

**State:** Ohio **Filing Company:** Grange Mutual Casualty Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** Mutual Auto Revision/TW-GM-02-2012

### Filing at a Glance

Company: Grange Mutual Casualty Company  
Product Name: Private Passenger Auto  
State: Ohio  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 07/09/2012  
SERFF Tr Num: GRAN-128534341  
SERFF Status: Closed-FILED  
State Tr Num: GRAN-128534341  
State Status: FILED  
Co Tr Num: TW-GM-03-2012

Effective Date Requested (New):  
Effective Date 08/15/2012  
Requested (Renewal):  
Author(s): Terry Weaver, Shawn Hayden  
Reviewer(s): Valerie Baader (primary), Tom Hess  
Disposition Date: 08/01/2012  
Disposition Status: FILED  
Effective Date (New): 08/15/2012  
Effective Date (Renewal): 08/15/2012

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**Project Name/Number:** Mutual Auto Revision/TW-GM-02-2012

## General Information

|                                       |   |
|---------------------------------------|---|
| Project Name: Mutual Auto Revision    | Status of Filing in Domicile: Not Filed             |
| Project Number: TW-GM-02-2012         | Domicile Status Comments:                           |
| Reference Organization:               | Reference Number:                                   |
| Reference Title:                      | Advisory Org. Circular:                             |
| Filing Status Changed: 08/01/2012     |   |
| State Status Changed: 08/01/2012      | Deemer Date:  |
| Created By: Terry Weaver              | Submitted By: Terry Weaver                          |
| Corresponding Filing Tracking Number: |   |
| State TOI: 19.0 Personal Auto         | State Sub-TOI: 19.0001 Private Passenger Auto (PPA) |

### Filing Description:

As permitted by the file and use regulations of the State of Ohio, Grange Mutual Casualty Company files this revision for the Private Passenger Auto programs. The changes made with this filing applies to renewal business effective August 15, 2012. Since this book of business is closed to new business, no Effective Date is requested for new business.

The following changes are included in this filing:

- Revising Property Damage and Medical Payments base rates
- Revising Multi-policy Discount factors

To the best of our knowledge and belief, we certify this filing complies with the Ohio Insurance Rating Laws.

Should you have any questions, please contact me by phone at (614)445-2552 or email at [weavert@grangeinsurance.com](mailto:weavert@grangeinsurance.com)

Sincerely,  
Terry Weaver

## Company and Contact

### Filing Contact Information

|                                  |  |
|----------------------------------|--|
| Terry Weaver, Product Specialist | <a href="mailto:weavert@grangeinsurance.com">weavert@grangeinsurance.com</a> |
| 671 S High Street                | 614-445-2552 [Phone]   |
| Columbus, OH 43206               |  |

### Filing Company Information

|                                |                         |                         |
|--------------------------------|-------------------------|-------------------------|
| Grange Mutual Casualty Company | CoCode: 14060           | State of Domicile: Ohio |
| 671 S. High Street             | Group Code: 267         | Company Type:           |
| Columbus, OH 43206             | Group Name:             | State ID Number:        |
| (614) 445-2964 ext. [Phone]    | FEIN Number: 31-4192970 |                         |

## Filing Fees

|                  |         |
|------------------|---------|
| Fee Required?    | Yes     |
| Fee Amount:      | \$50.00 |
| Retaliatory?     | Yes     |
| Fee Explanation: |         |

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Per Company: Yes

| Company                        | Amount  | Date Processed | Transaction # |
|--------------------------------|---------|----------------|---------------|
| Grange Mutual Casualty Company | \$50.00 | 07/09/2012     | 60732964      |

**State Specific**

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SFAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: Not Required

MANDATORY FIELD: PUBLIC RECORD - Acknowledge that EVERYTHING in this filing will become Public Record per ORC 3935.04(A) or ORC 3937.03(A): Acknowledged

IMPORTANT CHANGE -- EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.: Acknowledged

SERFF Tracking #:

GRAN-128534341

State Tracking #:

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Company Tracking #:

TW-GM-03-2012

State:

Ohio

Filing Company:

Grange Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

Mutual Auto Revision/TW-GM-02-2012

## Correspondence Summary

### Dispositions

| Status | Created By     | Created On | Date Submitted |
|--------|----------------|------------|----------------|
| FILED  | Valerie Baader | 08/01/2012 | 08/01/2012     |

### Filing Notes

| Subject     | Note Type     | Created By    | Created On | Date Submitted |
|-------------|---------------|---------------|------------|----------------|
| AA approves | Reviewer Note | Tom Hess      | 07/26/2012 |                |
| EFT ok      | Reviewer Note | Laura Schimpf | 07/10/2012 |                |

SERFF Tracking #:

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State Tracking #:

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Company Tracking #:

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State:

Ohio

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TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

Mutual Auto Revision/TW-GM-02-2012

## Disposition

Disposition Date: 08/01/2012

Effective Date (New): 08/15/2012

Effective Date (Renewal): 08/15/2012

Status: FILED

Comment: \*\*\*\*\* IMPORTANT CHANGE \*\*\*\*\*

EFT BECAME MANDATORY EFFECTIVE 01/01/2011 FOR ALL FILINGS SUBMITTED ON OR AFTER THAT DATE. See Bulletin 2010-08 attached to our General Instructions in SERFF.

This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

IMPORTANT NOTICE: Our records indicate the implementation of this filing on the Effective Date(s) shown herein. If the effective date(s) is/are incorrect or you need to revise the effective date(s), submit a Note to Reviewer through SERFF with the requested change.

We acknowledge that this program is closed to new business. We have included a New Business Effective Date for search purposes.

| Company Name:                  | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|--------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Grange Mutual Casualty Company | 12.900%                     | 1.500%                 | \$3,819,075                              | 201,285  | \$254,605,009                     | %                               | %                               |

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Private Passenger Auto

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Mutual Auto Revision/TW-GM-02-2012

| Schedule            | Schedule Item                      | Schedule Item Status | Public Access |
|---------------------|------------------------------------|----------------------|---------------|
| Supporting Document | Filing Requirements Summary - P&C  | Filed                | Yes           |
| Supporting Document | manual pages - changes highlighted | Filed                | Yes           |
| Supporting Document | manual pages - current             | Filed                | Yes           |
| Supporting Document | INS4012                            | Filed                | Yes           |
| Supporting Document | Actuarial Support and Exhibits     | Filed                | Yes           |
| Rate                | Discounts                          | Filed                | Yes           |
| Rate                | Premium Calculation                | Filed                | Yes           |
| Rate                | Premium Calculation                | Filed                | Yes           |
| Rate                | Base Rates                         | Filed                | Yes           |

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## Reviewer Note

**Created By:**

Tom Hess on 07/26/2012 02:49 PM

**Last Edited By:**

Filing Rules Migration

**Submitted On:**

08/15/2012 02:00 AM

**Subject:**

AA approves

**Comments:**

x

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## Reviewer Note

**Created By:**

Laura Schimpf on 07/10/2012 08:24 AM

**Last Edited By:**

Filing Rules Migration

**Submitted On:**

08/15/2012 02:00 AM

**Subject:**

EFT ok

**Comments:**

x



SERFF Tracking #:

GRAN-128534341

State Tracking #:

GRAN-128534341

Company Tracking #:

TW-GM-03-2012

State:

Ohio

Filing Company:

Grange Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

Mutual Auto Revision/TW-GM-02-2012

## Rate Information

Rate data applies to filing.

Filing Method:

file and use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

4.000%

Effective Date of Last Rate Revision:

02/01/2010

Filing Method of Last Filing:

file and use

## Company Rate Information

| Company Name:                  | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|--------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Grange Mutual Casualty Company | 12.900%                     | 1.500%                 | \$3,819,075                              | 201,285  | \$254,605,009                     | %                               | %                               |

**SERFF Tracking #:**

GRAN-128534341

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19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Private Passenger Auto

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Mutual Auto Revision/TW-GM-02-2012

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name        | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments  |
|----------|----------------------|---------------------|------------------|-------------|------------------------------|--|
| 1        | Filed 08/01/2012     | Discounts           | E-6              | Replacement | GRAN-126220968               | PLGMPAHDDiscounts_35_08152012 - page E-6 final.pdf         |
| 2        | Filed 08/01/2012     | Premium Calculation | H-3 & H-4        | Replacement | GRAN-126220968               | PLGMPAHPremiumTable_29_08152012 - page H-3 & H-4 final.pdf |
| 3        | Filed 08/01/2012     | Premium Calculation | H-7 & H-17       | Replacement | GRAN-126220968               | PLGMPAHPremiumCalculation_34_08152012 H-7 & H-17 final.pdf |
| 4        | Filed 08/01/2012     | Base Rates          | I-2 - I-6        | Replacement | GRAN-126510039               | PLGMPAOHBaseRates_23_08152012 final.pdf                    |

**MULTI-CAR**

**Amount of discount:** Platinum - 10% single car risk; 20% multiple car risk  
Gold Star, Preferred and Standard - none for single car risk; 23% multiple car risk

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

A multi-car discount applies when 1 or more autos in the household are written in the Platinum rate plan, or when more than 1 auto in a household is written in the Gold Star, Preferred or Standard rate plans, or Specialty Lines Auto program. In order for this discount to apply to autos owned separately by 2 individuals who are residents in the same household, other than husband/wife or parent/child relationships, both individuals must sign the Resident Individuals as Named Insureds Supplemental Application and meet the following requirements:

- both individuals must be listed as named insureds on the policies;
- at least one of the applicants must be at least 25 years old; and
- the applicants intend and commit to maintain the joint household on a long-term basis (at least one year).

If the number of autos written on a Personal Auto policy is changed, the discount will be adjusted, if needed, at the time the change is made.

**Exception:** If only 1 auto is insured in the Personal Auto program and an individual within that same household has a company auto, then the applicable discount for multiple car risks applies.

**Note:** Miscellaneous vehicles are not eligible for the multi-car discount and cannot be used to qualify the insured's private passenger auto for the multi-car discount.

**◆MULTI-POLICY**

**Amount of discount:** 7% (Platinum rating plan)  
8% (Gold Star, Preferred and Standard rating plans)

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

**Eligibility Requirements**

Vehicles written in the Personal Auto program will receive a multi-policy discount if the following eligibility requirements are met:

- a Grange Mutual or Property & Casualty Homeowners, Farmowners or Mobile Homeowners policy is written for the principal residence. (If a Grange HO-4 or HO-6 policy covers the primary residence, Coverage C must be written for \$15,000 or more on the HO-4 and \$25,000 or more on the HO-6);
- a Grange Personal Auto policy, covering an auto, is written for the same named insured as shown on the Homeowners, Farmowners or Mobile Homeowners policy; and
- the "named insured" is the same on all policies.

**"Named insured"** as used in this rule means the individual(s) named on the Declarations Page and that person's spouse if a resident of the same household.

(continued)

PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET

| CALCULATION OF CLASSIFICATION RATING FACTOR<br>(Round to 2 decimal places after each step) |  |   |
|--|--|---|
| STEP #   |  |   |
| 1  | Driver Class Factor (Factors for autos begin on page H - 18). Factor for miscellaneous type vehicles = 1.00.   |   |
| 2  | ◆ Multi-Policy Factor ( <b>Platinum</b> = .93)<br>( <b>Gold Star, Preferred &amp; Standard</b> = .92)  | x |
| 3  | Multi-Car Factor ( <b>Platinum</b> = .10 for single car risk; .20 for multiple car risk)<br>( <b>Gold Star, Preferred &amp; Standard</b> = .00 for single car risk; .23 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. | - |
| 4  | <b>CLASSIFICATION RATING FACTOR (Use in step #17)</b>  | = |

| CALCULATION OF COVERAGE RATES PER VEHICLE<br>(Round to nearest dollar after each step) |   |                |                |                    |                |                   |
|--|---|----------------|----------------|--------------------|----------------|-------------------|
| STEP #   | Base Coverage Amount  | B.I.<br>25/50K | P.D.<br>15,000 | Med. Pay.<br>5,000 | O.T.C.<br>Full | Coll.<br>100 Ded. |
| 5  | Territory Base Rate (Base Rates Tab: <b>Platinum</b> - Page I-1, <b>Preferred</b> - Page I-4) or \$100's of Physical Damage |                |                |                    |                |                   |
| 6  | Standard Rating Plan Factor (1.28) n/a to MV  | x              | x              | x                  | x              | x                 |
| 7  | Farm Use Factor ( <b>Platinum</b> = 1.00; <b>Gold Star, Preferred &amp; Standard</b> = .85) n/a to MV                       | x              | x              |                    | x              | x                 |
| 8  | Symbol/Model Year Factor (Page H - 8)<br>(Applicable to Autos, Motor Homes and Trailers)                                    |                |                |                    | x              | x                 |
| 9  | Latest Model Year Factor (Page H - 12)<br>(Applicable to Autos, Motor Homes and Trailers)                                   |                |                |                    | x              | x                 |
| 10   | Deductible Factor (Page H - 12)   |                |                |                    | x              | x                 |
| 11   | Miscellaneous Vehicle Deductible Rate Per \$100 (Pg. H - 13 )<br>(Not applicable to Motor Homes or Trailers)                |                |                |                    | x              | x                 |
| 12   | Additional Limit Factor (Page H - 14)   | x              | x              | x                  |                |                   |
| 13   | Vehicle Type Factor (Page H - 13) MV only (Applicable to O.T.C. and Coll. coverages, for Motor Homes and Trailers only)     | x              | x              | x                  | x              | x                 |
| 14   | Gold Star Rating Plan Factor (Page H - 4) n/a to MV   | x              | x              |                    |                | x                 |
| 15   | ACC/DUI/MAJOR/MINOR Factor (Page H - 14) n/a to MV  | x              | x              | x                  | x              | x                 |
| 16   | Pickup Truck Factor (.85) n/a to MV   |                |                |                    |                | x                 |
| 17   | Classification Rating Factor (from step #4 above)   | x              | x              | x                  | x              | x                 |
| 18   | Senior Defensive Driver Factor (.95)  | x              | x              | x                  |                | x                 |
| 19   | Grange Life Factor (.93)  | x              | x              | x                  | x              | x                 |
| 20   | Passive Restraint Factor (Page H - 15)  |                |                | x                  |                |                   |
| 21   | Grange Employee Factor (.90)  | x              | x              | x                  | x              | x                 |
| 22   | Blue Ribbon Factor (Page H - 15)  | x              | x              | x                  | x              | x                 |
| 23   | Advance Purchase Factor (.85)   | x              | x              | x                  | x              | x                 |
| 24   | Prior Bodily Injury Limits Factor (1.00, .90)   | x              | x              | x                  | x              | x                 |
| 25   | EZ Pay Discount Factor (1.00, .90)  | x              | x              | x                  | x              | x                 |
| 26   | <b>TOTAL COVERAGE PREMIUM</b>   |                | +              | +                  | +              | +                 |
|  |   |                |                |                    |                | =                 |

Grange Mutual Casualty Company

◆ Denotes change

**PREMIUM CALCULATION**

**PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET (continued)**

| CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE |  |          |       |       |
|--|--|----------|-------|-------|
| STEP #   | (Round to nearest dollar after each step)  | Coverage | UM/BI | UM/PD |
| 27   | Platinum or Preferred Territory Rate<br>( <b>Platinum</b> - Page I-1; <b>Preferred</b> - Page I-4) Use Preferred Base Rates for MV.  |          |       |       |
| 28   | Standard Rating Plan Factor (1.28) n/a to MV   |          | x     | x     |
| 29   | Additional Limit Factor (Page H - 16)  |          | x     |       |
| 30   | Vehicle Type Factor (Page H - 13) MV only  |          | x     | x     |
| 31   | ACC/DUI/MAJOR/MINOR Factor (Page H - 16) n/a to MV   |          | x     | x     |
| 32   | ♦Multi-Policy Factor ( <b>Platinum</b> =.93)<br>( <b>Gold Star, Preferred &amp; Standard</b> =.92)   |          | x     | x     |
| 33   | Multi-Car Factor -- Uninsured/Underinsured Motorists<br>( <b>Platinum</b> = .90 for single car risk; .80 for multiple car risk)<br>( <b>Gold Star, Preferred &amp; Standard</b> = 1.00 for single car risk; .77 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. |          | x     | x     |
| 34   | Grange Life Factor (.93)   |          | x     | x     |
| 35   | Grange Employee Factor (.90)   |          | x     | x     |
| 36   | Blue Ribbon Factor (Page H-17)   |          | x     | x     |
| 37   | Advance Purchase Factor (.85)  |          | x     | x     |
| 38   | Prior Bodily Injury Limits Factor (1.00, .90)  |          | x     | x     |
| 39   | EZ Pay Discount Factor (1.00, .90)   |          | x     | x     |
| 40   | <b>TOTAL UNINSURED MOTORISTS COVERAGE PREMIUM</b>  |          |       | + =   |

|   |   |
|---|---|
| <b>TOTAL OF COVERAGE PREMIUMS:</b> (STEP 26 + 40) | = |
| <b>TOTAL OF ANY OPTIONAL COVERAGES:</b>           | + |
| <b>TOTAL PREMIUM</b>                              | = |

**Sub-Class Code Sequence (Not Applicable to Miscellaneous Vehicles)**

| <u>ACC/DUI/MAJ/MIN</u> | <u>PL</u> | <u>GS4</u> | <u>GS5</u> | <u>GS6</u> | <u>GS7</u> | <u>PF</u> | <u>ST</u> |
|------------------------|-----------|------------|------------|------------|------------|-----------|-----------|
| 0000                   | 1.00      | 1.00       | 1.00       | 1.00       | 1.00       | 1.00      | 1.00      |
| 0001                   | 1.05      | 1.02       | 1.02       | 1.03       | 1.03       | 1.00      | 1.00      |
| 0002                   | 1.10      | 1.10       | 1.10       | 1.10       | 1.10       | 1.10      | 1.10      |
| 0003                   | 1.81      | 1.78       | 1.78       | 1.79       | 1.79       | 1.60      | 1.58      |
| 1000                   | 1.39      | 1.36       | 1.36       | 1.37       | 1.37       | 1.25      | 1.25      |
| 2000                   | 2.16      | 2.11       | 2.11       | 2.14       | 2.14       | 1.90      | 1.90      |
| 1001                   | 1.54      | 1.50       | 1.50       | 1.52       | 1.52       | 1.38      | 1.33      |
| 1002                   | 1.98      | 1.94       | 1.94       | 1.96       | 1.96       | 1.75      | 1.67      |
| 2001                   | 2.82      | 2.78       | 2.78       | 2.80       | 2.80       | 2.50      | 2.50      |
| 0100                   | 1.33      | 1.30       | 1.30       | 1.31       | 1.31       | 1.20      | 1.20      |
| 0010                   | 2.00      | 1.90       | 1.90       | 1.90       | 2.00       | 1.80      | 1.65      |

**Grange Mutual Casualty Company**

♦ Denotes change

8-2012

**Personal Auto - H-4 (OH)**



**CALCULATION OF CLASSIFICATION RATING FACTOR**

**Driver Class Factor** - Refer to the Driver Class Factor Tables beginning on page H-18. Use 1.00 for miscellaneous vehicles.

◆**Multi-Policy Factor** = Platinum - .93  
Gold Star, Preferred & Standard - .92

**Multi-Car Factor** = Platinum - .10 for single car risk; .20 for multiple car risk  
Gold Star, Preferred & Standard - .00 for single car risk; .23 for multiple car risk  
Multi-Car factor is not applicable to miscellaneous vehicles.

**CALCULATION OF COVERAGE RATES PER VEHICLE**

**Platinum and Preferred Territory Base Rates** - Refer to the Platinum or Preferred Base Rates table located within the Base Rates tab.

**Miscellaneous Vehicle** - For all terrain vehicles, dune buggies, go-carts, snowmobiles, amphibious vehicles, hovercrafts, golf carts, antique autos, classic or special interest autos, determine the stated amount of the vehicle, divide by 100 and round to the nearest dollar for Other Than Collision and Collision separately. For all other coverages for the aforementioned vehicles and for all coverages for motor homes and trailers, use the Preferred Base Rate.

**Standard Rating Plan Factor** = 1.28 (Only applies when writing an auto in the Standard rating plan.)

**Farm Use Factor** = Platinum - 1.00  
Gold Star, Preferred & Standard - .85  
Does not apply to miscellaneous vehicles.

**Symbol/Model Year Factor**

This step is used for autos, motor homes, camping trailers, travel trailers and utility trailers. The model year of the vehicle is the year assigned by the vehicle manufacturer. For rebuilt or structurally altered vehicles, the model year of the chassis determines the model year of the vehicle. To get the symbol/model year factor, multiply the symbol factor and the model year factor and round to two decimal places.

Refer to the following tables for the symbol and model year factors:

(continued)



**CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE (continued)**

◆ **Multi-Policy Factor** = Platinum - .93; Gold Star, Preferred & Standard - .92

**Multi-Car Factor** = Platinum - .90 for single car risk; .80 for multiple car risk  
 Gold Star, Preferred & Standard - 1.00 for single car risk; .77 for multiple car risk  
 Multi-Car factor is not applicable to miscellaneous type vehicles.

**Grange Life Factor** = .93

**Grange Employee Factor** = .90

**Blue Ribbon Factor -**

| <u>Tier\Level</u>               | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> | <u>6</u> | <u>7</u> | <u>8</u> | <u>9</u> | <u>N, S, V &amp; W</u> |
|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------------------|
| Platinum                        | NA       | NA       | NA       | .99      | .94      | .92      | .81      | .76      | .72      | .94                    |
| Gold Star, Preferred & Standard | .98      | .84      | .81      | .81      | .76      | .69      | .64      | .58      | .58      | .72                    |

**Advance Purchase Factor** = .85

**Prior Bodily Injury Limits Factor** = .90

**EZ Pay Discount Factor** = .90

| Territory             | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|-----------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| ♦ PLATINUM BASE RATES |               |                 |                  |            |      |                      |           |
| 1                     | 109           | 123             | 76               | 25         | 5    | 116                  | 150       |
| 2                     | 111           | 92              | 22               | 16         | 5    | 41                   | 138       |
| 3                     | 123           | 147             | 50               | 19         | 5    | 54                   | 183       |
| 4                     | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 5                     | 118           | 99              | 41               | 16         | 5    | 50                   | 123       |
| 6                     | 91            | 104             | 26               | 19         | 5    | 42                   | 132       |
| 7                     | 75            | 71              | 23               | 13         | 5    | 55                   | 132       |
| 8                     | 94            | 107             | 35               | 16         | 5    | 41                   | 122       |
| 9                     | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 10                    | 109           | 114             | 35               | 16         | 5    | 37                   | 118       |
| 11                    | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 12                    | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 13                    | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 14                    | 101           | 122             | 23               | 13         | 5    | 43                   | 132       |
| 15                    | 119           | 107             | 35               | 16         | 5    | 42                   | 125       |
| 16                    | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 17                    | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 18                    | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 19                    | 98            | 97              | 22               | 16         | 5    | 41                   | 120       |
| 20                    | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 21                    | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 22                    | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 23                    | 104           | 97              | 22               | 19         | 5    | 54                   | 130       |
| 24                    | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 25                    | 77            | 81              | 22               | 13         | 5    | 50                   | 140       |
| 26                    | 109           | 80              | 26               | 13         | 5    | 42                   | 124       |
| 27                    | 82            | 129             | 22               | 13         | 5    | 43                   | 140       |
| 28                    | 91            | 105             | 49               | 19         | 5    | 54                   | 130       |
| 29                    | 132           | 105             | 28               | 19         | 5    | 71                   | 162       |
| 30                    | 111           | 104             | 22               | 13         | 5    | 46                   | 139       |
| 31                    | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 32                    | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 33                    | 122           | 103             | 26               | 19         | 5    | 47                   | 145       |
| 34                    | 127           | 113             | 22               | 13         | 5    | 42                   | 130       |
| 35                    | 112           | 115             | 22               | 19         | 5    | 57                   | 130       |
| 36                    | 98            | 104             | 22               | 13         | 5    | 41                   | 151       |
| 37                    | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 38                    | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 39                    | 111           | 123             | 22               | 13         | 5    | 60                   | 173       |
| 40                    | 117           | 95              | 23               | 13         | 5    | 46                   | 140       |
| 41                    | 67            | 81              | 23               | 13         | 5    | 47                   | 156       |
| 42                    | 75            | 80              | 22               | 13         | 5    | 51                   | 152       |
| 43                    | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 44                    | 146           | 122             | 36               | 19         | 5    | 36                   | 126       |
| 45                    | 95            | 92              | 41               | 16         | 5    | 42                   | 130       |
| 46                    | 101           | 92              | 36               | 16         | 5    | 43                   | 125       |
| 47                    | 120           | 131             | 23               | 13         | 5    | 42                   | 166       |
| 48                    | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 49                    | 80            | 80              | 22               | 13         | 5    | 45                   | 151       |
| 50                    | 109           | 103             | 40               | 13         | 5    | 45                   | 150       |

♦ Denotes change

8-2012



| Territory                    | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| <b>♦ PLATINUM BASE RATES</b> |               |                 |                  |            |      |                      |           |
| 51                           | 106           | 103             | 22               | 13         | 5    | 37                   | 138       |
| 52                           | 86            | 91              | 26               | 13         | 5    | 51                   | 148       |
| 53                           | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 54                           | 86            | 90              | 22               | 13         | 5    | 54                   | 156       |
| 55                           | 77            | 90              | 22               | 13         | 5    | 54                   | 150       |
| 56                           | 86            | 90              | 22               | 13         | 5    | 55                   | 156       |
| 57                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 58                           | 85            | 90              | 22               | 13         | 5    | 54                   | 154       |
| 59                           | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 60                           | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 61                           | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 62                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 63                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 64                           | 101           | 105             | 35               | 13         | 5    | 34                   | 125       |
| 65                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 66                           | 75            | 81              | 22               | 13         | 5    | 47                   | 150       |
| 67                           | 94            | 100             | 43               | 12         | 5    | 33                   | 142       |
| 68                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 69                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 70                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 71                           | 111           | 100             | 36               | 13         | 5    | 34                   | 130       |
| 72                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 73                           | 120           | 131             | 22               | 19         | 5    | 50                   | 116       |
| 74                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 75                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 76                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 77                           | 101           | 115             | 26               | 13         | 5    | 33                   | 139       |
| 78                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 79                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 80                           | 101           | 115             | 26               | 13         | 5    | 33                   | 139       |
| 81                           | 111           | 113             | 58               | 13         | 5    | 41                   | 138       |
| 82                           | 89            | 97              | 23               | 13         | 5    | 37                   | 138       |
| 83                           | 111           | 105             | 28               | 19         | 5    | 50                   | 116       |
| 84                           | 86            | 90              | 22               | 13         | 5    | 54                   | 160       |
| 85                           | 93            | 81              | 23               | 13         | 5    | 54                   | 162       |
| 86                           | 77            | 78              | 22               | 13         | 5    | 57                   | 159       |
| 87                           | 84            | 91              | 23               | 13         | 5    | 62                   | 164       |
| 88                           | 91            | 91              | 23               | 13         | 5    | 45                   | 148       |
| 89                           | 93            | 95              | 23               | 13         | 5    | 45                   | 135       |
| 90                           | 89            | 97              | 23               | 13         | 5    | 34                   | 122       |
| 91                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 92                           | 71            | 71              | 49               | 13         | 5    | 57                   | 155       |
| 93                           | 98            | 104             | 22               | 13         | 5    | 54                   | 162       |
| 94                           | 87            | 99              | 22               | 13         | 5    | 37                   | 148       |
| 95                           | 85            | 95              | 23               | 13         | 5    | 41                   | 151       |
| 96                           | 82            | 90              | 22               | 13         | 5    | 46                   | 155       |
| 97                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 98                           | 75            | 80              | 22               | 13         | 5    | 45                   | 150       |
| 99                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 100                          | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |

♦ Denotes change

8-2012

**BASE RATES**

| <b>Territory</b>             | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|------------------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| <b>◆ PLATINUM BASE RATES</b> |                      |                        |                         |                       |             |                             |                  |
| 101                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 102                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 103                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 104                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 105                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 106                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 107                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 108                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 109                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 110                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 111                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 112                          | 80                   | 90                     | 22                      | 13                    | 5           | 45                          | 146              |
| 113                          | 80                   | 90                     | 22                      | 13                    | 5           | 45                          | 146              |
| 115                          | 85                   | 95                     | 23                      | 13                    | 5           | 41                          | 151              |

◆ Denotes change  
8-2012

**BASE RATES**

| <b>Territory</b> | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
|------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|

| <b>◆ PREFERRED BASE RATES</b> |     |     |    |    |   |     |     |
|-------------------------------|-----|-----|----|----|---|-----|-----|
| 1                             | 279 | 293 | 43 | 50 | 5 | 170 | 277 |
| 2                             | 191 | 198 | 39 | 31 | 5 | 61  | 247 |
| 3                             | 270 | 271 | 55 | 53 | 5 | 139 | 275 |
| 4                             | 144 | 163 | 39 | 25 | 5 | 71  | 272 |
| 5                             | 230 | 184 | 47 | 31 | 5 | 71  | 258 |
| 6                             | 193 | 180 | 47 | 47 | 5 | 71  | 257 |
| 7                             | 103 | 112 | 43 | 25 | 5 | 91  | 238 |
| 8                             | 188 | 206 | 48 | 45 | 5 | 49  | 214 |
| 9                             | 143 | 201 | 39 | 25 | 5 | 71  | 272 |
| 10                            | 175 | 184 | 43 | 31 | 5 | 61  | 244 |
| 11                            | 149 | 196 | 47 | 25 | 5 | 69  | 238 |
| 12                            | 149 | 195 | 47 | 25 | 5 | 69  | 238 |
| 13                            | 116 | 130 | 39 | 25 | 5 | 80  | 286 |
| 14                            | 157 | 174 | 43 | 25 | 5 | 69  | 245 |
| 15                            | 205 | 185 | 47 | 35 | 5 | 77  | 249 |
| 16                            | 119 | 133 | 39 | 25 | 5 | 80  | 286 |
| 17                            | 117 | 130 | 39 | 25 | 5 | 80  | 286 |
| 18                            | 136 | 130 | 39 | 25 | 5 | 75  | 278 |
| 19                            | 179 | 192 | 43 | 44 | 5 | 56  | 201 |
| 20                            | 144 | 148 | 39 | 25 | 5 | 75  | 278 |
| 21                            | 173 | 170 | 49 | 36 | 5 | 52  | 227 |
| 22                            | 179 | 188 | 49 | 36 | 5 | 52  | 227 |
| 23                            | 165 | 196 | 39 | 41 | 5 | 70  | 225 |
| 24                            | 163 | 180 | 43 | 36 | 5 | 64  | 238 |
| 25                            | 115 | 159 | 39 | 25 | 5 | 76  | 261 |
| 26                            | 188 | 174 | 47 | 25 | 5 | 64  | 226 |
| 27                            | 123 | 214 | 39 | 25 | 5 | 69  | 289 |
| 28                            | 163 | 206 | 39 | 51 | 5 | 77  | 215 |
| 29                            | 214 | 203 | 43 | 53 | 5 | 86  | 286 |
| 30                            | 199 | 198 | 43 | 36 | 5 | 57  | 231 |
| 31                            | 159 | 170 | 43 | 36 | 5 | 64  | 238 |
| 32                            | 159 | 170 | 43 | 36 | 5 | 64  | 238 |
| 33                            | 219 | 185 | 47 | 41 | 5 | 83  | 286 |
| 34                            | 256 | 247 | 47 | 36 | 5 | 64  | 244 |
| 35                            | 199 | 219 | 47 | 53 | 5 | 71  | 202 |
| 36                            | 191 | 225 | 47 | 36 | 5 | 59  | 247 |
| 37                            | 149 | 158 | 39 | 25 | 5 | 71  | 272 |
| 38                            | 159 | 168 | 43 | 36 | 5 | 64  | 238 |
| 39                            | 191 | 232 | 41 | 25 | 5 | 76  | 299 |
| 40                            | 175 | 192 | 43 | 25 | 5 | 62  | 242 |
| 41                            | 128 | 190 | 49 | 36 | 5 | 71  | 255 |
| 42                            | 134 | 201 | 39 | 13 | 5 | 64  | 274 |
| 43                            | 113 | 148 | 39 | 25 | 5 | 61  | 259 |
| 44                            | 204 | 242 | 39 | 41 | 5 | 85  | 216 |
| 45                            | 128 | 136 | 39 | 31 | 5 | 97  | 265 |

◆ Denotes change  
8-2012

| Territory | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|-----------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
|-----------|---------------|-----------------|------------------|------------|------|----------------------|-----------|

| ◆ PREFERRED BASE RATES |     |     |    |    |   |     |     |
|------------------------|-----|-----|----|----|---|-----|-----|
| 46                     | 173 | 168 | 43 | 44 | 5 | 64  | 201 |
| 47                     | 182 | 246 | 43 | 29 | 5 | 61  | 273 |
| 48                     | 108 | 158 | 39 | 25 | 5 | 61  | 259 |
| 49                     | 126 | 158 | 41 | 25 | 5 | 70  | 282 |
| 50                     | 159 | 210 | 41 | 25 | 5 | 62  | 281 |
| 51                     | 186 | 190 | 41 | 30 | 5 | 64  | 268 |
| 52                     | 145 | 178 | 47 | 25 | 5 | 64  | 231 |
| 53                     | 149 | 196 | 47 | 25 | 5 | 69  | 238 |
| 54                     | 171 | 194 | 43 | 36 | 5 | 64  | 242 |
| 55                     | 126 | 155 | 39 | 25 | 5 | 75  | 281 |
| 56                     | 104 | 144 | 39 | 25 | 5 | 91  | 282 |
| 57                     | 113 | 148 | 39 | 25 | 5 | 61  | 259 |
| 58                     | 138 | 163 | 39 | 25 | 5 | 77  | 294 |
| 59                     | 111 | 142 | 39 | 25 | 5 | 80  | 286 |
| 60                     | 136 | 149 | 39 | 25 | 5 | 75  | 278 |
| 61                     | 171 | 172 | 49 | 36 | 5 | 52  | 227 |
| 62                     | 105 | 143 | 47 | 25 | 5 | 61  | 260 |
| 63                     | 165 | 161 | 43 | 36 | 5 | 64  | 238 |
| 64                     | 172 | 201 | 39 | 25 | 5 | 52  | 227 |
| 65                     | 99  | 157 | 47 | 25 | 5 | 61  | 260 |
| 66                     | 134 | 194 | 39 | 25 | 5 | 64  | 233 |
| 67                     | 157 | 236 | 43 | 31 | 5 | 49  | 293 |
| 68                     | 113 | 148 | 39 | 25 | 5 | 61  | 259 |
| 69                     | 105 | 143 | 47 | 25 | 5 | 61  | 260 |
| 70                     | 113 | 144 | 47 | 25 | 5 | 69  | 259 |
| 71                     | 209 | 188 | 49 | 36 | 5 | 64  | 211 |
| 72                     | 113 | 163 | 47 | 25 | 5 | 69  | 259 |
| 73                     | 212 | 206 | 43 | 53 | 5 | 109 | 217 |
| 74                     | 105 | 143 | 47 | 25 | 5 | 61  | 260 |
| 75                     | 113 | 144 | 47 | 25 | 5 | 69  | 259 |
| 76                     | 133 | 188 | 39 | 25 | 5 | 61  | 261 |
| 77                     | 187 | 224 | 55 | 25 | 5 | 52  | 313 |
| 78                     | 117 | 159 | 39 | 25 | 5 | 67  | 262 |
| 79                     | 164 | 207 | 43 | 36 | 5 | 61  | 233 |
| 80                     | 149 | 205 | 55 | 25 | 5 | 52  | 313 |
| 81                     | 172 | 194 | 43 | 25 | 5 | 64  | 259 |
| 82                     | 126 | 117 | 39 | 25 | 5 | 77  | 286 |
| 83                     | 203 | 210 | 39 | 50 | 5 | 69  | 183 |
| 84                     | 174 | 117 | 41 | 25 | 5 | 61  | 298 |
| 85                     | 155 | 173 | 43 | 25 | 5 | 75  | 314 |
| 86                     | 128 | 136 | 41 | 25 | 5 | 90  | 309 |
| 87                     | 143 | 159 | 43 | 25 | 5 | 95  | 316 |
| 88                     | 169 | 173 | 49 | 36 | 5 | 62  | 233 |
| 89                     | 161 | 164 | 43 | 25 | 5 | 62  | 278 |
| 90                     | 164 | 183 | 49 | 36 | 5 | 61  | 201 |
| 91                     | 171 | 181 | 43 | 36 | 5 | 59  | 231 |
| 92                     | 136 | 169 | 43 | 25 | 5 | 81  | 301 |
| 93                     | 216 | 224 | 43 | 36 | 5 | 64  | 251 |

◆ Denotes change

8-2012

**BASE RATES**

| <b>Territory</b>              | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|-------------------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| 94                            | 148                  | 224                    | 43                      | 36                    | 5           | 52                          | 225              |
| 95                            | 175                  | 203                    | 49                      | 36                    | 5           | 61                          | 242              |
| <b>◆ PREFERRED BASE RATES</b> |                      |                        |                         |                       |             |                             |                  |
| 96                            | 122                  | 144                    | 39                      | 25                    | 5           | 64                          | 266              |
| 97                            | 117                  | 144                    | 39                      | 25                    | 5           | 67                          | 262              |
| 98                            | 126                  | 157                    | 39                      | 33                    | 5           | 56                          | 265              |
| 99                            | 117                  | 155                    | 39                      | 25                    | 5           | 67                          | 262              |
| 100                           | 117                  | 136                    | 39                      | 25                    | 5           | 67                          | 262              |
| 101                           | 187                  | 143                    | 41                      | 25                    | 5           | 57                          | 298              |
| 102                           | 187                  | 137                    | 41                      | 25                    | 5           | 58                          | 298              |
| 103                           | 187                  | 130                    | 41                      | 25                    | 5           | 59                          | 298              |
| 104                           | 169                  | 149                    | 41                      | 25                    | 5           | 63                          | 298              |
| 105                           | 133                  | 149                    | 41                      | 25                    | 5           | 90                          | 309              |
| 106                           | 142                  | 163                    | 41                      | 25                    | 5           | 90                          | 309              |
| 107                           | 138                  | 142                    | 41                      | 25                    | 5           | 90                          | 309              |
| 108                           | 143                  | 140                    | 41                      | 25                    | 5           | 90                          | 309              |
| 109                           | 143                  | 142                    | 41                      | 25                    | 5           | 90                          | 309              |
| 110                           | 138                  | 155                    | 41                      | 25                    | 5           | 90                          | 309              |
| 111                           | 140                  | 163                    | 41                      | 25                    | 5           | 90                          | 309              |
| 112                           | 166                  | 185                    | 43                      | 36                    | 5           | 59                          | 231              |
| 113                           | 170                  | 184                    | 43                      | 36                    | 5           | 59                          | 231              |
| 115                           | 169                  | 188                    | 49                      | 36                    | 5           | 61                          | 242              |

◆ Denotes change  
8-2012

**SERFF Tracking #:**

GRAN-128534341

**State Tracking #:**

GRAN-128534341

**Company Tracking #:**

TW-GM-03-2012

**State:**

Ohio

**Filing Company:**

Grange Mutual Casualty Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Private Passenger Auto

**Project Name/Number:**

Mutual Auto Revision/TW-GM-02-2012

## Supporting Document Schedules

|                  |                                   | <b>Item Status:</b> | <b>Status Date:</b> |
|------------------|-----------------------------------|---------------------|---------------------|
| Bypassed - Item: | Filing Requirements Summary - P&C | Filed               | 08/01/2012          |
| Bypass Reason:   | acknowledged                      |                     |                     |
| Comments:        |                                   |                     |                     |

|                   |   | <b>Item Status:</b> | <b>Status Date:</b> |
|-------------------|---|---------------------|---------------------|
| Satisfied - Item: | manual pages - changes highlighted  | Filed               | 08/01/2012          |
| Comments:         |   |                     |                     |
| Attachment(s):    | PLGMPAOHDiscounts_35_08152012 - page E-6.pdf<br>PLGMPAOHPremiumTable_29_08152012 - page H-3 & H-4.pdf<br>PLGMPAOHBaseRates_23_08152012 1.pdf<br>PLGMPAOHPremiumCalculation_34_08152012 H-7 & H-17.pdf |                     |                     |

|                   |   | <b>Item Status:</b> | <b>Status Date:</b> |
|-------------------|---|---------------------|---------------------|
| Satisfied - Item: | manual pages - current  | Filed               | 08/01/2012          |
| Comments:         |   |                     |                     |
| Attachment(s):    | PLGMPAOHDiscounts_34_03172010 - page E-6.pdf<br>PLGMPAOHPremiumTable_28_08152010.pdf<br>PLGMPAOHPremiumCalculation_33_08152010.pdf<br>PLGMPAOHBaseRates_22_02012010.pdf |                     |                     |

|                   |                               | <b>Item Status:</b> | <b>Status Date:</b> |
|-------------------|-------------------------------|---------------------|---------------------|
| Satisfied - Item: | INS4012                       | Filed               | 08/01/2012          |
| Comments:         |                               |                     |                     |
| Attachment(s):    | INS 4012 Auto CW and Ohio.pdf |                     |                     |

SERFF Tracking #: GRAN-128534341      State Tracking #: GRAN-128534341      Company Tracking #: TW-GM-03-2012

State: Ohio      Filing Company: Grange Mutual Casualty Company  
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: Mutual Auto Revision/TW-GM-02-2012

|                      |                                | Item Status: | Status Date: |
|----------------------|--------------------------------|--------------|--------------|
| Satisfied - Item:    | Actuarial Support and Exhibits | Filed        | 08/01/2012   |
| Comments:            |                                |              |              |
| Attachment(s):       |                                |              |              |
| OH Mutual FA PDF.pdf |                                |              |              |

**MULTI-CAR**

**Amount of discount:** Platinum - 10% single car risk; 20% multiple car risk  
Gold Star, Preferred and Standard - none for single car risk; 23% multiple car risk

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

A multi-car discount applies when 1 or more autos in the household are written in the Platinum rate plan, or when more than 1 auto in a household is written in the Gold Star, Preferred or Standard rate plans, or Specialty Lines Auto program. In order for this discount to apply to autos owned separately by 2 individuals who are residents in the same household, other than husband/wife or parent/child relationships, both individuals must sign the Resident Individuals as Named Insureds Supplemental Application and meet the following requirements:

- both individuals must be listed as named insureds on the policies;
- at least one of the applicants must be at least 25 years old; and
- the applicants intend and commit to maintain the joint household on a long-term basis (at least one year).

If the number of autos written on a Personal Auto policy is changed, the discount will be adjusted, if needed, at the time the change is made.

**Exception:** If only 1 auto is insured in the Personal Auto program and an individual within that same household has a company auto, then the applicable discount for multiple car risks applies.

**Note:** Miscellaneous vehicles are not eligible for the multi-car discount and cannot be used to qualify the insured's private passenger auto for the multi-car discount.

**◆MULTI-POLICY**

**Amount of discount:** ~~8%~~ 7% (Platinum rating plan)  
~~9%~~ 8% (Gold Star, Preferred and Standard rating plans)

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

**Eligibility Requirements**

Vehicles written in the Personal Auto program will receive a multi-policy discount if the following eligibility requirements are met:

- a Grange Mutual or Property & Casualty Homeowners, Farmowners or Mobile Homeowners policy is written for the principal residence. (If a Grange HO-4 or HO-6 policy covers the primary residence, Coverage C must be written for \$15,000 or more on the HO-4 and \$25,000 or more on the HO-6);
- a Grange Personal Auto policy, covering an auto, is written for the same named insured as shown on the Homeowners, Farmowners or Mobile Homeowners policy; and
- the "named insured" is the same on all policies.

**"Named insured"** as used in this rule means the individual(s) named on the Declarations Page and that person's spouse if a resident of the same household.

