

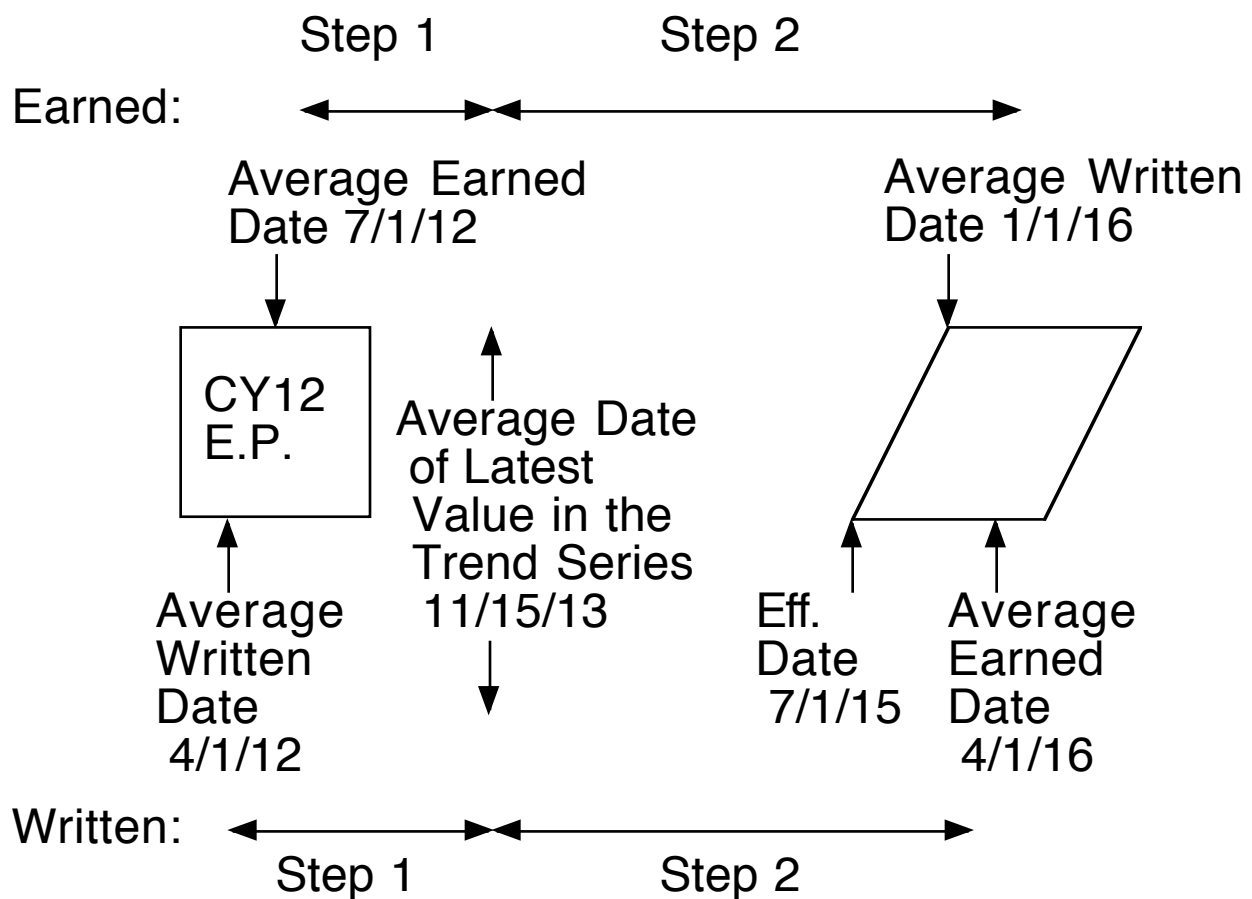
Premiums, page 58, middle date in graph should be 11/15/13:

6 Month Policies.

b. Earned Premium:

Step 1: from 7/1/12 to 11/15/13.

Step 2: from 11/15/13 to 4/1/16.



a. Written Premium:

Step 1: from 4/1/12 to 11/15/13.

Step 2: from 11/15/13 to 1/1/16.

Overall Indications, Page 56: **0.5%** is selected for the historical period

Overall Indications, Page 65: (19) $\frac{61.9\% + 11.3\%}{78.0\%} = 0.938. \Leftrightarrow -6.2\%.$

Overall Indications, Page 108: Effect **on indemnity benefits from wage changes** to go from AY2015 to PY2017 is: 1.018^{2.5}.

Overall Indications, Page 127: These age to ultimate factors are from the chain ladder analysis of reported losses plus paid alae, on Page C-11.