289	2.09%	1.75%	75	1,134	6.80%	77	2,911	6.68%	194
2012	4	15,875	1.12%	0.50%	79	2,819	3.87%	109	4,005	2.11%	1.83%	73	1,272	6.53%	83	2,802	6.85%	192
2013	1	17,378	1.07%	0.50%	88	2,901	3.92%	114	4,145	2.02%	1.81%	75	1,279	6.27%	80	2,774	7.30%	202
2013	2	19,087	1.06%	0.52%	99	2,846	3.94%	112	4,148	1.96%	1.70%	71	1,291	6.18%	80	2,728	7.44%	203
2013	3	20,933	1.00%	0.54%	113	2,835	3.93%	111	4,178	1.90%	1.66%	69	1,248	6.01%	75	2,692	7.50%	202
2013	4	21,240	0.99%	0.53%	113	2,833	3.89%	110	4,285	1.82%	1.62%	70	1,190	5.88%	70	2,655	7.58%	201
2014	1	20,988	0.93%	0.52%	109	2,835	3.76%	107	4,040	1.81%	1.52%	61	1,247	5.94%	74	2,644	7.80%	206
2014	2	21,881	0.91%	0.48%	105	2,891	3.82%	110	3,983	1.81%	1.51%	60	1,584	6.57%	104	2,637	7.96%	210
2014	3	20,962	0.93%	0.49%	102	2,946	3.77%	111	4,154	1.74%	1.47%	61	1,679	6.75%	113	2,567	7.88%	202
2014	4	21,361	0.92%	0.48%	102	2,993	3.72%	111	4,340	1.73%	1.41%	61	1,726	6.58%	114	2,587	7.85%	203

**Fitted Trend**

1-Yr (5 pts)	0.41	-5.57	-11.14	-10.78	6.10	-3.33	2.57	2.15	-5.64	-11.94	-10.05	51.59	15.06	74.43	-3.21	3.24	-0.07
2-Yr (9 pts)	14.46	-10.14	-3.26	10.73	2.13	-2.48	-0.40	1.43	-9.19	-12.54	-11.29	17.70	2.45	20.59	-4.17	6.55	2.10
3-Yr (13 pts)	6.14	-12.43	-3.05	2.90	3.24	-1.75	1.43	-2.64	-6.33	-6.52	-8.99	15.46	-6.95	7.43	-5.11	8.92	3.35
4-Yr (17 pts)	6.26	-12.42	-3.44	2.60	2.84	-2.38	0.40	-0.67	-5.26	-5.42	-6.05	13.58	-7.91	4.60	-4.20	8.21	3.67

**Safeco Insurance**  
**Pennsylvania**  
**Combined**  
**Comprehensive Catastrophe Load Calculation**  
**Data Evaluated as of: 12/31/2014**

Accident Year Ending	Total Paid Comp Loss	XCat Paid Comp Loss	Total/XCat Ratio
Jan2002-Dec2002	531,275	531,275	1.000
Jan2003-Dec2003	2,654,517	2,650,211	1.002
Jan2004-Dec2004	7,488,646	6,900,715	1.085
Jan2005-Dec2005	7,506,956	7,395,341	1.015
Jan2006-Dec2006	7,117,169	6,835,212	1.041
Jan2007-Dec2007	6,946,712	6,652,288	1.044
Jan2008-Dec2008	7,880,299	7,731,858	1.019
Jan2009-Dec2009	7,426,381	7,175,144	1.035
Jan2010-Dec2010	7,972,260	6,757,670	1.180
Jan2011-Dec2011	9,673,110	7,215,598	1.341
Jan2012-Dec2012	10,079,973	7,913,638	1.274
Jan2013-Dec2013	10,165,019	8,343,421	1.218
Jan2014-Dec2014	15,212,959	7,793,370	1.952

Selected Cat Provision: 1.212

Safeco Insurance  
 Pennsylvania  
 Combined  
 Permissible Loss Ratio Calculation  
 Projected Expenses (As a Percentage of Earned Premium)  
 Data Evaluated as of: 12/31/2014

Liability	Total	Variable	Fixed
Commission	14.7%	14.7%	0.0%
Other Acquisition	1.5%	0.0%	1.5%
General	7.2%	0.6%	6.6%
Tax	2.8%	2.8%	0.0%
Profit	7.6%	7.6%	0.0%
Total Expense Ratio	33.8%	25.7%	8.1%
Total Trended Expense Ratio	35.3%	25.7%	9.5%
Target Loss & Fixed Exp Ratio			<b>74.3%</b>

Physical Damage	Total	Variable	Fixed
Commission	14.8%	14.8%	0.0%
Other Acquisition	1.5%	0.0%	1.5%
General	7.1%	0.6%	6.5%
Tax	2.8%	2.8%	0.0%
Profit	10.7%	10.7%	0.0%
Total Expense Ratio	36.9%	28.9%	8.0%
Total Trended Expense Ratio	38.3%	28.9%	9.5%
Target Loss & Fixed Exp Ratio			<b>71.1%</b>

**Safeco Insurance**  
**Pennsylvania**  
**Combined**  
**Excess Loss Loading Factor Calculation**  
**Method One: Ratio of Ultimate Developed Losses**  
**Data Evaluated as of: 12/31/2014**

**BI + UMBI / UIM**

Accident Year	Ult. Incurred Loss	Ult Loss Capped @ \$100K	Trended Large Loss Factor
Jan2005-Dec2005	-	-	
Jan2006-Dec2006	23,213,036	18,083,258	1.284
Jan2007-Dec2007	20,871,643	17,162,698	1.216
Jan2008-Dec2008	18,884,229	15,115,671	1.249
Jan2009-Dec2009	21,039,284	16,335,192	1.288
Jan2010-Dec2010	20,124,080	15,524,596	1.296
Jan2011-Dec2011	18,406,929	14,424,407	1.276
Jan2012-Dec2012	19,798,989	16,692,410	1.186
Jan2013-Dec2013	26,171,985	19,042,079	1.374
Jan2014-Dec2014	24,000,786	18,020,086	1.332
5 Year Average			1.293
7 Year Average			1.286
8 Year Average			1.277
9 Year Average			1.278
Selected State Load			1.278

**Safeco Insurance**

**Private Passenger Automobile**

**Countrywide Profit Provision**

As Safeco Insurance is organized under a mutual holding company system, our company has limited recourse to stock market capitalization to generate needed surplus funds, unlike a publicly-traded insurance company or an insurance company with a publicly-traded parent. Any increase in surplus must come from (1) underwriting profit, (2) investment income, (3) realized capital gains, or (4) unrealized capital gains. In the following analysis, Safeco selects provisions for underwriting profit which will ensure that anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the business of property/casualty insurance. Furthermore, these provisions ensure that projected changes in policyholder surplus are sufficiently similar (in direction and magnitude) to changes in premium accounts so that confidence in the Companies' financial integrity can be maintained.

Exhibit A shows a history of calendar year rates of return for investment income expressed as a percentage of mean invested assets. The primary source is interest, dividends, and real estate income shown in column (3). Based on the current market yield, it is reasonable to anticipate before tax returns of 3.3% from interest, dividends, and real estate income during the time rates are effective. Historically, realized capital gains have contributed very little to earnings. For the prospective period, we select 0.3% from this source. In total, our anticipated pre-tax return is 3.6%. We believe this a reasonable return given the current interest rate environment. After federal income taxes, the total anticipated rate of return is 2.7% of invested assets.

Exhibit B presents the investment income derived from unearned premium reserves. The model uses historical information, modified for the current tax rate. This income is separated into two categories. First, there are premium finance charges [Line 10] collected by allowing policyholders to pay their premiums in installments over the 12-month policy term. Line 3 is the corresponding portion of the unearned premium reserve representing the premium which is being financed by the company. Second, there is the remaining reserve, after prepaid expense and taxes, [Line 7] which develops income based on the anticipated rate of return.

Exhibit C applies the rate of return to mean loss and loss adjustment expense reserves. These exhibits relate investment income to premium earned. Exhibit D provides pertinent expense data to calculate the Permissible Loss Ratio. Exhibit E deals with the calculation of federal income taxes applicable to unearned premium and loss reserves.

Income from all of the above sources is combined with our selected underwriting profit provisions in the following 2 to 1 premium-to-surplus model:

Let Premium = \$100; Surplus = \$50

**Memo Exhibit**

	<u>Liability</u>	<u>Physical Damage</u>
1) Investment Income on Unearned Premium Reserves \$100 x (Exhibit B, Table 1, Item 12)	\$1.06	\$1.06
2) Investment Income on Loss Reserves \$100 x (Exhibit C, Table 1, Item 5)	\$2.12	\$0.10
3) Investment Income on Surplus \$50 x (Exhibit A, Table 1, Column 7)	\$1.35	\$1.35
4) Underwriting Income After Tax \$100 x (1-.35) x Profit Provision (Exhibit D, Item 4b)	\$4.92	\$6.94
5) Total Expected Return [1]+[2]+[3]+[4] Average Total Expected Return (Based on earned 59.7%/40.3% premium distribution)	\$9.45	\$9.45
6) Expected Return on Surplus ([5]*Premium:Surplus Ratio)/100		18.9%
7) GAAP Adjusted Return [6]/GAAP Adj. Factor (Exhibit F, Item 6)		15.0%

We have determined that, related to surplus, 15.0% is an appropriate and fair rate of return for property-casualty insurers in comparison with other industries, given the variability in the overall return. The pre-tax profit provisions of 7.6% for liability and 10.7% for physical damage are derived using an iterative method to yield an anticipated return of 9.45% on earned premium after tax, and a 15.0% GAAP adjusted return on surplus. We have selected target profit provisions of 7.6% for liability and 10.7% for physical damage as a percentage of premium.

**Exhibit A: Effective Rate of Return on Investable Assets**

Table 1: Historical Investments Returns 1986-2013

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Calendar Year	Mean Invested Assets (a)	Net Investment Income (b)	Net Inv. Inc. % of (2)	Net Realized Capital Gains (c)	Net Realized Cap. Gains % of (2)	Total Return
1986	8,118,335,491	638,231,286	7.9	306,142,812	3.8	
1987	9,808,729,009	733,126,525	7.5	117,222,704	1.2	
1988	11,272,895,755	868,278,838	7.7	34,851,447	0.3	
1989	12,415,308,080	965,013,926	7.8	45,991,686	0.4	
1990	13,727,246,565	1,040,182,466	7.6	43,141,539	0.3	
1991	14,085,608,244	1,084,863,706	7.7	16,195,685	0.1	
1992	14,872,603,927	1,078,372,300	7.3	356,556,819	2.4	
1993	15,380,644,905	1,019,000,685	6.6	192,575,284	1.3	
1994	15,728,080,374	1,000,703,107	6.4	42,091,361	0.3	
1995	16,644,320,729	1,004,243,423	6.4	58,061,803	0.3	
1996	17,754,458,149	1,024,976,627	5.8	80,172,253	0.5	
1997	19,051,878,513	1,049,458,975	5.5	112,763,515	0.6	
1998	20,008,196,638	1,114,613,916	5.6	199,016,656	1.0	
1999	21,692,869,206	1,259,013,722	5.8	559,579,315	2.6	
2000	23,097,086,037	1,249,282,280	5.4	336,548,991	1.5	
2001	22,316,155,306	1,180,115,309	5.3	295,996,921	1.3	
2002	22,117,700,188	1,149,160,133	5.2	236,186,278	1.1	
2003	24,593,328,553	1,213,180,583	4.9	186,183,583	0.8	
2004	28,362,100,873	1,278,067,945	4.5	411,926,118	1.5	
2005	31,616,013,191	1,277,698,305	4.0	273,728,472	0.9	
2006	35,560,878,142	1,370,600,938	3.9	106,166,957	0.3	
2007	40,342,136,927	1,668,935,624	4.1	189,655,540	0.5	
2008	44,670,013,186	2,071,514,943	4.6	(48,560,181)	-0.1	
2009	47,693,589,467	1,792,955,767	3.8	(28,910,232)	-0.1	
2010	49,579,139,343	1,721,410,847	3.5	202,759,385	0.4	
2011	50,838,643,778	1,760,105,473	3.5	163,773,970	0.3	
2012	52,513,908,048	1,648,452,923	3.1	236,234,647	0.4	
2013	54,881,045,930	1,499,741,700	2.7	206,470,410	0.4	
Latest 10 Years	436,057,468,885	16,089,484,465	3.8	1,713,245,086	0.5	
Latest 5 Years	255,506,326,566	8,422,666,710	3.3	780,328,180	0.3	
Anticipated Returns (Before Tax)			3.3		0.3	3.6
2013 Federal Tax Rate (Exhibit A, Table 2)			0.2584		0.3500	
Anticipated Returns (After Tax)			2.5		0.2	2.7

(a) Mean of current and prior year Annual Statements: Page 2, Line 12 Less Page SI04, Column (2), Lines 12, 18 and 24.

(b) 2013 Annual Statement: Page 4, Line 9 less Page 12, Part 1, Column (2), Lines 1.3, 2.11, 2.21, and 8.

(c) 2013 Annual Statement: Page 4, Line 10.

