

Virginia Workers' Compensation Loss Cost Multipliers as of 11/15/2009

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
ACADIA INSURANCE COMPANY	1.050	4/1/2009	Decrease	1.600
ACCEPTANCE INSURANCE COMPANY	1.300	4/1/2001		
ACCIDENT FUND GENERAL INSURANCE COMPANY	1.610	4/1/2007		
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1.310	10/1/2007		
ACCIDENT FUND NATIONAL INSURANCE COMPANY	1.110	10/1/2007		
ACE AMERICAN INSURANCE COMPANY	1.472	4/1/2008		
ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.290	4/1/2008		
ACE INDEMNITY INSURANCE COMPANY	1.619	4/1/2008		
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.433	4/1/2008		
ACIG INSURANCE COMPANY	1.200	4/1/2008		
ADMIRAL INDEMNITY COMPANY	1.350	7/1/1997		
ADVANTAGE WORKERS COMPENSATION INSURANCE	1.470	12/1/2006		
AFFIRMATIVE INSURANCE COMPANY	1.070	1/1/1997		
ALEA NORTH AMERICA INSURANCE COMPANY	1.490	4/1/2005		
ALFA ALLIANCE INSURANCE CORPORATION	1.300	1/1/1994		
ALL AMERICA INSURANCE COMPANY	1.248	8/1/2009	Increase	1.208
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.400	1/1/1994		
ALLIED EASTERN INDEMNITY COMPANY	1.650	11/15/2008		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	1.512	4/1/2009		
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	1.231	8/1/2009		
ALLSTATE INDEMNITY COMPANY	1.347	6/15/1996		
ALLSTATE INSURANCE COMPANY	1.347	6/15/1996		
AMCO INSURANCE COMPANY	1.400	4/1/2009		
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.554	11/1/2004		
AMERICAN AND FOREIGN INSURANCE COMPANY	1.589	4/1/2003		
AMERICAN AUTOMOBILE INSURANCE COMPANY	1.598	4/1/2004		
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	1.150	5/15/2008		
AMERICAN ECONOMY INSURANCE COMPANY	1.230	4/1/2008		
AMERICAN EUROPEAN INSURANCE COMPANY	1.437	5/1/1998		
AMERICAN FIRE AND CASUALTY COMPANY	1.268	4/1/2009		
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	1.198	4/1/2009		
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	1.329	2/1/2004		
AMERICAN HOME ASSURANCE COMPANY	1.655	1/22/2003		
AMERICAN INSURANCE COMPANY THE	1.598	4/1/2004		
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	1.334	1/22/2003		
AMERICAN INTERSTATE INSURANCE COMPANY	1.300	1/1/2005		
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	1.300	6/1/2002		
AMERICAN MINING INSURANCE COMPANY	1.510	4/1/2009		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
AMERICAN MOTORISTS INSURANCE COMPANY	1.440	6/1/2002		
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	1.220	4/1/2008		
AMERICAN PROTECTION INSURANCE COMPANY	1.150	6/1/2002		
AMERICAN RESOURCES INSURANCE COMPANY, INC.	1.209	7/1/2002		
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1.317	4/1/2002		
AMERICAN STATES INSURANCE COMPANY	1.370	4/1/2008		
AMERICAN ZURICH INSURANCE COMPANY	1.000	4/1/2009		
AMERISURE INSURANCE COMPANY	1.315	4/1/2008		
AMERISURE MUTUAL INSURANCE COMPANY	1.547	4/1/2008		
AMGUARD INSURANCE COMPANY	1.380	4/1/2007		
ANSUR AMERICA INSURANCE COMPANY	1.390	4/1/2005		
ARCH INSURANCE COMPANY	1.580	10/15/2003		
ARGONAUT INSURANCE COMPANY	1.405	4/1/2009		