(continued)



PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET

| CALCULATION OF CLASSIFICATION RATING FACTOR<br>(Round to 2 decimal places after each step) |  |   |
|--|--|---|
| STEP #   |  |   |
| 1  | Driver Class Factor (Factors for autos begin on page H - 18). Factor for miscellaneous type vehicles = 1.00.   |   |
| 2  | ◆ Multi-Policy Factor ( <b>Platinum</b> = <del>92</del> -.93)<br>( <b>Gold Star, Preferred &amp; Standard</b> = <del>91</del> -.92)  | x |
| 3  | Multi-Car Factor ( <b>Platinum</b> = .10 for single car risk; .20 for multiple car risk)<br>( <b>Gold Star, Preferred &amp; Standard</b> = .00 for single car risk; .23 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. | - |
| 4  | <b>CLASSIFICATION RATING FACTOR (Use in step #17)</b>  | = |

| CALCULATION OF COVERAGE RATES PER VEHICLE<br>(Round to nearest dollar after each step) |   |                |                |                    |                |                   |
|--|---|----------------|----------------|--------------------|----------------|-------------------|
| STEP #   | Base Coverage Amount  | B.I.<br>25/50K | P.D.<br>15,000 | Med. Pay.<br>5,000 | O.T.C.<br>Full | Coll.<br>100 Ded. |
| 5  | Territory Base Rate (Base Rates Tab: <b>Platinum</b> - Page I-1, <b>Preferred</b> - Page I-4) or \$100's of Physical Damage |                |                |                    |                |                   |
| 6  | Standard Rating Plan Factor (1.28) n/a to MV  | x              | x              | x                  | x              | x                 |
| 7  | Farm Use Factor ( <b>Platinum</b> = 1.00; <b>Gold Star, Preferred &amp; Standard</b> = .85) n/a to MV                       | x              | x              |                    | x              | x                 |
| 8  | Symbol/Model Year Factor (Page H - 8)<br>(Applicable to Autos, Motor Homes and Trailers)                                    |                |                |                    | x              | x                 |
| 9  | Latest Model Year Factor (Page H - 12)<br>(Applicable to Autos, Motor Homes and Trailers)                                   |                |                |                    | x              | x                 |
| 10   | Deductible Factor (Page H - 12)   |                |                |                    | x              | x                 |
| 11   | Miscellaneous Vehicle Deductible Rate Per \$100 (Pg. H - 13 )<br>(Not applicable to Motor Homes or Trailers)                |                |                |                    | x              | x                 |
| 12   | Additional Limit Factor (Page H - 14)   | x              | x              | x                  |                |                   |
| 13   | Vehicle Type Factor (Page H - 13) MV only (Applicable to O.T.C. and Coll. coverages, for Motor Homes and Trailers only)     | x              | x              | x                  | x              | x                 |
| 14   | Gold Star Rating Plan Factor (Page H - 4) n/a to MV   | x              | x              |                    |                | x                 |
| 15   | ACC/DUI/MAJOR/MINOR Factor (Page H - 14) n/a to MV  | x              | x              | x                  | x              | x                 |
| 16   | Pickup Truck Factor (.85) n/a to MV   |                |                |                    |                | x                 |
| 17   | Classification Rating Factor (from step #4 above)   | x              | x              | x                  | x              | x                 |
| 18   | Senior Defensive Driver Factor (.95)  | x              | x              | x                  |                | x                 |
| 19   | Grange Life Factor (.93)  | x              | x              | x                  | x              | x                 |
| 20   | Passive Restraint Factor (Page H - 15)  |                |                | x                  |                |                   |
| 21   | Grange Employee Factor (.90)  | x              | x              | x                  | x              | x                 |
| 22   | Blue Ribbon Factor (Page H - 15)  | x              | x              | x                  | x              | x                 |
| 23   | Advance Purchase Factor (.85)   | x              | x              | x                  | x              | x                 |
| 24   | Prior Bodily Injury Limits Factor (1.00, .90)   | x              | x              | x                  | x              | x                 |
| 25   | EZ Pay Discount Factor (1.00, .90)  | x              | x              | x                  | x              | x                 |
| 26   | <b>TOTAL COVERAGE PREMIUM</b>   |                | +              | +                  | +              | +                 |
|  |   |                |                |                    |                | =                 |

Grange Mutual Casualty Company

◆ Denotes change

**PREMIUM CALCULATION**

**PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET (continued)**

| CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE |  |          |       |       |
|--|--|----------|-------|-------|
| STEP #   | (Round to nearest dollar after each step)  | Coverage | UM/BI | UM/PD |
| 27   | Platinum or Preferred Territory Rate<br>( <b>Platinum</b> - Page I-1; <b>Preferred</b> - Page I-4) Use Preferred Base Rates for MV.  |          |       |       |
| 28   | Standard Rating Plan Factor (1.28) n/a to MV   |          | x     | x     |
| 29   | Additional Limit Factor (Page H - 16)  |          | x     |       |
| 30   | Vehicle Type Factor (Page H - 13) MV only  |          | x     | x     |
| 31   | ACC/DUI/MAJOR/MINOR Factor (Page H - 16) n/a to MV   |          | x     | x     |
| 32   | ◆Multi-Policy Factor ( <b>Platinum</b> = <b>.92 .93</b> )<br>( <b>Gold Star, Preferred &amp; Standard</b> = <b>.94 .92</b> )   |          | x     | x     |
| 33   | Multi-Car Factor -- Uninsured/Underinsured Motorists<br>( <b>Platinum</b> = .90 for single car risk; .80 for multiple car risk)<br>( <b>Gold Star, Preferred &amp; Standard</b> = 1.00 for single car risk; .77 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. |          | x     | x     |
| 34   | Grange Life Factor (.93)   |          | x     | x     |
| 35   | Grange Employee Factor (.90)   |          | x     | x     |
| 36   | Blue Ribbon Factor (Page H-17)   |          | x     | x     |
| 37   | Advance Purchase Factor (.85)  |          | x     | x     |
| 38   | Prior Bodily Injury Limits Factor (1.00, .90)  |          | x     | x     |
| 39   | EZ Pay Discount Factor (1.00, .90)   |          | x     | x     |
| 40   | <b>TOTAL UNINSURED MOTORISTS COVERAGE PREMIUM</b>  |          |       | + =   |

|   |   |
|---|---|
| <b>TOTAL OF COVERAGE PREMIUMS:</b> (STEP 26 + 40) | = |
| <b>TOTAL OF ANY OPTIONAL COVERAGES:</b>           | + |
| <b>TOTAL PREMIUM</b>                              | = |

**Sub-Class Code Sequence (Not Applicable to Miscellaneous Vehicles)**

| <u>ACC/DUI/MAJ/MIN</u> | <u>PL</u> | <u>GS4</u> | <u>GS5</u> | <u>GS6</u> | <u>GS7</u> | <u>PF</u> | <u>ST</u> |
|------------------------|-----------|------------|------------|------------|------------|-----------|-----------|
| 0000                   | 1.00      | 1.00       | 1.00       | 1.00       | 1.00       | 1.00      | 1.00      |
| 0001                   | 1.05      | 1.02       | 1.02       | 1.03       | 1.03       | 1.00      | 1.00      |
| 0002                   | 1.10      | 1.10       | 1.10       | 1.10       | 1.10       | 1.10      | 1.10      |
| 0003                   | 1.81      | 1.78       | 1.78       | 1.79       | 1.79       | 1.60      | 1.58      |
| 1000                   | 1.39      | 1.36       | 1.36       | 1.37       | 1.37       | 1.25      | 1.25      |
| 2000                   | 2.16      | 2.11       | 2.11       | 2.14       | 2.14       | 1.90      | 1.90      |
| 1001                   | 1.54      | 1.50       | 1.50       | 1.52       | 1.52       | 1.38      | 1.33      |
| 1002                   | 1.98      | 1.94       | 1.94       | 1.96       | 1.96       | 1.75      | 1.67      |
| 2001                   | 2.82      | 2.78       | 2.78       | 2.80       | 2.80       | 2.50      | 2.50      |
| 0100                   | 1.33      | 1.30       | 1.30       | 1.31       | 1.31       | 1.20      | 1.20      |
| 0010                   | 2.00      | 1.90       | 1.90       | 1.90       | 2.00       | 1.80      | 1.65      |

**Grange Mutual Casualty Company**

◆ Denotes change

BASE RATES

| Territory                    | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| <b>♦ PLATINUM BASE RATES</b> |               |                 |                  |            |      |                      |           |
| 1                            | 109           | 123             | 76               | 25         | 5    | 116                  | 150       |
| 2                            | 111           | 92              | 22               | 16         | 5    | 41                   | 138       |
| 3                            | 123           | 147             | 50               | 19         | 5    | 54                   | 183       |
| 4                            | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 5                            | 118           | 99              | 41               | 16         | 5    | 50                   | 123       |
| 6                            | 91            | 104             | 26               | 19         | 5    | 42                   | 132       |
| 7                            | 75            | 71              | 23               | 13         | 5    | 55                   | 132       |
| 8                            | 94            | 107             | 35               | 16         | 5    | 41                   | 122       |
| 9                            | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 10                           | 109           | 114             | 35               | 16         | 5    | 37                   | 118       |
| 11                           | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 12                           | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 13                           | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 14                           | 101           | 122             | 23               | 13         | 5    | 43                   | 132       |
| 15                           | 119           | 107             | 35               | 16         | 5    | 42                   | 125       |
| 16                           | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 17                           | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 18                           | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 19                           | 98            | 97              | 22               | 16         | 5    | 41                   | 120       |
| 20                           | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 21                           | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 22                           | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 23                           | 104           | 97              | 22               | 19         | 5    | 54                   | 130       |
| 24                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 25                           | 77            | 81              | 22               | 13         | 5    | 50                   | 140       |
| 26                           | 109           | 80              | 26               | 13         | 5    | 42                   | 124       |
| 27                           | 82            | 129             | 22               | 13         | 5    | 43                   | 140       |
| 28                           | 91            | 105             | 49               | 19         | 5    | 54                   | 130       |
| 29                           | 132           | 105             | 28               | 19         | 5    | 71                   | 162       |
| 30                           | 111           | 104             | 22               | 13         | 5    | 46                   | 139       |
| 31                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 32                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 33                           | 122           | 103             | 26               | 19         | 5    | 47                   | 145       |
| 34                           | 127           | 113             | 22               | 13         | 5    | 42                   | 130       |
| 35                           | 112           | 115             | 22               | 19         | 5    | 57                   | 130       |
| 36                           | 98            | 104             | 22               | 13         | 5    | 41                   | 151       |
| 37                           | 87            | 81              | 22               | 13         | 5    | 54                   | 147       |
| 38                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 39                           | 111           | 123             | 22               | 13         | 5    | 60                   | 173       |
| 40                           | 117           | 95              | 23               | 13         | 5    | 46                   | 140       |
| 41                           | 67            | 81              | 23               | 13         | 5    | 47                   | 156       |
| 42                           | 75            | 80              | 22               | 13         | 5    | 51                   | 152       |
| 43                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 44                           | 146           | 122             | 36               | 19         | 5    | 36                   | 126       |
| 45                           | 95            | 92              | 41               | 16         | 5    | 42                   | 130       |
| 46                           | 101           | 92              | 36               | 16         | 5    | 43                   | 125       |
| 47                           | 120           | 131             | 23               | 13         | 5    | 42                   | 166       |
| 48                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 49                           | 80            | 80              | 22               | 13         | 5    | 45                   | 151       |
| 50                           | 109           | 103             | 40               | 13         | 5    | 45                   | 150       |

♦ Denotes change

8-2012

Grange Mutual Casualty Company  
Personal Auto - I-1 (OH)

BASE RATES

| Territory                    | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| <b>♦ PLATINUM BASE RATES</b> |               |                 |                  |            |      |                      |           |
| 51                           | 106           | 103             | 22               | 13         | 5    | 37                   | 138       |
| 52                           | 86            | 91              | 26               | 13         | 5    | 51                   | 148       |
| 53                           | 89            | 91              | 26               | 13         | 5    | 50                   | 147       |
| 54                           | 86            | 90              | 22               | 13         | 5    | 54                   | 156       |
| 55                           | 77            | 90              | 22               | 13         | 5    | 54                   | 150       |
| 56                           | 86            | 90              | 22               | 13         | 5    | 55                   | 156       |
| 57                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 58                           | 85            | 90              | 22               | 13         | 5    | 54                   | 154       |
| 59                           | 84            | 90              | 22               | 13         | 5    | 41                   | 140       |
| 60                           | 86            | 90              | 22               | 13         | 5    | 47                   | 151       |
| 61                           | 93            | 80              | 23               | 13         | 5    | 30                   | 124       |
| 62                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 63                           | 77            | 78              | 41               | 13         | 5    | 34                   | 141       |
| 64                           | 101           | 105             | 35               | 13         | 5    | 34                   | 125       |
| 65                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 66                           | 75            | 81              | 22               | 13         | 5    | 47                   | 150       |
| 67                           | 94            | 100             | 43               | 12         | 5    | 33                   | 142       |
| 68                           | 67            | 81              | 22               | 13         | 5    | 45                   | 148       |
| 69                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 70                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 71                           | 111           | 100             | 36               | 13         | 5    | 34                   | 130       |
| 72                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 73                           | 120           | 131             | 22               | 19         | 5    | 50                   | 116       |
| 74                           | 67            | 90              | 27               | 13         | 5    | 45                   | 146       |
| 75                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 76                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 77                           | 101           | 115             | 26               | 13         | 5    | 33                   | 139       |
| 78                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 79                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 80                           | 101           | 115             | 26               | 13         | 5    | 33                   | 139       |
| 81                           | 111           | 113             | 58               | 13         | 5    | 41                   | 138       |
| 82                           | 89            | 97              | 23               | 13         | 5    | 37                   | 138       |
| 83                           | 111           | 105             | 28               | 19         | 5    | 50                   | 116       |
| 84                           | 86            | 90              | 22               | 13         | 5    | 54                   | 160       |
| 85                           | 93            | 81              | 23               | 13         | 5    | 54                   | 162       |
| 86                           | 77            | 78              | 22               | 13         | 5    | 57                   | 159       |
| 87                           | 84            | 91              | 23               | 13         | 5    | 62                   | 164       |
| 88                           | 91            | 91              | 23               | 13         | 5    | 45                   | 148       |
| 89                           | 93            | 95              | 23               | 13         | 5    | 45                   | 135       |
| 90                           | 89            | 97              | 23               | 13         | 5    | 34                   | 122       |
| 91                           | 80            | 90              | 22               | 13         | 5    | 45                   | 146       |
| 92                           | 71            | 71              | 49               | 13         | 5    | 57                   | 155       |
| 93                           | 98            | 104             | 22               | 13         | 5    | 54                   | 162       |
| 94                           | 87            | 99              | 22               | 13         | 5    | 37                   | 148       |
| 95                           | 85            | 95              | 23               | 13         | 5    | 41                   | 151       |
| 96                           | 82            | 90              | 22               | 13         | 5    | 46                   | 155       |
| 97                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 98                           | 75            | 80              | 22               | 13         | 5    | 45                   | 150       |
| 99                           | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |
| 100                          | 93            | 67              | 43               | 13         | 5    | 45                   | 146       |

♦ Denotes change  
8-2012

**BASE RATES**

| <b>Territory</b>             | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|------------------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| <b>◆ PLATINUM BASE RATES</b> |                      |                        |                         |                       |             |                             |                  |
| 101                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 102                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 103                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 104                          | 86                   | 90                     | 22                      | 13                    | 5           | 54                          | 160              |
| 105                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 106                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 107                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 108                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 109                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 110                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 111                          | 77                   | 78                     | 22                      | 13                    | 5           | 57                          | 159              |
| 112                          | 80                   | 90                     | 22                      | 13                    | 5           | 45                          | 146              |
| 113                          | 80                   | 90                     | 22                      | 13                    | 5           | 45                          | 146              |
| 115                          | 85                   | 95                     | 23                      | 13                    | 5           | 41                          | 151              |

◆ Denotes change  
8-2012

**BASE RATES**

| <b>Territory</b>              | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|-------------------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| <b>♦ PREFERRED BASE RATES</b> |                      |                        |                         |                       |             |                             |                  |
| 1                             | 279                  | 293                    | 43                      | 50                    | 5           | 170                         | 277              |
| 2                             | 191                  | 198                    | 39                      | 31                    | 5           | 61                          | 247              |
| 3                             | 270                  | 271                    | 55                      | 53                    | 5           | 139                         | 275              |
| 4                             | 144                  | 163                    | 39                      | 25                    | 5           | 71                          | 272              |
| 5                             | 230                  | 184                    | 47                      | 31                    | 5           | 71                          | 258              |
| 6                             | 193                  | 180                    | 47                      | 47                    | 5           | 71                          | 257              |
| 7                             | 103                  | 112                    | 43                      | 25                    | 5           | 91                          | 238              |
| 8                             | 188                  | 206                    | 48                      | 45                    | 5           | 49                          | 214              |
| 9                             | 143                  | 201                    | 39                      | 25                    | 5           | 71                          | 272              |
| 10                            | 175                  | 184                    | 43                      | 31                    | 5           | 61                          | 244              |
| 11                            | 149                  | 196                    | 47                      | 25                    | 5           | 69                          | 238              |
| 12                            | 149                  | 195                    | 47                      | 25                    | 5           | 69                          | 238              |
| 13                            | 116                  | 130                    | 39                      | 25                    | 5           | 80                          | 286              |
| 14                            | 157                  | 174                    | 43                      | 25                    | 5           | 69                          | 245              |
| 15                            | 205                  | 185                    | 47                      | 35                    | 5           | 77                          | 249              |
| 16                            | 119                  | 133                    | 39                      | 25                    | 5           | 80                          | 286              |
| 17                            | 117                  | 130                    | 39                      | 25                    | 5           | 80                          | 286              |
| 18                            | 136                  | 130                    | 39                      | 25                    | 5           | 75                          | 278              |
| 19                            | 179                  | 192                    | 43                      | 44                    | 5           | 56                          | 201              |
| 20                            | 144                  | 148                    | 39                      | 25                    | 5           | 75                          | 278              |
| 21                            | 173                  | 170                    | 49                      | 36                    | 5           | 52                          | 227              |
| 22                            | 179                  | 188                    | 49                      | 36                    | 5           | 52                          | 227              |
| 23                            | 165                  | 196                    | 39                      | 41                    | 5           | 70                          | 225              |
| 24                            | 163                  | 180                    | 43                      | 36                    | 5           | 64                          | 238              |
| 25                            | 115                  | 159                    | 39                      | 25                    | 5           | 76                          | 261              |
| 26                            | 188                  | 174                    | 47                      | 25                    | 5           | 64                          | 226              |
| 27                            | 123                  | 214                    | 39                      | 25                    | 5           | 69                          | 289              |
| 28                            | 163                  | 206                    | 39                      | 51                    | 5           | 77                          | 215              |
| 29                            | 214                  | 203                    | 43                      | 53                    | 5           | 86                          | 286              |
| 30                            | 199                  | 198                    | 43                      | 36                    | 5           | 57                          | 231              |
| 31                            | 159                  | 170                    | 43                      | 36                    | 5           | 64                          | 238              |
| 32                            | 159                  | 170                    | 43                      | 36                    | 5           | 64                          | 238              |
| 33                            | 219                  | 185                    | 47                      | 41                    | 5           | 83                          | 286              |
| 34                            | 256                  | 247                    | 47                      | 36                    | 5           | 64                          | 244              |
| 35                            | 199                  | 219                    | 47                      | 53                    | 5           | 71                          | 202              |
| 36                            | 191                  | 225                    | 47                      | 36                    | 5           | 59                          | 247              |
| 37                            | 149                  | 158                    | 39                      | 25                    | 5           | 71                          | 272              |
| 38                            | 159                  | 168                    | 43                      | 36                    | 5           | 64                          | 238              |
| 39                            | 191                  | 232                    | 41                      | 25                    | 5           | 76                          | 299              |
| 40                            | 175                  | 192                    | 43                      | 25                    | 5           | 62                          | 242              |
| 41                            | 128                  | 190                    | 49                      | 36                    | 5           | 71                          | 255              |
| 42                            | 134                  | 201                    | 39                      | 13                    | 5           | 64                          | 274              |
| 43                            | 113                  | 148                    | 39                      | 25                    | 5           | 61                          | 259              |
| 44                            | 204                  | 242                    | 39                      | 41                    | 5           | 85                          | 216              |
| 45                            | 128                  | 136                    | 39                      | 31                    | 5           | 97                          | 265              |

♦ Denotes change  
8-2012

BASE RATES

| Territory              | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
|------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| ♦ PREFERRED BASE RATES |               |                 |                  |            |      |                      |           |
| 46                     | 173           | 168             | 43               | 44         | 5    | 64                   | 201       |
| 47                     | 182           | 246             | 43               | 29         | 5    | 61                   | 273       |
| 48                     | 108           | 158             | 39               | 25         | 5    | 61                   | 259       |
| 49                     | 126           | 158             | 41               | 25         | 5    | 70                   | 282       |
| 50                     | 159           | 210             | 41               | 25         | 5    | 62                   | 281       |
| 51                     | 186           | 190             | 41               | 30         | 5    | 64                   | 268       |
| 52                     | 145           | 178             | 47               | 25         | 5    | 64                   | 231       |
| 53                     | 149           | 196             | 47               | 25         | 5    | 69                   | 238       |
| 54                     | 171           | 194             | 43               | 36         | 5    | 64                   | 242       |
| 55                     | 126           | 155             | 39               | 25         | 5    | 75                   | 281       |
| 56                     | 104           | 144             | 39               | 25         | 5    | 91                   | 282       |
| 57                     | 113           | 148             | 39               | 25         | 5    | 61                   | 259       |
| 58                     | 138           | 163             | 39               | 25         | 5    | 77                   | 294       |
| 59                     | 111           | 142             | 39               | 25         | 5    | 80                   | 286       |
| 60                     | 136           | 149             | 39               | 25         | 5    | 75                   | 278       |
| 61                     | 171           | 172             | 49               | 36         | 5    | 52                   | 227       |
| 62                     | 105           | 143             | 47               | 25         | 5    | 61                   | 260       |
| 63                     | 165           | 161             | 43               | 36         | 5    | 64                   | 238       |
| 64                     | 172           | 201             | 39               | 25         | 5    | 52                   | 227       |
| 65                     | 99            | 157             | 47               | 25         | 5    | 61                   | 260       |
| 66                     | 134           | 194             | 39               | 25         | 5    | 64                   | 233       |
| 67                     | 157           | 236             | 43               | 31         | 5    | 49                   | 293       |
| 68                     | 113           | 148             | 39               | 25         | 5    | 61                   | 259       |
| 69                     | 105           | 143             | 47               | 25         | 5    | 61                   | 260       |
| 70                     | 113           | 144             | 47               | 25         | 5    | 69                   | 259       |
| 71                     | 209           | 188             | 49               | 36         | 5    | 64                   | 211       |
| 72                     | 113           | 163             | 47               | 25         | 5    | 69                   | 259       |
| 73                     | 212           | 206             | 43               | 53         | 5    | 109                  | 217       |
| 74                     | 105           | 143             | 47               | 25         | 5    | 61                   | 260       |
| 75                     | 113           | 144             | 47               | 25         | 5    | 69                   | 259       |
| 76                     | 133           | 188             | 39               | 25         | 5    | 61                   | 261       |
| 77                     | 187           | 224             | 55               | 25         | 5    | 52                   | 313       |
| 78                     | 117           | 159             | 39               | 25         | 5    | 67                   | 262       |
| 79                     | 164           | 207             | 43               | 36         | 5    | 61                   | 233       |
| 80                     | 149           | 205             | 55               | 25         | 5    | 52                   | 313       |
| 81                     | 172           | 194             | 43               | 25         | 5    | 64                   | 259       |
| 82                     | 126           | 117             | 39               | 25         | 5    | 77                   | 286       |
| 83                     | 203           | 210             | 39               | 50         | 5    | 69                   | 183       |
| 84                     | 174           | 117             | 41               | 25         | 5    | 61                   | 298       |
| 85                     | 155           | 173             | 43               | 25         | 5    | 75                   | 314       |
| 86                     | 128           | 136             | 41               | 25         | 5    | 90                   | 309       |
| 87                     | 143           | 159             | 43               | 25         | 5    | 95                   | 316       |
| 88                     | 169           | 173             | 49               | 36         | 5    | 62                   | 233       |
| 89                     | 161           | 164             | 43               | 25         | 5    | 62                   | 278       |
| 90                     | 164           | 183             | 49               | 36         | 5    | 61                   | 201       |
| 91                     | 171           | 181             | 43               | 36         | 5    | 59                   | 231       |
| 92                     | 136           | 169             | 43               | 25         | 5    | 81                   | 301       |
| 93                     | 216           | 224             | 43               | 36         | 5    | 64                   | 251       |
| 94                     | 148           | 224             | 43               | 36         | 5    | 52                   | 225       |
| 95                     | 175           | 203             | 49               | 36         | 5    | 61                   | 242       |

♦ Denotes change  
8-2012

**BASE RATES**

| <b>Territory</b>              | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
|-------------------------------|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| <b>◆ PREFERRED BASE RATES</b> |                      |                        |                         |                       |             |                             |                  |
| 96                            | 122                  | 144                    | 39                      | 25                    | 5           | 64                          | 266              |
| 97                            | 117                  | 144                    | 39                      | 25                    | 5           | 67                          | 262              |
| 98                            | 126                  | 157                    | 39                      | 33                    | 5           | 56                          | 265              |
| 99                            | 117                  | 155                    | 39                      | 25                    | 5           | 67                          | 262              |
| 100                           | 117                  | 136                    | 39                      | 25                    | 5           | 67                          | 262              |
| 101                           | 187                  | 143                    | 41                      | 25                    | 5           | 57                          | 298              |
| 102                           | 187                  | 137                    | 41                      | 25                    | 5           | 58                          | 298              |
| 103                           | 187                  | 130                    | 41                      | 25                    | 5           | 59                          | 298              |
| 104                           | 169                  | 149                    | 41                      | 25                    | 5           | 63                          | 298              |
| 105                           | 133                  | 149                    | 41                      | 25                    | 5           | 90                          | 309              |
| 106                           | 142                  | 163                    | 41                      | 25                    | 5           | 90                          | 309              |
| 107                           | 138                  | 142                    | 41                      | 25                    | 5           | 90                          | 309              |
| 108                           | 143                  | 140                    | 41                      | 25                    | 5           | 90                          | 309              |
| 109                           | 143                  | 142                    | 41                      | 25                    | 5           | 90                          | 309              |
| 110                           | 138                  | 155                    | 41                      | 25                    | 5           | 90                          | 309              |
| 111                           | 140                  | 163                    | 41                      | 25                    | 5           | 90                          | 309              |
| 112                           | 166                  | 185                    | 43                      | 36                    | 5           | 59                          | 231              |
| 113                           | 170                  | 184                    | 43                      | 36                    | 5           | 59                          | 231              |
| 115                           | 169                  | 188                    | 49                      | 36                    | 5           | 61                          | 242              |

◆ Denotes change  
8-2012





**CALCULATION OF CLASSIFICATION RATING FACTOR**

**Driver Class Factor** - Refer to the Driver Class Factor Tables beginning on page H-18. Use 1.00 for miscellaneous vehicles.

◆ **Multi-Policy Factor** = Platinum - .93  
Gold Star, Preferred & Standard - .92

**Multi-Car Factor** = Platinum - .10 for single car risk; .20 for multiple car risk  
Gold Star, Preferred & Standard - .00 for single car risk; .23 for multiple car risk  
Multi-Car factor is not applicable to miscellaneous vehicles.

**CALCULATION OF COVERAGE RATES PER VEHICLE**

**Platinum and Preferred Territory Base Rates** - Refer to the Platinum or Preferred Base Rates table located within the Base Rates tab.

**Miscellaneous Vehicle** - For all terrain vehicles, dune buggies, go-carts, snowmobiles, amphibious vehicles, hovercrafts, golf carts, antique autos, classic or special interest autos, determine the stated amount of the vehicle, divide by 100 and round to the nearest dollar for Other Than Collision and Collision separately. For all other coverages for the aforementioned vehicles and for all coverages for motor homes and trailers, use the Preferred Base Rate.

**Standard Rating Plan Factor** = 1.28 (Only applies when writing an auto in the Standard rating plan.)

**Farm Use Factor** = Platinum - 1.00  
Gold Star, Preferred & Standard - .85  
Does not apply to miscellaneous vehicles.

**Symbol/Model Year Factor**

This step is used for autos, motor homes, camping trailers, travel trailers and utility trailers. The model year of the vehicle is the year assigned by the vehicle manufacturer. For rebuilt or structurally altered vehicles, the model year of the chassis determines the model year of the vehicle. To get the symbol/model year factor, multiply the symbol factor and the model year factor and round to two decimal places.

Refer to the following tables for the symbol and model year factors:

(continued)



**CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE (continued)**

◆ **Multi-Policy Factor** = Platinum - .93; Gold Star, Preferred & Standard - .92

**Multi-Car Factor** = Platinum - .90 for single car risk; .80 for multiple car risk  
 Gold Star, Preferred & Standard - 1.00 for single car risk; .77 for multiple car risk  
 Multi-Car factor is not applicable to miscellaneous type vehicles.

**Grange Life Factor** = .93

**Grange Employee Factor** = .90

**Blue Ribbon Factor -**

| <u>Tier\Level</u>               | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> | <u>6</u> | <u>7</u> | <u>8</u> | <u>9</u> | <u>N, S, V &amp; W</u> |
|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------------------|
| Platinum                        | NA       | NA       | NA       | .99      | .94      | .92      | .81      | .76      | .72      | .94                    |
| Gold Star, Preferred & Standard | .98      | .84      | .81      | .81      | .76      | .69      | .64      | .58      | .58      | .72                    |

**Advance Purchase Factor** = .85

**Prior Bodily Injury Limits Factor** = .90

**EZ Pay Discount Factor** = .90

**MULTI-CAR**

**Amount of discount:** Platinum - 10% single car risk; 20% multiple car risk  
Gold Star, Preferred and Standard - none for single car risk; 23% multiple car risk

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

A multi-car discount applies when 1 or more autos in the household are written in the Platinum rate plan, or when more than 1 auto in a household is written in the Gold Star, Preferred or Standard rate plans, or Specialty Lines Auto program. In order for this discount to apply to autos owned separately by 2 individuals who are residents in the same household, other than husband/wife or parent/child relationships, both individuals must sign the Resident Individuals as Named Insureds Supplemental Application and meet the following requirements:

- both individuals must be listed as named insureds on the policies;
- at least one of the applicants must be at least 25 years old; and
- the applicants intend and commit to maintain the joint household on a long-term basis (at least one year).

If the number of autos written on a Personal Auto policy is changed, the discount will be adjusted, if needed, at the time the change is made.

**Exception:** If only 1 auto is insured in the Personal Auto program and an individual within that same household has a company auto, then the applicable discount for multiple car risks applies.

**Note:** Miscellaneous vehicles are not eligible for the multi-car discount and cannot be used to qualify the insured's private passenger auto for the multi-car discount.

**◆MULTI-POLICY**

**Amount of discount:** 8% (Platinum rating plan)  
9% (Gold Star, Preferred and Standard rating plans)

**Discount applies to:** Liability (BI & PD), Medical Payments, Uninsured/Underinsured Motorists, Uninsured Motorists Property Damage, Other Than Collision and Collision

**Eligibility Requirements**

Vehicles written in the Personal Auto program will receive a multi-policy discount if the following eligibility requirements are met:

- a Grange Mutual or Property & Casualty Homeowners, Farmowners or Mobile Homeowners policy is written for the principal residence. (If a Grange HO-4 or HO-6 policy covers the primary residence, Coverage C must be written for \$15,000 or more on the HO-4 and \$25,000 or more on the HO-6);
- a Grange Personal Auto policy, covering an auto, is written for the same named insured as shown on the Homeowners, Farmowners or Mobile Homeowners policy; and
- the "named insured" is the same on all policies.

**"Named insured"** as used in this rule means the individual(s) named on the Declarations Page and that person's spouse if a resident of the same household.

(continued)

PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET

| CALCULATION OF CLASSIFICATION RATING FACTOR<br>(Round to 2 decimal places after each step) |  |   |
|--|--|---|
| STEP #   |  |   |
| 1  | Driver Class Factor (Factors for autos begin on page H - 18). Factor for miscellaneous type vehicles = 1.00.   |   |
| 2  | Multi-Policy Factor (Platinum = .92)<br>(Gold Star, Preferred & Standard = .91)  | x |
| 3  | Multi-Car Factor (Platinum = .10 for single car risk; .20 for multiple car risk)<br>(Gold Star, Preferred & Standard = .00 for single car risk; .23 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. | - |
| 4  | <b>CLASSIFICATION RATING FACTOR (Use in step #17)</b>  | = |

| CALCULATION OF COVERAGE RATES PER VEHICLE<br>(Round to nearest dollar after each step) |   |                |                |                    |                |                   |
|--|---|----------------|----------------|--------------------|----------------|-------------------|
| STEP #   | Base Coverage Amount  | B.I.<br>25/50K | P.D.<br>15,000 | Med. Pay.<br>5,000 | O.T.C.<br>Full | Coll.<br>100 Ded. |
| 5  | Territory Base Rate (Base Rates Tab: <b>Platinum</b> - Page I-1, <b>Preferred</b> - Page I-4) or \$100's of Physical Damage |                |                |                    |                |                   |
| 6  | Standard Rating Plan Factor (1.28) n/a to MV  | x              | x              | x                  | x              | x                 |
| 7  | Farm Use Factor ( <b>Platinum</b> = 1.00; <b>Gold Star, Preferred &amp; Standard</b> = .85) n/a to MV                       | x              | x              |                    | x              | x                 |
| 8  | ◆Symbol/Model Year Factor (Page H - 8)<br>(Applicable to Autos, Motor Homes and Trailers)                                   |                |                |                    | x              | x                 |
| 9  | ◆Latest Model Year Factor (Page H - 12)<br>(Applicable to Autos, Motor Homes and Trailers)                                  |                |                |                    | x              | x                 |
| 10   | ◆Deductible Factor (Page H - 12)  |                |                |                    | x              | x                 |
| 11   | ◆Miscellaneous Vehicle Deductible Rate Per \$100 (Pg. H - 13 )<br>(Not applicable to Motor Homes or Trailers)               |                |                |                    | x              | x                 |
| 12   | ◆Additional Limit Factor (Page H - 14)  | x              | x              | x                  |                |                   |
| 13   | ◆Vehicle Type Factor (Page H - 13) MV only (Applicable to O.T.C. and Coll. coverages, for Motor Homes and Trailers only)    | x              | x              | x                  | x              | x                 |
| 14   | ◆Gold Star Rating Plan Factor (Page H - 4) n/a to MV  | x              | x              |                    |                | x                 |
| 15   | ◆ACC/DUI/MAJOR/MINOR Factor (Page H - 14) n/a to MV   | x              | x              | x                  | x              | x                 |
| 16   | Pickup Truck Factor (.85) n/a to MV   |                |                |                    |                | x                 |
| 17   | Classification Rating Factor (from step #4 above)   | x              | x              | x                  | x              | x                 |
| 18   | Senior Defensive Driver Factor (.95)  | x              | x              | x                  |                | x                 |
| 19   | Grange Life Factor (.93)  | x              | x              | x                  | x              | x                 |
| 20   | ◆Passive Restraint Factor (Page H - 15)   |                |                | x                  |                |                   |
| 21   | Grange Employee Factor (.90)  | x              | x              | x                  | x              | x                 |
| 22   | ◆Blue Ribbon Factor (Page H - 15)   | x              | x              | x                  | x              | x                 |
| 23   | Advance Purchase Factor (.85)   | x              | x              | x                  | x              | x                 |
| 24   | Prior Bodily Injury Limits Factor (1.00, .90)   | x              | x              | x                  | x              | x                 |
| 25   | EZ Pay Discount Factor (1.00, .90)  | x              | x              | x                  | x              | x                 |
| 26   | <b>TOTAL COVERAGE PREMIUM</b>   |                | +              | +                  | +              | +                 |
|  |   |                |                |                    |                | =                 |

Grange Mutual Casualty Company

◆ Denotes change

**PREMIUM CALCULATION**

**PERSONAL VEHICLE PREMIUM CALCULATION WORKSHEET (continued)**

| CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE |  |          |       |       |
|--|--|----------|-------|-------|
| STEP #   | (Round to nearest dollar after each step)  | Coverage | UM/BI | UM/PD |
| 27   | Platinum or Preferred Territory Rate<br>( <b>Platinum</b> - Page I-1; <b>Preferred</b> - Page I-4) Use Preferred Base Rates for MV.  |          |       |       |
| 28   | Standard Rating Plan Factor (1.28) n/a to MV   |          | x     | x     |
| 29   | ◆Additional Limit Factor (Page H - 16)   |          | x     |       |
| 30   | ◆Vehicle Type Factor (Page H - 13) MV only   |          | x     | x     |
| 31   | ◆ACC/DUI/MAJOR/MINOR Factor (Page H - 16) n/a to MV  |          | x     | x     |
| 32   | Multi-Policy Factor ( <b>Platinum</b> = .92)<br>( <b>Gold Star, Preferred &amp; Standard</b> = .91)  |          | x     | x     |
| 33   | Multi-Car Factor -- Uninsured/Underinsured Motorists<br>( <b>Platinum</b> = .90 for single car risk; .80 for multiple car risk)<br>( <b>Gold Star, Preferred &amp; Standard</b> = 1.00 for single car risk; .77 for multiple car risk)<br>Multi-Car factor is not applicable to miscellaneous type vehicles. |          | x     | x     |
| 34   | Grange Life Factor (.93)   |          | x     | x     |
| 35   | Grange Employee Factor (.90)   |          | x     | x     |
| 36   | ◆Blue Ribbon Factor (Page H-17)  |          | x     | x     |
| 37   | Advance Purchase Factor (.85)  |          | x     | x     |
| 38   | Prior Bodily Injury Limits Factor (1.00, .90)  |          | x     | x     |
| 39   | EZ Pay Discount Factor (1.00, .90)   |          | x     | x     |
| 40   | <b>TOTAL UNINSURED MOTORISTS COVERAGE PREMIUM</b>  |          |       | + =   |

|   |   |
|---|---|
| ◆TOTAL OF COVERAGE PREMIUMS: (STEP 26 + 40) | = |
| TOTAL OF ANY OPTIONAL COVERAGES:            | + |
| <b>TOTAL PREMIUM</b>                        | = |

**Sub-Class Code Sequence (Not Applicable to Miscellaneous Vehicles)**

| <u>ACC/DUI/MAJ/MIN</u> | <u>PL</u> | <u>GS4</u> | <u>GS5</u> | <u>GS6</u> | <u>GS7</u> | <u>PF</u> | <u>ST</u> |
|------------------------|-----------|------------|------------|------------|------------|-----------|-----------|
| 0000                   | 1.00      | 1.00       | 1.00       | 1.00       | 1.00       | 1.00      | 1.00      |
| 0001                   | 1.05      | 1.02       | 1.02       | 1.03       | 1.03       | 1.00      | 1.00      |
| 0002                   | 1.10      | 1.10       | 1.10       | 1.10       | 1.10       | 1.10      | 1.10      |
| 0003                   | 1.81      | 1.78       | 1.78       | 1.79       | 1.79       | 1.60      | 1.58      |
| 1000                   | 1.39      | 1.36       | 1.36       | 1.37       | 1.37       | 1.25      | 1.25      |
| 2000                   | 2.16      | 2.11       | 2.11       | 2.14       | 2.14       | 1.90      | 1.90      |
| 1001                   | 1.54      | 1.50       | 1.50       | 1.52       | 1.52       | 1.38      | 1.33      |
| 1002                   | 1.98      | 1.94       | 1.94       | 1.96       | 1.96       | 1.75      | 1.67      |
| 2001                   | 2.82      | 2.78       | 2.78       | 2.80       | 2.80       | 2.50      | 2.50      |
| 0100                   | 1.33      | 1.30       | 1.30       | 1.31       | 1.31       | 1.20      | 1.20      |
| 0010                   | 2.00      | 1.90       | 1.90       | 1.90       | 2.00       | 1.80      | 1.65      |

**Grange Mutual Casualty Company**

◆ Denotes change



**CALCULATION OF CLASSIFICATION RATING FACTOR**

◆**Driver Class Factor** - Refer to the Driver Class Factor Tables beginning on page H-18. Use 1.00 for miscellaneous vehicles.

**Multi-Policy Factor** = Platinum - .92  
Gold Star, Preferred & Standard - .91

**Multi-Car Factor** = Platinum - .10 for single car risk; .20 for multiple car risk  
Gold Star, Preferred & Standard - .00 for single car risk; .23 for multiple car risk  
Multi-Car factor is not applicable to miscellaneous vehicles.

**CALCULATION OF COVERAGE RATES PER VEHICLE**

**Platinum and Preferred Territory Base Rates** - Refer to the Platinum or Preferred Base Rates table located within the Base Rates tab.

**Miscellaneous Vehicle** - For all terrain vehicles, dune buggies, go-carts, snowmobiles, amphibious vehicles, hovercrafts, golf carts, antique autos, classic or special interest autos, determine the stated amount of the vehicle, divide by 100 and round to the nearest dollar for Other Than Collision and Collision separately. For all other coverages for the aforementioned vehicles and for all coverages for motor homes and trailers, use the Preferred Base Rate.

**Standard Rating Plan Factor** = 1.28 (Only applies when writing an auto in the Standard rating plan.)

**Farm Use Factor** = Platinum - 1.00  
Gold Star, Preferred & Standard - .85  
Does not apply to miscellaneous vehicles.

◆**Symbol/Model Year Factor**

This step is used for autos, motor homes, camping trailers, travel trailers and utility trailers. The model year of the vehicle is the year assigned by the vehicle manufacturer. For rebuilt or structurally altered vehicles, the model year of the chassis determines the model year of the vehicle. To get the symbol/model year factor, multiply the symbol factor and the model year factor and round to two decimal places.

Refer to the following tables for the symbol and model year factors:

(continued)



**CALCULATION OF UNINSURED MOTORISTS RATES PER VEHICLE (continued)**

**Multi-Policy Factor** = Platinum - .92; Gold Star, Preferred & Standard - .91

**Multi-Car Factor** = Platinum - .90 for single car risk; .80 for multiple car risk  
Gold Star, Preferred & Standard - 1.00 for single car risk; .77 for multiple car risk  
Multi-Car factor is not applicable to miscellaneous type vehicles.