**Exhibit A: Effective Rate of Return on Investable Assets**

Table 2: Effective Federal Tax Rate

	<u>Earned</u> <u>Income</u>		<u>Distribution</u>	Federal Tax <u>Rate</u>
BONDS (Ex Tax Exempt)	\$1,089,277,238	(a)	0.726	0.3500
BONDS (Tax Exempt)				
Acquired Before 8/7/86	\$450,434		0.000	0.0000
Acquired After 8/7/86	\$424,514,954		0.283	0.0525
STOCKS				
Acquired Before 8/7/86				
Non-Affiliated	\$499,200		0.000	0.1050
Foreign	\$0		0.000	0.3500
Total	<u>\$499,200</u>			
Acquired After 8/7/86				
Non-Affiliated	\$51,807,999		0.035	0.1418
Foreign	<u>\$8,790,267</u>		0.006	0.3500
Total	<u>\$60,598,266</u>			
All Other Investment Income (b)	(\$75,598,392)	(c)	-0.050	0.3500
Net Investment Income Gain/(Loss)	\$1,499,741,700	(d)	1.000	0.2584 (e)

(a) 2013 Annual Statement: Page 12, Part 1, Column (2), Lines 1 + 1.2  
(Excludes bonds of affiliates)

(b) Reduced by investment expenses and depreciation on real estate

(c) 2013 Annual Statement: Page 12, Part 1, Column (2), lines 3, 4, 6, 7, and 9 less line 16

(d) Exhibit A, Table 1, Column 3

(e) Weighted average rate using "Distribution" column

**Exhibit B: Investment Income from Unearned Premium Reserves**

Table 1: Investment Income from Unearned Premium Reserves as Factor of Earned Premium

	Auto Liability	Auto Physical Damage
1) Earned Premium	\$100.00	\$100.00
2) Mean Unearned Premium Reserve Ratio of Mean Direct Unearned Premium Reserve to Direct Earned Premium x [1]	\$42.80	\$42.80
3) Mean Premium Subject to Installment Payment Finance Plan Ratio of Mean Premium Financed to Mean Direct Unearned Reserve x [2]	\$16.61	\$16.61
4) Funds Available for Prepaid Expense, Tax, and Investment [2] - [3]	\$26.19	\$26.19
5) Prepaid Expense Sum of Acquisition, Taxes, and One-Half General Expenses x (2)	\$10.87	\$10.66
6) Federal Tax - 1986 Reform Act Ratio of Tax Payable to Mean Net Unearned Premium Reserve x [2]	\$0.00	\$0.00
7) Funds Available for Investment Max([4] - [5] - [6], \$0)	\$15.32	\$15.54
8) Rate of Return, After Tax	2.7%	2.7%
9) Income on Invested Reserve [7] x [8]	\$0.41	\$0.42
10) Income from Installment Payment Premium Finance Plan Ratio of Investment Income to Mean Premium Financed x (3)	\$0.64	\$0.64
11) Total Investment Income [9] + [10]	\$1.06	\$1.06
12) Investment Income as a Factor of Earned Premium [11] / [1]	0.0106	0.0106

Notes

Lines [2], [3], and [10]: Exhibit B, Table 2, Columns [9], [10] and [6], 'Selected'

Line [5]: Exhibit D - Acquisition, 50% of General, and Taxes

Line [6]: Exhibit E, Section A, Line [5]

Line [8]: Exhibit A, Table 1

**Exhibit B: Investment Income from Unearned Premium Reserves**

Table 2: Investment Income from Installment Payment Premium Finance Plan (\$000)  
(Private Passenger Automobile)

	[1] Premium Finance <u>Charges</u>	[2] Premium Charged-Off	[3]=[1]-[2] Net Investment <u>Income</u>	
<u>Year</u>				
2010	<b>\$38,315</b>	<b>\$14,017</b>	\$24,298	
2011	<b>\$37,216</b>	<b>\$8,244</b>	\$28,971	
2012	<b>\$41,101</b>	\$8,479	\$32,622	
2013	<b>\$43,438</b>	\$8,057	\$35,381	
	[4]=[3]*0.65 After-Tax Investment <u>Income</u>	[5] Mean Premium <u>Financed</u>	[6]=[4]/[5] Ratio of Investment Income to Mean <u>Premium Financed</u>	
<u>Year</u>				
2010	\$15,793	<b>\$318,500</b>	0.050	
2011	\$18,831	\$399,258	0.047	
2012	\$21,204	\$553,592	0.038	
2013	\$22,998	\$730,094	0.031	
Selected			0.039	
	[7] Direct Earned <u>Premium</u>	[8] Mean Direct Unearned <u>Premium Reserve</u>	[9]=[8]/[7] Unearned Premium to Earned Premium <u>Ratio</u>	[10]=[5]/[8] Premium Financed to Unearned Premium <u>Reserve Ratio</u>
<u>Year</u>				
2010	<b>3,038,046</b>	\$1,049,117	0.345	0.304
2011	<b>3,071,907</b>	\$1,246,141	0.406	0.320
2012	<b>3,231,980</b>	\$1,406,652	0.435	0.394
2013	<b>3,656,977</b>	\$1,620,871	0.443	0.450
Selected			0.428	0.388

### Exhibit C: Investment Income from Loss Reserves

Table 1: Investment Income from Loss Reserves as a Factor of Premium

	<u>Auto Liability</u>	<u>Auto Physical Damage</u>
1) Ratio of Loss & LAE Reserves to Incurred Loss & LAE	1.240	0.062
2) Ratio of Federal Tax Payable to Incurred Loss & LAE	-0.004	0.000
3) Permissible Loss & LAE Ratio	0.633	0.607
4) Net Effective Rate of Return After Tax	0.027	0.027
5) Investment Income as a Factor of Premium {[(1) - (2)] * (3) * (4)}	0.021	0.001

#### Notes

Line [1]: Exhibit C, Table 2, Column [9]

Line [2]: Exhibit E, Section B, Line [11]

Line [3]: Exhibit D

Line [4]: Exhibit A, Table 1

**Exhibit C: Investment Income from Loss Reserves**

Table 2: Ratio of Loss and LAE Reserves to Loss and LAE Incurred  
Private Passenger Automobile - Liability  
(\$000)

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
<u>Year</u>	<u>Year-End Direct Loss Reserve</u>	<u>Prior Year Direct Loss Reserve</u>	<u>Mean Direct Loss Reserve</u>	<u>Year End Direct LAE Reserve</u>	<u>Prior Year Direct LAE Reserve</u>	<u>Mean Direct LAE Reserve</u>	<u>Direct Incurred Losses</u>	<u>Direct Incurred LAE</u>	<u>Ratio of Reserves to Incurred</u>
2010	<b>1,520,282</b>	1,520,282	1,520,282	<b>240,282</b>	240,282	240,282	<b>1,024,499</b>	<b>226,385</b>	1.407
2011	<b>1,457,168</b>	1,520,282	1,488,725	<b>228,230</b>	240,282	234,256	<b>1,004,504</b>	<b>255,542</b>	1.338
2012	<b>1,386,777</b>	1,457,168	1,421,973	<b>298,512</b>	228,230	263,371	<b>1,021,460</b>	<b>275,447</b>	1.299
2013	<b>1,406,909</b>	1,386,777	1,396,843	<b>440,509</b>	298,512	369,511	<b>1,316,059</b>	<b>391,171</b>	1.082

Selected

1.240
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Table 2: Ratio of Loss and LAE Reserves to Loss and LAE Incurred  
Private Passenger Automobile - Physical Damage  
(\$000)

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
<u>Year</u>	<u>Year-End Direct Loss Reserve</u>	<u>Prior Year Direct Loss Reserve</u>	<u>Mean Direct Loss Reserve</u>	<u>Year End Direct LAE Reserve</u>	<u>Prior Year Direct LAE Reserve</u>	<u>Mean Direct LAE Reserve</u>	<u>Direct Incurred Losses</u>	<u>Direct Incurred LAE</u>	<u>Ratio of Reserves to Incurred</u>
2010	<b>41,841</b>	41,841	41,841	<b>15,796</b>	15,796	15,796	<b>675,921</b>	<b>112,939</b>	0.073
2011	<b>37,388</b>	41,841	39,615	<b>12,876</b>	15,796	14,336	<b>748,030</b>	<b>89,805</b>	0.060
2012	<b>35,483</b>	37,388	36,436	<b>26,105</b>	12,876	19,490	<b>770,669</b>	<b>167,937</b>	0.066
2013	<b>38,501</b>	35,483	36,992	<b>20,818</b>	26,105	23,461	<b>863,196</b>	<b>135,668</b>	0.059

Selected

0.062
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**Exhibit D: Expense Ratios**

	<u>Auto Liability</u>	<u>Auto Physical Damage</u>
1) Acquisition	19.3%	19.0%
2) General	7.6%	7.3%
3) Taxes	2.3%	2.2%
4a) Indicated Profit	7.6%	10.7%
4b) Selected Profit	7.6%	10.7%
5) Indicated Total	36.7%	39.3%
6) Permissible Loss and LAE Ratio	63.3%	60.7%

Notes

Data from 2013 Insurance Expense Exhibit (Direct)

**Exhibit E: Federal Income Tax Payable Due to Tax Reform Act of 1986**

**A. Tax on Unearned Premium Reserves (\$000,000)**

	<u>Private Passenger Auto</u>	
1) Net Unearned Premium Reserve 12/31/12	\$1,504	(a)
2) Net Unearned Premium Reserve 12/31/13	\$1,509	(a)
3) Mean Net Unearned Premium Reserve {[1] + [2]} / 2	\$1,507	
4) Federal Tax Payable on Change in Net Unearned Premium Reserve {[2]-[1]} x 20% x 0.35	\$0	
5) Ratio of Tax Payable to Mean Net Unearned Premium Reserve [4] / [3]	0.000	
6) Selected	0.000	

(a) Insurance Expense Exhibit, Part II, Column 19

**B. Loss & LAE Reserve Discounting (\$000,000)**

	<u>Liability</u>	<u>Physical Damage</u>	
1) Net Reserve at 12/31/12	\$1,591.53	\$58.51	(a)
2) Net Reserve at 12/31/13	\$1,558.48	\$40.97	(a)
3) Discounted Net Reserve at 12/31/12	\$1,524.71	\$57.49	(b)
4) Discounted Net Reserve at 12/31/13	\$1,509.05	\$40.53	(b)
5) Change in Net Reserve [2]-[1]	(\$33.04)	(\$17.54)	
6) Change in Discounted Net Reserve [4]-[3]	(\$15.66)	(\$16.96)	
7) Additional Taxable Income [5]-[6]	(\$17.38)	(\$0.58)	
8) Federal Tax Payable [7] x 0.35	(\$6.08)	(\$0.20)	
9) 2013 Incurred Loss & LAE (Insurance Expense Exhibit)	\$1,494.07	\$606.30	(c)
10) Ratio of Federal Tax Payable to Incurred Loss & LAE [8] / [9]	-0.004	0.000	
11) Selected	-0.004	0.000	

(a) Insurance Expense Exhibit, Part II, Columns 13 + 15 + 17

(b) Discount ratios are provided internally by the Financial Department

(c) Insurance Expense Exhibit, Part II, Columns 7 + 9 + 11

**Exhibit F: Expected Total Return - Adjustment to GAAP**

**Expected Total Return - Adjustment to GAAP**

Amounts in Millions

Item	2011	2012	2013	Source
(1) Policyholders Surplus	15,701	16,521	17,508	Annual Statement: Page 3, Column (1), line 37
(2) Non-Admitted Assests	1,626	1,490	1,429	Annual Statement: Page 2, Column (2), line 26
(3) Equity in the UPR [= (h) calculated below]	2,574	2,888	3,017	calculated field
(4) Total Adjustments (2)+(3)	4,200	4,378	4,446	calculated field
(5) GAAP Surplus Adjustment Factor [(4)+(1)]/(1)	1.268	1.265	1.254	calculated field
(6) Selected GAAP Surplus Adjustment Factor		1.260		

**Calculation of Equity in UPR**

Item	2011	2012	2013	Source
(a) Commissions and Brokerage Expense Incd	2,452	2,624	2,795	IEE: Page 7, Part 3, Column (23), Totals
(b) Taxes, License & Fees	788	833	831	IEE: Page 7, Part 3, Column (25), Totals
(c) Other Acquisition Expenses Incd	2,178	2,495	2,496	IEE: Page 7, Part 3, Column (27), Totals
(d) General Expense Incd	2,101	2,531	2,809	IEE: Page 7, Part 3, Column (29), Totals
(e) Total of (a) + (b) + (c) + 0.5(d)	6,469	7,217	7,526	calculated field
(f) Written Premium	26,659	28,298	29,445	IEE: Page 6, Part 3, Column (1), Totals
(g) Ending UPR	10,609	11,323	11,802	IEE: Page 6, Part 3, Column (19), Totals
(h) Equity in UPR (g)*(e)/(f)	2,574	2,888	3,017	calculated field

**Pennsylvania Insurance Department  
Personal Automobile  
Safeco Combined**

1. **A summary exhibit of the proposed changes, both in dollars and as a percent of change. Provide this information on an “All Limits” or “All Deductible” basis. This information must detail the proposed changes separately by:**
  - a. **Company or program**
  - b. **All companies or programs combined**
  - c. **Territory**
  - d. **Statewide**
  - e. **Coverage**
  - f. **Liability coverages combined**
  - g. **Physical damage coverages combined**
  - h. **All coverages combined**

The response should include an exhibit of the current and proposed base rates and percent of change, by coverage, territory and company (and/or program).

[Please refer to Exhibit 1](#)

2. **Frequency distributions (histograms) showing both the percentage change impact and the dollar change impact of the proposed changes on the policyholders, by company. Companies should also report the maximum dollar and percentage increases any insured would receive as a result of the changes contained in the filing.**

[Please refer to Exhibit 2](#)

3. **A rate history, expressed both in dollars, and as a percent, which includes the dates and amounts of each rate and rule change spanning the 6 most recent accident years through the current rate level. The history must detail the changes on an “All Limits” or “All Deductible” basis separately by:**
  - a. **Company or program, or both**
  - b. **All companies or all programs combined, or both**
  - c. **Coverage**
  - d. **All coverages combined**

[Please refer to Exhibit 3](#)

4. **An exhibit of the following Pennsylvania premium and exposure data for each of the 5 most recent accident years separately by company (and/or program) and coverage (that is, bodily injury, property damage, first part benefits, uninsured motorists, underinsured motorists, comprehensive and collision):**
  - a. **Earned car years**
  - b. **Earned premiums at collected rate level**
  - c. **Earned premiums at current rate level**
  - d. **Percent of premium earned on an annual policy**
  - e. **Percent of premium earned on a semiannual policy**
  - f. **Percent of premium earned on other than an annual or semiannual policy**

Data should be consistent for rate-making purposes with the experience periods used in the filing to derive the rate change indications

Please refer to Exhibit 4

5. An exhibit of the following expense and expense related items separately by company (and/or program) and coverage separately for each of the 3 most recent calendar years:
- a. Direct written premiums
  - b. Direct earned premiums
  - c. Direct commission and brokerage
  - d. Direct general expenses
  - e. Direct other acquisition, field supervision and collection expenses
  - f. Taxes, licenses and fees
  - g. Incurred losses, excluding IBNR
  - h. Paid losses
  - i. Direct paid unallocated loss adjustment expenses
  - j. Direct paid allocated loss adjustment expenses
  - k. Direct incurred allocated loss adjustment expenses, excluding IBNR

Items (A) and (B) should be submitted on both a Pennsylvania basis and a Countrywide basis.

Items (C) and (F) should be submitted on a Pennsylvania basis only. All other items may be submitted on either a Pennsylvania basis or a Countrywide basis, or both.

Please refer to Exhibit 5

6. An exhibit of the following loss development data for the 5 most recent accident years separately by coverage (that is, bodily injury, property damage, first part benefits, uninsured motorists, underinsured motorists, comprehensive and collision):
- a. Earned exposures
  - b. Cumulative reported claims
  - c. Cumulative claims closed with payment
  - d. Cumulative claims closed without payment
  - e. Cumulative paid losses (excluding loss adjustment expense)
  - f. Cumulative paid allocated loss adjustment expense
  - g. Incurred losses in case, formula or reported basis (that is, excluding IBNR or bulk reserves and loss adjustment expenses, or both)
  - h. Incurred allocated loss adjustment expenses on a case, formula or reported basis (that is, excluding IBNR or bulk reserves, or both)

Data should be consistent for rate-making purposes with the experience periods used in the filing to derive the rate change indications. Items (B)-(H) should show development or emergence at subsequent annual stages or reporting, or both. Items (E)-(H) should be provided on an "All Limits" basis.