ARGONAUT-MIDWEST INSURANCE COMPANY	1.136	4/1/2009		
ARROWOOD INDEMNITY COMPANY	1.271	4/1/2003		
ASSOCIATED INDEMNITY CORPORATION	1.837	4/1/2004		
ASSOCIATION INSURANCE COMPANY	1.270	4/1/2008		
ASSURANCE COMPANY OF AMERICA	1.409	4/1/2009		
ATHENA ASSURANCE COMPANY	1.289	6/1/2006		
ATLANTIC MUTUAL INSURANCE COMPANY	1.730	4/1/2003		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
ATLANTIC SPECIALTY INSURANCE COMPANY	1.791	4/1/2004		
ATLANTIC STATES INSURANCE COMPANY	1.180	6/15/2009	Decrease	1.250
AUTOMOBILE INSURANCE COMPANY OF HARTFORD CONNECTICUT THE	1.255	1/1/1997		
AUTO-OWNERS INSURANCE COMPANY	1.560	4/1/2009	Increase	1.500
AXIS INSURANCE COMPANY	1.164	1/4/2001		
BANCINSURE, INC.	1.400	8/1/2006		
BANKERS STANDARD INSURANCE COMPANY	1.862	4/1/2008		
BENCHMARK INSURANCE COMPANY	1.567	8/24/2009		
BERKLEY REGIONAL INSURANCE COMPANY	1.400	1/1/2005		
BITUMINOUS CASUALTY CORPORATION	1.381	4/1/2009		
BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	1.174	4/1/2009		
BLUE RIDGE INSURANCE COMPANY	1.200	4/1/1998		
BOSTON OLD COLONY INSURANCE COMPANY	1.376	1/1/1994		
BRETHREN MUTUAL INSURANCE COMPANY, THE	1.350	4/1/2002		
BROTHERHOOD MUTUAL INSURANCE COMPANY	1.192	4/1/2009		
BUCKEYE UNION INSURANCE COMPANY THE	1.376	1/1/1994		
BUILDERS MUTUAL INSURANCE COMPANY	1.101	4/1/2008		
BUILDERS PREMIER INSURANCE COMPANY	1.101	5/1/2009		
BUILDING INDUSTRY INSURANCE ASSOCIATION, INC.	1.336	1/1/2008		
CALIFORNIA COMPENSATION INSURANCE COMPANY	1.261	4/1/1996		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
CALIFORNIA INSURANCE COMPANY	1.435	10/1/2009		
CAMDEN FIRE INSURANCE ASSOCIATION, INC., THE (USED IN VA	1.000	4/1/1998		
CAPITAL CITY INSURANCE COMPANY, INC.	1.256	8/1/2005		
CAPITOL INDEMNITY CORPORATION	1.500	9/1/2009		
CAROLINA CASUALTY INSURANCE COMPANY	1.700	4/1/2009		
CASUALTY RECIPROCAL EXCHANGE	1.280	4/1/2002		
CENTENNIAL INSURANCE COMPANY	1.617	4/1/2003		
CENTRAL MUTUAL INSURANCE COMPANY	1.588	8/1/2009	Increase	1.563
CENTRE INSURANCE COMPANY	1.250	4/1/1996		
CENTURY INDEMNITY COMPANY	1.350	1/1/1994		
CHARTER OAK FIRE INSURANCE COMPANY THE	1.146	6/1/2006		
CHARTIS PROPERTY CASUALTY COMPANY	1.655	1/22/2003		
CHEROKEE INSURANCE COMPANY	1.530	6/1/2005		
CHRYSLER INSURANCE COMPANY	1.290	1/1/1994		
CHUBB INDEMNITY INSURANCE COMPANY	1.140	5/1/2009		
CHURCH MUTUAL INSURANCE COMPANY	1.149	4/1/2009		
CIFG ASSURANCE NORTH AMERICA, INC.	1.186	4/15/1997		
CINCINNATI CASUALTY COMPANY, THE	1.180	4/1/2009		
CINCINNATI INDEMNITY COMPANY, THE	1.378	4/1/2009		
CINCINNATI INSURANCE COMPANY THE	1.026	4/1/2009		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
CITIZENS INSURANCE COMPANY OF AMERICA	1.225	4/1/2008		
CITY INSURANCE COMPANY	1.346	1/1/1994		
CLARENDON NATIONAL INSURANCE COMPANY	1.200	8/15/2001		
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	1.409	4/1/2009		
COLONY INSURANCE COMPANY	1.500	1/1/2005		
COMMERCE AND INDUSTRY INSURANCE COMPANY	1.821	1/22/2003		
COMMERCIAL COMPENSATION CASUALTY COMPANY	1.025	12/15/1998		
COMMERCIAL INSURANCE COMPANY OF NEWARK, NEW JERSEY	1.376	1/1/1994		
COMPANION COMMERCIAL INSURANCE COMPANY	1.165	4/1/2009		
