

page 5, sol. 5, 5/11, Q.8: Combined Ratio = Loss & LAE Ratio + UW Expense Ratio

page 100, which is page 12 of Section 4: No unearned house years as of 12/31/2009.

page 160, which is page 41 of Section 5: the numerator, losses, and the denominator, premiums

page 190, which is page 13 of Section 6: is question number 6.68 rather than 6.67

page 199, which is page 22 of Section 6: is question number 6.71 rather than 6.70

page 210, which is page 23 of Section 6: is question number 6.73 rather than 6.72

page 270, which is page 18 of Section 8: ULAE is 7% of loss and ALAE

page 271, which is page 19 of Section 8: is question number 8.35 rather than 8.34

page 443, which is page 24 of Section 10, Q. 10.37: and four times a year in **blue**

Page 477, which is page 24 of section 11: LAS(\$250,000) rather than LAS(\$250,0000)

page 498, which is page 45 of Section 11, solution to exercise:

$$(35)(1350 + 0.1x) = (877.5)(50 + 0.04x). \Rightarrow x = \$106.80.$$

page 639, which is page 19 of Section 14: Q. 14.28

page 656, which is page 12 of Section 15: Page 1182

page 672, which is page 28 of Section 15: Q. 15.61

page 675, which is page 31 of Section 15: Q. 15.79

page 677, which is page 23 of Section 15: Q. 15.80

page 681, which is page 37 of Section 15: Page 1198

page 690, which is page 46 of Section 15: Page 1201

page 693, which is page 49 of Section 15: Q. 15.87

page 695, which is page 51 of Section 15: Page 1206

page 703, which is page 59 of Section 15: Page 1208

page 723, which is page 79 of Section 15: Page 1213

page 851, which is page 15 of Sec. 21: "Fixed" expense trend = 2% per annum.

page 982, which is page 117 of additional Questions: Q. 15.66

page 984, which is page 119 of additional Questions: Q. 15.86

page 986, which is page 121 of additional Questions: Q. 15.75