**Grange Life Factor** = .93

**Grange Employee Factor** = .90

**Blue Ribbon Factor -**

| <u>Tier\Level</u>               | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> | <u>6</u> | <u>7</u> | <u>8</u> | <u>9</u> | <u>N, S, V &amp; W</u> |
|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------------------|
| Platinum                        | NA       | NA       | NA       | .99      | .94      | .92      | .81      | .76      | .72      | .94                    |
| Gold Star, Preferred & Standard | .98      | .84      | .81      | .81      | .76      | .69      | .64      | .58      | .58      | .72                    |

**Advance Purchase Factor** = .85

**Prior Bodily Injury Limits Factor** = .90

**EZ Pay Discount Factor** = .90

| ◆ PLATINUM BASE RATES |               |                 |                  |            |      |                      |           |
|-----------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| Territory             | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
| 01                    | 109           | 119             | 74               | 25         | 5    | 116                  | 150       |
| 02                    | 111           | 89              | 21               | 16         | 5    | 41                   | 138       |
| 03                    | 123           | 143             | 49               | 19         | 5    | 54                   | 183       |
| 04                    | 87            | 79              | 21               | 13         | 5    | 54                   | 147       |
| 05                    | 118           | 96              | 40               | 16         | 5    | 50                   | 123       |
| 06                    | 91            | 101             | 25               | 19         | 5    | 42                   | 132       |
| 07                    | 75            | 69              | 22               | 13         | 5    | 55                   | 132       |
| 08                    | 94            | 104             | 34               | 16         | 5    | 41                   | 122       |
| 09                    | 87            | 79              | 21               | 13         | 5    | 54                   | 147       |
| 10                    | 109           | 111             | 34               | 16         | 5    | 37                   | 118       |
| 11                    | 89            | 88              | 25               | 13         | 5    | 50                   | 147       |
| 12                    | 89            | 88              | 25               | 13         | 5    | 50                   | 147       |
| 13                    | 84            | 87              | 21               | 13         | 5    | 41                   | 140       |
| 14                    | 101           | 118             | 22               | 13         | 5    | 43                   | 132       |
| 15                    | 119           | 104             | 34               | 16         | 5    | 42                   | 125       |
| 16                    | 84            | 87              | 21               | 13         | 5    | 41                   | 140       |
| 17                    | 84            | 87              | 21               | 13         | 5    | 41                   | 140       |
| 18                    | 86            | 87              | 21               | 13         | 5    | 47                   | 151       |
| 19                    | 98            | 94              | 21               | 16         | 5    | 41                   | 120       |
| 20                    | 86            | 87              | 21               | 13         | 5    | 47                   | 151       |
| 21                    | 93            | 78              | 22               | 13         | 5    | 30                   | 124       |
| 22                    | 93            | 78              | 22               | 13         | 5    | 30                   | 124       |
| 23                    | 104           | 94              | 21               | 19         | 5    | 54                   | 130       |
| 24                    | 77            | 76              | 40               | 13         | 5    | 34                   | 141       |
| 25                    | 77            | 79              | 21               | 13         | 5    | 50                   | 140       |
| 26                    | 109           | 78              | 25               | 13         | 5    | 42                   | 124       |
| 27                    | 82            | 125             | 21               | 13         | 5    | 43                   | 140       |
| 28                    | 91            | 102             | 48               | 19         | 5    | 54                   | 130       |
| 29                    | 132           | 102             | 27               | 19         | 5    | 71                   | 162       |
| 30                    | 111           | 101             | 21               | 13         | 5    | 46                   | 139       |
| 31                    | 77            | 76              | 40               | 13         | 5    | 34                   | 141       |
| 32                    | 77            | 76              | 40               | 13         | 5    | 34                   | 141       |
| 33                    | 122           | 100             | 25               | 19         | 5    | 47                   | 145       |
| 34                    | 127           | 110             | 21               | 13         | 5    | 42                   | 130       |
| 35                    | 112           | 112             | 21               | 19         | 5    | 57                   | 130       |

(continued)

Grange Mutual Casualty Company



**BASE RATES**

| ◆ PLATINUM BASE RATES (continued) |               |                 |                  |            |      |                      |           |
|-----------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| Territory                         | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
| <b>36</b>                         | 98            | 101             | 21               | 13         | 5    | 41                   | 151       |
| <b>37</b>                         | 87            | 79              | 21               | 13         | 5    | 54                   | 147       |
| <b>38</b>                         | 77            | 76              | 40               | 13         | 5    | 34                   | 141       |
| <b>39</b>                         | 111           | 119             | 21               | 13         | 5    | 60                   | 173       |
| <b>40</b>                         | 117           | 92              | 22               | 13         | 5    | 46                   | 140       |
| <b>41</b>                         | 67            | 79              | 22               | 13         | 5    | 47                   | 156       |
| <b>42</b>                         | 75            | 78              | 21               | 13         | 5    | 51                   | 152       |
| <b>43</b>                         | 67            | 79              | 21               | 13         | 5    | 45                   | 148       |
| <b>44</b>                         | 146           | 118             | 35               | 19         | 5    | 36                   | 126       |
| <b>45</b>                         | 95            | 89              | 40               | 16         | 5    | 42                   | 130       |
| <b>46</b>                         | 101           | 89              | 35               | 16         | 5    | 43                   | 125       |
| <b>47</b>                         | 120           | 127             | 22               | 13         | 5    | 42                   | 166       |
| <b>48</b>                         | 67            | 79              | 21               | 13         | 5    | 45                   | 148       |
| <b>49</b>                         | 80            | 78              | 21               | 13         | 5    | 45                   | 151       |
| <b>50</b>                         | 109           | 100             | 39               | 13         | 5    | 45                   | 150       |
| <b>51</b>                         | 106           | 100             | 21               | 13         | 5    | 37                   | 138       |
| <b>52</b>                         | 86            | 88              | 25               | 13         | 5    | 51                   | 148       |
| <b>53</b>                         | 89            | 88              | 25               | 13         | 5    | 50                   | 147       |
| <b>54</b>                         | 86            | 87              | 21               | 13         | 5    | 54                   | 156       |
| <b>55</b>                         | 77            | 87              | 21               | 13         | 5    | 54                   | 150       |
| <b>56</b>                         | 86            | 87              | 21               | 13         | 5    | 55                   | 156       |
| <b>57</b>                         | 67            | 79              | 21               | 13         | 5    | 45                   | 148       |
| <b>58</b>                         | 85            | 87              | 21               | 13         | 5    | 54                   | 154       |
| <b>59</b>                         | 84            | 87              | 21               | 13         | 5    | 41                   | 140       |
| <b>60</b>                         | 86            | 87              | 21               | 13         | 5    | 47                   | 151       |
| <b>61</b>                         | 93            | 78              | 22               | 13         | 5    | 30                   | 124       |
| <b>62</b>                         | 67            | 87              | 26               | 13         | 5    | 45                   | 146       |
| <b>63</b>                         | 77            | 76              | 40               | 13         | 5    | 34                   | 141       |
| <b>64</b>                         | 101           | 102             | 34               | 13         | 5    | 34                   | 125       |
| <b>65</b>                         | 67            | 87              | 26               | 13         | 5    | 45                   | 146       |
| <b>66</b>                         | 75            | 79              | 21               | 13         | 5    | 47                   | 150       |
| <b>67</b>                         | 94            | 97              | 42               | 12         | 5    | 33                   | 142       |
| <b>68</b>                         | 67            | 79              | 21               | 13         | 5    | 45                   | 148       |
| <b>69</b>                         | 67            | 87              | 26               | 13         | 5    | 45                   | 146       |
| <b>70</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>71</b>                         | 111           | 97              | 35               | 13         | 5    | 34                   | 130       |
| <b>72</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>73</b>                         | 120           | 127             | 21               | 19         | 5    | 50                   | 116       |
| <b>74</b>                         | 67            | 87              | 26               | 13         | 5    | 45                   | 146       |
| <b>75</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |

(continued)

**Grange Mutual Casualty Company**

| ◆ PLATINUM BASE RATES (continued) |               |                 |                  |            |      |                      |           |
|-----------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| Territory                         | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
| <b>76</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>77</b>                         | 101           | 112             | 25               | 13         | 5    | 33                   | 139       |
| <b>78</b>                         | 93            | 65              | 42               | 13         | 5    | 45                   | 146       |
| <b>79</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>80</b>                         | 101           | 112             | 25               | 13         | 5    | 33                   | 139       |
| <b>81</b>                         | 111           | 110             | 56               | 13         | 5    | 41                   | 138       |
| <b>82</b>                         | 89            | 94              | 22               | 13         | 5    | 37                   | 138       |
| <b>83</b>                         | 111           | 102             | 27               | 19         | 5    | 50                   | 116       |
| <b>84</b>                         | 86            | 87              | 21               | 13         | 5    | 54                   | 160       |
| <b>85</b>                         | 93            | 79              | 22               | 13         | 5    | 54                   | 162       |
| <b>86</b>                         | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>87</b>                         | 84            | 88              | 22               | 13         | 5    | 62                   | 164       |
| <b>88</b>                         | 91            | 88              | 22               | 13         | 5    | 45                   | 148       |
| <b>89</b>                         | 93            | 92              | 22               | 13         | 5    | 45                   | 135       |
| <b>90</b>                         | 89            | 94              | 22               | 13         | 5    | 34                   | 122       |
| <b>91</b>                         | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>92</b>                         | 71            | 69              | 48               | 13         | 5    | 57                   | 155       |
| <b>93</b>                         | 98            | 101             | 21               | 13         | 5    | 54                   | 162       |
| <b>94</b>                         | 87            | 96              | 21               | 13         | 5    | 37                   | 148       |
| <b>95</b>                         | 85            | 92              | 22               | 13         | 5    | 41                   | 151       |
| <b>96</b>                         | 82            | 87              | 21               | 13         | 5    | 46                   | 155       |
| <b>97</b>                         | 93            | 65              | 42               | 13         | 5    | 45                   | 146       |
| <b>98</b>                         | 75            | 78              | 21               | 13         | 5    | 45                   | 150       |
| <b>99</b>                         | 93            | 65              | 42               | 13         | 5    | 45                   | 146       |
| <b>100</b>                        | 93            | 65              | 42               | 13         | 5    | 45                   | 146       |
| <b>101</b>                        | 86            | 87              | 21               | 13         | 5    | 54                   | 160       |
| <b>102</b>                        | 86            | 87              | 21               | 13         | 5    | 54                   | 160       |
| <b>103</b>                        | 86            | 87              | 21               | 13         | 5    | 54                   | 160       |
| <b>104</b>                        | 86            | 87              | 21               | 13         | 5    | 54                   | 160       |
| <b>105</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>106</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>107</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>108</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>109</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>110</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>111</b>                        | 77            | 76              | 21               | 13         | 5    | 57                   | 159       |
| <b>112</b>                        | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>113</b>                        | 80            | 87              | 21               | 13         | 5    | 45                   | 146       |
| <b>115</b>                        | 85            | 92              | 22               | 13         | 5    | 41                   | 151       |

Grange Mutual Casualty Company

◆ Denotes change

**BASE RATES**

| ◆ PREFERRED BASE RATES |               |                 |                  |            |      |                      |           |
|------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| Territory              | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
| <b>01</b>              | 279           | 284             | 42               | 50         | 5    | 170                  | 277       |
| <b>02</b>              | 191           | 192             | 38               | 31         | 5    | 61                   | 247       |
| <b>03</b>              | 270           | 263             | 53               | 53         | 5    | 139                  | 275       |
| <b>04</b>              | 144           | 158             | 38               | 25         | 5    | 71                   | 272       |
| <b>05</b>              | 230           | 179             | 46               | 31         | 5    | 71                   | 258       |
| <b>06</b>              | 193           | 175             | 46               | 47         | 5    | 71                   | 257       |
| <b>07</b>              | 103           | 109             | 42               | 25         | 5    | 91                   | 238       |
| <b>08</b>              | 188           | 200             | 47               | 45         | 5    | 49                   | 214       |
| <b>09</b>              | 143           | 195             | 38               | 25         | 5    | 71                   | 272       |
| <b>10</b>              | 175           | 179             | 42               | 31         | 5    | 61                   | 244       |
| <b>11</b>              | 149           | 190             | 46               | 25         | 5    | 69                   | 238       |
| <b>12</b>              | 149           | 189             | 46               | 25         | 5    | 69                   | 238       |
| <b>13</b>              | 116           | 126             | 38               | 25         | 5    | 80                   | 286       |
| <b>14</b>              | 157           | 169             | 42               | 25         | 5    | 69                   | 245       |
| <b>15</b>              | 205           | 180             | 46               | 35         | 5    | 77                   | 249       |
| <b>16</b>              | 119           | 129             | 38               | 25         | 5    | 80                   | 286       |
| <b>17</b>              | 117           | 126             | 38               | 25         | 5    | 80                   | 286       |
| <b>18</b>              | 136           | 126             | 38               | 25         | 5    | 75                   | 278       |
| <b>19</b>              | 179           | 186             | 42               | 44         | 5    | 56                   | 201       |
| <b>20</b>              | 144           | 144             | 38               | 25         | 5    | 75                   | 278       |
| <b>21</b>              | 173           | 165             | 48               | 36         | 5    | 52                   | 227       |
| <b>22</b>              | 179           | 183             | 48               | 36         | 5    | 52                   | 227       |
| <b>23</b>              | 165           | 190             | 38               | 41         | 5    | 70                   | 225       |
| <b>24</b>              | 163           | 175             | 42               | 36         | 5    | 64                   | 238       |
| <b>25</b>              | 115           | 154             | 38               | 25         | 5    | 76                   | 261       |
| <b>26</b>              | 188           | 169             | 46               | 25         | 5    | 64                   | 226       |
| <b>27</b>              | 123           | 208             | 38               | 25         | 5    | 69                   | 289       |
| <b>28</b>              | 163           | 200             | 38               | 51         | 5    | 77                   | 215       |
| <b>29</b>              | 214           | 197             | 42               | 53         | 5    | 86                   | 286       |
| <b>30</b>              | 199           | 192             | 42               | 36         | 5    | 57                   | 231       |
| <b>31</b>              | 159           | 165             | 42               | 36         | 5    | 64                   | 238       |
| <b>32</b>              | 159           | 165             | 42               | 36         | 5    | 64                   | 238       |
| <b>33</b>              | 219           | 180             | 46               | 41         | 5    | 83                   | 286       |
| <b>34</b>              | 256           | 240             | 46               | 36         | 5    | 64                   | 244       |
| <b>35</b>              | 199           | 213             | 46               | 53         | 5    | 71                   | 202       |

**Grange Mutual Casualty Company**

◆ Denotes change

2-2010

**Personal Auto - I-4 (OH)**

(continued)

**BASE RATES**

| ♦ <b>PREFERRED BASE RATES (continued)</b> |                      |                        |                         |                       |             |                             |                  |
|---|----------------------|------------------------|-------------------------|-----------------------|-------------|-----------------------------|------------------|
| <b>Territory</b>                          | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>UMBI &amp; UIM</b> | <b>UMPD</b> | <b>Other Than Collision</b> | <b>Collision</b> |
| <b>36</b>                                 | 191                  | 218                    | 46                      | 36                    | 5           | 59                          | 247              |
| <b>37</b>                                 | 149                  | 153                    | 38                      | 25                    | 5           | 71                          | 272              |
| <b>38</b>                                 | 159                  | 163                    | 42                      | 36                    | 5           | 64                          | 238              |
| <b>39</b>                                 | 191                  | 225                    | 40                      | 25                    | 5           | 76                          | 299              |
| <b>40</b>                                 | 175                  | 186                    | 42                      | 25                    | 5           | 62                          | 242              |
| <b>41</b>                                 | 128                  | 184                    | 48                      | 36                    | 5           | 71                          | 255              |
| <b>42</b>                                 | 134                  | 195                    | 38                      | 13                    | 5           | 64                          | 274              |
| <b>43</b>                                 | 113                  | 144                    | 38                      | 25                    | 5           | 61                          | 259              |
| <b>44</b>                                 | 204                  | 235                    | 38                      | 41                    | 5           | 85                          | 216              |
| <b>45</b>                                 | 128                  | 132                    | 38                      | 31                    | 5           | 97                          | 265              |
| <b>46</b>                                 | 173                  | 163                    | 42                      | 44                    | 5           | 64                          | 201              |
| <b>47</b>                                 | 182                  | 239                    | 42                      | 29                    | 5           | 61                          | 273              |
| <b>48</b>                                 | 108                  | 153                    | 38                      | 25                    | 5           | 61                          | 259              |
| <b>49</b>                                 | 126                  | 153                    | 40                      | 25                    | 5           | 70                          | 282              |
| <b>50</b>                                 | 159                  | 204                    | 40                      | 25                    | 5           | 62                          | 281              |
| <b>51</b>                                 | 186                  | 184                    | 40                      | 30                    | 5           | 64                          | 268              |
| <b>52</b>                                 | 145                  | 173                    | 46                      | 25                    | 5           | 64                          | 231              |
| <b>53</b>                                 | 149                  | 190                    | 46                      | 25                    | 5           | 69                          | 238              |
| <b>54</b>                                 | 171                  | 188                    | 42                      | 36                    | 5           | 64                          | 242              |
| <b>55</b>                                 | 126                  | 150                    | 38                      | 25                    | 5           | 75                          | 281              |
| <b>56</b>                                 | 104                  | 140                    | 38                      | 25                    | 5           | 91                          | 282              |
| <b>57</b>                                 | 113                  | 144                    | 38                      | 25                    | 5           | 61                          | 259              |
| <b>58</b>                                 | 138                  | 158                    | 38                      | 25                    | 5           | 77                          | 294              |
| <b>59</b>                                 | 111                  | 138                    | 38                      | 25                    | 5           | 80                          | 286              |
| <b>60</b>                                 | 136                  | 145                    | 38                      | 25                    | 5           | 75                          | 278              |
| <b>61</b>                                 | 171                  | 167                    | 48                      | 36                    | 5           | 52                          | 227              |
| <b>62</b>                                 | 105                  | 139                    | 46                      | 25                    | 5           | 61                          | 260              |
| <b>63</b>                                 | 165                  | 156                    | 42                      | 36                    | 5           | 64                          | 238              |
| <b>64</b>                                 | 172                  | 195                    | 38                      | 25                    | 5           | 52                          | 227              |
| <b>65</b>                                 | 99                   | 152                    | 46                      | 25                    | 5           | 61                          | 260              |
| <b>66</b>                                 | 134                  | 188                    | 38                      | 25                    | 5           | 64                          | 233              |
| <b>67</b>                                 | 157                  | 229                    | 42                      | 31                    | 5           | 49                          | 293              |
| <b>68</b>                                 | 113                  | 144                    | 38                      | 25                    | 5           | 61                          | 259              |
| <b>69</b>                                 | 105                  | 139                    | 46                      | 25                    | 5           | 61                          | 260              |
| <b>70</b>                                 | 113                  | 140                    | 46                      | 25                    | 5           | 69                          | 259              |
| <b>71</b>                                 | 209                  | 183                    | 48                      | 36                    | 5           | 64                          | 211              |
| <b>72</b>                                 | 113                  | 158                    | 46                      | 25                    | 5           | 69                          | 259              |
| <b>73</b>                                 | 212                  | 200                    | 42                      | 53                    | 5           | 109                         | 217              |
| <b>74</b>                                 | 105                  | 139                    | 46                      | 25                    | 5           | 61                          | 260              |
| <b>75</b>                                 | 113                  | 140                    | 46                      | 25                    | 5           | 69                          | 259              |

(continued)

**Grange Mutual Casualty Company**

♦ Denotes change  
2-2010

**Personal Auto - I-6 (OH)**

| ♦ PREFERRED BASE RATES (continued) |               |                 |                  |            |      |                      |           |
|------------------------------------|---------------|-----------------|------------------|------------|------|----------------------|-----------|
| Territory                          | Bodily Injury | Property Damage | Medical Payments | UMBI & UIM | UMPD | Other Than Collision | Collision |
| <b>76</b>                          | 133           | 183             | 38               | 25         | 5    | 61                   | 261       |
| <b>77</b>                          | 187           | 217             | 53               | 25         | 5    | 52                   | 313       |
| <b>78</b>                          | 117           | 154             | 38               | 25         | 5    | 67                   | 262       |
| <b>79</b>                          | 164           | 201             | 42               | 36         | 5    | 61                   | 233       |
| <b>80</b>                          | 149           | 199             | 53               | 25         | 5    | 52                   | 313       |
| <b>81</b>                          | 172           | 188             | 42               | 25         | 5    | 64                   | 259       |
| <b>82</b>                          | 126           | 114             | 38               | 25         | 5    | 77                   | 286       |
| <b>83</b>                          | 203           | 204             | 38               | 50         | 5    | 69                   | 183       |
| <b>84</b>                          | 174           | 114             | 40               | 25         | 5    | 61                   | 298       |
| <b>85</b>                          | 155           | 168             | 42               | 25         | 5    | 75                   | 314       |
| <b>86</b>                          | 128           | 132             | 40               | 25         | 5    | 90                   | 309       |
| <b>87</b>                          | 143           | 154             | 42               | 25         | 5    | 95                   | 316       |
| <b>88</b>                          | 169           | 168             | 48               | 36         | 5    | 62                   | 233       |
| <b>89</b>                          | 161           | 159             | 42               | 25         | 5    | 62                   | 278       |
| <b>90</b>                          | 164           | 178             | 48               | 36         | 5    | 61                   | 201       |
| <b>91</b>                          | 171           | 176             | 42               | 36         | 5    | 59                   | 231       |
| <b>92</b>                          | 136           | 164             | 42               | 25         | 5    | 81                   | 301       |
| <b>93</b>                          | 216           | 217             | 42               | 36         | 5    | 64                   | 251       |
| <b>94</b>                          | 148           | 217             | 42               | 36         | 5    | 52                   | 225       |
| <b>95</b>                          | 175           | 197             | 48               | 36         | 5    | 61                   | 242       |
| <b>96</b>                          | 122           | 140             | 38               | 25         | 5    | 64                   | 266       |
| <b>97</b>                          | 117           | 140             | 38               | 25         | 5    | 67                   | 262       |
| <b>98</b>                          | 126           | 152             | 38               | 33         | 5    | 56                   | 265       |
| <b>99</b>                          | 117           | 150             | 38               | 25         | 5    | 67                   | 262       |
| <b>100</b>                         | 117           | 132             | 38               | 25         | 5    | 67                   | 262       |
| <b>101</b>                         | 187           | 139             | 40               | 25         | 5    | 57                   | 298       |
| <b>102</b>                         | 187           | 133             | 40               | 25         | 5    | 58                   | 298       |
| <b>103</b>                         | 187           | 126             | 40               | 25         | 5    | 59                   | 298       |
| <b>104</b>                         | 169           | 145             | 40               | 25         | 5    | 63                   | 298       |
| <b>105</b>                         | 133           | 145             | 40               | 25         | 5    | 90                   | 309       |
| <b>106</b>                         | 142           | 158             | 40               | 25         | 5    | 90                   | 309       |
| <b>107</b>                         | 138           | 138             | 40               | 25         | 5    | 90                   | 309       |
| <b>108</b>                         | 143           | 136             | 40               | 25         | 5    | 90                   | 309       |
| <b>109</b>                         | 143           | 138             | 40               | 25         | 5    | 90                   | 309       |
| <b>110</b>                         | 138           | 150             | 40               | 25         | 5    | 90                   | 309       |
| <b>111</b>                         | 140           | 158             | 40               | 25         | 5    | 90                   | 309       |
| <b>112</b>                         | 166           | 180             | 42               | 36         | 5    | 59                   | 231       |
| <b>113</b>                         | 170           | 179             | 42               | 36         | 5    | 59                   | 231       |
| <b>115</b>                         | 169           | 183             | 48               | 36         | 5    | 61                   | 242       |

Grange Mutual Casualty Company

♦ Denotes change

GRANGE MUTUAL GROUP AND AFFILIATES  
 COMPANYWIDE

Five Year Statement  
 Complete Separately for Ohio and Countrywide

Program: Private Passenger Auto / NSA  
 Line: Liability

|  | 2007        |             | 2008        |             | 2009        |              | 2010        |              | 2011        |              | Total Combined Years |              |
|--|-------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|-------------|--------------|----------------------|--------------|
|  | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO        | DOLLARS     | RATIO        | DOLLARS     | RATIO        | DOLLARS              | RATIO        |
| Direct Premiums Written                | 361,521,359 |             | 359,308,466 |             | 388,148,952 |              | 388,308,718 |              | 338,990,768 |              | 1,836,278,263        |              |
| Direct Premiums Earned                 | 359,679,100 |             | 359,929,307 |             | 377,955,420 |              | 395,206,891 |              | 350,707,405 |              | 1,843,478,123        |              |
| Losses Incurred (E)*                   | 196,560,943 | 54.6        | 195,387,232 | 54.3        | 250,867,239 | 66.4         | 263,429,089 | 66.7         | 265,532,022 | 75.7         | 1,171,776,767        | 63.6         |
| Loss Adjustment Expense Incurred (E)*  |             | 13.0        |             | 10.0        |             | 8.2          |             | 10.9         |             | 7.7          |                      | 10.0         |
| Acquisition Expense Incurred (W)**     |             | 26.0        |             | 24.2        |             | 24.0         |             | 20.4         |             | 20.8         |                      | 23.1         |
| General Expenses (E)*                  |             | 2.5         |             | 2.8         |             | 3.0          |             | 6.2          |             | 6.2          |                      | 4.1          |
| Taxes, Licenses, & Fees Incurred (W)** |             | 2.1         |             | 2.0         |             | 2.1          |             | 1.9          |             | 1.9          |                      | 2.0          |
| <b>TOTAL LOSS AND EXPENSE</b>          |             | <b>98.2</b> |             | <b>93.3</b> |             | <b>103.5</b> |             | <b>106.1</b> |             | <b>112.3</b> |                      | <b>102.7</b> |

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

\*(E) Ratio based on Earned Premium    \*\*(W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (Not adjusted to manual rates if written at a deviation).

INS 4012

NOTE: 2008 losses incurred have been adjusted to reflect a mid year change in accounting practices for reserving Excess Michigan PIP claims.

GRANGE MUTUAL GROUP AND AFFILIATES  
COMPANYWIDE

Five Year Statement  
Complete Separately for Ohio and Countrywide

Program: Private Passenger Auto / NSA  
Line: Physical Damage

|  | 2007        |             | 2008        |             | 2009        |             | 2010        |             | 2011        |              | Total Combined Years |             |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|----------------------|-------------|
|  | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO        | DOLLARS              | RATIO       |
| Direct Premiums Written                | 266,607,508 |             | 260,437,770 |             | 271,006,853 |             | 257,939,262 |             | 227,796,358 |              | 1,283,787,751        |             |
| Direct Premiums Earned                 | 268,557,260 |             | 260,333,459 |             | 267,980,677 |             | 264,668,417 |             | 234,446,729 |              | 1,295,986,542        |             |
| Losses Incurred (E)*                   | 152,932,379 | 56.9        | 156,535,922 | 60.1        | 148,805,141 | 55.5        | 146,677,296 | 55.4        | 143,051,795 | 61.0         | 748,002,761          | 57.7        |
| Loss Adjustment Expense Incurred (E)*  |             | 8.8         |             | 8.7         |             | 10.3        |             | 8.7         |             | 9.0          |                      | 9.1         |
| Acquisition Expense Incurred (W)**     |             | 25.6        |             | 23.9        |             | 23.7        |             | 21.0        |             | 21.4         |                      | 23.2        |
| General Expenses (E)*                  |             | 2.4         |             | 2.7         |             | 2.8         |             | 6.2         |             | 6.2          |                      | 4.0         |
| Taxes, Licenses, & Fees Incurred (W)** |             | 2.0         |             | 2.1         |             | 2.1         |             | 2.7         |             | 2.6          |                      | 2.3         |
| <b>TOTAL LOSS AND EXPENSE</b>          |             | <b>95.8</b> |             | <b>97.5</b> |             | <b>94.4</b> |             | <b>94.0</b> |             | <b>100.2</b> |                      | <b>96.3</b> |

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

\*(E) Ratio based on Earned Premium    \*\*(W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (Not adjusted to manual rates if written at a deviation).



GRANGE MUTUAL GROUP AND AFFILIATES  
 OHIO

Five Year Statement  
 Complete Separately for Ohio and Countrywide

Program: Private Passenger Auto / NSA  
 Line: Liability

|  | 2007        |             | 2008        |             | 2009        |             | 2010        |             | 2011        |             | Total Combined Years |             |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------------|-------------|
|  | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS              | RATIO       |
| Direct Premiums Written                | 170,939,928 |             | 166,321,056 |             | 173,483,211 |             | 175,142,630 |             | 159,565,041 |             | 845,451,866          |             |
| Direct Premiums Earned                 | 170,321,083 |             | 167,878,025 |             | 170,657,129 |             | 176,881,248 |             | 163,132,614 |             | 848,870,099          |             |
| Losses Incurred (E)*                   | 87,414,507  | 51.3        | 91,886,447  | 54.7        | 102,681,748 | 60.2        | 103,412,430 | 58.5        | 83,102,930  | 50.9        | 468,498,287          | 55.2        |
| Loss Adjustment Expense Incurred (E)*  |             | 13.0        |             | 10.0        |             | 8.2         |             | 10.9        |             | 7.7         |                      | 10.0        |
| Acquisition Expense Incurred (W)**     |             | 26.0        |             | 24.2        |             | 24.0        |             | 20.4        |             | 20.8        |                      | 23.1        |
| General Expenses (E)*                  |             | 2.5         |             | 2.8         |             | 3.0         |             | 6.2         |             | 6.2         |                      | 4.1         |
| Taxes, Licenses, & Fees Incurred (W)** |             | 1.6         |             | 1.5         |             | 1.6         |             | 1.5         |             | 1.6         |                      | 1.5         |
| <b>TOTAL LOSS AND EXPENSE</b>          |             | <b>94.4</b> |             | <b>93.2</b> |             | <b>96.9</b> |             | <b>97.5</b> |             | <b>87.3</b> |                      | <b>93.9</b> |

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

\*(E) Ratio based on Earned Premium    \*\*(W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (Not adjusted to manual rates if written at a deviation).

GRANGE MUTUAL GROUP AND AFFILIATES  
OHIO

Five Year Statement  
Complete Separately for Ohio and Countrywide

Program: Private Passenger Auto / NSA  
Line: Physical Damage

|  | 2007        |             | 2008        |             | 2009        |             | 2010        |             | 2011        |             | Total Combined Years |             |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------------|-------------|
|  | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS     | RATIO       | DOLLARS              | RATIO       |
| Direct Premiums Written                | 128,573,886 |             | 129,440,674 |             | 133,742,768 |             | 127,674,347 |             | 120,359,973 |             | 639,791,648          |             |
| Direct Premiums Earned                 | 129,781,777 |             | 128,452,481 |             | 132,730,469 |             | 130,156,932 |             | 121,604,337 |             | 642,725,996          |             |
| Losses Incurred (E)*                   | 69,858,781  | 53.8        | 73,085,767  | 56.9        | 70,738,668  | 53.3        | 69,596,327  | 53.5        | 72,613,232  | 59.7        | 355,892,993          | 55.4        |
| Loss Adjustment Expense Incurred (E)*  |             | 8.8         |             | 8.7         |             | 10.3        |             | 8.7         |             | 9.0         |                      | 9.1         |
| Acquisition Expense Incurred (W)**     |             | 25.6        |             | 23.9        |             | 23.7        |             | 21.0        |             | 21.4        |                      | 23.1        |
| General Expenses (E)*                  |             | 2.4         |             | 2.7         |             | 2.8         |             | 6.2         |             | 6.2         |                      | 4.0         |
| Taxes, Licenses, & Fees Incurred (W)** |             | 1.6         |             | 1.5         |             | 1.6         |             | 1.5         |             | 1.6         |                      | 1.6         |
| <b>TOTAL LOSS AND EXPENSE</b>          |             | <b>92.2</b> |             | <b>93.7</b> |             | <b>91.7</b> |             | <b>90.9</b> |             | <b>98.0</b> |                      | <b>93.2</b> |

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

\*(E) Ratio based on Earned Premium    \*\*(W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (Not adjusted to manual rates if written at a deviation).

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto**

| <b>EXHIBIT</b> | <b>DESCRIPTION</b>   |
|----------------|--|
| EXHIBIT A      | INDICATION SUMMARY   |
| EXHIBIT B      | INDICATED CHANGE BY COVERAGE   |
| EXHIBIT C      | PREMIUM TREND - SUMMARY<br>PREMIUM TREND - CLF   |
| EXHIBIT D      | LOSS DEVELOPMENT - SUMMARY<br>LOSS DEVELOPMENT - INC AND PAID LOSS<br>LOSS DEVELOPMENT - AVG INC LOSS<br>LOSS DEVELOPMENT - BF |
| EXHIBIT E      | LOSS TREND - SUMMARY<br>LOSS TREND - ACCIDENT YEAR   |
| EXHIBIT F      | WEATHER LOADING - COMP   |
| EXHIBIT G      | PERMISSIBLE LOSS RATIO   |
| EXHIBIT AA     | BASE RATES EXHIBIT   |
| EXHIBIT AB     | MULTI-POLICY FACTOR EXHIBIT  |
| EXHIBIT AC     | PROFIT SUPPORT   |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto - Symbol FA  
Impact of Proposed changes**

|              | Current Inforce<br>Premium | CR Wtd Indication | Total Percent<br>Change Impact | Base Rates Impact | MPD Impact  |
|--------------|----------------------------|-------------------|--------------------------------|-------------------|-------------|
| BI           | 29,952,461                 | 11.7%             | 0.8%                           | 0.0%              | 0.8%        |
| PD           | 22,087,101                 | 29.3%             | 3.8%                           | 3.0%              | 0.8%        |
| MP           | 4,054,975                  | 46.2%             | 4.0%                           | 3.2%              | 0.8%        |
| UMBI         | 7,477,441                  | -8.8%             | 0.8%                           | 0.0%              | 0.8%        |
| UMPD         | 250,609                    | -16.6%            | 0.7%                           | 0.0%              | 0.7%        |
| COMP         | 17,136,726                 | 4.5%              | 0.8%                           | 0.0%              | 0.8%        |
| COLL         | 30,704,770                 | 12.0%             | 0.8%                           | 0.0%              | 0.8%        |
| Other        | 2,755,685                  | -19.3%            | 0.0%                           | 0.0%              | 0.0%        |
| <b>Total</b> | <b>114,419,768</b>         | <b>12.9%</b>      | <b>1.5%</b>                    | <b>0.7%</b>       | <b>0.8%</b> |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Credibility Weighted - Indicated Rate Change by Coverage**

| Coverage                                     | Prior Indication's Target LR | Total Developed Incurred Claim Counts | 1,082 Claim Credibility | Prospective Loss Ratio Trend | Prospective Trend Period | Trend Factor | Trended Target Loss + DCC Ratio | Credibility Weighted Loss Ratio | Credibility Weighted Indicaion |
|--|------------------------------|---------------------------------------|-------------------------|------------------------------|--------------------------|--------------|---------------------------------|---------------------------------|--------------------------------|
| <b>Bodily Injury</b>                         | 59.6%                        | 13,370                                | 100.0%                  | 5.1%                         | 0.71                     | 1.04         | 61.7%                           | 58.3%                           | <b>11.7%</b>                   |
| <b>Property Damage</b>                       | 59.6%                        | 42,885                                | 100.0%                  | 6.1%                         | 0.71                     | 1.04         | 62.2%                           | 67.5%                           | <b>29.3%</b>                   |
| <b>Medical Payments</b>                      | 59.6%                        | 10,501                                | 100.0%                  | 6.2%                         | 0.71                     | 1.04         | 62.2%                           | 76.3%                           | <b>46.2%</b>                   |
| <b>Uninsured Motorists - Bodily Injury</b>   | 59.6%                        | 1,399                                 | 100.0%                  | 4.0%                         | 0.71                     | 1.03         | 61.3%                           | 47.6%                           | <b>-8.8%</b>                   |
| <b>Uninsured Motorists - Property Damage</b> | 59.6%                        | 498                                   | 67.9%                   | 5.0%                         | 0.71                     | 1.04         | 61.7%                           | 43.5%                           | <b>-16.6%</b>                  |
| <b>Comprehensive</b>                         | 60.5%                        | 56,576                                | 100.0%                  | 0.0%                         | 0.71                     | 1.00         | 60.5%                           | 55.5%                           | <b>4.5%</b>                    |
| <b>Collision</b>                             | 60.5%                        | 49,199                                | 100.0%                  | 2.0%                         | 0.71                     | 1.01         | 61.3%                           | 59.5%                           | <b>12.0%</b>                   |
| <b>Total Excluding Minor Coverages</b>       |                              | 174,427                               | 100.0%                  |                              |                          |              |                                 |                                 | <b>14.0%</b>                   |
| <b>Minor Coverages</b>                       | 60.5%                        | 39,757                                | 100.0%                  | 0.0%                         | 0.71                     | 1.00         | 60.5%                           | 42.9%                           | <b>-19.3%</b>                  |
| <b>Total Including Minor Coverages</b>       |                              | 214,184                               | 100.0%                  |                              |                          |              |                                 | 59.4%                           | <b>12.9%</b>                   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Indicated Rate Change by Coverage**

| Coverage                                     | Accident Year Ending | (1)<br>On-Leveled Earned Premium | (2)<br>Premium Trend Factors | (3) = (1) * (2)<br>Projected On-Leveled Earned Premium | (4)<br>Ultimate Losses and DCC | (5)<br>Loss Trend Factor | (6) = (4) * (5)<br>Projected Ultimate Losses and DCC | (7) = (6) / (3)<br>Projected Loss + DCC Ratio | (8)<br>Accident Year Weights | (9) = sum[(7)*(8)]<br>Average Projected Loss + DCC Ratio | (10)<br>Target Loss + DCC Ratio | (11) = (9)/(10) - 1<br>Indicated Rate Change |
|--|----------------------|----------------------------------|------------------------------|--|--------------------------------|--------------------------|--|---|------------------------------|--|---------------------------------|--|
| <b>Bodily Injury</b>                         | 12/31/09             | 80,872,875                       | 0.92                         | 74,456,523   | 39,353,248                     | 1.11                     | 43,807,611   | 58.84%  | 20%                          | 58.3%  | 52.2%                           | <b>11.7%</b>                                 |
|  | 12/31/10             | 76,542,011                       | 0.95                         | 72,471,550   | 41,118,842                     | 1.08                     | 44,440,754   | 61.32%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 69,193,624                       | 0.97                         | 66,953,482   | 35,905,738                     | 1.05                     | 37,676,970   | 56.27%  | 50%                          |  |                                 |  |
| <b>Property Damage</b>                       | 12/31/09             | 60,117,014                       | 0.92                         | 55,308,809   | 31,038,293                     | 1.15                     | 35,783,998   | 64.70%  | 20%                          | 67.5%  | 52.2%                           | <b>29.3%</b>                                 |
|  | 12/31/10             | 56,888,365                       | 0.95                         | 53,834,402   | 32,630,615                     | 1.11                     | 36,173,840   | 67.19%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 51,399,441                       | 0.97                         | 49,735,385   | 32,085,856                     | 1.07                     | 34,202,772   | 68.77%  | 50%                          |  |                                 |  |
| <b>Medical Payments</b>                      | 12/31/09             | 11,616,484                       | 0.86                         | 9,958,121  | 6,591,890                      | 1.11                     | 7,338,021  | 73.69%  | 20%                          | 76.3%  | 52.2%                           | <b>46.2%</b>                                 |
|  | 12/31/10             | 10,549,493                       | 0.92                         | 9,690,438  | 6,829,074                      | 1.08                     | 7,380,782  | 76.17%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 9,408,348                        | 0.95                         | 8,952,911  | 6,607,831                      | 1.05                     | 6,933,796  | 77.45%  | 50%                          |  |                                 |  |
| <b>Uninsured Motorists - Bodily Injury</b>   | 12/31/09             | 19,934,469                       | 0.94                         | 18,729,032   | 9,213,859                      | 1.09                     | 10,058,709   | 53.71%  | 20%                          | 47.6%  | 52.2%                           | <b>-8.8%</b>                                 |
|  | 12/31/10             | 18,874,751                       | 0.97                         | 18,245,509   | 9,266,814                      | 1.07                     | 9,918,290  | 54.36%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 17,147,425                       | 0.98                         | 16,868,970   | 6,602,562                      | 1.05                     | 6,928,267  | 41.07%  | 50%                          |  |                                 |  |
| <b>Uninsured Motorists - Property Damage</b> | 12/31/09             | 631,832                          | 1.03                         | 650,328  | 164,260                        | 1.19                     | 196,064  | 30.15%  | 20%                          | 34.9%  | 52.2%                           | <b>-33.2%</b>                                |
|  | 12/31/10             | 650,384                          | 0.99                         | 644,697  | 188,315                        | 1.14                     | 214,081  | 33.21%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 591,697                          | 1.00                         | 591,697  | 206,503                        | 1.08                     | 223,586  | 37.79%  | 50%                          |  |                                 |  |
| <b>Comprehensive</b>                         | 12/31/09             | 41,304,096                       | 1.02                         | 42,323,025   | 23,176,051                     | 1.02                     | 23,554,780   | 55.65%  | 20%                          | 55.5%  | 53.1%                           | <b>4.5%</b>                                  |
|  | 12/31/10             | 40,151,065                       | 1.03                         | 41,201,340   | 22,448,365                     | 1.02                     | 22,815,202   | 55.37%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 37,703,377                       | 1.02                         | 38,319,502   | 20,935,981                     | 1.02                     | 21,278,104   | 55.53%  | 50%                          |  |                                 |  |
| <b>Collision</b>                             | 12/31/09             | 74,427,268                       | 1.02                         | 76,149,844   | 39,392,910                     | 1.09                     | 43,004,979   | 56.47%  | 20%                          | 59.5%  | 53.1%                           | <b>12.0%</b>                                 |
|  | 12/31/10             | 72,193,576                       | 1.02                         | 73,993,790   | 40,915,447                     | 1.07                     | 43,791,891   | 59.18%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 67,634,793                       | 1.02                         | 68,740,039   | 39,856,507                     | 1.05                     | 41,822,631   | 60.84%  | 50%                          |  |                                 |  |
| <b>Total Excluding Minor Coverages</b>       | 12/31/09             | 288,904,038                      |                              | 277,575,682  | 148,930,510                    |                          | 163,744,162  | 58.99%  | 20%                          | 59.9%  |                                 | <b>13.9%</b>                                 |
|  | 12/31/10             | 275,849,645                      |                              | 270,081,725  | 153,397,472                    |                          | 164,734,841  | 60.99%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 253,078,705                      |                              | 250,161,986  | 142,200,979                    |                          | 149,066,125  | 59.59%  | 50%                          |  |                                 |  |
| <b>Minor Coverages</b>                       | 12/31/09             | 8,332,595                        | 1.00                         | 8,332,595  | 3,448,199                      | 1.07                     | 3,679,222  | 44.15%  | 20%                          | 42.9%  | 53.1%                           |  |
|  | 12/31/10             | 8,409,148                        | 1.00                         | 8,409,148  | 3,324,221                      | 1.04                     | 3,471,359  | 41.28%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 7,965,964                        | 1.00                         | 7,965,964  | 3,339,743                      | 1.03                     | 3,448,145  | 43.29%  | 50%                          |  |                                 |  |
| <b>Total Including Minor Coverages</b>       | 12/31/09             | 297,236,633                      |                              | 285,908,277  | 152,378,709                    |                          | 167,423,384  | 58.56%  | 20%                          | 59.4%  | 52.6%                           | <b>12.9%</b>                                 |
|  | 12/31/10             | 284,258,793                      |                              | 278,490,873  | 156,721,692                    |                          | 168,206,200  | 60.40%  | 30%                          |  |                                 |  |
|  | 12/31/11             | 261,044,669                      |                              | 258,127,950  | 145,540,721                    |                          | 152,514,270  | 59.08%  | 50%                          |  |                                 |  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Bodily Injury**

**Calculation of Premium Trend Factors**

| (1)<br>Average Earned<br>Date for<br>Experience Period | (2)<br>Average Earned<br>Date for<br>Latest Year | (3) = (2) - (1)<br>Retrospective<br>Trend<br>Period | (4)<br>Selected<br>Retrospective<br>Trend | (5)<br>Average Earned<br>Date for<br>Effective Period | (6) = (5) - (2)<br>Prospective<br>Trend<br>Period | (7)<br>Selected<br>Prospective<br>Trend | (8)=[1+(4)]^(3) x [1+(7)]^(6)<br>Premium<br>Trend<br>Factor |      |
|--|--|---|---|---|---|---|---|------|
| 12/31/09   | 7/1/2009   | 7/1/2011  | 2.00                                      | -2.76%  | 2/15/2013   | 1.63                                    | -2.00%  | 0.92 |
| 12/31/10   | 7/1/2010   | 7/1/2011  | 1.00                                      | -2.15%  | 2/15/2013   | 1.63                                    | -2.00%  | 0.95 |
| 12/31/11   | 7/1/2011   | 7/1/2011  | 0.00                                      | 0.00%   | 2/15/2013   | 1.63                                    | -2.00%  | 0.97 |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Property Damage**

**Calculation of Premium Trend Factors**

| Accident<br>Year | (1)<br>Average Earned<br>Date for<br>Experience Period | (2)<br>Average Earned<br>Date for<br>Latest Year | (3) = (2) - (1)<br>Retrospective<br>Trend<br>Period | (4)<br>Selected<br>Retrospective<br>Trend | (5)<br>Average Earned<br>Date for<br>Effective Period | (6) = (5) - (2)<br>Prospective<br>Trend<br>Period | (7)<br>Selected<br>Prospective<br>Trend | (8)=[1+(4)]^(3) x [1+(7)]^(6)<br>Premium<br>Trend<br>Factor |
|------------------|--|--|---|---|---|---|---|---|
| 12/31/09         | 7/1/2009   | 7/1/2011   | 2.00  | -2.78%                                    | 2/15/2013   | 1.63  | -2.00%                                  | 0.92  |
| 12/31/10         | 7/1/2010   | 7/1/2011   | 1.00  | -2.20%                                    | 2/15/2013   | 1.63  | -2.00%                                  | 0.95  |
| 12/31/11         | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%                                     | 2/15/2013   | 1.63  | -2.00%                                  | 0.97  |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Medical Payments**

**Calculation of Premium Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Earned<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Earned<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Earned<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Premium<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|---|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | -6.68%  | 2/15/2013   | 1.63  | -3.00%  | 0.86  |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | -3.47%  | 2/15/2013   | 1.63  | -3.00%  | 0.92  |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%   | 2/15/2013   | 1.63  | -3.00%  | 0.95  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Bodily Injury**

**Calculation of Premium Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Earned<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Earned<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Earned<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Premium<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|---|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | -2.81%  | 2/15/2013   | 1.63  | -1.00%  | 0.94  |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | -1.74%  | 2/15/2013   | 1.63  | -1.00%  | 0.97  |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%   | 2/15/2013   | 1.63  | -1.00%  | 0.98  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Property Damage**

**Calculation of Premium Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Earned<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Earned<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Earned<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Premium<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|---|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | 3.84%   | 2/15/2013   | 1.63  | 0.00%   | 1.03  |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | -0.87%  | 2/15/2013   | 1.63  | 0.00%   | 0.99  |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%   | 2/15/2013   | 1.63  | 0.00%   | 1.00  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive**

**Calculation of Premium Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Earned<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Earned<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Earned<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Premium<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|---|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | -0.15%  | 2/15/2013   | 1.63  | 1.00%   | 1.02  |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | 0.97%   | 2/15/2013   | 1.63  | 1.00%   | 1.03  |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%   | 2/15/2013   | 1.63  | 1.00%   | 1.02  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Collision**