Please see Exhibit 6

- 7. As discussed in the "Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves" promulgated by the Casualty Actuarial Society, discuss any considerations that may have had a substantive impact on the loss development data. Also, discuss any considerations that may have a substantive impact on future loss development and how the data should be adjusted to reflect expected future conditions.**

The "Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves" lists Development Pattern and Operational Changes as considerations. The loss development factors have been selected based on the average of the recent 6 years' experience excluding the highest and lowest values. This is intended to eliminate the impact of any random data fluctuations. No other special considerations have been given as we did not observe any uncommon pattern in loss developments.

- 8. As discussed in the "Statement of Principles Regarding Property and Casualty Insurance Ratemaking" promulgated by the Casualty Actuarial Society, discuss any considerations that may have had a substantive impact on any of the data contained in the filing (or provided in response to this data request), on the analysis and on the proposed changes. Also, discuss any considerations that may have a substantive impact in the future on any of the data contained in the filing (or provided in response to this data request); on the analysis and on the proposed changes and how the data should be adjusted to reflect expected future conditions.**

**For example, has the company changed or does it expect to change its commission schedules during the period spanning the underlying experience through the time the proposed rates will be in effect? If so, the company should include a copy of the old and new commission schedules and an explanation of the changes.**

**Examples of other important changes could include, but not necessarily be limited to, the following: change in average vehicle age; change in average driver age; and change in average number of years of experience.**

In preparing for the actuarial justifications, per the "Statement of Principles Regarding Property and Casualty Insurance Ratemaking", considerations have been given to the operational changes and the selection of trends. Starting September 2014, we have begun converting AM and OC policies to the Safeco platform (a.k.a. STP). As a result of the conversions, we have provided indication based on the combined data including AM & OC program data. Additionally, premium trend and loss trend selections are based on the consistent data to reflect the changes in distribution and mix of business, even though the data used for the indication is valued as of December 31, 2014. We believe the combined indication is appropriate because the AM and OC programs will be fully converted by the time the proposed rate change becomes effective.

## **DATA CALL EXHIBITS**

Exhibit 1  
Pennsylvania  
Private Passenger Automobile

**STP Rate Effect**

**Coverage**

BI	11.7%
PD	11.7%
UM/UIM	11.6%
PIP	11.7%
<b>Total Liability</b>	<b>11.7%</b>
Comp	1.0%
Coll	1.0%
Towing	0.5%
<b>Total Physical Damage</b>	<b>1.0%</b>
<b>Total</b>	<b>6.5%</b>

**STP Premium Effect**

**Coverage**

BI	\$1,657,451
PD	\$2,212,724
UM/UIM	\$866,881
PIP	\$864,016
<b>Total Liability</b>	<b>\$5,601,073</b>
Comp	\$99,637
Coll	\$305,252
Towing	\$1,848
<b>Total Physical Damage</b>	<b>\$406,738</b>
<b>Total</b>	<b>\$6,007,812</b>

Exhibit 1  
Pennsylvania  
Private Passenger Automobile  
American States  
**Combined Rate Effect**

**Coverage**

BI	8.0%
PD	8.1%
UM/UIM	8.0%
PIP	8.1%
<b>Total Liability</b>	<b>8.1%</b>
Comp	0.7%
Coll	0.7%
Towing	0.3%
<b>Total Physical Damage</b>	<b>0.7%</b>
<b>Total</b>	<b>4.6%</b>

**Combined Premium Effect**

**Coverage**

BI	\$1,657,451
PD	\$2,212,724
UM/UIM	\$866,881
PIP	\$864,016
<b>Total Liability</b>	<b>\$5,601,073</b>
Comp	\$99,637
Coll	\$305,252
Towing	\$1,848
<b>Total Physical Damage</b>	<b>\$406,738</b>
<b>Total</b>	<b>\$6,007,812</b>

## SNAP Filing Exhibit 1a

### SNAP Rate Effect

<b>Coverage</b>	
BI	6.7%
PD	6.7%
UM/UIM	6.6%
PIP	6.6%
<b>Total Liability</b>	<b>6.7%</b>
Comp	6.5%
Coll	6.5%
Rent. Reim.	0.0%
Towing	0.0%
<b>Total Phys Dam</b>	<b>6.2%</b>
<b>Overall</b>	<b>6.5%</b>

### SNAP Dollar Effect

<b>Coverage</b>	
BI	\$ 27,851
PD	\$ 39,364
UM/UIM	\$ 12,287
PIP	\$ 17,611
<b>Total Liability</b>	<b>\$ 97,112</b>
Comp	\$ 15,204
Coll	\$ 57,765
Rent. Reim.	\$ -
Towing	\$ -
<b>Total Phys Dam</b>	<b>\$ 72,968</b>
<b>Overall</b>	<b>\$ 170,080</b>

**Exhibit 1**  
**Pennsylvania**  
**Private Passenger Automobile**

<u>Current Territory</u>	<u>Dollar Impact</u>	<u>Rate Effect</u>
301	\$ 64,029.38	6.6%
302	\$ 39,900.40	5.7%
303	\$ 142,375.41	5.8%
304	\$ 122,178.77	6.4%
305	\$ 56,872.11	6.2%
306	\$ 130,785.26	6.3%
307	\$ 129,621.58	6.4%
308	\$ 12,538.30	6.0%
309	\$ 29,623.47	6.1%
310	\$ 92,742.62	7.1%
311	\$ 101,986.53	7.0%
312	\$ 168,872.10	6.6%
313	\$ 86,312.17	6.1%
314	\$ 110,029.86	6.0%
315	\$ 231,366.22	6.0%
316	\$ 110,026.11	6.0%
317	\$ 345,207.53	6.3%
318	\$ 13,362.25	6.2%
319	\$ 49,907.22	6.2%
320	\$ 75,695.26	6.1%
321	\$ 59,502.08	5.7%
322	\$ 52,543.66	6.1%
323	\$ 151,119.74	5.9%
324	\$ 51,660.26	5.8%
325	\$ 24,570.44	5.9%
326	\$ 571,856.60	6.8%
327	\$ 210,670.35	7.2%
328	\$ 483,456.47	6.1%
329	\$ 56,223.30	6.0%
330	\$ 292,045.94	5.8%
331	\$ 159,576.45	5.8%
332	\$ 41,678.20	5.8%
333	\$ 10,077.52	4.8%
334	\$ 181,347.42	5.5%
335	\$ 25,458.85	5.4%
336	\$ 74,370.46	5.8%
337	\$ 62,673.83	5.6%
338	\$ 179,019.80	5.7%
339	\$ 83,738.61	5.0%
340	\$ 151,602.21	5.6%
341	\$ 13,034.69	5.7%
342	\$ 26,671.99	6.2%
343	\$ 70,169.67	6.3%
344	\$ 138,007.63	6.1%
345	\$ 49,741.21	6.3%
346	\$ 54,332.18	6.3%
347	\$ 50,184.43	5.6%
348	\$ 21,944.64	6.5%

**Exhibit 1**  
**Pennsylvania**  
**Private Passenger Automobile**

349	\$	14,859.69	5.8%
350	\$	8,181.08	6.4%
351	\$	38,599.66	5.9%
352	\$	62,822.59	6.9%
353	\$	21,029.16	5.5%
354	\$	39,457.41	6.5%
355	\$	36,433.81	7.0%
356	\$	18,598.94	6.7%
357	\$	29,282.02	7.3%
358	\$	5,058.63	7.1%
359	\$	5,502.16	6.2%
360	\$	34,717.91	6.6%
361	\$	35,980.44	6.5%
362	\$	17,744.07	6.2%
363	\$	76,399.16	6.5%
364	\$	69,520.14	6.3%
365	\$	20,551.79	6.3%
366	\$	12,365.41	5.9%
Total	\$	6,007,815.23	6.5%

SNAP Filing Exhibit 1b

<b>Current Territory</b>	<b>SNAP Rate Effect</b>	<b>SNAP Dollar Impact</b>
301	6.5%	\$ 1,699
302	6.5%	\$ 2,993
303	6.4%	\$ 11,619
304	6.4%	\$ 1,117
305	6.6%	\$ 33
306	6.4%	\$ 4,024
307	6.4%	\$ 823
308	6.4%	\$ 2,059
309	6.5%	\$ 962
310	6.5%	\$ 2,612
311	6.5%	\$ 1,324
312	6.5%	\$ 1,089
313	6.5%	\$ 3,785
314	6.5%	\$ 1,996
315	6.5%	\$ 2,081
316	6.5%	\$ 2,308
317	6.5%	\$ 10,437
318	6.6%	\$ 797
319	6.5%	\$ 1,965
320	6.4%	\$ 6,143
321	6.4%	\$ 9,521
322	6.5%	\$ 4,034
323	6.5%	\$ 7,925
324	6.5%	\$ 3,262
325	6.6%	\$ 546
326	6.5%	\$ 6,017
327	6.5%	\$ 1,155
328	6.4%	\$ 11,972
329	6.3%	\$ 149
330	6.5%	\$ 4,377
331	6.4%	\$ 15,772
332	6.5%	\$ 1,890
333	6.6%	\$ 840
334	6.4%	\$ 8,553
335	6.6%	\$ 679
336	6.5%	\$ 1,209
337	6.6%	\$ 913
338	6.5%	\$ 1,980
339	6.5%	\$ 6,388
340	6.5%	\$ 2,764
341	6.5%	\$ 2,526
342	6.6%	\$ 2,913
343	6.4%	\$ 531
344	6.5%	\$ 1,215
345	6.5%	\$ 1,145
346	6.4%	\$ 735
347	6.5%	\$ 631
348	6.4%	\$ 1,108
349	6.3%	\$ 248
350	6.4%	\$ 40
351	6.4%	\$ 2,100
352	6.4%	\$ 408
353	6.5%	\$ 607
354	6.6%	\$ 95
355	6.5%	\$ 659
357	6.6%	\$ 456
358	6.7%	\$ 64
359	6.6%	\$ 334
360	6.5%	\$ 245
361	6.4%	\$ 875
362	6.5%	\$ 405
363	6.5%	\$ 1,241
364	6.5%	\$ 1,249
366	6.6%	\$ 175
356	6.5%	\$ 261
Total	6.5%	\$ 170,080

AMERICAN STATES INSURANCE COMPANY  
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL  
 PENNSYLVANIA

BASE RATES

	ACE	ACE	ADB	ADB	BI	BI	CFPB	CFPB	COLL	COLL	COMP	COMP	EAP	EAP	EXMED	EXMED	FEB	FEB	FPB	FPB	FRESP	FRESP	LOU	LOU	PD	PD	RDASST	RDASST	UIMBI	UIMBI	UMBI	UMBI	WLB	WLB
	Current	Proposed																																
All Markets	1	1	1.02	1.14	24.96	27.83	33.75	37.63	150.28	157.04	43.65	46.74	1	1	21.27	23.72	0.34	0.38	32.32	36.04	22	22	4.7	4.7	49.66	55.37	1	1	2.77	3.09	1.6	1.78	6.87	7.66

**SAFECO INSURANCE COMPANY OF INDIANA**  
**SAFECO INSURANCE COMPANY OF AMERICA**  
**GENERAL INSURANCE COMPANY OF AMERICA**  
**SAFECO INSURANCE COMPANY OF ILLINOIS**  
**FIRST NATIONAL INSURANCE COMPANY**

**MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

**PENNSYLVANIA**

**Base Rates (Preferred)**

<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	100.99	107.76
Property Damage	151.10	161.22
First Party Benefits/Medical Expense Benefits	132.74	141.50
Work Loss Benefits	32.47	34.61
Funeral Expense Benefits	1.67	1.78
Accidental Death Benefits	4.90	5.22
Extraordinary Medical Benefits	91.28	97.30
Combination First Party Benefits	155.84	166.13
Comprehensive	85.79	91.37
Collision	383.13	408.03
Uninsured Motorist Bodily Injury	8.97	9.56
Underinsured Motorist Bodily Injury	19.34	20.62

