

State: Missouri **Filing Company:** Auto-Owners Insurance Company
TOI/Sub-TOI: 20.0 Commercial Auto/20.0002 Garage
Product Name: Garage Liability/Dealer's Blanket
Project Name/Number: Rate and Rule Revisions/GAR-MO-01-10/14.2014-01

Filing at a Glance

Company: Auto-Owners Insurance Company
 Product Name: Garage Liability/Dealer's Blanket
 State: Missouri
 TOI: 20.0 Commercial Auto
 Sub-TOI: 20.0002 Garage
 Filing Type: Rate/Rule
 Date Submitted: 10/15/2014
 SERFF Tr Num: AOIC-129715622
 SERFF Status: Closed-REVIEWED
 State Tr Num: 138
 State Status: REVIEWED
 Co Tr Num: GAR-MO-01-10/14/2014-01

Effective Date 11/08/2014
 Requested (New):
 Effective Date 12/14/2014
 Requested (Renewal):

Author(s): Megan Simon, Corey DeGoffau, Laura Mauren, Roza Kasiyan, Steven Boyce, Patti Clark, Neil Biegalle, Morgan Heintz, Tess Brierley, Elizabeth Lambers, Nathan Johnson

Reviewer(s): Gina Custard (primary)
 Disposition Date: 12/02/2014
 Disposition Status: REVIEWED
 Effective Date (New): 11/08/2014
 Effective Date (Renewal): 12/14/2014

State: Missouri **Filing Company:** Auto-Owners Insurance Company
TOI/Sub-TOI: 20.0 Commercial Auto/20.0002 Garage
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General Information

Project Name: Rate and Rule Revisions Status of Filing in Domicile:
Project Number: GAR-MO-01-10/14.2014-01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/02/2014
State Status Changed: 12/02/2014 Deemer Date:
Created By: Patti Clark Submitted By: Patti Clark
Corresponding Filing Tracking Number:
State TOI: 20.0 Commercial Auto State Sub-TOI: 20.0002 Garage
Filing Description:
Please see cover letter.

Company and Contact

Filing Contact Information

Corey DeGoffau, Assistant Manager degoffau.corey@aoins.com
6101 Anacapri Blvd. 517-323-1589 [Phone]
Lansing, MI 48917 517-323-8796 [FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
P.O. Box 30660 Group Code: 280 Company Type: PC
Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
(800) 346-0346 ext. [Phone] Group
FEIN Number: 38-0315280

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: The filing fee is \$50.00 for Auto-Owners Insurance Company.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Auto-Owners Insurance Company	\$50.00	10/15/2014	87776680

State Specific

NAIC Number: 280-18988
Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes
If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes
Are you paying the \$50 per company per submission filing fee electronically using EFT or would you like to be billed in arrears? All companies and filing entities are strongly encouraged to take advantage of the EFT payment option. The utilization of SERFF and EFT for the payment of filing fees in other states has resulted in a more efficient filing review process and has provided a significant administrative cost savings for the industry.: EFT

SERFF Tracking #:	AOIC-129715622	State Tracking #:	138	Company Tracking #:	GAR-MO-01-10/14/2014-01
State:	Missouri	Filing Company:	Auto-Owners Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
REVIEWED	Gina Custard	12/02/2014	12/02/2014

State:	Missouri	Filing Company:	Auto-Owners Insurance Company
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Disposition

Disposition Date: 12/02/2014
Effective Date (New): 11/08/2014
Effective Date (Renewal): 12/14/2014
Status: REVIEWED

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Auto-Owners Insurance Company	20.200%	3.000%	\$39,840	433	\$1,310,048	33.200%	-31.300%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Memorandum	REVIEWED	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	REVIEWED	Yes
Supporting Document	Actuarial Justification	REVIEWED	Yes
Rate	Auto-Owners Rate Pages	REVIEWED	Yes
Rate	Auto-Owners New Rate Pages	REVIEWED	Yes
Rate	Auto-Owners Rule Pages	REVIEWED	Yes
Rate	Auto-Owners New Rule Page	REVIEWED	Yes
Rate	Obsolete Auto-Owners Rule Page	REVIEWED	Yes

State:	Missouri	Filing Company:	Auto-Owners Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method:	Use and File
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.700%
Effective Date of Last Rate Revision:	11/08/2013
Filing Method of Last Filing:	Use and File

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Auto-Owners Insurance Company	20.200%	3.000%	\$39,840	433	\$1,310,048	33.200%	-31.300%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	REVIEWED 12/02/2014	Auto-Owners Rate Pages	AOAME465, 467, 469, 471, 473, 476, 478, 480, 482, 484, 486, 490, 492, 493, 495, 497, 499, 502, 504, 506, 508, 510, 516, 518, 520, 522, 528	Replacement		Auto-Owners Rate Pages.pdf
2	REVIEWED 12/02/2014	Auto-Owners New Rate Pages	AOAME475, 488, 512, 514, 524, 526	New		Auto-Owners New Rate Pages.pdf
3	REVIEWED 12/02/2014	Auto-Owners Rule Pages	AOUME627, 628, 629, 632, 633, 634, 635, 637, 638, 639	Replacement		Auto-Owners Rule Pages.pdf
4	REVIEWED 12/02/2014	Auto-Owners New Rule Page	AOUME631	New		AOUME631.pdf
5	REVIEWED 12/02/2014	Obsolete Auto-Owners Rule Page	AOUME597	Withdrawn		

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Supporting Document Schedules

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Cover Letter - AO.pdf Cover Letter - OIC.pdf
Item Status:	REVIEWED
Status Date:	12/02/2014

Bypassed - Item:	Exhibit A, B, & C (20 CSR 500-4.200)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	REVIEWED
Status Date:	12/02/2014

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Actuarial Justification AO.pdf
Item Status:	REVIEWED
Status Date:	12/02/2014

Auto-Owners Owners	GARAGE LIABILITY GARAGE LIABILITY - RULES	Missouri
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FELLOW EMPLOYEE COVERAGE

Fellow Employee Coverage provides coverage with respect to any action brought against an employee because of bodily injury to another employee which occurs during the course of their employment with the insured.

Standard Garage policyholders have the option to purchase this coverage separately or through the Garage Liability Plus Endorsement. Premier Garage policyholders will automatically receive this coverage through the Garage Liability Plus Endorsement.

Rating

Refer to {{MO AO GL Fellow Employee Coverage}} for standard rates.
Refer to {{MO AO RR Garage Liability Plus}} for standard rates.
Refer to {{MO OIC RR Garage Liability Plus}} for Premier rates.

Forms

Fellow Employee Coverage {{69155 (MO)}}
Garage Liability Plus Endorsement {{89909 (MO)}}

AOAME475

Auto-Owners

GARAGE LIABILITY RATES

Missouri

FELLOW EMPLOYEE COVERAGE

Charge 1.5% of the Bodily Injury and Property Damage premium developed under Garage Liability with minimum premiums per location as follows:

Bodily Injury - \$16.00

Property Damage - \$9.00

Auto-Owners

GARAGE LIABILITY RATES

Missouri

MOTORCYCLE/RECREATIONAL VEHICLE MEDICAL PAYMENTS COVERAGE (DIVISION I)

<u>Limit Each Person</u>	<u>Rate Per Full-Time Equivalent Employee</u>
\$1000	\$18
2000	26
5000	36

For the minimum number of full time equivalent employees, refer to the Minimum Full Time Equivalent Employees rate page.

COMPREHENSIVE/NAMED PERILS DEDUCTIBLE FACTORS – PERILS OTHER THAN WIND/HAIL**Per Vehicle Deductibles**

<u>Deductible</u>	<u>Factor</u>
\$100*	1.00
250	0.90
500	0.80
1000	0.70
2500	0.60
5000	0.50

Per Occurrence Deductibles

<u>Deductible</u>	<u>Factor</u>
\$500*	1.0275
1000	1.0250
2500	1.0225
5000	1.0200
7500	1.0175
10000	1.0150
15000	1.0125
25000	1.0100
50000	1.0075
75000	1.0050
100000	1.0025
250000	1.0010
500000	1.0005
750000	1.0003
Unlimited	1.0000

*Eligible only for renewals currently with this deductible option.

AOAME514

Auto-Owners

DEALER'S BLANKET RATES

Missouri

COMPREHENSIVE/NAMED PERILS DEDUCTIBLE WEIGHTS

	<u>Perils Other Than Wind/Hail</u>	<u>Wind/Hail</u>
Weight	0.20	0.80

Auto-Owners

DEALER'S BLANKET RATES

Missouri

WIND/HAIL COMPREHENSIVE/NAMED PERILS DEDUCTIBLE FACTORS

Per Vehicle Deductible	Per Occurrence Deductible	Inventory Range				
		\$0-\$50,000 Factor	\$50,001- \$100,000 Factor	\$100,001- \$250,000 Factor	\$250,001- \$500,000 Factor	\$500,001+ Factor
500	7500	0.900	0.874	0.799	0.792	0.784
500	10000	0.899	0.870	0.790	0.783	0.773
500	15000	0.898	0.865	0.771	0.762	0.755
500	25000	0.897	0.860	0.761	0.752	0.745
500	50000	0.896	0.855	0.752	0.743	0.733
500	75000	0.895	0.851	0.743	0.734	0.724
500	100000	0.894	0.850	0.733	0.725	0.714
500	Unlimited	0.893	0.846	0.724	0.657	0.602
1000	15000	0.851	0.790	0.729	0.706	0.683
1000	25000	0.850	0.780	0.724	0.687	0.649
1000	50000	0.849	0.771	0.714	0.672	0.630
1000	75000	0.848	0.761	0.705	0.658	0.611
1000	100000	0.847	0.760	0.677	0.630	0.583
1000	250000	0.846	0.759	0.667	0.620	0.573
1000	Unlimited	0.845	0.752	0.658	0.583	0.517
2500	25000	0.756	0.611	0.602	0.583	0.564
2500	50000	0.755	0.583	0.545	0.498	0.451
2500	75000	0.754	0.573	0.536	0.489	0.442
2500	100000	0.753	0.572	0.526	0.480	0.433
2500	250000	0.752	0.571	0.517	0.471	0.424
2500	500000	0.751	0.570	0.508	0.462	0.415
2500	Unlimited	0.750	0.564	0.470	0.442	0.402
5000	75000	0.675	0.423	0.414	0.410	0.386
5000	100000	0.674	0.422	0.412	0.401	0.377
5000	250000	0.673	0.421	0.409	0.392	0.368
5000	500000	0.672	0.420	0.404	0.387	0.361
5000	750000	0.671	0.419	0.402	0.382	0.356
5000	Unlimited	0.658	0.404	0.395	0.375	0.350

AOAME526

Auto-Owners

DEALER'S BLANKET RATES

Missouri

WIND AND HAIL EXCLUSION FACTOR

Apply a factor of 0.44 to the "perils other than wind or hail" comprehensive/named perils deductible if wind and hail coverages are excluded.

AOAME465

Auto-Owners

GARAGE LIABILITY RATES

Missouri

ANNUAL BASE RATES

The following base rates are per full-time equivalent employee:

<u>Coverage</u>	<u>Base Rate</u>
Bodily Injury (300/300)	\$394
Property Damage (300)	139

BROAD FORM PRODUCTS AND COMPLETED OPERATIONS

Charge 8% of Bodily Injury and Property Damage premium developed under Garage Liability with minimum premiums per location as follows:

Bodily Injury - \$3

Property Damage - \$2

The following deductibles will be offered:

<u>Deductible</u>	<u>Relativity</u>
\$250	1.00
500	0.83
1000	0.67

Auto-Owners

GARAGE LIABILITY RATES

Missouri

CLASS RATING FACTORS

The advance and earned premiums shall be multiplied by the applicable factor for the following business classifications:

<u>Classification</u>	<u>Factor</u>
Non-Franchised Dealers	1.71
Franchised Dealers	1.22
Mobile Home/Vacation Trailer Dealers	1.17
Equipment/Implement Dealers	1.15
Non-Franchised Repair Shops	1.00
Franchised Repair Shops	1.14
Service Stations	1.07
Storage Garages	1.27
Boat Dealers	0.22
Boat Repair Shops	0.17

AOAME471

Auto-Owners

GARAGE LIABILITY RATES

Missouri

CUSTOMER COMPLAINT DEFENSE REIMBURSEMENT

Charge 7% of the Garage Liability premium per applicable location. The charge applies to Bodily Injury, Extended Garage Liability, Property Damage, Automobile Medical Payments, Motorcycle/Recreational Vehicle Medical Payments, Medical Payments, Uninsured and Underinsured Motorist Coverages.

AOAME473

Auto-Owners

GARAGE LIABILITY RATES

Missouri

DIVISION II RATING FACTORS

<u>Coverage</u>	<u>Factor</u>
Bodily Injury Service Station and Repair	0.43
Bodily Injury Other	0.43
Property Damage Service Station and Repair	0.71
Property Damage Other	0.48

AOAME476

Auto-Owners

GARAGE LIABILITY RATES

Missouri

FRANCHISED AND NON-FRANCHISED AUTO BODY REPAIR DISCOUNT

Apply a 17% discount to Bodily Injury, Property Damage, Automobile Medical Payments, Motorcycle/Recreational Vehicle Medical Payments and Medical Payments coverages.

AOAME478

Auto-Owners

GARAGE LIABILITY RATES

Missouri

FRANCHISED DEALER – MOTORCYCLE SALES

Apply a factor of 1.16 to Bodily Injury, Property Damage, Automobile Medical Payments, Motorcycle/Recreational Vehicle Medical Payments and Medical Payments coverages.

AOAME480

Auto-Owners

GARAGE LIABILITY RATES

Missouri

FRANCHISED REPAIR SHOP – TIRE SALES/MISCELLANEOUS REPAIRS

Apply a factor of 1.05 to Bodily Injury, Property Damage, Automobile Medical Payments, Motorcycle/Recreational Vehicle Medical Payments and Medical Payments coverages.

GARAGE LIABILITY ERRORS AND OMISSIONS COVERAGE PACKAGE

Charge 5% of Bodily Injury and Property Damage premium developed under Garage Liability with minimum premiums per location as follows:

Bodily Injury - \$3

Property Damage - \$2

The following deductibles will be offered:

<u>Deductible</u>	<u>Relativity</u>
\$250	1.00
500	0.83
1000	0.67

AOAME484

Auto-Owners

GARAGE LIABILITY RATES

Missouri

GARAGE LIABILITY PLUS ENDORSEMENT

Charge 3.0% of the Bodily Injury and Property Damage premium developed under Garage Liability with minimum premiums per location as follows:

Bodily Injury - \$22.00

Property Damage - \$13.00

LIMIT RELATIVITIES – BODILY INJURY AND PROPERTY DAMAGE

Bodily Injury

<u>Limit</u>	<u>Relativity</u>
25/50	0.545
50/50	0.568
50/100	0.657
100/100	0.683
100/300	0.823
250/250	0.931
250/500	1.010
300/300	1.000
500/500	1.257
500/1000	1.485
750/750	1.525
1000/1000	1.693

Property Damage

<u>Limit</u>	<u>Relativity</u>
10000	0.843
25000	0.872
50000	0.892
100000	0.902
250000	0.975
300000	1.000
500000	1.087
750000	1.186
1000000	1.274

Single Limit

To write a single limit of liability for Bodily Injury and Property Damage combined, multiply the premium developed for separate limits equal to the single limit desired by .975.

A single limit of liability may be written only under the Automobile policy and only for the following limits:

\$100,000 \$250,000 \$300,000 \$500,000 \$750,000 \$1,000,000

SECONDARY RATING FACTORS (Division I)

The following factors are applied to Bodily Injury, Property Damage, Motorcycle/Recreational Vehicle Medical Payments and Automobile Medical Payments:

**FTEE per Dealer/Repairer/
Transportation Plate**

<u>& Licensed Vehicle</u>	<u>Factor</u>
0.00 to 0.17	1.84
0.18 to 0.28	1.67
0.29 to 0.38	1.52
0.39 to 0.50	1.34
0.51 to 0.67	1.20
0.68 to 0.80	1.06
0.81 to 1.00	1.00
1.01 to 1.33	0.96
1.34 to 2.00	0.83
2.01 to 3.20	0.78
3.21 to 5.00	0.74
5.01 to 8.60	0.66
8.61 and above	0.63
Undefined	1.00

To calculate the FTEE per dealer/repairer/transportation plate and licensed vehicle, divide the total FTEE by the total number of dealer/repairer/transportation plates plus the total number of licensed vehicles and round to the nearest hundredth.

AOAME492

Auto-Owners

GARAGE LIABILITY RATES

Missouri

SERVICE STATION – QUICK OIL CHANGE SURCHARGE

Apply a factor of 1.52 to Bodily Injury, Property Damage, Automobile Medical Payments, Medical Payments and Motorcycle/Recreational Vehicle Medical Payments coverages.

AOAME493

Auto-Owners

GARAGE LIABILITY RATES

Missouri

TOWING/HAULING EXPOSURE FACTOR

Apply a 1.75 factor to all towing/hauling exposures.

Auto-Owners

GARAGE LIABILITY RATES

Missouri

UNINSURED AND UNDERINSURED MOTORIST COVERAGE – ANNUAL BASE RATES

Uninsured Motorist Coverage

Garage Liability Policy (Division I only) (300/300)

Blanket Coverage	<u>Annual Rate</u>
Each regularly licensed automobile	\$68.00
Each set of dealer/repairer/ transportation plates	68.00
Named Person Coverage	
Each named person	68.00

Note: See Garage Program Territory Relativity page for applicable relativities.

Underinsured Motorist Coverage

All Territories (300/300)

Garage Liability Policy (Division I only)

Blanket Coverage	<u>Annual Rate</u>
Each regularly licensed automobile	\$96.00
Each set of dealer/repairer/ transportation plates	96.00

Note: There is a minimum of 1 Licensed Vehicle or Dealer Plate when Named Person Coverage is not selected or when there are 0 Licensed Vehicles or Dealer Plates.

Auto-Owners

GARAGEKEEPERS AND MARINE OPERATORS RATES

Missouri

ANNUAL BASE RATES

Comprehensive
\$100 Deductible/
\$50,000 Limit
\$207

Collision
\$100 Deductible/
\$50,000 Limit
\$115

Named Perils
\$100 Deductible/
\$50,000 Limit
\$131

Garagekeepers and Marine Operators Legal Liability Coverage

Multiply the premium developed by 1.00.

Garagekeepers Direct Excess Coverage

Multiply the premium developed by 1.35.

Garagekeepers Direct Primary Coverage

Comprehensive and Named Perils: Multiply the premium developed by 1.70

Collision: Multiply the premium developed by 1.50.

LIMIT RELATIVITIES

Limit of Maximum Liability	Comprehensive \$100 Deductible	Collision \$100 Deductible	Named Perils \$100 Deductible
\$ 20000	0.52	0.51	0.51
25000	0.61	0.61	0.62
30000	0.71	0.71	0.70
35000	0.78	0.79	0.78
40000	0.86	0.86	0.85
45000	0.93	0.93	0.93
50000	1.00	1.00	1.00
55000	1.07	1.08	1.08
60000	1.15	1.15	1.14
65000	1.22	1.22	1.22
70000	1.29	1.30	1.30
75000	1.37	1.37	1.37
80000	1.44	1.44	1.45
85000	1.51	1.52	1.51
90000	1.59	1.59	1.59
95000	1.66	1.66	1.66
100000	1.72	1.72	1.72
125000	2.06	2.06	2.06
150000	2.39	2.39	2.38
200000	2.99	2.99	2.98
250000	3.59	3.59	3.59
300000	4.19	4.18	4.17
350000	4.78	4.78	4.77
400000	5.37	5.37	5.36
450000	5.96	5.95	5.95
500000	6.53	6.53	6.52
550000	7.11	7.10	7.09
600000	7.68	7.67	7.66
650000	8.21	8.20	8.18
700000	8.74	8.74	8.72
750000	9.28	9.28	9.26
800000	9.77	9.78	9.75
850000	10.27	10.27	10.25
900000	10.77	10.78	10.75
950000	11.26	11.27	11.25
1000000	11.75	11.75	11.73

Coverage	Rate per each additional \$1000
Comprehensive	\$2.43
Collision	1.35
Named Perils	1.54

Note: If the desired limit of coverage is not shown, interpolation is necessary.

Note: No limits exist below \$20000.

OPTIONAL DEDUCTIBLES

The following factors are applied to the \$100 deductible premiums:

<u>Deductible</u>	<u>Comprehensive/ Named Perils</u>	<u>Collision</u>
\$100*	1.00	1.00
250	0.89	0.65
500	0.78	0.60
1000	0.70	0.57

*Eligible only for renewals currently with this deductible option.

AMOUNT OF INSURANCE RELATIVITIES – COLLISION

<u>Inventory Amount</u>	<u>Relativities</u>
\$10000	0.368
15000	0.490
20000	0.587
25000	0.665
30000	0.743
35000	0.811
40000	0.878
45000	0.939
50000	1.000
60000	1.112
70000	1.216
80000	1.314
90000	1.407
100000	1.496
110000	1.581
120000	1.664
130000	1.743
140000	1.820
150000	1.894
160000	1.966
170000	2.037
180000	2.106
190000	2.154
200000	2.196
210000	2.240
220000	2.283
230000	2.325
240000	2.367
250000	2.410
260000	2.454
270000	2.498
280000	2.541
290000	2.583
300000	2.626
310000	2.670
320000	2.712
330000	2.755
340000	2.799
350000	2.842
360000	2.885
370000	2.927
380000	2.970
390000	3.014
400000	3.058

AOAME504

410000	3.101
420000	3.144
430000	3.187
440000	3.231
450000	3.272
460000	3.315
470000	3.358
480000	3.401
490000	3.445
500000	3.489
510000	3.529
520000	3.573
530000	3.617
540000	3.659
550000	3.702
560000	3.746
570000	3.789
580000	3.833
590000	3.875
600000	3.919
610000	3.962
620000	4.005
630000	4.049
640000	4.091
650000	4.135
660000	4.176
670000	4.219
680000	4.262
690000	4.305
700000	4.348
710000	4.392
720000	4.435
730000	4.476
740000	4.520
750000	4.564
760000	4.608
770000	4.649
780000	4.694
790000	4.738
800000	4.780
810000	4.822
820000	4.866
830000	4.909
840000	4.953
850000	4.995
860000	5.037
870000	5.080
880000	5.123
890000	5.166
900000	5.209

AOAME504

910000	5.253
920000	5.295
930000	5.339
940000	5.381
950000	5.425
960000	5.467
970000	5.511
980000	5.556
990000	5.598
1000000	5.641
1500000	7.223
2000000	8.538
2500000	9.788
3000000	11.038
3500000	12.288
4000000	13.538
4500000	14.788
5000000	16.038
Each Additional 10000*	0.025

Note: For inventory amounts not shown, interpolation will be used.

AMOUNT OF INSURANCE RELATIVITIES – COMPREHENSIVE AND NAMED PERILS

<u>Inventory Amount</u>	<u>Relativities Wind/Hail Coverage Included</u>	<u>Relativities Wind/Hail Coverage Excluded</u>
\$10000	0.337	0.368
15000	0.448	0.479
20000	0.538	0.568
25000	0.623	0.649
30000	0.704	0.725
35000	0.781	0.798
40000	0.856	0.868
45000	0.929	0.935
50000	1.000	1.000
60000	1.167	1.154
70000	1.304	1.276
80000	1.437	1.394
90000	1.587	1.508
100000	1.736	1.618
110000	1.883	1.726
120000	2.028	1.832
130000	2.173	1.934
140000	2.317	2.036
150000	2.461	2.135
160000	2.602	2.234
170000	2.744	2.330
180000	2.885	2.426
190000	3.026	2.520
200000	3.164	2.613
210000	3.304	2.706
220000	3.444	2.797
230000	3.582	2.927
240000	3.719	3.044
250000	3.856	3.163
260000	3.994	3.279
270000	4.132	3.362
280000	4.267	3.477
290000	4.403	3.593
300000	4.539	3.710
310000	4.675	3.826
320000	4.811	3.942
330000	4.946	4.057
340000	5.081	4.174
350000	5.215	4.290
360000	5.349	4.406
370000	5.483	4.522
380000	5.617	4.638
390000	5.750	4.755
400000	5.885	4.870

AOAME506

410000	6.017	4.987
420000	6.151	5.102
430000	6.284	5.219
440000	6.417	5.334
450000	6.549	5.450
460000	6.682	5.566
470000	6.814	5.683
480000	6.946	5.799
490000	7.078	5.915
500000	7.211	6.031
510000	7.343	6.147
520000	7.475	6.263
530000	7.606	6.379
540000	7.737	6.494
550000	7.868	6.611
560000	8.000	6.727
570000	8.130	6.844
580000	8.261	6.886
590000	8.392	6.889
600000	8.433	6.893
610000	8.562	7.005
620000	8.691	7.117
630000	8.821	7.229
640000	8.949	7.340
650000	9.078	7.450
660000	9.206	7.460
670000	9.335	7.470
680000	9.464	7.480
690000	9.592	7.490
700000	9.617	7.509
710000	9.745	7.614
720000	9.870	7.718
730000	9.998	7.823
740000	10.124	7.926
750000	10.251	8.031
760000	10.378	8.137
770000	10.503	8.241
780000	10.631	8.345
790000	10.756	8.449
800000	10.883	8.554
810000	11.009	8.658
820000	11.135	8.762
830000	11.261	8.866
840000	11.387	8.971
850000	11.512	9.075
860000	11.639	9.179
870000	11.765	9.284
880000	11.891	9.388
890000	12.016	9.493
900000	12.141	9.597

AOAME506

910000	12.268	9.702
920000	12.392	9.805
930000	12.519	9.911
940000	12.643	10.014
950000	12.768	10.064
960000	12.894	10.068
970000	13.019	10.070
980000	13.144	10.073
990000	13.269	10.076
1000000	13.271	10.080
1500000	19.658	14.382
2000000	25.922	18.287
2500000	32.042	21.761
3000000	38.018	26.111
3500000	43.850	30.461
4000000	49.538	34.811
4500000	55.730	39.161
5000000	61.202	43.511
Each Additional 10000*	0.122	0.087

Note: For inventory amounts not shown, interpolation will be used.

