

Capital Adequacy (E) Task Force
RBC Proposal Form

PR018 Line 1 Premiums

| Schedule P Line of Business | LOB | Proposed 2023 Industry Average Loss & Expense Ratio | 2022 Industry Average Loss & Expense Ratio | 2021 Industry Average Loss & Expense Ratio | 2020 Industry Average Loss & Expense Ratio | 2019 Industry Average Loss & Expense Ratio | 2018 Industry Average Loss & Expense Ratio | 2017 Industry Average Loss & Expense Ratio | 2016 Industry Average Loss & Expense Ratio | 2015 Industry Average Loss & Expense Ratio | 2014 Industry Average Loss & Expense Ratio |
|-------------------------------|-----|---|--|--|--|--|--|--|--|--|--|
| H/F | A | <u>0.679</u> | <u>0.665</u> | <u>0.681</u> | <u>0.678</u> | <u>0.681</u> | <u>0.687</u> | <u>0.688</u> | 0.701 | 0.701 | 0.713 |
| PPA | B | <u>0.791</u> | 0.793 | 0.795 | 0.810 | 0.810 | 0.806 | 0.800 | 0.792 | 0.786 | 0.780 |
| CA | C | <u>0.777</u> | 0.761 | 0.761 | 0.759 | 0.737 | 0.724 | 0.706 | 0.689 | 0.684 | 0.676 |
| WC | D | <u>0.651</u> | 0.664 | 0.682 | 0.705 | 0.726 | 0.744 | 0.751 | 0.752 | 0.751 | 0.749 |
| CMP | E | <u>0.671</u> | <u>0.661</u> | <u>0.673</u> | <u>0.672</u> | <u>0.666</u> | <u>0.664</u> | <u>0.647</u> | 0.648 | 0.655 | 0.652 |
| MM Occurrence | F1 | <u>0.767</u> | 0.750 | 0.731 | 0.726 | 0.730 | 0.780 | 0.777 | 0.767 | 0.880 | 0.883 |
| MM Clms Made | F2 | <u>0.815</u> | 0.829 | 0.821 | 0.797 | 0.768 | 0.747 | 0.722 | 0.691 | 0.697 | 0.680 |
| SL | G | <u>0.578</u> | <u>0.585</u> | <u>0.593</u> | <u>0.603</u> | <u>0.593</u> | <u>0.569</u> | <u>0.567</u> | 0.572 | 0.630 | 0.645 |
| OL | H | <u>0.641</u> | 0.637 | 0.635 | 0.639 | 0.638 | 0.633 | 0.629 | 0.618 | 0.616 | 0.617 |
| Fidelity / Surety | K | <u>0.363</u> | 0.366 | 0.394 | 0.384 | 0.399 | 0.417 | 0.430 | 0.464 | 0.462 | 0.473 |
| Special Property | I | <u>0.550</u> | <u>0.547</u> | <u>0.559</u> | <u>0.553</u> | <u>0.554</u> | <u>0.563</u> | <u>0.555</u> | 0.559 | 0.571 | 0.572 |
| Auto Physical Damage | J | <u>0.727</u> | 0.718 | 0.726 | 0.732 | 0.730 | 0.732 | 0.727 | 0.711 | 0.703 | 0.686 |
| Other (Credit, A&H) | L | <u>0.702</u> | 0.698 | 0.693 | 0.684 | 0.682 | 0.709 | 0.712 | 0.699 | 0.706 | 0.754 |
| Financial / Mortgage Guaranty | S | <u>0.209</u> | 0.203 | 0.252 | 0.513 | 0.811 | 1.099 | 1.175 | 1.293 | 1.096 | 1.242 |
| Intl | M | <u>1.136</u> | <u>1.166</u> | <u>0.769</u> | <u>0.758</u> | <u>0.795</u> | <u>0.584</u> | <u>0.565</u> | 0.607 | 1.150 | 1.131 |

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