**Base Rates (Standard)**

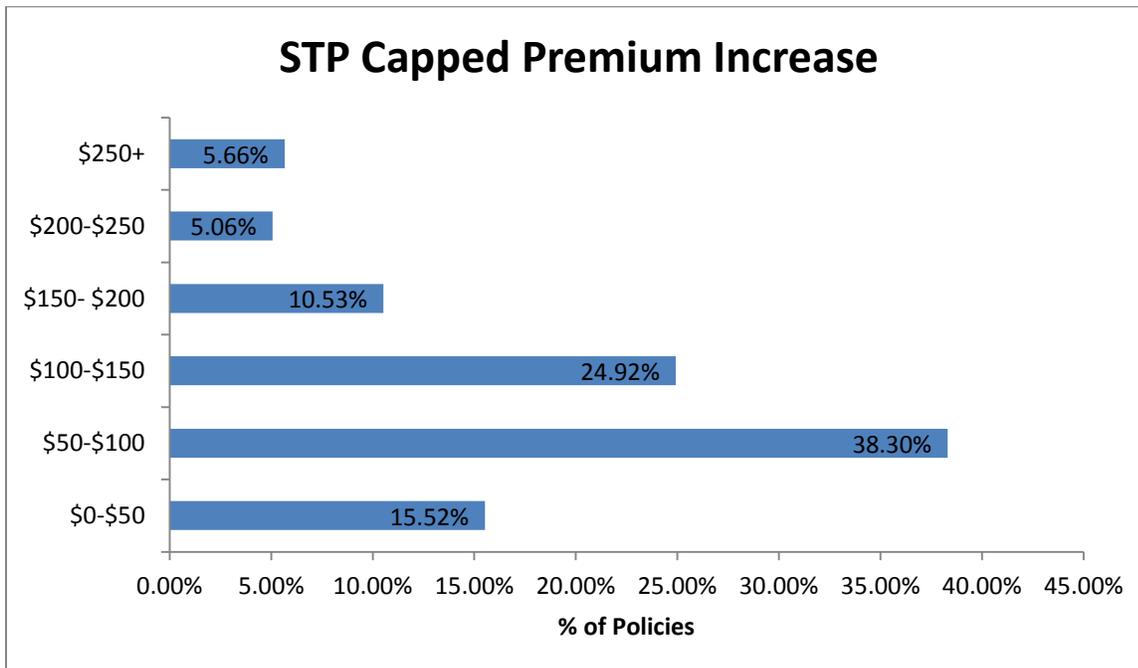
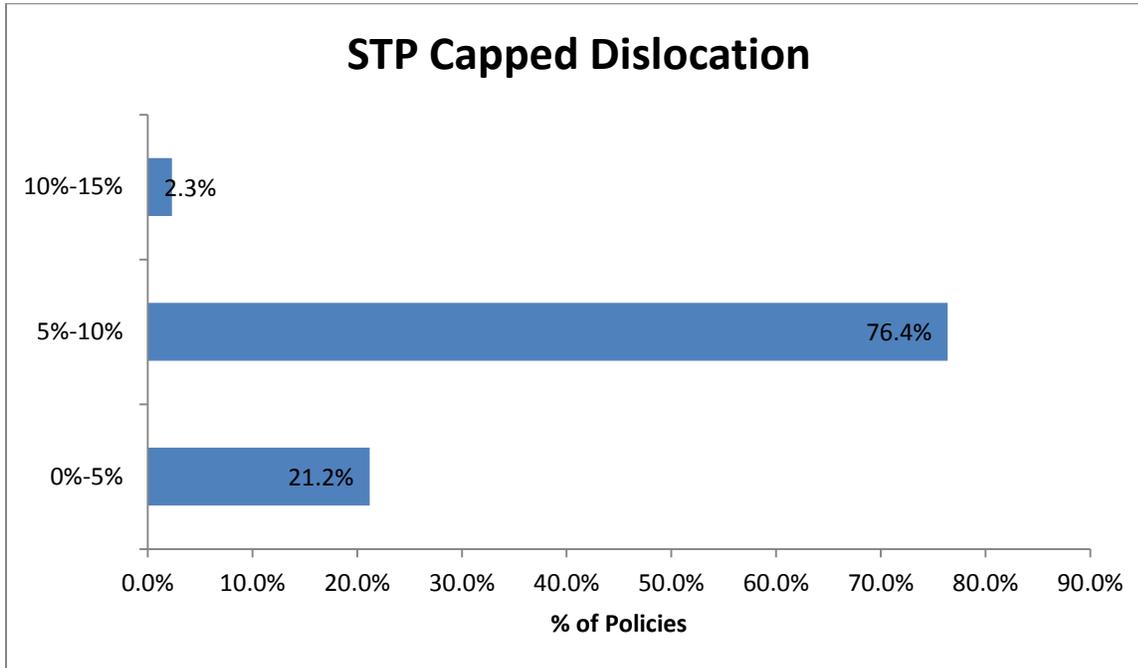
<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	150.91	161.02
Property Damage	230.05	245.46
First Party Benefits/Medical Expense Benefits	361.60	385.47
Work Loss Benefits	88.85	94.71
Funeral Expense Benefits	4.62	4.92
Accidental Death Benefits	13.45	14.34
Extraordinary Medical Benefits	248.91	265.34
Combination First Party Benefits	429.98	458.36
Comprehensive	128.82	137.19
Collision	646.52	688.54
Uninsured Motorist Bodily Injury	18.64	19.87
Underinsured Motorist Bodily Injury	40.16	42.81

**Base Rates (Nonstandard)**

<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	192.38	205.27
Property Damage	289.00	308.36
First Party Benefits/Medical Expense Benefits	446.47	475.94
Work Loss Benefits	124.59	132.81
Funeral Expense Benefits	6.39	6.81
Accidental Death Benefits	18.46	19.68
Extraordinary Medical Benefits	343.42	366.09
Combination First Party Benefits	524.94	559.59
Comprehensive	176.60	188.08
Collision	784.27	835.25
Uninsured Motorist Bodily Injury	31.11	33.16
Underinsured Motorist Bodily Injury	67.02	71.44

Exhibit 2  
Pennsylvania  
Private Passenger Auto

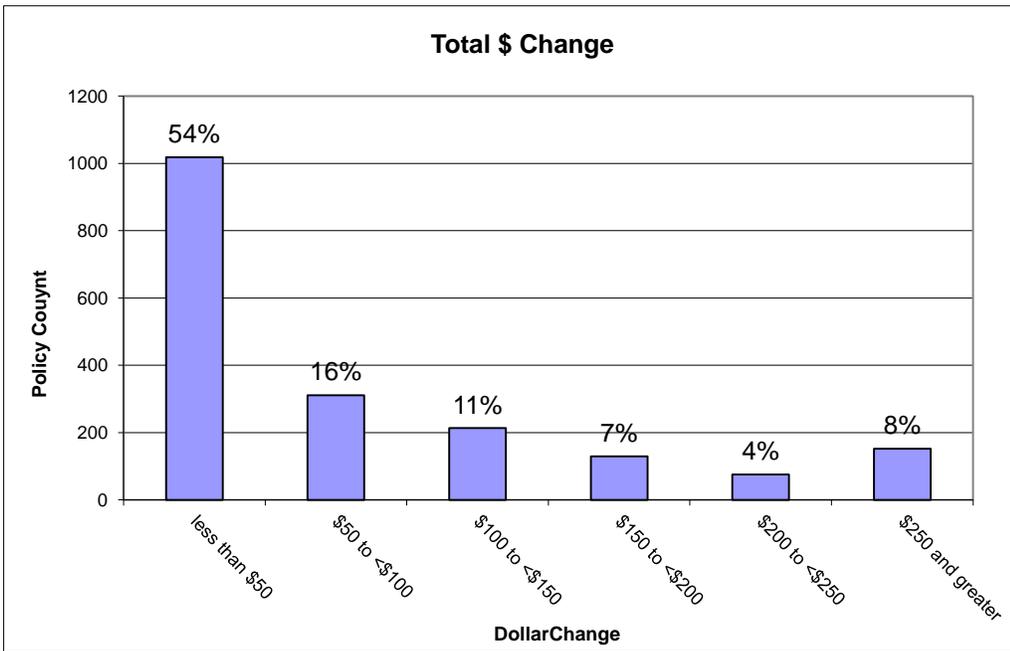
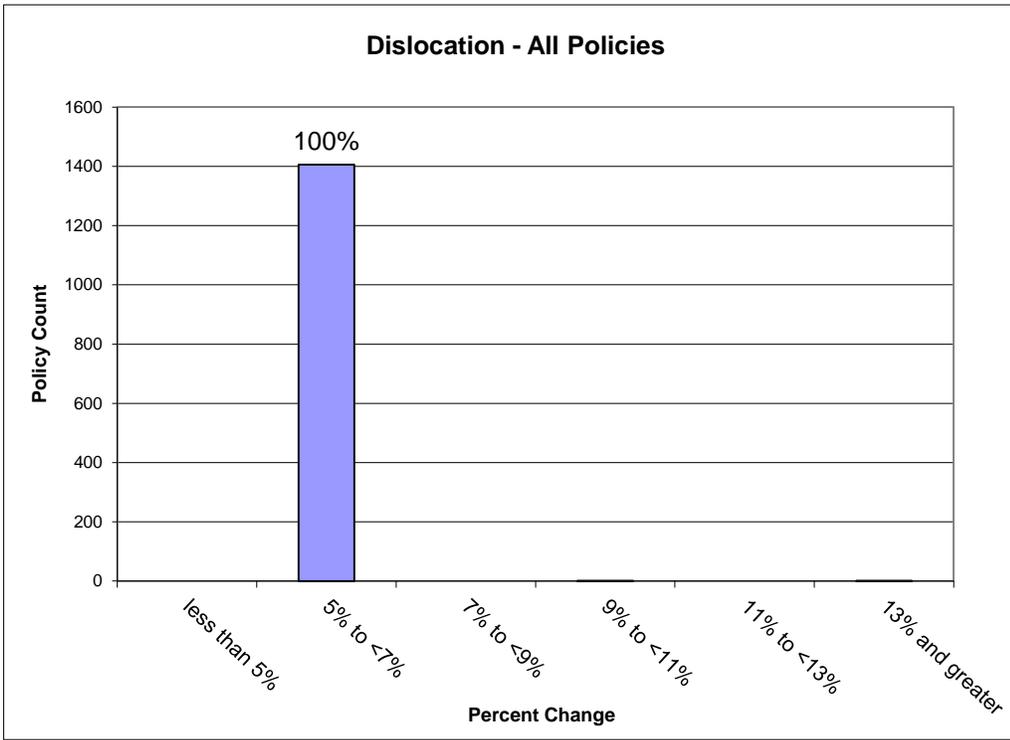
STP Capped Impact



Max \$ Increase: \$1972-This policy renews on an annual basis and has a starting premium of \$30,800. The percentage increase is 6.4%.

Max % Increase: 13.9% -This semiannual policy is getting a high percentage change because it received rate stabilization at each renewal. Its initial starting premium was \$852.

SNAP Filing Exhibit 2



Max Change (\$): \$360. This policy had a starting premium of \$5,416.  
 Max Change (%): 6.7%. Given that we targeted a change of 6.5%, several policies with small premiums received a 6.7% change due to rounding.

**Exhibit 3  
Pennsylvania  
Private Passenger Automobile  
STP Rate History**

**STP**

NB Eff. Date	BI		PD		UM		PIP		Comp		Coll		Total	
	% Change	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change	\$ Change	\$ Change	
9/11/2010	5.90%	\$ 15,173	5.30%	\$ 18,339	5.30%	\$ 4,827	-20.70%	\$ (31,576)	-2.50%	\$ (3,334)	2.90%	\$ 10,719	0.80%	\$ 10,467.00
2/11/2011	5.30%	\$ 23,141	3.70%	\$ 20,635	4.10%	\$ 7,356	-12.30%	\$ (30,801)	-2.10%	\$ (4,751)	1.50%	\$ 10,477	0.90%	\$ 21,504.00
2/24/2011	0.00%	\$ -	0.80%	\$ 9,027	0.00%	\$ -	0.00%	\$ -	0.20%	\$ 837	0.30%	\$ 3,713	0.30%	\$ 13,033.00
10/8/2011	0.00%	\$ 117	6.00%	\$ 120,537	4.00%	\$ 31,349	14.00%	\$ 118,626	3.00%	\$ 29,144	5.00%	\$ 141,078	4.70%	\$ 442,243.00
11/10/2012	1.00%	\$ 41,640	15.00%	\$ 683,388	0.00%	\$ -	9.00%	\$ 197,488	12.00%	\$ 307,600	8.80%	\$ 634,600	7.90%	\$ 1,864,781.00
10/24/2013	3.90%	\$ 441,975	18.70%	\$ 2,560,682	-0.20%	\$ (22,822)	29.00%	\$ 1,318,154	9.78%	\$ 817,157	11.07%	\$ 2,457,563	11.08%	\$ 7,644,366.99
10/11/2014	10.40%	\$1,374,166	10.40%	\$ 1,847,147	4.10%	\$ 301,361	10.60%	\$ 744,251	0.60%	\$ 67,612	9.00%	\$ 2,516,125	8.00%	\$ 6,852,022.90
5/9/2015	1.8%	\$ 136,905	1.8%	\$ 242,646	2.3%	\$ 88,764	2.1%	\$ 77,566	2.0%	\$ 113,633	1.90%	\$ 286,901	2.00%	\$ 949,342.30

**Pennsylvania  
Private Passenger Automobile  
STP Rate History Dollar Impact**

<b>NB Eff.</b>	<b>STP</b>
9/11/2010	\$ 10,467.00
2/11/2011	\$ 21,504.00
2/24/2011	\$ 13,033.00
10/8/2011	\$ 442,243.00
11/10/2012	\$ 1,864,781.00
10/24/2013	\$ 7,644,366.99
10/11/2014	\$ 6,852,022.90
5/9/2015	\$ 949,342.30

**Safeco Insurance**

**Pennsylvania**

**Safeco Ins Co of Indiana, Safeco Ins Co of America, General Ins Co of America,  
Safeco Ins Co of Illinois & First National Ins Co**

Rate History

RB Eff. Date	BI	PD	UM	PIP	Comp	Coll	Total
8/24/2009	4.0%	15.0%		14.0%	-5.0%		4.7%
12/27/2010	-5.0%	9.0%			-13.0%	8.0%	2.0%
12/9/2011		7.5%					1.7%
12/14/2012		6.5%		20.0%	3.0%	1.2%	4.0%
12/23/2013	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
12/23/2014	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.0%

**Peerless Indemnity Ins Co & Peerless Insurance Company**

Rate History

NB Eff. Date	BI	PD	UM	PIP	Comp	Coll	Total
8/15/2010	9.0%	6.3%	-0.1%	7.1%	11.2%	6.0%	6.4%
8/15/2011	9.3%	12.9%		25.1%	11.4%	4.2%	8.9%
8/15/2012	11.9%	6.1%		48.5%	8.5%	7.5%	10.6%
8/15/2013		8.2%		16.4%	26.0%	6.1%	8.0%
8/15/2014	13.3%	15.0%		13.3%			8.0%
5/9/2015	10.5%	10.5%	11.0%	8.8%	10.4%	9.3%	9.9%

**Ohio Casualty Ins Co, West American Ins Co, American Fire & Casualty Co**

Rate History

NB Eff. Date	BI	PD	UM	PIP	Comp	Coll	Total
7/1/2010	4.2%	12.0%			6.0%	-2.3%	3.0%
7/1/2011	3.0%	8.0%					2.0%
7/15/2012	5.0%	10.0%		9.0%			4.0%
7/15/2013		7.6%			23.3%	2.1%	4.7%
7/15/2014	14.0%	14.0%		20.0%			8.0%
5/9/2015	10.7%	10.7%	10.7%	9.3%	10.4%	9.7%	10.0%