AOAME508

Auto-Owners

DEALER'S BLANKET RATES

Missouri

ANNUAL BASE RATES

Comprehensive

\$100 Deductible

\$3855

Collision

\$100 Deductible

\$1390

Named Perils

\$100 Deductible

\$2941

Auto-Owners

DEALER'S BLANKET RATES

Missouri

CLASS RATING FACTORS

The advance and earned premiums shall be multiplied by the applicable factor for the following business classifications:

<u>Classification</u>	<u>Comprehensive/ Named Perils</u>	<u>Collision</u>
Non-Franchised Dealers	1.00	1.00
Franchised Dealers	1.14	1.00
Non-Franchised Repair Shops	1.00	1.00
Franchised Repair Shops	1.00	1.00
Mobile Home/Vacation Trailer Dealers	1.04	0.79
Equipment/Implement Dealers	0.72	0.66
Boat Dealers	0.28	0.27
Boat Repair Shops	0.28	0.27

DEALER'S BLANKET COVERAGE PACKAGE

This package includes Replacement and Repairs, Diminished Value Coverage, Drive Other Cars Coverage, Automobile Rental Gap Coverage, and False Pretense Coverage.

Charge \$28 plus the False Pretense premium* and one of the following:

Wind/Hail Coverage Included

<u>Option</u>	<u>Reimbursement</u>	<u>Percent of Total Dealer's Blanket Premium at Base Wind/Hail Deductible Option</u>
Option 1	80% Repair Costs	8%
Option 2	90% Repair Costs	13%
Option 3	100% Repair Costs	18%

Wind/Hail Coverage Excluded

<u>Option</u>	<u>Reimbursement</u>	<u>Percent of Total Dealer's Blanket Premium</u>
Option 1	80% Repair Costs	11%
Option 2	90% Repair Costs	16%
Option 3	100% Repair Costs	21%

*Please see Dealer's Blanket False Pretense rate page for False Pretense rates.

AOAME518

Auto-Owners

DEALER'S BLANKET RATES

Missouri

FRANCHISED DEALER – MOTORCYCLE SALES DISCOUNT

Apply a 30% discount to Comprehensive and Named Perils coverages if wind/hail coverage is included.

Apply an 11% discount to Comprehensive and Named Perils coverages if wind/hail coverage is excluded.

Apply a 30% discount to Collision coverage.

OPTIONAL COLLISION DEDUCTIBLES

The following factors are applied to the \$100 Deductible rates:

<u>Deductible</u>	<u>Collision</u>
\$100*	1.00
150*	0.90
200*	0.80
250	0.70
500	0.60
1000	0.40
2500	0.35
5000	0.30

*Eligible only for renewals currently with this deductible option.

SECONDARY RATING FACTORS

The following factors are applied:

FTEE per Dealer/Repairer/**Transportation Plate
& Licensed Vehicle****Collision****Comprehensive/
Named Perils**

0 to 0.17	1.05	1.05
0.18 to 0.28	1.04	1.04
0.29 to 0.38	1.04	1.04
0.39 to 0.50	1.03	1.03
0.51 to 0.67	1.02	1.02
0.68 to 0.80	1.01	1.01
0.81 to 1.00	1.00	1.00
1.01 to 1.33	0.99	1.00
1.34 to 2.00	0.98	0.99
2.01 to 3.20	0.93	0.99
3.21 to 5.00	0.93	0.99
5.01 to 8.60	0.93	0.99
8.61 and above	0.93	0.99
Undefined	1.00	1.00

To calculate the FTEE per dealer/repairer/transportation plate and licensed vehicle, divide the total FTEE by the total number of dealer/repairer/transportation plates plus the total number of licensed vehicles and round to the nearest hundredth.

Auto-Owners

GARAGE PROGRAM TERRITORY RELATIVITIES

Missouri

<u>Territory</u>	<u>Garage Liability Bodily Injury/ Property Damage</u>	<u>Garage Liability Uninsured Motorist</u>	<u>Garagekeepers and Marine Operators Comprehensive/ Named Perils/ Collision</u>	<u>Dealer's Blanket Comprehensive/ Named Perils/ Collision</u>
4	1.00	1.00	0.98	1.06
5	1.00	1.00	0.98	1.06
6	1.25	1.00	1.02	1.00
8	1.14	1.00	1.06	1.06
11	1.14	1.00	1.06	1.06
19	1.00	1.00	0.98	1.06
20	1.08	1.00	1.02	0.98
21	1.00	1.00	1.00	1.00
22	1.08	1.00	1.02	0.98
23	1.08	1.00	1.02	0.98
24	1.00	1.00	0.98	1.06
25	1.08	1.00	1.02	0.98
26	1.08	1.00	1.02	0.98
27	1.09	1.00	1.10	1.04
34	1.08	1.00	1.02	0.98
36	1.08	1.00	1.02	0.98
37	1.08	1.00	1.02	0.98
38	1.00	1.00	0.98	1.06
39	1.08	1.00	1.02	0.98
40	1.08	1.00	1.02	0.98
43	1.08	1.00	1.02	0.98
44	1.08	1.00	1.02	0.98
45	1.08	1.00	1.02	0.98
47	1.09	1.00	1.10	1.04
48	1.09	1.00	1.10	1.04
49	1.09	1.00	1.10	1.04
50	1.09	1.00	1.10	1.04
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.09	1.00	1.10	1.04
56	1.26	1.20	1.02	1.02
57	1.08	1.00	1.04	1.00
58	1.05	1.20	1.02	0.96
59	1.26	1.20	1.02	1.02
60	1.28	1.20	1.00	1.00
61	1.47	1.20	1.08	1.11
62	1.47	1.20	1.08	1.11
63	1.14	1.20	1.04	1.09
64	1.31	1.20	1.08	1.06
65	1.15	1.00	1.04	1.06
66	1.15	1.00	1.04	1.06

AOAME528

67	1.31	1.20	1.08	1.06
68	1.58	1.20	1.15	1.07
69	1.00	1.00	0.98	1.06
70	1.28	1.20	1.00	1.00
71	1.47	1.20	1.08	1.11
72	1.28	1.20	1.00	1.00
73	1.28	1.20	1.00	1.00
74	1.28	1.20	1.00	1.00
75	1.26	1.20	1.02	1.02
76	1.05	1.00	1.02	0.96
77	1.05	1.00	1.02	0.96
78	1.05	1.00	1.02	0.96
79	1.08	1.00	1.04	1.00
80	1.08	1.00	1.04	1.00
81	1.08	1.00	1.04	1.00
82	1.26	1.20	1.02	1.02
83	1.58	1.20	1.15	1.07
84	1.31	1.20	1.08	1.06
85	1.31	1.20	1.08	1.06
86	1.15	1.00	1.04	1.06
87	1.15	1.00	1.04	1.06
88	1.29	1.20	1.10	1.06
89	1.29	1.20	1.10	1.06
90	1.15	1.00	1.04	1.06
91	1.15	1.00	1.04	1.06
92	1.15	1.00	1.04	1.06
93	1.15	1.00	1.04	1.06
94	1.00	1.00	1.00	1.00
95	1.08	1.00	1.02	0.98
96	1.58	1.20	1.15	1.07

DEALER'S BLANKET COVERAGE PACKAGE

Dealer's Blanket Coverage Package includes the coverage listed below for all inventory including floor plan. This optional coverage may be written only in combination with Comprehensive or Named Perils coverage.

The deductible that applied to the insured's Dealer's Blanket will also be applied to each coverage listed below, with the exception of the False Pretense Coverage. False Pretense Coverage has a \$250 deductible.

1. **Auto Dealer Replacement and Repair Reimbursement** - Offers 80%, 90% or 100% reimbursement of retail price for parts and labor when the insured repairs their covered automobiles. If this coverage is not selected, we will pay 60% reimbursement of retail price for furnished parts and labor.
2. **Diminished Value Coverage** - Provides coverage for the diminished value of new automobiles resulting from damage caused by a collision, vandalism, malicious mischief, theft or larceny, subject to the 10% diminished value with a maximum of \$2,500.
3. **False Pretense Coverage** - Covers loss or damage to the automobile that results from the insured's voluntary parting with the automobiles if induced to do so by any fraudulent scheme, trick, device or false pretense, or insured's acquiring the automobile from a seller who did not have legal title.
4. **Drive Other Cars Coverage** - Comprehensive and Collision is provided when a person is furnished a garage-owned vehicle for regular use. That person, his or her spouse if a resident of the household and resident relatives of either who do not own an automobile are covered under the Dealer's Blanket policy for the use of any other automobile except:
 - a. an automobile owned by any of them;
 - b. an automobile furnished for regular use to any of them (other than the garage-owned furnished automobile);
 - c. any commercial automobile while used in any business or occupation; or
 - d. any private passenger automobile while used in any business unless operated or occupied by the named insured or spouse.
5. **Rental Automobile Gap Coverage** - covers damage to a rented private passenger automobile that an individual is liable for under the terms of a rental agreement. This coverage is provided to a named insured shown in the Declarations if:
 - a. an individual, or
 - b. other than an individual with the Drive Other Cars Broad Form endorsement attached to our Garage Liability policy specifying the individual requesting this coverage, and
 - c. both comprehensive and collision coverage are shown in the Declarations.

Rating

Refer to {{MO AO RR DB Covg. Pkg}} (Standard)

Refer to {{MO OIC RR DB Covg. Pkg}} (Premier)

Forms

Dealer's Blanket Coverage Package {{89919 (MO)}}

Auto-Owners Owners	DEALER'S BLANKET	Missouri
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DEDUCTIBLES

- A. Collision and Comprehensive, or Named Perils coverages are subject to a minimum of \$100 per vehicle and \$500 per occurrence deductible for all perils except for wind and hail.
- Comprehensive or Named Perils coverage for wind and hail perils are subject to a minimum of \$500 per vehicle and \$7,500 per occurrence deductible.
- Optional deductible and occurrence limits are available. Refer to the Rate Section for rates.
- B. **Wind and Hail Exclusion**
Losses caused by wind and hail are excluded. This exclusion also applies to any optional coverage.

Rating

Refer to {{MO AO DB Comp Ded Other Perils}} (Standard)
Refer to {{MO AO DB Comp Ded Wind Hail}} (Standard)
Refer to {{MO OIC DB Comp Ded Other Perils}} (Premier)
Refer to {{MO OIC DB Comp Ded Wind Hail}} (Premier)

Forms

Wind and Hail Exclusion {{89710 (MO)}}
Earthquake, Wind and Hail Exclusion {{89348 (MO)}}

Auto-Owners Owners	DEALER'S BLANKET	Missouri
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FALSE PRETENSE

This insurance provides coverage for loss or damage to the automobile that results from the insured's voluntarily parting with the automobile if induced to do so by any fraudulent scheme, trick, device or false pretense, or the insured's acquiring the automobile from a seller who did not have legal title. This coverage may be written only in connection with Comprehensive or Named Perils Coverage. A \$250 deductible applies.

Rating

Refer to {{MO AO Rating Rule False Pretense}} (Standard)
Refer to {{MO OIC Rating Rule False Pretense}} (Premier)

Forms

False Pretense Coverage {{89914 (MO)}}

GARAGE LIABILITY PLUS ENDORSEMENT

The Garage Liability Plus Endorsement is optional for Standard Garage policyholders. Premier Garage policyholders will automatically receive this endorsement.

A. Description of Coverage

The Garage Liability Plus Endorsement offers several coverage extensions consolidated into one endorsement:

1. Additional Products-Completed Operations Aggregate Limit

The Products-Completed Operations aggregate will receive one automatic reinstatement.

This coverage extension will not apply to a Garage Liability policy, which contains Exclusion – Products-Completed Operations Hazard form {{89943 (MO)}}.

2. Personal Injury Extension

The Personal Injury Extension amends the definition of Personal Injury to include discrimination and humiliation, sexual harassment and any violation of civil rights caused by such discrimination, humiliation, and sexual harassment, as additional covered offenses subject to an employment-related activities exclusion and other policy exclusions.

3. Extended Watercraft Coverage

Non-owned watercraft coverage is amended to non-owned watercraft less than 50 feet in length.

4. Broadened Supplementary Payments

Loss of Earnings Coverage is increased to \$400 per day.

5. Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage Legal Liability)

Legal liability includes the perils of fire, lightning, explosion, smoke and water damage. The Legal Liability limit is increased to \$300,000 and displayed on the Declarations.

6. Medical Payments Amendment

The Medical Payments limit is increased to \$10,000. This coverage extension is displayed on the Declarations.

7. Broadened Knowledge of Occurrence

The condition on notification of loss is broadened.

8. Blanket Additional Insured – Lessor of Leased Equipment

Lessors of leased equipment are covered as additional insureds with whom you have agreed in written or oral contract or agreement.

9. Blanket Additional Insured – Managers or Lessors of Premises

Managers or lessors of premises are covered as additional insureds with whom you have agreed in written or oral contract or agreement.

10. Newly Formed or Acquired Organizations

Coverage under this provision is increased until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

11. Blanket Waiver of Subrogation

We will waive any right of recovery we may have against such person or organization because of payments we make for injury or damage arising out of your ongoing operations or “your work” done under a contract with the person or

organization and included in the “products-completed operations hazard”. A written contract with any person or organization must be executed prior to loss.

12. Fellow Employee

Fellow Employee coverage provides coverage with respect to any action brought against an employee because of bodily injury to another employee which occurs during the course of their employment with the insured.

B. Underwriting Eligibility

1. A Garage Liability policy with the Garage Liability Plus Endorsement attached must contain bodily injury and property damage occurrence limits of at least \$300,000.

Rating

Refer to {{MO AO RR Garage Liability Plus}} (Standard)

Refer to {{MO OIC RR Garage Liability Plus}} (Premier)

Form

Garage Liability Plus Endorsement {{89909 (MO)}}

Auto-Owners Owners	GARAGE LIABILITY	Missouri
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MEDICAL PAYMENTS (DIVISION I)

Rating

Refer to {{MO AO Rating Rule Auto Med Pmnt}} (Standard)
Refer to {{MO OIC Rating Rule Auto Med Pmnt}} (Premier)
Refer to {{MO AO Rating Rule Motorcycle/Recreational Med Pmnt}} (Standard)
Refer to {{MO OIC Rating Rule Motorcycle/Recreational Med Pmnt}} (Premier)

Forms

Automobile Medical Payments Coverage {{89788 (MO)}}
Motorcycle/Recreational Vehicle Medical Payments {{69175 (MO)}}
Named Person Automobile Medical Payments {{89855 (MO)}}

EXPERIENCE RATING PLAN (for policies with an inception date on or after 03-22-07)**A. Eligibility:**

If a policy meets the following requirements, an experience rating factor may be applied.

1. The applicant must have been in business for at least three years with continuous insurance coverage. Hard copy loss runs are required for risks that have not been insured with Auto-Owners for the past three years.
2. If the policy covers both Garage Liability and Dealer's Blanket, it must generate a combined Experience Rating Premium of \$7,500 or more. A monoline policy must generate an Experience Rating Premium of \$7,500 or more.
3. No policyholder may have this Experience Rating Plan and the Pre 2007 Experience Credits/Debits Plan applied to the same policy.

B. Definitions:

1. Experience Period: The most recent three years.
2. Experience Rating Premium: The expiring premium after the application of all premium modifications except the experience rating factor and **Paid In Full Discount**. This figure will be used to determine if the minimum premium requirement is met and from which premium tier the experience rating factor is chosen.
 - a. **New Business**: The proposed annual Auto-Owners Group Company premium after the application of all premium modifications (except the experience rating factor and the Paid in Full Discount).
 - b. **Renewals**: The actual expiring premium less the experience rating factor and the Paid In Full Discount.
3. Experience Period Premium: The three-year premium used to determine the Experience Period Loss Ratio. This uses the actual term premiums without removing experience rating factors and **Paid In Full Discount**.
 - a. **New Business**: Proposed Auto-Owners Group Company premium (before application of experience Rating and the Paid In Full Discount) x 3.
 - b. **Renewals**: Use the expiring term premiums from the past three years of coverage with Auto-Owners Group Company. If the policy has been with Auto-Owners less than three years, use the premium of the oldest term with Auto-Owners to fill in the missing period.
4. Experience Period Losses: – Include the following loss amounts
 - a. Paid amounts for closed losses, less any recovery amounts.
 - b. Paid and pending amounts for open losses, less any recovery amounts.
 - c. Loss Adjustment Expenses (LAE) for open and closed losses. If a claim is closed and nothing other than LAE was paid, LAE for that loss is not included in Experience Period Losses.
 - d. Not-at-fault auto losses are excluded.
5. Experience Period Loss Ratio: Experience Period Losses ÷ Experience Period Premium

C. Experience Rating Factor Table

Use the Experience Rating Premium and Experience Period Loss Ratio to determine the experience rating factor. Additional rules may apply per section D. below.

EXPERIENCE RATING FACTOR TABLE

Experience Period Loss Ratio	Experience Rating Premium \$7,500.00 - \$10,000.00	Experience Rating Premium \$10,000.01 - \$20,000.00	Experience Rating Premium Over \$20,000.00
0%-10%	0.90	0.85	0.80
10.1-20	0.92	0.88	0.84
20.1-30	0.94	0.91	0.88
30.1-40	0.98	0.94	0.92
40.1-50	0.99	0.98	0.96

50.1-60	1.00	1.00	1.00
60.1-70	1.02	1.03	1.06
70.1-80	1.06	1.08	1.14
80.1-90	1.09	1.12	1.21
90.1-100	1.12	1.16	1.28
Over	1.15	1.20	1.35

D. Additional Rules:

1. Once an experience rating factor has been applied, it cannot be changed until the anniversary date of the policy.
2. The experience rating factor applies to all coverages, but shall not reduce minimum premiums, statutory charges or facultative reinsurance charges.
3. The experience rating factor will not increase more than 10% from one term to the next, regardless of the loss ratio. Decreases may be made without limitation.

{{MO GL/DB Experience Rating Worksheet}}

MERIT RATING PLAN

A merit credit will automatically be applied to policies demonstrating a low loss frequency and a merit debit will automatically be applied to policies demonstrating a greater than average loss frequency.

For the purposes of determining the merit rating factor the expiring premium is the net premium after all credits and modifications have been applied with the exception of the Merit Rating Plan factor.

Renewals: Expiring Annual Premium = $\frac{\text{Auto-Owners Expiring GL/DB Premium}}{\text{Current Merit Rating Factor}}$

New Business: Expiring Annual Premium = prior carrier's current annual premium

The following rules apply to the Merit Rating Plan:

- 1) In accordance with the provisions of Section 20 CSR 500-2.600(1) of the Missouri Code of State Regulations, all not-at-fault claims are excluded from the Merit Rating Plan
- 2) The Merit Rating Plan will consider all paid claims over a three year period excluding:
 - a. Road Trouble Service and Additional Expense
 - b. Claims with open reserves without any payments made
 - c. Loss Adjustment Expenses when there is no other payment made
 - d. Claims where the net payment is less than or equal to zero (not including LAE)
 - e. Glass chip repair
- 3) For new business, the Merit Rating Factor will apply if verifiable loss information is received. Verifiable loss information includes loss runs, a signed application, or signed statement of no losses.
- 4) For new business, if we do not receive loss experience a factor of 1.00 will apply.
- 5) For new business, a factor no less than 1.00 will apply if there has not been continuous insurance coverage in force for the insured's length of time in business, up to a maximum of three years.
- 6) The credit or debit will apply to the entire policy premium except for reinsurance and statutory charges.
- 7) On renewal policies the Merit Rating Plan factor will not increase more than 20% in any one year. (Example: a current factor of .90 will not increase to greater than 1.08). Decreases will be made without limitation.

The following merit rating factors will apply:

Number of Paid Losses in the Last 3 Years	Expiring Annual Premium			
	\$0 to \$3,000	\$3000.01 to \$10,000	\$10,000.01 to \$20,000	Over \$20,000
0	0.90	0.90	0.90	0.85
1	1.00	0.95	0.92	0.90
2	1.15	1.00	0.92	0.90
3	1.30	1.15	0.95	0.95
4	1.50	1.30	0.95	0.95
5	1.80	1.50	1.00	1.00
6	1.80	1.50	1.00	1.00
7	1.80	1.50	1.04	1.00
8	1.80	1.50	1.06	1.00
9	1.80	1.50	1.08	1.00
10+	1.80	1.50	1.10	1.00

The following exceptions apply:

- 1) Policies with three or more years of loss experience and the sum of all paid claims is less than \$3000 will have no factor greater than 1.00 apply regardless of the number of claims.
- 2) Policies with less than three years of loss experience:
 - a) The following minimum merit rating factors apply.

Experience	Factor
Less than 1 year	1.00
1 year or greater but less than 2 years	0.97

2 years or greater but less than 3 years 0.95

- b) If the sum of all paid claims is less than \$1,000 no factor greater than 1.00 will apply regardless of the number of paid claims.

Note: As used in the Merit Rating Plan, loss experience is the combination of losses from loss runs provided by other insurance carriers, losses from an Auto-Owners Insurance Group Company policy, or losses obtained from an insured's application.

Garagekeepers Coverage applies to damage to automobiles, including watercraft, that is the **property of others** and in the custody of the insured for storage, repair or safekeeping. Multiple locations may be covered. Each location shall be specifically shown with its own limit of insurance. Coinsurance does not apply to Garagekeepers Coverage. Refer to form {{89898 (MO)}}.

Rule 1. Coverages Available

A. Coverage options may include:

1. **Legal Liability** – Pay loss or damage resulting from an insured peril for which the named insured is legally obligated to pay.
2. **Direct Primary** – Pay loss or damage resulting from an insured peril without regard to the named insured's legal liability or any other coverage the customer may have on the vehicle.
3. **Direct Excess** – Pay loss or damage resulting from an insured peril for which the named insured is legally obligated to pay. However, if the named insured is not legally liable, payment will be excess of any other coverage the customer may have on the vehicle. **Direct Excess coverage is not applicable in our Owners Insurance Company program.**

Refer to {{MO GK Rating Rule}} for rates.

Garagekeepers coverage may be written as an endorsement to a Garage Liability policy, or in connection with a Commercial General Liability policy.

B. Perils insured against may include:

1. **Named Perils** - Fire, Lightning, Explosion, Theft, of the entire automobile, Riot or Civil Commotion, and Vandalism or Malicious Mischief. Theft and Vandalism or Malicious Mischief are subject to a minimum \$100 deductible. **Named Perils option is not applicable in our Owners Company program.**
2. **Comprehensive** – Theft, Vandalism or Malicious Mischief are subject to a minimum \$100 deductible.
3. **Collision or Upset** – Subject to a minimum \$100 deductible.

Optional Deductibles are available. Refer to the {{MO GK Opt Rating Rule}} for rates.

Garagekeepers – Actual Loss Sustained

- C. When Garagekeepers –Actual Loss Sustained is selected, the amount payable for a covered loss is not limited by the maximum Garagekeepers rating value. The premium for Garagekeepers –Actual Loss Sustained coverage will be determined from the value of all customer-owned vehicles at the insured premises. Refer to {{MO GK ALS Rating Rule}} for rate.

Rule 2. Garagekeepers Plus Coverage Package

This optional coverage package provides the following additional coverages. **Coverage package is included in our Owners Insurance Company program.** Refer to {{MO RR GK Plus}} for rates.

- A. **Replacement and Repairs** – Provides reimbursement of retail to replace insured property, which was lost or damaged, or furnish labor and materials to repair covered property to which Garagekeepers Coverage applies. Replacement and Repairs coverage defaults to reimbursement of parts at actual cost to the insured when this package is not selected.
- B. **Labor and Materials** – Protects insured investment of labor and materials in property of others while in the custody of the insured for renovation, service or repair.
- C. **Customer Personal Property** – Pays up to \$1,000 for loss or damage to customer's personal property left in a customer's auto, including watercraft, while in the custody of the insured for renovation, service or repair.