**Calculation of Premium Trend Factors**

| (1)<br>Average Earned<br>Date for<br>Experience Period | (2)<br>Average Earned<br>Date for<br>Latest Year | (3) = (2) - (1)<br>Retrospective<br>Trend<br>Period | (4)<br>Selected<br>Retrospective<br>Trend | (5)<br>Average Earned<br>Date for<br>Effective Period | (6) = (5) - (2)<br>Prospective<br>Trend<br>Period | (7)<br>Selected<br>Prospective<br>Trend | (8)=[1+(4)]^(3) x [1+(7)]^(6)<br>Premium<br>Trend<br>Factor |
|--|--|---|---|---|---|---|---|
| 12/31/09   | 7/1/2009   | 7/1/2011  | 2.00                                      | -0.17%  | 2/15/2013   | 1.63                                    | 1.02  |
| 12/31/10   | 7/1/2010   | 7/1/2011  | 1.00                                      | 0.85%   | 2/15/2013   | 1.63                                    | 1.02  |
| 12/31/11   | 7/1/2011   | 7/1/2011  | 0.00                                      | 0.00%   | 2/15/2013   | 1.63                                    | 1.02  |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Bodily Injury**

**Current Level Premium Trend Analysis**

|             | (1)                    | (2)                   | (3)                    | (4) = (2)*(3)                    | (5) = (4) / (1)<br>On Leveled      | (6) = (5)yr+1 / (5)  |
|-------------|------------------------|-----------------------|------------------------|----------------------------------|------------------------------------|----------------------|
| <b>Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>On-Level Factor</b> | <b>On Leveled Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>Annual Change</b> |
| 12/31/09    | 464,173                | 73,360,736            | 1.102                  | 80,872,875                       | 174                                | -2.8%                |
| 12/31/10    | 451,798                | 74,341,502            | 1.030                  | 76,542,011                       | 169                                | -2.2%                |
| 12/31/11    | 417,398                | 69,193,624            | 1.000                  | 69,193,624                       | 166                                |                      |
|             |                        |                       |                        | <b>3 pt</b>                      | <b>-2.5%</b>                       |                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Property Damage**

**Current Level Premium Trend Analysis**

|          | (1)                | (2)               | (3)                | (4) = (2)*(3)                | (5) = (4) / (1)<br>On Leveled  | (6) = (5)yr+1 / (5) |
|----------|--------------------|-------------------|--------------------|------------------------------|--------------------------------|---------------------|
| Year     | Earned<br>Exposure | Earned<br>Premium | On-Level<br>Factor | On Leveled<br>Earned Premium | Earned Premium<br>Per Exposure | Annual<br>Change    |
| 12/31/09 | 464,172            | 47,966,979        | 1.253              | 60,117,014                   | 130                            | -2.8%               |
| 12/31/10 | 451,798            | 54,251,731        | 1.049              | 56,888,365                   | 126                            | -2.2%               |
| 12/31/11 | 417,397            | 51,399,441        | 1.000              | 51,399,441                   | 123                            |                     |
|          |                    |                   |                    | <b>3 pt</b>                  | -2.5%                          |                     |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Medical Payments**

**Current Level Premium Trend Analysis**

|             | (1)                    | (2)                   | (3)                    | (4) = (2)*(3)                    | (5) = (4) / (1)<br>On Leveled      | (6) = (5)yr+1 / (5)  |
|-------------|------------------------|-----------------------|------------------------|----------------------------------|------------------------------------|----------------------|
| <b>Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>On-Level Factor</b> | <b>On Leveled Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>Annual Change</b> |
| 12/31/09    | 455,814                | 10,430,532            | 1.114                  | 11,616,484                       | 25                                 | -6.7%                |
| 12/31/10    | 443,562                | 10,518,988            | 1.003                  | 10,549,493                       | 24                                 | -3.5%                |
| 12/31/11    | 409,803                | 9,408,348             | 1.000                  | 9,408,348                        | 23                                 |                      |
|             |                        |                       |                        | <b>3 pt</b>                      | <b>-5.1%</b>                       |                      |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Bodily Injury**

**Current Level Premium Trend Analysis**

|             | (1)                    | (2)                   | (3)                    | (4) = (2)*(3)                    | (5) = (4) / (1)<br>On Leveled      | (6) = (5)yr+1 / (5)  |
|-------------|------------------------|-----------------------|------------------------|----------------------------------|------------------------------------|----------------------|
| <b>Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>On-Level Factor</b> | <b>On Leveled Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>Annual Change</b> |
| 12/31/09    | 457,081                | 20,724,056            | 0.962                  | 19,934,469                       | 44                                 | -2.8%                |
| 12/31/10    | 445,280                | 18,897,428            | 0.999                  | 18,874,751                       | 42                                 | -1.7%                |
| 12/31/11    | 411,686                | 17,147,425            | 1.000                  | 17,147,425                       | 42                                 |                      |
|             |                        |                       |                        | <b>3 pt</b>                      | <b>-2.3%</b>                       |                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Property Damage**

**Current Level Premium Trend Analysis**

|             | (1)                    | (2)                   | (3)                    | (4) = (2)*(3)                    | (5) = (4) / (1)<br>On Leveled      | (6) = (5)yr+1 / (5)  |
|-------------|------------------------|-----------------------|------------------------|----------------------------------|------------------------------------|----------------------|
| <b>Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>On-Level Factor</b> | <b>On Leveled Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>Annual Change</b> |
| 12/31/09    | 105,628                | 692,192               | 0.913                  | 631,832                          | 6                                  | 3.8%                 |
| 12/31/10    | 104,714                | 652,341               | 0.997                  | 650,384                          | 6                                  | -0.9%                |
| 12/31/11    | 96,105                 | 591,697               | 1.000                  | 591,697                          | 6                                  |                      |
|             |                        |                       |                        | <b>3 pt</b>                      | 1.5%                               |                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive**

**Current Level Premium Trend Analysis**

| Year     | (1)<br>Earned Exposure | (2)<br>Earned Premium | (3)<br>On-Level Factor | (4) = (2)*(3)<br>On Leveled Earned Premium | (5) = (4) / (1)<br>On Leveled Earned Premium Per Exposure | (6) = (5)yr+1 / (5)<br>Annual Change |
|----------|------------------------|-----------------------|------------------------|--|---|--------------------------------------|
| 12/31/09 | 402,300                | 41,520,000            | 0.995                  | 41,304,096                                 | 103   | -0.1%                                |
| 12/31/10 | 391,638                | 40,163,114            | 1.000                  | 40,151,065                                 | 103   | 1.0%                                 |
| 12/31/11 | 364,245                | 37,703,377            | 1.000                  | 37,703,377                                 | 104   |                                      |
|          |                        |                       |                        | <b>3 pt</b>                                | 0.4%  |                                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Collision**

**Current Level Premium Trend Analysis**

| Year     | (1)<br>Earned Exposure | (2)<br>Earned Premium | (3)<br>On-Level Factor | (4) = (2)*(3)<br>On Leveled Earned Premium | (5) = (4) / (1)<br>On Leveled Earned Premium Per Exposure | (6) = (5)yr+1 / (5)<br>Annual Change |
|----------|------------------------|-----------------------|------------------------|--|---|--------------------------------------|
| 12/31/09 | 359,493                | 73,406,912            | 1.014                  | 74,427,268                                 | 207   | -0.2%                                |
| 12/31/10 | 349,315                | 72,171,924            | 1.000                  | 72,193,576                                 | 207   | 0.8%                                 |
| 12/31/11 | 324,513                | 67,634,793            | 1.000                  | 67,634,793                                 | 208   |                                      |
|          |                        |                       |                        | <b>3 pt</b>                                | 0.3%  |                                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Bodily Injury**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>0<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 30,768,615                            | 30,688,615                        | 30,768,615                           | 30,768,615                  | 30,768,615                               | 12,016,632              | 42,785,247                              |
| 12/31/03                            | 28,793,355                            | 28,801,102                        | 28,793,355                           | 28,793,355                  | 28,793,355                               | 9,312,166               | 38,105,521                              |
| 12/31/04                            | 27,665,640                            | 27,715,602                        | 27,687,418                           | 27,665,640                  | 27,672,899                               | 10,025,568              | 37,698,467                              |
| 12/31/05                            | 25,884,193                            | 25,910,501                        | 25,945,557                           | 25,884,193                  | 25,904,648                               | 11,439,105              | 37,343,752                              |
| 12/31/06                            | 24,441,140                            | 24,535,754                        | 24,520,840                           | 24,441,140                  | 24,467,707                               | 10,405,824              | 34,873,531                              |
| 12/31/07                            | 28,398,818                            | 28,506,031                        | 28,362,669                           | 28,398,818                  | 28,386,769                               | 13,150,923              | 41,537,691                              |
| 12/31/08                            | 27,821,034                            | 28,363,094                        | 27,652,454                           | 27,821,034                  | 27,764,841                               | 11,281,277              | 39,046,118                              |
| 12/31/09                            | 28,391,718                            | 28,919,605                        | 28,525,664                           | 28,426,165                  | 28,447,849                               | 10,905,398              | 39,353,248                              |
| 12/31/10                            | 29,122,919                            | 29,114,423                        | 29,719,012                           | 29,156,959                  | 29,332,964                               | 11,785,878              | 41,118,842                              |
| 12/31/11                            | 30,872,934                            | 28,522,744                        | 30,859,069                           | 29,900,091                  | 30,544,031                               | 5,361,707               | 35,905,738                              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Property Damage**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>1<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 31,045,478                            | 31,045,478                        | 31,045,478                           | 31,045,478                  | 31,045,478                               | 200,700                 | 31,246,178                              |
| 12/31/03                            | 30,857,658                            | 30,859,140                        | 30,857,658                           | 30,857,658                  | 30,858,029                               | 0                       | 30,858,029                              |
| 12/31/04                            | 28,917,392                            | 28,920,429                        | 28,917,392                           | 28,917,392                  | 28,918,151                               | 0                       | 28,918,151                              |
| 12/31/05                            | 28,037,229                            | 28,040,173                        | 28,037,229                           | 28,037,229                  | 28,037,965                               | 0                       | 28,037,965                              |
| 12/31/06                            | 27,129,189                            | 27,137,058                        | 27,129,189                           | 27,129,189                  | 27,131,156                               | 100,084                 | 27,231,240                              |
| 12/31/07                            | 30,424,088                            | 30,432,178                        | 30,424,088                           | 30,424,088                  | 30,426,110                               | 110,956                 | 30,537,066                              |
| 12/31/08                            | 32,153,799                            | 32,131,756                        | 32,153,799                           | 32,153,799                  | 32,148,288                               | 0                       | 32,148,288                              |
| 12/31/09                            | 31,026,471                            | 31,071,651                        | 31,026,471                           | 31,028,580                  | 31,038,293                               | 0                       | 31,038,293                              |
| 12/31/10                            | 32,627,803                            | 32,636,442                        | 32,627,779                           | 32,630,435                  | 32,630,615                               | 0                       | 32,630,615                              |
| 12/31/11                            | 32,031,134                            | 32,290,264                        | 32,031,033                           | 31,990,992                  | 32,085,856                               | 0                       | 32,085,856                              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Medical Payments**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>0<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 6,244,458                             | 6,244,458                         | 6,244,458                            | 6,244,458                   | 6,244,458                                | 0                       | 6,244,458                               |
| 12/31/03                            | 5,712,682                             | 5,703,786                         | 5,708,782                            | 5,712,682                   | 5,711,382                                | 0                       | 5,711,382                               |
| 12/31/04                            | 5,805,677                             | 5,818,876                         | 5,811,839                            | 5,805,677                   | 5,807,731                                | 0                       | 5,807,731                               |
| 12/31/05                            | 5,790,087                             | 5,792,031                         | 5,781,523                            | 5,790,087                   | 5,787,232                                | 0                       | 5,787,232                               |
| 12/31/06                            | 5,933,529                             | 5,918,442                         | 5,912,876                            | 5,933,529                   | 5,926,645                                | 0                       | 5,926,645                               |
| 12/31/07                            | 6,758,000                             | 6,774,486                         | 6,761,070                            | 6,758,000                   | 6,759,023                                | 0                       | 6,759,023                               |
| 12/31/08                            | 6,693,534                             | 6,692,785                         | 6,699,078                            | 6,693,534                   | 6,695,382                                | 0                       | 6,695,382                               |
| 12/31/09                            | 6,616,409                             | 6,564,293                         | 6,564,314                            | 6,594,948                   | 6,591,890                                | 0                       | 6,591,890                               |
| 12/31/10                            | 6,856,472                             | 6,755,525                         | 6,789,695                            | 6,841,055                   | 6,829,074                                | 0                       | 6,829,074                               |
| 12/31/11                            | 6,651,641                             | 6,068,081                         | 6,481,511                            | 6,690,342                   | 6,607,831                                | 0                       | 6,607,831                               |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Bodily Injury**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>0<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 6,526,321                             | 6,499,821                         | 6,526,321                            | 6,526,321                   | 6,526,321                                | 2,827,373               | 9,353,694                               |
| 12/31/03                            | 5,664,522                             | 5,629,522                         | 5,664,522                            | 5,664,522                   | 5,664,522                                | 2,113,356               | 7,777,879                               |
| 12/31/04                            | 6,591,378                             | 6,612,963                         | 6,583,689                            | 6,591,378                   | 6,588,815                                | 1,989,641               | 8,578,456                               |
| 12/31/05                            | 6,557,604                             | 6,543,685                         | 6,539,624                            | 6,557,604                   | 6,551,610                                | 2,775,002               | 9,326,612                               |
| 12/31/06                            | 5,346,446                             | 5,352,342                         | 5,313,711                            | 5,346,446                   | 5,335,534                                | 2,634,620               | 7,970,155                               |
| 12/31/07                            | 5,523,150                             | 5,588,324                         | 5,452,375                            | 5,523,150                   | 5,499,558                                | 3,162,380               | 8,661,938                               |
| 12/31/08                            | 5,818,376                             | 5,561,407                         | 5,685,602                            | 5,818,376                   | 5,774,118                                | 2,825,481               | 8,599,600                               |
| 12/31/09                            | 6,426,425                             | 6,738,770                         | 6,221,313                            | 6,400,621                   | 6,349,453                                | 2,864,406               | 9,213,859                               |
| 12/31/10                            | 5,916,243                             | 5,555,144                         | 5,781,397                            | 5,939,849                   | 5,879,163                                | 3,387,651               | 9,266,814                               |
| 12/31/11                            | 5,739,250                             | 6,259,208                         | 5,924,191                            | 5,742,992                   | 5,802,144                                | 800,418                 | 6,602,562                               |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Property Damage**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>1<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 153,909                               | 153,909                           | 153,909                              | 153,909                     | 153,909                                  | 0                       | 153,909                                 |
| 12/31/03                            | 134,754                               | 134,754                           | 134,754                              | 134,754                     | 134,754                                  | 0                       | 134,754                                 |
| 12/31/04                            | 134,929                               | 134,929                           | 134,929                              | 134,929                     | 134,929                                  | 0                       | 134,929                                 |
| 12/31/05                            | 140,468                               | 140,468                           | 140,468                              | 140,468                     | 140,468                                  | 0                       | 140,468                                 |
| 12/31/06                            | 138,832                               | 138,832                           | 138,832                              | 138,832                     | 138,832                                  | 0                       | 138,832                                 |
| 12/31/07                            | 155,829                               | 155,829                           | 155,829                              | 155,829                     | 155,829                                  | 0                       | 155,829                                 |
| 12/31/08                            | 140,080                               | 140,080                           | 140,080                              | 140,080                     | 140,080                                  | 0                       | 140,080                                 |
| 12/31/09                            | 164,670                               | 165,072                           | 164,655                              | 162,642                     | 164,260                                  | 0                       | 164,260                                 |
| 12/31/10                            | 186,745                               | 188,422                           | 186,730                              | 191,364                     | 188,315                                  | 0                       | 188,315                                 |
| 12/31/11                            | 200,944                               | 206,803                           | 201,002                              | 217,263                     | 206,503                                  | 0                       | 206,503                                 |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>1<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 25,339,448                            | 25,339,448                        | 25,339,448                           | 25,339,448                  | 25,339,448                               | 0                       | 25,339,448                              |
| 12/31/03                            | 22,059,987                            | 22,059,987                        | 22,059,987                           | 22,059,987                  | 22,059,987                               | 0                       | 22,059,987                              |
| 12/31/04                            | 20,553,015                            | 20,553,015                        | 20,553,015                           | 20,553,015                  | 20,553,015                               | 0                       | 20,553,015                              |
| 12/31/05                            | 17,063,514                            | 17,063,514                        | 17,063,514                           | 17,063,514                  | 17,063,514                               | 0                       | 17,063,514                              |
| 12/31/06                            | 22,289,405                            | 22,289,405                        | 22,289,405                           | 22,289,405                  | 22,289,405                               | 0                       | 22,289,405                              |
| 12/31/07                            | 21,598,492                            | 21,596,729                        | 21,596,729                           | 21,598,492                  | 21,597,610                               | 0                       | 21,597,610                              |
| 12/31/08                            | 21,917,243                            | 21,903,717                        | 21,905,216                           | 21,917,243                  | 21,910,855                               | 0                       | 21,910,855                              |
| 12/31/09                            | 19,529,094                            | 19,522,514                        | 19,527,150                           | 19,528,011                  | 19,526,692                               | 0                       | 19,526,692                              |
| 12/31/10                            | 20,496,381                            | 20,496,151                        | 20,498,344                           | 20,496,341                  | 20,496,804                               | 0                       | 20,496,804                              |
| 12/31/11                            | 25,277,587                            | 25,375,696                        | 25,320,277                           | 25,041,703                  | 25,253,816                               | 0                       | 25,253,816                              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Collision**

**Loss Development Summary**

| <b>Accident<br/>Year<br/>Ending</b> | <b>1<br/>Incurred Loss<br/>Method</b> | <b>1<br/>Paid Loss<br/>Method</b> | <b>1<br/>Avg Incurred<br/>Method</b> | <b>1<br/>B-F<br/>Method</b> | <b>Selected<br/>Non-Large<br/>Losses</b> | <b>Large<br/>Losses</b> | <b>Selected<br/>Ultimate<br/>Losses</b> |
|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------|--|-------------------------|---|
| 12/31/02                            | 42,129,104                            | 42,129,104                        | 42,129,104                           | 42,129,104                  | 42,129,104                               | 0                       | 42,129,104                              |
| 12/31/03                            | 42,207,329                            | 42,207,329                        | 42,207,329                           | 42,207,329                  | 42,207,329                               | 0                       | 42,207,329                              |
| 12/31/04                            | 39,051,548                            | 39,051,548                        | 39,051,548                           | 39,051,548                  | 39,051,548                               | 0                       | 39,051,548                              |
| 12/31/05                            | 37,516,476                            | 37,516,476                        | 37,516,476                           | 37,516,476                  | 37,516,476                               | 0                       | 37,516,476                              |
| 12/31/06                            | 34,309,660                            | 34,309,660                        | 34,309,660                           | 34,309,660                  | 34,309,660                               | 0                       | 34,309,660                              |
| 12/31/07                            | 39,508,957                            | 39,508,957                        | 39,508,957                           | 39,508,957                  | 39,508,957                               | 0                       | 39,508,957                              |
| 12/31/08                            | 43,334,678                            | 43,334,678                        | 43,338,564                           | 43,334,678                  | 43,335,650                               | 0                       | 43,335,650                              |
| 12/31/09                            | 39,393,797                            | 39,393,797                        | 39,402,287                           | 39,381,757                  | 39,392,910                               | 0                       | 39,392,910                              |
| 12/31/10                            | 40,905,918                            | 40,904,432                        | 40,950,347                           | 40,901,091                  | 40,915,447                               | 0                       | 40,915,447                              |
| 12/31/11                            | 39,526,055                            | 40,459,753                        | 39,903,278                           | 39,536,942                  | 39,856,507                               | 0                       | 39,856,507                              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Bodily Injury**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 25,332,112 | 32,747,120 | 38,089,095 | 41,837,562 | 42,564,908 | 42,677,243 | 42,650,907 | 42,682,344 | 42,791,434 | 42,785,247 |
| 12/31/03         | 24,197,559 | 29,523,670 | 34,747,716 | 36,665,335 | 37,673,471 | 37,869,412 | 37,999,703 | 38,147,125 | 38,109,685 |            |
| 12/31/04         | 23,969,645 | 29,602,337 | 35,244,818 | 37,608,117 | 37,723,392 | 37,685,074 | 37,690,301 | 37,695,209 |            |            |
| 12/31/05         | 23,719,523 | 30,382,898 | 35,865,841 | 37,298,753 | 37,377,188 | 37,361,227 | 37,327,041 |            |            |            |
| 12/31/06         | 22,993,022 | 27,247,834 | 32,547,185 | 34,674,868 | 34,856,377 | 34,850,499 |            |            |            |            |
| 12/31/07         | 26,861,091 | 33,712,628 | 39,774,412 | 41,350,993 | 41,440,689 |            |            |            |            |            |
| 12/31/08         | 27,310,533 | 34,411,644 | 37,843,151 | 38,775,523 |            |            |            |            |            |            |
| 12/31/09         | 30,509,772 | 35,510,217 | 38,093,603 |            |            |            |            |            |            |            |
| 12/31/10         | 31,669,639 | 37,138,979 |            |            |            |            |            |            |            |            |
| 12/31/11         | 27,319,701 |            |            |            |            |            |            |            |            |            |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.293 | 1.163 | 1.098 | 1.017 | 1.003 | 0.999 | 1.001 | 1.003  | 1.000   | 1.000        |
| 12/31/03         | 1.220 | 1.177 | 1.055 | 1.027 | 1.005 | 1.003 | 1.004 | 0.999  |         |              |
| 12/31/04         | 1.235 | 1.191 | 1.067 | 1.003 | 0.999 | 1.000 | 1.000 |        |         |              |
| 12/31/05         | 1.281 | 1.180 | 1.040 | 1.002 | 1.000 | 0.999 |       |        |         |              |
| 12/31/06         | 1.185 | 1.194 | 1.065 | 1.005 | 1.000 |       |       |        |         |              |
| 12/31/07         | 1.255 | 1.180 | 1.040 | 1.002 |       |       |       |        |         |              |
| 12/31/08         | 1.260 | 1.100 | 1.025 |       |       |       |       |        |         |              |
| 12/31/09         | 1.164 | 1.073 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.173 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.229 | 1.157 | 1.056 | 1.010 | 1.001 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000        |
| Weighted 5      | 1.206 | 1.142 | 1.047 | 1.008 | 1.001 | 1.000 | 1.002 | 1.001  | 1.000   | 1.000        |
| Mid 3 Last 5    | 1.204 | 1.153 | 1.048 | 1.003 | 1.001 | 1.000 | 1.001 | 1.001  | 1.000   | 1.000        |
| Weighted 3      | 1.196 | 1.117 | 1.042 | 1.003 | 0.999 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000        |
| Last 3          | 1.199 | 1.117 | 1.043 | 1.003 | 0.999 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000        |
| <b>Selected</b> | 1.224 | 1.100 | 1.032 | 1.008 | 1.004 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 30,768,615                         | 1.000                       | 30,768,615             |
| 12/31/03         | 28,797,519                         | 1.000                       | 28,793,355             |
| 12/31/04         | 27,669,640                         | 1.000                       | 27,665,640             |
| 12/31/05         | 25,887,936                         | 1.000                       | 25,884,193             |
| 12/31/06         | 24,444,675                         | 1.000                       | 24,441,140             |
| 12/31/07         | 28,289,766                         | 1.004                       | 28,398,818             |
| 12/31/08         | 27,494,247                         | 1.012                       | 27,821,034             |
| 12/31/09         | 27,188,205                         | 1.044                       | 28,391,718             |
| 12/31/10         | 25,353,100                         | 1.149                       | 29,122,919             |
| 12/31/11         | 21,957,994                         | 1.406                       | 30,872,934             |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Bodily Injury**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12        | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 4,212,084 | 17,179,392 | 30,211,657 | 37,982,774 | 41,298,553 | 42,228,093 | 42,589,407 | 42,655,844 | 42,699,934 | 42,705,247 |
| 12/31/03         | 5,251,977 | 17,250,992 | 28,778,022 | 34,304,385 | 36,943,457 | 37,512,063 | 37,923,697 | 38,032,125 | 38,109,685 |            |
| 12/31/04         | 4,826,812 | 16,678,508 | 27,351,165 | 34,813,749 | 36,809,905 | 37,346,069 | 37,632,796 | 37,695,209 |            |            |
| 12/31/05         | 4,891,984 | 16,406,725 | 28,032,228 | 34,505,134 | 36,270,509 | 36,905,527 | 37,254,341 |            |            |            |
| 12/31/06         | 3,945,889 | 15,218,555 | 26,000,952 | 31,870,444 | 33,911,297 | 34,619,499 |            |            |            |            |
| 12/31/07         | 6,213,886 | 19,868,746 | 33,007,900 | 39,137,709 | 40,404,482 |            |            |            |            |            |
| 12/31/08         | 7,069,246 | 23,101,261 | 31,933,361 | 36,792,806 |            |            |            |            |            |            |
| 12/31/09         | 8,747,226 | 22,884,845 | 31,923,703 |            |            |            |            |            |            |            |
| 12/31/10         | 7,290,007 | 20,865,780 |            |            |            |            |            |            |            |            |
| 12/31/11         | 6,250,281 |            |            |            |            |            |            |            |            |            |

**Pending Losses**

| Acc. Year Ending | 12         | 24         | 36        | 48        | 60        | 72      | 84     | 96      | 108    | 120-Tail |
|------------------|------------|------------|-----------|-----------|-----------|---------|--------|---------|--------|----------|
| 12/31/02         | 21,120,028 | 15,567,728 | 7,877,438 | 3,854,788 | 1,266,355 | 449,150 | 61,500 | 26,500  | 91,500 | 80,000   |
| 12/31/03         | 18,945,581 | 12,272,678 | 5,969,694 | 2,360,950 | 730,014   | 357,349 | 76,006 | 115,000 | 0      |          |
| 12/31/04         | 19,142,834 | 12,923,829 | 7,893,653 | 2,794,368 | 913,487   | 339,005 | 57,505 | 0       |        |          |
| 12/31/05         | 18,827,539 | 13,976,174 | 7,833,613 | 2,793,619 | 1,106,679 | 455,700 | 72,700 |         |        |          |
| 12/31/06         | 19,047,133 | 12,029,280 | 6,546,233 | 2,804,423 | 945,080   | 231,000 |        |         |        |          |
| 12/31/07         | 20,647,205 | 13,843,882 | 6,766,512 | 2,213,284 | 1,036,207 |         |        |         |        |          |
| 12/31/08         | 20,241,287 | 11,310,383 | 5,909,790 | 1,982,718 |           |         |        |         |        |          |
| 12/31/09         | 21,762,546 | 12,625,372 | 6,169,900 |           |           |         |        |         |        |          |
| 12/31/10         | 24,379,632 | 16,273,198 |           |           |           |         |        |         |        |          |
| 12/31/11         | 21,069,420 |            |           |           |           |         |        |         |        |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 4.079 | 1.759 | 1.257 | 1.087 | 1.023 | 1.009 | 1.002 | 1.001  | 1.000   | 1.000        |
| 12/31/03         | 3.285 | 1.668 | 1.192 | 1.077 | 1.015 | 1.011 | 1.003 | 1.002  |         |              |
| 12/31/04         | 3.455 | 1.640 | 1.273 | 1.057 | 1.015 | 1.008 | 1.002 |        |         |              |
| 12/31/05         | 3.354 | 1.709 | 1.231 | 1.051 | 1.018 | 1.009 |       |        |         |              |
| 12/31/06         | 3.857 | 1.709 | 1.226 | 1.064 | 1.021 |       |       |        |         |              |
| 12/31/07         | 3.197 | 1.661 | 1.186 | 1.032 |       |       |       |        |         |              |
| 12/31/08         | 3.268 | 1.382 | 1.152 |       |       |       |       |        |         |              |
| 12/31/09         | 2.616 | 1.395 |       |       |       |       |       |        |         |              |
| 12/31/10         | 2.862 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 3.330 | 1.615 | 1.217 | 1.062 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |
| Weighted 5      | 3.064 | 1.548 | 1.210 | 1.056 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |
| Mid 3 Last 5    | 3.109 | 1.588 | 1.214 | 1.058 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |
| Weighted 3      | 2.893 | 1.471 | 1.185 | 1.048 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |
| Last 3          | 2.915 | 1.480 | 1.188 | 1.049 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |
| <b>Selected</b> | 2.915 | 1.480 | 1.188 | 1.049 | 1.018 | 1.009 | 1.002 | 1.002  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 30,688,615                     | 1.000                       | 30,688,615             | -0.3%                      |
| 12/31/03         | 28,797,519                     | 1.000                       | 28,801,102             | 0.0%                       |
| 12/31/04         | 27,669,640                     | 1.002                       | 27,715,602             | 0.2%                       |
| 12/31/05         | 25,815,236                     | 1.004                       | 25,910,501             | 0.1%                       |
| 12/31/06         | 24,218,675                     | 1.013                       | 24,535,754             | 0.4%                       |
| 12/31/07         | 27,649,559                     | 1.031                       | 28,506,031             | 0.4%                       |
| 12/31/08         | 26,221,137                     | 1.082                       | 28,363,094             | 1.9%                       |
| 12/31/09         | 22,507,110                     | 1.285                       | 28,919,605             | 1.9%                       |
| 12/31/10         | 15,314,816                     | 1.901                       | 29,114,423             | 0.0%                       |
| 12/31/11         | 5,146,238                      | 5.542                       | 28,522,744             | -7.6%                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Property Damage**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 30,410,229 | 30,946,318 | 31,150,256 | 31,229,759 | 31,248,656 | 31,247,380 | 31,246,444 | 31,246,788 | 31,248,108 | 31,246,178 |
| 12/31/03         | 29,848,193 | 30,744,737 | 30,877,052 | 30,889,919 | 30,883,915 | 30,880,314 | 30,863,060 | 30,863,060 | 30,859,563 |            |
| 12/31/04         | 27,866,061 | 28,608,763 | 28,801,774 | 28,898,103 | 28,894,407 | 28,921,627 | 28,920,923 | 28,920,205 |            |            |
| 12/31/05         | 26,144,289 | 27,899,934 | 28,044,071 | 28,034,439 | 28,040,085 | 28,040,085 | 28,040,085 |            |            |            |
| 12/31/06         | 24,977,948 | 26,944,021 | 27,197,386 | 27,225,244 | 27,239,327 | 27,237,311 |            |            |            |            |
| 12/31/07         | 27,775,677 | 30,307,200 | 30,500,291 | 30,533,787 | 30,535,255 |            |            |            |            |            |
| 12/31/08         | 29,547,363 | 31,982,314 | 32,139,515 | 32,145,806 |            |            |            |            |            |            |
| 12/31/09         | 28,879,300 | 30,965,068 | 30,994,807 |            |            |            |            |            |            |            |
| 12/31/10         | 30,232,460 | 32,461,987 |            |            |            |            |            |            |            |            |
| 12/31/11         | 29,613,957 |            |            |            |            |            |            |            |            |            |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.018 | 1.007 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 1.030 | 1.004 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000  |         |              |
| 12/31/04         | 1.027 | 1.007 | 1.003 | 1.000 | 1.001 | 1.000 | 1.000 |        |         |              |
| 12/31/05         | 1.067 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06         | 1.079 | 1.009 | 1.001 | 1.001 | 1.000 |       |       |        |         |              |
| 12/31/07         | 1.091 | 1.006 | 1.001 | 1.000 |       |       |       |        |         |              |
| 12/31/08         | 1.082 | 1.005 | 1.000 |       |       |       |       |        |         |              |
| 12/31/09         | 1.072 | 1.001 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.074 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.060 | 1.006 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 5      | 1.080 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Mid 3 Last 5    | 1.078 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 3      | 1.076 | 1.004 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Last 3          | 1.076 | 1.004 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| <b>Selected</b> | 1.076 | 1.004 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 31,045,478                         | 1.000                       | 31,045,478             |
| 12/31/03         | 30,859,563                         | 1.000                       | 30,857,658             |
| 12/31/04         | 28,920,205                         | 1.000                       | 28,917,392             |
| 12/31/05         | 28,040,085                         | 1.000                       | 28,037,229             |
| 12/31/06         | 27,137,227                         | 1.000                       | 27,129,189             |
| 12/31/07         | 30,424,299                         | 1.000                       | 30,424,088             |
| 12/31/08         | 32,145,806                         | 1.000                       | 32,153,799             |
| 12/31/09         | 30,994,807                         | 1.001                       | 31,026,471             |
| 12/31/10         | 32,461,987                         | 1.005                       | 32,627,803             |
| 12/31/11         | 29,613,957                         | 1.082                       | 32,031,134             |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Property Damage**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 25,811,091 | 30,848,522 | 31,070,771 | 31,136,679 | 31,245,006 | 31,247,380 | 31,246,444 | 31,246,788 | 31,246,608 | 31,246,178 |
| 12/31/03         | 26,401,670 | 30,593,900 | 30,794,946 | 30,840,714 | 30,852,640 | 30,853,061 | 30,858,060 | 30,858,060 | 30,859,563 |            |
| 12/31/04         | 24,244,584 | 28,538,038 | 28,769,914 | 28,824,138 | 28,893,407 | 28,921,627 | 28,920,923 | 28,920,205 |            |            |
| 12/31/05         | 23,653,618 | 27,780,270 | 28,007,861 | 28,031,314 | 28,040,085 | 28,040,085 | 28,040,085 |            |            |            |
| 12/31/06         | 22,447,243 | 26,842,910 | 27,170,886 | 27,210,244 | 27,231,827 | 27,235,811 |            |            |            |            |
| 12/31/07         | 25,693,095 | 30,280,200 | 30,478,591 | 30,528,787 | 30,530,255 |            |            |            |            |            |
| 12/31/08         | 27,314,310 | 31,909,209 | 32,032,710 | 32,105,806 |            |            |            |            |            |            |
| 12/31/09         | 27,308,200 | 30,923,363 | 30,991,007 |            |            |            |            |            |            |            |
| 12/31/10         | 28,452,525 | 32,415,487 |            |            |            |            |            |            |            |            |
| 12/31/11         | 27,970,357 |            |            |            |            |            |            |            |            |            |

**Pending Losses**

| Acc. Year Ending | 12        | 24      | 36      | 48     | 60     | 72     | 84    | 96    | 108   | 120-Tail |
|------------------|-----------|---------|---------|--------|--------|--------|-------|-------|-------|----------|
| 12/31/02         | 4,599,138 | 97,796  | 79,485  | 93,080 | 3,650  | 0      | 0     | 0     | 1,500 | 0        |
| 12/31/03         | 3,446,523 | 150,836 | 82,106  | 49,205 | 31,275 | 27,252 | 5,000 | 5,000 | 0     |          |
| 12/31/04         | 3,621,477 | 70,725  | 31,860  | 73,965 | 1,000  | 0      | 0     | 0     |       |          |
| 12/31/05         | 2,490,671 | 119,664 | 36,209  | 3,125  | 0      | 0      | 0     |       |       |          |
| 12/31/06         | 2,530,705 | 101,111 | 26,500  | 15,000 | 7,500  | 1,500  |       |       |       |          |
| 12/31/07         | 2,082,582 | 27,000  | 21,700  | 5,000  | 5,000  |        |       |       |       |          |
| 12/31/08         | 2,233,053 | 73,105  | 106,805 | 40,000 |        |        |       |       |       |          |
| 12/31/09         | 1,571,100 | 41,705  | 3,800   |        |        |        |       |       |       |          |
| 12/31/10         | 1,779,935 | 46,500  |         |        |        |        |       |       |       |          |
| 12/31/11         | 1,643,600 |         |         |        |        |        |       |       |       |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.195 | 1.007 | 1.002 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 1.159 | 1.007 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  |         |              |
| 12/31/04         | 1.177 | 1.008 | 1.002 | 1.002 | 1.001 | 1.000 | 1.000 |        |         |              |
| 12/31/05         | 1.174 | 1.008 | 1.001 | 1.000 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06         | 1.196 | 1.012 | 1.001 | 1.001 | 1.000 |       |       |        |         |              |
| 12/31/07         | 1.179 | 1.007 | 1.002 | 1.000 |       |       |       |        |         |              |
| 12/31/08         | 1.168 | 1.004 | 1.002 |       |       |       |       |        |         |              |
| 12/31/09         | 1.132 | 1.002 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.139 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.169 | 1.007 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 5      | 1.161 | 1.006 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Mid 3 Last 5    | 1.162 | 1.006 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 3      | 1.147 | 1.004 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Last 3          | 1.147 | 1.004 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| <b>Selected</b> | 1.147 | 1.004 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 31,045,478                     | 1.000                       | 31,045,478             | 0.0%                       |
| 12/31/03         | 30,859,563                     | 1.000                       | 30,859,140             | 0.0%                       |
| 12/31/04         | 28,920,205                     | 1.000                       | 28,920,429             | 0.0%                       |
| 12/31/05         | 28,040,085                     | 1.000                       | 28,040,173             | 0.0%                       |
| 12/31/06         | 27,135,727                     | 1.000                       | 27,137,058             | 0.0%                       |
| 12/31/07         | 30,419,299                     | 1.000                       | 30,432,178             | 0.0%                       |
| 12/31/08         | 32,105,806                     | 1.001                       | 32,131,756             | -0.1%                      |
| 12/31/09         | 30,991,007                     | 1.003                       | 31,071,651             | 0.1%                       |
| 12/31/10         | 32,415,487                     | 1.007                       | 32,636,442             | 0.0%                       |
| 12/31/11         | 27,970,357                     | 1.154                       | 32,290,264             | 0.8%                       |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Medical Payments**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12        | 24        | 36        | 48        | 60        | 72        | 84        | 96        | 108       | 120-Tail  |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/02         | 8,820,491 | 7,366,564 | 6,573,651 | 6,361,549 | 6,259,762 | 6,236,849 | 6,233,228 | 6,222,662 | 6,248,723 | 6,244,458 |
| 12/31/03         | 8,064,726 | 6,962,391 | 6,293,032 | 5,982,377 | 5,822,695 | 5,767,422 | 5,746,228 | 5,716,673 | 5,712,682 |           |
| 12/31/04         | 8,074,608 | 6,813,779 | 6,275,694 | 5,976,451 | 5,846,360 | 5,812,237 | 5,810,177 | 5,805,677 |           |           |
| 12/31/05         | 8,184,714 | 6,706,401 | 6,162,059 | 5,880,951 | 5,822,380 | 5,801,601 | 5,790,087 |           |           |           |
| 12/31/06         | 7,779,488 | 7,059,269 | 6,387,827 | 6,054,807 | 5,968,477 | 5,933,529 |           |           |           |           |
| 12/31/07         | 8,552,504 | 7,765,081 | 7,145,682 | 6,892,939 | 6,819,375 |           |           |           |           |           |
| 12/31/08         | 8,467,858 | 7,493,493 | 7,031,784 | 6,836,359 |           |           |           |           |           |           |
| 12/31/09         | 8,348,813 | 7,621,702 | 6,966,586 |           |           |           |           |           |           |           |
| 12/31/10         | 8,894,620 | 7,796,280 |           |           |           |           |           |           |           |           |
| 12/31/11         | 8,348,093 |           |           |           |           |           |           |           |           |           |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.835 | 0.892 | 0.968 | 0.984 | 0.996 | 0.999 | 0.998 | 1.004  | 0.999   | 1.000        |
| 12/31/03         | 0.863 | 0.904 | 0.951 | 0.973 | 0.991 | 0.996 | 0.995 | 0.999  |         |              |
| 12/31/04         | 0.844 | 0.921 | 0.952 | 0.978 | 0.994 | 1.000 | 0.999 |        |         |              |
| 12/31/05         | 0.819 | 0.919 | 0.954 | 0.990 | 0.996 | 0.998 |       |        |         |              |
| 12/31/06         | 0.907 | 0.905 | 0.948 | 0.986 | 0.994 |       |       |        |         |              |
| 12/31/07         | 0.908 | 0.920 | 0.965 | 0.989 |       |       |       |        |         |              |
| 12/31/08         | 0.885 | 0.938 | 0.972 |       |       |       |       |        |         |              |
| 12/31/09         | 0.913 | 0.914 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.877 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.872 | 0.914 | 0.959 | 0.983 | 0.994 | 0.998 | 0.997 | 1.002  | 0.999   | 1.000        |
| Weighted 5      | 0.898 | 0.919 | 0.959 | 0.983 | 0.994 | 0.998 | 0.997 | 1.002  | 0.999   | 1.000        |
| Mid 3 Last 5    | 0.900 | 0.918 | 0.957 | 0.984 | 0.995 | 0.999 | 0.998 | 1.002  | 0.999   | 1.000        |
| Weighted 3      | 0.891 | 0.924 | 0.962 | 0.988 | 0.995 | 0.998 | 0.997 | 1.002  | 0.999   | 1.000        |
| Last 3          | 0.891 | 0.924 | 0.962 | 0.988 | 0.995 | 0.998 | 0.997 | 1.002  | 0.999   | 1.000        |
| <b>Selected</b> | 0.906 | 0.926 | 0.970 | 0.988 | 0.991 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 6,244,458                          | 1.000                       | 6,244,458              |
| 12/31/03         | 5,712,682                          | 1.000                       | 5,712,682              |
| 12/31/04         | 5,805,677                          | 1.000                       | 5,805,677              |
| 12/31/05         | 5,790,087                          | 1.000                       | 5,790,087              |
| 12/31/06         | 5,933,529                          | 1.000                       | 5,933,529              |
| 12/31/07         | 6,819,375                          | 0.991                       | 6,758,000              |
| 12/31/08         | 6,836,359                          | 0.979                       | 6,693,534              |
| 12/31/09         | 6,966,586                          | 0.950                       | 6,616,409              |
| 12/31/10         | 7,796,280                          | 0.879                       | 6,856,472              |
| 12/31/11         | 8,348,093                          | 0.797                       | 6,651,641              |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Medical Payments**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12        | 24        | 36        | 48        | 60        | 72        | 84        | 96        | 108       | 120-Tail  |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/02         | 4,743,796 | 6,994,896 | 6,490,373 | 6,333,875 | 6,248,662 | 6,219,749 | 6,218,228 | 6,207,662 | 6,248,723 | 6,244,458 |
| 12/31/03         | 4,856,451 | 6,745,943 | 6,228,356 | 5,953,240 | 5,803,558 | 5,752,422 | 5,731,228 | 5,711,673 | 5,707,682 |           |
| 12/31/04         | 5,079,991 | 6,660,046 | 6,227,292 | 5,974,450 | 5,844,860 | 5,812,237 | 5,809,677 | 5,805,677 |           |           |
| 12/31/05         | 5,253,668 | 6,639,073 | 6,141,458 | 5,876,550 | 5,820,380 | 5,801,601 | 5,790,087 |           |           |           |
| 12/31/06         | 4,927,163 | 7,003,772 | 6,368,728 | 6,043,304 | 5,963,477 | 5,928,529 |           |           |           |           |
| 12/31/07         | 6,540,192 | 7,715,992 | 7,113,745 | 6,887,434 | 6,819,375 |           |           |           |           |           |
| 12/31/08         | 6,071,972 | 7,480,761 | 7,010,784 | 6,811,259 |           |           |           |           |           |           |
| 12/31/09         | 6,165,539 | 7,596,481 | 6,938,058 |           |           |           |           |           |           |           |
| 12/31/10         | 6,624,624 | 7,726,215 |           |           |           |           |           |           |           |           |
| 12/31/11         | 5,734,916 |           |           |           |           |           |           |           |           |           |