Pennsylvania STP Auto						
<u>Bodily Injury</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	111,602	17,451,266	35,401,682	63%	37%	0%
Dec-11	115,066	18,185,852	33,143,076	67%	33%	0%
Dec-12	128,716	20,264,487	31,809,166	73%	27%	0%
Dec-13	144,565	22,044,590	30,986,934	78%	22%	0%
Dec-14	146,283	20,945,220	27,607,253	80%	20%	0%
<u>Property Damage</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	111,601	16,684,780	37,689,829	68%	32%	0%
Dec-11	115,065	17,825,199	36,482,085	70%	30%	0%
Dec-12	128,714	20,249,177	36,375,564	75%	25%	0%
Dec-13	144,560	23,398,531	37,083,568	79%	21%	0%
Dec-14	146,271	25,103,365	33,903,349	82%	18%	0%
<u>PIP</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	114,799	8,691,558	24,474,453	57%	43%	0%
Dec-11	117,723	8,777,652	22,962,874	62%	38%	0%
Dec-12	131,003	10,379,657	22,279,931	71%	29%	0%
Dec-13	146,511	11,945,061	20,429,829	78%	22%	0%
Dec-14	147,764	11,139,709	15,928,934	80%	20%	0%
<u>UM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	105,201	3,066,980	2,972,535	71%	29%	0%
Dec-11	108,535	2,669,964	2,918,873	73%	27%	0%
Dec-12	122,320	2,657,193	3,041,875	77%	23%	0%
Dec-13	138,206	2,789,522	3,165,571	81%	19%	0%
Dec-14	140,669	2,648,756	3,016,123	83%	17%	0%
<u>UIM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	105,201	6,852,992	9,840,502	71%	29%	0%
Dec-11	108,535	7,293,976	9,662,857	73%	27%	0%
Dec-12	122,320	8,261,311	10,070,049	77%	23%	0%
Dec-13	138,206	9,051,704	10,479,545	81%	19%	0%
Dec-14	140,669	8,768,642	9,984,799	83%	17%	0%
<u>Comprehensive</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	95,216	9,891,075	17,895,829	66%	34%	0%
Dec-11	97,798	10,993,410	17,938,379	70%	30%	0%
Dec-12	110,971	13,018,131	18,954,483	76%	24%	0%
Dec-13	125,855	15,772,048	20,385,189	81%	19%	0%
Dec-14	127,737	17,479,734	19,438,004	83%	17%	0%
<u>Collision</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	87,243	24,946,837	39,944,250	66%	34%	0%
Dec-11	89,924	26,840,951	41,335,247	70%	30%	0%
Dec-12	102,901	31,574,948	45,775,878	76%	24%	0%
Dec-13	117,336	37,978,163	50,955,320	81%	19%	0%
Dec-14	119,101	41,224,034	50,473,606	84%	16%	0%
<u>Combined</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	114,799	87,585,488	168,219,081	66%	34%	0%
Dec-11	117,723	92,587,003	164,443,392	69%	31%	0%
Dec-12	131,003	106,404,905	168,306,945	75%	25%	0%
Dec-13	146,511	122,979,619	173,485,957	80%	20%	0%
Dec-14	147,764	127,309,460	160,352,069	82%	18%	0%

Pennsylvania AM Auto						
<u>Bodily Injury</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	72,720	10,179,483	20,615,822	100%	0%	0%
Dec-11	67,292	9,721,363	18,386,579	100%	0%	0%
Dec-12	51,621	7,842,084	13,566,207	100%	0%	0%
Dec-13	37,135	6,021,755	9,425,262	100%	0%	0%
Dec-14	25,676	4,176,196	6,288,037	100%	0%	0%
<u>Property Damage</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	72,718	10,679,291	22,630,397	100%	0%	0%
Dec-11	67,293	10,122,800	20,344,532	100%	0%	0%
Dec-12	51,622	8,295,888	15,013,292	100%	0%	0%
Dec-13	37,137	6,232,249	10,493,767	100%	0%	0%
Dec-14	25,676	4,544,277	7,022,120	100%	0%	0%
<u>PIP</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	70,199	4,509,848	16,133,143	100%	0%	0%
Dec-11	72,117	4,298,645	14,394,402	100%	0%	0%
Dec-12	59,924	3,907,212	10,613,577	100%	0%	0%
Dec-13	44,137	3,758,794	7,231,763	100%	0%	0%
Dec-14	25,690	2,897,691	4,570,976	100%	0%	0%
<u>UM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	69,076	2,843,236	3,389,371	100%	0%	0%
Dec-11	63,723	2,598,803	3,100,301	100%	0%	0%
Dec-12	48,882	1,984,472	2,369,868	100%	0%	0%
Dec-13	35,113	1,409,244	1,685,337	100%	0%	0%
Dec-14	24,245	977,590	1,165,102	100%	0%	0%
<u>UIM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	69,076	3,763,028	4,512,260	100%	0%	0%
Dec-11	63,723	3,438,781	4,127,422	100%	0%	0%
Dec-12	48,882	2,629,520	3,154,998	100%	0%	0%
Dec-13	35,113	1,872,008	2,243,684	100%	0%	0%
Dec-14	24,245	1,301,462	1,551,097	100%	0%	0%
<u>Comprehensive</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	60,533	6,166,280	11,805,482	100%	0%	0%
Dec-11	55,893	6,134,505	10,790,249	100%	0%	0%
Dec-12	43,184	5,181,699	8,208,476	100%	0%	0%
Dec-13	31,092	4,061,477	5,841,639	100%	0%	0%
Dec-14	21,358	3,226,270	3,836,665	100%	0%	0%
<u>Collision</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	55,871	15,321,004	24,643,372	100%	0%	0%
Dec-11	51,474	14,826,291	22,794,892	100%	0%	0%
Dec-12	39,695	12,059,428	17,704,632	100%	0%	0%
Dec-13	28,486	9,387,815	12,915,561	100%	0%	0%
Dec-14	19,502	7,028,012	9,074,296	100%	0%	0%
<u>Combined</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	72,720	53,462,170	103,729,847	100%	0%	0%
Dec-11	72,117	51,141,188	93,938,376	100%	0%	0%
Dec-12	59,924	41,900,304	70,631,049	100%	0%	0%
Dec-13	44,137	32,743,342	49,837,013	100%	0%	0%
Dec-14	25,690	24,151,497	33,508,293	100%	0%	0%

Pennsylvania OC Auto						
<u>Bodily Injury</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	35,205	6,550,509	13,886,554	10%	90%	0%
Dec-11	29,175	5,432,026	11,083,902	10%	90%	0%
Dec-12	24,309	4,558,559	9,003,177	10%	90%	0%
Dec-13	20,214	3,870,678	7,353,519	10%	90%	0%
Dec-14	16,479	3,242,569	5,814,970	10%	90%	0%
<u>Property Damage</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	35,205	5,057,422	13,457,057	11%	89%	0%
Dec-11	29,175	4,498,115	10,778,487	10%	90%	0%
Dec-12	24,309	3,936,149	8,717,486	10%	90%	0%
Dec-13	20,214	3,506,471	7,096,331	10%	90%	0%
Dec-14	16,478	3,183,398	5,709,139	11%	89%	0%
<u>PIP</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	38,370	3,734,380	7,790,817	10%	90%	0%
Dec-11	31,789	3,019,239	6,296,179	10%	90%	0%
Dec-12	26,534	2,503,573	5,132,547	10%	90%	0%
Dec-13	22,090	2,194,059	4,203,556	10%	90%	0%
Dec-14	17,883	1,829,879	3,287,554	10%	90%	0%
<u>UM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	32,866	1,421,811	2,128,668	11%	89%	0%
Dec-11	27,221	1,161,130	1,745,995	11%	89%	0%
Dec-12	22,679	960,821	1,448,244	11%	89%	0%
Dec-13	18,836	797,016	1,204,046	11%	89%	0%
Dec-14	15,391	687,770	1,007,091	12%	88%	0%
<u>UIM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	32,866	1,608,240	2,460,550	11%	89%	0%
Dec-11	27,221	1,325,085	2,018,198	11%	89%	0%
Dec-12	22,679	1,101,410	1,674,027	11%	89%	0%
Dec-13	18,836	917,488	1,391,757	11%	89%	0%
Dec-14	15,391	794,994	1,164,097	12%	88%	0%
<u>Comprehensive</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	32,179	3,287,490	5,558,513	10%	90%	0%
Dec-11	26,895	2,874,355	4,650,487	10%	90%	0%
Dec-12	22,604	2,425,616	3,921,562	10%	90%	0%
Dec-13	18,920	2,129,904	3,296,471	10%	90%	0%
Dec-14	15,399	2,058,344	2,649,989	10%	90%	0%
<u>Collision</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	28,997	8,460,855	13,619,102	10%	90%	0%
Dec-11	24,204	7,000,678	11,469,053	10%	90%	0%
Dec-12	20,341	5,911,974	9,688,417	10%	90%	0%
Dec-13	17,050	5,025,687	8,202,897	10%	90%	0%
Dec-14	13,920	4,421,970	6,874,959	10%	90%	0%
<u>Combined</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	38,370	30,120,707	58,881,241	10%	90%	0%
Dec-11	31,789	25,310,627	48,042,301	10%	90%	0%
Dec-12	26,534	21,398,102	39,585,460	10%	90%	0%
Dec-13	22,090	18,441,304	32,748,577	10%	90%	0%
Dec-14	17,883	16,218,924	26,507,800	11%	89%	0%

Pennsylvania SNAP Auto						
<u>Bodily Injury</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	9,653	1,907,020	1,962,141	0%	100%	0%
Dec-11	7,120	1,314,400	1,402,554	0%	100%	0%
Dec-12	5,274	954,308	1,032,562	0%	100%	0%
Dec-13	3,988	716,672	775,439	0%	100%	0%
Dec-14	3,124	550,208	595,304	0%	100%	0%
<u>Property Damage</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	9,652	2,021,556	2,950,298	0%	100%	0%
Dec-11	7,118	1,538,432	2,084,679	0%	100%	0%
Dec-12	5,272	1,194,831	1,495,406	0%	100%	0%
Dec-13	3,986	920,384	1,080,688	0%	100%	0%
Dec-14	3,122	765,096	841,454	0%	100%	0%
<u>PIP</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	9,654	966,062	1,396,704	0%	100%	0%
Dec-11	7,119	671,756	968,151	0%	100%	0%
Dec-12	5,274	487,584	702,446	0%	100%	0%
Dec-13	3,989	385,499	482,289	0%	100%	0%
Dec-14	3,123	343,038	380,317	0%	100%	0%
<u>UM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	8,699	199,702	210,754	0%	100%	0%
Dec-11	6,461	145,122	153,604	0%	100%	0%
Dec-12	4,819	109,111	116,087	0%	100%	0%
Dec-13	3,651	80,966	86,891	0%	100%	0%
Dec-14	2,866	62,493	67,615	0%	100%	0%
<u>UIM</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	8,699	557,163	608,174	0%	100%	0%
Dec-11	6,461	406,504	443,255	0%	100%	0%
Dec-12	4,819	307,783	334,992	0%	100%	0%
Dec-13	3,651	231,078	250,741	0%	100%	0%
Dec-14	2,866	180,337	195,118	0%	100%	0%
<u>Comprehensive</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	7,229	1,025,512	1,042,676	0%	100%	0%
Dec-11	5,396	695,395	783,049	0%	100%	0%
Dec-12	4,067	511,413	598,411	0%	100%	0%
Dec-13	3,137	400,168	457,639	0%	100%	0%
Dec-14	2,456	328,566	359,760	0%	100%	0%
<u>Collision</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	6,838	2,731,927	3,424,544	0%	100%	0%
Dec-11	5,105	2,149,873	2,545,092	0%	100%	0%
Dec-12	3,866	1,657,026	1,923,236	0%	100%	0%
Dec-13	2,990	1,306,129	1,501,965	0%	100%	0%
Dec-14	2,342	1,098,599	1,205,568	0%	100%	0%
<u>Combined</u>						
Year Ending	Earned Car Years	Earned Premium at Collected Rate Level	Earned Premium at Current Rate Level	Percent of Premium Earned on an Annual Policy	Percent of Premium Earned on a Semiannual Policy	Percent of Premium Earned on Other Than an Annual or Semiannual Policy
Dec-10	9,654	9,408,942	11,575,292	0%	100%	0%
Dec-11	7,120	6,921,482	8,380,383	0%	100%	0%
Dec-12	5,274	5,222,057	6,203,140	0%	100%	0%
Dec-13	3,989	4,040,895	4,635,651	0%	100%	0%
Dec-14	3,124	3,328,337	3,645,157	0%	100%	0%

**PENNSYLVANIA INSURANCE DEPARTMENT  
PART 5**

Pennsylvania: SNAP											
CY	A. Direct Written Premiums	B. Direct Earned Premiums	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	5,699,396	6,028,412	705,478	388,581	305,537	430,446	4,042,310	4,624,061	2,860	348,622	148,008
2013	4,859,075	4,974,281	605,257	385,179	166,838	327,066	3,903,566	5,775,315	-5,697	223,177	152,369
2014	4,453,376	4,523,730	425,498	362,169	115,017	311,236	6,553,484	5,496,734	2,684	146,851	293,701

Pennsylvania: STP											
CY	A. Direct Written Premiums	B. Direct Earned Premiums	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	59,190,292	43,551,538	8,336,882	3,096,181	2,432,521	1,447,367	27,000,949	23,014,218	28,693	117,091	106,358
2013	83,930,193	72,259,601	11,593,795	5,384,549	2,291,668	1,959,677	45,180,926	38,770,353	20,589	464,682	462,253
2014	100,875,045	89,881,523	13,819,223	7,112,904	2,261,573	2,365,875	60,292,886	52,854,492	40,816	750,088	1,500,177

Pennsylvania: AM											
CY	A. Direct Written Premiums	B. Direct Earned Premiums	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	37,347,979	42,089,026	6,128,424	3,096,081	1,674,437	962,822	28,228,472	29,037,516	42,292	1,231,274	1,231,274
2013	28,181,502	32,877,764	4,052,563	1,625,975	680,729	742,239	21,185,021	28,900,910	119,476	1,731,093	1,731,093
2014	14,964,390	23,341,958	2,054,321	1,101,690	335,878	417,088	18,964,086	20,848,904	26,263	1,266,603	2,533,205

Pennsylvania: OC											
CY	A. Direct Written Premiums	B. Direct Earned Premiums	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	20,282,045	21,160,842	2,480,334	1,122,484	882,381	601,207	9,611,502	14,379,824	25,070	819,119	819,119
2013	17,441,159	18,234,062	2,135,729	680,445	292,181	511,538	10,818,357	14,351,920	5,195	767,800	767,800
2014	10,607,585	14,382,235	1,296,538	515,876	162,941	353,163	9,114,154	10,142,732	4,341	404,860	809,721

**PENNSYLVANIA INSURANCE DEPARTMENT  
PART 5**

CY	Countrywide: SNAP								
	A. Direct Written Premiums	B. Direct Earned Premiums	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	2,219,716,331	2,029,996,196	130,850,013	102,886,010	1,090,106,573	1,106,645,144	423,616	61,745,820	37,342,881
2013	2,735,619,753	2,474,650,646	191,622,193	82,999,951	1,357,401,848	1,360,784,319	436,486	61,597,964	52,848,122
2014	2,999,178,215	2,863,486,253	229,250,100	72,805,032	1,684,722,229	1,553,848,107	492,417	58,907,272	56,729,782

CY	Countrywide: STP								
	A. Direct Written Premiums	B. Direct Earned Premiums	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	129,829,239	96,662,482	6,871,963	5,398,971	56,182,347	55,292,810	71,114	1,310,668	1,177,105
2013	181,205,346	157,468,374	11,734,028	4,994,012	96,249,578	88,240,755	52,001	2,242,042	2,114,543
2014	234,432,884	203,761,820	16,124,986	5,126,995	123,984,249	113,388,714	68,012	2,688,689	2,745,709