This coverage is intended for operations involved in a combination of automobile and watercraft sales and repair.

Garagekeepers/Marine Operators Coverage applies to damage to watercraft and automobiles that are the **property of others** and in the custody of the insured for storage, repair or safekeeping. Multiple locations may be covered. Each location shall be specifically shown with its own limit of insurance. Coinsurance does not apply to Garagekeepers/Marine Operators Coverage. Refer to form {{89305 (MO)}}.

Rule 1. Coverages Available

A. Coverage options may include:

1. **Legal Liability** – Pay loss or damage resulting from an insured peril for which the named insured is legally obligated to pay.
2. **Direct Primary** – Pay loss or damage resulting from an insured peril without regard to the named insured's legal liability or any other coverage the customer may have on the vehicle.
3. **Direct Excess** – Pay loss or damage resulting from an insured peril for which the named insured is legally obligated to pay. However, if the named insured is not legally liable, payment will be excess of any other coverage the customer may have on the vehicle.

Only those limits indicated in the Rating Rule may be written for the above coverages. Refer to {{MO GK/MO Rating Rule}} for rates.

Garagekeepers/Marine Operators coverage may be written as an endorsement to a Garage Liability policy, or in connection with a Commercial General Liability policy.

B. Perils insured against may include:

1. **Named Perils** - Fire, Lightning, Explosion, Theft of the entire watercraft or automobile, Riot or Civil Commotion, and Vandalism or Malicious Mischief. Theft and Vandalism or Malicious Mischief are subject to a minimum \$100 deductible.
2. **Comprehensive** – Theft, Vandalism or Malicious Mischief are subject to a minimum \$100 deductible.
3. **Collision or Upset** – Subject to a minimum \$100 deductible.

Optional Deductibles are available. Refer to the {{MO GK/MO Opt Rating Rule}} for rates.

Rule 2. Garagekeepers/Marine Operators Plus Coverage Package

This optional coverage package provides the following additional coverages. Refer to {{MO RR GK/MO Plus}} for rates.

- A. **Repair and Reimbursement** – Provides reimbursement of retail to replace insured property, which was lost or damaged, or furnish labor and materials to repair covered property to which Garagekeepers/Marine Operators Coverage applies. Repair and Reimbursement coverage defaults to reimbursement of parts at actual cash value when this package is not selected.
- B. **Labor and Materials** – Protects insured investment of labor and materials in property of others while in the custody of the insured for renovation, service or repair.
- C. **Customer Personal Property** – Pays up to \$1,000 for loss or damage to customer's personal property left in a customer's automobile or watercraft while in the custody of the insured for renovation, service or repair.

This coverage is intended for operations principally involved in watercraft sales and repair.

Marine Operators Coverage applies to damage to watercraft, including automobiles, that is the **property of others** and in the custody of the insured for storage, repair or safekeeping. Multiple locations may be covered. Each location shall be specifically shown with its own limit of insurance. Coinsurance does not apply to Marine Operators Coverage. Refer to form {{89306 (MO)}}.

Rule 1. Coverages Available

A. Coverage option:

1. **Legal Liability** – Pay loss or damage resulting from an insured peril for which the named insured is legally obligated to pay.

Only those limits indicated in the Rating Rule may be written. Refer to {{MO MO Rating Rule}} for rates.

Marine Operators coverage may be written as an endorsement to a Garage Liability policy, or in connection with a Commercial General Liability policy.

B. Perils insured against may include:

1. **Named Perils** - Fire, Lightning, Explosion, Theft of the entire watercraft or automobile, Riot or Civil Commotion, and Vandalism or Malicious Mischief. Theft and Vandalism or Malicious Mischief are subject to a minimum \$100 deductible.
2. **Comprehensive** – Theft, Vandalism or Malicious Mischief are subject to a minimum \$100 deductible.
3. **Collision or Upset** – Subject to a minimum \$100 deductible.

Optional Deductibles are available. Refer to the {{MO MO Opt Rating Rule}} for rates.

Rule 2. Marine Operators Plus Coverage Package

This optional coverage package provides the following additional coverages. Refer to {{MO RR MO Plus}} for rates.

- A. **Repair and Reimbursement** – Provides reimbursement of retail to replace insured property, which was lost or damaged, or furnish labor and materials to repair covered property to which Marine Operators Coverage applies. Repair and Reimbursement coverage defaults to reimbursement of parts at actual cash value when this package is not selected.
- B. **Labor and Materials** – Protects insured investment of labor and materials in property of others while in the custody of the insured for renovation, service or repair.
- C. **Customer Personal Property** – Pays up to \$1,000 for loss or damage to customer's personal property left in a customer's watercraft, including automobiles, while in the custody of the insured for renovation, service or repair.

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard
Experience Summary

Indicated and Proposed Changes
Based on 5 Years Experience*, Twelve month period ending December of 2013

Coverage	1 Year Projected Earned Premium	12/2009	Projected Loss Ratio				Weighted Projected Loss Ratio	Indicated Rate Level Change
Bodily Injury	523,468	106.6	127.5	40.8	56.0	112.1	85.6	27.6
Extended Garage Liability	3,068	15.2	71.8	15.2	15.5	15.8	24.0	-64.3
Property Damage	177,987	76.0	86.7	68.3	90.3	79.7	80.7	20.3
Automobile Medical Payments	8,447	75.0	106.0	1.2	0.0	18.0	29.0	-56.7
Medical Payments	9,611	1.6	1.7	104.6	12.7	48.7	39.1	-41.7
Uninsured Motorist	47,875	33.5	678.4	19.1	36.6	61.1	165.7	147.0
Underinsured Motorist	51,258	596.3	52.3	57.0	73.3	96.3	175.0	160.9
Total Liability - Net	821,714	124.0	143.7	46.7	62.2	99.1	93.4	39.2
False Pretense	3,237	59.5	9.1	8.5	9.7	19.7	17.4	-74.6
Comprehensive	321,235	110.7	96.6	70.2	89.9	66.6	82.0	20.1
Named Perils	15,528	1.1	0.0	0.4	0.7	1.9	0.9	-98.7
Collision	45,334	60.4	48.2	84.0	27.2	49.0	51.6	-24.5
DB Total	385,334	98.6	85.5	69.0	78.1	61.5	74.6	9.3
GK Comprehensive Total	111,328	86.8	32.2	26.8	56.2	19.7	38.8	-43.2
GK Named Perils Total	725	0.0	0.0	0.0	0.0	6.1	1.8	-97.3
GK Collision Total	43,283	36.1	32.2	4.3	17.7	3.1	14.7	-78.5
GK Total	155,336	72.4	32.1	20.5	45.3	15.0	31.9	-53.3
All Reviewable Coverages - Net	1,362,385	113.9	120.5	50.5	64.9	78.9	81.1	20.2

Permissible Loss Ratios: Liability 67.1 , Physical Damage 68.3 , Total 67.6

Losses have been projected 24 months to 12/14/2015.

A ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

* Years Experience for these coverages vary from the overall years experience

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Bodily Injury

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	1,030,400	855,189	780,102	685,566	523,468	
(b) Ultimate Losses and ALAE	1,123,572	1,095,535	314,379	372,396	558,915	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	1,186,717	1,157,104	332,047	393,325	590,326	
(e) Frequency Trend Factor	0.9942	0.9942	0.9942	0.9942	0.9942	
(f) Average Paid Trend Factor	0.9307	0.9476	0.9647	0.9822	1.0000	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	1,098,149	1,090,125	318,488	384,110	586,929	
(i) Projected loss Ratio	106.6	127.5	40.8	56.0	112.1	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						85.6 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						27.6 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Extended Garage Liability

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	4,867	4,360	3,945	3,705	3,068	
(b) Ultimate Losses and ALAE	757	3,147	593	555	463	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	800	3,324	626	586	489	
(e) Frequency Trend Factor	0.9942	0.9942	0.9942	0.9942	0.9942	
(f) Average Paid Trend Factor	0.9307	0.9476	0.9647	0.9822	1.0000	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	740	3,131	601	572	486	
(i) Projected loss Ratio	15.2	71.8	15.2	15.5	15.8	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						24.0 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						-64.3 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage
Experience

Coverage Experience

Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	342,978	291,865	262,605	232,359	177,987	
(b) Ultimate Losses and ALAE	191,080	193,178	142,453	173,542	122,137	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	201,819	204,035	150,459	183,295	129,001	
(e) Frequency Trend Factor	0.9188	0.9326	0.9466	0.9609	0.9754	
(f) Average Paid Trend Factor	1.4056	1.3302	1.2588	1.1911	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	260,632	253,106	179,288	209,782	141,822	
(i) Projected loss Ratio	76.0	86.7	68.3	90.3	79.7	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						80.7 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						20.3 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Automobile Medical Payments

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	20,702	15,713	13,549	11,949	8,447	
(b) Ultimate Losses and ALAE	9,527	10,922	116	0	1,217	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	10,062	11,536	123	0	1,285	
(e) Frequency Trend Factor	1.2281	1.1809	1.1355	1.0917	1.0498	
(f) Average Paid Trend Factor	1.2557	1.2223	1.1898	1.1580	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	15,518	16,651	166	0	1,521	
(i) Projected loss Ratio	75.0	106.0	1.2	0.0	18.0	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						29.0 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						-56.7 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Medical Payments

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	16,349	14,256	13,063	11,600	9,611	
(b) Ultimate Losses and ALAE	158	155	9,575	1,104	3,748	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	167	164	10,113	1,166	3,959	
(e) Frequency Trend Factor	1.2281	1.1809	1.1355	1.0917	1.0498	
(f) Average Paid Trend Factor	1.2557	1.2223	1.1898	1.1580	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	257	236	13,662	1,474	4,684	
(i) Projected loss Ratio	1.6	1.7	104.6	12.7	48.7	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						39.1 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						-41.7 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d \times e \times f) + g$

(i) $h / a \times 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Uninsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	96,327	76,226	66,999	59,659	47,875	
(b) Ultimate Losses and ALAE	17,916	314,477	8,516	15,962	23,390	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	18,923	332,151	8,995	16,859	24,705	
(e) Frequency Trend Factor	1.2281	1.1809	1.1355	1.0917	1.0498	
(f) Average Paid Trend Factor	1.3890	1.3184	1.2513	1.1875	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	32,279	517,114	12,780	21,857	29,232	
(i) Projected loss Ratio	33.5	678.4	19.1	36.6	61.1	
Accident Year Weights	0.200	0.200	0.200	0.200	0.200	
Weighted Projected Loss Ratio						165.7 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						147.0 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Underinsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	98,848	80,558	71,397	64,301	51,258	
(b) Ultimate Losses and ALAE	327,123	25,645	27,110	34,433	39,479	
(c) ULAE Factor	1.0562	1.0562	1.0562	1.0562	1.0562	
(d) Ultimate Losses and LAE	345,507	27,086	28,634	36,368	41,698	
(e) Frequency Trend Factor	1.2281	1.1809	1.1355	1.0917	1.0498	
(f) Average Paid Trend Factor	1.3890	1.3184	1.2513	1.1875	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	589,382	42,170	40,685	47,151	49,339	
(i) Projected loss Ratio	596.3	52.3	57.0	73.3	96.3	
Accident Year Weights	0.200	0.200	0.200	0.200	0.200	
Weighted Projected Loss Ratio						175.0 %
Permissible Loss Ratio						67.1 %
Indicated Rate Change						160.9 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) b * c

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) (d * e * f) + g

(i) h / a * 100

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

False Pretense

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	7,918	4,981	5,101	3,681	3,237	
(b) Ultimate Losses and ALAE	3,231	328	327	283	531	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	3,341	339	338	293	549	
(e) Frequency Trend Factor	1.0297	1.0297	1.0297	1.0297	1.0297	
(f) Average Paid Trend Factor	1.3701	1.3049	1.2428	1.1835	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	4,714	456	433	357	637	
(i) Projected loss Ratio	59.5	9.1	8.5	9.7	19.7	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						17.4 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-74.6 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d \times e \times f) + g$

(i) $h / a \times 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Data Ending	Comprehensive					Total
	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	
(a) Projected Premium	534,021	422,444	422,820	384,020	321,235	
(b) Ultimate Losses and ALAE	405,179	293,556	224,247	273,896	178,233	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	418,996	303,566	231,894	283,236	184,310	
(e) Frequency Trend Factor	1.0297	1.0297	1.0297	1.0297	1.0297	
(f) Average Paid Trend Factor	1.3701	1.3049	1.2428	1.1835	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	591,109	407,883	296,755	345,163	213,919	
(i) Projected loss Ratio	110.7	96.6	70.2	89.9	66.6	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						82.0 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						20.1 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Data Ending	Named Perils					Total
	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	
(a) Projected Premium	27,406	17,169	16,738	17,769	15,528	
(b) Ultimate Losses and ALAE	209	0	48	92	240	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	216	0	50	95	248	
(e) Frequency Trend Factor	1.0297	1.0297	1.0297	1.0297	1.0297	
(f) Average Paid Trend Factor	1.3701	1.3049	1.2428	1.1835	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	305	0	64	116	288	
(i) Projected loss Ratio	1.1	0.0	0.4	0.7	1.9	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						0.9 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-98.7 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \times e \times f) + g$
- (i) $h / a \times 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

Collision						
Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	90,852	75,327	63,877	57,257	45,334	
(b) Ultimate Losses and ALAE	56,335	36,607	53,027	15,092	21,152	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	58,256	37,855	54,835	15,606	21,873	
(e) Frequency Trend Factor	0.9056	0.9228	0.9404	0.9583	0.9765	
(f) Average Paid Trend Factor	1.0404	1.0404	1.0404	1.0404	1.0404	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	54,885	36,344	53,648	15,560	22,223	
(i) Projected loss Ratio	60.4	48.2	84.0	27.2	49.0	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						51.6 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-24.5 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \times e \times f) + g$
- (i) $h / a \times 100$

Auto-Owners Insurance Company
Missouri Garage Liability/Dealer's Blanket - Base Items - Standard
Coverage Experience
GK Comprehensive Total

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	109,043	105,319	112,760	116,359	111,328	
(b) Ultimate Losses and ALAE	64,857	24,375	22,838	51,868	18,242	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	67,069	25,206	23,617	53,637	18,864	
(e) Frequency Trend Factor	1.0297	1.0297	1.0297	1.0297	1.0297	
(f) Average Paid Trend Factor	1.3701	1.3049	1.2428	1.1835	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	94,619	33,868	30,222	65,364	21,895	
(i) Projected loss Ratio	86.8	32.2	26.8	56.2	19.7	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						38.8 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-43.2 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

- (a) See Current Level Premium Exhibit
(b) See Ultimate Loss Exhibit
(c) See ULAE Factor Calculation
(d) $b \times c$
(e), (f) See Loss Trend Development Exhibit
(g) From Accounting
(h) $(d \times e \times f) + g$
(i) $h / a \times 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

GK Named Perils Total

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	560	563	633	622	725	
(b) Ultimate Losses and ALAE	0	0	0	0	37	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	0	0	0	0	38	
(e) Frequency Trend Factor	1.0297	1.0297	1.0297	1.0297	1.0297	
(f) Average Paid Trend Factor	1.3701	1.3049	1.2428	1.1835	1.1271	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	0	0	0	0	44	
(i) Projected loss Ratio	0.0	0.0	0.0	0.0	6.1	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						1.8 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-97.3 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Coverage Experience

Coverage
Experience

GK Collision Total

Data Ending	Dec 2009	Dec 2010	Dec 2011	Dec 2012	Dec 2013	Total
(a) Projected Premium	41,944	40,159	43,396	44,797	43,283	
(b) Ultimate Losses and ALAE	15,560	13,044	1,849	7,701	1,280	
(c) ULAE Factor	1.0341	1.0341	1.0341	1.0341	1.0341	
(d) Ultimate Losses and LAE	16,091	13,489	1,912	7,964	1,324	
(e) Frequency Trend Factor	0.9056	0.9228	0.9404	0.9583	0.9765	
(f) Average Paid Trend Factor	1.0404	1.0404	1.0404	1.0404	1.0404	
(g) Involuntary Assessments	0	0	0	0	0	
(h) Trended Incurred Losses and LAE	15,160	12,950	1,871	7,940	1,345	
(i) Projected loss Ratio	36.1	32.2	4.3	17.7	3.1	
Accident Year Weights	0.100	0.150	0.200	0.250	0.300	
Weighted Projected Loss Ratio						14.7 %
Permissible Loss Ratio						68.3 %
Indicated Rate Change						-78.5 %

Exponential loss trends are used.

Losses have been projected 24 months to 12/14/2015.

Losses Ratios are weighted based on a credibility constant of 4000 claims.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d) $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h) $(d * e * f) + g$

(i) $h / a * 100$

Actuarial
4/29/2014

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Calculation of Current Level Premiums

Current Level
Premiums

Coverage	Year	Earned Prem	Earned Prem Factor	IRPM/ExpCr Factor	Current Level Prem
Bodily Injury	2009	649,714	1.548	1.025	1,030,400
	2010	580,034	1.454	1.014	855,189
	2011	594,020	1.305	1.006	780,102
	2012	571,245	1.188	1.010	685,566
	2013	466,676	1.106	1.014	523,468
Extended Garage Liability	2009	4,823	0.985	1.025	4,867
	2010	4,221	1.019	1.014	4,360
	2011	3,774	1.039	1.006	3,945
	2012	3,533	1.038	1.010	3,705
	2013	2,946	1.027	1.014	3,068
Property Damage	2009	295,126	1.134	1.025	342,978
	2010	252,338	1.141	1.014	291,865
	2011	231,450	1.128	1.006	262,605
	2012	213,803	1.076	1.010	232,359
	2013	170,745	1.028	1.014	177,987
Automobile Medical Payments	2009	17,654	1.145	1.025	20,702
	2010	13,382	1.158	1.014	15,713
	2011	11,714	1.150	1.006	13,549
	2012	10,619	1.114	1.010	11,949
	2013	7,761	1.074	1.014	8,447
Medical Payments	2009	16,248	0.982	1.025	16,349
	2010	13,771	1.021	1.014	14,256
	2011	12,559	1.034	1.006	13,063
	2012	11,223	1.023	1.010	11,600
	2013	9,373	1.011	1.014	9,611
Uninsured Motorist	2009	92,494	1.016	1.025	96,327
	2010	73,551	1.022	1.014	76,226
	2011	65,601	1.015	1.006	66,999
	2012	58,569	1.008	1.010	59,659
	2013	46,913	1.007	1.014	47,875
Underinsured Motorist	2009	72,069	1.339	1.025	98,848
	2010	61,386	1.294	1.014	80,558
	2011	58,842	1.206	1.006	71,397
	2012	57,061	1.116	1.010	64,301
	2013	47,594	1.062	1.014	51,258
False Pretense	2009	9,072	0.870	1.003	7,918
	2010	5,582	0.909	0.982	4,981
	2011	5,570	0.932	0.983	5,101
	2012	3,833	0.972	0.988	3,681
	2013	3,232	1.008	0.994	3,237
Comprehensive	2009	457,444	1.164	1.003	534,021
	2010	371,006	1.159	0.982	422,444
	2011	371,886	1.157	0.983	422,820
	2012	331,136	1.174	0.988	384,020
	2013	281,110	1.150	0.994	321,235
Named Perils	2009	23,903	1.143	1.003	27,406
	2010	15,264	1.145	0.982	17,169
	2011	14,881	1.145	0.983	16,738
	2012	15,725	1.144	0.988	17,769
	2013	13,939	1.121	0.994	15,528
Collision	2009	96,191	0.942	1.003	90,852
	2010	80,737	0.950	0.982	75,327
	2011	68,056	0.955	0.983	63,877
	2012	59,707	0.971	0.988	57,257
	2013	46,583	0.979	0.994	45,334
GK Comprehensive Total	2009	118,106	0.921	1.003	109,043
	2010	112,117	0.938	1.002	105,319
	2011	121,441	0.947	0.981	112,760
	2012	124,205	0.962	0.974	116,359
	2013	117,470	0.975	0.972	111,328

IRPM/ExpCr Factor Date 3/2014

Auto-Owners Insurance Company

Missouri Garage Liability/Dealer's Blanket - Base Items - Standard

Calculation of Current Level Premiums

Current Level
Premiums

Coverage	Year	Earned Prem	Earned Prem Factor	IRPM/ExpCr Factor	Current Level Prem
GK Named Perils Total	2009	553	1.010	1.003	560
	2010	548	1.027	1.002	563
	2011	619	1.042	0.981	633
	2012	611	1.045	0.974	622
	2013	732	1.019	0.972	725
GK Collision Total	2009	46,945	0.891	1.003	41,944
	2010	44,168	0.908	1.002	40,159
	2011	48,319	0.916	0.981	43,396
	2012	49,581	0.928	0.974	44,797
	2013	46,823	0.951	0.972	43,283

Missouri
Selection of Loss Trends
Auto-Owners Insurance Group
Garage Liability/Dealer's Blanket - All Plans Combined
Data Period - 12/2013

		Frequency													
		Current Level							Projected Level						
Coverage	Credibility	State		Complement	Complement		Selected Trend Type	Trend	State		Complement	Complement		Selected Trend Type	Trend
		Qtrs	Trend		Qtrs	Trend			Qtrs	Trend		Qtrs	Trend		
Total (R)BI	0.034	20	5.479	Fast Track	20	-1.157	Judgment	0.000	13	3.704	Fast Track	9	-0.372	Credibility Weighted	-0.235
Total (R)PD	0.076	20	-7.386	Fast Track	20	-0.995	Credibility Weighted	-1.484	8	-2.762	Fast Track	10	-0.866	Credibility Weighted	-1.011
Total (Excess) Automobile Medical Pay	0.017	20	-3.132	Companywide	20	4.475	Capped (was 4.347)	4.000	12	-1.373	Companywide	20	4.475	Capped (was 4.377)	2.000
Total (R)UM, UIM and UM/UIM	0.017	20	85.192	Companywide	20	6.783	Capped (was 8.100)	4.000	9	19.234	Companywide	20	6.783	Capped (was 6.992)	2.000
Total OTC	0.057	20	-6.051	Fast Track	20	5.623	Judgment	0.000	13	-3.862	Fast Track	14	1.505	Credibility Weighted	1.201
Total Collision	0.050	20	-8.917	Fast Track	20	-1.495	Credibility Weighted	-1.869	6	-1.129	Fast Track	7	-0.954	Credibility Weighted	-0.963

		Average Paid															
		Current Level								Projected Level							
Coverage	Credibility	State		Complement	Complement		Selected Trend Type	Trend	State		Complement	Complement		Selected Trend Type	Trend		
		Qtrs	Trend		Qtrs	Trend			Qtrs	Trend		Qtrs	Trend				
Total (R)BI	0.034	20	-18.972	Fast Track	20	-1.181	Credibility Weighted	-1.779	16	-4.527	Fast Track	10	0.074	Capped (was -0.080)	0.000		
Total (R)PD	0.076	20	49.293	Fast Track	20	2.067	Credibility Weighted	5.674	20	49.293	Fast Track	12	2.143	Capped (was 5.745)	5.000		
Total (Excess) Automobile Medical Pay	0.017	20	12.469	Companywide	20	2.571	Credibility Weighted	2.738	12	12.464	Companywide	16	5.361	Capped (was 5.841)	5.000		
Total (R)UM, UIM and UM/UIM	0.017	20	-47.970	Companywide	20	6.273	Credibility Weighted	5.362	4	3.608	Companywide	12	7.991	Capped (was 7.918)	5.000		
Total OTC	0.057	20	13.351	Fast Track	20	8.873	Judgment (was 9.126)	5.000	15	4.677	Fast Track	11	8.920	Capped (was 8.680)	5.000		
Total Collision	0.050	20	-1.624	Fast Track	20	1.706	Judgment	0.000	7	-7.290	Fast Track	12	2.101	Credibility Weighted	1.628		