**Pending Losses**

| Acc. Year Ending | 12        | 24      | 36     | 48     | 60     | 72     | 84     | 96     | 108   | 120-Tail |
|------------------|-----------|---------|--------|--------|--------|--------|--------|--------|-------|----------|
| 12/31/02         | 4,076,696 | 371,668 | 83,278 | 27,674 | 11,100 | 17,100 | 15,000 | 15,000 | 0     | 0        |
| 12/31/03         | 3,208,275 | 216,448 | 64,676 | 29,138 | 19,138 | 15,000 | 15,000 | 5,000  | 5,000 |          |
| 12/31/04         | 2,994,617 | 153,733 | 48,402 | 2,001  | 1,500  | 0      | 500    | 0      |       |          |
| 12/31/05         | 2,931,047 | 67,328  | 20,601 | 4,401  | 2,000  | 0      | 0      |        |       |          |
| 12/31/06         | 2,852,325 | 55,497  | 19,098 | 11,503 | 5,000  | 5,000  |        |        |       |          |
| 12/31/07         | 2,012,312 | 49,089  | 31,937 | 5,505  | 0      |        |        |        |       |          |
| 12/31/08         | 2,395,886 | 12,731  | 21,000 | 25,100 |        |        |        |        |       |          |
| 12/31/09         | 2,183,274 | 25,221  | 28,528 |        |        |        |        |        |       |          |
| 12/31/10         | 2,269,996 | 70,065  |        |        |        |        |        |        |       |          |
| 12/31/11         | 2,613,177 |         |        |        |        |        |        |        |       |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.475 | 0.928 | 0.976 | 0.987 | 0.995 | 1.000 | 0.998 | 1.007  | 0.999   | 1.000        |
| 12/31/03         | 1.389 | 0.923 | 0.956 | 0.975 | 0.991 | 0.996 | 0.997 | 0.999  |         |              |
| 12/31/04         | 1.311 | 0.935 | 0.959 | 0.978 | 0.994 | 1.000 | 0.999 |        |         |              |
| 12/31/05         | 1.264 | 0.925 | 0.957 | 0.990 | 0.997 | 0.998 |       |        |         |              |
| 12/31/06         | 1.421 | 0.909 | 0.949 | 0.987 | 0.994 |       |       |        |         |              |
| 12/31/07         | 1.180 | 0.922 | 0.968 | 0.990 |       |       |       |        |         |              |
| 12/31/08         | 1.232 | 0.937 | 0.972 |       |       |       |       |        |         |              |
| 12/31/09         | 1.232 | 0.913 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.166 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.297 | 0.924 | 0.962 | 0.985 | 0.994 | 0.998 | 0.998 | 1.003  | 0.999   | 1.000        |
| Weighted 5      | 1.237 | 0.921 | 0.961 | 0.984 | 0.994 | 0.998 | 0.998 | 1.003  | 0.999   | 1.000        |
| Mid 3 Last 5    | 1.215 | 0.920 | 0.961 | 0.985 | 0.995 | 0.999 | 0.998 | 1.003  | 0.999   | 1.000        |
| Weighted 3      | 1.209 | 0.924 | 0.963 | 0.989 | 0.995 | 0.998 | 0.998 | 1.003  | 0.999   | 1.000        |
| Last 3          | 1.210 | 0.924 | 0.963 | 0.989 | 0.995 | 0.998 | 0.998 | 1.003  | 0.999   | 1.000        |
| <b>Selected</b> | 1.210 | 0.924 | 0.963 | 0.989 | 0.995 | 0.998 | 0.998 | 1.003  | 0.999   | 1.000        |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 6,244,458                      | 1.000                       | 6,244,458              | 0.0%                       |
| 12/31/03         | 5,707,682                      | 0.999                       | 5,703,786              | -0.2%                      |
| 12/31/04         | 5,805,677                      | 1.002                       | 5,818,876              | 0.2%                       |
| 12/31/05         | 5,790,087                      | 1.000                       | 5,792,031              | 0.0%                       |
| 12/31/06         | 5,928,529                      | 0.998                       | 5,918,442              | -0.3%                      |
| 12/31/07         | 6,819,375                      | 0.993                       | 6,774,486              | 0.2%                       |
| 12/31/08         | 6,811,259                      | 0.983                       | 6,692,785              | 0.0%                       |
| 12/31/09         | 6,938,058                      | 0.946                       | 6,564,293              | -0.8%                      |
| 12/31/10         | 7,726,215                      | 0.874                       | 6,755,525              | -1.5%                      |
| 12/31/11         | 5,734,916                      | 1.058                       | 6,068,081              | -8.8%                      |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Bodily Injury**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12        | 24        | 36        | 48        | 60        | 72        | 84        | 96        | 108       | 120-Tail  |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/02         | 4,277,680 | 6,632,139 | 8,278,719 | 9,052,610 | 9,381,887 | 9,374,427 | 9,379,069 | 9,354,033 | 9,353,766 | 9,353,694 |
| 12/31/03         | 4,541,311 | 6,195,947 | 7,876,660 | 8,293,137 | 7,869,295 | 7,799,466 | 7,809,600 | 7,795,888 | 7,777,922 |           |
| 12/31/04         | 4,580,649 | 6,429,660 | 8,083,806 | 8,576,522 | 8,785,477 | 8,722,511 | 8,583,698 | 8,581,070 |           |           |
| 12/31/05         | 5,448,051 | 7,334,225 | 8,764,879 | 9,513,734 | 9,325,351 | 9,291,367 | 9,332,656 |           |           |           |
| 12/31/06         | 5,110,433 | 5,996,512 | 7,727,892 | 8,012,060 | 7,937,349 | 7,981,108 |           |           |           |           |
| 12/31/07         | 5,936,021 | 6,844,308 | 8,532,412 | 8,800,484 | 8,658,093 |           |           |           |           |           |
| 12/31/08         | 4,713,157 | 7,418,550 | 8,060,310 | 8,644,048 |           |           |           |           |           |           |
| 12/31/09         | 4,783,443 | 7,923,355 | 8,946,118 |           |           |           |           |           |           |           |
| 12/31/10         | 6,639,116 | 8,286,073 |           |           |           |           |           |           |           |           |
| 12/31/11         | 4,170,545 |           |           |           |           |           |           |           |           |           |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.550 | 1.248 | 1.093 | 1.036 | 0.999 | 1.000 | 0.997 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 1.364 | 1.271 | 1.053 | 0.949 | 0.991 | 1.001 | 0.998 | 0.998  |         |              |
| 12/31/04         | 1.404 | 1.257 | 1.061 | 1.024 | 0.993 | 0.984 | 1.000 |        |         |              |
| 12/31/05         | 1.346 | 1.195 | 1.085 | 0.980 | 0.996 | 1.004 |       |        |         |              |
| 12/31/06         | 1.173 | 1.289 | 1.037 | 0.991 | 1.006 |       |       |        |         |              |
| 12/31/07         | 1.153 | 1.247 | 1.031 | 0.984 |       |       |       |        |         |              |
| 12/31/08         | 1.574 | 1.087 | 1.072 |       |       |       |       |        |         |              |
| 12/31/09         | 1.656 | 1.129 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.248 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.386 | 1.215 | 1.062 | 0.994 | 0.997 | 0.998 | 0.998 | 0.999  | 1.000   | 1.000        |
| Weighted 5      | 1.342 | 1.183 | 1.058 | 0.986 | 0.997 | 0.998 | 0.998 | 0.999  | 1.000   | 1.000        |
| Mid 3 Last 5    | 1.332 | 1.190 | 1.057 | 0.985 | 0.996 | 1.001 | 0.998 | 0.999  | 1.000   | 1.000        |
| Weighted 3      | 1.464 | 1.151 | 1.047 | 0.985 | 0.998 | 0.997 | 0.998 | 0.999  | 1.000   | 1.000        |
| Last 3          | 1.493 | 1.154 | 1.047 | 0.985 | 0.998 | 0.997 | 0.998 | 0.999  | 1.000   | 1.000        |
| <b>Selected</b> | 1.410 | 1.143 | 1.057 | 0.995 | 1.005 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 6,526,321                          | 1.000                       | 6,526,321              |
| 12/31/03         | 5,664,566                          | 1.000                       | 5,664,522              |
| 12/31/04         | 6,591,428                          | 1.000                       | 6,591,378              |
| 12/31/05         | 6,557,654                          | 1.000                       | 6,557,604              |
| 12/31/06         | 5,346,488                          | 1.000                       | 5,346,446              |
| 12/31/07         | 5,495,713                          | 1.005                       | 5,523,150              |
| 12/31/08         | 5,818,567                          | 1.000                       | 5,818,376              |
| 12/31/09         | 6,081,712                          | 1.057                       | 6,426,425              |
| 12/31/10         | 4,898,422                          | 1.208                       | 5,916,243              |
| 12/31/11         | 3,370,127                          | 1.703                       | 5,739,250              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Bodily Injury**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12        | 24        | 36        | 48        | 60        | 72        | 84        | 96        | 108       | 120-Tail  |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/02         | 890,887   | 3,587,165 | 6,450,988 | 7,626,910 | 8,897,387 | 9,214,927 | 9,221,569 | 9,266,533 | 9,327,266 | 9,327,194 |
| 12/31/03         | 937,602   | 3,500,230 | 5,591,868 | 7,174,122 | 7,494,790 | 7,675,466 | 7,695,100 | 7,735,888 | 7,742,922 |           |
| 12/31/04         | 949,459   | 3,908,620 | 6,188,714 | 7,624,384 | 8,156,377 | 8,412,011 | 8,479,198 | 8,478,070 |           |           |
| 12/31/05         | 1,038,603 | 4,633,277 | 6,155,660 | 8,569,209 | 9,167,851 | 9,188,367 | 9,272,656 |           |           |           |
| 12/31/06         | 683,589   | 3,390,142 | 6,149,424 | 7,567,726 | 7,837,849 | 7,914,608 |           |           |           |           |
| 12/31/07         | 1,464,079 | 3,936,460 | 6,057,862 | 8,337,984 | 8,596,593 |           |           |           |           |           |
| 12/31/08         | 915,798   | 4,418,059 | 6,940,059 | 7,848,048 |           |           |           |           |           |           |
| 12/31/09         | 1,027,569 | 4,684,772 | 7,009,786 |           |           |           |           |           |           |           |
| 12/31/10         | 1,991,831 | 5,119,336 |           |           |           |           |           |           |           |           |
| 12/31/11         | 864,179   |           |           |           |           |           |           |           |           |           |

**Pending Losses**

| Acc. Year Ending | 12        | 24        | 36        | 48        | 60      | 72      | 84      | 96      | 108    | 120-Tail |
|------------------|-----------|-----------|-----------|-----------|---------|---------|---------|---------|--------|----------|
| 12/31/02         | 3,386,793 | 3,044,974 | 1,827,731 | 1,425,700 | 484,500 | 159,500 | 157,500 | 87,500  | 26,500 | 26,500   |
| 12/31/03         | 3,603,709 | 2,695,718 | 2,284,792 | 1,119,015 | 374,505 | 124,000 | 114,500 | 60,000  | 35,000 |          |
| 12/31/04         | 3,631,190 | 2,521,039 | 1,895,093 | 952,138   | 629,100 | 310,500 | 104,500 | 103,000 |        |          |
| 12/31/05         | 4,409,448 | 2,700,948 | 2,609,219 | 944,525   | 157,500 | 103,000 | 60,000  |         |        |          |
| 12/31/06         | 4,426,844 | 2,606,370 | 1,578,468 | 444,333   | 99,500  | 66,500  |         |         |        |          |
| 12/31/07         | 4,471,943 | 2,907,849 | 2,474,551 | 462,500   | 61,500  |         |         |         |        |          |
| 12/31/08         | 3,797,360 | 3,000,491 | 1,120,251 | 796,000   |         |         |         |         |        |          |
| 12/31/09         | 3,755,873 | 3,238,583 | 1,936,333 |           |         |         |         |         |        |          |
| 12/31/10         | 4,647,284 | 3,166,737 |           |           |         |         |         |         |        |          |
| 12/31/11         | 3,306,366 |           |           |           |         |         |         |         |        |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 4.027 | 1.798 | 1.182 | 1.167 | 1.036 | 1.001 | 1.005 | 1.007  | 1.000   | 1.000        |
| 12/31/03         | 3.733 | 1.598 | 1.283 | 1.045 | 1.024 | 1.003 | 1.005 | 1.001  |         |              |
| 12/31/04         | 4.117 | 1.583 | 1.232 | 1.070 | 1.031 | 1.008 | 1.000 |        |         |              |
| 12/31/05         | 4.461 | 1.329 | 1.392 | 1.070 | 1.002 | 1.009 |       |        |         |              |
| 12/31/06         | 4.959 | 1.814 | 1.231 | 1.036 | 1.010 |       |       |        |         |              |
| 12/31/07         | 2.689 | 1.539 | 1.376 | 1.031 |       |       |       |        |         |              |
| 12/31/08         | 4.824 | 1.571 | 1.131 |       |       |       |       |        |         |              |
| 12/31/09         | 4.559 | 1.496 |       |       |       |       |       |        |         |              |
| 12/31/10         | 2.570 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 3.993        | 1.591        | 1.261        | 1.070        | 1.021        | 1.005        | 1.003        | 1.004        | 1.000        | 1.000        |
| Weighted 5      | 3.543        | 1.534        | 1.269        | 1.050        | 1.020        | 1.005        | 1.003        | 1.004        | 1.000        | 1.000        |
| Mid 3 Last 5    | 4.024        | 1.535        | 1.280        | 1.050        | 1.022        | 1.005        | 1.005        | 1.004        | 1.000        | 1.000        |
| Weighted 3      | 3.614        | 1.534        | 1.241        | 1.046        | 1.014        | 1.007        | 1.003        | 1.004        | 1.000        | 1.000        |
| Last 3          | 3.985        | 1.535        | 1.246        | 1.046        | 1.014        | 1.007        | 1.003        | 1.004        | 1.000        | 1.000        |
| <b>Selected</b> | <b>3.985</b> | <b>1.535</b> | <b>1.246</b> | <b>1.046</b> | <b>1.014</b> | <b>1.007</b> | <b>1.003</b> | <b>1.004</b> | <b>1.000</b> | <b>1.000</b> |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 6,499,821                      | 1.000                       | 6,499,821              | -0.4%                      |
| 12/31/03         | 5,629,566                      | 1.000                       | 5,629,522              | -0.6%                      |
| 12/31/04         | 6,588,428                      | 1.004                       | 6,612,963              | 0.3%                       |
| 12/31/05         | 6,497,654                      | 1.007                       | 6,543,685              | -0.2%                      |
| 12/31/06         | 5,279,988                      | 1.014                       | 5,352,342              | 0.1%                       |
| 12/31/07         | 5,434,213                      | 1.028                       | 5,588,324              | 1.2%                       |
| 12/31/08         | 5,172,567                      | 1.075                       | 5,561,407              | -4.4%                      |
| 12/31/09         | 5,030,369                      | 1.340                       | 6,738,770              | 4.9%                       |
| 12/31/10         | 2,700,897                      | 2.057                       | 5,555,144              | -6.1%                      |
| 12/31/11         | 763,761                        | 8.195                       | 6,259,208              | 9.1%                       |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Property Damage**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12      | 24      | 36      | 48      | 60      | 72      | 84      | 96      | 108     | 120-Tail |
|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 12/31/02         | 332,595 | 234,548 | 211,052 | 188,999 | 176,218 | 171,098 | 164,130 | 159,433 | 156,174 | 153,909  |
| 12/31/03         | 273,573 | 247,694 | 222,188 | 186,013 | 168,574 | 157,023 | 147,918 | 142,494 | 136,737 |          |
| 12/31/04         | 251,029 | 180,167 | 163,840 | 157,468 | 152,643 | 147,953 | 144,616 | 141,210 |         |          |
| 12/31/05         | 237,557 | 210,880 | 191,111 | 173,517 | 163,003 | 155,677 | 151,493 |         |         |          |
| 12/31/06         | 234,654 | 216,604 | 195,623 | 174,107 | 165,855 | 155,289 |         |         |         |          |
| 12/31/07         | 205,105 | 181,724 | 196,277 | 192,930 | 182,793 |         |         |         |         |          |
| 12/31/08         | 221,462 | 197,343 | 184,829 | 173,609 |         |         |         |         |         |          |
| 12/31/09         | 246,147 | 227,979 | 217,708 |         |         |         |         |         |         |          |
| 12/31/10         | 275,170 | 249,252 |         |         |         |         |         |         |         |          |
| 12/31/11         | 295,477 |         |         |         |         |         |         |         |         |          |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.705 | 0.900 | 0.896 | 0.932 | 0.971 | 0.959 | 0.971 | 0.980  | 0.986   | 1.000        |
| 12/31/03         | 0.905 | 0.897 | 0.837 | 0.906 | 0.931 | 0.942 | 0.963 | 0.960  |         |              |
| 12/31/04         | 0.718 | 0.909 | 0.961 | 0.969 | 0.969 | 0.977 | 0.976 |        |         |              |
| 12/31/05         | 0.888 | 0.906 | 0.908 | 0.939 | 0.955 | 0.973 |       |        |         |              |
| 12/31/06         | 0.923 | 0.903 | 0.890 | 0.953 | 0.936 |       |       |        |         |              |
| 12/31/07         | 0.886 | 1.080 | 0.983 | 0.947 |       |       |       |        |         |              |
| 12/31/08         | 0.891 | 0.937 | 0.939 |       |       |       |       |        |         |              |
| 12/31/09         | 0.926 | 0.955 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.906 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.861 | 0.936 | 0.916 | 0.941 | 0.953 | 0.963 | 0.970 | 0.970  | 0.986   | 1.000        |
| Weighted 5      | 0.907 | 0.953 | 0.936 | 0.942 | 0.952 | 0.963 | 0.970 | 0.970  | 0.986   | 1.000        |
| Mid 3 Last 5    | 0.907 | 0.933 | 0.936 | 0.946 | 0.954 | 0.966 | 0.971 | 0.970  | 0.986   | 1.000        |
| Weighted 3      | 0.908 | 0.986 | 0.937 | 0.947 | 0.953 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |
| Last 3          | 0.908 | 0.991 | 0.937 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |
| <b>Selected</b> | 0.908 | 0.991 | 0.937 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 153,909                            | 1.000                       | 153,909                |
| 12/31/03         | 136,737                            | 0.986                       | 134,754                |
| 12/31/04         | 141,210                            | 0.956                       | 134,929                |
| 12/31/05         | 151,493                            | 0.927                       | 140,468                |
| 12/31/06         | 155,289                            | 0.894                       | 138,832                |
| 12/31/07         | 182,793                            | 0.852                       | 155,829                |
| 12/31/08         | 173,609                            | 0.807                       | 140,080                |
| 12/31/09         | 217,708                            | 0.756                       | 164,670                |
| 12/31/10         | 249,252                            | 0.749                       | 186,745                |
| 12/31/11         | 295,477                            | 0.680                       | 200,944                |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Property Damage**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12      | 24      | 36      | 48      | 60      | 72      | 84      | 96      | 108     | 120-Tail |
|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 12/31/02         | 212,501 | 234,548 | 208,082 | 188,999 | 176,218 | 171,098 | 164,130 | 159,433 | 156,174 | 153,909  |
| 12/31/03         | 242,870 | 241,346 | 214,341 | 186,013 | 168,574 | 157,023 | 147,918 | 142,494 | 136,737 |          |
| 12/31/04         | 189,537 | 180,167 | 163,840 | 157,468 | 152,643 | 147,953 | 144,616 | 141,210 |         |          |
| 12/31/05         | 217,330 | 210,880 | 191,111 | 173,517 | 163,003 | 155,677 | 151,493 |         |         |          |
| 12/31/06         | 202,002 | 216,604 | 194,123 | 174,107 | 165,855 | 155,289 |         |         |         |          |
| 12/31/07         | 181,643 | 178,522 | 196,277 | 192,930 | 182,793 |         |         |         |         |          |
| 12/31/08         | 208,654 | 197,343 | 184,829 | 173,609 |         |         |         |         |         |          |
| 12/31/09         | 231,239 | 227,979 | 217,708 |         |         |         |         |         |         |          |
| 12/31/10         | 252,763 | 249,252 |         |         |         |         |         |         |         |          |
| 12/31/11         | 281,274 |         |         |         |         |         |         |         |         |          |

**Pending Losses**

| Acc. Year Ending | 12      | 24    | 36    | 48 | 60 | 72 | 84 | 96 | 108 | 120-Tail |
|------------------|---------|-------|-------|----|----|----|----|----|-----|----------|
| 12/31/02         | 120,094 | 0     | 2,970 | 0  | 0  | 0  | 0  | 0  | 0   | 0        |
| 12/31/03         | 30,703  | 6,348 | 7,848 | 0  | 0  | 0  | 0  | 0  | 0   |          |
| 12/31/04         | 61,492  | 0     | 0     | 0  | 0  | 0  | 0  | 0  |     |          |
| 12/31/05         | 20,226  | 0     | 0     | 0  | 0  | 0  | 0  |    |     |          |
| 12/31/06         | 32,652  | 0     | 1,500 | 0  | 0  | 0  |    |    |     |          |
| 12/31/07         | 23,462  | 3,202 | 0     | 0  | 0  |    |    |    |     |          |
| 12/31/08         | 12,808  | 0     | 0     | 0  |    |    |    |    |     |          |
| 12/31/09         | 14,908  | 0     | 0     |    |    |    |    |    |     |          |
| 12/31/10         | 22,407  | 0     |       |    |    |    |    |    |     |          |
| 12/31/11         | 14,203  |       |       |    |    |    |    |    |     |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.104 | 0.887 | 0.908 | 0.932 | 0.971 | 0.959 | 0.971 | 0.980  | 0.986   | 1.000        |
| 12/31/03         | 0.994 | 0.888 | 0.868 | 0.906 | 0.931 | 0.942 | 0.963 | 0.960  |         |              |
| 12/31/04         | 0.951 | 0.909 | 0.961 | 0.969 | 0.969 | 0.977 | 0.976 |        |         |              |
| 12/31/05         | 0.970 | 0.906 | 0.908 | 0.939 | 0.955 | 0.973 |       |        |         |              |
| 12/31/06         | 1.072 | 0.896 | 0.897 | 0.953 | 0.936 |       |       |        |         |              |
| 12/31/07         | 0.983 | 1.099 | 0.983 | 0.947 |       |       |       |        |         |              |
| 12/31/08         | 0.946 | 0.937 | 0.939 |       |       |       |       |        |         |              |
| 12/31/09         | 0.986 | 0.955 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.986 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.999 | 0.935 | 0.923 | 0.941 | 0.953 | 0.963 | 0.970 | 0.970  | 0.986   | 1.000        |
| Weighted 5      | 0.994 | 0.954 | 0.937 | 0.942 | 0.952 | 0.963 | 0.970 | 0.970  | 0.986   | 1.000        |
| Mid 3 Last 5    | 0.985 | 0.933 | 0.936 | 0.946 | 0.954 | 0.966 | 0.971 | 0.970  | 0.986   | 1.000        |
| Weighted 3      | 0.974 | 0.992 | 0.940 | 0.947 | 0.953 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |
| Last 3          | 0.973 | 0.997 | 0.940 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |
| <b>Selected</b> | 0.973 | 0.997 | 0.940 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 153,909                        | 1.000                       | 153,909                | 0.0%                       |
| 12/31/03         | 136,737                        | 0.986                       | 134,754                | 0.0%                       |
| 12/31/04         | 141,210                        | 0.956                       | 134,929                | 0.0%                       |
| 12/31/05         | 151,493                        | 0.927                       | 140,468                | 0.0%                       |
| 12/31/06         | 155,289                        | 0.894                       | 138,832                | 0.0%                       |
| 12/31/07         | 182,793                        | 0.852                       | 155,829                | 0.0%                       |
| 12/31/08         | 173,609                        | 0.807                       | 140,080                | 0.0%                       |
| 12/31/09         | 217,708                        | 0.758                       | 165,072                | 0.2%                       |
| 12/31/10         | 249,252                        | 0.756                       | 188,422                | 0.9%                       |
| 12/31/11         | 281,274                        | 0.735                       | 206,803                | 2.9%                       |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Comprehensive**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year<br>Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|---------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02            | 24,574,417 | 25,423,962 | 25,390,142 | 25,371,690 | 25,358,319 | 25,351,295 | 25,344,968 | 25,343,718 | 25,341,618 | 25,339,448 |
| 12/31/03            | 21,336,673 | 22,111,740 | 22,091,604 | 22,081,110 | 22,079,874 | 22,068,630 | 22,066,119 | 22,063,603 | 22,061,877 |            |
| 12/31/04            | 19,690,212 | 20,559,441 | 20,562,247 | 20,560,319 | 20,560,702 | 20,560,636 | 20,560,355 | 20,556,431 |            |            |
| 12/31/05            | 16,266,323 | 17,096,270 | 17,085,356 | 17,088,902 | 17,073,034 | 17,070,776 | 17,068,365 |            |            |            |
| 12/31/06            | 20,670,215 | 22,289,405 | 22,300,340 | 22,306,431 | 22,300,178 | 22,297,739 |            |            |            |            |
| 12/31/07            | 20,557,296 | 21,574,993 | 21,574,225 | 21,610,730 | 21,606,567 |            |            |            |            |            |
| 12/31/08            | 21,032,298 | 21,952,984 | 21,938,973 | 21,925,437 |            |            |            |            |            |            |
| 12/31/09            | 18,727,414 | 19,511,811 | 19,536,395 |            |            |            |            |            |            |            |
| 12/31/10            | 19,786,505 | 20,504,044 |            |            |            |            |            |            |            |            |
| 12/31/11            | 24,337,862 |            |            |            |            |            |            |            |            |            |

**Incurred Loss Development Factors**

| Acc. Year<br>Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|---------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02            | 1.035 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03            | 1.036 | 0.999 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000  |         |              |
| 12/31/04            | 1.044 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |        |         |              |
| 12/31/05            | 1.051 | 0.999 | 1.000 | 0.999 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06            | 1.078 | 1.000 | 1.000 | 1.000 | 1.000 |       |       |        |         |              |
| 12/31/07            | 1.050 | 1.000 | 1.002 | 1.000 |       |       |       |        |         |              |
| 12/31/08            | 1.044 | 0.999 | 0.999 |       |       |       |       |        |         |              |
| 12/31/09            | 1.042 | 1.001 |       |       |       |       |       |        |         |              |
| 12/31/10            | 1.036 |       |       |       |       |       |       |        |         |              |
| 12/31/11            |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 1.046        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 5      | 1.050        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Mid 3 Last 5    | 1.045        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 3      | 1.041        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Last 3          | 1.041        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| <b>Selected</b> | <b>1.039</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

| Acc. Year<br>Ending | Undeveloped<br>Incurred Losses &<br>ALAE | Ultimate<br>Development<br>Factor | Ultimate<br>Losses &<br>ALAE |
|---------------------|--|-----------------------------------|------------------------------|
| 12/31/02            | 25,339,448                               | 1.000                             | 25,339,448                   |
| 12/31/03            | 22,061,877                               | 1.000                             | 22,059,987                   |
| 12/31/04            | 20,556,431                               | 1.000                             | 20,553,015                   |
| 12/31/05            | 17,068,365                               | 1.000                             | 17,063,514                   |
| 12/31/06            | 22,297,739                               | 1.000                             | 22,289,405                   |
| 12/31/07            | 21,606,567                               | 1.000                             | 21,598,492                   |
| 12/31/08            | 21,925,437                               | 1.000                             | 21,917,243                   |
| 12/31/09            | 19,536,395                               | 1.000                             | 19,529,094                   |
| 12/31/10            | 20,504,044                               | 1.000                             | 20,496,381                   |
| 12/31/11            | 24,337,862                               | 1.039                             | 25,277,587                   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Comprehensive**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 23,477,312 | 25,422,671 | 25,390,142 | 25,371,690 | 25,358,319 | 25,351,295 | 25,344,968 | 25,343,718 | 25,341,618 | 25,339,448 |
| 12/31/03         | 20,561,825 | 22,109,770 | 22,090,504 | 22,081,110 | 22,079,874 | 22,068,630 | 22,066,119 | 22,063,603 | 22,061,877 |            |
| 12/31/04         | 18,880,491 | 20,559,441 | 20,562,247 | 20,559,219 | 20,560,702 | 20,560,636 | 20,560,355 | 20,556,431 |            |            |
| 12/31/05         | 15,977,920 | 17,094,718 | 17,085,355 | 17,088,902 | 17,073,034 | 17,070,776 | 17,068,365 |            |            |            |
| 12/31/06         | 20,359,160 | 22,289,404 | 22,300,340 | 22,306,431 | 22,300,178 | 22,297,739 |            |            |            |            |
| 12/31/07         | 20,250,396 | 21,570,393 | 21,573,025 | 21,610,730 | 21,606,567 |            |            |            |            |            |
| 12/31/08         | 20,743,198 | 21,949,484 | 21,937,473 | 21,923,937 |            |            |            |            |            |            |
| 12/31/09         | 18,543,314 | 19,510,448 | 19,531,395 |            |            |            |            |            |            |            |
| 12/31/10         | 19,595,405 | 20,501,044 |            |            |            |            |            |            |            |            |
| 12/31/11         | 24,173,100 |            |            |            |            |            |            |            |            |            |

**Pending Losses**

| Acc. Year Ending | 12        | 24    | 36    | 48    | 60 | 72 | 84 | 96 | 108 | 120-Tail |
|------------------|-----------|-------|-------|-------|----|----|----|----|-----|----------|
| 12/31/02         | 1,097,106 | 1,291 | 0     | 0     | 0  | 0  | 0  | 0  | 0   | 0        |
| 12/31/03         | 774,848   | 1,970 | 1,100 | 0     | 0  | 0  | 0  | 0  | 0   |          |
| 12/31/04         | 809,721   | 0     | 0     | 1,100 | 0  | 0  | 0  | 0  |     |          |
| 12/31/05         | 288,403   | 1,552 | 1     | 0     | 0  | 0  | 0  |    |     |          |
| 12/31/06         | 311,055   | 1     | 0     | 0     | 0  | 0  |    |    |     |          |
| 12/31/07         | 306,900   | 4,600 | 1,200 | 0     | 0  |    |    |    |     |          |
| 12/31/08         | 289,100   | 3,500 | 1,500 | 1,500 |    |    |    |    |     |          |
| 12/31/09         | 184,100   | 1,363 | 5,000 |       |    |    |    |    |     |          |
| 12/31/10         | 191,100   | 3,000 |       |       |    |    |    |    |     |          |
| 12/31/11         | 164,762   |       |       |       |    |    |    |    |     |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.083 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 1.075 | 0.999 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000  |         |              |
| 12/31/04         | 1.089 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |        |         |              |
| 12/31/05         | 1.070 | 0.999 | 1.000 | 0.999 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06         | 1.095 | 1.000 | 1.000 | 1.000 | 1.000 |       |       |        |         |              |
| 12/31/07         | 1.065 | 1.000 | 1.002 | 1.000 |       |       |       |        |         |              |
| 12/31/08         | 1.058 | 0.999 | 0.999 |       |       |       |       |        |         |              |
| 12/31/09         | 1.052 | 1.001 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.046 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 1.070        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 5      | 1.064        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Mid 3 Last 5    | 1.058        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 3      | 1.052        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Last 3          | 1.052        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| <b>Selected</b> | <b>1.050</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 25,339,448                     | 1.000                       | 25,339,448             | 0.0%                       |
| 12/31/03         | 22,061,877                     | 1.000                       | 22,059,987             | 0.0%                       |
| 12/31/04         | 20,556,431                     | 1.000                       | 20,553,015             | 0.0%                       |
| 12/31/05         | 17,068,365                     | 1.000                       | 17,063,514             | 0.0%                       |
| 12/31/06         | 22,297,739                     | 1.000                       | 22,289,405             | 0.0%                       |
| 12/31/07         | 21,606,567                     | 1.000                       | 21,596,729             | 0.0%                       |
| 12/31/08         | 21,923,937                     | 0.999                       | 21,903,717             | -0.1%                      |
| 12/31/09         | 19,531,395                     | 1.000                       | 19,522,514             | 0.0%                       |
| 12/31/10         | 20,501,044                     | 1.000                       | 20,496,151             | 0.0%                       |
| 12/31/11         | 24,173,100                     | 1.050                       | 25,375,696             | 0.4%                       |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Collision**

**Incurred Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 45,227,691 | 42,963,458 | 42,610,066 | 42,442,018 | 42,341,654 | 42,260,904 | 42,214,670 | 42,173,359 | 42,153,525 | 42,129,104 |
| 12/31/03         | 44,150,461 | 42,959,375 | 42,722,993 | 42,560,250 | 42,455,084 | 42,349,387 | 42,283,999 | 42,251,082 | 42,207,329 |            |
| 12/31/04         | 41,150,427 | 39,863,511 | 39,536,115 | 39,369,919 | 39,227,207 | 39,149,096 | 39,109,670 | 39,051,548 |            |            |
| 12/31/05         | 39,009,816 | 38,107,574 | 37,829,431 | 37,666,694 | 37,606,061 | 37,567,930 | 37,516,476 |            |            |            |
| 12/31/06         | 35,821,152 | 34,910,048 | 34,551,801 | 34,441,392 | 34,374,382 | 34,309,660 |            |            |            |            |
| 12/31/07         | 40,999,456 | 39,908,240 | 39,753,076 | 39,700,549 | 39,627,840 |            |            |            |            |            |
| 12/31/08         | 44,080,340 | 43,743,181 | 43,605,648 | 43,508,582 |            |            |            |            |            |            |
| 12/31/09         | 40,699,421 | 39,820,824 | 39,631,149 |            |            |            |            |            |            |            |
| 12/31/10         | 42,163,140 | 41,276,209 |            |            |            |            |            |            |            |            |
| 12/31/11         | 40,906,518 |            |            |            |            |            |            |            |            |            |

**Incurred Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.950 | 0.992 | 0.996 | 0.998 | 0.998 | 0.999 | 0.999 | 1.000  | 0.999   | 1.000        |
| 12/31/03         | 0.973 | 0.994 | 0.996 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999  |         |              |
| 12/31/04         | 0.969 | 0.992 | 0.996 | 0.996 | 0.998 | 0.999 | 0.999 |        |         |              |
| 12/31/05         | 0.977 | 0.993 | 0.996 | 0.998 | 0.999 | 0.999 |       |        |         |              |
| 12/31/06         | 0.975 | 0.990 | 0.997 | 0.998 | 0.998 |       |       |        |         |              |
| 12/31/07         | 0.973 | 0.996 | 0.999 | 0.998 |       |       |       |        |         |              |
| 12/31/08         | 0.992 | 0.997 | 0.998 |       |       |       |       |        |         |              |
| 12/31/09         | 0.978 | 0.995 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.979 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.974 | 0.994 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Weighted 5      | 0.980 | 0.994 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Mid 3 Last 5    | 0.977 | 0.995 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Weighted 3      | 0.983 | 0.996 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Last 3          | 0.983 | 0.996 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| <b>Selected</b> | 0.975 | 0.997 | 0.998 | 0.999 | 0.997 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Incurred Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE |
|------------------|------------------------------------|-----------------------------|------------------------|
| 12/31/02         | 42,129,104                         | 1.000                       | 42,129,104             |
| 12/31/03         | 42,207,329                         | 1.000                       | 42,207,329             |
| 12/31/04         | 39,051,548                         | 1.000                       | 39,051,548             |
| 12/31/05         | 37,516,476                         | 1.000                       | 37,516,476             |
| 12/31/06         | 34,309,660                         | 1.000                       | 34,309,660             |
| 12/31/07         | 39,627,840                         | 0.997                       | 39,508,957             |
| 12/31/08         | 43,508,582                         | 0.996                       | 43,334,678             |
| 12/31/09         | 39,631,149                         | 0.994                       | 39,393,797             |
| 12/31/10         | 41,276,209                         | 0.991                       | 40,905,918             |
| 12/31/11         | 40,906,518                         | 0.966                       | 39,526,055             |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Collision**

**Cumulative Paid Loss and Allocated Loss Adjustment Expense**

| Acc. Year Ending | 12         | 24         | 36         | 48         | 60         | 72         | 84         | 96         | 108        | 120-Tail   |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/02         | 41,120,006 | 42,938,188 | 42,604,036 | 42,442,018 | 42,341,654 | 42,260,904 | 42,214,670 | 42,173,359 | 42,153,525 | 42,129,104 |
| 12/31/03         | 41,130,087 | 42,936,901 | 42,719,978 | 42,560,250 | 42,455,084 | 42,348,387 | 42,283,999 | 42,251,082 | 42,207,329 |            |
| 12/31/04         | 37,861,240 | 39,844,566 | 39,531,600 | 39,366,904 | 39,227,207 | 39,149,096 | 39,109,670 | 39,051,548 |            |            |
| 12/31/05         | 37,056,588 | 38,083,923 | 37,827,930 | 37,666,694 | 37,606,061 | 37,567,930 | 37,516,476 |            |            |            |
| 12/31/06         | 34,085,030 | 34,902,048 | 34,551,801 | 34,441,392 | 34,372,882 | 34,309,660 |            |            |            |            |
| 12/31/07         | 39,106,317 | 39,896,640 | 39,750,176 | 39,700,549 | 39,627,840 |            |            |            |            |            |
| 12/31/08         | 41,490,640 | 43,740,281 | 43,605,648 | 43,508,582 |            |            |            |            |            |            |
| 12/31/09         | 39,275,520 | 39,817,924 | 39,631,149 |            |            |            |            |            |            |            |
| 12/31/10         | 40,763,640 | 41,274,709 |            |            |            |            |            |            |            |            |
| 12/31/11         | 39,675,418 |            |            |            |            |            |            |            |            |            |

**Pending Losses**

| Acc. Year Ending | 12        | 24     | 36    | 48    | 60    | 72    | 84 | 96 | 108 | 120-Tail |
|------------------|-----------|--------|-------|-------|-------|-------|----|----|-----|----------|
| 12/31/02         | 4,107,685 | 25,270 | 6,030 | 0     | 0     | 0     | 0  | 0  | 0   | 0        |
| 12/31/03         | 3,020,374 | 22,473 | 3,015 | 0     | 0     | 1,000 | 0  | 0  | 0   |          |
| 12/31/04         | 3,289,187 | 18,945 | 4,515 | 3,015 | 0     | 0     | 0  | 0  |     |          |
| 12/31/05         | 1,953,228 | 23,651 | 1,501 | 0     | 0     | 0     | 0  |    |     |          |
| 12/31/06         | 1,736,121 | 8,000  | 0     | 0     | 1,500 | 0     |    |    |     |          |
| 12/31/07         | 1,893,139 | 11,600 | 2,900 | 0     | 0     |       |    |    |     |          |
| 12/31/08         | 2,589,700 | 2,900  | 0     | 0     |       |       |    |    |     |          |
| 12/31/09         | 1,423,901 | 2,900  | 0     |       |       |       |    |    |     |          |
| 12/31/10         | 1,399,500 | 1,500  |       |       |       |       |    |    |     |          |
| 12/31/11         | 1,231,100 |        |       |       |       |       |    |    |     |          |

**Paid Loss Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.044 | 0.992 | 0.996 | 0.998 | 0.998 | 0.999 | 0.999 | 1.000  | 0.999   | 1.000        |
| 12/31/03         | 1.044 | 0.995 | 0.996 | 0.998 | 0.997 | 0.998 | 0.999 | 0.999  |         |              |
| 12/31/04         | 1.052 | 0.992 | 0.996 | 0.996 | 0.998 | 0.999 | 0.999 |        |         |              |
| 12/31/05         | 1.028 | 0.993 | 0.996 | 0.998 | 0.999 | 0.999 |       |        |         |              |
| 12/31/06         | 1.024 | 0.990 | 0.997 | 0.998 | 0.998 |       |       |        |         |              |
| 12/31/07         | 1.020 | 0.996 | 0.999 | 0.998 |       |       |       |        |         |              |
| 12/31/08         | 1.054 | 0.997 | 0.998 |       |       |       |       |        |         |              |
| 12/31/09         | 1.014 | 0.995 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.013 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 1.033        | 0.994        | 0.997        | 0.998        | 0.998        | 0.999        | 0.999        | 0.999        | 0.999        | 1.000        |
| Weighted 5      | 1.025        | 0.995        | 0.997        | 0.998        | 0.998        | 0.999        | 0.999        | 0.999        | 0.999        | 1.000        |
| Mid 3 Last 5    | 1.019        | 0.995        | 0.997        | 0.998        | 0.998        | 0.999        | 0.999        | 0.999        | 0.999        | 1.000        |
| Weighted 3      | 1.027        | 0.996        | 0.998        | 0.998        | 0.998        | 0.999        | 0.999        | 0.999        | 0.999        | 1.000        |
| Last 3          | 1.027        | 0.996        | 0.998        | 0.998        | 0.998        | 0.999        | 0.999        | 0.999        | 0.999        | 1.000        |
| <b>Selected</b> | <b>1.029</b> | <b>0.997</b> | <b>0.998</b> | <b>0.999</b> | <b>0.997</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