CY	Countrywide: AM								
	A. Direct Written Premiums	B. Direct Earned Premiums	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	287,498,493	331,963,968	24,419,369	13,206,597	227,388,236	227,542,709	414,579	8,303,926	8,303,958
2013	149,619,056	223,859,311	11,070,998	4,634,975	152,682,299	193,451,993	751,974	9,966,065	9,965,928
2014	60,693,654	102,783,692	4,851,168	1,479,003	81,221,698	116,678,421	98,841	7,653,794	7,653,794

CY	Countrywide: OC								
	A. Direct Written Premiums	B. Direct Earned Premiums	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision, and Collection Expenses	G. Incurred Losses, Excluding IBNR	H. Paid Losses	I. Direct Paid ULAE	J. Direct Paid ALAE	K. Direct Incurred ALAE, Excluding IBNR
2012	98,770,560	108,442,876	5,752,386	4,521,935	56,205,724	71,573,645	63,463	3,814,630	3,814,630
2013	48,458,358	64,457,094	2,405,360	1,032,855	34,404,426	57,028,132	16,623	3,704,823	3,704,823
2014	16,108,726	22,603,671	810,770	256,085	12,393,694	29,962,960	6,387	2,456,744	2,456,744

PENNSYLVANIA INSURANCE DEPARTMENT  
EXHIBIT 6  
PART 6 - BODILY INJURY  
SNAP

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	9,653
2011	7,120
2012	5,274
2013	3,988
2014	3,124

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	84	98	104	107	107
2011	60	73	78	78	
2012	58	65	68		
2013	46	53			
2014	44				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	11	24	40	51	54
2011	2	18	28	32	
2012	5	15	20		
2013	8	24			
2014	8				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	18	40	47	48	50
2011	7	26	37	40	
2012	9	34	41		
2013	9	19			
2014	11				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	19,183	194,410	290,704	520,019	680,819
2011	489	143,613	214,864	265,864	
2012	13,023	45,976	108,254		
2013	103,044	211,294			
2014	28,005				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	214	18,408	46,120	80,493	97,701
2011	98	41,840	92,285	125,418	
2012	118	2,241	32,423		
2013	511	9,295			
2014	419				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	842,675	941,143	905,104	985,019	945,819
2011	486,460	351,444	314,464	287,864	
2012	165,723	135,976	154,567		
2013	276,145	277,294			
2014	121,005				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	214	18,408	46,120	80,493	97,701
2011	98	41,840	92,285	125,418	
2012	118	2,241	32,423		
2013	511	9,295			
2014	419				

**PENNSYLVANIA INSURANCE DEPARTMENT  
 EXHIBIT 6  
 PART 6 - BODILY INJURY  
 STP**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	111,602
2011	115,066
2012	128,716
2013	144,565
2014	146,283

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	73	80	81	82	82
2011	181	227	233	235	
2012	461	544	566		
2013	605	700			
2014	756				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	6	19	36	40	40
2011	8	38	82	95	
2012	40	154	222		
2013	70	224			
2014	74				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	2	29	35	37	38
2011	2	79	121	124	
2012	19	219	261		
2013	33	249			
2014	42				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	33,596	245,801	546,590	565,826	565,826
2011	6,084	371,588	1,439,317	1,958,426	
2012	322,340	2,505,175	3,963,225		
2013	684,135	4,282,986			
2014	1,182,618				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	250	10,052	23,929	63,557	103,159
2011	695	32,836	139,225	267,304	
2012	17,664	104,915	319,399		
2013	12,665	124,164			
2014	18,553				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	609,269	638,801	641,340	1,115,826	1,065,826
2011	1,912,451	2,056,759	2,354,467	2,662,426	
2012	3,590,642	5,343,261	6,152,613		
2013	5,501,917	8,322,115			
2014	8,200,871				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	250	10,052	23,929	63,557	103,159
2011	695	32,836	139,225	267,304	
2012	17,664	104,915	319,399		
2013	12,665	124,164			
2014	18,553				

**PENNSYLVANIA INSURANCE DEPARTMENT  
 EXHIBIT 6  
 PART 6 - BODILY INJURY  
 AM**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	72,720
2011	67,292
2012	51,621
2013	37,135
2014	25,676

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	53	56	56	56	56
2011	54	56	56	56	
2012	35	36	37		
2013	26	28			
2014	21				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	1	10	15	20	23
2011	10	16	24	28	
2012	3	10	14		
2013	3	9			
2014	1				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	29	42	42	43	43
2011	19	35	36	36	
2012	17	22	23		
2013	8	17			
2014	5				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	366,512	4,055,252	6,154,845	7,309,996	8,399,159
2011	356,930	1,693,034	4,284,923	5,119,176	
2012	298,040	3,126,059	3,987,815		
2013	491,144	2,502,075			
2014	115,662				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	423	9,758	22,026	61,295	106,654
2011	167	1,133	36,517	59,519	
2012	421	699	25,900		
2013	87	899			
2014	379				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	8,369,176	9,574,261	8,486,813	8,659,999	9,269,762
2011	4,597,903	5,872,604	6,289,425	6,575,128	
2012	4,280,999	4,832,264	5,429,216		
2013	2,776,964	3,926,679			
2014	2,350,004				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	423	9,758	22,026	61,295	106,654
2011	167	1,133	36,517	59,519	
2012	421	699	25,900		
2013	87	899			
2014	379				

**PENNSYLVANIA INSURANCE DEPARTMENT  
 EXHIBIT 6  
 PART 6 - BODILY INJURY  
 OC**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	35,205
2011	29,175
2012	24,309
2013	20,214
2014	16,479

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	90	96	99	99	99
2011	68	78	78	78	
2012	52	57	58		
2013	58	65			
2014	34				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	15	50	79	106	114
2011	18	63	99	107	
2012	7	29	54		
2013	7	32			
2014	8				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	106	158	168	172	172
2011	72	123	135	136	
2012	46	83	81		
2013	53	74			
2014	25				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	63,316	583,983	1,359,306	2,651,336	2,828,277
2011	199,066	1,103,674	1,834,536	2,188,621	
2012	122,066	747,380	1,652,387		
2013	40,819	528,542			
2014	81,236				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	960	40,368	136,131	299,331	343,678
2011	1,403	38,769	106,260	142,552	
2012	704	13,714	68,684		
2013	11,770	42,190			
2014	5,373				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	2,957,081	3,274,062	3,273,109	3,067,536	3,133,277
2011	1,655,356	2,022,454	2,114,345	2,330,325	
2012	1,593,340	2,005,782	2,182,089		
2013	1,364,900	2,230,904			
2014	1,172,942				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	960	40,368	136,131	299,331	343,678
2011	1,403	38,769	106,260	142,552	
2012	704	13,714	68,684		
2013	11,770	42,190			
2014	5,373				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	9,652
2011	7,118
2012	5,272
2013	3,986
2014	3,122

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	432	487	487	488	488
2011	318	376	379	379	
2012	265	330	332		
2013	220	277			
2014	219				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	416	469	469	470	470
2011	313	369	372	372	
2012	260	322	322		
2013	217	272			
2014	217				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	14	18	18	18	18
2011	5	6	7	7	
2012	4	8	10		
2013	3	4			
2014	2				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	945,423	1,115,391	1,115,391	1,119,989	1,119,989
2011	679,053	846,038	848,493	848,493	
2012	482,122	593,828	593,928		
2013	337,201	417,520			
2014	309,038				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	220	1,257	1,257	1,257	1,257
2011	492	827	827	5,206	
2012	2,455	3,160	3,330		
2013	122	3,760			
2014	877				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	945,423	1,115,391	1,115,391	1,119,989	1,119,989
2011	679,053	846,038	848,493	848,493	
2012	482,122	593,828	593,928		
2013	337,201	417,520			
2014	309,038				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	220	1,257	1,257	1,257	1,257
2011	492	827	827	5,206	
2012	2,455	3,160	3,330		
2013	122	3,760			
2014	877				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	111,601
2011	115,065
2012	128,714
2013	144,560
2014	146,271

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	214	262	265	265	265
2011	721	1,018	1,025	1,027	
2012	1,814	2,328	2,346		
2013	2,874	3,462			
2014	3,259				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	206	254	257	258	258
2011	706	994	1,003	1,005	
2012	1,770	2,277	2,294		
2013	2,833	3,397			
2014	3,224				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	6	8	8	7	7
2011	3	14	21	22	
2012	7	51	50		
2013	19	56			
2014	16				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	435,722	623,028	628,664	632,889	640,703
2011	1,783,216	2,800,970	2,901,349	2,909,697	
2012	4,607,924	6,498,069	6,569,481		
2013	7,260,429	9,654,099			
2014	9,425,354				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	356	460	1,449	1,457	1,457
2011	1,412	4,486	5,613	5,613	
2012	3,848	9,981	12,552		
2013	9,153	18,983			
2014	8,297				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	435,722	623,028	628,664	632,889	640,703
2011	1,783,216	2,800,970	2,901,349	2,909,697	
2012	4,607,924	6,498,069	6,569,481		
2013	7,260,429	9,654,099			
2014	9,425,354				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	356	460	1,449	1,457	1,457
2011	1,412	4,486	5,613	5,613	
2012	3,848	9,981	12,552		
2013	9,153	18,983			
2014	8,297				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	72,718
2011	67,293
2012	51,622
2013	37,137
2014	25,676

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	345	360	361	361	361
2011	291	316	317	317	
2012	220	246	248		
2013	194	204			
2014	157				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	284	330	333	333	333
2011	235	285	287	287	
2012	162	205	206		
2013	155	182			
2014	111				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	66	74	73	73	73
2011	69	75	75	75	
2012	61	71	73		
2013	38	41			
2014	34				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	5,678,048	7,459,876	7,561,358	7,569,071	7,593,809
2011	5,525,542	7,121,212	7,218,027	7,229,151	
2012	3,982,482	5,167,626	5,225,576		
2013	3,291,235	4,056,363			
2014	2,067,025				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	194	739	739	739	739
2011	1,496	1,959	1,959	1,959	
2012	1,874	2,035	9,549		
2013	85	721			
2014	495				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	6,837,487	7,569,667	7,619,591	7,598,304	7,598,059
2011	6,219,897	7,144,373	7,228,844	7,229,151	
2012	4,573,319	5,214,765	5,240,403		
2013	3,608,884	4,079,291			
2014	2,406,506				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	194	739	739	739	739
2011	1,496	1,959	1,959	1,959	
2012	1,874	2,035	9,549		
2013	85	721			
2014	495				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	35,205
2011	29,175
2012	24,309
2013	20,214
2014	16,478

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	1,353	1,438	1,443	1,443	1,443
2011	1,067	1,153	1,156	1,157	
2012	782	859	860		
2013	623	695			
2014	446				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	901	1,085	1,141	1,150	1,151
2011	719	966	977	979	
2012	604	760	767		
2013	495	630			
2014	342				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	263	313	333	329	330
2011	129	191	196	198	
2012	66	103	105		
2013	69	87			
2014	48				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	2,602,283	3,358,833	3,427,272	3,473,031	3,473,031
2011	1,987,776	2,836,442	2,876,775	2,880,820	
2012	1,703,258	2,204,386	2,228,923		
2013	1,497,034	1,966,062			
2014	947,541				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	4,415	6,037	12,482	26,025	26,025
2011	715	4,270	8,000	8,150	
2012	2,919	9,836	9,986		
2013	5,326	15,801			
2014	634				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	3,270,460	3,578,225	3,468,335	3,481,121	3,480,235
2011	2,687,714	2,898,441	2,901,956	2,899,802	
2012	1,985,839	2,243,053	2,251,092		
2013	1,668,544	1,981,750			
2014	1,175,396				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	4,415	6,037	12,482	26,025	26,025
2011	715	4,270	8,000	8,150	
2012	2,919	9,836	9,986		
2013	5,326	15,801			
2014	634				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	9,654
2011	7,119
2012	5,274
2013	3,989
2014	3,123

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	188	203	205	205	205
2011	184	202	205	207	
2012	190	216	217		
2013	184	214			
2014	177				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	114	167	170	173	173
2011	91	153	169	168	
2012	92	176	179		
2013	124	171			
2014	66				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	18	30	32	32	32
2011	23	34	36	38	
2012	20	38	36		
2013	13	28			
2014	25				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	413,026	422,081	431,254	422,742	423,022
2011	604,064	503,573	391,174	394,455	
2012	355,777	313,758	325,691		
2013	184,747	203,299			
2014	110,993				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	932	7,572	7,632	7,634	7,649
2011	637	5,171	8,354	11,538	
2012	3,485	15,573	15,684		
2013	9,194	15,307			
2014	4,075				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	413,026	422,081	431,254	422,742	423,022
2011	604,064	503,573	391,174	394,455	
2012	355,777	313,758	325,691		
2013	184,747	203,299			
2014	110,993				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	932	7,572	7,632	7,634	7,649
2011	637	5,171	8,354	11,538	
2012	3,485	15,573	15,684		
2013	9,194	15,307			
2014	4,075				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	114,799
2011	117,723
2012	131,003
2013	146,511
2014	147,764

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	123	135	135	135	135
2011	390	474	481	482	
2012	1,059	1,154	1,161		
2013	1,406	1,560			
2014	1,572				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	42	94	95	96	96
2011	165	383	401	401	
2012	460	936	953		
2013	764	1,240			
2014	657				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	7	35	39	39	39
2011	13	78	79	81	
2012	24	170	180		
2013	28	213			
2014	28				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	439,342	341,327	340,073	340,927	340,927
2011	1,505,413	1,406,642	1,379,457	1,384,751	
2012	3,463,668	3,307,230	3,494,948		
2013	4,780,033	4,705,090			
2014	5,164,445				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	1,803	3,577	3,936	4,038	4,193
2011	89	3,116	10,238	10,340	
2012	24,769	107,998	144,072		
2013	63,583	116,293			
2014	59,345				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	439,342	341,327	340,073	340,927	340,927
2011	1,505,413	1,406,642	1,379,457	1,384,751	
2012	3,463,668	3,307,230	3,494,948		
2013	4,780,033	4,705,090			
2014	5,164,445				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	1,803	3,577	3,936	4,038	4,193
2011	89	3,116	10,238	10,340	
2012	24,769	107,998	144,072		
2013	63,583	116,293			
2014	59,345				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	70,199
2011	72,117
2012	59,924
2013	44,137
2014	25,690