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Bodily Injury
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	124,878	242,685	302,611	298,993	298,993	298,993	298,993	298,993	298,993	298,993
1/1/05 - 12/31/05	278,655	342,096	342,725	353,763	456,143	473,563	484,049	484,749	484,749	
1/1/06 - 12/31/06	280,235	457,334	835,164	838,529	839,495	839,495	839,495	839,495		
1/1/07 - 12/31/07	503,908	530,084	538,574	527,931	529,879	523,919	795,374			
1/1/08 - 12/31/08	423,279	869,728	667,200	634,246	643,946	654,969				
1/1/09 - 12/31/09	629,347	1,161,177	1,148,613	1,138,913	1,138,913					
1/1/10 - 12/31/10	853,239	1,364,108	2,120,820	1,548,177						
1/1/11 - 12/31/11	220,118	435,851	627,072							
1/1/12 - 12/31/12	154,232	255,660								
1/1/13 - 12/31/13	937,352									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.9434	1.2469	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.2277	1.0018	1.0322	1.2894	1.0382	1.0221	1.0014	1.0000	
1/1/06 - 12/31/06	1.6320	1.8262	1.0040	1.0012	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.0519	1.0160	0.9802	1.0037	0.9888	1.5181			
1/1/08 - 12/31/08	2.0547	0.7671	0.9506	1.0153	1.0171				
1/1/09 - 12/31/09	1.8451	0.9892	0.9916	1.0000					
1/1/10 - 12/31/10	1.5987	1.5547	0.7300						
1/1/11 - 12/31/11	1.9801	1.4387							
1/1/12 - 12/31/12	1.6576								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.6576	1.4387	0.7300	1.0000	1.0171	1.5181	1.0000	1.0000	1.0000
2 Year Average	1.8188	1.4967	0.8608	1.0076	1.0030	1.2590	1.0007	1.0000	1.0006
3 Year Average	1.7455	1.3275	0.8907	1.0063	1.0020	1.1801	1.0005	0.9994	1.0004
4 Year Average	1.7704	1.1874	0.9131	1.0050	1.0110	1.1351	1.0060	0.9996	1.0003
5 Year Average	1.8272	1.1531	0.9313	1.0619	1.0088	1.1126	1.0048	0.9996	1.1038
6 Year Average	1.6980	1.2653	0.9481	1.0516	1.0087	1.0638	1.0040	1.0008	1.1038
7 Year Average	1.6886	1.2277	0.9538	1.0868	1.0093	1.0785	0.9534	1.0008	1.1038
8 Year Average	1.6310	1.2301	0.9907	1.0773	1.0317	1.0690	0.9534	1.0008	1.1038
9 Year Average	1.6657	1.2203	0.9946	1.0644	1.1048	1.0690	0.9534	1.0008	1.1038
Middle 3 of 5	1.8276	1.1480	0.9741*	1.0067*	1.0057*	1.0149*	1.0005	1.0000	1.0004
Middle 5 of 7	1.7427*	1.2001*	0.9829	1.0619	1.0077	1.0423	1.0003	1.0000	1.0004
3 Year Volume Weighted	1.6745	1.3159	0.8437	1.0051	1.0025	1.1535	1.0004	0.9990	1.0007
5 Year Volume Weighted	1.7922	1.1700	0.8828	1.0329	1.0081	1.0965	1.0082	0.9993	1.0941
7 Year Volume Weighted	1.6558	1.2170	0.8967	1.0762	1.0086	1.0807	0.9450	1.0004	1.0941
9 Year Volume Weighted	1.6317	1.2113	0.9347	1.0639	1.0813	1.0685	0.9450	1.0004	1.0941

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd		2nd-3rd		3rd-4th		4th-5th		5th-6th		6th-7th		7th-8th		8th-9th		9th-10th	
Selected Custom	M5	1.7427	M5	1.2001	M3	0.9741	M3	1.0067	M3	1.0057	M3	1.0149	---	1.0000	---	1.0000	---	1.0000
Cumulative		2.0933		1.2012		1.0009		1.0275		1.0207		1.0149		1.0000		1.0000		1.0000
Ratio to Ultimate		0.4777		0.8325		0.9991		0.9732		0.9797		0.9853		1.0000		1.0000		1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Bodily Injury
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	124,878	242,685	302,611	298,993	298,993	298,993	298,993	298,993	298,993	298,993
1/1/05 - 12/31/05	278,655	342,096	342,725	353,763	456,143	473,563	484,049	484,749	484,749	
1/1/06 - 12/31/06	280,235	457,334	835,164	838,529	839,495	839,495	839,495	839,495		
1/1/07 - 12/31/07	503,908	530,084	538,574	527,931	529,879	523,919	795,374			
1/1/08 - 12/31/08	423,279	869,728	667,200	634,246	643,946	654,969				
1/1/09 - 12/31/09	629,347	1,161,177	1,148,613	1,138,913	1,138,913					
1/1/10 - 12/31/10	853,239	1,364,108	2,120,820	1,548,177						
1/1/11 - 12/31/11	220,118	435,851	627,072							
1/1/12 - 12/31/12	154,232	255,660								
1/1/13 - 12/31/13	937,352									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0907	0.0461	-0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0474	0.0005	0.0082	0.0765	0.0130	0.0078	0.0005	0.0000	
1/1/06 - 12/31/06	0.1416	0.3022	0.0027	0.0008	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0201	0.0065	-0.0082	0.0015	-0.0046	0.2081			
1/1/08 - 12/31/08	0.3538	-0.1605	-0.0261	0.0077	0.0087				
1/1/09 - 12/31/09	0.4495	-0.0106	-0.0082	0.0000					
1/1/10 - 12/31/10	0.4314	0.6389	-0.4835						
1/1/11 - 12/31/11	0.1698	0.1505							
1/1/12 - 12/31/12	0.0787								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0787	0.1505	-0.4835	0.0000	0.0087	0.2081	0.0000	0.0000	0.0000
2 Year Average	0.1242	0.3947	-0.2458	0.0038	0.0020	0.1040	0.0002	0.0000	0.0000
3 Year Average	0.2266	0.2596	-0.1726	0.0031	0.0014	0.0720	0.0002	0.0000	0.0000
4 Year Average	0.2824	0.1546	-0.1315	0.0025	0.0043	0.0540	0.0002	0.0000	0.0000
5 Year Average	0.2966	0.1250	-0.1047	0.0173	0.0034	0.0540	0.0002	0.0000	0.0000
6 Year Average	0.2506	0.1545	-0.0858	0.0144	0.0034	0.0540	0.0002	0.0000	0.0000
7 Year Average	0.2350	0.1325	-0.0740	0.0144	0.0034	0.0540	0.0002	0.0000	0.0000
8 Year Average	0.2115	0.1217	-0.0740	0.0144	0.0034	0.0540	0.0002	0.0000	0.0000
9 Year Average	0.1981	0.1217	-0.0740	0.0144	0.0034	0.0540	0.0002	0.0000	0.0000
Middle 3 of 5	0.3183	0.0488	-0.0142*	0.0033*	0.0029*	0.0039*	0.0000	0.0000	0.0000
Middle 5 of 7	0.2351*	0.0898*	-0.0085	0.0025	0.0029	0.0039	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.3402	0.3123	-0.2673	0.0025	0.0016	0.0614	0.0001	0.0000	0.0000
5 Year Volume Weighted	0.3729	0.1808	-0.1986	0.0096	0.0033	0.0528	0.0001	0.0000	0.0000
7 Year Volume Weighted	0.2937	0.1796	-0.1767	0.0088	0.0033	0.0528	0.0001	0.0000	0.0000
9 Year Volume Weighted	0.2666	0.1736	-0.1767	0.0088	0.0033	0.0528	0.0001	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5	M5	M3	M3	M3	M3	---	---	---
Cumulative	0.2351	0.0898	-0.0142	0.0033	0.0029	0.0039	0.0000	0.0000	0.0000
	0.3208	0.0857	-0.0041	0.0101	0.0068	0.0039	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Bodily Injury
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	12,878	122,785	218,164	298,993	298,993	298,993	298,993	298,993	298,993	298,993
1/1/05 - 12/31/05	51,655	289,165	342,725	344,063	356,143	373,563	384,049	484,749	484,749	
1/1/06 - 12/31/06	61,835	318,534	795,164	798,529	839,495	839,495	839,495	839,495		
1/1/07 - 12/31/07	74,267	164,154	482,116	490,874	498,121	514,219	523,337			
1/1/08 - 12/31/08	11,248	331,553	619,400	634,246	634,246	639,969				
1/1/09 - 12/31/09	85,147	289,678	900,599	918,357	923,615					
1/1/10 - 12/31/10	24,104	390,654	1,253,301	1,269,398						
1/1/11 - 12/31/11	48,118	281,406	352,027							
1/1/12 - 12/31/12	71,032	129,960								
1/1/13 - 12/31/13	182,078									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	9.5346	1.7768	1.3705	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	5.5980	1.1852	1.0039	1.0351	1.0489	1.0281	1.2622	1.0000	
1/1/06 - 12/31/06	5.1513	2.4963	1.0042	1.0513	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	2.2103	2.9370	1.0182	1.0148	1.0323	1.0177			
1/1/08 - 12/31/08	29.4778	1.8682	1.0240	1.0000	1.0090				
1/1/09 - 12/31/09	3.4021	3.1090	1.0197	1.0057					
1/1/10 - 12/31/10	16.2070	3.2082	1.0128						
1/1/11 - 12/31/11	5.8483	1.2510							
1/1/12 - 12/31/12	1.8296								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.8296	1.2510	1.0128	1.0057	1.0090	1.0177	1.0000	1.0000	1.0000
2 Year Average	3.8390	2.2296	1.0162	1.0028	1.0206	1.0088	1.1311	1.0000	1.0006
3 Year Average	7.9616	2.5227	1.0188	1.0068	1.0138	1.0153	1.0874	1.0073	1.0004
4 Year Average	6.8218	2.3591	1.0187	1.0180	1.0225	1.0114	1.0713	1.0054	1.0003
5 Year Average	11.3530	2.4747	1.0158	1.0214	1.0180	1.0692	1.0570	1.0044	1.0032
6 Year Average	9.8292	2.4783	1.0138	1.0178	1.0300	1.0859	1.0475	1.0048	1.0032
7 Year Average	9.1609	2.2936	1.0648	1.0668	1.0283	1.1365	1.0454	1.0048	1.0032
8 Year Average	8.7155	2.2290	1.1058	1.0603	1.0279	1.1278	1.0454	1.0048	1.0032
9 Year Average	8.8066	2.1411	1.0983	1.0552	1.0274	1.1278	1.0454	1.0048	1.0032
Middle 3 of 5	8.4858	2.6381	1.0169*	1.0185*	1.0138*	1.0153*	1.0077	1.0000	1.0004
Middle 5 of 7	6.5638*	2.3323*	1.0158	1.0214	1.0218	1.1031	1.0111	1.0017	1.0004
3 Year Volume Weighted	5.5986	2.6056	1.0175	1.0061	1.0111	1.0113	1.0661	1.0125	1.0007
5 Year Volume Weighted	5.9389	2.4752	1.0150	1.0206	1.0149	1.0910	1.0440	1.0088	1.0031
7 Year Volume Weighted	5.0723	2.2978	1.0310	1.0641	1.0302	1.1324	1.0368	1.0085	1.0031
9 Year Volume Weighted	5.2645	2.1788	1.0578	1.0579	1.0292	1.1252	1.0368	1.0085	1.0031

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd		2nd-3rd		3rd-4th		4th-5th		5th-6th		6th-7th		7th-8th		8th-9th		9th-10th	
Selected Custom	M5	6.5638	M5	2.3323	M3	1.0169	M3	1.0185	M3	1.0138	M3	1.0153	---	1.0000	---	1.0000	---	1.0000
Cumulative		16.3202		2.4864		1.0661		1.0484		1.0293		1.0153		1.0000		1.0000		1.0000
Ratio to Ultimate		0.0613		0.4022		0.9380		0.9539		0.9715		0.9849		1.0000		1.0000		1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Bodily Injury
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	12,878	122,785	218,164	298,993	298,993	298,993	298,993	298,993	298,993	298,993
1/1/05 - 12/31/05	51,655	289,165	342,725	344,063	356,143	373,563	384,049	484,749	484,749	
1/1/06 - 12/31/06	61,835	318,534	795,164	798,529	839,495	839,495	839,495	839,495		
1/1/07 - 12/31/07	74,267	164,154	482,116	490,874	498,121	514,219	523,337			
1/1/08 - 12/31/08	11,248	331,553	619,400	634,246	634,246	639,969				
1/1/09 - 12/31/09	85,147	289,678	900,599	918,357	923,615					
1/1/10 - 12/31/10	24,104	390,654	1,253,301	1,269,398						
1/1/11 - 12/31/11	48,118	281,406	352,027							
1/1/12 - 12/31/12	71,032	129,960								
1/1/13 - 12/31/13	182,078									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0846	0.0734	0.0622	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.1774	0.0400	0.0010	0.0090	0.0130	0.0078	0.0752	0.0000	
1/1/06 - 12/31/06	0.2053	0.3812	0.0027	0.0328	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0689	0.2438	0.0067	0.0056	0.0123	0.0070			
1/1/08 - 12/31/08	0.2538	0.2281	0.0118	0.0000	0.0045				
1/1/09 - 12/31/09	0.1729	0.5164	0.0150	0.0044					
1/1/10 - 12/31/10	0.3095	0.7284	0.0136						
1/1/11 - 12/31/11	0.1836	0.0556							
1/1/12 - 12/31/12	0.0457								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0457	0.0556	0.0136	0.0044	0.0045	0.0070	0.0000	0.0000	0.0000
2 Year Average	0.1146	0.3920	0.0143	0.0022	0.0084	0.0035	0.0376	0.0000	0.0000
3 Year Average	0.1796	0.4335	0.0135	0.0033	0.0056	0.0049	0.0251	0.0000	0.0000
4 Year Average	0.1779	0.3821	0.0118	0.0107	0.0074	0.0037	0.0251	0.0000	0.0000
5 Year Average	0.1931	0.3545	0.0100	0.0104	0.0060	0.0037	0.0251	0.0000	0.0000
6 Year Average	0.1724	0.3589	0.0085	0.0086	0.0060	0.0037	0.0251	0.0000	0.0000
7 Year Average	0.1771	0.3134	0.0161	0.0086	0.0060	0.0037	0.0251	0.0000	0.0000
8 Year Average	0.1771	0.2834	0.0161	0.0086	0.0060	0.0037	0.0251	0.0000	0.0000
9 Year Average	0.1669	0.2834	0.0161	0.0086	0.0060	0.0037	0.0251	0.0000	0.0000
Middle 3 of 5	0.2034*	0.3294	0.0107	0.0063*	0.0056*	0.0035	0.0000	0.0000	0.0000
Middle 5 of 7	0.1769	0.2850*	0.0100*	0.0048	0.0056	0.0035*	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.1364	0.4677	0.0137	0.0033	0.0046	0.0038	0.0190	0.0000	0.0000
5 Year Volume Weighted	0.1549	0.3880	0.0107	0.0113	0.0052	0.0032	0.0190	0.0000	0.0000
7 Year Volume Weighted	0.1462	0.3382	0.0124	0.0104	0.0052	0.0032	0.0190	0.0000	0.0000
9 Year Volume Weighted	0.1480	0.3233	0.0124	0.0104	0.0052	0.0032	0.0190	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd		2nd-3rd		3rd-4th		4th-5th		5th-6th		6th-7th		7th-8th		8th-9th		9th-10th	
Selected Custom	M3	0.2034	M5	0.2850	M5	0.0100	M3	0.0063	M3	0.0056	M5	0.0035	---	0.0000	---	0.0000	---	0.0000
Cumulative		0.5138		0.3104		0.0254		0.0154		0.0091		0.0035		0.0000		0.0000		0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Property Damage
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	186,940	236,818	241,867	239,685	239,685	239,685	239,685	239,685	239,685	239,685
1/1/05 - 12/31/05	201,439	243,153	249,666	251,016	251,016	251,016	251,016	249,666	249,666	
1/1/06 - 12/31/06	258,102	268,728	281,845	288,287	288,287	289,637	292,948	308,287		
1/1/07 - 12/31/07	189,670	252,760	288,918	289,733	307,963	297,056	297,056			
1/1/08 - 12/31/08	282,595	319,082	327,753	327,753	327,753	329,103				
1/1/09 - 12/31/09	227,790	249,287	277,526	277,526						
1/1/10 - 12/31/10	293,055	309,102	327,752	341,765						
1/1/11 - 12/31/11	212,637	266,319	320,173							
1/1/12 - 12/31/12	197,243	289,915								
1/1/13 - 12/31/13	146,761									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.2668	1.0213	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.2071	1.0268	1.0054	1.0000	1.0000	1.0000	0.9946	1.0000	
1/1/06 - 12/31/06	1.0412	1.0488	1.0229	1.0000	1.0047	1.0114	1.0524		
1/1/07 - 12/31/07	1.3326	1.1431	1.0028	1.0629	0.9646	1.0000			
1/1/08 - 12/31/08	1.1291	1.0272	1.0000	1.0000	1.0041				
1/1/09 - 12/31/09	1.0944	1.1133	1.0000	1.0000					
1/1/10 - 12/31/10	1.0548	1.0603	1.0428						
1/1/11 - 12/31/11	1.2525	1.2022							
1/1/12 - 12/31/12	1.4698								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.4698	1.2022	1.0428	1.0000	1.0041	1.0000	1.0524	1.0000	1.0000
2 Year Average	1.3611	1.1312	1.0214	1.0000	0.9844	1.0057	1.0235	1.0000	0.9706
3 Year Average	1.2590	1.1253	1.0143	1.0210	0.9911	1.0038	1.0157	1.0000	0.9804
4 Year Average	1.2179	1.1008	1.0114	1.0157	0.9934	1.0028	1.0274	1.0000	0.9853
5 Year Average	1.2001	1.1092	1.0137	1.0126	0.9947	1.0014	1.0219	1.0000	0.9883
6 Year Average	1.2222	1.0991	1.0123	1.0105	0.9956	1.0012	1.0182	0.9988	0.9883
7 Year Average	1.1963	1.0888	1.0093	1.0095	0.9962	1.0009	1.0156	0.9988	0.9883
8 Year Average	1.1977	1.0804	1.0158	1.0086	0.9967	0.9992	1.0156	0.9988	0.9883
9 Year Average	1.2054	1.0736	1.0159	1.0076	0.9979	0.9992	1.0156	0.9988	0.9883
Middle 3 of 5	1.1587	1.1056*	1.0086*	1.0000	1.0014	1.0000	1.0175	1.0000	1.0000
Middle 5 of 7	1.1727	1.0785	1.0062	1.0007*	1.0009*	0.9998	1.0105	1.0000	1.0000
3 Year Volume Weighted	1.2311*	1.1221	1.0150	1.0204	0.9911	1.0039	1.0179	1.0000	0.9770
5 Year Volume Weighted	1.1817	1.1042	1.0142	1.0127	0.9942	1.0014	1.0244	1.0000	0.9848
7 Year Volume Weighted	1.1771	1.0866	1.0103	1.0097	0.9960	1.0009	1.0185	0.9991	0.9848
9 Year Volume Weighted	1.1882	1.0721	1.0170	1.0078	0.9973	0.9997	1.0185	0.9991	0.9848

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W3	M3	M3	M5	M5	---	---	---	---
Cumulative	1.2311	1.1056	1.0086	1.0007	1.0009	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.3750	1.1169	1.0102	1.0016	1.0009	1.0000	1.0000	1.0000	1.0000
	0.7273	0.8953	0.9899	0.9984	0.9991	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Property Damage
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	186,940	236,818	241,867	239,685	239,685	239,685	239,685	239,685	239,685	239,685
1/1/05 - 12/31/05	201,439	243,153	249,666	251,016	251,016	251,016	251,016	249,666	249,666	
1/1/06 - 12/31/06	258,102	268,728	281,845	288,287	288,287	289,637	292,948	308,287		
1/1/07 - 12/31/07	189,670	252,760	288,918	289,733	307,963	297,056	297,056			
1/1/08 - 12/31/08	282,595	319,082	327,753	327,753	327,753	329,103				
1/1/09 - 12/31/09	227,790	249,287	277,526	277,526						
1/1/10 - 12/31/10	293,055	309,102	327,752	341,765						
1/1/11 - 12/31/11	212,637	266,319	320,173							
1/1/12 - 12/31/12	197,243	289,915								
1/1/13 - 12/31/13	146,761									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0768	0.0078	-0.0034	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0632	0.0099	0.0020	0.0000	0.0000	0.0000	-0.0020	0.0000	
1/1/06 - 12/31/06	0.0168	0.0208	0.0102	0.0000	0.0021	0.0052	0.0243		
1/1/07 - 12/31/07	0.0976	0.0559	0.0013	0.0282	-0.0169	0.0000			
1/1/08 - 12/31/08	0.0606	0.0144	0.0000	0.0000	0.0022				
1/1/09 - 12/31/09	0.0374	0.0492	0.0000	0.0000					
1/1/10 - 12/31/10	0.0295	0.0343	0.0257						
1/1/11 - 12/31/11	0.1028	0.1031							
1/1/12 - 12/31/12	0.1829								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.1829	0.1031	0.0257	0.0000	0.0022	0.0000	0.0243	0.0000	0.0000
2 Year Average	0.1428	0.0687	0.0128	0.0000	-0.0073	0.0026	0.0112	0.0000	0.0000
3 Year Average	0.1051	0.0622	0.0086	0.0094	-0.0042	0.0017	0.0074	0.0000	0.0000
4 Year Average	0.0882	0.0503	0.0068	0.0070	-0.0031	0.0013	0.0074	0.0000	0.0000
5 Year Average	0.0826	0.0514	0.0074	0.0056	-0.0025	0.0013	0.0074	0.0000	0.0000
6 Year Average	0.0851	0.0463	0.0065	0.0047	-0.0025	0.0013	0.0074	0.0000	0.0000
7 Year Average	0.0754	0.0411	0.0051	0.0047	-0.0025	0.0013	0.0074	0.0000	0.0000
8 Year Average	0.0738	0.0369	0.0051	0.0047	-0.0025	0.0013	0.0074	0.0000	0.0000
9 Year Average	0.0742	0.0369	0.0051	0.0047	-0.0025	0.0013	0.0074	0.0000	0.0000
Middle 3 of 5	0.0669	0.0465*	0.0038	0.0000	0.0007	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0656	0.0349	0.0027	0.0000	0.0007*	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0947*	0.0610	0.0090*	0.0091	-0.0042	0.0018	0.0084	0.0000	0.0000
5 Year Volume Weighted	0.0760	0.0494	0.0078	0.0057*	-0.0027	0.0014	0.0084	0.0000	0.0000
7 Year Volume Weighted	0.0693	0.0404	0.0057	0.0049	-0.0027	0.0014	0.0084	0.0000	0.0000
9 Year Volume Weighted	0.0694	0.0368	0.0057	0.0049	-0.0027	0.0014	0.0084	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd		2nd-3rd		3rd-4th		4th-5th		5th-6th		6th-7th		7th-8th		8th-9th		9th-10th	
Selected Custom	W3	0.0947	M3	0.0465	W3	0.0090	W5	0.0057	M5	0.0007	---	0.0000	---	0.0000	---	0.0000	---	0.0000
Cumulative		0.1566		0.0619		0.0154		0.0064		0.0007		0.0000		0.0000		0.0000		0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Property Damage
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	171,564	232,406	240,517	239,685	239,685	239,685	239,685	239,685	239,685	239,685
1/1/05 - 12/31/05	173,093	236,403	249,666	249,666	249,666	249,666	249,666	249,666	249,666	
1/1/06 - 12/31/06	227,700	261,978	277,795	288,287	288,287	289,508	291,598	308,287		
1/1/07 - 12/31/07	182,920	250,060	267,805	273,932	296,244	297,056	297,056			
1/1/08 - 12/31/08	269,612	316,382	327,753	327,753	327,753	327,753				
1/1/09 - 12/31/09	214,390	246,587	277,526	277,526	277,526					
1/1/10 - 12/31/10	264,543	307,752	327,752	340,415						
1/1/11 - 12/31/11	199,230	260,919	317,473							
1/1/12 - 12/31/12	178,878	284,515								
1/1/13 - 12/31/13	138,661									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.3546	1.0349	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.3658	1.0561	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.1505	1.0604	1.0378	1.0000	1.0042	1.0072	1.0572		
1/1/07 - 12/31/07	1.3670	1.0710	1.0229	1.0815	1.0027	1.0000			
1/1/08 - 12/31/08	1.1735	1.0359	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.1502	1.1255	1.0000	1.0000					
1/1/10 - 12/31/10	1.1633	1.0650	1.0386						
1/1/11 - 12/31/11	1.3096	1.2167							
1/1/12 - 12/31/12	1.5906								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.5906	1.2167	1.0386	1.0000	1.0000	1.0000	1.0572	1.0000	1.0000
2 Year Average	1.4501	1.1408	1.0193	1.0000	1.0014	1.0036	1.0286	1.0000	1.0000
3 Year Average	1.3545	1.1357	1.0129	1.0272	1.0023	1.0024	1.0191	1.0000	1.0000
4 Year Average	1.3034	1.1108	1.0154	1.0204	1.0017	1.0018	1.0143	1.0000	1.0000
5 Year Average	1.2774	1.1028	1.0199	1.0163	1.0014	1.0014	1.0114	1.0000	1.0000
6 Year Average	1.2924	1.0957	1.0165	1.0136	1.0012	1.0012	1.0095	1.0000	1.0000
7 Year Average	1.2721	1.0901	1.0137	1.0127	1.0010	1.0009	1.0082	1.0000	1.0000
8 Year Average	1.2838	1.0832	1.0222	1.0114	1.0009	1.0001	1.0082	1.0000	1.0000
9 Year Average	1.2917	1.0767	1.0227	1.0101	1.0008	1.0001	1.0082	1.0000	1.0000
Middle 3 of 5	1.2155	1.0872	1.0202*	1.0000	1.0009*	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.2328	1.0756	1.0121	1.0015*	1.0006	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.3276*	1.1318*	1.0136	1.0254	1.0022	1.0025	1.0214	1.0000	1.0000
5 Year Volume Weighted	1.2570	1.0989	1.0198	1.0158	1.0014	1.0015	1.0120	1.0000	1.0000
7 Year Volume Weighted	1.2543	1.0881	1.0144	1.0125	1.0010	1.0010	1.0091	1.0000	1.0000
9 Year Volume Weighted	1.2737	1.0754	1.0235	1.0101	1.0008	1.0004	1.0091	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W3	W3	M3	M5	M3	---	---	---	---
Cumulative	1.3276	1.1318	1.0202	1.0015	1.0009	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.5366	1.1574	1.0226	1.0024	1.0009	1.0000	1.0000	1.0000	1.0000
	0.6508	0.8640	0.9779	0.9976	0.9991	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Property Damage
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	171,564	232,406	240,517	239,685	239,685	239,685	239,685	239,685	239,685	239,685
1/1/05 - 12/31/05	173,093	236,403	249,666	249,666	249,666	249,666	249,666	249,666	249,666	
1/1/06 - 12/31/06	227,700	261,978	277,795	288,287	288,287	289,508	291,598	308,287		
1/1/07 - 12/31/07	182,920	250,060	267,805	273,932	296,244	297,056	297,056			
1/1/08 - 12/31/08	269,612	316,382	327,753	327,753	327,753	327,753				
1/1/09 - 12/31/09	214,390	246,587	277,526	277,526						
1/1/10 - 12/31/10	264,543	307,752	327,752	340,415						
1/1/11 - 12/31/11	199,230	260,919	317,473							
1/1/12 - 12/31/12	178,878	284,515								
1/1/13 - 12/31/13	138,661									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0936	0.0125	-0.0013	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0959	0.0201	0.0000	0.0000	0.0000	0.0000		0.0000	
1/1/06 - 12/31/06	0.0543	0.0251	0.0166	0.0000	0.0019	0.0033	0.0265		
1/1/07 - 12/31/07	0.1039	0.0275	0.0095	0.0345	0.0013	0.0000			
1/1/08 - 12/31/08	0.0777	0.0189	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0561	0.0539	0.0000	0.0000					
1/1/10 - 12/31/10	0.0794	0.0367	0.0233						
1/1/11 - 12/31/11	0.1181	0.1083							
1/1/12 - 12/31/12	0.2084								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.2084	0.1083	0.0233	0.0000	0.0000	0.0000	0.0265	0.0000	0.0000
2 Year Average	0.1632	0.0725	0.0116	0.0000	0.0006	0.0016	0.0132	0.0000	0.0000
3 Year Average	0.1353	0.0663	0.0078	0.0115	0.0011	0.0011	0.0088	0.0000	0.0000
4 Year Average	0.1155	0.0544	0.0082	0.0086	0.0008	0.0008	0.0088	0.0000	0.0000
5 Year Average	0.1079	0.0491	0.0099	0.0069	0.0006	0.0008	0.0088	0.0000	0.0000
6 Year Average	0.1073	0.0451	0.0082	0.0058	0.0006	0.0008	0.0088	0.0000	0.0000
7 Year Average	0.0997	0.0415	0.0069	0.0058	0.0006	0.0008	0.0088	0.0000	0.0000
8 Year Average	0.0992	0.0379	0.0069	0.0058	0.0006	0.0008	0.0088	0.0000	0.0000
9 Year Average	0.0986	0.0379	0.0069	0.0058	0.0006	0.0008	0.0088	0.0000	0.0000
Middle 3 of 5	0.0917	0.0394	0.0087*	0.0000	0.0004	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0870	0.0327	0.0052	0.0000	0.0004*	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.1273*	0.0648*	0.0082	0.0107	0.0010	0.0011	0.0099	0.0000	0.0000
5 Year Volume Weighted	0.1019	0.0475	0.0100	0.0067*	0.0007	0.0009	0.0099	0.0000	0.0000
7 Year Volume Weighted	0.0951	0.0410	0.0074	0.0057	0.0007	0.0009	0.0099	0.0000	0.0000
9 Year Volume Weighted	0.0950	0.0378	0.0074	0.0057	0.0007	0.0009	0.0099	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W3	W3	M3	W5	M5	**	**	**	**
Cumulative	0.1273	0.0648	0.0087	0.0067	0.0004	0.0000	0.0000	0.0000	0.0000
	0.2079	0.0806	0.0158	0.0071	0.0004	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Extended Garage Liability
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06			9,700							
1/1/07 - 12/31/07		9,700	0	0	0	0	0			
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	2,484	2,484	2,484	2,484						
1/1/11 - 12/31/11	9,700		19,700							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06		0.0000							
1/1/07 - 12/31/07	0.0000								
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	1.0000	1.0000	1.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	1.0000						
2 Year Average		0.5000	1.0000						
3 Year Average	1.0000	0.5000	1.0000						
4 Year Average	1.0000	0.5000	1.0000						
5 Year Average	1.0000	0.5000	1.0000						
6 Year Average	0.5000	0.3333	1.0000						
7 Year Average	0.5000	0.3333	1.0000						
8 Year Average	0.5000	0.3333	1.0000						
9 Year Average	0.5000	0.3333	1.0000						
Middle 3 of 5		0.0000							
Middle 5 of 7	0.0000	0.0000							
3 Year Volume Weighted	1.0000	1.0000	1.0000						
5 Year Volume Weighted	1.0000	1.0000	1.0000						
7 Year Volume Weighted	1.0000	1.0000	1.0000						
9 Year Volume Weighted	1.0000	1.0000	1.0000						