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	1.290	10/15/2009		
CONNECTICUT INDEMNITY COMPANY THE	1.192	4/1/2003		
CONSTITUTION INSURANCE COMPANY	1.360	12/15/2001		
CONTINENTAL CASUALTY COMPANY	1.650	5/15/2008		
CONTINENTAL INDEMNITY COMPANY	1.435	4/1/2009		
CONTINENTAL INSURANCE COMPANY THE	1.000	5/15/2008		
CONTINENTAL WESTERN INSURANCE COMPANY	1.500	4/1/2009	Increase	1.400
COREGIS INSURANCE COMPANY	1.576	7/1/2007		
CORNHUSKER CASUALTY COMPANY	1.590	9/1/2009	Increase	1.580
CREDIT GENERAL INSURANCE COMPANY	1.250	1/1/1994		
CUMIS INSURANCE SOCIETY INC	2.170	4/1/2007		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
CYPRESS INSURANCE COMPANY	1.590	9/1/2009		
DELOS INSURANCE COMPANY	1.450	4/1/2007		
DEPOSITORS INSURANCE COMPANY	1.288	4/1/2009		
DIAMOND INSURANCE COMPANY	1.400	11/1/2008		
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	1.397	8/15/2004		
DONEGAL MUTUAL INSURANCE COMPANY	1.400	7/1/2008		
EASTERN ADVANTAGE ASSURANCE COMPANY	1.000	11/15/2008		
EASTERN ALLIANCE INSURANCE COMPANY	1.250	6/1/2008		
EASTGUARD INSURANCE COMPANY	1.170	11/1/2009	Decrease	1.250
ELECTRIC INSURANCE COMPANY	1.114	10/1/2006		
ELECTRIC MUTUAL LIABILITY INSURANCE COMPANY	1.049	1/1/1994		
EMCASCO INSURANCE COMPANY	1.270	4/1/2009		
EMPLOYERS ASSURANCE COMPANY	1.650	4/1/2009		
EMPLOYERS' FIRE INSURANCE COMPANY THE	1.495	4/1/2007		
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.730	4/1/2008		
EMPLOYERS MUTUAL CASUALTY COMPANY	1.490	4/1/2009		
EMPLOYERS PREFERRED INSURANCE COMPANY	1.200	4/1/2009		
ERIE INSURANCE COMPANY	1.592	4/1/2009		
ERIE INSURANCE COMPANY OF NEW YORK	1.062	4/1/2009		
ERIE INSURANCE EXCHANGE	1.517	4/1/2009		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
ERIE INSURANCE PROPERTY & CASUALTY COMPANY	1.668	4/1/2009		
EVEREST NATIONAL INSURANCE COMPANY	1.320	4/1/2006		
EVEREST REINSURANCE COMPANY	1.320	4/1/2006		
EVERGREEN NATIONAL INDEMNITY COMPANY	1.307	4/5/2001		
EXCELSIOR INSURANCE COMPANY	1.313	4/1/2009		
FAIRFIELD INSURANCE COMPANY	1.170	8/1/1998		
FAIRMONT PREMIER INSURANCE COMPANY	1.810	1/1/2002		
FAIRMONT SPECIALTY INSURANCE COMPANY	1.294	11/1/1996		
FARMERS INSURANCE EXCHANGE	1.632	4/1/2008		
FARMINGTON CASUALTY COMPANY	1.255	1/1/1997		
FARMLAND MUTUAL INSURANCE COMPANY	2.183	4/1/2009		
FCCI INSURANCE COMPANY	1.257	10/1/2009		
FEDERAL INSURANCE COMPANY	1.425	5/1/2009		
FEDERATED MUTUAL INSURANCE COMPANY	1.340	8/1/2009	Decrease	1.410
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.330	9/15/2009	Decrease	1.370
FEDERATED SERVICE INSURANCE COMPANY	1.269	8/1/2009		
FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	1.595	6/1/2004		
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	1.409	4/1/2009		
FIDELITY AND GUARANTY INSURANCE COMPANY	1.002	4/1/1999		
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	1.151	4/1/1999		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT THE	1.430	4/1/2003		
FIREMAN'S FUND INSURANCE COMPANY	1.278	4/1/2004		
FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY	1.238	1/1/1994		