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	126	136	136	136	136
2011	84	93	93	94	
2012	68	75	75		
2013	60	67			
2014	32				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	51	109	115	116	115
2011	38	80	86	87	
2012	33	66	65		
2013	30	51			
2014	11				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	14	21	20	20	20
2011	5	9	7	7	
2012	5	6	6		
2013	6	6			
2014	2				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	3,008,707	5,214,336	5,569,136	5,685,863	5,709,546
2011	2,977,623	5,317,649	5,742,013	5,803,659	
2012	2,381,022	3,473,773	3,716,913		
2013	1,340,778	2,053,261			
2014	1,424,831				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	24,314	35,772	36,516	36,764	36,812
2011	7,250	9,255	9,395	9,395	
2012	1,231	3,304	3,872		
2013	1,736	4,804			
2014	6,227				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	4,784,987	5,612,794	5,663,167	5,721,118	5,722,552
2011	5,444,781	5,739,704	5,844,927	5,839,402	
2012	3,888,742	3,717,734	3,970,327		
2013	2,162,317	2,402,831			
2014	2,190,648				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	24,314	35,772	36,516	36,764	36,812
2011	7,250	9,255	9,395	9,395	
2012	1,231	3,304	3,872		
2013	1,736	4,804			
2014	6,227				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	38,370
2011	31,789
2012	26,534
2013	22,090
2014	17,883

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	134	139	140	140	140
2011	94	110	110	110	
2012	84	92	93		
2013	79	88			
2014	46				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	209	354	371	375	377
2011	119	298	312	315	
2012	118	229	234		
2013	110	180			
2014	44				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	40	61	63	63	63
2011	35	49	52	52	
2012	24	38	40		
2013	21	30			
2014	14				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	1,278,971	1,795,132	1,960,370	1,950,805	2,026,689
2011	840,968	1,349,754	1,384,135	1,392,157	
2012	592,999	1,119,483	1,156,097		
2013	1,474,865	1,951,490			
2014	509,360				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	29,974	43,712	48,970	51,947	62,638
2011	16,508	32,451	40,630	43,114	
2012	11,420	32,267	34,681		
2013	30,081	41,293			
2014	5,455				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	1,887,810	2,023,355	1,991,679	1,966,470	2,026,884
2011	1,629,670	1,407,906	1,392,034	1,395,428	
2012	1,257,601	1,231,810	1,241,548		
2013	1,919,988	2,117,267			
2014	889,245				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	29,974	43,712	48,970	51,947	62,638
2011	16,508	32,451	40,630	43,114	
2012	11,420	32,267	34,681		
2013	30,081	41,293			
2014	5,455				

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EXHIBIT 6  
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SNAP

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	8,699
2011	6,461
2012	4,819
2013	3,651
2014	2,866

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	16	25	27	27	27
2011	19	24	25	27	
2012	20	25	30		
2013	11	19			
2014	26				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	0	2	10	12	12
2011	2	3	7	10	
2012	2	9	13		
2013	4	11			
2014	5				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	5	11	15	15	15
2011	1	10	16	16	
2012	4	8	10		
2013	2	4			
2014	2				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	0	250,000	375,000	390,500	390,500
2011	1,059	72,413	729,363	830,363	
2012	2,467	344,908	596,072		
2013	150,290	540,790			
2014	457,731				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	275	275	3,484	11,576	11,576
2011	1,742	4,385	15,232	15,280	
2012	572	10,384	21,153		
2013	95	597			
2014	68				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	280,000	289,000	326,000	335,000	335,000
2011	161,059	59,913	43,863	69,363	
2012	84,199	166,379	126,542		
2013	40,000	45,000			
2014	85,000				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	275	275	3,484	11,576	11,576
2011	1,742	4,385	15,232	15,280	
2012	572	10,384	21,153		
2013	95	597			
2014	68				

PENNSYLVANIA INSURANCE DEPARTMENT  
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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	105,201
2011	108,535
2012	122,320
2013	138,206
2014	140,669

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	18	20	20	21	21
2011	16	31	36	37	
2012	56	82	94		
2013	90	119			
2014	92				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	1	3	6	7	7
2011	3	12	19	19	
2012	2	18	32		
2013	9	39			
2014	10				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	0	3	13	13	14
2011	0	7	15	16	
2012	4	30	37		
2013	4	23			
2014	9				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	13,500	103,500	220,500	250,500	250,500
2011	50,371	195,735	249,435	249,435	
2012	121,589	528,855	917,336		
2013	578,760	1,431,340			
2014	693,914				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	0	706	1,324	1,324	1,324
2011	33	2,062	3,396	3,870	
2012	119	6,898	21,606		
2013	9,916	47,632			
2014	269				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	226,000	239,000	223,000	250,500	250,500
2011	307,871	768,260	1,015,436	1,109,935	
2012	952,703	1,460,784	1,949,765		
2013	3,066,801	4,665,520			
2014	3,481,058				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	0	706	1,324	1,324	1,324
2011	33	2,062	3,396	3,870	
2012	119	6,898	21,606		
2013	9,916	47,632			
2014	269				

PENNSYLVANIA INSURANCE DEPARTMENT  
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PART 6 - UNINSURED MOTORISTS  
AM

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	69,076
2011	63,723
2012	48,882
2013	35,113
2014	24,245

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	15	17	20	21	22
2011	7	7	8	8	
2012	6	9	12		
2013	4	4			
2014	4				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	1	3	4	6	6
2011	0	1	1	1	
2012	0	0	1		
2013	0	1			
2014	0				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	9	12	16	16	17
2011	7	7	7	7	
2012	6	10	8		
2013	4	4			
2014	3				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	651,162	1,409,234	1,912,573	2,939,452	3,317,452
2011	344,383	1,308,221	2,537,676	3,447,176	
2012	15,453	722,245	1,344,348		
2013	553,000	774,388			
2014	314,000				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	0	1,521	11,106	32,467	32,483
2011	0	3	3	3	
2012	107	126	3,315		
2013	0	0			
2014	0				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	2,467,466	3,058,770	3,260,414	3,597,256	3,770,452
2011	2,783,905	3,211,643	3,922,087	4,167,681	
2012	899,735	1,341,588	2,101,558		
2013	988,211	1,642,193			
2014	623,302				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	0	1,521	11,106	32,467	32,483
2011	0	3	3	3	
2012	107	126	3,315		
2013	0	0			
2014	0				

PENNSYLVANIA INSURANCE DEPARTMENT  
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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	32,866
2011	27,221
2012	22,679
2013	18,836
2014	15,391

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	23	28	36	38	38
2011	29	32	35	35	
2012	27	32	33		
2013	29	34			
2014	9				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	0	5	11	19	21
2011	0	8	15	17	
2012	1	8	10		
2013	6	10			
2014	0				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	10	14	21	25	25
2011	11	24	25	27	
2012	12	22	24		
2013	18	20			
2014	6				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	0	363,800	555,300	780,133	1,330,133
2011	0	524,500	714,561	1,007,061	
2012	100,000	532,059	617,936		
2013	364,500	529,500			
2014	0				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	54	1,552	7,571	17,116	25,503
2011	25	1,005	7,776	9,401	
2012	0	160	314		
2013	0	6,521			
2014	0				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	667,111	705,106	944,404	1,228,133	1,595,133
2011	797,210	983,000	962,662	1,024,662	
2012	554,952	634,861	787,738		
2013	700,812	1,239,203			
2014	243,001				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	54	1,552	7,571	17,116	25,503
2011	25	1,005	7,776	9,401	
2012	0	160	314		
2013	0	6,521			
2014	0				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	8,699
2011	6,461
2012	4,819
2013	3,651
2014	2,866

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	370	385	386	386	386
2011	340	363	364	364	
2012	211	229	230		
2013	201	221			
2014	233				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	374	390	391	391	391
2011	344	367	368	368	
2012	216	234	235		
2013	206	226			
2014	231				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	2	4	4	4	4
2011	1	1	1	1	
2012	0	0	0		
2013	1	1			
2014	3				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	483,995	513,480	514,038	514,038	514,038
2011	471,425	498,647	504,814	507,696	
2012	419,337	404,124	403,504		
2013	212,351	225,089			
2014	193,860				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	11,808	12,141	14,533	14,458	14,626
2011	4,807	4,892	4,892	4,892	
2012	0	0	0		
2013	751	1,543			
2014	50				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	483,995	513,480	514,038	514,038	514,038
2011	471,425	498,647	504,814	507,696	
2012	419,337	404,124	403,504		
2013	212,351	225,089			
2014	193,860				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	11,808	12,141	14,533	14,458	14,626
2011	4,807	4,892	4,892	4,892	
2012	0	0	0		
2013	751	1,543			
2014	50				

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STP

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	105,201
2011	108,535
2012	122,320
2013	138,206
2014	140,669

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	158	170	170	170	170
2011	927	1,046	1,049	1,050	
2012	2,509	2,725	2,726		
2013	3,850	4,147			
2014	5,623				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	155	168	168	168	168
2011	923	1,042	1,045	1,046	
2012	2,498	2,711	2,712		
2013	3,832	4,130			
2014	5,609				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	2	2	2	2	2
2011	1	4	4	4	
2012	1	14	14		
2013	9	16			
2014	5				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	300,347	308,740	308,740	308,740	308,740
2011	1,563,779	1,805,565	1,807,754	1,810,321	
2012	4,137,111	4,494,445	4,486,471		
2013	5,904,891	6,475,391			
2014	11,023,809				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	952	1,020	1,020	1,020	1,020
2011	6,878	7,011	7,011	7,011	
2012	5,308	8,747	9,549		
2013	14,192	16,105			
2014	2,147				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	300,347	308,740	308,740	308,740	308,740
2011	1,563,779	1,805,565	1,807,754	1,810,321	
2012	4,137,111	4,494,445	4,486,471		
2013	5,904,891	6,475,391			
2014	11,023,809				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	952	1,020	1,020	1,020	1,020
2011	6,878	7,011	7,011	7,011	
2012	5,308	8,747	9,549		
2013	14,192	16,105			
2014	2,147				

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AM

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	69,076
2011	63,723
2012	48,882
2013	35,113
2014	24,245

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	627	653	653	654	654
2011	591	600	600	600	
2012	442	458	458		
2013	392	405			
2014	351				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	565	604	604	605	606
2011	524	553	553	553	
2012	379	419	420		
2013	326	358			
2014	279				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	119	143	144	144	144
2011	88	108	108	108	
2012	86	111	111		
2013	91	100			
2014	104				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	4,702,885	5,152,675	5,152,251	5,158,084	5,158,529
2011	5,001,631	5,413,578	5,413,819	5,413,286	
2012	3,526,250	3,842,296	3,848,540		
2013	2,277,168	2,495,916			
2014	2,695,458				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	3,740	3,740	3,740	3,740	3,740
2011	0	24	5,010	8,690	
2012	3	3	3		
2013	0	0			
2014	0				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	4,934,481	5,154,826	5,152,252	5,158,085	5,158,529
2011	5,211,071	5,414,178	5,413,819	5,417,184	
2012	3,690,953	3,844,155	3,849,518		
2013	2,398,889	2,498,562			
2014	2,756,629				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	3,740	3,740	3,740	3,740	3,740
2011	0	24	5,010	8,690	
2012	3	3	3		
2013	0	0			
2014	0				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	32,866
2011	27,221
2012	22,679
2013	18,836
2014	15,391

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	2,001	2,070	2,072	2,072	2,073
2011	1,949	2,001	2,005	2,005	
2012	1,312	1,361	1,361		
2013	1,023	1,063			
2014	830				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	2,040	2,233	2,271	2,271	2,272
2011	1,766	1,962	1,966	1,969	
2012	1,271	1,405	1,404		
2013	1,069	1,163			
2014	953				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	279	381	397	399	399
2011	281	433	437	437	
2012	213	276	282		
2013	159	210			
2014	99				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	1,831,398	1,984,678	1,991,395	1,990,815	1,990,953
2011	1,822,283	1,936,967	1,941,807	1,941,807	
2012	1,299,022	1,340,765	1,341,459		
2013	903,565	968,623			
2014	1,299,832				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	8	8	8	8	8
2011	0	0	0	0	
2012	6,016	7,554	7,554		
2013	152	152			
2014	27				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	1,977,236	2,013,629	1,992,547	1,991,617	1,991,755
2011	1,981,999	1,941,190	1,944,932	1,944,474	
2012	1,408,448	1,357,390	1,348,793		
2013	972,927	971,515			
2014	1,346,746				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	8	8	8	8	8
2011	0	0	0	0	
2012	6,016	7,554	7,554		
2013	152	152			
2014	27				

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Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	7,229
2011	5,396
2012	4,067
2013	3,137
2014	2,456

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	800	871	877	877	877
2011	660	715	717	717	
2012	477	542	544		
2013	494	538			
2014	438				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	728	775	779	779	779
2011	594	627	627	627	
2012	439	481	481		
2013	452	482			
2014	402				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	59	96	98	98	98
2011	59	88	90	90	
2012	35	59	63		
2013	36	55			
2014	30				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	1,337,580	1,405,780	1,403,732	1,403,732	1,403,732
2011	1,200,089	1,153,667	1,144,127	1,144,127	
2012	813,967	807,479	808,638		
2013	636,019	652,629			
2014	533,125				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	975	1,698	1,738	1,738	1,738
2011	465	896	1,006	1,006	
2012	847	2,296	2,296		
2013	195	292			
2014	326				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	1,337,580	1,405,780	1,403,732	1,403,732	1,403,732
2011	1,200,089	1,153,667	1,144,127	1,144,127	
2012	813,967	807,479	808,638		
2013	636,019	652,629			
2014	533,125				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	975	1,698	1,738	1,738	1,738
2011	465	896	1,006	1,006	
2012	847	2,296	2,296		
2013	195	292			
2014	326				

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 PART 6 - COLLISION  
 STP**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	95,216
2011	97,798
2012	110,971
2013	125,855
2014	127,737

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	322	356	356	356	356
2011	1,506	1,758	1,760	1,761	
2012	4,097	4,700	4,706		
2013	6,606	7,289			
2014	7,738				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	298	320	319	319	319
2011	1,385	1,550	1,548	1,549	
2012	3,736	4,092	4,079		
2013	5,935	6,269			
2014	7,032				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	6	35	37	37	37
2011	28	201	210	212	
2012	115	569	622		
2013	196	968			
2014	245				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	744,852	755,950	755,240	755,240	755,240
2011	3,197,818	3,363,635	3,352,767	3,353,501	
2012	9,605,109	9,999,406	9,909,270		
2013	14,347,109	14,252,333			
2014	17,542,494				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	250	650	650	650	650
2011	1,067	5,144	5,813	6,125	
2012	4,597	12,763	14,066		
2013	2,936	8,082			
2014	3,961				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	744,852	755,950	755,240	755,240	755,240
2011	3,197,818	3,363,635	3,352,767	3,353,501	
2012	9,605,109	9,999,406	9,909,270		
2013	14,347,109	14,252,333			
2014	17,542,494				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	250	650	650	650	650
2011	1,067	5,144	5,813	6,125	
2012	4,597	12,763	14,066		
2013	2,936	8,082			
2014	3,961				

**PENNSYLVANIA INSURANCE DEPARTMENT  
 EXHIBIT 6  
 PART 6 - COLLISION  
 AM**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	60,533
2011	55,893
2012	43,184
2013	31,092
2014	21,358