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Extended Garage Liability
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06			9,700							
1/1/07 - 12/31/07		9,700	0	0	0	0	0			
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	2,484	2,484	2,484	2,484						
1/1/11 - 12/31/11	9,700		19,700							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	0.0000								
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	0.0000	0.0000	0.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	0.0000						
2 Year Average		0.0000	0.0000						
3 Year Average	0.0000	0.0000	0.0000						
4 Year Average	0.0000	0.0000	0.0000						
5 Year Average	0.0000	0.0000	0.0000						
6 Year Average	0.0000	0.0000	0.0000						
7 Year Average	0.0000	0.0000	0.0000						
8 Year Average	0.0000	0.0000	0.0000						
9 Year Average	0.0000	0.0000	0.0000						
Middle 3 of 5		0.0000							
Middle 5 of 7	0.0000	0.0000							
3 Year Volume Weighted	0.0000	0.0000	0.0000						
5 Year Volume Weighted	0.0000	0.0000	0.0000						
7 Year Volume Weighted	0.0000	0.0000	0.0000						
9 Year Volume Weighted	0.0000	0.0000	0.0000						

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Extended Garage Liability
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06			0							
1/1/07 - 12/31/07		0	0	0	0	0	0			
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	2,484	2,484	2,484	2,484						
1/1/11 - 12/31/11	0		6,213							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	1.0000	1.0000	1.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	1.0000						
2 Year Average		0.5000	1.0000						
3 Year Average	1.0000	0.5000	1.0000						
4 Year Average	1.0000	0.5000	1.0000						
5 Year Average	1.0000	0.5000	1.0000						
6 Year Average	1.0000	0.5000	1.0000						
7 Year Average	1.0000	0.5000	1.0000						
8 Year Average	1.0000	0.5000	1.0000						
9 Year Average	1.0000	0.5000	1.0000						
Middle 3 of 5		0.0000							
Middle 5 of 7		0.0000							
3 Year Volume Weighted	1.0000	1.0000	1.0000						
5 Year Volume Weighted	1.0000	1.0000	1.0000						
7 Year Volume Weighted	1.0000	1.0000	1.0000						
9 Year Volume Weighted	1.0000	1.0000	1.0000						

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Extended Garage Liability
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06			0							
1/1/07 - 12/31/07		0	0	0	0	0	0			
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	2,484	2,484	2,484	2,484						
1/1/11 - 12/31/11	0		6,213							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	0.0000	0.0000	0.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	0.0000						
2 Year Average		0.0000	0.0000						
3 Year Average	0.0000	0.0000	0.0000						
4 Year Average	0.0000	0.0000	0.0000						
5 Year Average	0.0000	0.0000	0.0000						
6 Year Average	0.0000	0.0000	0.0000						
7 Year Average	0.0000	0.0000	0.0000						
8 Year Average	0.0000	0.0000	0.0000						
9 Year Average	0.0000	0.0000	0.0000						
Middle 3 of 5		0.0000							
Middle 5 of 7		0.0000							
3 Year Volume Weighted	0.0000	0.0000	0.0000						
5 Year Volume Weighted	0.0000	0.0000	0.0000						
7 Year Volume Weighted	0.0000	0.0000	0.0000						
9 Year Volume Weighted	0.0000	0.0000	0.0000						

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Automobile Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	15,260	16,703	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003
1/1/05 - 12/31/05	13,412	16,552	16,552	16,552	16,552	16,552	16,552	16,552	16,552	
1/1/06 - 12/31/06	10,468	8,952	8,952	8,952	8,952	8,952	8,952	8,952		
1/1/07 - 12/31/07	9,384	15,610	15,786	15,786	15,786	15,786	15,786			
1/1/08 - 12/31/08	21,226	23,141	23,141	23,141	23,141	23,141				
1/1/09 - 12/31/09	15,251	15,901	15,901	15,901	15,901					
1/1/10 - 12/31/10	16,366	18,016	18,016	18,016						
1/1/11 - 12/31/11	1,350	14,800	17,760							
1/1/12 - 12/31/12	1,350	1,024								
1/1/13 - 12/31/13	1,031									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0946	0.8383	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.2341	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	0.8552	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.6634	1.0113	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	1.0902	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.0426	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.1008	1.0000	1.0000						
1/1/11 - 12/31/11	10.9630	1.2000							
1/1/12 - 12/31/12	0.7588								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.7588	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	5.8609	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	4.2742	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	3.4663	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	2.9911	1.0423	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	2.7698	1.0352	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	2.4963	1.0302	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	2.3385	1.0062	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	2.2003	1.0194	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0779	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.1504	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.7749	1.0608	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.3122	1.0359	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.2924	1.0278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.2559	1.0305	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.2927	< 0.9675	< 0.9754	< 0.9943	< 0.9949	< 0.9984	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.2048	0.9320	0.9634	0.9876	0.9933	0.9984	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8300	1.0729	1.0380	1.0125	1.0067	1.0016	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Automobile Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	15,260	16,703	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003
1/1/05 - 12/31/05	13,412	16,552	16,552	16,552	16,552	16,552	16,552	16,552	16,552	
1/1/06 - 12/31/06	10,468	8,952	8,952	8,952	8,952	8,952	8,952	8,952		
1/1/07 - 12/31/07	9,384	15,610	15,786	15,786	15,786	15,786	15,786			
1/1/08 - 12/31/08	21,226	23,141	23,141	23,141	23,141	23,141				
1/1/09 - 12/31/09	15,251	15,901	15,901	15,901	15,901					
1/1/10 - 12/31/10	16,366	18,016	18,016	18,016						
1/1/11 - 12/31/11	1,350	14,800	17,760							
1/1/12 - 12/31/12	1,350	1,024								
1/1/13 - 12/31/13	1,031									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0400	-0.0748	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0838	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	-0.0412	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.1612	0.0046	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0511	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0190	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0554	0.0000	0.0000						
1/1/11 - 12/31/11	0.4920	0.1083							
1/1/12 - 12/31/12	-0.0126								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	-0.0126	0.1083	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.2397	0.0542	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.1783	0.0361	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.1385	0.0271	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.1210	0.0226	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.1277	0.0188	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.1036	0.0161	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.1011	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0943	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0418	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0548	0.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0815	0.0329	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0527	0.0191	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0532	0.0148	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0552	0.0033	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.1261	< -0.0171	< -0.0120	< -0.0024	< -0.0028	< -0.0001	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.0917	-0.0344	-0.0173	-0.0053	-0.0029	-0.0001	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Automobile Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	9,160	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003
1/1/05 - 12/31/05	12,062	16,552	16,552	16,552	16,552	16,552	16,552	16,552	16,552	
1/1/06 - 12/31/06	8,907	8,952	8,952	8,952	8,952	8,952	8,952	8,952		
1/1/07 - 12/31/07	6,684	15,610	15,786	15,786	15,786	15,786	15,786			
1/1/08 - 12/31/08	19,979	23,141	23,141	23,141	23,141	23,141				
1/1/09 - 12/31/09	13,901	15,901	15,901	15,901	15,901					
1/1/10 - 12/31/10	15,016	18,016	18,016	18,016						
1/1/11 - 12/31/11	120	14,800	17,760							
1/1/12 - 12/31/12	0	1,024								
1/1/13 - 12/31/13	1,031									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.5287	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.3723	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.0051	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	2.3352	1.0113	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	1.1583	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.1439	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.1998	1.0000	1.0000						
1/1/11 - 12/31/11	123.3333	1.2000							
1/1/12 - 12/31/12	0.0000								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0000	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	61.6666	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	41.5110	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	31.4192	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	25.3671	1.0423	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	21.5284	1.0352	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	18.5965	1.0302	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	16.4435	1.0264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	14.7863	1.0422	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.1673	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.3685	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	2.1681	1.0608	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.4660	1.0359	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.4924	1.0278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.4794	1.0562	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.6117	< 0.9832	< 0.9843	< 0.9951	< 0.9983	< 0.9980	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.5464	0.9595	0.9759	0.9914	0.9963	0.9980	1.0000	1.0000	1.0000
Ratio to Ultimate	0.6467	1.0423	1.0247	1.0087	1.0037	1.0020	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Automobile Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	9,160	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003
1/1/05 - 12/31/05	12,062	16,552	16,552	16,552	16,552	16,552	16,552	16,552	16,552	
1/1/06 - 12/31/06	8,907	8,952	8,952	8,952	8,952	8,952	8,952	8,952		
1/1/07 - 12/31/07	6,684	15,610	15,786	15,786	15,786	15,786	15,786			
1/1/08 - 12/31/08	19,979	23,141	23,141	23,141	23,141	23,141				
1/1/09 - 12/31/09	13,901	15,901	15,901	15,901	15,901					
1/1/10 - 12/31/10	15,016	18,016	18,016	18,016						
1/1/11 - 12/31/11	120	14,800	17,760							
1/1/12 - 12/31/12	0	1,024								
1/1/13 - 12/31/13	1,031									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.1341	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.1198	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0012	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.2311	0.0046	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0843	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0584	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.1007	0.0000	0.0000						
1/1/11 - 12/31/11	0.5369	0.1083							
1/1/12 - 12/31/12	0.0000								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0000	0.1083	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.2684	0.0542	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.2125	0.0361	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.1740	0.0271	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.1561	0.0226	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.1686	0.0188	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.1447	0.0161	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.1416	0.0141	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.1407	0.0141	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0811	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0951	0.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.1042	0.0329	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0831	0.0191	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0871	0.0148	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0967	0.0132	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.2025	< -0.0071	< -0.0084	< -0.0011	< -0.0011	< -0.0005	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.1843	-0.0182	-0.0111	-0.0027	-0.0016	-0.0005	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	15,451	16,734	17,867	15,751	15,751	15,751	15,751	15,751	15,751	15,751
1/1/05 - 12/31/05	10,700	2,697	2,697	2,697	2,697	2,697	2,697	2,697	2,697	
1/1/06 - 12/31/06	21,400	8,030	8,030	8,030	8,030	8,030	6,830	6,830		
1/1/07 - 12/31/07	29,924	8,989	8,989	8,989	8,989	8,989	8,989			
1/1/08 - 12/31/08	9,700	5,000	5,000	5,000	5,000	14,700				
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	39,122	29,749	23,069	23,069						
1/1/11 - 12/31/11	38,800	25,991	26,291							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13	19,407									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0830	1.0677	0.8816	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	0.2521	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	0.3752	1.0000	1.0000	1.0000	1.0000	0.8506	1.0000		
1/1/07 - 12/31/07	0.3004	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	0.5155	1.0000	1.0000	1.0000	2.9400				
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	0.7604	0.7755	1.0000						
1/1/11 - 12/31/11	0.6699	1.0115							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		1.0115	1.0000		2.9400	1.0000	1.0000	1.0000	1.0000
2 Year Average	0.6699	0.8935	1.0000	1.0000	1.9700	0.9253	1.0000	1.0000	1.0000
3 Year Average	0.7151	0.8935	1.0000	1.0000	1.6467	0.9502	1.0000	1.0000	1.0000
4 Year Average	0.7151	0.9290	1.0000	1.0000	1.4850	0.9626	1.0000	1.0000	1.0000
5 Year Average	0.6486	0.9468	1.0000	1.0000	1.3880	0.9701	1.0000	1.0000	1.0000
6 Year Average	0.5616	0.9574	1.0000	1.0000	1.3233	0.9751	1.0000	1.0000	1.0000
7 Year Average	0.5243	0.9645	0.9803	0.9716	1.2771	0.9787	1.0000	1.0000	1.0000
8 Year Average	0.4789	0.9792	0.9533	0.9757	1.2425	0.9813	1.0000	1.0000	1.0000
9 Year Average	0.5652	0.9826	0.9591	0.9104	1.2156	0.9813	1.0000	1.0000	1.0000
Middle 3 of 5	0.5927	0.9252	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.4653	0.9551	0.9763	0.9659	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	0.7153	0.8855	1.0000	1.0000	1.4405	0.9392	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.6932	0.9085	1.0000	1.0000	1.2397	0.9818	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.5596	0.9207	0.9678	0.9189	1.1240	0.9852	1.0000	1.0000	1.0000
9 Year Volume Weighted	0.5887	0.9655	0.9010	0.8438	1.1053	0.9862	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.6424	> 0.7916	> 0.9311	> 0.9091	> 0.9790	> 0.9743	> 1.0000	> 1.0000	> 1.0000
Cumulative	0.4106	0.6391	0.8074	0.8671	0.9538	0.9743	1.0000	1.0000	1.0000
Ratio to Ultimate	2.4356	1.5646	1.2386	1.1532	1.0484	1.0264	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	15,451	16,734	17,867	15,751	15,751	15,751	15,751	15,751	15,751	15,751
1/1/05 - 12/31/05	10,700	2,697	2,697	2,697	2,697	2,697	2,697	2,697	2,697	
1/1/06 - 12/31/06	21,400	8,030	8,030	8,030	8,030	8,030	6,830	6,830		
1/1/07 - 12/31/07	29,924	8,989	8,989	8,989	8,989	8,989	8,989			
1/1/08 - 12/31/08	9,700	5,000	5,000	5,000	5,000	14,700				
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	39,122	29,749	23,069	23,069						
1/1/11 - 12/31/11	38,800	25,991	26,291							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13	19,407									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0451	0.0398	-0.0743	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	-0.2700	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	-0.4668	0.0000	0.0000	0.0000	0.0000	-0.0419	0.0000		
1/1/07 - 12/31/07	-0.6927	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	-0.1460	0.0000	0.0000	0.0000	0.3014				
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	-0.3186	-0.2271	0.0000						
1/1/11 - 12/31/11	-0.4637	0.0109							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0109	0.0000		0.3014	0.0000	0.0000	0.0000	0.0000
2 Year Average	-0.4637	-0.1081	0.0000	0.0000	0.1507	-0.0210	0.0000	0.0000	0.0000
3 Year Average	-0.3912	-0.1081	0.0000	0.0000	0.1005	-0.0140	0.0000	0.0000	0.0000
4 Year Average	-0.3912	-0.0721	0.0000	0.0000	0.0754	-0.0105	0.0000	0.0000	0.0000
5 Year Average	-0.3094	-0.0540	0.0000	0.0000	0.0603	-0.0105	0.0000	0.0000	0.0000
6 Year Average	-0.4052	-0.0432	0.0000	0.0000	0.0603	-0.0105	0.0000	0.0000	0.0000
7 Year Average	-0.4176	-0.0360	-0.0124	0.0000	0.0603	-0.0105	0.0000	0.0000	0.0000
8 Year Average	-0.3930	-0.0252	-0.0124	0.0000	0.0603	-0.0105	0.0000	0.0000	0.0000
9 Year Average	-0.3304	-0.0252	-0.0124	0.0000	0.0603	-0.0105	0.0000	0.0000	0.0000
Middle 3 of 5	-0.3912	-0.0757	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.4855	-0.0454	-0.0149	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	-0.3909	-0.1161	0.0000	0.0000	0.0684	-0.0171	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.3637	-0.0928	0.0000	0.0000	0.0372	-0.0095	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.4505	-0.0805	-0.0202	0.0000	0.0372	-0.0095	0.0000	0.0000	0.0000
9 Year Volume Weighted	-0.3924	-0.0597	-0.0202	0.0000	0.0372	-0.0095	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> -0.2913	> -0.1018	> -0.0230	> -0.0242	> -0.0066	> -0.0086	> 0.0000	> 0.0000	> 0.0000
Cumulative	-0.4555	-0.1642	-0.0624	-0.0394	-0.0152	-0.0086	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	5,751	7,034	8,167	15,751	15,751	15,751	15,751	15,751	15,751	15,751
1/1/05 - 12/31/05	1,091	2,697	2,697	2,697	2,697	2,697	2,697	2,697	2,697	
1/1/06 - 12/31/06	2,000	8,030	8,030	8,030	8,030	8,030	6,830	6,830		
1/1/07 - 12/31/07	3,989	8,989	8,989	8,989	8,989	8,989	8,989			
1/1/08 - 12/31/08	0	5,000	5,000	5,000	5,000	5,000				
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	10,022	20,049	23,069	23,069						
1/1/11 - 12/31/11	188	16,291	26,291							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13	167									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.2231	1.1610	1.9287	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	2.4716		1.0000	1.0000	1.0000	1.0000		1.0000	
1/1/06 - 12/31/06	4.0149	1.0000	1.0000	1.0000	1.0000	0.8506	1.0000		
1/1/07 - 12/31/07	2.2534	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	0.0000	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	2.0005	1.1507	1.0000						
1/1/11 - 12/31/11	86.4689	1.6138							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		1.6138	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	86.4689	1.3822	1.0000	1.0000	1.0000	0.9253	1.0000	1.0000	1.0000
3 Year Average	44.2347	1.3822	1.0000	1.0000	1.0000	0.9502	1.0000	1.0000	1.0000
4 Year Average	44.2347	1.2548	1.0000	1.0000	1.0000	0.9626	1.0000	1.0000	1.0000
5 Year Average	29.4898	1.1911	1.0000	1.0000	1.0000	0.9701	1.0000	1.0000	1.0000
6 Year Average	22.6807	1.1529	1.0000	1.0000	1.0000	0.9751	1.0000	1.0000	1.0000
7 Year Average	18.9475	1.1274	1.1548	1.0000	1.0000	0.9787	1.0000	1.0000	1.0000
8 Year Average	16.2016	1.1322	1.1327	1.0000	1.0000	0.9813	1.0000	1.0000	1.0000
9 Year Average	14.0618	1.1765	1.1161	1.0000	1.0000	0.9813	1.0000	1.0000	1.0000
Middle 3 of 5	1.0003	1.0502	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	2.0672	1.0301	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	3.5591	1.3583	1.0000	1.0000	1.0000	0.9392	1.0000	1.0000	1.0000
5 Year Volume Weighted	3.5591	1.2587	1.0000	1.0000	1.0000	0.9818	1.0000	1.0000	1.0000
7 Year Volume Weighted	3.2938	1.2133	1.1356	1.0000	1.0000	0.9852	1.0000	1.0000	1.0000
9 Year Volume Weighted	2.7381	1.2725	1.0809	1.0000	1.0000	0.9862	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 1.9120	> 1.1293	> 1.0795	> 1.0012	> 1.0185	> 1.0020	> 1.0000	> 1.0000	> 1.0000
Cumulative	2.3816	1.2456	1.1030	1.0218	1.0205	1.0020	1.0000	1.0000	1.0000
Ratio to Ultimate	0.4199	0.8028	0.9066	0.9787	0.9799	0.9980	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Medical Payments
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	5,751	7,034	8,167	15,751	15,751	15,751	15,751	15,751	15,751	15,751
1/1/05 - 12/31/05	1,091	2,697	2,697	2,697	2,697	2,697	2,697	2,697	2,697	
1/1/06 - 12/31/06	2,000	8,030	8,030	8,030	8,030	8,030	6,830	6,830		
1/1/07 - 12/31/07	3,989	8,989	8,989	8,989	8,989	8,989	8,989			
1/1/08 - 12/31/08	0	5,000	5,000	5,000	5,000	5,000				
1/1/09 - 12/31/09										
1/1/10 - 12/31/10	10,022	20,049	23,069	23,069						
1/1/11 - 12/31/11	188	16,291	26,291							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13	167									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0451	0.0398	0.2665	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0542	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.2105	0.0000	0.0000	0.0000	0.0000	-0.0419	0.0000		
1/1/07 - 12/31/07	0.1654	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0000	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09									
1/1/10 - 12/31/10	0.3408	0.1027	0.0000						
1/1/11 - 12/31/11	0.5829	0.3620							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.3620	0.0000		0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.5829	0.2324	0.0000	0.0000	0.0000	-0.0210	0.0000	0.0000	0.0000
3 Year Average	0.4618	0.2324	0.0000	0.0000	0.0000	-0.0140	0.0000	0.0000	0.0000
4 Year Average	0.4618	0.1549	0.0000	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
5 Year Average	0.3079	0.1162	0.0000	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
6 Year Average	0.2723	0.0929	0.0000	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
7 Year Average	0.2599	0.0774	0.0444	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
8 Year Average	0.2256	0.0721	0.0444	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
9 Year Average	0.1998	0.0721	0.0444	0.0000	0.0000	-0.0105	0.0000	0.0000	0.0000
Middle 3 of 5	0.1704	0.0342	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.1792	0.0205	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.3453	0.2189	0.0000	0.0000	0.0000	-0.0171	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.3453	0.1581	0.0000	0.0000	0.0000	-0.0095	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.2843	0.1303	0.0389	0.0000	0.0000	-0.0095	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.2137	0.1210	0.0389	0.0000	0.0000	-0.0095	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.1388	> 0.0365	> 0.0198	> 0.0023	> 0.0039	> 0.0020	> 0.0000	> 0.0000	> 0.0000
Cumulative	0.2033	0.0645	0.0280	0.0082	0.0059	0.0020	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Uninsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	2,186	14,186	14,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186
1/1/05 - 12/31/05		413,000	413,125	413,125	413,125	413,125	413,125	413,125	413,125	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07		12,000								
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	12,253	12,303	12,303	12,303	16,803					
1/1/10 - 12/31/10	12,000	300,000	300,000	300,000						
1/1/11 - 12/31/11			12,500							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	6.4905	1.0000	0.1541	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	0.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	0.0000								
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	1.0041	1.0000	1.0000	1.3658					
1/1/10 - 12/31/10	25.0000	1.0000	1.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	1.0000	1.3658				1.0000	1.0000
2 Year Average		0.5000	1.0000	1.3658			1.0000	1.0000	1.0000
3 Year Average	25.0000	0.6667	1.0000	1.3658		1.0000	1.0000	1.0000	1.0000
4 Year Average	13.0020	0.6667	1.0000	1.3658	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	13.0020	0.6667	1.0000	1.1829	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	8.6680	0.6667	1.0000	1.1219	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	8.6680	0.7501	0.7885	1.0914	1.0000	0.8671	1.0000	1.0000	1.0000
8 Year Average	6.5010	0.8001	0.8308	1.0732	1.0000	0.8671	1.0000	1.0000	1.0000
9 Year Average	6.4989	0.8334	0.8590	1.0610	1.0000	0.8671	1.0000	1.0000	1.0000
Middle 3 of 5	1.0041	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.5021	0.6667	0.7180	1.0000	1.0000	0.8339	1.0000	1.0000	1.0000
3 Year Volume Weighted	25.0000	1.0000	1.0000	1.3658		1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	12.8770	1.0000	1.0000	1.0106	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	12.8770	1.0002	0.9838	1.0105	1.0000	0.9570	1.0000	1.0000	1.0000
9 Year Volume Weighted	12.3491	1.0002	0.9862	1.0076	1.0000	0.9570	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 2.4761	> 1.2356	> 1.0415	> 1.0159	> 0.9898	> 0.9849	> 0.9939	> 0.9991	> 0.9995	> 0.9977
Cumulative	3.1249	1.2620	1.0214	0.9807	0.9653	0.9753	0.9902	0.9963	0.9972	0.9977
Ratio to Ultimate	0.3200	0.7924	0.9791	1.0197	1.0359	1.0254	1.0099	1.0037	1.0028	1.0023

