

October 22, 2019

**2020 GENERAL RATE APPLICATION**  
**Part V(ii) - RM Ratemaking**

Figure RM-17 SUMMARY OF PREMIUM INCREASES/DECREASES BY MAJOR CLASS, TERRITORY AND VEHICLE TYPE

	NO. OF VEHICLES	2019 AVG RATE	2020 AVG RATE	2019 PREMIUM	2020 PREMIUM	PREMIUM CHANGE \$	PREMIUM CHANGE %	% OF 2020 PREMIUM
<b>MAJOR CLASS</b>								
Private Passenger	807,724	1,164	1,154	940,227,409	931,783,601	-8,443,808	-0.90	90.68
Commercial	46,360	809	814	37,510,976	37,753,199	242,223	0.65	3.67
Public	12,785	1,928	2,128	24,650,069	27,202,115	2,552,046	10.35	2.65
Motorcycle	17,585	810	851	14,243,603	14,965,822	722,219	5.07	1.46
Trailer	205,299	79	75	16,243,673	15,403,089	-840,584	-5.17	1.50
Off-Road Vehicle	71,406	8	7	571,248	499,842	-71,406	-12.50	0.05
<b>TOTAL - ALL MAJOR CLASSES</b>	<b>1,161,159</b>	<b>890</b>	<b>885</b>	<b>1,033,446,978</b>	<b>1,027,607,668</b>	<b>-5,839,310</b>	<b>-0.57</b>	<b>100.00</b>

	NO. OF VEHICLES	2019 AVG RATE	2020 AVG RATE	2019 PREMIUM	2020 PREMIUM	PREMIUM CHANGE \$	PREMIUM CHANGE %	% OF 2020 PREMIUM
<b>TERRITORY</b>								
1	531,217	1,094	1,086	580,960,542	577,032,234	-3,928,308	-0.68	56.15
2	547,147	666	666	364,274,174	364,510,218	236,044	0.06	35.47
3	16,348	790	789	12,909,717	12,897,584	-12,133	-0.09	1.26
4	26,000	716	699	18,625,108	18,175,564	-449,544	-2.41	1.77
Commuter	40,447	1,401	1,360	56,677,437	54,992,068	-1,685,369	-2.97	5.35
<b>TOTAL - ALL TERRITORIES</b>	<b>1,161,159</b>	<b>890</b>	<b>885</b>	<b>1,033,446,978</b>	<b>1,027,607,668</b>	<b>-5,839,310</b>	<b>-0.57</b>	<b>100.00</b>

	NO. OF VEHICLES	2019 AVG RATE	2020 AVG RATE	2019 PREMIUM	2020 PREMIUM	PREMIUM CHANGE \$	PREMIUM CHANGE %	% OF 2020 PREMIUM
<b>VEHICLE TYPE</b>								
BUS	4,596	985	1,060	4,527,337	4,871,199	343,862	7.60	0.47
MCYCL	16,026	855	899	13,696,692	14,401,276	704,584	5.14	1.40
MHOME	4,686	735	760	3,446,256	3,559,642	113,386	3.29	0.35
MOPED	1,672	336	347	561,823	579,540	17,717	3.15	0.06
ORV	71,406	8	7	571,248	499,842	-71,406	-12.50	0.05
PASVE	598,049	1,233	1,224	737,630,793	731,944,723	-5,686,070	-0.77	71.23
TRAIL	205,299	79	75	16,243,673	15,403,089	-840,584	-5.17	1.50
TRUCK	252,834	986	983	249,217,865	248,627,140	-590,725	-0.24	24.19
VARIA	6,591	1,146	1,171	7,551,291	7,721,217	169,926	2.25	0.75
<b>TOTAL - ALL VEHICLE TYPES</b>	<b>1,161,159</b>	<b>890</b>	<b>885</b>	<b>1,033,446,978</b>	<b>1,027,607,668</b>	<b>-5,839,310</b>	<b>-0.57</b>	<b>100.00</b>