FIREMEN'S INSURANCE COMPANY OF WASHINGTON DC	1.350	4/1/2009		
FIRST LIBERTY INSURANCE CORPORATION, THE	1.625	4/1/2009		
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	1.640	4/1/2006		
FIRSTCOMP INSURANCE COMPANY	1.450	10/1/2006		
FIRSTLINE NATIONAL INSURANCE COMPANY	1.450	9/1/2004		
FLAGSHIP CITY INSURANCE COMPANY	1.208	4/1/2009		
FLORISTS' INSURANCE COMPANY	1.250	8/1/2003		
FLORISTS' MUTUAL INSURANCE COMPANY	1.250	4/1/2008		
FORESTRY MUTUAL INSURANCE COMPANY	1.300	4/1/2008		
FRANKENMUTH MUTUAL INSURANCE COMPANY	1.390	4/1/2005		
FREMONT INDEMNITY COMPANY	1.020	10/1/1998		
FRONTIER INSURANCE COMPANY	1.299	4/4/2000		
GATEWAY INSURANCE COMPANY	1.459	7/7/2009		
GENERAL CASUALTY COMPANY OF WISCONSIN	1.400	4/1/2009		
GENERAL INSURANCE COMPANY OF AMERICA	1.510	4/1/2008		
GENESIS INSURANCE COMPANY	1.305	8/15/1998		
GLENS FALLS INSURANCE COMPANY THE	1.376	1/1/1994		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
GLOBE INDEMNITY COMPANY	1.351	4/1/2003		
GRAIN DEALERS MUTUAL INSURANCE COMPANY	1.737	7/1/2002		
GRANITE STATE INSURANCE COMPANY	1.655	1/22/2003		
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	1.158	4/1/2009		
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	1.210	4/1/2007		
GREAT AMERICAN ASSURANCE COMPANY	1.530	4/1/2007		
GREAT AMERICAN INSURANCE COMPANY	1.450	4/1/2007		
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.610	4/1/2007		
GREAT DIVIDE INSURANCE COMPANY	1.400	5/15/2007		
GREAT NORTHERN INSURANCE COMPANY	1.354	5/1/2009		
GREAT WEST CASUALTY COMPANY	1.256	4/1/2008		
GREATER NEW YORK MUTUAL INSURANCE COMPANY	1.430	1/1/1994		
GREENWICH INSURANCE COMPANY	1.635	1/1/2008		
GUARANTEE INSURANCE COMPANY	1.453	4/1/2004		
GUIDEONE MUTUAL INSURANCE COMPANY	1.359	4/1/2007		
GULF INSURANCE COMPANY	1.424	4/1/2000		
HANOVER AMERICAN INSURANCE COMPANY	1.153	10/1/2008		
HANOVER INSURANCE COMPANY THE	1.657	4/1/2008		
HARBOR SPECIALTY INSURANCE COMPANY	1.200	8/15/2001		
HARCO NATIONAL INSURANCE COMPANY	1.410	4/1/2007		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
HARFORD MUTUAL INSURANCE COMPANY THE	1.360	4/1/2008		
HARLEYSVILLE INSURANCE COMPANY	1.730	4/1/2009		
HARLEYSVILLE MUTUAL INSURANCE COMPANY	1.370	4/1/2009		
HARLEYSVILLE PREFERRED INSURANCE COMPANY	1.100	4/1/2009		
HARLEYSVILLE WORCESTER INSURANCE COMPANY	1.370	4/1/2009		
HARTFORD ACCIDENT AND INDEMNITY COMPANY	.823	4/1/2009		
HARTFORD CASUALTY INSURANCE COMPANY	1.009	4/1/2009		
HARTFORD FIRE INSURANCE COMPANY	1.169	4/1/2009		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1.107	4/1/2009		
HARTFORD UNDERWRITERS INSURANCE COMPANY	1.292	4/1/2009		
HIGHLANDS INSURANCE COMPANY	1.326	4/1/2001		
HIGHMARK CASUALTY INSURANCE COMPANY	1.090	2/1/2001		
HOME INDEMNITY COMPANY THE	1.346	1/1/1994		
HOME INSURANCE COMPANY OF INDIANA THE	1.346	1/1/1994		
HOME INSURANCE COMPANY THE	1.346	1/1/1994		
HOUSTON GENERAL INSURANCE COMPANY	1.202	1/1/1997		
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.080	7/1/1995		
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.222	4/1/2008		
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	1.250	11/15/2005		