| Acc. Year Ending | Undeveloped Paid Losses & ALAE | Ultimate Development Factor | Ultimate Losses & ALAE | % Diff Ult. Loss Estimates |
|------------------|--------------------------------|-----------------------------|------------------------|----------------------------|
| 12/31/02         | 42,129,104                     | 1.000                       | 42,129,104             | 0.0%                       |
| 12/31/03         | 42,207,329                     | 1.000                       | 42,207,329             | 0.0%                       |
| 12/31/04         | 39,051,548                     | 1.000                       | 39,051,548             | 0.0%                       |
| 12/31/05         | 37,516,476                     | 1.000                       | 37,516,476             | 0.0%                       |
| 12/31/06         | 34,309,660                     | 1.000                       | 34,309,660             | 0.0%                       |
| 12/31/07         | 39,627,840                     | 0.997                       | 39,508,957             | 0.0%                       |
| 12/31/08         | 43,508,582                     | 0.996                       | 43,334,678             | 0.0%                       |
| 12/31/09         | 39,631,149                     | 0.994                       | 39,393,797             | 0.0%                       |
| 12/31/10         | 41,274,709                     | 0.991                       | 40,904,432             | 0.0%                       |
| 12/31/11         | 39,675,418                     | 1.020                       | 40,459,753             | 2.4%                       |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Bodily Injury**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12    | 24    | 36    | 48    | 60    | 72    | 84    | 96    | 108   | 120-Tail |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 12/31/02         | 5,323 | 6,661 | 7,548 | 8,263 | 8,402 | 8,424 | 8,419 | 8,425 | 8,447 | 8,446    |
| 12/31/03         | 5,484 | 6,318 | 7,286 | 7,685 | 7,893 | 7,934 | 7,961 | 7,992 | 7,984 |          |
| 12/31/04         | 5,322 | 6,257 | 7,297 | 7,804 | 7,828 | 7,820 | 7,821 | 7,822 |       |          |
| 12/31/05         | 5,768 | 7,157 | 8,343 | 8,652 | 8,692 | 8,689 | 8,681 |       |       |          |
| 12/31/06         | 5,777 | 6,644 | 7,816 | 8,305 | 8,355 | 8,353 |       |       |       |          |
| 12/31/07         | 6,415 | 7,650 | 8,767 | 9,138 | 9,164 |       |       |       |       |          |
| 12/31/08         | 5,908 | 7,159 | 7,740 | 7,943 |       |       |       |       |       |          |
| 12/31/09         | 6,453 | 7,254 | 7,631 |       |       |       |       |       |       |          |
| 12/31/10         | 7,587 | 8,495 |       |       |       |       |       |       |       |          |
| 12/31/11         | 7,376 |       |       |       |       |       |       |       |       |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ulimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|-------------|
| 12/31/02         | 1.251 | 1.133 | 1.095 | 1.017 | 1.003 | 0.999 | 1.001 | 1.003  | 1.000   | 1.000       |
| 12/31/03         | 1.152 | 1.153 | 1.055 | 1.027 | 1.005 | 1.003 | 1.004 | 0.999  |         |             |
| 12/31/04         | 1.176 | 1.166 | 1.069 | 1.003 | 0.999 | 1.000 | 1.000 |        |         |             |
| 12/31/05         | 1.241 | 1.166 | 1.037 | 1.005 | 1.000 | 0.999 |       |        |         |             |
| 12/31/06         | 1.150 | 1.176 | 1.063 | 1.006 | 1.000 |       |       |        |         |             |
| 12/31/07         | 1.192 | 1.146 | 1.042 | 1.003 |       |       |       |        |         |             |
| 12/31/08         | 1.212 | 1.081 | 1.026 |       |       |       |       |        |         |             |
| 12/31/09         | 1.124 | 1.052 |       |       |       |       |       |        |         |             |
| 12/31/10         | 1.120 |       |       |       |       |       |       |        |         |             |
| 12/31/11         |       |       |       |       |       |       |       |        |         |             |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ulimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|-------------|
| All Years       | 1.180 | 1.134 | 1.055 | 1.010 | 1.001 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000       |
| Weighted 5      | 1.157 | 1.124 | 1.047 | 1.008 | 1.001 | 1.000 | 1.002 | 1.001  | 1.000   | 1.000       |
| Mid 3 Last 5    | 1.156 | 1.131 | 1.047 | 1.005 | 1.001 | 1.000 | 1.001 | 1.001  | 1.000   | 1.000       |
| Weighted 3      | 1.148 | 1.094 | 1.044 | 1.004 | 0.999 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000       |
| Last 3          | 1.152 | 1.093 | 1.044 | 1.004 | 0.999 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000       |
| <b>Selected</b> | 1.152 | 1.093 | 1.044 | 1.004 | 0.999 | 1.001 | 1.002 | 1.001  | 1.000   | 1.000       |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 30,768,615                | 4,893                    | 6,288                             | 1.000                       | 6,288                          | 4,893                | 30,768,615             |
| 12/31/03         | 28,797,519                | 4,652                    | 6,190                             | 1.000                       | 6,189                          | 4,652                | 28,793,355             |
| 12/31/04         | 27,669,640                | 4,678                    | 5,915                             | 1.001                       | 5,919                          | 4,678                | 27,687,418             |
| 12/31/05         | 25,887,936                | 4,140                    | 6,253                             | 1.002                       | 6,267                          | 4,140                | 25,945,557             |
| 12/31/06         | 24,444,675                | 4,057                    | 6,025                             | 1.003                       | 6,044                          | 4,057                | 24,520,840             |
| 12/31/07         | 28,289,766                | 4,347                    | 6,508                             | 1.003                       | 6,525                          | 4,347                | 28,362,669             |
| 12/31/08         | 27,494,247                | 4,738                    | 5,803                             | 1.007                       | 5,844                          | 4,732                | 27,652,454             |
| 12/31/09         | 27,188,205                | 4,861                    | 5,593                             | 1.051                       | 5,879                          | 4,852                | 28,525,664             |
| 12/31/10         | 25,353,100                | 4,221                    | 6,006                             | 1.149                       | 6,901                          | 4,307                | 29,719,012             |
| 12/31/11         | 21,957,994                | 3,629                    | 6,051                             | 1.323                       | 8,007                          | 3,854                | 30,859,069             |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Property Damage**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12    | 24    | 36    | 48    | 60    | 72    | 84    | 96    | 108   | 120-Tail |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 12/31/02         | 1,998 | 1,966 | 1,971 | 1,975 | 1,976 | 1,976 | 1,976 | 1,976 | 1,976 | 1,976    |
| 12/31/03         | 1,925 | 1,912 | 1,914 | 1,914 | 1,914 | 1,914 | 1,913 | 1,913 | 1,913 |          |
| 12/31/04         | 1,992 | 1,986 | 1,990 | 1,995 | 1,994 | 1,996 | 1,996 | 1,996 |       |          |
| 12/31/05         | 1,974 | 2,036 | 2,041 | 2,039 | 2,040 | 2,040 | 2,040 |       |       |          |
| 12/31/06         | 1,929 | 2,009 | 2,021 | 2,022 | 2,023 | 2,023 |       |       |       |          |
| 12/31/07         | 1,974 | 2,080 | 2,085 | 2,087 | 2,087 |       |       |       |       |          |
| 12/31/08         | 2,066 | 2,155 | 2,162 | 2,162 |       |       |       |       |       |          |
| 12/31/09         | 2,073 | 2,148 | 2,146 |       |       |       |       |       |       |          |
| 12/31/10         | 2,117 | 2,192 |       |       |       |       |       |       |       |          |
| 12/31/11         | 2,265 |       |       |       |       |       |       |       |       |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.984 | 1.002 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 0.993 | 1.001 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000  |         |              |
| 12/31/04         | 0.997 | 1.002 | 1.002 | 1.000 | 1.001 | 1.000 | 1.000 |        |         |              |
| 12/31/05         | 1.032 | 1.002 | 0.999 | 1.000 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06         | 1.041 | 1.006 | 1.000 | 1.001 | 1.000 |       |       |        |         |              |
| 12/31/07         | 1.054 | 1.002 | 1.001 | 1.000 |       |       |       |        |         |              |
| 12/31/08         | 1.043 | 1.003 | 1.000 |       |       |       |       |        |         |              |
| 12/31/09         | 1.036 | 0.999 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.035 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 1.024        | 1.002        | 1.001        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 5      | 1.042        | 1.003        | 1.001        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Mid 3 Last 5    | 1.040        | 1.002        | 1.001        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Weighted 3      | 1.038        | 1.002        | 1.001        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| Last 3          | 1.038        | 1.002        | 1.001        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        | 1.000        |
| <b>Selected</b> | <b>1.038</b> | <b>1.002</b> | <b>1.001</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 31,045,478                | 15,811                   | 1,964                             | 1.000                       | 1,964                          | 15,811               | 31,045,478             |
| 12/31/03         | 30,859,563                | 16,135                   | 1,913                             | 1.000                       | 1,912                          | 16,135               | 30,857,658             |
| 12/31/04         | 28,920,205                | 14,489                   | 1,996                             | 1.000                       | 1,996                          | 14,489               | 28,917,392             |
| 12/31/05         | 28,040,085                | 13,747                   | 2,040                             | 1.000                       | 2,040                          | 13,747               | 28,037,229             |
| 12/31/06         | 27,137,227                | 13,461                   | 2,016                             | 1.000                       | 2,015                          | 13,461               | 27,129,189             |
| 12/31/07         | 30,424,299                | 14,630                   | 2,080                             | 1.000                       | 2,080                          | 14,630               | 30,424,088             |
| 12/31/08         | 32,145,806                | 14,869                   | 2,162                             | 1.000                       | 2,162                          | 14,869               | 32,153,799             |
| 12/31/09         | 30,994,807                | 14,440                   | 2,146                             | 1.001                       | 2,148                          | 14,444               | 31,026,471             |
| 12/31/10         | 32,461,987                | 14,810                   | 2,192                             | 1.002                       | 2,197                          | 14,852               | 32,627,779             |
| 12/31/11         | 29,613,957                | 13,073                   | 2,265                             | 1.041                       | 2,357                          | 13,589               | 32,031,033             |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Medical Payments**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12    | 24    | 36    | 48    | 60    | 72    | 84    | 96    | 108   | 120-Tail |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 12/31/02         | 2,101 | 1,686 | 1,474 | 1,423 | 1,397 | 1,392 | 1,391 | 1,389 | 1,395 | 1,394    |
| 12/31/03         | 2,172 | 1,796 | 1,601 | 1,518 | 1,477 | 1,463 | 1,458 | 1,451 | 1,450 |          |
| 12/31/04         | 2,252 | 1,836 | 1,665 | 1,579 | 1,544 | 1,535 | 1,534 | 1,533 |       |          |
| 12/31/05         | 2,311 | 1,862 | 1,684 | 1,601 | 1,583 | 1,578 | 1,575 |       |       |          |
| 12/31/06         | 2,333 | 2,020 | 1,797 | 1,699 | 1,675 | 1,665 |       |       |       |          |
| 12/31/07         | 2,392 | 2,021 | 1,829 | 1,760 | 1,739 |       |       |       |       |          |
| 12/31/08         | 2,393 | 2,032 | 1,889 | 1,830 |       |       |       |       |       |          |
| 12/31/09         | 2,561 | 2,200 | 1,981 |       |       |       |       |       |       |          |
| 12/31/10         | 2,596 | 2,135 |       |       |       |       |       |       |       |          |
| 12/31/11         | 2,757 |       |       |       |       |       |       |       |       |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.802 | 0.874 | 0.965 | 0.982 | 0.996 | 0.999 | 0.998 | 1.004  | 0.999   | 1.000        |
| 12/31/03         | 0.827 | 0.892 | 0.948 | 0.973 | 0.991 | 0.996 | 0.995 | 0.999  |         |              |
| 12/31/04         | 0.815 | 0.907 | 0.949 | 0.977 | 0.994 | 1.000 | 0.999 |        |         |              |
| 12/31/05         | 0.806 | 0.904 | 0.951 | 0.989 | 0.996 | 0.998 |       |        |         |              |
| 12/31/06         | 0.866 | 0.890 | 0.945 | 0.985 | 0.994 |       |       |        |         |              |
| 12/31/07         | 0.845 | 0.905 | 0.962 | 0.988 |       |       |       |        |         |              |
| 12/31/08         | 0.849 | 0.930 | 0.969 |       |       |       |       |        |         |              |
| 12/31/09         | 0.859 | 0.901 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.822 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24        | 24/36        | 36/48        | 48/60        | 60/72        | 72/84        | 84/96        | 96/108       | 108/120      | 120/Ultimate |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| All Years       | 0.832        | 0.900        | 0.956        | 0.983        | 0.994        | 0.998        | 0.997        | 1.002        | 0.999        | 1.000        |
| Weighted 5      | 0.848        | 0.906        | 0.956        | 0.983        | 0.994        | 0.998        | 0.997        | 1.002        | 0.999        | 1.000        |
| Mid 3 Last 5    | 0.851        | 0.903        | 0.954        | 0.984        | 0.995        | 0.999        | 0.998        | 1.002        | 0.999        | 1.000        |
| Weighted 3      | 0.843        | 0.911        | 0.959        | 0.987        | 0.995        | 0.998        | 0.997        | 1.002        | 0.999        | 1.000        |
| Last 3          | 0.843        | 0.912        | 0.959        | 0.987        | 0.995        | 0.998        | 0.997        | 1.002        | 0.999        | 1.000        |
| <b>Selected</b> | <b>0.843</b> | <b>0.912</b> | <b>0.959</b> | <b>0.987</b> | <b>0.995</b> | <b>0.998</b> | <b>0.997</b> | <b>1.002</b> | <b>0.999</b> | <b>1.000</b> |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 6,244,458                 | 4,480                    | 1,394                             | 1.000                       | 1,394                          | 4,480                | 6,244,458              |
| 12/31/03         | 5,712,682                 | 3,941                    | 1,450                             | 0.999                       | 1,449                          | 3,941                | 5,708,782              |
| 12/31/04         | 5,805,677                 | 3,787                    | 1,533                             | 1.001                       | 1,535                          | 3,787                | 5,811,839              |
| 12/31/05         | 5,790,087                 | 3,677                    | 1,575                             | 0.999                       | 1,572                          | 3,677                | 5,781,523              |
| 12/31/06         | 5,933,529                 | 3,564                    | 1,665                             | 0.997                       | 1,659                          | 3,564                | 5,912,876              |
| 12/31/07         | 6,819,375                 | 3,921                    | 1,739                             | 0.991                       | 1,724                          | 3,921                | 6,761,070              |
| 12/31/08         | 6,836,359                 | 3,735                    | 1,830                             | 0.979                       | 1,792                          | 3,738                | 6,699,078              |
| 12/31/09         | 6,966,586                 | 3,517                    | 1,981                             | 0.939                       | 1,860                          | 3,530                | 6,564,314              |
| 12/31/10         | 7,796,280                 | 3,651                    | 2,135                             | 0.856                       | 1,828                          | 3,715                | 6,789,695              |
| 12/31/11         | 8,348,093                 | 3,028                    | 2,757                             | 0.722                       | 1,990                          | 3,256                | 6,481,511              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Bodily Injury**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12     | 24     | 36     | 48     | 60     | 72     | 84     | 96     | 108    | 120-Tail |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|
| 12/31/02         | 9,678  | 11,595 | 12,468 | 14,531 | 15,181 | 15,169 | 15,176 | 15,136 | 15,136 | 15,135   |
| 12/31/03         | 12,208 | 13,440 | 14,116 | 15,766 | 15,739 | 15,599 | 15,619 | 15,592 | 15,556 |          |
| 12/31/04         | 11,656 | 13,423 | 14,513 | 16,621 | 17,363 | 17,238 | 16,964 | 16,959 |        |          |
| 12/31/05         | 12,107 | 13,557 | 14,275 | 16,959 | 17,017 | 16,955 | 17,030 |        |        |          |
| 12/31/06         | 10,896 | 11,208 | 12,858 | 14,621 | 14,920 | 15,002 |        |        |        |          |
| 12/31/07         | 15,580 | 15,176 | 16,730 | 18,566 | 18,781 |        |        |        |        |          |
| 12/31/08         | 12,274 | 15,717 | 15,266 | 17,534 |        |        |        |        |        |          |
| 12/31/09         | 10,971 | 14,432 | 14,570 |        |        |        |        |        |        |          |
| 12/31/10         | 17,426 | 18,373 |        |        |        |        |        |        |        |          |
| 12/31/11         | 13,240 |        |        |        |        |        |        |        |        |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 1.198 | 1.075 | 1.165 | 1.045 | 0.999 | 1.000 | 0.997 | 1.000  | 1.000   | 1.000        |
| 12/31/03         | 1.101 | 1.050 | 1.117 | 0.998 | 0.991 | 1.001 | 0.998 | 0.998  |         |              |
| 12/31/04         | 1.152 | 1.081 | 1.145 | 1.045 | 0.993 | 0.984 | 1.000 |        |         |              |
| 12/31/05         | 1.120 | 1.053 | 1.188 | 1.003 | 0.996 | 1.004 |       |        |         |              |
| 12/31/06         | 1.029 | 1.147 | 1.137 | 1.020 | 1.006 |       |       |        |         |              |
| 12/31/07         | 0.974 | 1.102 | 1.110 | 1.012 |       |       |       |        |         |              |
| 12/31/08         | 1.281 | 0.971 | 1.149 |       |       |       |       |        |         |              |
| 12/31/09         | 1.315 | 1.010 |       |       |       |       |       |        |         |              |
| 12/31/10         | 1.054 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 1.136 | 1.061 | 1.144 | 1.021 | 0.997 | 0.998 | 0.998 | 0.999  | 1.000   | 1.000        |
| Weighted 5      | 1.116 | 1.051 | 1.145 | 1.016 | 0.997 | 0.997 | 0.998 | 0.999  | 1.000   | 1.000        |
| Mid 3 Last 5    | 1.121 | 1.055 | 1.144 | 1.012 | 0.996 | 1.001 | 0.998 | 0.999  | 1.000   | 1.000        |
| Weighted 3      | 1.193 | 1.027 | 1.131 | 1.011 | 0.998 | 0.996 | 0.998 | 0.999  | 1.000   | 1.000        |
| Last 3          | 1.217 | 1.028 | 1.132 | 1.012 | 0.998 | 0.997 | 0.998 | 0.999  | 1.000   | 1.000        |
| <b>Selected</b> | 1.217 | 1.028 | 1.132 | 1.012 | 0.998 | 0.997 | 0.998 | 0.999  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 6,526,321                 | 587                      | 11,118                            | 1.000                       | 11,118                         | 587                  | 6,526,321              |
| 12/31/03         | 5,664,566                 | 475                      | 11,925                            | 1.000                       | 11,925                         | 475                  | 5,664,522              |
| 12/31/04         | 6,591,428                 | 485                      | 13,591                            | 0.999                       | 13,575                         | 485                  | 6,583,689              |
| 12/31/05         | 6,557,654                 | 521                      | 12,587                            | 0.997                       | 12,552                         | 521                  | 6,539,624              |
| 12/31/06         | 5,346,488                 | 505                      | 10,587                            | 0.994                       | 10,522                         | 505                  | 5,313,711              |
| 12/31/07         | 5,495,713                 | 430                      | 12,781                            | 0.992                       | 12,680                         | 430                  | 5,452,375              |
| 12/31/08         | 5,818,567                 | 464                      | 12,540                            | 1.004                       | 12,588                         | 452                  | 5,685,602              |
| 12/31/09         | 6,081,712                 | 580                      | 10,486                            | 1.136                       | 11,913                         | 522                  | 6,221,313              |
| 12/31/10         | 4,898,422                 | 427                      | 11,472                            | 1.168                       | 13,395                         | 432                  | 5,781,397              |
| 12/31/11         | 3,370,127                 | 306                      | 11,013                            | 1.421                       | 15,648                         | 379                  | 5,924,191              |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Property Damage**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12    | 24    | 36    | 48    | 60    | 72  | 84  | 96  | 108 | 120-Tail |
|------------------|-------|-------|-------|-------|-------|-----|-----|-----|-----|----------|
| 12/31/02         | 1,706 | 1,222 | 1,088 | 979   | 913   | 887 | 850 | 826 | 809 | 797      |
| 12/31/03         | 1,503 | 1,257 | 1,117 | 939   | 851   | 793 | 747 | 720 | 691 |          |
| 12/31/04         | 1,652 | 1,133 | 1,030 | 984   | 954   | 925 | 904 | 883 |     |          |
| 12/31/05         | 1,457 | 1,278 | 1,144 | 1,039 | 976   | 932 | 907 |     |     |          |
| 12/31/06         | 1,372 | 1,217 | 1,087 | 973   | 927   | 868 |     |     |     |          |
| 12/31/07         | 1,298 | 1,122 | 1,204 | 1,184 | 1,121 |     |     |     |     |          |
| 12/31/08         | 1,507 | 1,290 | 1,200 | 1,127 |       |     |     |     |     |          |
| 12/31/09         | 1,529 | 1,399 | 1,327 |       |       |     |     |     |     |          |
| 12/31/10         | 1,668 | 1,449 |       |       |       |     |     |     |     |          |
| 12/31/11         | 1,894 |       |       |       |       |     |     |     |     |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.716 | 0.891 | 0.900 | 0.932 | 0.971 | 0.959 | 0.971 | 0.980  | 0.986   | 1.000        |
| 12/31/03         | 0.836 | 0.888 | 0.841 | 0.906 | 0.931 | 0.942 | 0.963 | 0.960  |         |              |
| 12/31/04         | 0.686 | 0.909 | 0.955 | 0.969 | 0.969 | 0.977 | 0.976 |        |         |              |
| 12/31/05         | 0.877 | 0.895 | 0.908 | 0.939 | 0.955 | 0.973 |       |        |         |              |
| 12/31/06         | 0.887 | 0.893 | 0.895 | 0.953 | 0.936 |       |       |        |         |              |
| 12/31/07         | 0.864 | 1.073 | 0.983 | 0.947 |       |       |       |        |         |              |
| 12/31/08         | 0.856 | 0.931 | 0.939 |       |       |       |       |        |         |              |
| 12/31/09         | 0.915 | 0.949 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.869 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.834 | 0.929 | 0.917 | 0.941 | 0.953 | 0.963 | 0.970 | 0.970  | 0.986   | 1.000        |
| Weighted 5      | 0.878 | 0.946 | 0.937 | 0.943 | 0.953 | 0.964 | 0.971 | 0.970  | 0.986   | 1.000        |
| Mid 3 Last 5    | 0.873 | 0.925 | 0.934 | 0.946 | 0.954 | 0.966 | 0.971 | 0.970  | 0.986   | 1.000        |
| Weighted 3      | 0.880 | 0.979 | 0.941 | 0.946 | 0.954 | 0.965 | 0.971 | 0.970  | 0.986   | 1.000        |
| Last 3          | 0.880 | 0.984 | 0.939 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |
| <b>Selected</b> | 0.880 | 0.984 | 0.939 | 0.946 | 0.954 | 0.964 | 0.970 | 0.970  | 0.986   | 1.000        |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 153,909                   | 193                      | 797                               | 1.000                       | 797                            | 193                  | 153,909                |
| 12/31/03         | 136,737                   | 198                      | 691                               | 0.986                       | 681                            | 198                  | 134,754                |
| 12/31/04         | 141,210                   | 160                      | 883                               | 0.956                       | 843                            | 160                  | 134,929                |
| 12/31/05         | 151,493                   | 167                      | 907                               | 0.927                       | 841                            | 167                  | 140,468                |
| 12/31/06         | 155,289                   | 179                      | 868                               | 0.894                       | 776                            | 179                  | 138,832                |
| 12/31/07         | 182,793                   | 163                      | 1,121                             | 0.852                       | 956                            | 163                  | 155,829                |
| 12/31/08         | 173,609                   | 154                      | 1,127                             | 0.807                       | 910                            | 154                  | 140,080                |
| 12/31/09         | 217,708                   | 164                      | 1,327                             | 0.758                       | 1,006                          | 164                  | 164,655                |
| 12/31/10         | 249,252                   | 172                      | 1,449                             | 0.746                       | 1,081                          | 173                  | 186,730                |
| 12/31/11         | 295,477                   | 156                      | 1,894                             | 0.656                       | 1,243                          | 162                  | 201,002                |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Comprehensive**

**Average Incurred Loss per Incurred Count**

| Acc. Year<br>Ending | 12    | 24    | 36    | 48    | 60    | 72    | 84    | 96    | 108   | 120-Tail |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 12/31/02            | 1,104 | 1,074 | 1,072 | 1,070 | 1,070 | 1,069 | 1,069 | 1,069 | 1,069 | 1,069    |
| 12/31/03            | 1,062 | 1,043 | 1,041 | 1,040 | 1,040 | 1,039 | 1,039 | 1,039 | 1,039 |          |
| 12/31/04            | 1,095 | 1,068 | 1,067 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 |       |          |
| 12/31/05            | 1,022 | 1,018 | 1,016 | 1,015 | 1,014 | 1,014 | 1,014 |       |       |          |
| 12/31/06            | 1,302 | 1,320 | 1,318 | 1,317 | 1,317 | 1,317 |       |       |       |          |
| 12/31/07            | 1,228 | 1,220 | 1,218 | 1,219 | 1,219 |       |       |       |       |          |
| 12/31/08            | 1,240 | 1,225 | 1,222 | 1,221 |       |       |       |       |       |          |
| 12/31/09            | 1,115 | 1,109 | 1,108 |       |       |       |       |       |       |          |
| 12/31/10            | 1,104 | 1,097 |       |       |       |       |       |       |       |          |
| 12/31/11            | 1,267 |       |       |       |       |       |       |       |       |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year<br>Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|---------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02            | 0.973 | 0.997 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| 12/31/03            | 0.982 | 0.998 | 0.999 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000  |         |              |
| 12/31/04            | 0.975 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |        |         |              |
| 12/31/05            | 0.996 | 0.998 | 1.000 | 0.999 | 1.000 | 1.000 |       |        |         |              |
| 12/31/06            | 1.014 | 0.998 | 1.000 | 1.000 | 1.000 |       |       |        |         |              |
| 12/31/07            | 0.993 | 0.998 | 1.001 | 1.000 |       |       |       |        |         |              |
| 12/31/08            | 0.988 | 0.998 | 0.999 |       |       |       |       |        |         |              |
| 12/31/09            | 0.995 | 0.999 |       |       |       |       |       |        |         |              |
| 12/31/10            | 0.994 |       |       |       |       |       |       |        |         |              |
| 12/31/11            |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.990 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 5      | 0.997 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Mid 3 Last 5    | 0.994 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Weighted 3      | 0.992 | 0.998 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| Last 3          | 0.992 | 0.998 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |
| <b>Selected</b> | 0.992 | 0.998 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year<br>Ending | Undeveloped<br>Losses &<br>ALAE | Undeveloped<br>Claim<br>Counts | Undeveloped<br>Average Losses &<br>ALAE | Ultimate<br>Development<br>Factor | Ultimate<br>Average Losses &<br>ALAE | Ultimate<br>Claim Count | Ultimate<br>Incurred<br>Loss |
|---------------------|---------------------------------|--------------------------------|---|-----------------------------------|--------------------------------------|-------------------------|------------------------------|
| 12/31/02            | 25,339,448                      | 23,707                         | 1,069                                   | 1.000                             | 1,069                                | 23,707                  | 25,339,448                   |
| 12/31/03            | 22,061,877                      | 21,233                         | 1,039                                   | 1.000                             | 1,039                                | 21,233                  | 22,059,987                   |
| 12/31/04            | 20,556,431                      | 19,284                         | 1,066                                   | 1.000                             | 1,066                                | 19,284                  | 20,553,015                   |
| 12/31/05            | 17,068,365                      | 16,833                         | 1,014                                   | 1.000                             | 1,014                                | 16,833                  | 17,063,514                   |
| 12/31/06            | 22,297,739                      | 16,934                         | 1,317                                   | 1.000                             | 1,316                                | 16,934                  | 22,289,405                   |
| 12/31/07            | 21,606,567                      | 17,724                         | 1,219                                   | 1.000                             | 1,219                                | 17,724                  | 21,596,729                   |
| 12/31/08            | 21,925,437                      | 17,954                         | 1,221                                   | 0.999                             | 1,220                                | 17,956                  | 21,905,216                   |
| 12/31/09            | 19,536,395                      | 17,632                         | 1,108                                   | 0.999                             | 1,107                                | 17,643                  | 19,527,150                   |
| 12/31/10            | 20,504,044                      | 18,689                         | 1,097                                   | 0.997                             | 1,094                                | 18,733                  | 20,498,344                   |
| 12/31/11            | 24,337,862                      | 19,215                         | 1,267                                   | 0.990                             | 1,253                                | 20,200                  | 25,320,277                   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Collision**

**Average Incurred Loss per Incurred Count**

| Acc. Year Ending | 12    | 24    | 36    | 48    | 60    | 72    | 84    | 96    | 108   | 120-Tail |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 12/31/02         | 2,523 | 2,356 | 2,334 | 2,324 | 2,319 | 2,314 | 2,312 | 2,309 | 2,308 | 2,307    |
| 12/31/03         | 2,544 | 2,439 | 2,423 | 2,413 | 2,407 | 2,401 | 2,398 | 2,396 | 2,393 |          |
| 12/31/04         | 2,677 | 2,536 | 2,512 | 2,501 | 2,491 | 2,486 | 2,484 | 2,480 |       |          |
| 12/31/05         | 2,668 | 2,549 | 2,526 | 2,514 | 2,510 | 2,508 | 2,504 |       |       |          |
| 12/31/06         | 2,645 | 2,511 | 2,484 | 2,475 | 2,470 | 2,466 |       |       |       |          |
| 12/31/07         | 2,627 | 2,502 | 2,490 | 2,487 | 2,482 |       |       |       |       |          |
| 12/31/08         | 2,659 | 2,575 | 2,565 | 2,559 |       |       |       |       |       |          |
| 12/31/09         | 2,526 | 2,419 | 2,406 |       |       |       |       |       |       |          |
| 12/31/10         | 2,532 | 2,423 |       |       |       |       |       |       |       |          |
| 12/31/11         | 2,675 |       |       |       |       |       |       |       |       |          |

**Average Incurred Loss per Incurred Count Development Factors**

| Acc. Year Ending | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| 12/31/02         | 0.934 | 0.991 | 0.996 | 0.998 | 0.998 | 0.999 | 0.999 | 1.000  | 0.999   | 1.000        |
| 12/31/03         | 0.959 | 0.993 | 0.996 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999  |         |              |
| 12/31/04         | 0.948 | 0.990 | 0.996 | 0.996 | 0.998 | 0.999 | 0.999 |        |         |              |
| 12/31/05         | 0.955 | 0.991 | 0.995 | 0.998 | 0.999 | 0.999 |       |        |         |              |
| 12/31/06         | 0.950 | 0.989 | 0.997 | 0.998 | 0.998 |       |       |        |         |              |
| 12/31/07         | 0.953 | 0.995 | 0.998 | 0.998 |       |       |       |        |         |              |
| 12/31/08         | 0.968 | 0.996 | 0.998 |       |       |       |       |        |         |              |
| 12/31/09         | 0.958 | 0.994 |       |       |       |       |       |        |         |              |
| 12/31/10         | 0.957 |       |       |       |       |       |       |        |         |              |
| 12/31/11         |       |       |       |       |       |       |       |        |         |              |

| Averages        | 12/24 | 24/36 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/Ultimate |
|-----------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|--------------|
| All Years       | 0.953 | 0.993 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Weighted 5      | 0.957 | 0.993 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Mid 3 Last 5    | 0.956 | 0.994 | 0.997 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Weighted 3      | 0.961 | 0.995 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| Last 3          | 0.961 | 0.995 | 0.998 | 0.998 | 0.998 | 0.999 | 0.999 | 0.999  | 0.999   | 1.000        |
| <b>Selected</b> | 0.961 | 0.997 | 0.998 | 0.999 | 0.997 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000        |

| Acc. Year Ending | Undeveloped Losses & ALAE | Undeveloped Claim Counts | Undeveloped Average Losses & ALAE | Ultimate Development Factor | Ultimate Average Losses & ALAE | Ultimate Claim Count | Ultimate Incurred Loss |
|------------------|---------------------------|--------------------------|-----------------------------------|-----------------------------|--------------------------------|----------------------|------------------------|
| 12/31/02         | 42,129,104                | 18,262                   | 2,307                             | 1.000                       | 2,307                          | 18,262               | 42,129,104             |
| 12/31/03         | 42,207,329                | 17,636                   | 2,393                             | 1.000                       | 2,393                          | 17,636               | 42,207,329             |
| 12/31/04         | 39,051,548                | 15,745                   | 2,480                             | 1.000                       | 2,480                          | 15,745               | 39,051,548             |
| 12/31/05         | 37,516,476                | 14,982                   | 2,504                             | 1.000                       | 2,504                          | 14,982               | 37,516,476             |
| 12/31/06         | 34,309,660                | 13,915                   | 2,466                             | 1.000                       | 2,466                          | 13,915               | 34,309,660             |
| 12/31/07         | 39,627,840                | 15,968                   | 2,482                             | 0.997                       | 2,474                          | 15,968               | 39,508,957             |
| 12/31/08         | 43,508,582                | 17,005                   | 2,559                             | 0.996                       | 2,548                          | 17,007               | 43,338,564             |
| 12/31/09         | 39,631,149                | 16,474                   | 2,406                             | 0.994                       | 2,391                          | 16,478               | 39,402,287             |
| 12/31/10         | 41,276,209                | 17,037                   | 2,423                             | 0.991                       | 2,401                          | 17,056               | 40,950,347             |
| 12/31/11         | 40,906,518                | 15,295                   | 2,675                             | 0.952                       | 2,547                          | 15,666               | 39,903,278             |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Bodily Injury**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 452,763         | 65,684,082     | 30,768,615              | 46.84%               | 46.84%                       | 30,768,615              | 100.0%                    | 30,768,615               | 30,768,615             | 0  | 30,768,615                |
| 12/31/03             | 451,067         | 68,996,919     | 28,793,355              | 41.73%               | 41.73%                       | 28,793,355              | 100.0%                    | 28,797,519               | 28,797,519             | (4,164)                                  | 28,793,355                |
| 12/31/04             | 443,554         | 70,660,529     | 27,665,640              | 39.15%               | 39.15%                       | 27,665,640              | 100.0%                    | 27,669,640               | 27,669,640             | (4,001)                                  | 27,665,640                |
| 12/31/05             | 437,552         | 69,544,159     | 25,884,193              | 37.22%               | 37.22%                       | 25,884,193              | 100.0%                    | 25,887,936               | 25,887,936             | (3,743)                                  | 25,884,193                |
| 12/31/06             | 441,634         | 69,580,899     | 24,441,140              | 35.13%               | 35.13%                       | 24,441,140              | 100.0%                    | 24,444,675               | 24,444,675             | (3,534)                                  | 24,441,140                |
| 12/31/07             | 458,631         | 72,710,907     | 28,398,818              | 39.06%               | 39.06%                       | 28,398,818              | 99.6%                     | 28,289,766               | 28,289,766             | 109,052                                  | 28,398,818                |
| 12/31/08             | 457,869         | 72,669,754     | 27,821,034              | 38.28%               | 38.28%                       | 27,821,034              | 98.8%                     | 27,494,247               | 27,494,247             | 326,788                                  | 27,821,034                |
| 12/31/09             | 464,173         | 73,360,736     | 28,391,718              | 38.70%               | 39.81%                       | 29,204,342              | 95.8%                     | 27,966,382               | 27,188,205             | 1,237,960                                | 28,426,165                |
| 12/31/10             | 451,798         | 74,341,502     | 29,122,919              | 39.17%               | 39.53%                       | 29,385,891              | 87.1%                     | 25,582,032               | 25,353,100             | 3,803,859                                | 29,156,959                |
| 12/31/11             | 417,398         | 69,193,624     | 30,872,934              | 44.62%               | 39.75%                       | 27,503,926              | 71.1%                     | 19,561,829               | 21,957,994             | 7,942,098                                | 29,900,091                |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 46.84%               | 1.305             | 1.143              | 53.49%              | 1.267             | 1.134              | 52.32%              | 1.230             | 1.089              | 52.88%              |
| 12/31/03             | 41.73%               | 1.267             | 1.084              | 48.78%              | 1.230             | 1.076              | 47.71%              | 1.194             | 1.033              | 48.23%              |
| 12/31/04             | 39.15%               | 1.230             | 1.041              | 46.27%              | 1.194             | 1.033              | 45.26%              | 1.159             | 0.992              | 45.75%              |
| 12/31/05             | 37.22%               | 1.194             | 1.043              | 42.61%              | 1.159             | 1.035              | 41.68%              | 1.126             | 0.994              | 42.13%              |
| 12/31/06             | 35.13%               | 1.159             | 1.052              | 38.70%              | 1.126             | 1.044              | 37.85%              | 1.093             | 1.003              | 38.26%              |
| 12/31/07             | 39.06%               | 1.126             | 1.046              | 42.04%              | 1.093             | 1.038              | 41.12%              | 1.061             | 0.997              | 41.56%              |
| 12/31/08             | 38.28%               | 1.093             | 1.044              | 40.05%              | 1.061             | 1.037              | 39.18%              | 1.030             | 0.996              | 39.60%              |
| 12/31/09             | 38.70%               | 1.061             | 1.049              | 39.14%              | 1.030             | 1.041              | 38.29%              |                   |                    |                     |
| 12/31/10             | 39.17%               | 1.030             | 1.007              | 40.05%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 44.62%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |        |        |
|------------------|--|--------|--------|
| All Years        |  |        | 44.1%  |
| Last 5           |  |        | 41.5%  |
| Last 3           |  |        | 39.8%  |
| X-High,X-Low     |  |        | 43.5%  |
| Last 6, Middle 4 |  |        | 42.3%  |
| Last 5, Middle 3 |  |        | 41.1%  |
| <b>Selected</b>  |  | 39.75% | 39.53% |
|                  |  |        | 39.81% |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Property Damage**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 452,762         | 51,763,188     | 31,045,478              | 59.98%               | 59.98%                       | 31,045,478              | 100.0%                    | 31,045,478               | 31,045,478             | 0  | 31,045,478                |
| 12/31/03             | 451,064         | 56,054,582     | 30,857,658              | 55.05%               | 55.05%                       | 30,857,658              | 100.0%                    | 30,859,563               | 30,859,563             | (1,905)                                  | 30,857,658                |
| 12/31/04             | 443,554         | 52,004,956     | 28,917,392              | 55.61%               | 55.61%                       | 28,917,392              | 100.0%                    | 28,920,205               | 28,920,205             | (2,813)                                  | 28,917,392                |
| 12/31/05             | 437,553         | 48,592,692     | 28,037,229              | 57.70%               | 57.70%                       | 28,037,229              | 100.0%                    | 28,040,085               | 28,040,085             | (2,856)                                  | 28,037,229                |
| 12/31/06             | 441,633         | 46,290,172     | 27,129,189              | 58.61%               | 58.61%                       | 27,129,189              | 100.0%                    | 27,137,227               | 27,137,227             | (8,038)                                  | 27,129,189                |
| 12/31/07             | 458,630         | 47,716,453     | 30,424,088              | 63.76%               | 63.76%                       | 30,424,088              | 100.0%                    | 30,424,299               | 30,424,299             | (211)                                    | 30,424,088                |
| 12/31/08             | 457,867         | 47,267,221     | 32,153,799              | 68.03%               | 68.03%                       | 32,153,799              | 100.0%                    | 32,145,806               | 32,145,806             | 7,993                                    | 32,153,799                |
| 12/31/09             | 464,172         | 47,966,979     | 31,026,471              | 64.68%               | 68.99%                       | 33,092,907              | 99.9%                     | 33,059,135               | 30,994,807             | 33,772                                   | 31,028,580                |
| 12/31/10             | 451,798         | 54,251,731     | 32,627,803              | 60.14%               | 61.10%                       | 33,145,676              | 99.5%                     | 32,977,227               | 32,461,987             | 168,448                                  | 32,630,435                |
| 12/31/11             | 417,397         | 51,399,441     | 32,031,134              | 62.32%               | 61.28%                       | 31,499,197              | 92.5%                     | 29,122,162               | 29,613,957             | 2,377,036                                | 31,990,992                |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 59.98%               | 1.423             | 1.077              | 79.25%              | 1.369             | 1.050              | 78.15%              | 1.316             | 0.904              | 87.32%              |
| 12/31/03             | 55.05%               | 1.369             | 0.991              | 76.03%              | 1.316             | 0.966              | 74.97%              | 1.265             | 0.832              | 83.76%              |
| 12/31/04             | 55.61%               | 1.316             | 1.050              | 69.67%              | 1.265             | 1.024              | 68.70%              | 1.217             | 0.881              | 76.76%              |
| 12/31/05             | 57.70%               | 1.265             | 1.109              | 65.84%              | 1.217             | 1.081              | 64.92%              | 1.170             | 0.931              | 72.54%              |
| 12/31/06             | 58.61%               | 1.217             | 1.175              | 60.69%              | 1.170             | 1.146              | 59.85%              | 1.125             | 0.986              | 66.87%              |
| 12/31/07             | 63.76%               | 1.170             | 1.184              | 63.02%              | 1.125             | 1.154              | 62.14%              | 1.082             | 0.993              | 69.43%              |
| 12/31/08             | 68.03%               | 1.125             | 1.193              | 64.15%              | 1.082             | 1.163              | 63.25%              | 1.040             | 1.001              | 70.67%              |
| 12/31/09             | 64.68%               | 1.082             | 1.192              | 58.71%              | 1.040             | 1.162              | 57.89%              |                   |                    |                     |
| 12/31/10             | 60.14%               | 1.040             | 1.026              | 60.99%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 62.32%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |  |               |
|------------------|--|--|---------------|
| All Years        |  |  | 66.5%         |
| Last 5           |  |  | 61.5%         |
| Last 3           |  |  | 61.3%         |
| X-High, X-Low    |  |  | 65.8%         |
| Last 6, Middle 4 |  |  | 62.2%         |
| Last 5, Middle 3 |  |  | 61.6%         |
| <b>Selected</b>  |  |  | <b>61.28%</b> |
|                  |  |  | 61.10%        |
|                  |  |  | 68.99%        |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Medical Payments**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 442,453         | 9,134,371      | 6,244,458               | 68.36%               | 68.36%                       | 6,244,458               | 100.0%                    | 6,244,458                | 6,244,458              | 0  | 6,244,458                 |
| 12/31/03             | 441,159         | 9,767,114      | 5,712,682               | 58.49%               | 58.49%                       | 5,712,682               | 100.0%                    | 5,712,682                | 5,712,682              | 0  | 5,712,682                 |
| 12/31/04             | 434,103         | 9,968,301      | 5,805,677               | 58.24%               | 58.24%                       | 5,805,677               | 100.0%                    | 5,805,677                | 5,805,677              | 0  | 5,805,677                 |
| 12/31/05             | 428,679         | 9,316,665      | 5,790,087               | 62.15%               | 62.15%                       | 5,790,087               | 100.0%                    | 5,790,087                | 5,790,087              | 0  | 5,790,087                 |
| 12/31/06             | 433,119         | 8,998,133      | 5,933,529               | 65.94%               | 65.94%                       | 5,933,529               | 100.0%                    | 5,933,529                | 5,933,529              | 0  | 5,933,529                 |
| 12/31/07             | 450,432         | 9,121,089      | 6,758,000               | 74.09%               | 74.09%                       | 6,758,000               | 100.9%                    | 6,819,375                | 6,819,375              | (61,374)                                 | 6,758,000                 |
| 12/31/08             | 449,772         | 10,082,130     | 6,693,534               | 66.39%               | 66.39%                       | 6,693,534               | 102.1%                    | 6,836,359                | 6,836,359              | (142,825)                                | 6,693,534                 |
| 12/31/09             | 455,814         | 10,430,532     | 6,616,409               | 63.43%               | 67.32%                       | 7,021,894               | 105.3%                    | 7,393,531                | 6,966,586              | (371,638)                                | 6,594,948                 |
| 12/31/10             | 443,562         | 10,518,988     | 6,856,472               | 65.18%               | 66.25%                       | 6,968,949               | 113.7%                    | 7,924,174                | 7,796,280              | (955,224)                                | 6,841,055                 |
| 12/31/11             | 409,803         | 9,408,348      | 6,651,641               | 70.70%               | 69.09%                       | 6,499,898               | 125.5%                    | 8,157,649                | 8,348,093              | (1,657,751)                              | 6,690,342                 |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 68.36%               | 1.305             | 1.112              | 80.21%              | 1.267             | 1.149              | 75.39%              | 1.230             | 1.108              | 75.85%              |
| 12/31/03             | 58.49%               | 1.267             | 1.037              | 71.45%              | 1.230             | 1.071              | 67.16%              | 1.194             | 1.034              | 67.57%              |
| 12/31/04             | 58.24%               | 1.230             | 1.000              | 71.64%              | 1.194             | 1.033              | 67.34%              | 1.159             | 0.997              | 67.75%              |
| 12/31/05             | 62.15%               | 1.194             | 1.056              | 70.25%              | 1.159             | 1.091              | 66.03%              | 1.126             | 1.053              | 66.43%              |
| 12/31/06             | 65.94%               | 1.159             | 1.105              | 69.18%              | 1.126             | 1.141              | 65.02%              | 1.093             | 1.101              | 65.42%              |
| 12/31/07             | 74.09%               | 1.126             | 1.134              | 73.55%              | 1.093             | 1.171              | 69.13%              | 1.061             | 1.130              | 69.56%              |
| 12/31/08             | 66.39%               | 1.093             | 1.024              | 70.83%              | 1.061             | 1.058              | 66.58%              | 1.030             | 1.021              | 66.99%              |
| 12/31/09             | 63.43%               | 1.061             | 1.003              | 67.08%              | 1.030             | 1.036              | 63.05%              |                   |                    |                     |
| 12/31/10             | 65.18%               | 1.030             | 0.968              | 69.35%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 70.70%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |  |               |
|------------------|--|--|---------------|
| All Years        |  |  | 71.5%         |
| Last 5           |  |  | 70.0%         |
| Last 3           |  |  | 69.1%         |
| X-High,X-Low     |  |  | 70.9%         |
| Last 6, Middle 4 |  |  | 69.9%         |
| Last 5, Middle 3 |  |  | 69.8%         |
| <b>Selected</b>  |  |  | <b>69.09%</b> |
|                  |  |  | <b>66.25%</b> |
|                  |  |  | <b>67.32%</b> |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Bodily Injury**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 441,754         | 19,662,406     | 6,526,321               | 33.19%               | 33.19%                       | 6,526,321               | 100.0%                    | 6,526,321                | 6,526,321              | 0  | 6,526,321                 |
| 12/31/03             | 440,627         | 20,880,445     | 5,664,522               | 27.13%               | 27.13%                       | 5,664,522               | 100.0%                    | 5,664,566                | 5,664,566              | (44)                                     | 5,664,522                 |
| 12/31/04             | 433,694         | 23,078,243     | 6,591,378               | 28.56%               | 28.56%                       | 6,591,378               | 100.0%                    | 6,591,428                | 6,591,428              | (51)                                     | 6,591,378                 |
| 12/31/05             | 428,459         | 21,737,416     | 6,557,604               | 30.17%               | 30.17%                       | 6,557,604               | 100.0%                    | 6,557,654                | 6,557,654              | (50)                                     | 6,557,604                 |
| 12/31/06             | 433,201         | 20,520,907     | 5,346,446               | 26.05%               | 26.05%                       | 5,346,446               | 100.0%                    | 5,346,488                | 5,346,488              | (41)                                     | 5,346,446                 |
| 12/31/07             | 450,743         | 20,472,767     | 5,523,150               | 26.98%               | 26.98%                       | 5,523,150               | 99.5%                     | 5,495,713                | 5,495,713              | 27,436                                   | 5,523,150                 |
| 12/31/08             | 450,412         | 20,952,919     | 5,818,376               | 27.77%               | 27.77%                       | 5,818,376               | 100.0%                    | 5,818,567                | 5,818,567              | (190)                                    | 5,818,376                 |
| 12/31/09             | 457,081         | 20,724,056     | 6,426,425               | 31.01%               | 28.69%                       | 5,945,377               | 94.6%                     | 5,626,468                | 6,081,712              | 318,909                                  | 6,400,621                 |
| 12/31/10             | 445,280         | 18,897,428     | 5,916,243               | 31.31%               | 32.03%                       | 6,053,456               | 82.8%                     | 5,012,030                | 4,898,422              | 1,041,427                                | 5,939,849                 |
| 12/31/11             | 411,686         | 17,147,425     | 5,739,250               | 33.47%               | 33.52%                       | 5,748,315               | 58.7%                     | 3,375,450                | 3,370,127              | 2,372,865                                | 5,742,992                 |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 33.19%               | 1.195             | 0.936              | 42.39%              | 1.172             | 0.953              | 40.79%              | 1.149             | 1.019              | 37.43%              |
| 12/31/03             | 27.13%               | 1.172             | 0.879              | 36.16%              | 1.149             | 0.896              | 34.80%              | 1.126             | 0.957              | 31.93%              |
| 12/31/04             | 28.56%               | 1.149             | 0.783              | 41.91%              | 1.126             | 0.798              | 40.33%              | 1.104             | 0.852              | 37.01%              |
| 12/31/05             | 30.17%               | 1.126             | 0.821              | 41.38%              | 1.104             | 0.837              | 39.82%              | 1.082             | 0.894              | 36.54%              |
| 12/31/06             | 26.05%               | 1.104             | 0.879              | 32.71%              | 1.082             | 0.896              | 31.48%              | 1.061             | 0.957              | 28.89%              |
| 12/31/07             | 26.98%               | 1.082             | 0.917              | 31.84%              | 1.061             | 0.934              | 30.64%              | 1.040             | 0.998              | 28.12%              |
| 12/31/08             | 27.77%               | 1.061             | 0.895              | 32.91%              | 1.040             | 0.912              | 31.67%              | 1.020             | 0.975              | 29.06%              |
| 12/31/09             | 31.01%               | 1.040             | 0.919              | 35.12%              | 1.020             | 0.936              | 33.79%              |                   |                    |                     |
| 12/31/10             | 31.31%               | 1.020             | 0.981              | 32.54%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 33.47%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |               |               |
|------------------|--|---------------|---------------|
| All Years        |  |               | 32.7%         |
| Last 5           |  | 33.0%         | 31.9%         |
| Last 3           |  | 33.5%         | 28.7%         |
| X-High,X-Low     |  | 36.1%         | 32.7%         |
| Last 6, Middle 4 |  | 33.3%         | 31.6%         |
| Last 5, Middle 3 |  | 32.7%         | 31.5%         |
| <b>Selected</b>  |  | <b>33.52%</b> | <b>28.69%</b> |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Uninsured Motorists - Property Damage**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 87,513          | 685,006        | 153,909                 | 22.47%               | 22.47%                       | 153,909                 | 100.0%                    | 153,909                  | 153,909                | 0  | 153,909                   |
| 12/31/03             | 89,124          | 644,740        | 134,754                 | 20.90%               | 20.90%                       | 134,754                 | 101.5%                    | 136,737                  | 136,737                | (1,982)                                  | 134,754                   |
| 12/31/04             | 90,345          | 596,700        | 134,929                 | 22.61%               | 22.61%                       | 134,929                 | 104.7%                    | 141,210                  | 141,210                | (6,281)                                  | 134,929                   |
| 12/31/05             | 91,362          | 578,394        | 140,468                 | 24.29%               | 24.29%                       | 140,468                 | 107.8%                    | 151,493                  | 151,493                | (11,025)                                 | 140,468                   |
| 12/31/06             | 94,777          | 609,553        | 138,832                 | 22.78%               | 22.78%                       | 138,832                 | 111.9%                    | 155,289                  | 155,289                | (16,457)                                 | 138,832                   |
| 12/31/07             | 100,465         | 665,286        | 155,829                 | 23.42%               | 23.42%                       | 155,829                 | 117.3%                    | 182,793                  | 182,793                | (26,964)                                 | 155,829                   |
| 12/31/08             | 101,449         | 678,544        | 140,080                 | 20.64%               | 20.64%                       | 140,080                 | 123.9%                    | 173,609                  | 173,609                | (33,529)                                 | 140,080                   |
| 12/31/09             | 105,628         | 692,192        | 164,670                 | 23.79%               | 24.70%                       | 170,964                 | 132.2%                    | 226,029                  | 217,708                | (55,066)                                 | 162,642                   |
| 12/31/10             | 104,714         | 652,341        | 186,745                 | 28.63%               | 26.51%                       | 172,945                 | 133.5%                    | 230,832                  | 249,252                | (57,888)                                 | 191,364                   |
| 12/31/11             | 96,105          | 591,697        | 200,944                 | 33.96%               | 28.10%                       | 166,254                 | 147.0%                    | 244,467                  | 295,477                | (78,213)                                 | 217,263                   |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 22.47%               | 1.551             | 0.787              | 44.31%              | 1.477             | 0.796              | 41.71%              | 1.407             | 0.837              | 37.76%              |
| 12/31/03             | 20.90%               | 1.477             | 0.851              | 36.28%              | 1.407             | 0.861              | 34.15%              | 1.340             | 0.906              | 30.92%              |
| 12/31/04             | 22.61%               | 1.407             | 0.932              | 34.13%              | 1.340             | 0.943              | 32.13%              | 1.276             | 0.992              | 29.09%              |
| 12/31/05             | 24.29%               | 1.340             | 0.973              | 33.47%              | 1.276             | 0.984              | 31.50%              | 1.216             | 1.035              | 28.52%              |
| 12/31/06             | 22.78%               | 1.276             | 0.957              | 30.37%              | 1.216             | 0.969              | 28.58%              | 1.158             | 1.019              | 25.88%              |
| 12/31/07             | 23.42%               | 1.216             | 0.930              | 30.62%              | 1.158             | 0.941              | 28.82%              | 1.103             | 0.990              | 26.10%              |
| 12/31/08             | 20.64%               | 1.158             | 0.920              | 25.96%              | 1.103             | 0.931              | 24.44%              | 1.050             | 0.980              | 22.12%              |
| 12/31/09             | 23.79%               | 1.103             | 0.940              | 27.92%              | 1.050             | 0.951              | 26.28%              |                   |                    |                     |
| 12/31/10             | 28.63%               | 1.050             | 0.988              | 30.41%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 33.96%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |        |        |
|------------------|--|--------|--------|
| All Years        |  |        | 28.6%  |
| Last 5           |  |        | 26.3%  |
| Last 3           |  |        | 24.7%  |
| X-High,X-Low     |  |        | 28.1%  |
| Last 6, Middle 4 |  |        | 27.4%  |
| Last 5, Middle 3 |  |        | 26.8%  |
| <b>Selected</b>  |  | 28.10% | 24.70% |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Comprehensive**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 396,200         | 34,769,497     | 25,339,448              | 72.88%               | 72.88%                       | 25,339,448              | 100.0%                    | 25,339,448               | 25,339,448             | 0  | 25,339,448                |
| 12/31/03             | 394,043         | 38,238,582     | 22,059,987              | 57.69%               | 57.69%                       | 22,059,987              | 100.0%                    | 22,061,877               | 22,061,877             | (1,890)                                  | 22,059,987                |
| 12/31/04             | 387,641         | 39,719,067     | 20,553,015              | 51.75%               | 51.75%                       | 20,553,015              | 100.0%                    | 20,556,431               | 20,556,431             | (3,416)                                  | 20,553,015                |
| 12/31/05             | 382,298         | 39,289,850     | 17,063,514              | 43.43%               | 43.43%                       | 17,063,514              | 100.0%                    | 17,068,365               | 17,068,365             | (4,851)                                  | 17,063,514                |
| 12/31/06             | 384,654         | 39,130,494     | 22,289,405              | 56.96%               | 56.96%                       | 22,289,405              | 100.0%                    | 22,297,739               | 22,297,739             | (8,334)                                  | 22,289,405                |
| 12/31/07             | 398,341         | 39,237,295     | 21,598,492              | 55.05%               | 55.05%                       | 21,598,492              | 100.0%                    | 21,606,567               | 21,606,567             | (8,076)                                  | 21,598,492                |
| 12/31/08             | 398,105         | 40,262,098     | 21,917,243              | 54.44%               | 54.44%                       | 21,917,243              | 100.0%                    | 21,925,437               | 21,925,437             | (8,195)                                  | 21,917,243                |
| 12/31/09             | 402,300         | 41,520,000     | 19,529,094              | 47.04%               | 54.01%                       | 22,424,448              | 100.0%                    | 22,432,833               | 19,536,395             | (8,385)                                  | 19,528,011                |
| 12/31/10             | 391,638         | 40,163,114     | 20,496,381              | 51.03%               | 51.30%                       | 20,602,597              | 100.0%                    | 20,610,300               | 20,504,044             | (7,703)                                  | 20,496,341                |
| 12/31/11             | 364,245         | 37,703,377     | 25,277,587              | 67.04%               | 50.21%                       | 18,932,540              | 96.3%                     | 18,228,699               | 24,337,862             | 703,840                                  | 25,041,703                |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 72.88%               | 1.000             | 1.180              | 61.79%              | 1.000             | 1.169              | 62.36%              | 1.000             | 1.176              | 61.97%              |
| 12/31/03             | 57.69%               | 1.000             | 1.067              | 54.08%              | 1.000             | 1.057              | 54.59%              | 1.000             | 1.064              | 54.24%              |
| 12/31/04             | 51.75%               | 1.000             | 1.010              | 51.22%              | 1.000             | 1.001              | 51.70%              | 1.000             | 1.007              | 51.37%              |
| 12/31/05             | 43.43%               | 1.000             | 1.007              | 43.12%              | 1.000             | 0.998              | 43.52%              | 1.000             | 1.004              | 43.25%              |
| 12/31/06             | 56.96%               | 1.000             | 1.018              | 55.98%              | 1.000             | 1.008              | 56.50%              | 1.000             | 1.015              | 56.15%              |
| 12/31/07             | 55.05%               | 1.000             | 1.051              | 52.38%              | 1.000             | 1.041              | 52.87%              | 1.000             | 1.048              | 52.54%              |
| 12/31/08             | 54.44%               | 1.000             | 1.024              | 53.19%              | 1.000             | 1.014              | 53.68%              | 1.000             | 1.020              | 53.34%              |
| 12/31/09             | 47.04%               | 1.000             | 1.003              | 46.90%              | 1.000             | 0.994              | 47.34%              |                   |                    |                     |
| 12/31/10             | 51.03%               | 1.000             | 1.009              | 50.56%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 67.04%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |  |               |
|------------------|--|--|---------------|
| All Years        |  |  | 52.1%         |
| Last 5           |  |  | 51.8%         |
| Last 3           |  |  | 50.2%         |
| X-High,X-Low     |  |  | 52.0%         |
| Last 6, Middle 4 |  |  | 50.8%         |
| Last 5, Middle 3 |  |  | 52.0%         |
| <b>Selected</b>  |  |  | <b>50.21%</b> |
|                  |  |  | <b>51.30%</b> |
|                  |  |  | <b>54.01%</b> |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto Loss Development**