**Figure RM -18 DOLLAR DISTRIBUTION - ALL CLASSIFICATION AND RATE ADJUSTMENTS**

	All Vehicles - 2020			Private Passenger Vehicles - 2020			Commercial Vehicles - 2020			Public Vehicles - 2020		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
<b>Decreasing</b>												
\$300 or more	15	0.00	0.00	3	0.00	0.00	9	0.02	0.02	0	0.00	0.00
\$250 to \$300	54	0.00	0.01	45	0.01	0.01	9	0.02	0.04	0	0.00	0.00
\$200 to \$250	746	0.06	0.07	723	0.09	0.10	23	0.05	0.09	0	0.00	0.00
\$150 to \$200	9,043	0.78	0.85	8,967	1.11	1.21	71	0.15	0.24	0	0.00	0.00
\$100 to \$150	63,578	5.48	6.32	63,310	7.84	9.04	236	0.51	0.75	18	0.14	0.14
\$90 to \$100	23,372	2.01	8.34	23,308	2.89	11.93	54	0.12	0.87	6	0.05	0.19
\$80 to \$90	33,743	2.91	11.24	33,636	4.16	16.09	89	0.19	1.06	7	0.05	0.24
\$70 to \$80	36,214	3.12	14.36	35,772	4.43	20.52	373	0.80	1.86	56	0.44	0.68
\$60 to \$70	39,124	3.37	17.73	38,975	4.83	25.35	112	0.24	2.11	30	0.23	0.92
\$50 to \$60	44,055	3.79	21.53	43,140	5.34	30.69	885	1.91	4.01	8	0.06	0.98
\$40 to \$50	39,357	3.39	24.91	39,198	4.85	35.54	117	0.25	4.27	20	0.16	1.13
\$30 to \$40	50,841	4.38	29.29	36,400	4.51	40.05	3,277	7.07	11.34	29	0.23	1.36
\$20 to \$30	52,263	4.50	33.79	40,771	5.05	45.10	2,485	5.36	16.70	70	0.55	1.91
\$10 to \$20	63,005	5.43	39.22	40,518	5.02	50.11	8,498	18.33	35.03	85	0.66	2.57
\$1 to \$10	155,020	13.35	52.57	39,242	4.86	54.97	2,313	4.99	40.02	116	0.91	3.48
<b>Total Decreasing</b>	<b>610,430</b>	<b>52.57</b>		<b>444,008</b>	<b>54.97</b>		<b>18,551</b>	<b>40.02</b>		<b>445</b>	<b>3.48</b>	
<b>No change</b>	116,613	10.04	62.61	4,907	0.61	55.58	56	0.12	40.14	80	0.63	4.11
<b>Increasing</b>												
\$1 to \$10	63,067	5.43	68.04	39,671	4.91	60.49	3,858	8.32	48.46	83	0.65	4.76
\$10 to \$20	44,929	3.87	71.91	29,168	3.61	64.10	12,585	27.15	75.60	143	1.12	5.87
\$20 to \$30	31,238	2.69	74.60	27,834	3.45	67.55	502	1.08	76.69	77	0.60	6.48
\$30 to \$40	39,091	3.37	77.97	29,342	3.63	71.18	6,576	14.18	90.87	413	3.23	9.71
\$40 to \$50	46,898	4.04	82.01	42,991	5.32	76.50	2,611	5.63	96.50	362	2.83	12.54
<b>Decrease or less than \$50</b>	<b>952,266</b>	<b>82.01</b>		<b>617,921</b>	<b>76.50</b>		<b>44,739</b>	<b>96.50</b>		<b>1,603</b>	<b>12.54</b>	
\$50 to \$60	51,620	4.45	86.46	49,482	6.13	82.63	241	0.52	97.02	1,541	12.05	24.59
\$60 to \$70	55,519	4.78	91.24	53,412	6.61	89.24	194	0.42	97.44	493	3.86	28.45
\$70 to \$80	34,248	2.95	94.19	31,835	3.94	93.18	341	0.74	98.18	170	1.33	29.78
\$80 to \$90	29,471	2.54	96.72	27,967	3.46	96.64	169	0.36	98.54	138	1.08	30.86
\$90 to \$100	14,104	1.21	97.94	13,137	1.63	98.27	80	0.17	98.71	266	2.08	32.94
<b>Decrease or less than \$100</b>	<b>1,137,228</b>	<b>97.94</b>		<b>793,754</b>	<b>98.27</b>		<b>45,764</b>	<b>98.71</b>		<b>4,211</b>	<b>32.94</b>	
\$100 to \$150	15,891	1.37	99.31	13,640	1.69	99.96	397	0.86	99.57	1,077	8.42	41.36
\$150 to \$200	1,469	0.13	99.43	91	0.01	99.97	145	0.31	99.88	1,220	9.54	50.90
<b>Decrease or less than \$200</b>	<b>1,154,588</b>	<b>99.43</b>		<b>807,485</b>	<b>99.97</b>		<b>46,306</b>	<b>99.88</b>		<b>6,508</b>	<b>50.90</b>	
\$200 to \$250	1,987	0.17	99.61	105	0.01	99.98	53	0.11	100.00	1,828	14.30	65.20
\$250 to \$300	3,146	0.27	99.88	90	0.01	99.99	1	0.00	100.00	3,055	23.90	89.10
<b>Decrease or less than \$300</b>	<b>1,159,721</b>	<b>99.88</b>		<b>807,680</b>	<b>99.99</b>		<b>46,360</b>	<b>100.00</b>		<b>11,391</b>	<b>89.10</b>	
\$300 or more	1,438	0.12	100.00	44	0.01	100.00	0	0.00	100.00	1,394	10.90	100.00
<b>Total Increasing</b>	<b>434,116</b>	<b>37.39</b>		<b>358,809</b>	<b>44.42</b>		<b>27,753</b>	<b>59.86</b>		<b>12,260</b>	<b>95.89</b>	
<b>Grand Total</b>	<b>1,161,159</b>	<b>100.00</b>		<b>807,724</b>	<b>100.00</b>		<b>46,360</b>	<b>100.00</b>		<b>12,785</b>	<b>100.00</b>	