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	1.200	1/1/1997		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
INSURANCE COMPANY OF NORTH AMERICA	1.619	4/1/2008		
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA THE	1.655	1/22/2003		
INSURANCE COMPANY OF THE WEST	1.460	11/1/2006		
KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	1.376	1/1/1994		
KEMPER CASUALTY INSURANCE COMPANY	1.580	5/1/2003		
KEY RISK INSURANCE COMPANY	1.290	1/1/2009		
LANCER INSURANCE COMPANY	1.310	10/15/2002		
LEGION INSURANCE COMPANY	1.340	4/1/2002		
LIBERTY INSURANCE CORPORATION	1.219	4/1/2009		
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.354	4/1/2009		
LIBERTY MUTUAL INSURANCE COMPANY	2.031	4/1/2009		
LINCOLN GENERAL INSURANCE COMPANY	1.502	12/1/2004		
LM INSURANCE CORPORATION	1.029	4/1/2009		
LMI INSURANCE COMPANY	1.350	1/1/1996		
LUMBER MUTUAL INSURANCE COMPANY	1.370	12/1/2000		
LUMBERMENS MUTUAL CASUALTY COMPANY	1.400	4/1/2000		
LUMBERMEN'S UNDERWRITING ALLIANCE	1.508	4/1/2009		
MADISON INSURANCE COMPANY	1.097	5/1/1999		
MAG MUTUAL INSURANCE COMPANY	1.248	4/1/2009		
MAIN STREET AMERICA ASSURANCE COMPANY	1.180	2/15/2009		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
MANUFACTURERS ALLIANCE INSURANCE COMPANY	1.640	11/1/2003		
MARKEL INSURANCE COMPANY	1.608	1/1/1994		
MARYLAND CASUALTY COMPANY	1.691	4/1/2009		
MASSACHUSETTS BAY INSURANCE COMPANY	1.441	4/1/2008		
MEMIC INDEMNITY COMPANY	1.300	4/1/2008		
MERCHANTS MUTUAL INSURANCE COMPANY	1.437	5/1/1998		
MERIDIAN MUTUAL INSURANCE COMPANY	1.336	4/1/2001		
MERIDIAN SECURITY INSURANCE COMPANY	1.106	4/1/2009		
METLIFE INSURANCE COMPANY OF CONNECTICUT	1.599	7/1/2002		
MID-CENTURY INSURANCE COMPANY	1.350	4/1/2004		
MIDDLESEX INSURANCE COMPANY	1.288	4/1/2008		
MIDWEST EMPLOYERS CASUALTY COMPANY	1.360	4/1/2009		
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	1.429	4/1/2009	Decrease	1.462
MITSUI SUMITOMO INSURANCE USA INC.	1.571	4/1/2009	Increase	1.462
MONROE GUARANTY INSURANCE COMPANY	1.570	10/10/2009		
MONTGOMERY MUTUAL INSURANCE COMPANY	1.488	4/1/2009		
NATIONAL AMERICAN INSURANCE COMPANY	1.331	1/1/1994		
NATIONAL FARMERS UNION PROPERTY AND CASUALTY	1.500	4/1/2001		
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	1.400	5/15/2008		
NATIONAL INTERSTATE INSURANCE COMPANY	1.495	1/1/2003		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	1.161	2/1/1999		
NATIONAL SURETY CORPORATION	1.438	4/1/2004		
NATIONAL TRUST INSURANCE COMPANY	1.013	10/1/2009	Decrease	1.305
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	1.655	1/22/2003		
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.979	4/1/2009		
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2.205	4/1/2009	Increase	2.100
NATIONWIDE MUTUAL INSURANCE COMPANY	1.642	4/1/2009	Increase	1.635
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	1.250	4/1/2009		
NETHERLANDS INSURANCE COMPANY THE	1.156	4/1/2009		
NEW HAMPSHIRE INDEMNITY COMPANY INC	1.607	4/1/2002		
NEW HAMPSHIRE INSURANCE COMPANY	1.490	1/22/2003		
NEWARK INSURANCE COMPANY	1.340	2/1/1996		