**Collision**

**Incurred Loss and Allocated Loss Adjustment Expense**

|                      | (1)             | (2)            | (3)                     | (4) = (3)/(2)        | (5)                          | (6) = (5)*(2)           | (7)                       | (8) = (7)*(6)            | (9)                    | (10) = [1-(7)]*(6)                       | (11) = (9)+(10)           |
|----------------------|-----------------|----------------|-------------------------|----------------------|------------------------------|-------------------------|---------------------------|--------------------------|------------------------|--|---------------------------|
| Accident Year Ending | Earned Exposure | Earned Premium | Projected Incurred Loss | Projected Loss Ratio | Selected Expected Loss Ratio | Initial Expected Losses | Expected Percent Reported | Expected Reported Losses | Actual Reported Losses | Expected Unreported Losses (Bulk + IBNR) | Estimated Ultimate Losses |
| 12/31/02             | 354,278         | 75,916,239     | 42,129,104              | 55.49%               | 55.49%                       | 42,129,104              | 100.0%                    | 42,129,104               | 42,129,104             | 0  | 42,129,104                |
| 12/31/03             | 351,914         | 79,272,883     | 42,207,329              | 53.24%               | 53.24%                       | 42,207,329              | 100.0%                    | 42,207,329               | 42,207,329             | 0  | 42,207,329                |
| 12/31/04             | 345,540         | 74,568,343     | 39,051,548              | 52.37%               | 52.37%                       | 39,051,548              | 100.0%                    | 39,051,548               | 39,051,548             | 0  | 39,051,548                |
| 12/31/05             | 340,908         | 73,256,714     | 37,516,476              | 51.21%               | 51.21%                       | 37,516,476              | 100.0%                    | 37,516,476               | 37,516,476             | 0  | 37,516,476                |
| 12/31/06             | 343,194         | 72,870,362     | 34,309,660              | 47.08%               | 47.08%                       | 34,309,660              | 100.0%                    | 34,309,660               | 34,309,660             | 0  | 34,309,660                |
| 12/31/07             | 356,589         | 73,677,652     | 39,508,957              | 53.62%               | 53.62%                       | 39,508,957              | 100.3%                    | 39,627,840               | 39,627,840             | (118,884)                                | 39,508,957                |
| 12/31/08             | 356,300         | 72,073,775     | 43,334,678              | 60.13%               | 60.13%                       | 43,334,678              | 100.4%                    | 43,508,582               | 43,508,582             | (173,904)                                | 43,334,678                |
| 12/31/09             | 359,493         | 73,406,912     | 39,393,797              | 53.66%               | 56.39%                       | 41,392,110              | 100.6%                    | 41,641,501               | 39,631,149             | (249,391)                                | 39,381,757                |
| 12/31/10             | 349,315         | 72,171,924     | 40,905,918              | 56.68%               | 57.42%                       | 41,439,139              | 100.9%                    | 41,814,256               | 41,276,209             | (375,117)                                | 40,901,091                |
| 12/31/11             | 324,513         | 67,634,793     | 39,526,055              | 58.44%               | 57.98%                       | 39,214,348              | 103.5%                    | 40,583,924               | 40,906,518             | (1,369,576)                              | 39,536,942                |

| Accident Year Ending | Projected Loss Ratio | 2011 Level        |                    |                     | 2010 Level        |                    |                     | 2009 Level        |                    |                     |
|----------------------|----------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|---------------------|
|                      |                      | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio | Loss Trend Factor | Current Rate Level | Ultimate Loss Ratio |
| 12/31/02             | 55.49%               | 1.195             | 0.973              | 68.19%              | 1.172             | 0.964              | 67.44%              | 1.149             | 0.953              | 66.89%              |
| 12/31/03             | 53.24%               | 1.172             | 0.925              | 67.42%              | 1.149             | 0.917              | 66.68%              | 1.126             | 0.906              | 66.15%              |
| 12/31/04             | 52.37%               | 1.149             | 0.966              | 62.29%              | 1.126             | 0.957              | 61.60%              | 1.104             | 0.946              | 61.11%              |
| 12/31/05             | 51.21%               | 1.126             | 0.970              | 59.46%              | 1.104             | 0.961              | 58.81%              | 1.082             | 0.950              | 58.34%              |
| 12/31/06             | 47.08%               | 1.104             | 0.982              | 52.96%              | 1.082             | 0.973              | 52.38%              | 1.061             | 0.962              | 51.96%              |
| 12/31/07             | 53.62%               | 1.082             | 1.009              | 57.54%              | 1.061             | 1.000              | 56.91%              | 1.040             | 0.988              | 56.45%              |
| 12/31/08             | 60.13%               | 1.061             | 1.030              | 61.93%              | 1.040             | 1.021              | 61.24%              | 1.020             | 1.009              | 60.75%              |
| 12/31/09             | 53.66%               | 1.040             | 1.021              | 54.70%              | 1.020             | 1.012              | 54.10%              |                   |                    |                     |
| 12/31/10             | 56.68%               | 1.020             | 1.009              | 57.31%              |                   |                    |                     |                   |                    |                     |
| 12/31/11             | 58.44%               |                   |                    |                     |                   |                    |                     |                   |                    |                     |

| Averages         |  |  |               |
|------------------|--|--|---------------|
| All Years        |  |  | 60.2%         |
| Last 5           |  |  | 56.9%         |
| Last 3           |  |  | 58.0%         |
| X-High,X-Low     |  |  | 60.1%         |
| Last 6, Middle 4 |  |  | 57.3%         |
| Last 5, Middle 3 |  |  | 56.5%         |
| <b>Selected</b>  |  |  | <b>57.98%</b> |
|                  |  |  | <b>57.42%</b> |
|                  |  |  | <b>56.39%</b> |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Bodily Injury**

**Calculation of Loss Trend Factors**

| <b>Accident<br/>Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|--------------------------|--|--|---|---|---|---|---|--|
| 12/31/09                 | 7/1/2009   | 7/1/2011   | 2.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.11   |
| 12/31/10                 | 7/1/2010   | 7/1/2011   | 1.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.08   |
| 12/31/11                 | 7/1/2011   | 7/1/2011   | 0.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.05   |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Property Damage**

**Calculation of Loss Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|--|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | 4.00%   | 2/15/2013   | 1.63  | 4.00%   | 1.15   |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | 4.00%   | 2/15/2013   | 1.63  | 4.00%   | 1.11   |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 4.00%   | 2/15/2013   | 1.63  | 4.00%   | 1.07   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Medical Payments**

**Calculation of Loss Trend Factors**

| <b>Accident<br/>Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|--------------------------|--|--|---|---|---|---|---|--|
| 12/31/09                 | 7/1/2009   | 7/1/2011   | 2.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.11   |
| 12/31/10                 | 7/1/2010   | 7/1/2011   | 1.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.08   |
| 12/31/11                 | 7/1/2011   | 7/1/2011   | 0.00  | 3.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.05   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Bodily Injury**

**Calculation of Loss Trend Factors**

| <b>Accident<br/>Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|--------------------------|--|--|---|---|---|---|---|--|
| 12/31/09                 | 7/1/2009   | 7/1/2011   | 2.00  | 2.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.09   |
| 12/31/10                 | 7/1/2010   | 7/1/2011   | 1.00  | 2.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.07   |
| 12/31/11                 | 7/1/2011   | 7/1/2011   | 0.00  | 2.00%   | 2/15/2013   | 1.63  | 3.00%   | 1.05   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Property Damage**

**Calculation of Loss Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|--|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | 5.00%   | 2/15/2013   | 1.63  | 5.00%   | 1.19   |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | 5.00%   | 2/15/2013   | 1.63  | 5.00%   | 1.14   |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 5.00%   | 2/15/2013   | 1.63  | 5.00%   | 1.08   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive**

**Calculation of Loss Trend Factors**

| <b>Accident Year</b> | <b>(1)<br/>Average Loss<br/>Date for<br/>Experience Period</b> | <b>(2)<br/>Average Loss<br/>Date for<br/>Latest Year</b> | <b>(3) = (2) - (1)<br/>Retrospective<br/>Trend<br/>Period</b> | <b>(4)<br/>Selected<br/>Retrospective<br/>Trend</b> | <b>(5)<br/>Average Loss<br/>Date for<br/>Effective Period</b> | <b>(6) = (5) - (2)<br/>Prospective<br/>Trend<br/>Period</b> | <b>(7)<br/>Selected<br/>Prospective<br/>Trend</b> | <b>(8)=[1+(4)]^(3) x [1+(7)]^(6)<br/>Loss<br/>Trend<br/>Factor</b> |
|----------------------|--|--|---|---|---|---|---|--|
| 12/31/09             | 7/1/2009   | 7/1/2011   | 2.00  | 0.00%   | 2/15/2013   | 1.63  | 1.00%   | 1.02   |
| 12/31/10             | 7/1/2010   | 7/1/2011   | 1.00  | 0.00%   | 2/15/2013   | 1.63  | 1.00%   | 1.02   |
| 12/31/11             | 7/1/2011   | 7/1/2011   | 0.00  | 0.00%   | 2/15/2013   | 1.63  | 1.00%   | 1.02   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Collision**

**Calculation of Loss Trend Factors**

| Accident<br>Year | (1)<br>Average Loss<br>Date for<br>Experience Period | (2)<br>Average Loss<br>Date for<br>Latest Year | (3) = (2) - (1)<br>Retrospective<br>Trend<br>Period | (4)<br>Selected<br>Retrospective<br>Trend | (5)<br>Average Loss<br>Date for<br>Effective Period | (6) = (5) - (2)<br>Prospective<br>Trend<br>Period | (7)<br>Selected<br>Prospective<br>Trend | (8)=[1+(4)]^(3) x [1+(7)]^(6)<br>Loss<br>Trend<br>Factor |
|------------------|--|--|---|---|---|---|---|--|
| 12/31/09         | 7/1/2009   | 7/1/2011                                       | 2.00  | 2.00%                                     | 2/15/2013   | 1.63  | 3.00%                                   | 1.09   |
| 12/31/10         | 7/1/2010   | 7/1/2011                                       | 1.00  | 2.00%                                     | 2/15/2013   | 1.63  | 3.00%                                   | 1.07   |
| 12/31/11         | 7/1/2011   | 7/1/2011                                       | 0.00  | 2.00%                                     | 2/15/2013   | 1.63  | 3.00%                                   | 1.05   |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Bodily Injury**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 452,763                | 65,684,082            | 145                                |                                | 30,768,615                       | 4,893                                  | 6,288                                     |                               | 1.1%                                 |                                   | 68                  |                               | 46.8%                      |
| 12/31/03             | 451,067                | 68,996,919            | 153                                | 5.4%                           | 28,793,355                       | 4,652                                  | 6,189                                     | -1.6%                         | 1.0%                                 | -4.6%                             | 64                  | -6.1%                         | 41.7%                      |
| 12/31/04             | 443,554                | 70,660,529            | 159                                | 4.1%                           | 27,672,899                       | 4,678                                  | 5,916                                     | -4.4%                         | 1.1%                                 | 2.3%                              | 62                  | -2.3%                         | 39.2%                      |
| 12/31/05             | 437,552                | 69,544,159            | 159                                | -0.2%                          | 25,904,648                       | 4,140                                  | 6,257                                     | 5.8%                          | 0.9%                                 | -10.3%                            | 59                  | -5.1%                         | 37.2%                      |
| 12/31/06             | 441,634                | 69,580,899            | 158                                | -0.9%                          | 24,467,707                       | 4,057                                  | 6,031                                     | -3.6%                         | 0.9%                                 | -2.9%                             | 55                  | -6.4%                         | 35.2%                      |
| 12/31/07             | 458,631                | 72,710,907            | 159                                | 0.6%                           | 28,386,769                       | 4,347                                  | 6,530                                     | 8.3%                          | 0.9%                                 | 3.2%                              | 62                  | 11.7%                         | 39.0%                      |
| 12/31/08             | 457,869                | 72,669,754            | 159                                | 0.1%                           | 27,764,841                       | 4,732                                  | 5,868                                     | -10.1%                        | 1.0%                                 | 9.0%                              | 61                  | -2.0%                         | 38.2%                      |
| 12/31/09             | 464,173                | 73,360,736            | 158                                | -0.4%                          | 28,447,849                       | 4,852                                  | 5,863                                     | -0.1%                         | 1.0%                                 | 1.2%                              | 61                  | 1.1%                          | 38.8%                      |
| 12/31/10             | 451,798                | 74,341,502            | 165                                | 4.1%                           | 29,332,964                       | 4,307                                  | 6,811                                     | 16.2%                         | 1.0%                                 | -8.8%                             | 65                  | 5.9%                          | 39.5%                      |
| 12/31/11             | 417,398                | 69,193,624            | 166                                | 0.7%                           | 30,544,031                       | 3,854                                  | 7,925                                     | 16.4%                         | 0.9%                                 | -3.1%                             | 73                  | 12.7%                         | 44.1%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 16.3%                                     |                               | -6.0%                                |                                   | 9.3%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 5.5%                                      |                               | -1.3%                                |                                   | 4.1%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 3.1%                                      |                               | 0.4%                                 |                                   | 3.4%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 1.6%                                      |                               | -1.0%                                |                                   | 0.5%                |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Property Damage**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 452,762                | 51,763,188            | 114                                |                                | 31,045,478                       | 15,811                                 | 1,964                                     |                               | 3.5%                                 |                                   | 69                  |                               | 60.0%                      |
| 12/31/03             | 451,064                | 56,054,582            | 124                                | 8.7%                           | 30,858,029                       | 16,135                                 | 1,912                                     | -2.6%                         | 3.6%                                 | 2.4%                              | 68                  | -0.2%                         | 55.0%                      |
| 12/31/04             | 443,554                | 52,004,956            | 117                                | -5.7%                          | 28,918,151                       | 14,489                                 | 1,996                                     | 4.4%                          | 3.3%                                 | -8.7%                             | 65                  | -4.7%                         | 55.6%                      |
| 12/31/05             | 437,553                | 48,592,692            | 111                                | -5.3%                          | 28,037,965                       | 13,747                                 | 2,040                                     | 2.2%                          | 3.1%                                 | -3.8%                             | 64                  | -1.7%                         | 57.7%                      |
| 12/31/06             | 441,633                | 46,290,172            | 105                                | -5.6%                          | 27,131,156                       | 13,461                                 | 2,016                                     | -1.2%                         | 3.0%                                 | -3.0%                             | 61                  | -4.1%                         | 58.6%                      |
| 12/31/07             | 458,630                | 47,716,453            | 104                                | -0.7%                          | 30,426,110                       | 14,630                                 | 2,080                                     | 3.2%                          | 3.2%                                 | 4.7%                              | 66                  | 8.0%                          | 63.8%                      |
| 12/31/08             | 457,867                | 47,267,221            | 103                                | -0.8%                          | 32,148,288                       | 14,869                                 | 2,162                                     | 4.0%                          | 3.2%                                 | 1.8%                              | 70                  | 5.8%                          | 68.0%                      |
| 12/31/09             | 464,172                | 47,966,979            | 103                                | 0.1%                           | 31,038,293                       | 14,444                                 | 2,149                                     | -0.6%                         | 3.1%                                 | -4.2%                             | 67                  | -4.8%                         | 64.7%                      |
| 12/31/10             | 451,798                | 54,251,731            | 120                                | 16.2%                          | 32,630,615                       | 14,852                                 | 2,197                                     | 2.2%                          | 3.3%                                 | 5.6%                              | 72                  | 8.0%                          | 60.1%                      |
| 12/31/11             | 417,397                | 51,399,441            | 123                                | 2.6%                           | 32,085,856                       | 13,589                                 | 2,361                                     | 7.5%                          | 3.3%                                 | -1.0%                             | 77                  | 6.4%                          | 62.4%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 4.8%                                      |                               | 2.3%                                 |                                   | 7.2%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 2.7%                                      |                               | 0.5%                                 |                                   | 3.3%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 2.3%                                      |                               | 0.8%                                 |                                   | 3.2%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 2.0%                                      |                               | -0.8%                                |                                   | 1.1%                |                               |                            |



**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Medical Payments**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 442,453                | 9,134,371             | 21                                 |                                | 6,244,458                        | 4,480                                  | 1,394                                     |                               | 1.0%                                 |                                   | 14                  |                               | 68.4%                      |
| 12/31/03             | 441,159                | 9,767,114             | 22                                 | 7.2%                           | 5,711,382                        | 3,941                                  | 1,449                                     | 4.0%                          | 0.9%                                 | -11.8%                            | 13                  | -8.3%                         | 58.5%                      |
| 12/31/04             | 434,103                | 9,968,301             | 23                                 | 3.7%                           | 5,807,731                        | 3,787                                  | 1,534                                     | 5.8%                          | 0.9%                                 | -2.3%                             | 13                  | 3.3%                          | 58.3%                      |
| 12/31/05             | 428,679                | 9,316,665             | 22                                 | -5.4%                          | 5,787,232                        | 3,677                                  | 1,574                                     | 2.6%                          | 0.9%                                 | -1.7%                             | 14                  | 0.9%                          | 62.1%                      |
| 12/31/06             | 433,119                | 8,998,133             | 21                                 | -4.4%                          | 5,926,645                        | 3,564                                  | 1,663                                     | 5.7%                          | 0.8%                                 | -4.1%                             | 14                  | 1.4%                          | 65.9%                      |
| 12/31/07             | 450,432                | 9,121,089             | 20                                 | -2.5%                          | 6,759,023                        | 3,921                                  | 1,724                                     | 3.7%                          | 0.9%                                 | 5.8%                              | 15                  | 9.7%                          | 74.1%                      |
| 12/31/08             | 449,772                | 10,082,130            | 22                                 | 10.7%                          | 6,695,382                        | 3,738                                  | 1,791                                     | 3.9%                          | 0.8%                                 | -4.5%                             | 15                  | -0.8%                         | 66.4%                      |
| 12/31/09             | 455,814                | 10,430,532            | 23                                 | 2.1%                           | 6,591,890                        | 3,530                                  | 1,868                                     | 4.3%                          | 0.8%                                 | -6.8%                             | 14                  | -2.9%                         | 63.2%                      |
| 12/31/10             | 443,562                | 10,518,988            | 24                                 | 3.6%                           | 6,829,074                        | 3,715                                  | 1,838                                     | -1.6%                         | 0.8%                                 | 8.2%                              | 15                  | 6.5%                          | 64.9%                      |
| 12/31/11             | 409,803                | 9,408,348             | 23                                 | -3.2%                          | 6,607,831                        | 3,256                                  | 2,029                                     | 10.4%                         | 0.8%                                 | -5.1%                             | 16                  | 4.7%                          | 70.2%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 4.2%                                      |                               | 1.3%                                 |                                   | 5.6%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 3.6%                                      |                               | -1.7%                                |                                   | 1.8%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 3.8%                                      |                               | -1.1%                                |                                   | 2.6%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 4.0%                                      |                               | -2.0%                                |                                   | 2.0%                |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Bodily Injury**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 441,754                | 19,662,406            | 45                                 |                                | 6,526,321                        | 587                                    | 11,118                                    |                               | 0.1%                                 |                                   | 15                  |                               | 33.2%                      |
| 12/31/03             | 440,627                | 20,880,445            | 47                                 | 6.5%                           | 5,664,522                        | 475                                    | 11,925                                    | 7.3%                          | 0.1%                                 | -18.9%                            | 13                  | -13.0%                        | 27.1%                      |
| 12/31/04             | 433,694                | 23,078,243            | 53                                 | 12.3%                          | 6,588,815                        | 485                                    | 13,585                                    | 13.9%                         | 0.1%                                 | 3.7%                              | 15                  | 18.2%                         | 28.5%                      |
| 12/31/05             | 428,459                | 21,737,416            | 51                                 | -4.7%                          | 6,551,610                        | 521                                    | 12,575                                    | -7.4%                         | 0.1%                                 | 8.7%                              | 15                  | 0.7%                          | 30.1%                      |
| 12/31/06             | 433,201                | 20,520,907            | 47                                 | -6.6%                          | 5,335,534                        | 505                                    | 10,565                                    | -16.0%                        | 0.1%                                 | -4.1%                             | 12                  | -19.5%                        | 26.0%                      |
| 12/31/07             | 450,743                | 20,472,767            | 45                                 | -4.1%                          | 5,499,558                        | 430                                    | 12,790                                    | 21.1%                         | 0.1%                                 | -18.2%                            | 12                  | -0.9%                         | 26.9%                      |
| 12/31/08             | 450,412                | 20,952,919            | 47                                 | 2.4%                           | 5,774,118                        | 452                                    | 12,784                                    | 0.0%                          | 0.1%                                 | 5.1%                              | 13                  | 5.1%                          | 27.6%                      |
| 12/31/09             | 457,081                | 20,724,056            | 45                                 | -2.5%                          | 6,349,453                        | 522                                    | 12,159                                    | -4.9%                         | 0.1%                                 | 13.9%                             | 14                  | 8.4%                          | 30.6%                      |
| 12/31/10             | 445,280                | 18,897,428            | 42                                 | -6.4%                          | 5,879,163                        | 432                                    | 13,622                                    | 12.0%                         | 0.1%                                 | -15.2%                            | 13                  | -5.0%                         | 31.1%                      |
| 12/31/11             | 411,686                | 17,147,425            | 42                                 | -1.9%                          | 5,802,144                        | 379                                    | 15,326                                    | 12.5%                         | 0.1%                                 | -5.1%                             | 14                  | 6.7%                          | 33.8%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 12.3%                                     |                               | -10.3%                               |                                   | 0.7%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 4.3%                                      |                               | -1.1%                                |                                   | 3.2%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 3.8%                                      |                               | -3.6%                                |                                   | 0.1%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 2.1%                                      |                               | -2.8%                                |                                   | -0.7%               |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Uninsured Motorists - Property Damage**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 87,513                 | 685,006               | 8                                  |                                | 153,909                          | 193                                    | 797                                       |                               | 0.2%                                 |                                   | 2                   |                               | 22.5%                      |
| 12/31/03             | 89,124                 | 644,740               | 7                                  | -7.6%                          | 134,754                          | 198                                    | 681                                       | -14.7%                        | 0.2%                                 | 0.7%                              | 2                   | -14.0%                        | 20.9%                      |
| 12/31/04             | 90,345                 | 596,700               | 7                                  | -8.7%                          | 134,929                          | 160                                    | 843                                       | 23.9%                         | 0.2%                                 | -20.3%                            | 1                   | -1.2%                         | 22.6%                      |
| 12/31/05             | 91,362                 | 578,394               | 6                                  | -4.1%                          | 140,468                          | 167                                    | 841                                       | -0.3%                         | 0.2%                                 | 3.2%                              | 2                   | 2.9%                          | 24.3%                      |
| 12/31/06             | 94,777                 | 609,553               | 6                                  | 1.6%                           | 138,832                          | 179                                    | 776                                       | -7.8%                         | 0.2%                                 | 3.3%                              | 1                   | -4.7%                         | 22.8%                      |
| 12/31/07             | 100,465                | 665,286               | 7                                  | 3.0%                           | 155,829                          | 163                                    | 956                                       | 23.3%                         | 0.2%                                 | -14.1%                            | 2                   | 5.9%                          | 23.4%                      |
| 12/31/08             | 101,449                | 678,544               | 7                                  | 1.0%                           | 140,080                          | 154                                    | 910                                       | -4.9%                         | 0.2%                                 | -6.4%                             | 1                   | -11.0%                        | 20.6%                      |
| 12/31/09             | 105,628                | 692,192               | 7                                  | -2.0%                          | 164,260                          | 164                                    | 1,003                                     | 10.3%                         | 0.2%                                 | 2.1%                              | 2                   | 12.6%                         | 23.7%                      |
| 12/31/10             | 104,714                | 652,341               | 6                                  | -4.9%                          | 188,315                          | 173                                    | 1,090                                     | 8.6%                          | 0.2%                                 | 6.5%                              | 2                   | 15.6%                         | 28.9%                      |
| 12/31/11             | 96,105                 | 591,697               | 6                                  | -1.2%                          | 206,503                          | 162                                    | 1,277                                     | 17.2%                         | 0.2%                                 | 2.0%                              | 2                   | 19.5%                         | 34.9%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 12.8%                                     |                               | 4.2%                                 |                                   | 17.5%               |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 7.9%                                      |                               | 1.6%                                 |                                   | 9.6%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 7.3%                                      |                               | -2.0%                                |                                   | 5.2%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 5.5%                                      |                               | -3.5%                                |                                   | 1.8%                |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 396,200                | 34,769,497            | 88                                 |                                | 25,339,448                       | 23,707                                 | 1,069                                     |                               | 6.0%                                 |                                   | 64                  |                               | 72.9%                      |
| 12/31/03             | 394,043                | 38,238,582            | 97                                 | 10.6%                          | 22,059,987                       | 21,233                                 | 1,039                                     | -2.8%                         | 5.4%                                 | -9.9%                             | 56                  | -12.5%                        | 57.7%                      |
| 12/31/04             | 387,641                | 39,719,067            | 102                                | 5.6%                           | 20,553,015                       | 19,284                                 | 1,066                                     | 2.6%                          | 5.0%                                 | -7.7%                             | 53                  | -5.3%                         | 51.7%                      |
| 12/31/05             | 382,298                | 39,289,850            | 103                                | 0.3%                           | 17,063,514                       | 16,833                                 | 1,014                                     | -4.9%                         | 4.4%                                 | -11.5%                            | 45                  | -15.8%                        | 43.4%                      |
| 12/31/06             | 384,654                | 39,130,494            | 102                                | -1.0%                          | 22,289,405                       | 16,934                                 | 1,316                                     | 29.8%                         | 4.4%                                 | 0.0%                              | 58                  | 29.8%                         | 57.0%                      |
| 12/31/07             | 398,341                | 39,237,295            | 99                                 | -3.2%                          | 21,597,610                       | 17,724                                 | 1,219                                     | -7.4%                         | 4.4%                                 | 1.1%                              | 54                  | -6.4%                         | 55.0%                      |
| 12/31/08             | 398,105                | 40,262,098            | 101                                | 2.7%                           | 21,910,855                       | 17,956                                 | 1,220                                     | 0.1%                          | 4.5%                                 | 1.4%                              | 55                  | 1.5%                          | 54.4%                      |
| 12/31/09             | 402,300                | 41,520,000            | 103                                | 2.0%                           | 19,526,692                       | 17,643                                 | 1,107                                     | -9.3%                         | 4.4%                                 | -2.8%                             | 49                  | -11.8%                        | 47.0%                      |
| 12/31/10             | 391,638                | 40,163,114            | 103                                | -0.6%                          | 20,496,804                       | 18,733                                 | 1,094                                     | -1.1%                         | 4.8%                                 | 9.1%                              | 52                  | 7.8%                          | 51.0%                      |
| 12/31/11             | 364,245                | 37,703,377            | 104                                | 0.9%                           | 25,253,816                       | 20,200                                 | 1,250                                     | 14.3%                         | 5.5%                                 | 15.9%                             | 69                  | 32.5%                         | 67.0%                      |
|                      |                        |                       |                                    |                                |                                  |  |   | <b>Severity</b>               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  |   | 6.3%                          | 12.5%                                |                                   | 19.5%               |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  |   | -0.6%                         | 5.1%                                 |                                   | 4.5%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  |   | 0.6%                          | 3.1%                                 |                                   | 3.7%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  |   | 1.5%                          | -1.2%                                |                                   | 0.2%                |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Collision**

**Accident Year Developed Loss Trend Analysis**

|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 354,278                | 75,916,239            | 214                                |                                | 42,129,104                       | 18,262                                 | 2,307                                     |                               | 5.2%                                 |                                   | 119                 |                               | 55.5%                      |
| 12/31/03             | 351,914                | 79,272,883            | 225                                | 5.1%                           | 42,207,329                       | 17,636                                 | 2,393                                     | 3.7%                          | 5.0%                                 | -2.8%                             | 120                 | 0.9%                          | 53.2%                      |
| 12/31/04             | 345,540                | 74,568,343            | 216                                | -4.2%                          | 39,051,548                       | 15,745                                 | 2,480                                     | 3.6%                          | 4.6%                                 | -9.1%                             | 113                 | -5.8%                         | 52.4%                      |
| 12/31/05             | 340,908                | 73,256,714            | 215                                | -0.4%                          | 37,516,476                       | 14,982                                 | 2,504                                     | 1.0%                          | 4.4%                                 | -3.6%                             | 110                 | -2.6%                         | 51.2%                      |
| 12/31/06             | 343,194                | 72,870,362            | 212                                | -1.2%                          | 34,309,660                       | 13,915                                 | 2,466                                     | -1.5%                         | 4.1%                                 | -7.7%                             | 100                 | -9.2%                         | 47.1%                      |
| 12/31/07             | 356,589                | 73,677,652            | 207                                | -2.7%                          | 39,508,957                       | 15,968                                 | 2,474                                     | 0.3%                          | 4.5%                                 | 10.4%                             | 111                 | 10.8%                         | 53.6%                      |
| 12/31/08             | 356,300                | 72,073,775            | 202                                | -2.1%                          | 43,335,650                       | 17,007                                 | 2,548                                     | 3.0%                          | 4.8%                                 | 6.6%                              | 122                 | 9.8%                          | 60.1%                      |
| 12/31/09             | 359,493                | 73,406,912            | 204                                | 0.9%                           | 39,392,910                       | 16,478                                 | 2,391                                     | -6.2%                         | 4.6%                                 | -4.0%                             | 110                 | -9.9%                         | 53.7%                      |
| 12/31/10             | 349,315                | 72,171,924            | 207                                | 1.2%                           | 40,915,447                       | 17,056                                 | 2,399                                     | 0.3%                          | 4.9%                                 | 6.5%                              | 117                 | 6.9%                          | 56.7%                      |
| 12/31/11             | 324,513                | 67,634,793            | 208                                | 0.9%                           | 39,856,507                       | 15,666                                 | 2,544                                     | 6.1%                          | 4.8%                                 | -1.1%                             | 123                 | 4.9%                          | 58.9%                      |
|                      |                        |                       |                                    |                                |                                  |  |   | <b>Severity</b>               |                                      | <b>Frequency</b>                  |                     | <b>Pure Premium</b>           |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  |   | 3.2%                          |                                      | 2.6%                              |                     | 5.9%                          |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  |   | 0.0%                          |                                      | 1.7%                              |                     | 1.7%                          |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  |   | -0.1%                         |                                      | 2.4%                              |                     | 2.3%                          |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  |   | 0.5%                          |                                      | -0.2%                             |                     | 0.2%                          |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**All Coverages**

**Accident Year Developed Loss Trend Analysis**

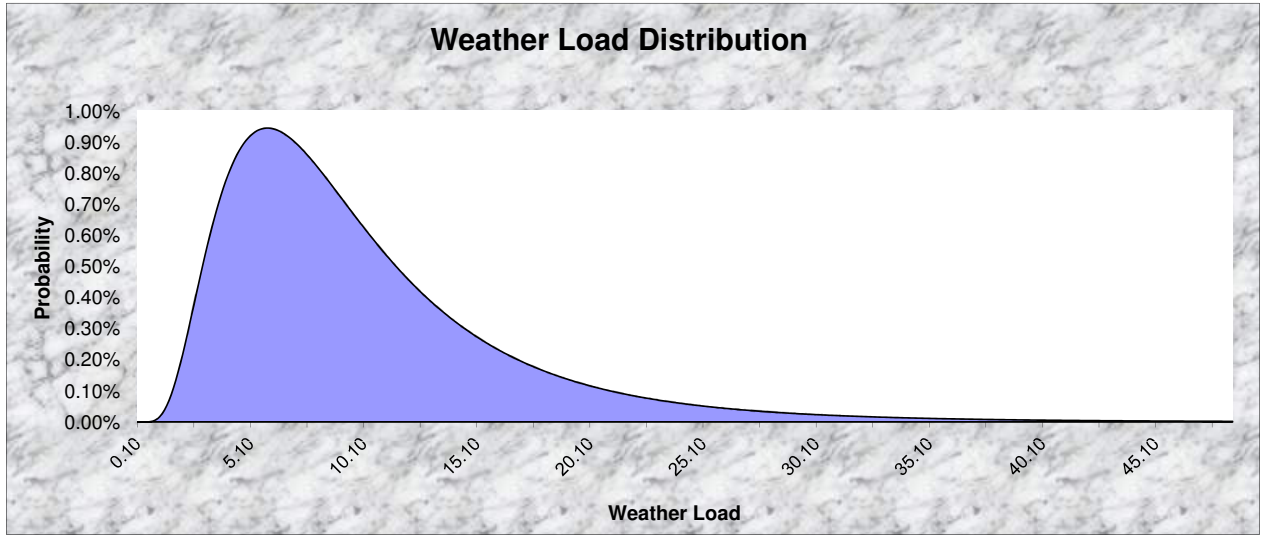
|                      | (1)                    | (2)                   | (3) = (2) / (1)                    | (4)                            | (5)                              | (6)                                    | (7) = (5) / (6)                           | (8)                           | (9) = (6) / (1)                      | (10)                              | (11) = (5) / (1)    | (12)                          | (13) = (5) / (2)           |
|----------------------|------------------------|-----------------------|------------------------------------|--------------------------------|----------------------------------|--|---|-------------------------------|--------------------------------------|-----------------------------------|---------------------|-------------------------------|----------------------------|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Earned Premium</b> | <b>Earned Premium Per Exposure</b> | <b>EP Per EE Annual Change</b> | <b>Developed Incurred Losses</b> | <b>Developed Incurred Claim Counts</b> | <b>Average Loss Per Incurred Claimant</b> | <b>Change In Average Loss</b> | <b>Claimants Per Earned Exposure</b> | <b>Change In Claimants Per EE</b> | <b>Pure Premium</b> | <b>Change In Pure Premium</b> | <b>Ultimate Loss Ratio</b> |
| 12/31/02             | 452,763                | 257,614,789           | 569                                |                                | 142,207,333                      | 67,933                                 | 2,093                                     |                               | 15.0%                                |                                   | 314                 |                               | 55.2%                      |
| 12/31/03             | 451,067                | 273,855,265           | 607                                | 6.7%                           | 135,429,358                      | 64,270                                 | 2,107                                     | 0.7%                          | 14.2%                                | -5.0%                             | 300                 | -4.4%                         | 49.5%                      |
| 12/31/04             | 443,554                | 270,596,138           | 610                                | 0.5%                           | 128,727,088                      | 58,628                                 | 2,196                                     | 4.2%                          | 13.2%                                | -7.2%                             | 290                 | -3.3%                         | 47.6%                      |
| 12/31/05             | 437,552                | 262,315,891           | 600                                | -1.7%                          | 121,001,913                      | 54,067                                 | 2,238                                     | 1.9%                          | 12.4%                                | -6.5%                             | 277                 | -4.7%                         | 46.1%                      |
| 12/31/06             | 441,634                | 258,000,520           | 584                                | -2.6%                          | 119,598,939                      | 52,615                                 | 2,273                                     | 1.6%                          | 11.9%                                | -3.6%                             | 271                 | -2.1%                         | 46.4%                      |
| 12/31/07             | 458,631                | 263,601,450           | 575                                | -1.6%                          | 132,333,857                      | 57,183                                 | 2,314                                     | 1.8%                          | 12.5%                                | 4.7%                              | 289                 | 6.5%                          | 50.2%                      |
| 12/31/08             | 457,869                | 263,986,440           | 577                                | 0.3%                           | 137,769,214                      | 58,907                                 | 2,339                                     | 1.1%                          | 12.9%                                | 3.2%                              | 301                 | 4.3%                          | 52.2%                      |
| 12/31/09             | 464,173                | 268,101,405           | 578                                | 0.2%                           | 131,511,347                      | 57,632                                 | 2,282                                     | -2.4%                         | 12.4%                                | -3.5%                             | 283                 | -5.8%                         | 49.1%                      |
| 12/31/10             | 451,798                | 270,997,029           | 600                                | 3.8%                           | 136,272,382                      | 59,266                                 | 2,299                                     | 0.8%                          | 13.1%                                | 5.7%                              | 302                 | 6.5%                          | 50.3%                      |
| 12/31/11             | 417,398                | 253,078,705           | 606                                | 1.1%                           | 140,356,689                      | 57,105                                 | 2,458                                     | 6.9%                          | 13.7%                                | 4.3%                              | 336                 | 11.5%                         | 55.5%                      |
|                      |                        |                       |                                    |                                |                                  |  | <b>Severity</b>                           |                               | <b>Frequency</b>                     |                                   | <b>Pure Premium</b> |                               |                            |
|                      |                        |                       |                                    |                                | <b>3 pt</b>                      |  | 3.8%                                      |                               | 5.0%                                 |                                   | 8.9%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>5 pt</b>                      |  | 1.0%                                      |                               | 2.1%                                 |                                   | 3.1%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>7 pt</b>                      |  | 1.0%                                      |                               | 1.8%                                 |                                   | 2.8%                |                               |                            |
|                      |                        |                       |                                    |                                | <b>10 pt</b>                     |  | 1.5%                                      |                               | -0.9%                                |                                   | 0.5%                |                               |                            |