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	368	375	375	375	375
2011	248	261	261	261	
2012	258	265	265		
2013	200	201			
2014	165				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	315	337	337	338	338
2011	261	278	278	278	
2012	244	268	267		
2013	194	209			
2014	171				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	211	239	239	239	239
2011	146	171	171	171	
2012	142	170	171		
2013	131	144			
2014	109				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	9,640,129	9,978,936	9,890,917	9,888,203	9,879,966
2011	9,311,227	9,214,687	9,181,374	9,172,669	
2012	6,676,095	6,729,505	6,693,147		
2013	4,883,670	4,914,171			
2014	3,382,580				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	197	1,161	1,290	1,560	1,562
2011	405	2,016	1,928	2,084	
2012	2,611	3,623	3,823		
2013	258	400			
2014	94				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	10,637,861	9,997,662	9,895,816	9,888,703	9,879,966
2011	10,044,767	9,229,848	9,188,173	9,178,066	
2012	7,229,435	6,739,289	6,693,147		
2013	5,261,509	4,921,042			
2014	3,573,206				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	197	1,161	1,290	1,560	1,562
2011	405	2,016	1,928	2,084	
2012	2,611	3,623	3,823		
2013	258	400			
2014	94				

**PENNSYLVANIA INSURANCE DEPARTMENT  
 EXHIBIT 6  
 PART 6 - COLLISION  
 OC**

Accident Year Ended 12/31/2014	Part 6 A: Earned Exposures
2010	32,179
2011	26,895
2012	22,604
2013	18,920
2014	15,399

Accident Year Ended 12/31/2014	Part 6 B: Cumulative Reported Claims				
	12	24	36	48	60
2010	1,612	1,654	1,655	1,656	1,656
2011	1,151	1,188	1,188	1,189	
2012	1,007	1,038	1,038		
2013	927	951			
2014	769				

Accident Year Ended 12/31/2014	Part 6 C: Cumulative Claims Closed With Payment				
	12	24	36	48	60
2010	1,312	1,409	1,438	1,440	1,440
2011	1,090	1,204	1,203	1,204	
2012	840	931	933		
2013	735	816			
2014	602				

Accident Year Ended 12/31/2014	Part 6 D: Cumulative Claims Closed Without Payment				
	12	24	36	48	60
2010	536	683	695	695	695
2011	353	556	567	568	
2012	387	520	523		
2013	311	396			
2014	235				

Accident Year Ended 12/31/2014	Part 6 E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	12	24	36	48	60
2010	4,231,963	4,279,032	4,234,143	4,235,863	4,235,863
2011	3,814,613	3,774,803	3,748,282	3,747,675	
2012	2,867,588	2,971,862	2,969,523		
2013	2,735,699	2,677,073			
2014	1,966,932				

Accident Year Ended 12/31/2014	Part 6 F: Cumulative Paid Allocated Loss Adjustment Expense				
	12	24	36	48	60
2010	79	2,385	3,298	3,328	3,328
2011	1,019	8,789	10,115	10,181	
2012	2,243	20,153	20,434		
2013	9,552	12,951			
2014	835				

Accident Year Ended 12/31/2014	Part 6 G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	12	24	36	48	60
2010	4,719,389	4,356,984	4,251,033	4,251,554	4,251,554
2011	4,363,261	3,827,995	3,774,655	3,772,249	
2012	3,350,111	3,009,284	2,995,932		
2013	3,086,062	2,721,377			
2014	2,141,984				

Accident Year Ended 12/31/2014	Part 6 H: Incurred Allocated Loss Adjustment Expenses on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	12	24	36	48	60
2010	79	2,385	3,298	3,328	3,328
2011	1,019	8,789	10,115	10,181	
2012	2,243	20,153	20,434		
2013	9,552	12,951			
2014	835				



A Liberty Mutual Company

**SAFECO PROPERTY & CASUALTY INSURANCE COMPANIES**

Safeco Plaza  
Seattle, WA 98185-0001

Phone: (206) 545-5000  
[www.safeco.com](http://www.safeco.com)

September 3, 2015

Pennsylvania Insurance Department  
Deputy Office of Rate and Policy Information  
1326 Strawberry Square  
Harrisburg, PA 17120

2015 Rate Revision

SNAP/STP Personal Automobile Programs  
American States Insurance Company 111-19704 (STP)  
Safeco Insurance Company of America 111-24740 (SNAP)  
Safeco Insurance Company of Illinois 111-39012 (SNAP)  
First National Insurance Company of America 111-24724 (SNAP)  
General Insurance Company of America 111-24732 (SNAP)  
Safeco Insurance Company of Indiana 111-11215 (SNAP)

New Business Effective: 11/18/2015  
Renewal Business Effective: 12/23/2015  
Company Tracking #: 15-PA-S-AO-R-MULTI-LVL1  
SERFF Tracking #: LBPM-130225798

In accordance with the "prior approval" provision, we are filing a revision to our Private Passenger Automobile program. This rate filing will impact new business effective November 18, 2015 and renewal business effective December 23, 2015. With this revision, we are proposing base rate changes, model year updates, and updated stability factors within our True Pricing Program and base rates only for our legacy SNAP program.

This revisions changes are summarized below.

**Summary of Changes**

1. Base Rate Change

- a. Bodily Injury, Property Damage, First Party Benefits, Comprehensive, Collision, Underinsured Motorist, and Uninsured Motorist.
2. Updated Model Year
3. Updated Rate Stabilization table

### **Rate Impact**

A rate impact of 4.6% is indicative of our entire American States company premium, including our AM and OC policies that have converted. However, there is no rate impact to our AM and OC converted policies. This rate increase only affects our legacy Safeco book that was written into American States as new business. The impact to these customers will be 6.5%.

The overall rate effect of this filing is 6.5% for SNAP.

If you need any further assistance with this filing please contact me using the information below.

Sincerely,



Melanie Bassler  
Sr. Compliance Analyst  
[Melanie.Bassler@LibertyMutual.com](mailto:Melanie.Bassler@LibertyMutual.com)  
(800)826-6189 ext. 7889641

AMERICAN STATES INSURANCE COMPANY  
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL  
 PENNSYLVANIA

Model Year

Model Year	ADB Current	ADB Proposed	BI Current	BI Proposed	CFPB Current	CFPB Proposed	COLL Current	COLL Proposed	COMP Current	COMP Proposed	EXMED Current	EXMED Proposed	FEB Current	FEB Proposed	FPB Current	FPB Proposed	PD Current	PD Proposed	UIMBI Current	UIMBI Proposed	UIMBI Current	UIMBI Proposed	WLB Current	WLB Proposed
1959 and older	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1960	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1961	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1962	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1963	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1964	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1965	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1966	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1967	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1968	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1969	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1970	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1971	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1972	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1973	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1974	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1975	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1976	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1977	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1978	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1979	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1980	0.526	0.526	0.526	0.526	0.526	0.526	0.144	0.144	0.138	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1981	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1982	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1983	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1984	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1985	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1986	0.526	0.526	0.526	0.526	0.526	0.526	0.153	0.146	0.146	0.352	0.329	0.526	0.526	0.526	0.526	0.526	0.671	0.671	1	1	1	1	0.526	0.526
1987	0.566	0.566	0.566	0.566	0.566	0.566	0.153	0.146	0.146	0.352	0.329	0.566	0.566	0.566	0.566	0.566	0.686	0.686	1	1	1	1	0.566	0.566
1988	0.604	0.604	0.604	0.604	0.604	0.604	0.156	0.149	0.149	0.352	0.329	0.604	0.604	0.604	0.604	0.604	0.702	0.702	1	1	1	1	0.604	0.604
1989	0.641	0.641	0.641	0.641	0.641	0.641	0.167	0.16	0.16	0.352	0.329	0.641	0.641	0.641	0.641	0.641	0.719	0.719	1	1	1	1	0.641	0.641
1990	0.676	0.676	0.676	0.676	0.676	0.676	0.174	0.167	0.167	0.37	0.345	0.676	0.676	0.676	0.676	0.676	0.736	0.736	1	1	1	1	0.676	0.676
1991	0.709	0.709	0.709	0.709	0.709	0.709	0.181	0.173	0.173	0.352	0.329	0.709	0.709	0.709	0.709	0.709	0.755	0.755	1	1	1	1	0.709	0.709
1992	0.733	0.733	0.733	0.733	0.733	0.733	0.19	0.182	0.182	0.377	0.352	0.733	0.733	0.733	0.733	0.733	0.774	0.774	1	1	1	1	0.733	0.733
1993	0.753	0.753	0.753	0.753	0.753	0.753	0.201	0.192	0.192	0.377	0.352	0.753	0.753	0.753	0.753	0.753	0.794	0.794	1	1	1	1	0.753	0.753
1994	0.772	0.772	0.772	0.772	0.772	0.772	0.228	0.218	0.218	0.384	0.359	0.772	0.772	0.772	0.772	0.772	0.814	0.814	1	1	1	1	0.772	0.772
1995	0.788	0.788	0.788	0.788	0.788	0.788	0.25	0.239	0.239	0.392	0.366	0.788	0.788	0.788	0.788	0.788	0.83	0.83	1	1	1	1	0.788	0.788
1996	0.809	0.809	0.809	0.809	0.809	0.809	0.283	0.271	0.271	0.399	0.373	0.809	0.809	0.809	0.809	0.809	0.838	0.838	1	1	1	1	0.809	0.809
1997	0.828	0.828	0.828	0.828	0.828	0.828	0.313	0.3	0.3	0.417	0.389	0.828	0.828	0.828	0.828	0.828	0.858	0.858	1	1	1	1	0.828	0.828
1998	0.84	0.84	0.84	0.84	0.84	0.84	0.334	0.32	0.32	0.44	0.411	0.84	0.84	0.84	0.84	0.84	0.876	0.876	1	1	1	1	0.84	0.84
1999	0.853	0.853	0.853	0.853	0.853	0.853	0.362	0.346	0.346	0.461	0.43	0.853	0.853	0.853	0.853	0.853	0.895	0.895	1	1	1	1	0.853	0.853
2000	0.876	0.876	0.876	0.876	0.876	0.876	0.401	0.384	0.384	0.498	0.465	0.876	0.876	0.876	0.876	0.876	0.912	0.912	1	1	1	1	0.876	0.876
2001	0.89	0.89	0.89	0.89	0.89	0.89	0.447	0.428	0.428	0.501	0.469	0.89	0.89	0.89	0.89	0.89	0.928	0.928	1	1	1	1	0.89	0.89
2002	0.904	0.904	0.904	0.904	0.904	0.904	0.493	0.472	0.472	0.579	0.541	0.904	0.904	0.904	0.904	0.904	0.942	0.942	1	1	1	1	0.904	0.904
2003	0.917	0.917	0.917	0.917	0.917	0.917	0.525	0.502	0.502	0.608	0.568	0.917	0.917	0.917	0.917	0.917	0.955	0.955	1	1	1	1	0.917	0.917
2004	0.941	0.941	0.941	0.941	0.941	0.941	0.558	0.534	0.534	0.653	0.593	0.941	0.941	0.941	0.941	0.941	0.966	0.966	1	1	1	1	0.941	0.941
2005	0.965	0.965	0.965	0.965	0.965	0.965	0.577	0.552	0.552	0.685	0.612	0.965	0.965	0.965	0.965	0.965	0.974	0.974	1	1	1	1	0.965	0.965
2006	0.99	0.99	0.99	0.99	0.99	0.99	0.642	0.614	0.614	0.697	0.651	0.99	0.99	0.99	0.99	0.99	0.978	0.978	1	1	1	1	0.99	0.99
2007	1	1	1	1	1	1	1	0.72	0.685	0.739	0.689	1	1	1	1	1	1	1	1	1	1	1	1	1
2008	1	1	1	1	1	1	1	0.797	0.753	0.798	0.73	1	1	1	1	1	1	1	1	1	1	1	1	1
2009	1	1	1	1	1	1	1	0.877	0.839	0.877	0.772	1	1	1	1	1	1	1	1	1	1	1	1	1
2010	1	1	1	1	1	1	1	0.916	0.877	0.916	0.819	1	1	1										

**SAFECO INSURANCE COMPANY OF INDIANA**  
**SAFECO INSURANCE COMPANY OF AMERICA**  
**GENERAL INSURANCE COMPANY OF AMERICA**  
**SAFECO INSURANCE COMPANY OF ILLINOIS**  
**FIRST NATIONAL INSURANCE COMPANY**

**MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

**PENNSYLVANIA**

**Base Rates (Preferred)**

<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	100.99	107.76
Property Damage	151.10	161.22
First Party Benefits/Medical Expense Benefits	132.74	141.50
Work Loss Benefits	32.47	34.61
Funeral Expense Benefits	1.67	1.78
Accidental Death Benefits	4.90	5.22
Extraordinary Medical Benefits	91.28	97.30
Combination First Party Benefits	155.84	166.13
Comprehensive	85.79	91.37
Collision	383.13	408.03
Uninsured Motorist Bodily Injury	8.97	9.56
Underinsured Motorist Bodily Injury	19.34	20.62

**Base Rates (Standard)**

<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	150.91	161.02
Property Damage	230.05	245.46
First Party Benefits/Medical Expense Benefits	361.60	385.47
Work Loss Benefits	88.85	94.71
Funeral Expense Benefits	4.62	4.92
Accidental Death Benefits	13.45	14.34
Extraordinary Medical Benefits	248.91	265.34
Combination First Party Benefits	429.98	458.36
Comprehensive	128.82	137.19
Collision	646.52	688.54
Uninsured Motorist Bodily Injury	18.64	19.87
Underinsured Motorist Bodily Injury	40.16	42.81

**Base Rates (Nonstandard)**

<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>
Bodily Injury	192.38	205.27
Property Damage	289.00	308.36
First Party Benefits/Medical Expense Benefits	446.47	475.94
Work Loss Benefits	124.59	132.81
Funeral Expense Benefits	6.39	6.81
Accidental Death Benefits	18.46	19.68
Extraordinary Medical Benefits	343.42	366.09
Combination First Party Benefits	524.94	559.59
Comprehensive	176.60	188.08
Collision	784.27	835.25
Uninsured Motorist Bodily Injury	31.11	33.16
Underinsured Motorist Bodily Injury	67.02	71.44

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BASE RATES

	ADB	ADB	BI	BI	CFPB	CFPB	COLL	COLL	COMP	COMP	EXMED	EXMED	FEB	FEB	FPB	FPB	LOU	LOU	PD	PD	UIMBI	UIMBI	UMBI	UMBI	WLB	WLB
	Current	Proposed																								
All Markets	1.02	1.14	24.96	27.83	33.75	37.63	150.28	157.04	43.65	46.74	21.27	23.72	0.34	0.38	32.32	36.04	4.7	4.7	49.66	55.37	2.77	3.09	1.6	1.78	6.87	7.66