NGM INSURANCE COMPANY	1.499	4/1/2008		
NIAGARA FIRE INSURANCE COMPANY	1.238	1/1/1994		
NICHIDO FIRE AND MARINE INSURANCE COMPANY LTD.	1.241	1/1/1996		
NIPPONKOA INSURANCE COMPANY, LIMITED	1.433	6/1/2006		
NORGUARD INSURANCE COMPANY	1.480	4/1/2007		
NORTH AMERICAN ELITE INSURANCE COMPANY	1.704	7/1/2007		
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	1.576	7/1/2007		
NORTH RIVER INSURANCE COMPANY THE	1.204	11/1/2000		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
NORTHBROOK INDEMNITY COMPANY	1.280	6/15/1996		
NORTHERN ASSURANCE COMPANY OF AMERICA THE	1.210	4/1/2002		
NORTHERN INSURANCE COMPANY OF NEW YORK	1.198	4/1/2009		
NORTHWESTERN NATIONAL CASUALTY COMPANY	1.193	4/1/2001		
NOVA CASUALTY COMPANY	1.173	5/1/2008		
OHIO CASUALTY INSURANCE COMPANY THE	1.950	4/1/2009		
OHIO SECURITY INSURANCE COMPANY	1.755	4/1/2009		
OLD REPUBLIC GENERAL INSURANCE CORPORATION	1.440	4/1/2008		
OLD REPUBLIC INSURANCE COMPANY	1.520	4/1/2008		
ONEBEACON AMERICA INSURANCE COMPANY	1.237	4/1/2008		
ONEBEACON INSURANCE COMPANY	1.050	4/1/2008		
ONEBEACON MIDWEST INSURANCE COMPANY	1.256	3/12/1998		
OWNERS INSURANCE COMPANY	1.350	4/1/2009	Increase	1.270
PACIFIC EMPLOYERS INSURANCE COMPANY	1.719	4/1/2008		
PACIFIC INDEMNITY COMPANY	1.211	5/1/2009		
PARK AVENUE PROPERTY & CASUALTY INSURANCE COMPANY	1.295	12/1/2005		
PATRIOT GENERAL INSURANCE COMPANY	1.288	4/1/2008		
PEERLESS INDEMNITY INSURANCE COMPANY	1.750	4/1/2009		
PEERLESS INSURANCE COMPANY	1.750	4/1/2009		
PENINSULA INSURANCE COMPANY THE	1.656	1/1/2002		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
PENN MILLERS INSURANCE COMPANY	1.400	4/1/2007		
PENN MUTUAL INSURANCE COMPANY	1.350	8/1/2002		
PENN NATIONAL SECURITY INSURANCE COMPANY	1.181	4/1/2009		
PENNSYLVANIA GENERAL INSURANCE COMPANY	1.210	4/1/2002		
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1.280	12/1/1995		
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	1.300	1/1/2007		
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	1.110	1/1/2007		
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	1.440	4/1/2009		
PETROLEUM CASUALTY COMPANY	1.127	1/1/1994		
PHARMACISTS MUTUAL INSURANCE COMPANY	1.300	8/1/2009		
PHICO INSURANCE COMPANY	1.223	4/2/2001		
PHOENIX ASSURANCE COMPANY OF NEW YORK	1.192	4/1/2003		
PHOENIX INSURANCE COMPANY THE	1.719	6/1/2006		
PLATTE RIVER INSURANCE COMPANY	1.025	6/1/1999		
PRAETORIAN INSURANCE COMPANY	1.600	4/1/2008		
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.290	12/2/2007		
PREMIER GROUP INSURANCE COMPANY	1.337	8/15/2005		
PRINCETON INSURANCE COMPANY	1.300	4/1/2002		
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	1.353	4/1/2009		
PROTECTIVE INSURANCE COMPANY	1.490	4/1/2008		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
PROVIDENCE WASHINGTON INSURANCE COMPANY	2.156	9/10/2002		
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	1.362	1/1/1994		
QUANTA INDEMNITY COMPANY	1.300	4/1/2001		
RAMPART INSURANCE COMPANY	1.186	4/15/1997		
RECIPROCAL OF AMERICA	1.360	1/1/2003		
REDLAND INSURANCE COMPANY	1.256	11/15/2008		
REGENT INSURANCE COMPANY	1.330	4/1/2009		