**Grange Mutual Casualty Company  
Ohio Private Passenger Auto**

**Comprehensive Weather Loading Procedure**

|                      | (1)                    | (2)                            | (3)                              | (4) = (3) / (2)                          | (5)                                | (6)                        | (7) = (6) * (5) * (4)                               | (8) = (7) / (1)   | (9)   | (10) = (9) / (5) + [(2) - (6)] * (4)   |
|----------------------|------------------------|--------------------------------|----------------------------------|--|------------------------------------|----------------------------|---|---|---|--|
| <b>Accident Year</b> | <b>Earned Exposure</b> | <b>Undeveloped COMP Losses</b> | <b>Selected Ult. COMP Losses</b> | <b>Selected Loss Development Factors</b> | <b>Retrospective Trend Factors</b> | <b>COMP Weather Losses</b> | <b>Developed and Current Trended Weather Losses</b> | <b>Developed and Current Trended Weather Pure Premium</b> | <b>Developed and Current Trended Weather Losses @ 75%</b> | <b>Weather Loaded Ult. COMP Losses</b> |
| 12/31/02             | 396,200                | 25,339,448                     | 25,339,448                       | 1.00                                     | 1.000                              | 6,551,350                  | 6,551,350   | 16.54   | 4,991,021   | 23,779,120                             |
| 12/31/03             | 394,043                | 22,061,877                     | 22,059,987                       | 1.00                                     | 1.000                              | 2,315,754                  | 2,315,556   | 5.88  | 4,963,848   | 24,708,279                             |
| 12/31/04             | 387,641                | 20,556,431                     | 20,553,015                       | 1.00                                     | 1.000                              | 2,999,858                  | 2,999,359   | 7.74  | 4,883,199   | 22,436,855                             |
| 12/31/05             | 382,298                | 17,068,365                     | 17,063,514                       | 1.00                                     | 1.000                              | 776,394                    | 776,173   | 2.03  | 4,815,889   | 21,103,230                             |
| 12/31/06             | 384,654                | 22,297,739                     | 22,289,405                       | 1.00                                     | 1.000                              | 5,628,626                  | 5,626,522   | 14.63   | 4,845,572   | 21,508,454                             |
| 12/31/07             | 398,341                | 21,606,567                     | 21,597,610                       | 1.00                                     | 1.000                              | 3,903,243                  | 3,901,625   | 9.79  | 5,017,992   | 22,713,978                             |
| 12/31/08             | 398,105                | 21,925,437                     | 21,910,855                       | 1.00                                     | 1.000                              | 3,399,248                  | 3,396,988   | 8.53  | 5,015,020   | 23,528,887                             |
| 12/31/09             | 402,300                | 19,536,395                     | 19,526,692                       | 1.00                                     | 1.000                              | 1,419,215                  | 1,418,510   | 3.53  | 5,067,869   | 23,176,051                             |
| 12/31/10             | 391,638                | 20,504,044                     | 20,496,804                       | 1.00                                     | 1.000                              | 2,983,048                  | 2,981,995   | 7.61  | 4,933,555   | 22,448,365                             |
| 12/31/11             | 364,245                | 24,337,862                     | 25,253,816                       | 1.04                                     | 1.000                              | 8,583,280                  | 8,906,312   | 24.45   | 4,588,477   | 20,935,981                             |

**All Companies  
Ohio Private Passenger Auto  
Comprehensive Weather Load Distribution**



| Lognormal Percentile | Pure Premium |
|----------------------|--------------|
| 20th                 | 5.10         |
| 25th                 | 5.60         |
| 30th                 | 6.10         |
| 35th                 | 6.70         |
| 40th                 | 7.20         |
| 45th                 | 7.80         |
| 50th                 | 8.40         |
| 55th                 | 9.10         |
| 60th                 | 9.80         |
| 65th                 | 10.60        |
| 70th                 | 11.60        |
| 75th                 | 12.60        |
| 80th                 | 14.00        |



## Ohio Private Passenger Auto Permissible Loss Ratio

| Expenses Incurred                               | Liability Permissible<br>Loss Ratio | Physical Damage<br>Permissible Loss Ratio |
|---|-------------------------------------|---|
| Commission & Brokerage (W)                      | 16.4%                               | 16.1%                                     |
| Other Acquisition Expense & General Expense (E) | 12.5%                               | 12.5%                                     |
| Taxes, Licenses, & Fees (W)                     | 1.5%                                | 1.5%                                      |
| Adjusting and Other (E)                         | 10.4%                               | 9.8%                                      |
| Total Expenses                                  | 40.8%                               | 39.9%                                     |
| <b>Target Loss Ratio (Break Even)</b>           | <b>59.2%</b>                        | <b>60.1%</b>                              |
| Profit & Contingencies                          | 7.0%                                | 7.0%                                      |
| <b>Target Loss Ratio (Permissible)</b>          | <b>52.2%</b>                        | <b>53.1%</b>                              |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| TERRITORY | Current                | Proposed               | Percent<br>Change | Inforce                    | Current                | Proposed               | Percent<br>Change | Inforce                    |
|-----------|------------------------|------------------------|-------------------|----------------------------|------------------------|------------------------|-------------------|----------------------------|
|           | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>PD<br>premium | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>MP<br>premium |
|           | PD                     | PD                     |                   | PD                         | MP                     | MP                     |                   | MP                         |
| 1         | 284                    | 293                    | 3.2%              | 50,958                     | 42                     | 43                     | 2.4%              | 5,335                      |
| 2         | 192                    | 198                    | 3.1%              | 80,030                     | 38                     | 39                     | 2.6%              | 13,091                     |
| 3         | 263                    | 271                    | 3.0%              | 24,941                     | 53                     | 55                     | 3.8%              | 4,299                      |
| 4         | 158                    | 163                    | 3.2%              | 12,141                     | 38                     | 39                     | 2.6%              | 2,302                      |
| 5         | 179                    | 184                    | 2.8%              | 151,881                    | 46                     | 47                     | 2.2%              | 31,374                     |
| 6         | 175                    | 180                    | 2.9%              | 148,724                    | 46                     | 47                     | 2.2%              | 31,662                     |
| 7         | 109                    | 112                    | 2.8%              | 47,335                     | 42                     | 43                     | 2.4%              | 18,261                     |
| 8         | 200                    | 206                    | 3.0%              | 63,799                     | 47                     | 48                     | 2.1%              | 10,650                     |
| 9         | 195                    | 201                    | 3.1%              | 108,799                    | 38                     | 39                     | 2.6%              | 16,364                     |
| 10        | 179                    | 184                    | 2.8%              | 169,880                    | 42                     | 43                     | 2.4%              | 32,219                     |
| 11        | 190                    | 196                    | 3.2%              | 30,452                     | 46                     | 47                     | 2.2%              | 7,650                      |
| 12        | 189                    | 195                    | 3.2%              | 34,836                     | 46                     | 47                     | 2.2%              | 7,625                      |
| 13        | 126                    | 130                    | 3.2%              | 47,285                     | 38                     | 39                     | 2.6%              | 11,817                     |
| 14        | 169                    | 174                    | 3.0%              | 35,587                     | 42                     | 43                     | 2.4%              | 7,878                      |
| 15        | 180                    | 185                    | 2.8%              | 107,590                    | 46                     | 47                     | 2.2%              | 22,975                     |
| 16        | 129                    | 133                    | 3.1%              | 24,451                     | 38                     | 39                     | 2.6%              | 7,452                      |
| 17        | 126                    | 130                    | 3.2%              | 33,769                     | 38                     | 39                     | 2.6%              | 9,722                      |
| 18        | 126                    | 130                    | 3.2%              | 19,944                     | 38                     | 39                     | 2.6%              | 5,250                      |
| 19        | 186                    | 192                    | 3.2%              | 132,678                    | 42                     | 43                     | 2.4%              | 23,069                     |
| 20        | 144                    | 148                    | 2.8%              | 49,260                     | 38                     | 39                     | 2.6%              | 11,318                     |
| 21        | 165                    | 170                    | 3.0%              | 36,135                     | 48                     | 49                     | 2.1%              | 8,706                      |
| 22        | 183                    | 188                    | 2.7%              | 42,625                     | 48                     | 49                     | 2.1%              | 9,732                      |
| 23        | 190                    | 196                    | 3.2%              | 295,219                    | 38                     | 39                     | 2.6%              | 41,207                     |
| 24        | 175                    | 180                    | 2.9%              | 19,441                     | 42                     | 43                     | 2.4%              | 4,949                      |
| 25        | 154                    | 159                    | 3.2%              | 96,934                     | 38                     | 39                     | 2.6%              | 23,086                     |
| 26        | 169                    | 174                    | 3.0%              | 104,559                    | 46                     | 47                     | 2.2%              | 25,806                     |
| 27        | 208                    | 214                    | 2.9%              | 280,123                    | 38                     | 39                     | 2.6%              | 36,779                     |
| 28        | 200                    | 206                    | 3.0%              | 26,484                     | 38                     | 39                     | 2.6%              | 3,683                      |
| 29        | 197                    | 203                    | 3.0%              | 122,976                    | 42                     | 43                     | 2.4%              | 19,238                     |
| 30        | 192                    | 198                    | 3.1%              | 195,084                    | 42                     | 43                     | 2.4%              | 32,103                     |
| 31        | 165                    | 170                    | 3.0%              | 29,346                     | 42                     | 43                     | 2.4%              | 6,983                      |
| 32        | 165                    | 170                    | 3.0%              | 10,224                     | 42                     | 43                     | 2.4%              | 2,369                      |
| 33        | 180                    | 185                    | 2.8%              | 35,402                     | 46                     | 47                     | 2.2%              | 7,149                      |
| 34        | 240                    | 247                    | 2.9%              | 108,884                    | 46                     | 47                     | 2.2%              | 15,535                     |
| 35        | 213                    | 219                    | 2.8%              | 119,965                    | 46                     | 47                     | 2.2%              | 18,003                     |
| 36        | 218                    | 225                    | 3.2%              | 90,945                     | 46                     | 47                     | 2.2%              | 14,872                     |
| 37        | 153                    | 158                    | 3.3%              | 84,630                     | 38                     | 39                     | 2.6%              | 20,147                     |
| 38        | 163                    | 168                    | 3.1%              | 53,746                     | 42                     | 43                     | 2.4%              | 11,583                     |
| 39        | 225                    | 232                    | 3.1%              | 438,108                    | 40                     | 41                     | 2.5%              | 60,476                     |
| 40        | 186                    | 192                    | 3.2%              | 175,230                    | 42                     | 43                     | 2.4%              | 27,686                     |
| 41        | 184                    | 190                    | 3.3%              | 52,790                     | 48                     | 49                     | 2.1%              | 11,722                     |
| 42        | 195                    | 201                    | 3.1%              | 55,474                     | 38                     | 39                     | 2.6%              | 8,835                      |
| 43        | 144                    | 148                    | 2.8%              | 91,753                     | 38                     | 39                     | 2.6%              | 21,051                     |
| 44        | 235                    | 242                    | 3.0%              | 32,637                     | 38                     | 39                     | 2.6%              | 3,754                      |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| TERRITORY | Current                | Proposed               | Percent<br>Change | Inforce                    | Current                | Proposed               | Percent<br>Change | Inforce                    |
|-----------|------------------------|------------------------|-------------------|----------------------------|------------------------|------------------------|-------------------|----------------------------|
|           | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>PD<br>premium | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>MP<br>premium |
|           | PD                     | PD                     |                   | PD                         | MP                     | MP                     |                   | MP                         |
| 45        | 132                    | 136                    | 3.0%              | 121,951                    | 38                     | 39                     | 2.6%              | 30,584                     |
| 46        | 163                    | 168                    | 3.1%              | 151,956                    | 42                     | 43                     | 2.4%              | 29,685                     |
| 47        | 239                    | 246                    | 2.9%              | 126,664                    | 42                     | 43                     | 2.4%              | 15,853                     |
| 48        | 153                    | 158                    | 3.3%              | 61,941                     | 38                     | 39                     | 2.6%              | 13,459                     |
| 49        | 153                    | 158                    | 3.3%              | 133,329                    | 40                     | 41                     | 2.5%              | 28,015                     |
| 50        | 204                    | 210                    | 2.9%              | 271,335                    | 40                     | 41                     | 2.5%              | 41,493                     |
| 51        | 184                    | 190                    | 3.3%              | 186,599                    | 40                     | 41                     | 2.5%              | 31,590                     |
| 52        | 173                    | 178                    | 2.9%              | 32,218                     | 46                     | 47                     | 2.2%              | 10,890                     |
| 53        | 190                    | 196                    | 3.2%              | 26,775                     | 46                     | 47                     | 2.2%              | 6,282                      |
| 54        | 188                    | 194                    | 3.2%              | 167,195                    | 42                     | 43                     | 2.4%              | 32,169                     |
| 55        | 150                    | 155                    | 3.3%              | 48,111                     | 38                     | 39                     | 2.6%              | 11,467                     |
| 56        | 140                    | 144                    | 2.9%              | 178,384                    | 38                     | 39                     | 2.6%              | 40,722                     |
| 57        | 144                    | 148                    | 2.8%              | 93,777                     | 38                     | 39                     | 2.6%              | 26,025                     |
| 58        | 158                    | 163                    | 3.2%              | 145,742                    | 38                     | 39                     | 2.6%              | 29,790                     |
| 59        | 138                    | 142                    | 2.9%              | 22,938                     | 38                     | 39                     | 2.6%              | 6,206                      |
| 60        | 145                    | 149                    | 2.8%              | 73,636                     | 38                     | 39                     | 2.6%              | 17,061                     |
| 61        | 167                    | 172                    | 3.0%              | 82,074                     | 48                     | 49                     | 2.1%              | 19,446                     |
| 62        | 139                    | 143                    | 2.9%              | 37,941                     | 46                     | 47                     | 2.2%              | 10,236                     |
| 63        | 156                    | 161                    | 3.2%              | 53,010                     | 42                     | 43                     | 2.4%              | 12,043                     |
| 64        | 195                    | 201                    | 3.1%              | 359,802                    | 38                     | 39                     | 2.6%              | 52,816                     |
| 65        | 152                    | 157                    | 3.3%              | 46,078                     | 46                     | 47                     | 2.2%              | 12,115                     |
| 66        | 188                    | 194                    | 3.2%              | 42,285                     | 38                     | 39                     | 2.6%              | 7,570                      |
| 67        | 229                    | 236                    | 3.1%              | 89,754                     | 42                     | 43                     | 2.4%              | 11,840                     |
| 68        | 144                    | 148                    | 2.8%              | 36,737                     | 38                     | 39                     | 2.6%              | 9,465                      |
| 69        | 139                    | 143                    | 2.9%              | 46,572                     | 46                     | 47                     | 2.2%              | 13,236                     |
| 70        | 140                    | 144                    | 2.9%              | 37,719                     | 46                     | 47                     | 2.2%              | 10,612                     |
| 71        | 183                    | 188                    | 2.7%              | 122,649                    | 48                     | 49                     | 2.1%              | 25,866                     |
| 72        | 158                    | 163                    | 3.2%              | 33,622                     | 46                     | 47                     | 2.2%              | 9,426                      |
| 73        | 200                    | 206                    | 3.0%              | 44,905                     | 42                     | 43                     | 2.4%              | 6,201                      |
| 74        | 139                    | 143                    | 2.9%              | 48,217                     | 46                     | 47                     | 2.2%              | 15,448                     |
| 75        | 140                    | 144                    | 2.9%              | 98,066                     | 46                     | 47                     | 2.2%              | 27,988                     |
| 76        | 183                    | 188                    | 2.7%              | 69,557                     | 38                     | 39                     | 2.6%              | 13,718                     |
| 77        | 217                    | 224                    | 3.2%              | 22,683                     | 53                     | 55                     | 3.8%              | 4,280                      |
| 78        | 154                    | 159                    | 3.2%              | 77,031                     | 38                     | 39                     | 2.6%              | 18,300                     |
| 79        | 201                    | 207                    | 3.0%              | 69,451                     | 42                     | 43                     | 2.4%              | 12,407                     |
| 80        | 199                    | 205                    | 3.0%              | 30,103                     | 53                     | 55                     | 3.8%              | 5,790                      |
| 81        | 188                    | 194                    | 3.2%              | 38,015                     | 42                     | 43                     | 2.4%              | 6,567                      |
| 82        | 114                    | 117                    | 2.6%              | 46,291                     | 38                     | 39                     | 2.6%              | 11,996                     |
| 83        | 204                    | 210                    | 2.9%              | 43,861                     | 38                     | 39                     | 2.6%              | 5,732                      |
| 84        | 114                    | 117                    | 2.6%              | 25,530                     | 40                     | 41                     | 2.5%              | 7,926                      |
| 85        | 168                    | 173                    | 3.0%              | 58,000                     | 42                     | 43                     | 2.4%              | 12,453                     |
| 86        | 132                    | 136                    | 3.0%              | 23,321                     | 40                     | 41                     | 2.5%              | 6,287                      |
| 87        | 154                    | 159                    | 3.2%              | 95,657                     | 42                     | 43                     | 2.4%              | 25,224                     |
| 88        | 168                    | 173                    | 3.0%              | 54,287                     | 48                     | 49                     | 2.1%              | 11,713                     |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| TERRITORY             | Current                | Proposed               | Percent<br>Change | Inforce                    | Current                | Proposed               | Percent<br>Change | Inforce                    |
|-----------------------|------------------------|------------------------|-------------------|----------------------------|------------------------|------------------------|-------------------|----------------------------|
|                       | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>PD<br>premium | Preferred<br>Base Rate | Preferred<br>Base Rate |                   | Preferred<br>MP<br>premium |
|                       | PD                     | PD                     |                   | PD                         | MP                     | MP                     |                   | MP                         |
| 89                    | 159                    | 164                    | 3.1%              | 27,197                     | 42                     | 43                     | 2.4%              | 6,890                      |
| 90                    | 178                    | 183                    | 2.8%              | 33,761                     | 48                     | 49                     | 2.1%              | 8,022                      |
| 91                    | 176                    | 181                    | 2.8%              | 32,171                     | 42                     | 43                     | 2.4%              | 6,382                      |
| 92                    | 164                    | 169                    | 3.0%              | 109,837                    | 42                     | 43                     | 2.4%              | 26,192                     |
| 93                    | 217                    | 224                    | 3.2%              | 62,004                     | 42                     | 43                     | 2.4%              | 9,445                      |
| 94                    | 217                    | 224                    | 3.2%              | 216,693                    | 42                     | 43                     | 2.4%              | 33,870                     |
| 95                    | 197                    | 203                    | 3.0%              | 93,330                     | 48                     | 49                     | 2.1%              | 17,877                     |
| 96                    | 140                    | 144                    | 2.9%              | 50,631                     | 38                     | 39                     | 2.6%              | 11,445                     |
| 97                    | 140                    | 144                    | 2.9%              | 36,458                     | 38                     | 39                     | 2.6%              | 8,474                      |
| 98                    | 152                    | 157                    | 3.3%              | 80,781                     | 38                     | 39                     | 2.6%              | 16,668                     |
| 99                    | 150                    | 155                    | 3.3%              | 42,765                     | 38                     | 39                     | 2.6%              | 9,256                      |
| 100                   | 132                    | 136                    | 3.0%              | 43,947                     | 38                     | 39                     | 2.6%              | 12,812                     |
| 101                   | 139                    | 143                    | 2.9%              | 66,189                     | 40                     | 41                     | 2.5%              | 16,093                     |
| 102                   | 133                    | 137                    | 3.0%              | 46,498                     | 40                     | 41                     | 2.5%              | 13,856                     |
| 103                   | 126                    | 130                    | 3.2%              | 28,261                     | 40                     | 41                     | 2.5%              | 7,860                      |
| 104                   | 145                    | 149                    | 2.8%              | 42,150                     | 40                     | 41                     | 2.5%              | 10,586                     |
| 105                   | 145                    | 149                    | 2.8%              | 34,801                     | 40                     | 41                     | 2.5%              | 8,318                      |
| 106                   | 158                    | 163                    | 3.2%              | 39,377                     | 40                     | 41                     | 2.5%              | 10,312                     |
| 107                   | 138                    | 142                    | 2.9%              | 18,881                     | 40                     | 41                     | 2.5%              | 5,169                      |
| 108                   | 136                    | 140                    | 2.9%              | 16,933                     | 40                     | 41                     | 2.5%              | 4,364                      |
| 109                   | 138                    | 142                    | 2.9%              | 14,678                     | 40                     | 41                     | 2.5%              | 3,863                      |
| 110                   | 150                    | 155                    | 3.3%              | 61,452                     | 40                     | 41                     | 2.5%              | 13,948                     |
| 111                   | 158                    | 163                    | 3.2%              | 59,401                     | 40                     | 41                     | 2.5%              | 15,826                     |
| 112                   | 180                    | 185                    | 2.8%              | 45,984                     | 42                     | 43                     | 2.4%              | 9,451                      |
| 113                   | 179                    | 184                    | 2.8%              | 69,152                     | 42                     | 43                     | 2.4%              | 14,458                     |
| 115                   | 183                    | 188                    | 2.7%              | 32,338                     | 48                     | 49                     | 2.1%              | 6,439                      |
| Preferred Tier Impact |                        |                        | <b>3.0%</b>       | <b>9,054,493</b>           |                        |                        | <b>2.4%</b>       | <b>1,781,635</b>           |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| <b>TERRITORY</b> | <b>Current<br/>Platinum<br/>Base Rate</b> | <b>Proposed<br/>Platinum<br/>Base Rate</b> | <b>Percent<br/>Change</b> | <b>Inforce<br/>Platinum PD<br/>premium</b> | <b>Current<br/>Platinum<br/>Base Rate</b> | <b>Proposed<br/>Platinum<br/>Base Rate</b> | <b>Percent<br/>Change</b> | <b>Inforce<br/>Platinum MP<br/>premium</b> |
|------------------|---|--|---------------------------|--|---|--|---------------------------|--|
|                  | <b>PD</b>                                 | <b>PD</b>                                  |                           | <b>PD</b>                                  | <b>MP</b>                                 | <b>MP</b>                                  |                           | <b>MP</b>                                  |
| 1                | 119                                       | 123  | 3.4%                      | 126,064                                    | 74  | 76   | 2.7%                      | 42,968                                     |
| 2                | 89  | 92   | 3.4%                      | 123,983                                    | 21  | 22   | 4.8%                      | 19,015                                     |
| 3                | 143                                       | 147  | 2.8%                      | 53,832                                     | 49  | 50   | 2.0%                      | 11,440                                     |
| 4                | 79  | 81   | 2.5%                      | 18,418                                     | 21  | 22   | 4.8%                      | 2,858                                      |
| 5                | 96  | 99   | 3.1%                      | 275,652                                    | 40  | 41   | 2.5%                      | 68,793                                     |
| 6                | 101                                       | 104  | 3.0%                      | 269,457                                    | 25  | 26   | 4.0%                      | 39,768                                     |
| 7                | 69  | 71   | 2.9%                      | 94,179                                     | 22  | 23   | 4.5%                      | 21,820                                     |
| 8                | 104                                       | 107  | 2.9%                      | 110,301                                    | 34  | 35   | 2.9%                      | 20,179                                     |
| 9                | 79  | 81   | 2.5%                      | 119,440                                    | 21  | 22   | 4.8%                      | 18,992                                     |
| 10               | 111                                       | 114  | 2.7%                      | 342,560                                    | 34  | 35   | 2.9%                      | 64,525                                     |
| 11               | 88  | 91   | 3.4%                      | 23,579                                     | 25  | 26   | 4.0%                      | 4,582                                      |
| 12               | 88  | 91   | 3.4%                      | 38,582                                     | 25  | 26   | 4.0%                      | 7,287                                      |
| 13               | 87  | 90   | 3.4%                      | 77,492                                     | 21  | 22   | 4.8%                      | 11,342                                     |
| 14               | 118                                       | 122  | 3.4%                      | 88,873                                     | 22  | 23   | 4.5%                      | 11,791                                     |
| 15               | 104                                       | 107  | 2.9%                      | 208,307                                    | 34  | 35   | 2.9%                      | 41,214                                     |
| 16               | 87  | 90   | 3.4%                      | 47,985                                     | 21  | 22   | 4.8%                      | 7,793                                      |
| 17               | 87  | 90   | 3.4%                      | 78,945                                     | 21  | 22   | 4.8%                      | 12,236                                     |
| 18               | 87  | 90   | 3.4%                      | 23,121                                     | 21  | 22   | 4.8%                      | 3,601                                      |
| 19               | 94  | 97   | 3.2%                      | 232,908                                    | 21  | 22   | 4.8%                      | 29,567                                     |
| 20               | 87  | 90   | 3.4%                      | 58,681                                     | 21  | 22   | 4.8%                      | 8,993                                      |
| 21               | 78  | 80   | 2.6%                      | 72,893                                     | 22  | 23   | 4.5%                      | 12,369                                     |
| 22               | 78  | 80   | 2.6%                      | 81,300                                     | 22  | 23   | 4.5%                      | 13,715                                     |
| 23               | 94  | 97   | 3.2%                      | 370,569                                    | 21  | 22   | 4.8%                      | 44,560                                     |
| 24               | 76  | 78   | 2.6%                      | 11,535                                     | 40  | 41   | 2.5%                      | 4,149                                      |
| 25               | 79  | 81   | 2.5%                      | 117,725                                    | 21  | 22   | 4.8%                      | 22,546                                     |
| 26               | 78  | 80   | 2.6%                      | 179,318                                    | 25  | 26   | 4.0%                      | 37,691                                     |
| 27               | 125                                       | 129  | 3.2%                      | 297,798                                    | 21  | 22   | 4.8%                      | 27,830                                     |
| 28               | 102                                       | 105  | 2.9%                      | 42,204                                     | 48  | 49   | 2.1%                      | 11,017                                     |
| 29               | 102                                       | 105  | 2.9%                      | 138,026                                    | 27  | 28   | 3.7%                      | 21,240                                     |
| 30               | 101                                       | 104  | 3.0%                      | 442,761                                    | 21  | 22   | 4.8%                      | 52,165                                     |
| 31               | 76  | 78   | 2.6%                      | 78,396                                     | 40  | 41   | 2.5%                      | 26,198                                     |
| 32               | 76  | 78   | 2.6%                      | 20,393                                     | 40  | 41   | 2.5%                      | 6,542                                      |
| 33               | 100                                       | 103  | 3.0%                      | 42,175                                     | 25  | 26   | 4.0%                      | 6,210                                      |
| 34               | 110                                       | 113  | 2.7%                      | 198,966                                    | 21  | 22   | 4.8%                      | 21,448                                     |
| 35               | 112                                       | 115  | 2.7%                      | 208,884                                    | 21  | 22   | 4.8%                      | 21,700                                     |
| 36               | 101                                       | 104  | 3.0%                      | 119,955                                    | 21  | 22   | 4.8%                      | 14,501                                     |
| 37               | 79  | 81   | 2.5%                      | 126,660                                    | 21  | 22   | 4.8%                      | 23,876                                     |
| 38               | 76  | 78   | 2.6%                      | 77,903                                     | 40  | 41   | 2.5%                      | 23,707                                     |
| 39               | 119                                       | 123  | 3.4%                      | 585,620                                    | 21  | 22   | 4.8%                      | 61,436                                     |
| 40               | 92  | 95   | 3.3%                      | 206,925                                    | 22  | 23   | 4.5%                      | 28,100                                     |
| 41               | 79  | 81   | 2.5%                      | 60,404                                     | 22  | 23   | 4.5%                      | 10,724                                     |
| 42               | 78  | 80   | 2.6%                      | 36,229                                     | 21  | 22   | 4.8%                      | 5,892                                      |
| 43               | 79  | 81   | 2.5%                      | 65,088                                     | 21  | 22   | 4.8%                      | 10,506                                     |
| 44               | 118                                       | 122  | 3.4%                      | 61,770                                     | 35  | 36   | 2.9%                      | 10,034                                     |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| <b>TERRITORY</b> | <b>Current<br/>Platinum<br/>Base Rate</b> | <b>Proposed<br/>Platinum<br/>Base Rate</b> | <b>Percent<br/>Change</b> | <b>Inforce<br/>Platinum PD<br/>premium</b> | <b>Current<br/>Platinum<br/>Base Rate</b> | <b>Proposed<br/>Platinum<br/>Base Rate</b> | <b>Percent<br/>Change</b> | <b>Inforce<br/>Platinum MP<br/>premium</b> |
|------------------|---|--|---------------------------|--|---|--|---------------------------|--|
|                  | <b>PD</b>                                 | <b>PD</b>                                  |                           | <b>PD</b>                                  | <b>MP</b>                                 | <b>MP</b>                                  |                           | <b>MP</b>                                  |
| 45               | 89  | 92   | 3.4%                      | 197,462                                    | 40  | 41   | 2.5%                      | 55,622                                     |
| 46               | 89  | 92   | 3.4%                      | 249,579                                    | 35  | 36   | 2.9%                      | 58,287                                     |
| 47               | 127                                       | 131  | 3.1%                      | 126,111                                    | 22  | 23   | 4.5%                      | 12,282                                     |
| 48               | 79  | 81   | 2.5%                      | 64,762                                     | 21  | 22   | 4.8%                      | 11,237                                     |
| 49               | 78  | 80   | 2.6%                      | 151,838                                    | 21  | 22   | 4.8%                      | 24,757                                     |
| 50               | 100                                       | 103  | 3.0%                      | 356,331                                    | 39  | 40   | 2.6%                      | 83,041                                     |
| 51               | 100                                       | 103  | 3.0%                      | 305,599                                    | 21  | 22   | 4.8%                      | 37,972                                     |
| 52               | 88  | 91   | 3.4%                      | 47,295                                     | 25  | 26   | 4.0%                      | 12,909                                     |
| 53               | 88  | 91   | 3.4%                      | 16,594                                     | 25  | 26   | 4.0%                      | 3,033                                      |
| 54               | 87  | 90   | 3.4%                      | 254,636                                    | 21  | 22   | 4.8%                      | 38,355                                     |
| 55               | 87  | 90   | 3.4%                      | 75,860                                     | 21  | 22   | 4.8%                      | 12,853                                     |
| 56               | 87  | 90   | 3.4%                      | 254,964                                    | 21  | 22   | 4.8%                      | 37,102                                     |
| 57               | 79  | 81   | 2.5%                      | 93,010                                     | 21  | 22   | 4.8%                      | 18,089                                     |
| 58               | 87  | 90   | 3.4%                      | 150,180                                    | 21  | 22   | 4.8%                      | 22,153                                     |
| 59               | 87  | 90   | 3.4%                      | 48,518                                     | 21  | 22   | 4.8%                      | 7,786                                      |
| 60               | 87  | 90   | 3.4%                      | 85,338                                     | 21  | 22   | 4.8%                      | 13,125                                     |
| 61               | 78  | 80   | 2.6%                      | 109,500                                    | 22  | 23   | 4.5%                      | 18,279                                     |
| 62               | 87  | 90   | 3.4%                      | 56,628                                     | 26  | 27   | 3.8%                      | 10,216                                     |
| 63               | 76  | 78   | 2.6%                      | 80,283                                     | 40  | 41   | 2.5%                      | 25,157                                     |
| 64               | 102                                       | 105  | 2.9%                      | 580,417                                    | 34  | 35   | 2.9%                      | 110,181                                    |
| 65               | 87  | 90   | 3.4%                      | 38,523                                     | 26  | 27   | 3.8%                      | 7,466                                      |
| 66               | 79  | 81   | 2.5%                      | 44,937                                     | 21  | 22   | 4.8%                      | 6,995                                      |
| 67               | 97  | 100  | 3.1%                      | 87,286                                     | 42  | 43   | 2.4%                      | 21,042                                     |
| 68               | 79  | 81   | 2.5%                      | 60,792                                     | 21  | 22   | 4.8%                      | 10,522                                     |
| 69               | 87  | 90   | 3.4%                      | 63,081                                     | 26  | 27   | 3.8%                      | 12,026                                     |
| 70               | 87  | 90   | 3.4%                      | 27,153                                     | 21  | 22   | 4.8%                      | 3,976                                      |
| 71               | 97  | 100  | 3.1%                      | 244,062                                    | 35  | 36   | 2.9%                      | 51,576                                     |
| 72               | 87  | 90   | 3.4%                      | 41,814                                     | 21  | 22   | 4.8%                      | 6,637                                      |
| 73               | 127                                       | 131  | 3.1%                      | 126,135                                    | 21  | 22   | 4.8%                      | 11,102                                     |
| 74               | 87  | 90   | 3.4%                      | 45,710                                     | 26  | 27   | 3.8%                      | 8,931                                      |
| 75               | 87  | 90   | 3.4%                      | 105,312                                    | 21  | 22   | 4.8%                      | 15,880                                     |
| 76               | 87  | 90   | 3.4%                      | 64,177                                     | 21  | 22   | 4.8%                      | 10,827                                     |
| 77               | 112                                       | 115  | 2.7%                      | 34,188                                     | 25  | 26   | 4.0%                      | 4,226                                      |
| 78               | 65  | 67   | 3.1%                      | 49,858                                     | 42  | 43   | 2.4%                      | 20,509                                     |
| 79               | 87  | 90   | 3.4%                      | 96,873                                     | 21  | 22   | 4.8%                      | 14,494                                     |
| 80               | 112                                       | 115  | 2.7%                      | 40,431                                     | 25  | 26   | 4.0%                      | 5,194                                      |
| 81               | 110                                       | 113  | 2.7%                      | 49,950                                     | 56  | 58   | 3.6%                      | 14,918                                     |
| 82               | 94  | 97   | 3.2%                      | 69,026                                     | 22  | 23   | 4.5%                      | 9,806                                      |
| 83               | 102                                       | 105  | 2.9%                      | 78,541                                     | 27  | 28   | 3.7%                      | 11,419                                     |
| 84               | 87  | 90   | 3.4%                      | 36,713                                     | 21  | 22   | 4.8%                      | 5,520                                      |
| 85               | 79  | 81   | 2.5%                      | 84,556                                     | 22  | 23   | 4.5%                      | 14,470                                     |
| 86               | 76  | 78   | 2.6%                      | 32,448                                     | 21  | 22   | 4.8%                      | 5,578                                      |
| 87               | 88  | 91   | 3.4%                      | 177,873                                    | 22  | 23   | 4.5%                      | 31,364                                     |
| 88               | 88  | 91   | 3.4%                      | 51,792                                     | 22  | 23   | 4.5%                      | 7,483                                      |

**Grange Mutual Casualty Company  
State of Ohio  
Private Passenger Auto  
Proposed Changes**

| TERRITORY                     | Current   | Proposed  | Percent     | Inforce           | Current   | Proposed  | Percent     | Inforce          |
|-------------------------------|-----------|-----------|-------------|-------------------|-----------|-----------|-------------|------------------|
|                               | Platinum  | Platinum  |             | Platinum PD       | Platinum  | Platinum  |             | Platinum MP      |
|                               | Base Rate | Base Rate | Change      | premium           | Base Rate | Base Rate | Change      | premium          |
|                               | PD        | PD        |             | PD                | MP        | MP        |             | MP               |
| 89                            | 92        | 95        | 3.3%        | 71,830            | 22        | 23        | 4.5%        | 11,689           |
| 90                            | 94        | 97        | 3.2%        | 52,763            | 22        | 23        | 4.5%        | 8,095            |
| 91                            | 87        | 90        | 3.4%        | 41,370            | 21        | 22        | 4.8%        | 5,939            |
| 92                            | 69        | 71        | 2.9%        | 177,550           | 48        | 49        | 2.1%        | 81,582           |
| 93                            | 101       | 104       | 3.0%        | 76,828            | 21        | 22        | 4.8%        | 9,643            |
| 94                            | 96        | 99        | 3.1%        | 197,546           | 21        | 22        | 4.8%        | 25,801           |
| 95                            | 92        | 95        | 3.3%        | 129,236           | 22        | 23        | 4.5%        | 18,280           |
| 96                            | 87        | 90        | 3.4%        | 68,361            | 21        | 22        | 4.8%        | 10,123           |
| 97                            | 65        | 67        | 3.1%        | 28,180            | 42        | 43        | 2.4%        | 11,260           |
| 98                            | 78        | 80        | 2.6%        | 109,848           | 21        | 22        | 4.8%        | 17,674           |
| 99                            | 65        | 67        | 3.1%        | 33,318            | 42        | 43        | 2.4%        | 12,963           |
| 100                           | 65        | 67        | 3.1%        | 41,138            | 42        | 43        | 2.4%        | 19,406           |
| 101                           | 87        | 90        | 3.4%        | 79,809            | 21        | 22        | 4.8%        | 11,695           |
| 102                           | 87        | 90        | 3.4%        | 81,384            | 21        | 22        | 4.8%        | 13,554           |
| 103                           | 87        | 90        | 3.4%        | 49,647            | 21        | 22        | 4.8%        | 7,611            |
| 104                           | 87        | 90        | 3.4%        | 67,768            | 21        | 22        | 4.8%        | 10,181           |
| 105                           | 76        | 78        | 2.6%        | 57,296            | 21        | 22        | 4.8%        | 9,747            |
| 106                           | 76        | 78        | 2.6%        | 87,106            | 21        | 22        | 4.8%        | 17,719           |
| 107                           | 76        | 78        | 2.6%        | 31,677            | 21        | 22        | 4.8%        | 5,948            |
| 108                           | 76        | 78        | 2.6%        | 30,030            | 21        | 22        | 4.8%        | 5,433            |
| 109                           | 76        | 78        | 2.6%        | 20,726            | 21        | 22        | 4.8%        | 3,796            |
| 110                           | 76        | 78        | 2.6%        | 109,791           | 21        | 22        | 4.8%        | 18,803           |
| 111                           | 76        | 78        | 2.6%        | 63,712            | 21        | 22        | 4.8%        | 12,211           |
| 112                           | 87        | 90        | 3.4%        | 77,972            | 21        | 22        | 4.8%        | 11,765           |
| 113                           | 87        | 90        | 3.4%        | 96,427            | 21        | 22        | 4.8%        | 15,224           |
| 115                           | 92        | 95        | 3.3%        | 39,303            | 22        | 23        | 4.5%        | 5,881            |
| Platinum Tier Impact          |           |           | <b>3.1%</b> | <b>13,032,608</b> |           |           | <b>3.8%</b> | <b>2,273,340</b> |
| <b>Total Impact all tiers</b> |           |           | <b>3.0%</b> |                   |           |           | <b>3.2%</b> |                  |

**Grange Mutual Casualty Company**  
**State of Ohio**  
**Private Passenger Auto - Symbol FA**  
**experience period 10/1/2010 thru 3/31/2012**  
**Accident Year Loss Experience by Selected Variables**  
**Multi Policy Discount / Tier Group**

| TIER                    | MPD<br>IND | EP_                | EEY_           | IL_                | Claim<br>Count | LR_        | Freq_        | Sev_         | Pure<br>Prem | Inforce<br>Premium | cred         | Cred<br>Wtd LR | Current<br>factor | Rebased                         |                                 | Proposed<br>factor | Percent<br>change |
|-------------------------|------------|--------------------|----------------|--------------------|----------------|------------|--------------|--------------|--------------|--------------------|--------------|----------------|-------------------|---------------------------------|---------------------------------|--------------------|-------------------|
|                         |            |                    |                |                    |                |            |              |              |              |                    |              |                |                   | Cred wtd<br>Indicated<br>factor | Cred Wtd<br>Indicated<br>factor |                    |                   |
| <b>GS Pref</b>          |            |                    |                |                    |                |            |              |              |              |                    |              |                |                   |                                 |                                 |                    |                   |
| Stan                    | N          | 44,776,004         | 57,174         | 22,880,423         | 10,013         | 51%        | 0.175        | 2,285        | 400          | 12,346,498         | 1.000        | 51%            | 1.00              | 0.97                            | 1.00                            | 1.00               | 0.0%              |
|                         | Y          | 90,960,599         | 120,342        | 48,981,280         | 21,374         | 54%        | 0.178        | 2,292        | 407          | 29,445,185         | 1.000        | 54%            | 0.91              | 0.93                            | 0.96                            | 0.92               | 1.1%              |
| <b>GS_Pref_Stan Tot</b> |            | <b>135,736,602</b> | <b>177,517</b> | <b>71,861,703</b>  | <b>31,387</b>  | <b>53%</b> | <b>0.177</b> | <b>2,290</b> | <b>405</b>   | <b>41,791,683</b>  | <b>1.000</b> | <b>53%</b>     |                   |                                 |                                 |                    | <b>0.8%</b>       |
| <b>Platinum</b>         |            |                    |                |                    |                |            |              |              |              |                    |              |                |                   |                                 |                                 |                    |                   |
| Plat                    | N          | 62,259,717         | 102,789        | 33,200,094         | 15,922         | 53%        | 0.155        | 2,085        | 323          | 17,512,668         | 1.000        | 53%            | 1.00              | 1.00                            | 1.00                            | 1.00               | 0.0%              |
|                         | Y          | 186,814,624        | 330,740        | 100,266,236        | 52,454         | 54%        | 0.159        | 1,912        | 303          | 57,976,733         | 1.000        | 54%            | 0.92              | 0.92                            | 0.93                            | 0.93               | 1.1%              |
| <b>Plat Total</b>       |            | <b>249,074,342</b> | <b>433,529</b> | <b>133,466,330</b> | <b>68,376</b>  | <b>54%</b> | <b>0.158</b> | <b>1,952</b> | <b>308</b>   | <b>75,489,401</b>  | <b>1.000</b> | <b>54%</b>     |                   |                                 |                                 |                    | <b>0.8%</b>       |
| <b>Grand Total</b>      |            | <b>384,810,944</b> | <b>611,046</b> | <b>205,328,033</b> | <b>99,763</b>  | <b>53%</b> | <b>0.163</b> | <b>2,058</b> | <b>336</b>   | <b>117,281,084</b> | <b>1.000</b> | <b>53%</b>     |                   |                                 |                                 |                    | <b>0.8%</b>       |



## Grange Mutual Casualty Group

### Profit Summary

|                  |             |
|------------------|-------------|
| Justified Profit | 13.1%       |
| Selected Profit  | <b>7.0%</b> |

### Profit Calculation

|                                  |              |
|----------------------------------|--------------|
| 2011 Net Earned Premium          | 1,043,499    |
| 2011 Year End Surplus            | 874,466      |
| Ratio                            | 1.193        |
| Profit                           | <b>13.1%</b> |
| Net Fee Income *                 | 2.27%        |
| Net Investment Gain *            | 4.0%         |
| Income Before Federal Income Tax | 19.3%        |
| Federal Income Tax               | 35.0%        |
| Net Income from Operations       | 12.57%       |
| Return on Equity                 | 15.0%        |
| * expected values                |              |

Our long-term expectation is for an annual surplus from operations of about 15%. For this purpose, income from operations is defined as net investment income plus realized gain/losses, plus fee income net of uncollected amounts, plus gain/loss from underwriting, less Federal Income Tax of 35%.

At our current earned premium-to-surplus leverage ratio of 1.193 to 1, the net income from operations of 12.57% equates to a 15% return on surplus. Therefore, at our expected levels of investment and fee income, we need to realize an 13.1% profit from underwriting operations to generate a 15% surplus growth.