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Uninsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	2,186	14,186	14,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186
1/1/05 - 12/31/05		413,000	413,125	413,125	413,125	413,125	413,125	413,125	413,125	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07		12,000								
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	12,253	12,303	12,303	12,303	16,803					
1/1/10 - 12/31/10	12,000	300,000	300,000	300,000						
1/1/11 - 12/31/11			12,500							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0531	0.0000	-0.0531	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	0.0000								
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	0.0003	0.0000	0.0000	0.0227					
1/1/10 - 12/31/10	1.6321	0.0000	0.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	0.0000	0.0227				0.0000	0.0000
2 Year Average		0.0000	0.0000	0.0227			0.0000	0.0000	0.0000
3 Year Average	1.6321	0.0000	0.0000	0.0227		0.0000	0.0000	0.0000	0.0000
4 Year Average	0.8162	0.0000	0.0000	0.0227	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.8162	0.0000	0.0000	0.0114	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.5441	0.0000	0.0000	0.0076	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.5441	0.0001	-0.0133	0.0076	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.4081	0.0001	-0.0133	0.0076	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.3371	0.0001	-0.0133	0.0076	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0002	0.0000	-0.0177	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	1.6321	0.0000	0.0000	0.0227		0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.8077	0.0000	0.0000	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.8077	0.0003	-0.0010	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.7453	0.0003	-0.0010	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 0.2276	> 0.1017	> 0.0329	> 0.0342	> -0.0062	> -0.0041	> -0.0044	> -0.0005	> -0.0003	> -0.0014
Cumulative	0.3795	0.1519	0.0502	0.0173	-0.0169	-0.0107	-0.0066	-0.0022	-0.0017	-0.0014

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Uninsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186
1/1/05 - 12/31/05		413,000	413,125	413,125	413,125	413,125	413,125	413,125	413,125	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07		0								
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	253	303	303	303	16,803					
1/1/10 - 12/31/10	0	300,000	300,000	300,000						
1/1/11 - 12/31/11			12,500							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	0.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	1.1976	1.0000	1.0000	55.5094					
1/1/10 - 12/31/10	0.0000	1.0000	1.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	1.0000	55.5094				1.0000	1.0000
2 Year Average		0.5000	1.0000	55.5094			1.0000	1.0000	1.0000
3 Year Average	0.0000	0.6667	1.0000	55.5094		1.0000	1.0000	1.0000	1.0000
4 Year Average	0.5988	0.6667	1.0000	55.5094	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.5988	0.6667	1.0000	28.2547	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	0.5988	0.6667	1.0000	19.1698	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	0.5988	0.7501	1.0000	14.6274	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.3992	0.8001	1.0000	11.9019	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	0.5494	0.8334	1.0000	10.0849	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	0.0000	1.0000	1.0000	55.5094		1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.1976	1.0000	1.0000	1.0399	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.1976	1.0002	1.0000	1.0394	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0205	1.0002	1.0000	1.0297	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 5.9921	> 1.7917	> 1.2743	> 1.1504	> 1.0531	> 1.0201	> 1.0082	> 1.0001	> 1.0005	> 1.0012
Cumulative	17.0768	2.8499	1.5906	1.2482	1.0850	1.0303	1.0100	1.0018	1.0017	1.0012
Ratio to Ultimate	0.0586	0.3509	0.6287	0.8011	0.9216	0.9706	0.9901	0.9982	0.9983	0.9988

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Uninsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186
1/1/05 - 12/31/05		413,000	413,125	413,125	413,125	413,125	413,125	413,125	413,125	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07		0								
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	253	303	303	303	16,803					
1/1/10 - 12/31/10	0	300,000	300,000	300,000						
1/1/11 - 12/31/11			12,500							
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	0.0003	0.0000	0.0000	0.0831					
1/1/10 - 12/31/10	0.0000	0.0000	0.0000						
1/1/11 - 12/31/11		0.0000							
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average		0.0000	0.0000	0.0831				0.0000	0.0000
2 Year Average		0.0000	0.0000	0.0831			0.0000	0.0000	0.0000
3 Year Average	0.0000	0.0000	0.0000	0.0831		0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0001	0.0000	0.0000	0.0831	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0001	0.0000	0.0000	0.0415	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0001	0.0000	0.0000	0.0277	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0001	0.0001	0.0000	0.0277	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0001	0.0001	0.0000	0.0277	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0001	0.0001	0.0000	0.0277	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0000	0.0000	0.0000	0.0831		0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0003	0.0000	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0003	0.0003	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0000	0.0003	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 0.1635	> 0.1575	> 0.0960	> 0.0584	> 0.0309	> 0.0134	> 0.0051	> 0.0001	> 0.0011	> 0.0009
Cumulative	0.5269	0.3634	0.2059	0.1099	0.0515	0.0206	0.0072	0.0021	0.0020	0.0009

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Underinsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05		428,571	482,361	482,361	482,361	482,361	482,361	482,361	482,361	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07	250,004	550,356	550,356	550,356	550,356	550,356	550,356			
1/1/08 - 12/31/08	75,000	175,767	236,519	136,519	148,519	156,519				
1/1/09 - 12/31/09	300,000	300,000	300,000	300,000	300,000					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11		12,000	35,000							
1/1/12 - 12/31/12		12,000								
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05	0.0000	1.1255	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	2.2014	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	2.3436	1.3456	0.5772	1.0879	1.0539				
1/1/09 - 12/31/09	1.0000	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11	0.0000	2.9167							
1/1/12 - 12/31/12	0.0000								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0000	2.9167		1.0000	1.0539	1.0000		1.0000	
2 Year Average	0.0000	2.9167	1.0000	1.0440	1.0270	1.0000	1.0000	1.0000	
3 Year Average	0.0000	1.9584	0.7886	1.0293	1.0270	1.0000	1.0000	1.0000	
4 Year Average	0.3333	1.7541	0.8591	1.0293	1.0180	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.8359	1.5656	0.8591	1.0220	1.0180	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.1090	1.5656	0.8943	1.0220	1.0180	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.1090	1.4776	0.8943	1.0176	1.0180	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.9242	1.4776	0.7154	1.0176	1.0135	1.0000	1.0000	1.0000	1.0000
9 Year Average	0.9242	1.4776	0.7154	1.0146	1.0108	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.3333	1.1152	0.7886	1.0000	1.0000	1.0000		1.0000	1.0000
Middle 5 of 7	0.8004	1.1178	0.8591	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted		1.0737	0.8136	1.0122	1.0115	1.0000	1.0000	1.0000	
5 Year Volume Weighted	1.2687	1.0807	0.9080	1.0082	1.0068	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.6418	1.0938	0.9363	1.0081	1.0068	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.6418	1.0938	0.9363	1.0076	1.0060	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 2.4761	> 1.2356	> 1.0415	> 1.0159	> 0.9898	> 0.9849	> 0.9939	> 0.9991	> 0.9995	> 0.9977
Cumulative	3.1249	1.2620	1.0214	0.9807	0.9653	0.9753	0.9902	0.9963	0.9972	0.9977
Ratio to Ultimate	0.3200	0.7924	0.9791	1.0197	1.0359	1.0254	1.0099	1.0037	1.0028	1.0023

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Underinsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05		428,571	482,361	482,361	482,361	482,361	482,361	482,361	482,361	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07	250,004	550,356	550,356	550,356	550,356	550,356	550,356			
1/1/08 - 12/31/08	75,000	175,767	236,519	136,519	148,519	156,519				
1/1/09 - 12/31/09	300,000	300,000	300,000	300,000	300,000					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11		12,000	35,000							
1/1/12 - 12/31/12		12,000								
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05	0.0000	0.3232	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	1.7293	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.6330	0.3816	-0.6282	0.0754	0.0503				
1/1/09 - 12/31/09	0.0000	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11	0.0000	0.1634							
1/1/12 - 12/31/12	0.0000								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0000	0.1634		0.0000	0.0503	0.0000		0.0000	
2 Year Average	0.0000	0.1634	0.0000	0.0377	0.0252	0.0000	0.0000	0.0000	
3 Year Average	0.0000	0.0817	-0.3141	0.0251	0.0252	0.0000	0.0000	0.0000	
4 Year Average	0.0000	0.1817	-0.2094	0.0251	0.0168	0.0000	0.0000	0.0000	
5 Year Average	0.1582	0.1362	-0.2094	0.0188	0.0168	0.0000	0.0000	0.0000	
6 Year Average	0.4725	0.1362	-0.1570	0.0188	0.0168	0.0000	0.0000	0.0000	
7 Year Average	0.4725	0.1736	-0.1570	0.0188	0.0168	0.0000	0.0000	0.0000	
8 Year Average	0.3937	0.1736	-0.1570	0.0188	0.0168	0.0000	0.0000	0.0000	
9 Year Average	0.3937	0.1736	-0.1570	0.0188	0.0168	0.0000	0.0000	0.0000	
Middle 3 of 5	0.0000	0.0545	-0.3141	0.0000	0.0000	0.0000		0.0000	
Middle 5 of 7	0.1583	0.1217	-0.2094	0.0000	0.0000	0.0000		0.0000	
3 Year Volume Weighted		0.0063	-0.2769	0.0104	0.0107	0.0000	0.0000	0.0000	
5 Year Volume Weighted	0.1266	0.0665	-0.1367	0.0070	0.0063	0.0000	0.0000	0.0000	
7 Year Volume Weighted	0.7677	0.1415	-0.0947	0.0070	0.0063	0.0000	0.0000	0.0000	
9 Year Volume Weighted	0.7677	0.1415	-0.0947	0.0070	0.0063	0.0000	0.0000	0.0000	

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.2276	> 0.1017	> 0.0329	> 0.0342	> -0.0062	> -0.0041	> -0.0044	> -0.0005	> -0.0003
Cumulative	0.3795	0.1519	0.0502	0.0173	-0.0169	-0.0107	-0.0066	-0.0022	-0.0017

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Underinsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05		278,571	482,361	482,361	482,361	482,361	482,361	482,361	482,361	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07	4	550,356	550,356	550,356	550,356	550,356	550,356			
1/1/08 - 12/31/08	75,000	75,767	136,519	136,519	136,519	156,519				
1/1/09 - 12/31/09	456	13,837	300,000	300,000	300,000					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11		0	0							
1/1/12 - 12/31/12		0								
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05	0.0000	1.7316	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	137,589.0950	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	1.0102	1.8018	1.0000	1.0000	1.1465				
1/1/09 - 12/31/09	30.3785	21.6804	1.0000	1.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				1.0000	1.1465	1.0000		1.0000	
2 Year Average			1.0000	1.0000	1.0732	1.0000	1.0000	1.0000	
3 Year Average		21.6804	1.0000	1.0000	1.0732	1.0000	1.0000	1.0000	
4 Year Average	30.3785	11.7411	1.0000	1.0000	1.0488	1.0000	1.0000	1.0000	1.0000
5 Year Average	15.6944	8.1607	1.0000	1.0000	1.0488	1.0000	1.0000	1.0000	1.0000
6 Year Average	45,873.4946	8.1607	1.0000	1.0000	1.0488	1.0000	1.0000	1.0000	1.0000
7 Year Average	45,873.4946	6.5534	1.0000	1.0000	1.0488	1.0000	1.0000	1.0000	1.0000
8 Year Average	34,405.1209	6.5534	1.0000	1.0000	1.0366	1.0000	1.0000	1.0000	1.0000
9 Year Average	34,405.1209	6.5534	1.0000	1.0000	1.0293	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0102	1.4009	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000
Middle 5 of 7	15.6944	1.5111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted		21.6804	1.0000	1.0000	1.0291	1.0000	1.0000	1.0000	
5 Year Volume Weighted	1.1875	1.5421	1.0000	1.0000	1.0171	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	8.4808	1.5996	1.0000	1.0000	1.0171	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	8.4808	1.5996	1.0000	1.0000	1.0150	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 5.9921	> 1.7917	> 1.2743	> 1.1504	> 1.0531	> 1.0201	> 1.0082	> 1.0001	> 1.0005	> 1.0012
Cumulative	17.0768	2.8499	1.5906	1.2482	1.0850	1.0303	1.0100	1.0018	1.0017	1.0012
Ratio to Ultimate	0.0586	0.3509	0.6287	0.8011	0.9216	0.9706	0.9901	0.9982	0.9983	0.9988

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Underinsured Motorist
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05		278,571	482,361	482,361	482,361	482,361	482,361	482,361	482,361	
1/1/06 - 12/31/06										
1/1/07 - 12/31/07	4	550,356	550,356	550,356	550,356	550,356	550,356			
1/1/08 - 12/31/08	75,000	75,767	136,519	136,519	136,519	156,519				
1/1/09 - 12/31/09	456	13,837	300,000	300,000	300,000					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11		0	0							
1/1/12 - 12/31/12		0								
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05	0.0000	1.2244	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07	3.1687	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0048	0.3816	0.0000	0.0000	0.1256				
1/1/09 - 12/31/09	0.0891	1.9063	0.0000	0.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				0.0000	0.1256	0.0000		0.0000	
2 Year Average			0.0000	0.0000	0.0628	0.0000	0.0000	0.0000	
3 Year Average		1.9063	0.0000	0.0000	0.0628	0.0000	0.0000	0.0000	
4 Year Average	0.0891	1.1440	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
5 Year Average	0.0470	0.7626	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
6 Year Average	1.0875	0.7626	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
7 Year Average	1.0875	0.8781	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
8 Year Average	0.8156	0.8781	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
9 Year Average	0.8156	0.8781	0.0000	0.0000	0.0419	0.0000	0.0000	0.0000	
Middle 3 of 5	0.0048	0.1908	0.0000	0.0000	0.0000	0.0000		0.0000	
Middle 5 of 7	0.0470	0.5353	0.0000	0.0000	0.0000	0.0000		0.0000	
3 Year Volume Weighted		1.9063	0.0000	0.0000	0.0250	0.0000	0.0000	0.0000	
5 Year Volume Weighted	0.0053	0.0864	0.0000	0.0000	0.0147	0.0000	0.0000	0.0000	
7 Year Volume Weighted	0.0055	0.4315	0.0000	0.0000	0.0147	0.0000	0.0000	0.0000	
9 Year Volume Weighted	0.0055	0.4315	0.0000	0.0000	0.0147	0.0000	0.0000	0.0000	

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.1635	> 0.1575	> 0.0960	> 0.0584	> 0.0309	> 0.0134	> 0.0051	> 0.0001	> 0.0011
Cumulative	0.5269	0.3634	0.2059	0.1099	0.0515	0.0206	0.0072	0.0021	0.0020