RELIANCE INSURANCE COMPANY	1.261	4/1/1999		
RELIANCE NATIONAL INDEMNITY COMPANY	1.387	4/1/1999		
RELIANCE NATIONAL INSURANCE COMPANY	1.072	4/1/2000		
RELIANCE UNIVERSAL INSURANCE COMPANY	1.090	4/1/2000		
REPUBLIC WESTERN INSURANCE COMPANY	1.260	8/3/1994		
REPUBLIC-FRANKLIN INSURANCE COMPANY	1.000	10/1/2009	Decrease	1.096
RISCORP NATIONAL INSURANCE COMPANY	1.120	12/10/1996		
ROCKWOOD CASUALTY INSURANCE COMPANY	1.441	9/1/2009		
ROYAL INSURANCE COMPANY OF AMERICA	1.589	4/1/2003		
SAFECO INSURANCE COMPANY OF AMERICA	1.150	8/1/2003		
SAFEGUARD INSURANCE COMPANY	1.430	4/1/2003		
SAFETY FIRST INSURANCE COMPANY	1.370	1/1/2002		
SAFETY NATIONAL CASUALTY CORPORATION	1.210	4/1/2002		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
SAGAMORE INSURANCE COMPANY	1.543	5/9/2004		
SEABRIGHT INSURANCE COMPANY	1.517	8/1/2005		
SECURITY INSURANCE COMPANY OF HARTFORD	1.827	4/1/2003		
SELECT INSURANCE COMPANY	1.424	4/1/2000		
SELECTIVE INSURANCE COMPANY OF AMERICA	2.139	4/1/2009		
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.491	4/1/2009		
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	1.786	4/1/2009		
SELECTIVE WAY INSURANCE COMPANY	1.245	4/1/2009		
SENECA INSURANCE COMPANY, INC.	1.500	4/1/2002		
SENTINEL INSURANCE COMPANY, LTD.	1.046	4/1/2009		
SENTRY CASUALTY COMPANY	1.227	4/1/2008		
SENTRY INSURANCE A MUTUAL COMPANY	1.288	4/1/2008		
SENTRY SELECT INSURANCE COMPANY	1.358	4/1/2007		
SHELBY CASUALTY INSURANCE COMPANY	1.000	1/1/1997		
SHELBY INSURANCE COMPANY, THE	1.320	1/1/1997		
SILVER OAK CASUALTY, INC.	1.450	1/1/2005		
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	1.360	4/1/2009		
SOUTHERN FIRE & CASUALTY COMPANY	1.400	4/1/2009		
SOUTHERN INSURANCE COMPANY OF VIRGINIA	1.600	7/1/2008		
SOUTHERN PILOT INSURANCE COMPANY	1.260	9/1/2009		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
SOUTHERN STATES INSURANCE EXCHANGE	1.224	1/1/2001		
SPARTA INSURANCE COMPANY	1.464	12/4/2007		
SPECIALTY NATIONAL INSURANCE COMPANY	1.440	5/1/2003		
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	1.433	6/1/2006		
ST. PAUL GUARDIAN INSURANCE COMPANY	1.146	7/1/2006		
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	1.430	12/1/2001		
ST. PAUL MERCURY INSURANCE COMPANY	1.289	6/1/2006		
ST. PAUL PROTECTIVE INSURANCE COMPANY	1.347	6/15/1996		
STANDARD FIRE INSURANCE COMPANY THE	1.862	6/1/2006		
STAR INSURANCE COMPANY	1.540	6/1/2004		
STARNET INSURANCE COMPANY	1.510	7/15/2006		
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	1.343	4/1/2009		
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.580	4/1/2009		
STATE CAPITAL INSURANCE COMPANY	1.193	4/1/2001		
STATE FARM FIRE AND CASUALTY COMPANY	1.275	4/1/2001		
STATE FARM GENERAL INSURANCE COMPANY	1.677	1/1/1997		
STONEWOOD INSURANCE COMPANY	1.200	4/1/2009		
SUA INSURANCE COMPANY	1.600	4/1/2007		
SUMITOMO MARINE & FIRE INSURANCE COMPANY, LTD. (U.S.	1.420	7/5/1994		
T.H.E. INSURANCE COMPANY	1.350	6/1/2001		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
TECHNOLOGY INSURANCE COMPANY, INC.	1.450	1/7/2006		
TIG INDEMNITY COMPANY	1.481	1/1/2002		