**Figure RM -18 6.0 DOLLAR DISTRIBUTION - ALL CLASSIFICATION AND RATE ADJUSTMENTS**

	Motorcycles - 2020			Trailers - 2020			Off-Road Vehicles - 2020		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
<b>Decreasing</b>									
\$300 or more	3	0.02	0.02	0	0.00	0.00	0	0.00	0.00
\$250 to \$300	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
\$200 to \$250	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
\$150 to \$200	5	0.03	0.05	0	0.00	0.00	0	0.00	0.00
\$100 to \$150	14	0.08	0.13	0	0.00	0.00	0	0.00	0.00
\$90 to \$100	4	0.02	0.15	0	0.00	0.00	0	0.00	0.00
\$80 to \$90	11	0.06	0.21	0	0.00	0.00	0	0.00	0.00
\$70 to \$80	13	0.07	0.28	0	0.00	0.00	0	0.00	0.00
\$60 to \$70	7	0.04	0.32	0	0.00	0.00	0	0.00	0.00
\$50 to \$60	22	0.13	0.45	0	0.00	0.00	0	0.00	0.00
\$40 to \$50	22	0.13	0.57	0	0.00	0.00	0	0.00	0.00
\$30 to \$40	80	0.45	1.03	11,055	5.38	5.38	0	0.00	0.00
\$20 to \$30	233	1.32	2.35	8,704	4.24	9.62	0	0.00	0.00
\$10 to \$20	424	2.41	4.77	13,480	6.57	16.19	0	0.00	0.00
\$1 to \$10	397	2.26	7.02	41,546	20.24	36.43	71,406	100.00	100.00
<b>Total Decreasing</b>	<b>1,235</b>	<b>7.02</b>		<b>74,785</b>	<b>36.43</b>		<b>71,406</b>	<b>100.00</b>	
<b>No change</b>	23	0.13	7.15	111,547	54.33	90.76	0	0.00	100.00
<b>Increasing</b>									
\$1 to \$10	1,375	7.82	14.97	18,080	8.81	99.57	0	0.00	100.00
\$10 to \$20	2,269	12.90	27.88	764	0.37	99.94	0	0.00	100.00
\$20 to \$30	2,702	15.37	43.24	123	0.06	100.00	0	0.00	100.00
\$30 to \$40	2,760	15.70	58.94	0	0.00	100.00	0	0.00	100.00
\$40 to \$50	934	5.31	64.25	0	0.00	100.00	0	0.00	100.00
<b>Decrease or less than \$50</b>	<b>11,298</b>	<b>64.25</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	
\$50 to \$60	356	2.02	66.27	0	0.00	100.00	0	0.00	100.00
\$60 to \$70	1,420	8.08	74.35	0	0.00	100.00	0	0.00	100.00
\$70 to \$80	1,902	10.82	85.16	0	0.00	100.00	0	0.00	100.00
\$80 to \$90	1,197	6.81	91.97	0	0.00	100.00	0	0.00	100.00
\$90 to \$100	621	3.53	95.50	0	0.00	100.00	0	0.00	100.00
<b>Decrease or less than \$100</b>	<b>16,794</b>	<b>95.50</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	
\$100 to \$150	777	4.42	99.92	0	0.00	100.00	0	0.00	100.00
\$150 to \$200	13	0.07	99.99	0	0.00	100.00	0	0.00	100.00
<b>Decrease or less than \$200</b>	<b>17,584</b>	<b>99.99</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	
\$200 to \$250	1	0.01	100.00	0	0.00	100.00	0	0.00	100.00
\$250 to \$300	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
<b>Decrease or less than \$300</b>	<b>17,585</b>	<b>100.00</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	
\$300 or more	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
<b>Total Increasing</b>	<b>16,327</b>	<b>92.85</b>		<b>18,967</b>	<b>9.24</b>		<b>0</b>	<b>0.00</b>	
<b>Grand Total</b>	<b>17,585</b>	<b>100.00</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	