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Collision
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	109,358	110,478	110,603	111,800	112,000	112,049	112,049	112,049	112,049	112,049
1/1/05 - 12/31/05	103,056	113,209	113,339	113,379	113,379	113,379	113,379	113,379	113,379	
1/1/06 - 12/31/06	169,204	169,010	168,329	164,605	164,880	164,880	164,857	164,857		
1/1/07 - 12/31/07	79,457	90,879	90,848	91,023	91,010	91,010	91,010			
1/1/08 - 12/31/08	84,450	89,166	86,737	86,737	86,737	86,737				
1/1/09 - 12/31/09	148,985	136,074	136,074	136,074	136,074					
1/1/10 - 12/31/10	128,817	141,377	142,577	142,577						
1/1/11 - 12/31/11	141,139	132,225	139,249							
1/1/12 - 12/31/12	51,037	44,114								
1/1/13 - 12/31/13	63,339									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0102	1.0011	1.0108	1.0018	1.0004	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0985	1.0011	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	0.9989	0.9960	0.9779	1.0017	1.0000	0.9999	1.0000		
1/1/07 - 12/31/07	1.1437	0.9997	1.0019	0.9999	1.0000	1.0000			
1/1/08 - 12/31/08	1.0558	0.9728	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	0.9133	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.0975	1.0085	1.0000						
1/1/11 - 12/31/11	0.9368	1.0531							
1/1/12 - 12/31/12	0.8643								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.8643	1.0531	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	0.9006	1.0308	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	0.9662	1.0205	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	0.9530	1.0086	1.0005	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.9735	1.0068	0.9960	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.0019	1.0050	0.9967	1.0006	1.0001	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.0015	1.0045	0.9987	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.0136	1.0040	1.0020	0.9980	1.0001	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.0132	1.0024	1.0027	0.9969	1.0001	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.9686	1.0027	1.0000*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.0005	1.0011	1.0005	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	0.9898	1.0201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.9793	1.0098	0.9943	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.9997*	1.0060*	0.9973	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0108	1.0035	1.0017	0.9978	1.0001	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W7	W7	M3	---	---	---	---	---	---
Cumulative	0.9997	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0057	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.9943	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Collision
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	109,358	110,478	110,603	111,800	112,000	112,049	112,049	112,049	112,049	112,049
1/1/05 - 12/31/05	103,056	113,209	113,339	113,379	113,379	113,379	113,379	113,379	113,379	
1/1/06 - 12/31/06	169,204	169,010	168,329	164,605	164,880	164,880	164,857	164,857		
1/1/07 - 12/31/07	79,457	90,879	90,848	91,023	91,010	91,010	91,010			
1/1/08 - 12/31/08	84,450	89,166	86,737	86,737	86,737	86,737				
1/1/09 - 12/31/09	148,985	136,074	136,074	136,074	136,074					
1/1/10 - 12/31/10	128,817	141,377	142,577	142,577						
1/1/11 - 12/31/11	141,139	132,225	139,249							
1/1/12 - 12/31/12	51,037	44,114								
1/1/13 - 12/31/13	63,339									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0037	0.0004	0.0040	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0321	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	-0.0006	-0.0021	-0.0113	0.0008	0.0000	-0.0001	0.0000		
1/1/07 - 12/31/07	0.0331	-0.0001	0.0005	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0149	-0.0077	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	-0.0443	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0509	0.0049	0.0000						
1/1/11 - 12/31/11	-0.0364	0.0287							
1/1/12 - 12/31/12	-0.0309								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	-0.0309	0.0287	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	-0.0336	0.0168	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	-0.0055	0.0112	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	-0.0152	0.0065	0.0001	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	-0.0092	0.0052	-0.0022	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	-0.0021	0.0039	-0.0018	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	-0.0019	0.0034	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0023	0.0031	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0025	0.0031	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	-0.0175	0.0016*	0.0000*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.0040	0.0006	0.0001	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	-0.0005	0.0110	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.0099	0.0064	-0.0030	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.0037*	0.0040	-0.0017	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0007	0.0036	-0.0017	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W7	M3	M3	---	---	---	---	---	---
Cumulative	-0.0037	0.0016	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	-0.0021	0.0016	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Collision
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	109,358	110,478	110,603	111,800	112,000	112,049	112,049	112,049	112,049	112,049
1/1/05 - 12/31/05	96,906	113,209	113,339	113,379	113,379	113,379	113,379	113,379	113,379	
1/1/06 - 12/31/06	157,008	169,010	168,329	164,605	164,880	164,880	164,857	164,857		
1/1/07 - 12/31/07	70,861	90,879	90,848	91,023	91,010	91,010	91,010			
1/1/08 - 12/31/08	78,300	89,166	86,737	86,737	86,737	86,737				
1/1/09 - 12/31/09	142,835	136,074	136,074	136,074	136,074					
1/1/10 - 12/31/10	122,667	141,377	142,577	142,577						
1/1/11 - 12/31/11	126,789	132,225	139,249							
1/1/12 - 12/31/12	42,837	44,114								
1/1/13 - 12/31/13	57,189									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0102	1.0011	1.0108	1.0018	1.0004	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.1682	1.0011	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.0764	0.9960	0.9779	1.0017	1.0000	0.9999	1.0000		
1/1/07 - 12/31/07	1.2825	0.9997	1.0019	0.9999	1.0000	1.0000			
1/1/08 - 12/31/08	1.1388	0.9728	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	0.9527	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.1525	1.0085	1.0000						
1/1/11 - 12/31/11	1.0429	1.0531							
1/1/12 - 12/31/12	1.0298								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.0298	1.0531	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	1.0364	1.0308	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	1.0751	1.0205	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	1.0445	1.0086	1.0005	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	1.0633	1.0068	0.9960	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.0999	1.0050	0.9967	1.0006	1.0001	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.0965	1.0045	0.9987	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.1055	1.0040	1.0020	1.0008	1.0001	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.0949	1.0035	1.0019	0.9993	1.0001	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0705	1.0027	1.0000*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.0881*	1.0011	1.0005	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.0870	1.0201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.0575	1.0098	0.9943	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.0830	1.0060*	0.9973	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0833	1.0047	1.0011	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5 1.0881	W7 1.0060	M3 1.0000	---	1.0000	---	1.0000	---	1.0000
Cumulative	1.0946	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9136	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Collision
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	109,358	110,478	110,603	111,800	112,000	112,049	112,049	112,049	112,049	112,049
1/1/05 - 12/31/05	96,906	113,209	113,339	113,379	113,379	113,379	113,379	113,379	113,379	
1/1/06 - 12/31/06	157,008	169,010	168,329	164,605	164,880	164,880	164,857	164,857		
1/1/07 - 12/31/07	70,861	90,879	90,848	91,023	91,010	91,010	91,010			
1/1/08 - 12/31/08	78,300	89,166	86,737	86,737	86,737	86,737				
1/1/09 - 12/31/09	142,835	136,074	136,074	136,074	136,074					
1/1/10 - 12/31/10	122,667	141,377	142,577	142,577						
1/1/11 - 12/31/11	126,789	132,225	139,249							
1/1/12 - 12/31/12	42,837	44,114								
1/1/13 - 12/31/13	57,189									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0037	0.0004	0.0040	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0515	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0366	-0.0021	-0.0113	0.0008	0.0000	-0.0001	0.0000		
1/1/07 - 12/31/07	0.0580	-0.0001	0.0005	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0343	-0.0077	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	-0.0232	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0759	0.0049	0.0000						
1/1/11 - 12/31/11	0.0222	0.0287							
1/1/12 - 12/31/12	0.0057								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0057	0.0287	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0140	0.0168	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.0346	0.0112	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0201	0.0065	0.0001	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0230	0.0052	-0.0022	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0288	0.0039	-0.0018	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0299	0.0034	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0326	0.0031	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0294	0.0031	-0.0010	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0207	0.0016*	0.0000*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0314*	0.0006	0.0001	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0423	0.0110	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0229	0.0064	-0.0030	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0291	0.0040	-0.0017	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0285	0.0036	-0.0017	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5 0.0314	M3 0.0016	M3 0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative	0.0330	0.0016	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
False Pretense
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	3,250	8,485	9,628	9,628	9,628	9,628	9,628	9,628	9,628	9,628
1/1/05 - 12/31/05	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	
1/1/06 - 12/31/06	4,900									
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	3,022	2,662	2,662	2,662	2,662					
1/1/10 - 12/31/10	12,524	12,524	12,524	12,524						
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	2.6108	1.1347	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	0.8809	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.0000	1.0000	1.0000						
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average			1.0000	1.0000				1.0000	1.0000
2 Year Average		1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
3 Year Average	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000
4 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.9603	1.0337	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.3729	1.0277	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.8809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.8809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.9768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.9768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0709	1.0134	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 1.1801	> 1.0017	> 1.0099	> 0.9946	> 1.0081	> 0.9992	> 0.9987	> 1.0000	> 1.0000
Cumulative	1.1945	1.0122	1.0105	1.0006	1.0060	0.9979	0.9987	1.0000	1.0000
Ratio to Ultimate	0.8372	0.9880	0.9897	0.9994	0.9941	1.0021	1.0013	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
False Pretense
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	3,250	8,485	9,628	9,628	9,628	9,628	9,628	9,628	9,628	9,628
1/1/05 - 12/31/05	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	
1/1/06 - 12/31/06	4,900									
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	3,022	2,662	2,662	2,662	2,662					
1/1/10 - 12/31/10	12,524	12,524	12,524	12,524						
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.2335	0.0510	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	-0.0340	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0000	0.0000	0.0000						
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average			0.0000	0.0000				0.0000	0.0000
2 Year Average		0.0000	0.0000	0.0000			0.0000	0.0000	0.0000
3 Year Average	0.0000	0.0000	0.0000	0.0000		0.0000	0.0000	0.0000	0.0000
4 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	-0.0113	0.0127	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0499	0.0127	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	-0.0340	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.0340	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0000	0.0000	0.0000	0.0000		0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.0066	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.0066	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0095	0.0059	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.0349	> 0.0013	> 0.0025	> -0.0012	> 0.0026	> -0.0001	> -0.0001	> 0.0000	> 0.0000
Cumulative	0.0399	0.0050	0.0037	0.0012	0.0024	-0.0002	-0.0001	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
False Pretense
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	0	8,485	9,628	9,628	9,628	9,628	9,628	9,628	9,628	9,628
1/1/05 - 12/31/05	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	
1/1/06 - 12/31/06	0									
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	3,022	2,662	2,662	2,662	2,662					
1/1/10 - 12/31/10	12,524	12,524	12,524	12,524						
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0000	1.1347	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	0.8809	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.0000	1.0000	1.0000						
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average			1.0000	1.0000				1.0000	1.0000
2 Year Average		1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
3 Year Average	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000
4 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	0.9404	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.9603	1.0337	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	0.7202	1.0277	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.8809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.8809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.9768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.9768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	0.9945	1.0134	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	> 1.2914	> 1.0209	> 1.0203	> 1.0006	> 1.0136	> 0.9992	> 0.9987	> 1.0000	> 1.0000	> 1.0000
Cumulative	1.3614	1.0542	1.0326	1.0121	1.0115	0.9979	0.9987	1.0000	1.0000	1.0000
Ratio to Ultimate	0.7345	0.9486	0.9684	0.9881	0.9887	1.0021	1.0013	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
False Pretense
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	0	8,485	9,628	9,628	9,628	9,628	9,628	9,628	9,628	9,628
1/1/05 - 12/31/05	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	
1/1/06 - 12/31/06	0									
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09	3,022	2,662	2,662	2,662	2,662					
1/1/10 - 12/31/10	12,524	12,524	12,524	12,524						
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0000	0.0510	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09	-0.0340	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0000	0.0000	0.0000						
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average			0.0000	0.0000				0.0000	0.0000
2 Year Average		0.0000	0.0000	0.0000			0.0000	0.0000	0.0000
3 Year Average	0.0000	0.0000	0.0000	0.0000		0.0000	0.0000	0.0000	0.0000
4 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	-0.0170	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	-0.0113	0.0127	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	-0.0085	0.0127	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	-0.0340	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.0340	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0000	0.0000	0.0000	0.0000		0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.0066	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.0066	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	-0.0016	0.0059	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	> 0.0772	> 0.0026	> 0.0047	> 0.0001	> 0.0050	> -0.0001	> -0.0001	> 0.0000	> 0.0000
Cumulative	0.0894	0.0122	0.0096	0.0049	0.0048	-0.0002	-0.0001	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Collision Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	43,220	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674
1/1/05 - 12/31/05	35,114	32,829	32,829	32,829	32,829	32,829	32,829	32,829	32,829	
1/1/06 - 12/31/06	37,867	35,854	36,029	36,029	36,029	36,029	36,029	36,029		
1/1/07 - 12/31/07	38,499	36,649	36,654	36,656	36,656	36,656	36,656			
1/1/08 - 12/31/08	25,882	22,970	22,970	22,970	22,970	22,970				
1/1/09 - 12/31/09	42,512	42,132	42,132	42,132	42,132					
1/1/10 - 12/31/10	35,392	33,276	33,276	33,276						
1/1/11 - 12/31/11	13,448	8,855	8,855							
1/1/12 - 12/31/12	11,613	14,949								
1/1/13 - 12/31/13	43,707									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	0.9349	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	0.9469	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	0.9519	1.0001	1.0001	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	0.8875	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	0.9911	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	0.9402	1.0000	1.0000						
1/1/11 - 12/31/11	0.6585	1.0000							
1/1/12 - 12/31/12	1.2873								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.2873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	0.9729	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	0.9620	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	0.9693	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.9529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	0.9528	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	0.9519	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.9498	1.0006	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	0.9565	0.9982	0.9925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.9396	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.9435*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	0.9442	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.9483	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.9487	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	0.9564	0.9984	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom M5	0.9435	----	1.0000	----	1.0000	----	1.0000	----	1.0000
Cumulative	0.9435	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0599	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Collision Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	43,220	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674
1/1/05 - 12/31/05	35,114	32,829	32,829	32,829	32,829	32,829	32,829	32,829	32,829	
1/1/06 - 12/31/06	37,867	35,854	36,029	36,029	36,029	36,029	36,029	36,029		
1/1/07 - 12/31/07	38,499	36,649	36,654	36,656	36,656	36,656	36,656			
1/1/08 - 12/31/08	25,882	22,970	22,970	22,970	22,970	22,970				
1/1/09 - 12/31/09	42,512	42,132	42,132	42,132	42,132					
1/1/10 - 12/31/10	35,392	33,276	33,276	33,276						
1/1/11 - 12/31/11	13,448	8,855	8,855							
1/1/12 - 12/31/12	11,613	14,949								
1/1/13 - 12/31/13	43,707									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0055	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	-0.0257	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	-0.0226	0.0020	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	-0.0202	0.0001	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	-0.0320	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	-0.0038	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	-0.0213	0.0000	0.0000						
1/1/11 - 12/31/11	-0.0452	0.0000							
1/1/12 - 12/31/12	0.0347								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0347	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	-0.0052	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	-0.0106	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	-0.0089	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	-0.0135	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	-0.0146	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	-0.0158	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	-0.0170	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	-0.0145	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	-0.0190	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.0200*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	-0.0159	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.0151	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.0175	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	-0.0150	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5	-0.0200	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative		-0.0200	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Collision Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	43,220	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674
1/1/05 - 12/31/05	33,420	32,829	32,829	32,829	32,829	32,829	32,829	32,829	32,829	
1/1/06 - 12/31/06	35,817	35,854	36,029	36,029	36,029	36,029	36,029	36,029		
1/1/07 - 12/31/07	36,449	36,649	36,654	36,656	36,656	36,656	36,656			
1/1/08 - 12/31/08	23,832	22,970	22,970	22,970	22,970	22,970				
1/1/09 - 12/31/09	34,312	42,132	42,132	42,132	42,132					
1/1/10 - 12/31/10	31,292	33,276	33,276	33,276						
1/1/11 - 12/31/11	9,348	8,855	8,855							
1/1/12 - 12/31/12	11,613	14,949								
1/1/13 - 12/31/13	39,607									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	0.9823	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.0010	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.0055	1.0001	1.0001	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	0.9638	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.2279	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.0634	1.0000	1.0000						
1/1/11 - 12/31/11	0.9473	1.0000							
1/1/12 - 12/31/12	1.2873								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.2873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	1.1173	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average	1.0993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	1.1315	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	1.0979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.0825	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.0709	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.0598	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.0543	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0850	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.0523*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.0924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.1067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.0658	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0458	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom M5	1.0523	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0523	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9503	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Collision Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	43,220	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674	43,674
1/1/05 - 12/31/05	33,420	32,829	32,829	32,829	32,829	32,829	32,829	32,829	32,829	
1/1/06 - 12/31/06	35,817	35,854	36,029	36,029	36,029	36,029	36,029	36,029		
1/1/07 - 12/31/07	36,449	36,649	36,654	36,656	36,656	36,656	36,656			
1/1/08 - 12/31/08	23,832	22,970	22,970	22,970	22,970	22,970				
1/1/09 - 12/31/09	34,312	42,132	42,132	42,132	42,132					
1/1/10 - 12/31/10	31,292	33,276	33,276	33,276						
1/1/11 - 12/31/11	9,348	8,855	8,855							
1/1/12 - 12/31/12	11,613	14,949								
1/1/13 - 12/31/13	39,607									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0055	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	-0.0067	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0004	0.0020	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0022	0.0001	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	-0.0095	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0791	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0200	0.0000	0.0000						
1/1/11 - 12/31/11	-0.0049	0.0000							
1/1/12 - 12/31/12	0.0347								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0347	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0149	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.0166	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0322	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0239	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0203	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0174	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0144	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0134	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0166	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0105	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0188*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0314	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0195	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0138	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W3	0.0188	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative		0.0188	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Comprehensive
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	465,071	455,514	455,503	455,533	455,533	455,533	455,533	455,533	455,533	455,533
1/1/05 - 12/31/05	207,992	218,786	221,624	218,450	218,079	217,939	217,883	217,682	217,682	
1/1/06 - 12/31/06	473,568	473,958	472,283	472,283	472,283	472,283	469,783	469,783		
1/1/07 - 12/31/07	202,804	198,355	198,362	213,089	213,285	200,212	200,139			
1/1/08 - 12/31/08	435,811	420,003	420,003	419,851	419,518	419,302				
1/1/09 - 12/31/09	369,644	389,726	388,742	388,742						
1/1/10 - 12/31/10	469,777	483,401	483,401	479,285						
1/1/11 - 12/31/11	549,725	538,795	560,294							
1/1/12 - 12/31/12	465,086	499,270								
1/1/13 - 12/31/13	99,142									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.9795	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0519	1.0130	0.9857	0.9983	0.9994	0.9997		1.0000	
1/1/06 - 12/31/06	1.0008	0.9965	1.0000	1.0000	1.0000	0.9947	1.0000		
1/1/07 - 12/31/07	0.9781	1.0000	1.0742	1.0009	0.9387	0.9996			
1/1/08 - 12/31/08	0.9637	1.0000	0.9996	0.9992	0.9995				
1/1/09 - 12/31/09	1.0543	0.9975	1.0000	1.0000					
1/1/10 - 12/31/10	1.0290	1.0000	0.9915						
1/1/11 - 12/31/11	0.9801	1.0399							
1/1/12 - 12/31/12	1.0735								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.0735	1.0399	0.9915	1.0000	0.9995	0.9996	1.0000	1.0000	1.0000
2 Year Average	1.0268	1.0200	0.9958	0.9996	0.9691	0.9972	0.9996	1.0000	1.0000
3 Year Average	1.0275	1.0125	0.9970	1.0000	0.9794	0.9980	0.9997	1.0000	1.0000
4 Year Average	1.0342	1.0094	1.0163	1.0000	0.9844	0.9985	0.9998	1.0000	1.0000
5 Year Average	1.0201	1.0075	1.0131	0.9997	0.9875	0.9988	0.9998	1.0000	1.0000
6 Year Average	1.0131	1.0056	1.0085	0.9997	0.9896	0.9990	0.9998	0.9993	1.0000
7 Year Average	1.0114	1.0067	1.0073	0.9998	0.9911	0.9991	0.9990	0.9993	1.0000
8 Year Average	1.0164	1.0059	1.0064	0.9998	0.9922	0.9991	0.9990	0.9993	1.0000
9 Year Average	1.0123	1.0015	1.0057	0.9998	0.9923	0.9991	0.9990	0.9993	1.0000
Middle 3 of 5	1.0211	1.0000	0.9999	0.9997*	0.9996	0.9998	1.0000	1.0000	1.0000
Middle 5 of 7	1.0085	1.0021	0.9982	0.9998	0.9998*	0.9999*	0.9998	1.0000	1.0000
3 Year Volume Weighted	1.0248	1.0145	0.9967	0.9999	0.9880	0.9970	0.9998	1.0000	1.0000
5 Year Volume Weighted	1.0180	1.0101	1.0053*	0.9997	0.9925	0.9983	0.9999	1.0000	1.0000
7 Year Volume Weighted	1.0125	1.0080*	1.0028	0.9998	0.9942	0.9987	0.9993	0.9995	1.0000
9 Year Volume Weighted	1.0105*	1.0040	1.0023	0.9998	0.9945	0.9987	0.9993	0.9995	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W9	W7	W5	M3	M5	M5	>	>	>
Cumulative	1.0105	1.0080	1.0053	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0234	1.0127	1.0047	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000
	0.9772	0.9874	0.9953	1.0006	1.0003	1.0001	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Comprehensive
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	465,071	455,514	455,503	455,533	455,533	455,533	455,533	455,533	455,533	455,533
1/1/05 - 12/31/05	207,992	218,786	221,624	218,450	218,079	217,939	217,883	217,682	217,682	
1/1/06 - 12/31/06	473,568	473,958	472,283	472,283	472,283	472,283	469,783	469,783		
1/1/07 - 12/31/07	202,804	198,355	198,362	213,089	213,285	200,212	200,139			
1/1/08 - 12/31/08	435,811	420,003	420,003	419,851	419,518	419,302				
1/1/09 - 12/31/09	369,644	389,726	388,742	388,742						
1/1/10 - 12/31/10	469,777	483,401	483,401	479,285						
1/1/11 - 12/31/11	549,725	538,795	560,294							
1/1/12 - 12/31/12	465,086	499,270								
1/1/13 - 12/31/13	99,142									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	-0.0072	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0079	0.0021	-0.0023	-0.0003	-0.0001	0.0000	-0.0001	0.0000	
1/1/06 - 12/31/06	0.0003	-0.0012	0.0000	0.0000	0.0000	-0.0017	0.0000		
1/1/07 - 12/31/07	-0.0028	0.0000	0.0094	0.0001	-0.0083	0.0000			
1/1/08 - 12/31/08	-0.0103	0.0000	-0.0001	-0.0002	-0.0001				
1/1/09 - 12/31/09	0.0139	-0.0007	0.0000	0.0000					
1/1/10 - 12/31/10	0.0113	0.0000	-0.0034						
1/1/11 - 12/31/11	-0.0082	0.0160							
1/1/12 - 12/31/12	0.0278								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0278	0.0160	-0.0034	0.0000	-0.0001	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0098	0.0080	-0.0017	-0.0001	-0.0042	-0.0008	0.0000	0.0000	0.0000
3 Year Average	0.0103	0.0051	-0.0012	0.0000	-0.0028	-0.0006	0.0000	0.0000	0.0000
4 Year Average	0.0112	0.0038	0.0015	0.0000	-0.0021	-0.0004	0.0000	0.0000	0.0000
5 Year Average	0.0069	0.0031	0.0012	-0.0001	-0.0017	-0.0004*	0.0000	0.0000	0.0000
6 Year Average	0.0053	0.0024	0.0006	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
7 Year Average	0.0046	0.0023	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
8 Year Average	0.0050	0.0020	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
9 Year Average	0.0036	0.0020	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
Middle 3 of 5	0.0057	0.0000	0.0000	-0.0001	-0.0001*	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0029	0.0003	-0.0005	-0.0001*	-0.0001	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0092	0.0059	-0.0013	-0.0001	-0.0016	-0.0009	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0063	0.0041	0.0001*	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0047	0.0030*	-0.0001	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0034*	0.0026	-0.0001	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W9	W7	W5	M5	M3	A5	---	---	---
Cumulative	0.0034	0.0030	0.0001	-0.0001	-0.0001	-0.0004	0.0000	0.0000	0.0000
	0.0059	0.0025	-0.0005	-0.0006	-0.0005	-0.0004	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Comprehensive
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	453,342	455,514	455,503	455,533	455,533	455,533	455,533	455,533	455,533	455,533
1/1/05 - 12/31/05	198,192	218,786	221,624	218,450	218,079	217,939	217,883	217,682	217,682	
1/1/06 - 12/31/06	453,568	469,058	472,283	472,283	472,283	472,283	469,783	469,783		
1/1/07 - 12/31/07	195,840	198,355	198,362	213,089	213,285	200,212	200,139			
1/1/08 - 12/31/08	421,111	420,003	420,003	419,851	419,518	419,302				
1/1/09 - 12/31/09	356,044	389,726	388,742	388,742						
1/1/10 - 12/31/10	469,777	483,401	483,401	479,285						
1/1/11 - 12/31/11	539,925	538,795	560,294							
1/1/12 - 12/31/12	445,486	499,270								
1/1/13 - 12/31/13	89,342									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0048	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.1039	1.0130	0.9857	0.9883	0.9994	0.9997		1.0000	
1/1/06 - 12/31/06	1.0341	1.0069	1.0000	1.0000	1.0000	0.9947	1.0000		
1/1/07 - 12/31/07	1.0128	1.0000	1.0742	1.0009	0.9387	0.9996			
1/1/08 - 12/31/08	0.9974	1.0000	0.9996	0.9992	0.9995				
1/1/09 - 12/31/09	1.0946	0.9975	1.0000	1.0000					
1/1/10 - 12/31/10	1.0290	1.0000	0.9915						
1/1/11 - 12/31/11	0.9979	1.0399							
1/1/12 - 12/31/12	1.1207								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.1207	1.0399	0.9915	1.0000	0.9995	0.9996	1.0000	1.0000	1.0000
2 Year Average	1.0593	1.0200	0.9958	0.9996	0.9691	0.9972	0.9996	1.0000	1.0000
3 Year Average	1.0492	1.0125	0.9970	1.0000	0.9794	0.9980	0.9997	1.0000	1.0000
4 Year Average	1.0605	1.0094	1.0163	1.0000	0.9844	0.9985	0.9998	1.0000	1.0000
5 Year Average	1.0479	1.0075	1.0131	0.9997	0.9875	0.9988	0.9998	1.0000	1.0000
6 Year Average	1.0421	1.0074	1.0085	0.9997	0.9896	0.9990	0.9998	0.9993	1.0000
7 Year Average	1.0409	1.0082	1.0073	0.9998	0.9911	0.9991	0.9990	0.9993	1.0000
8 Year Average	1.0488	1.0072	1.0064	0.9998	0.9922	0.9991	0.9990	0.9993	1.0000
9 Year Average	1.0439	1.0041	1.0057	0.9998	0.9923	0.9991	0.9990	0.9993	1.0000
Middle 3 of 5	1.0405	1.0000	0.9999	0.9997*	0.9996	0.9998	1.0000	1.0000	1.0000
Middle 5 of 7	1.0337*	1.0040	0.9982	0.9998	0.9998*	0.9999*	0.9998	1.0000	1.0000
3 Year Volume Weighted	1.0455	1.0145	0.9967	0.9999	0.9880	0.9970	0.9998	1.0000	1.0000
5 Year Volume Weighted	1.0443	1.0101	1.0053*	0.9997	0.9925	0.9983	0.9999	1.0000	1.0000
7 Year Volume Weighted	1.0405	1.0098*	1.0028	0.9998	0.9942	0.9987	0.9993	0.9995	1.0000
9 Year Volume Weighted	1.0395	1.0064	1.0023	0.9998	0.9945	0.9987	0.9993	0.9995	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd		2nd-3rd		3rd-4th		4th-5th		5th-6th		6th-7th		7th-8th		8th-9th		9th-10th			
Selected Custom	M5	1.0337	W7	1.0098	W5	1.0053	M3	0.9997	M5	0.9998	M5	0.9999	**	1.0000	<	1.0000	<	1.0000	<	1.0000
Cumulative		1.0487		1.0145		1.0047		0.9994		0.9997		0.9999		1.0000		1.0000		1.0000		1.0000
Ratio to Ultimate		0.9535		0.9857		0.9953		1.0006		1.0003		1.0001		1.0000		1.0000		1.0000		1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Comprehensive
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	453,342	455,514	455,503	455,533	455,533	455,533	455,533	455,533	455,533	455,533
1/1/05 - 12/31/05	198,192	218,786	221,624	218,450	218,079	217,939	217,883	217,682	217,682	
1/1/06 - 12/31/06	453,568	469,058	472,283	472,283	472,283	472,283	469,783	469,783		
1/1/07 - 12/31/07	195,840	198,355	198,362	213,089	213,285	200,212	200,139			
1/1/08 - 12/31/08	421,111	420,003	420,003	419,851	419,518	419,302				
1/1/09 - 12/31/09	356,044	389,726	388,742	388,742						
1/1/10 - 12/31/10	469,777	483,401	483,401	479,285						
1/1/11 - 12/31/11	539,925	538,795	560,294							
1/1/12 - 12/31/12	445,486	499,270								
1/1/13 - 12/31/13	89,342									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0016	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0151	0.0021	-0.0023	-0.0003	-0.0001	0.0000	-0.0001	0.0000	
1/1/06 - 12/31/06	0.0108	0.0022	0.0000	0.0000	0.0000	-0.0017	0.0000		
1/1/07 - 12/31/07	0.0016	0.0000	0.0094	0.0001	-0.0083	0.0000			
1/1/08 - 12/31/08	-0.0007	0.0000	-0.0001	-0.0002	-0.0001				
1/1/09 - 12/31/09	0.0233	-0.0007	0.0000	0.0000					
1/1/10 - 12/31/10	0.0113	0.0000	-0.0034						
1/1/11 - 12/31/11	-0.0008	0.0160							
1/1/12 - 12/31/12	0.0437								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0437	0.0160	-0.0034	0.0000	-0.0001	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0214	0.0080	-0.0017	-0.0001	-0.0042	-0.0008	0.0000	0.0000	0.0000
3 Year Average	0.0181	0.0051	-0.0012	0.0000	-0.0028	-0.0006	0.0000	0.0000	0.0000
4 Year Average	0.0194	0.0038	0.0015	0.0000	-0.0021	-0.0004	0.0000	0.0000	0.0000
5 Year Average	0.0154	0.0031	0.0012	-0.0001	-0.0017	-0.0004*	0.0000	0.0000	0.0000
6 Year Average	0.0131	0.0029	0.0006	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
7 Year Average	0.0127	0.0028	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
8 Year Average	0.0130	0.0024	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
9 Year Average	0.0118	0.0024	0.0005	-0.0001	-0.0017	-0.0004	0.0000	0.0000	0.0000
Middle 3 of 5	0.0113	0.0000	0.0000	-0.0001*	-0.0001*	0.0000	0.0000*	0.0000	0.0000
Middle 5 of 7	0.0093	0.0009	-0.0005	-0.0001	-0.0001	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0167	0.0059	-0.0013	-0.0001	-0.0016	-0.0009	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0145	0.0041	0.0001*	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0130*	0.0036	-0.0001	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0117	0.0031*	-0.0001	-0.0001	-0.0010	-0.0006	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	W7	W9	W5	M3	M3	A5	M3	<	<
Cumulative	0.0130	0.0031	0.0001	-0.0001	-0.0001	-0.0004	0.0000	0.0000	0.0000
	0.0156	0.0026	-0.0005	-0.0006	-0.0005	-0.0004	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Named Perils
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	27,523	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518
1/1/05 - 12/31/05	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	
1/1/06 - 12/31/06	4,769	4,769	4,769	4,769	4,769	4,769	4,769	4,769		
1/1/07 - 12/31/07	13,704	13,721	13,721	13,721	13,721	13,721	13,721			
1/1/08 - 12/31/08	9,015	9,015	9,015	9,015	9,015	9,015				
1/1/09 - 12/31/09	5,115	215	215	215	215					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0362	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	1.0000	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	0.0420	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	0.0420	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	0.5210	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	0.6811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	0.7608	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	0.8086	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	0.8466	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	0.0420	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	0.6807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	0.6532	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	0.8502	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	0.9525	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.0105	< 1.0080	< 1.0053	< 0.9997	< 0.9998	< 0.9999	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.0234	1.0127	1.0047	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9772	0.9874	0.9953	1.0006	1.0003	1.0001	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Named Perils
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	27,523	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518
1/1/05 - 12/31/05	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	
1/1/06 - 12/31/06	4,769	4,769	4,769	4,769	4,769	4,769	4,769	4,769		
1/1/07 - 12/31/07	13,704	13,721	13,721	13,721	13,721	13,721	13,721			
1/1/08 - 12/31/08	9,015	9,015	9,015	9,015	9,015	9,015				
1/1/09 - 12/31/09	5,115	215	215	215	215					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0336	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0000	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	-0.2050	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average			0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	-0.2050	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	-0.1025	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	-0.0682	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	-0.0511	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	-0.0409	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	-0.0285	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	-0.2050	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	-0.0683	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	-0.0742	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	-0.0320	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	-0.0014	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.0034	< 0.0030	< 0.0001	< -0.0001	< -0.0001	< -0.0004	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.0059	0.0025	-0.0005	-0.0006	-0.0005	-0.0004	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Named Perils
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	27,523	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518
1/1/05 - 12/31/05	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	
1/1/06 - 12/31/06	4,769	4,769	4,769	4,769	4,769	4,769	4,769	4,769		
1/1/07 - 12/31/07	13,704	13,721	13,721	13,721	13,721	13,721	13,721			
1/1/08 - 12/31/08	9,015	9,015	9,015	9,015	9,015	9,015				
1/1/09 - 12/31/09	215	215	215	215	215					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0362	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000			
1/1/08 - 12/31/08	1.0000	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.0000	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Average		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Year Average	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Average	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.0062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0131	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.0337	< 1.0098	< 1.0053	< 0.9997	< 0.9998	< 0.9999	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.0487	1.0145	1.0047	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9535	0.9857	0.9953	1.0006	1.0003	1.0001	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
Named Perils
Loss Development Exhibit