TIG INSURANCE COMPANY	1.645	1/1/2002		
TNUS INSURANCE COMPANY	1.111	4/1/2009		
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	1.307	4/1/2009		
TOWER INSURANCE COMPANY OF NEW YORK	1.650	10/15/2007		
TOWER NATIONAL INSURANCE COMPANY	1.361	7/28/2009	Increase	1.310
TRANS PACIFIC INSURANCE COMPANY	1.176	4/1/2009		
TRANSCONTINENTAL INSURANCE COMPANY	1.250	1/1/2006		
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	1.490	4/1/2008		
TRANSPORTATION INSURANCE COMPANY	1.550	5/15/2008		
TRAVELERS CASUALTY AND SURETY COMPANY	1.433	6/1/2006		
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	1.533	1/1/1997		
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	2.077	6/1/2006		
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1.185	1/1/1997		
TRAVELERS COMMERCIAL INSURANCE COMPANY	1.324	1/1/1997		
TRAVELERS INDEMNITY COMPANY OF AMERICA THE	1.003	6/1/2006		
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	1.576	6/1/2006		
TRAVELERS INDEMNITY COMPANY THE	1.289	6/1/2006		
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.433	6/1/2006		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
TRUCK INSURANCE EXCHANGE	1.500	3/1/2005		
TRUMBULL INSURANCE COMPANY	.800	4/1/2009		
TWIN CITY FIRE INSURANCE COMPANY	1.230	4/1/2009		
U.S. SPECIALTY INSURANCE COMPANY	1.250	7/25/2000		
ULLICO CASUALTY COMPANY	1.326	4/1/2008		
UNION INSURANCE COMPANY	1.200	4/1/2009		
UNITED PACIFIC INSURANCE COMPANY	1.167	4/1/2000		
UNITED STATES FIDELITY AND GUARANTY COMPANY	1.300	4/1/1999		
UNITED STATES FIRE INSURANCE COMPANY	1.416	11/1/2000		
UNITED STATES LIABILITY INSURANCE COMPANY	1.250	6/1/2000		
UNITED WISCONSIN INSURANCE COMPANY	1.380	10/1/2007		
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.494	4/1/2008		
UTICA MUTUAL INSURANCE COMPANY	1.320	4/1/2009		
VALIANT INSURANCE COMPANY	1.223	4/1/2005		
VALLEY FORGE INSURANCE COMPANY	1.250	5/15/2008		
VANLINER INSURANCE COMPANY	1.503	5/2/2007		
VIGILANT INSURANCE COMPANY	1.425	5/1/2009		
VILLANOVA INSURANCE COMPANY	1.244	4/1/2002		
VININGS INSURANCE COMPANY	1.190	4/1/2008		
VIRGINIA FARM BUREAU FIRE AND CASUALTY INSURANCE COMPANY	1.250	4/1/2008		

Company Name	Current Multiplier	Effective Date	Change Since 4/01/2009	Prior Multiplier
VIRGINIA SURETY COMPANY, INC.	1.440	4/1/2005		
WAUSAU BUSINESS INSURANCE COMPANY	1.000	4/1/2008		
WAUSAU UNDERWRITERS INSURANCE COMPANY	1.350	4/1/2007		
WESCO INSURANCE COMPANY	1.520	4/1/2008		
WEST AMERICAN INSURANCE COMPANY	1.463	4/1/2009		
WESTFIELD INSURANCE COMPANY	1.210	11/1/2009	Decrease	1.295
WESTPORT INSURANCE CORPORATION	1.370	1/1/2008		
WESTPORT INSURANCE CORPORATION	1.370	7/1/2007		
WILLIAMSBURG NATIONAL INSURANCE COMPANY	1.690	5/15/2003		
WORK FIRST CASUALTY COMPANY	1.413	4/1/2006		
XL INSURANCE AMERICA, INC.	1.090	1/1/2008		
XL SPECIALTY INSURANCE COMPANY	1.362	1/1/2008		
YORK INSURANCE COMPANY	1.792	9/10/2002		
ZENITH INSURANCE COMPANY	1.595	11/1/2007		
ZURICH AMERICAN INSURANCE COMPANY	1.409	4/1/2009		
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	1.691	4/1/2009		
ZURICH INSURANCE COMPANY	1.255	9/1/1996		