4/29/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	27,523	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518	28,518
1/1/05 - 12/31/05	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	21,796	
1/1/06 - 12/31/06	4,769	4,769	4,769	4,769	4,769	4,769	4,769	4,769		
1/1/07 - 12/31/07	13,704	13,721	13,721	13,721	13,721	13,721	13,721			
1/1/08 - 12/31/08	9,015	9,015	9,015	9,015	9,015	9,015				
1/1/09 - 12/31/09	215	215	215	215	215					
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0336	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000			
1/1/08 - 12/31/08	0.0000	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0000	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average				0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average			0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Average		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0057	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0121	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.0130	< 0.0031	< 0.0001	< -0.0001	< -0.0001	< -0.0004	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.0156	0.0026	-0.0005	-0.0006	-0.0005	-0.0004	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Comprehensive Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	19,475	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225
1/1/05 - 12/31/05	101,864	112,881	113,006	113,006	113,006	113,006	113,006	113,006	113,006	
1/1/06 - 12/31/06	47,077	38,403	38,403	38,403	38,403	38,403	38,403	38,403		
1/1/07 - 12/31/07	37,838	34,332	34,332	20,487	36,819	59,363	59,363			
1/1/08 - 12/31/08	102,999	98,099	98,099	98,099	98,099	98,099				
1/1/09 - 12/31/09	81,352	89,646	89,646	89,646	89,646					
1/1/10 - 12/31/10	25,341	25,233	25,233	25,233						
1/1/11 - 12/31/11	28,494	36,235	36,235							
1/1/12 - 12/31/12	49,367	56,110								
1/1/13 - 12/31/13	18,589									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.8331	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.1082	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	0.8157	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	0.9073	1.0000	0.5967	1.7972	1.6123	1.0000			
1/1/08 - 12/31/08	0.9524	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.1019	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	0.9958	1.0000	1.0000						
1/1/11 - 12/31/11	1.2717	1.0000							
1/1/12 - 12/31/12	1.1366								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.1366	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	1.2042	1.0000	1.0000	1.0000	1.3062	1.0000	1.0000	1.0000	1.0000
3 Year Average	1.1347	1.0000	1.0000	1.2657	1.2041	1.0000	1.0000	1.0000	1.0000
4 Year Average	1.1265	1.0000	0.8992	1.1993	1.1531	1.0000	1.0000	1.0000	1.0000
5 Year Average	1.0917	1.0000	0.9193	1.1594	1.1225	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.0610	1.0000	0.9328	1.1329	1.1020	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.0259	1.0002	0.9424	1.1139	1.0875	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.0362	1.0001	0.9496	1.0996	1.0726	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.0136	1.0001	0.9552	1.0898	1.0645	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.0781*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.0188	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.1393	1.0000	1.0000	1.0784	1.1301	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.0618	1.0000	0.9515	1.0454	1.0745	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.0150	1.0003	0.9666	1.0406	1.0588	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.0270	1.0003	0.9721	1.0295	1.0288	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M3 1.0781	> 1.0000	> 1.0000	> 1.0000	> 1.0000	> 1.0000	> 1.0000	> 1.0000	> 1.0000
Cumulative	1.0781	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9276	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Comprehensive Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	19,475	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225
1/1/05 - 12/31/05	101,864	112,881	113,006	113,006	113,006	113,006	113,006	113,006	113,006	
1/1/06 - 12/31/06	47,077	38,403	38,403	38,403	38,403	38,403	38,403	38,403		
1/1/07 - 12/31/07	37,838	34,332	34,332	20,487	36,819	59,363	59,363			
1/1/08 - 12/31/08	102,999	98,099	98,099	98,099	98,099	98,099				
1/1/09 - 12/31/09	81,352	89,646	89,646	89,646	89,646					
1/1/10 - 12/31/10	25,341	25,233	25,233	25,233						
1/1/11 - 12/31/11	28,494	36,235	36,235							
1/1/12 - 12/31/12	49,367	56,110								
1/1/13 - 12/31/13	18,589									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	-0.0160	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0509	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	-0.0399	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	-0.0158	0.0000	-0.0623	0.0735	0.1014	0.0000			
1/1/08 - 12/31/08	-0.0224	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0355	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	-0.0005	0.0000	0.0000						
1/1/11 - 12/31/11	0.0325	0.0000							
1/1/12 - 12/31/12	0.0297								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0297	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0311	0.0000	0.0000	0.0000	0.0507	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.0206	0.0000	0.0000	0.0245	0.0338	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0243	0.0000	-0.0156	0.0184	0.0254	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0150	0.0000	-0.0125	0.0147	0.0203	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0098	0.0000	-0.0104	0.0122	0.0203	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0027	0.0001	-0.0089	0.0122	0.0203	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0088	0.0001	-0.0089	0.0122	0.0203	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0060	0.0001	-0.0089	0.0122	0.0203	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0206*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0047	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0231	0.0000	0.0000	0.0072	0.0215	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0103	0.0000	-0.0075	0.0042	0.0123	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0013	0.0002	-0.0052	0.0040	0.0123	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0108	0.0002	-0.0052	0.0040	0.0123	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M3 0.0206	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative	0.0206	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Comprehensive Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225
1/1/05 - 12/31/05	106,533	112,881	113,006	113,006	113,006	113,006	113,006	113,006	113,006	
1/1/06 - 12/31/06	32,377	38,403	38,403	38,403	38,403	38,403	38,403	38,403		
1/1/07 - 12/31/07	34,242	34,332	34,332	20,487	32,313	59,363	59,363			
1/1/08 - 12/31/08	98,099	98,099	98,099	98,099	98,099	98,099				
1/1/09 - 12/31/09	76,452	89,646	89,646	89,646	89,646					
1/1/10 - 12/31/10	22,495	25,233	25,233	25,233						
1/1/11 - 12/31/11	23,594	36,235	36,235							
1/1/12 - 12/31/12	39,567	56,110								
1/1/13 - 12/31/13	18,589									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1/1/05 - 12/31/05	1.0596	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1/1/06 - 12/31/06	1.1861	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1/1/07 - 12/31/07	1.0026	1.0000	0.5967	1.5773	1.8371	1.0000			
1/1/08 - 12/31/08	1.0000	1.0000	1.0000	1.0000	1.0000				
1/1/09 - 12/31/09	1.1726	1.0000	1.0000	1.0000					
1/1/10 - 12/31/10	1.1217	1.0000	1.0000						
1/1/11 - 12/31/11	1.5358	1.0000							
1/1/12 - 12/31/12	1.4181								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	1.4181	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Year Average	1.4770	1.0000	1.0000	1.0000	1.4186	1.0000	1.0000	1.0000	1.0000
3 Year Average	1.3585	1.0000	1.0000	1.1924	1.2790	1.0000	1.0000	1.0000	1.0000
4 Year Average	1.3120	1.0000	0.8992	1.1443	1.2093	1.0000	1.0000	1.0000	1.0000
5 Year Average	1.2496	1.0000	0.9193	1.1155	1.1674	1.0000	1.0000	1.0000	1.0000
6 Year Average	1.2085	1.0000	0.9328	1.0962	1.1395	1.0000	1.0000	1.0000	1.0000
7 Year Average	1.2053	1.0002	0.9424	1.0825	1.1196	1.0000	1.0000	1.0000	1.0000
8 Year Average	1.1871	1.0001	0.9496	1.0722	1.1046	1.0000	1.0000	1.0000	1.0000
9 Year Average	1.1663	1.0001	0.9552	1.0641	1.0930	1.0000	1.0000	1.0000	1.0000
Middle 3 of 5	1.2375	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Middle 5 of 7	1.1802*	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.3727	1.0000	1.0000	1.0568	1.1602	1.0000	1.0000	1.0000	1.0000
5 Year Volume Weighted	1.1734	1.0000	0.9515	1.0329	1.0908	1.0000	1.0000	1.0000	1.0000
7 Year Volume Weighted	1.1568	1.0003	0.9666	1.0294	1.0714	1.0000	1.0000	1.0000	1.0000
9 Year Volume Weighted	1.1281	1.0003	0.9721	1.0195	1.0448	1.0000	1.0000	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5	1.1802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative		1.1802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate		0.8473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Comprehensive Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225	16,225
1/1/05 - 12/31/05	106,533	112,881	113,006	113,006	113,006	113,006	113,006	113,006	113,006	
1/1/06 - 12/31/06	32,377	38,403	38,403	38,403	38,403	38,403	38,403	38,403		
1/1/07 - 12/31/07	34,242	34,332	34,332	20,487	32,313	59,363	59,363			
1/1/08 - 12/31/08	98,099	98,099	98,099	98,099	98,099	98,099				
1/1/09 - 12/31/09	76,452	89,646	89,646	89,646	89,646					
1/1/10 - 12/31/10	22,495	25,233	25,233	25,233						
1/1/11 - 12/31/11	23,594	36,235	36,235							
1/1/12 - 12/31/12	39,567	56,110								
1/1/13 - 12/31/13	18,589									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1/1/05 - 12/31/05	0.0293	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
1/1/06 - 12/31/06	0.0277	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
1/1/07 - 12/31/07	0.0004	0.0000	-0.0623	0.0532	0.1217	0.0000			
1/1/08 - 12/31/08	0.0000	0.0000	0.0000	0.0000	0.0000				
1/1/09 - 12/31/09	0.0564	0.0000	0.0000	0.0000					
1/1/10 - 12/31/10	0.0117	0.0000	0.0000						
1/1/11 - 12/31/11	0.0530	0.0000							
1/1/12 - 12/31/12	0.0729								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.0729	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 Year Average	0.0630	0.0000	0.0000	0.0000	0.0608	0.0000	0.0000	0.0000	0.0000
3 Year Average	0.0459	0.0000	0.0000	0.0177	0.0406	0.0000	0.0000	0.0000	0.0000
4 Year Average	0.0485	0.0000	-0.0156	0.0133	0.0304	0.0000	0.0000	0.0000	0.0000
5 Year Average	0.0388	0.0000	-0.0125	0.0106	0.0243	0.0000	0.0000	0.0000	0.0000
6 Year Average	0.0324	0.0000	-0.0104	0.0089	0.0243	0.0000	0.0000	0.0000	0.0000
7 Year Average	0.0317	0.0001	-0.0089	0.0089	0.0243	0.0000	0.0000	0.0000	0.0000
8 Year Average	0.0314	0.0001	-0.0089	0.0089	0.0243	0.0000	0.0000	0.0000	0.0000
9 Year Average	0.0279	0.0001	-0.0089	0.0089	0.0243	0.0000	0.0000	0.0000	0.0000
Middle 3 of 5	0.0404	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Middle 5 of 7	0.0298*	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 Year Volume Weighted	0.0513	0.0000	0.0000	0.0052	0.0233	0.0000	0.0000	0.0000	0.0000
5 Year Volume Weighted	0.0335	0.0000	-0.0075	0.0030	0.0132	0.0000	0.0000	0.0000	0.0000
7 Year Volume Weighted	0.0294	0.0002	-0.0052	0.0029	0.0132	0.0000	0.0000	0.0000	0.0000
9 Year Volume Weighted	0.0283	0.0002	-0.0052	0.0029	0.0132	0.0000	0.0000	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	M5	0.0298	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Cumulative		0.0298	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Named Perils Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06										
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average									
2 Year Average									
3 Year Average									
4 Year Average									
5 Year Average									
6 Year Average									
7 Year Average									
8 Year Average									
9 Year Average									
Middle 3 of 5									
Middle 5 of 7									
3 Year Volume Weighted									
5 Year Volume Weighted									
7 Year Volume Weighted									
9 Year Volume Weighted									

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.0781	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.0781	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9276	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Named Perils Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Incurred

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06										
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average									
2 Year Average									
3 Year Average									
4 Year Average									
5 Year Average									
6 Year Average									
7 Year Average									
8 Year Average									
9 Year Average									
Middle 3 of 5									
Middle 5 of 7									
3 Year Volume Weighted									
5 Year Volume Weighted									
7 Year Volume Weighted									
9 Year Volume Weighted									

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.0206	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.0206	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Named Perils Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06										
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average									
2 Year Average									
3 Year Average									
4 Year Average									
5 Year Average									
6 Year Average									
7 Year Average									
8 Year Average									
9 Year Average									
Middle 3 of 5									
Middle 5 of 7									
3 Year Volume Weighted									
5 Year Volume Weighted									
7 Year Volume Weighted									
9 Year Volume Weighted									

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 1.1802	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000	< 1.0000
Cumulative	1.1802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Missouri
Garage Liability/Dealer's Blanket
Auto-Owners Insurance Group
Base Items - All Programs
Period Ending 12/2013
GK Named Perils Total
Loss Development Exhibit

4/23/2014

LOSSES - Losses Less Large and Cats : Paid

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/04 - 12/31/04										
1/1/05 - 12/31/05										
1/1/06 - 12/31/06										
1/1/07 - 12/31/07										
1/1/08 - 12/31/08										
1/1/09 - 12/31/09										
1/1/10 - 12/31/10										
1/1/11 - 12/31/11										
1/1/12 - 12/31/12										
1/1/13 - 12/31/13										

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/04 - 12/31/04									
1/1/05 - 12/31/05									
1/1/06 - 12/31/06									
1/1/07 - 12/31/07									
1/1/08 - 12/31/08									
1/1/09 - 12/31/09									
1/1/10 - 12/31/10									
1/1/11 - 12/31/11									
1/1/12 - 12/31/12									

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average									
2 Year Average									
3 Year Average									
4 Year Average									
5 Year Average									
6 Year Average									
7 Year Average									
8 Year Average									
9 Year Average									
Middle 3 of 5									
Middle 5 of 7									
3 Year Volume Weighted									
5 Year Volume Weighted									
7 Year Volume Weighted									
9 Year Volume Weighted									

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	< 0.0298	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000	< 0.0000
Cumulative	0.0298	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY



P.O. BOX 30660, LANSING, MICHIGAN 48909-8160 • 517-323-1200
FAX 517-323-8796
WWW.AUTO-OWNERS.COM

October 14, 2014

Honorable John M. Huff
Director of Insurance, Financial Institutions and Professional Registration
Missouri Department of Insurance, Financial Institutions and Professional Registration
P.O. Box 690
Jefferson City, Missouri 65102-0690

Attention: Ms. Joan W. Dutill
Manager, Property and Casualty Section

AUTO-OWNERS (MUTUAL) INSURANCE COMPANY NAIC #280-18988
INDEPENDENT GARAGE LIABILITY/DEALER'S BLANKET PROGRAM
RATE AND RULE REVISION
GAR-MO-01-10/14/2014-01

Dear Ms. Dutill:

The Auto-Owners (Mutual) Insurance Company of Lansing, Michigan submits the following Garage Liability/Dealer's Blanket rate and rule revisions for your review. The effective dates for this filing are as follows:

New Business	November 8, 2014
Renewal Business	December 14, 2014

We have made the following rule revisions with this filing:

Classifications

AOUME626	We are introducing new classifications.
----------	---

Dealer's Blanket

AOUME627	We have updated the rule page.
----------	--------------------------------

AOUME628	We have updated the rule page.
----------	--------------------------------

AOUME629	We have updated the rule page.
----------	--------------------------------

Garage Liability

AOUME631	We are implementing this new coverage.
----------	--

AOUME632	We are adding coverage to this endorsement.
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AOUME633	We have added Motorcycle/Recreational Vehicle Medical Payments.
----------	---

Premium Adjustments

AOUME634 We have updated the rule page.

AOUME635 We have updated the rule page.

Garagekeepers, Garagekeepers/Marine Operators, Marine Operators

AOUME637 We have increased the minimum deductible.

AOUME638 We have increased the minimum deductible.

AOUME639 We have increased the minimum deductible.

We have made the following rate revisions with this filing:

1. Base Rates:

	Auto-Owners		
	<u>Current</u>	<u>Proposed</u>	<u>% Change</u>
Garage Liability			
Bodily Injury*	374	394	5.3%
Property Damage*	132	139	5.3%
Uninsured Motorist	63	68	7.9%
Underinsured Motorist	88	96	9.1%
Dealer's Blanket			
Comprehensive*	3562	3855	8.2%
Collision	1430	1390	-2.8%
Garagekeepers			
GK-Comprehensive	248	207	-16.5%
GK-Named Perils	158	131	-17.1%
GK-Collision	134	115	-14.2%

*As a result of the changes to the base class, BI, PD, AMP, MP, CP and NP base rates and class relativities have been rebased.

2. Class Relativities:

We have modified the Liability, Comprehensive and Collision Class Relativities.

3. Garage Liability Franchised Dealer – Motorcycle Sales Factor:

We have modified the Franchised Dealer – Motorcycle Sales factor.

4. Garage Liability Service Station – Quick Oil Factor:

We have modified the Service Station – Quick Oil factor.

5. Territory Relativities:

We have modified the Territory Relativities.

6. Limit Relativities:

We have modified the Bodily Injury and Property Damage Limit Relativities.

7. Garage Liability Division II Factors:

We have modified the Division II factors.

8. Secondary Rating Factors:

We have modified the Secondary Rating factors.

9. Garagekeepers Direct Primary Factor:

We have modified the Garagekeepers Direct Primary Factor.

10. Dealer's Blanket Franchised Dealer – Motorcycle Sales Discount:

We have modified these discounts.

11. Dealer's Blanket Wind/Hail Coverage Exclusion Discount:

We have modified this discount.

12. Dealer's Blanket Wind/Hail Comprehensive/Named Perils Deductibles:

We have revised these deductibles.

13. Dealer's Blanket Rating:

We have modified the Dealer's Blanket Comprehensive/Named Perils and Collision amount of inventory relativities.

14. Garage Liability Towing/Hauling Exposure Factor:

We have modified the Towing/Hauling exposure factor.

14. Garage Liability Errors and Omissions Coverage Package:

We have introduced a minimum premium for this coverage.

15. Garage Liability Broad Form Products and Completed Operations:

We have introduced a minimum premium for this coverage.

The following manual pages are being submitted:

AOUME626	Classification
AOUME627-629	Dealer's Blanket Rules
AOUME631-633	Garage Liability Rules
AOUME634-635	Premium Adjustments
AOUME637-639	Garagekeepers/Marine Operators, Marine Operators Rules
AOAME465, 467, 469, 471, 473, 475, 476, 478, 480, 482, 484, 486, 488, 490, 492, 493, 495, 497, 499, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528	Garage Liability/Dealer's Blanket Rates

If you have any questions regarding this filing, please do not hesitate to contact me.

Sincerely,

Corey Degoffau, Assistant Manager
Commercial Automobile Actuarial
(517) 323-1589
degoffau.corey@aoins.com

CJD/pac

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY



P.O. BOX 30660, LANSING, MICHIGAN 48909-8160 · 517-323-1200
FAX 517-323-8796
WWW.AUTO-OWNERS.COM

October 14, 2014

Honorable John M. Huff
Director of Insurance, Financial Institutions and Professional Registration
Missouri Department of Insurance, Financial Institutions and Professional Registration
P.O. Box 690
Jefferson City, Missouri 65102-0690

Attention: Ms. Joan W. Dutil
Manager, Property and Casualty Section

OWNERS (STOCK) INSURANCE COMPANY NAIC #280-32700
INDEPENDENT GARAGE LIABILITY/DEALER'S BLANKET PROGRAM
RATE AND RULE REVISION
GAR-MO-04-10/14/2014-01

Dear Ms. Dutil:

The Owners (Stock) Insurance Company of Lima, Ohio submits the following Garage Liability/Dealer's Blanket rate and rule revisions for your review. The effective dates for this filing are as follows:

New Business	November 8, 2014
Renewal Business	December 14, 2014

We have made the following rule revisions with this filing:

Dealer's Blanket

AOUME627	We have updated the rule page.
AOUME628	We have updated the rule page.
AOUME629	We have updated the rule page.

Garage Liability

AOUME631	We are implementing this new coverage.
AOUME632	We are adding coverage to this endorsement.
AOUME633	We have added Motorcycle/Recreational Vehicle Medical Payments.

Premium Adjustments

AOUME634	We have updated the rule page.
AOUME635	We have updated the rule page.

Garagekeepers, Garagekeepers/Marine Operators, Marine Operators

AOUME637

We have increased the minimum deductible.

We have made the following rate revisions with this filing:

1. Base Rates:

	<u>Current</u>	<u>Owners Proposed</u>	<u>% Change</u>
Garage Liability			
Bodily Injury*	13.45	13.90	3.3%
Property Damage*	5.96	6.33	6.2%
Automobile Medical Payments*	0.32	0.33	3.1%
Medical Payments*	0.38	0.39	2.6%
Uninsured Motorist	56	61	8.9%
Underinsured Motorist	59	64	8.5%
Dealer's Blanket			
Comprehensive*	2754	2975	8.0%
Collision	1365	1345	-1.5%
Garagekeepers			
GK-Comprehensive	189	158	-16.4%
GK-Collision	120	103	-14.2%

*As a result of the changes to the base class, BI, PD, AMP, MP and CP base rates and class relativities have been rebased.

2. Class Relativities:

We have modified the Liability, Comprehensive and Collision Class Relativities.

3. Garage Liability Franchised Dealer – Motorcycle Sales Factor:

We have modified the Franchised Dealer – Motorcycle Sales factor.

4. Territory Relativities:

We have modified the Territory Relativities.

5. Limit Relativities:

We have modified the Bodily Injury and Property Damage Limit Relativities.

6. Garage Liability Division II Factors:

We have modified the Division II factors.

7. Secondary Rating Factors:

We have modified the Secondary Rating factors.

8. Garagekeepers Direct Primary Factor:

We have modified the Garagekeepers Direct Primary Factor.

9. Dealer's Blanket Franchised Dealer – Motorcycle Sales Discount:

We have modified these discounts.

10. Dealer's Blanket Wind/Hail Coverage Exclusion Discount:

We have modified this discount.

11. Dealer's Blanket Wind/Hail Comprehensive Deductibles:

We have revised these deductibles.

12. Dealer's Blanket Rating:

We have modified the Dealer's Blanket Comprehensive and Collision amount of inventory relativities.

13. Garage Liability Towing/Hauling Exposure Factor:

We have modified the Towing/Hauling exposure factor.

14. Garage Liability Errors and Omissions Coverage Package:

We have introduced a minimum premium for this coverage.

14. Garage Liability Broad Form Products and Completed Operations:

We have introduced a minimum premium for this coverage.

The following manual pages are being submitted:

AOUME627-629	Dealer's Blanket Rules
AOUME631-633	Garage Liability Rules
AOUME634-635	Premium Adjustments
AOUME637	Garagekeepers/Marine Operators, Marine Operators Rules
AOAME466, 468, 470, 472, 474, 477, 479, 481, 483, 485, 487, 489, 491, 494, 496, 498, 500, 503, 505, 507, 509, 511, 513, 515, 517, 519, 521, 523, 525, 527, 529	Garage Liability/Dealer's Blanket Rates

If you have any questions regarding this filing, please do not hesitate to contact me.

Sincerely,

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