**Figure RM -19 PERCENT DISTRIBUTION - ALL CLASSIFICATION AND RATE ADJUSTMENTS**

	All Vehicles - 2020			Private Passenger Vehicles - 2020			Commercial Vehicles - 2020			Public Vehicles - 2020		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
<b>Decreasing</b>												
20% or more	8	0.00	0.00	0	0.00	0.00	4	0.01	0.01	0	0.00	0.00
19 to 20%	3	0.00	0.00	0	0.00	0.00	3	0.01	0.02	0	0.00	0.00
18 to 19%	2	0.00	0.00	2	0.00	0.00	0	0.00	0.02	0	0.00	0.00
17 to 18%	52	0.00	0.01	50	0.01	0.01	2	0.00	0.02	0	0.00	0.00
16 to 17%	210	0.02	0.02	204	0.03	0.03	6	0.01	0.03	0	0.00	0.00
15 to 16%	355	0.03	0.05	348	0.04	0.07	5	0.01	0.04	2	0.02	0.02
14 to 15%	1,715	0.15	0.20	1,707	0.21	0.29	4	0.01	0.05	2	0.02	0.03
13 to 14%	3,946	0.34	0.54	3,929	0.49	0.77	16	0.03	0.09	0	0.00	0.03
12 to 13%	79,247	6.82	7.37	7,801	0.97	1.74	28	0.06	0.15	0	0.00	0.03
11 to 12%	14,249	1.23	8.59	14,199	1.76	3.50	42	0.09	0.24	0	0.00	0.03
10 to 11%	32,893	2.83	11.43	32,084	3.97	7.47	798	1.72	1.96	0	0.00	0.03
9 to 10%	45,682	3.93	15.36	39,184	4.85	12.32	351	0.76	2.72	0	0.00	0.03
8 to 9%	50,798	4.37	19.74	42,741	5.29	17.61	57	0.12	2.84	14	0.11	0.14
7 to 8%	37,710	3.25	22.98	31,931	3.95	21.56	126	0.27	3.11	0	0.00	0.14
6 to 7%	77,185	6.65	29.63	28,035	3.47	25.04	179	0.39	3.50	8	0.06	0.20
5 to 6%	43,569	3.75	33.38	42,691	5.29	30.32	858	1.85	5.35	11	0.09	0.29
4 to 5%	45,404	3.91	37.29	43,965	5.44	35.76	1,385	2.99	8.33	48	0.38	0.66
3 to 4%	41,731	3.59	40.89	38,868	4.81	40.58	2,784	6.01	14.34	59	0.46	1.13
2 to 3%	39,685	3.42	44.30	32,142	3.98	44.55	5,040	10.87	25.21	59	0.46	1.59
1 to 2%	51,225	4.41	48.72	43,872	5.43	49.99	4,798	10.35	35.56	138	1.08	2.67
0 to 1%	44,761	3.85	52.57	40,255	4.98	54.97	2,065	4.45	40.02	104	0.81	3.48
<b>Total Decreasing</b>	<b>610,430</b>	<b>52.57</b>		<b>444,008</b>	<b>54.97</b>		<b>18,551</b>	<b>40.02</b>		<b>445</b>	<b>3.48</b>	
<b>No change</b>	116,613	10.04	62.61	4,907	0.61	55.58	56	0.12	40.14	80	0.63	4.11
<b>Increasing</b>												
0 to 1%	39,332	3.39	66.00	33,848	4.19	59.77	2,765	5.96	46.10	62	0.48	4.59
1 to 2%	58,306	5.02	71.02	46,958	5.81	65.58	2,998	6.47	52.57	212	1.66	6.25
2 to 3%	49,747	4.28	75.31	34,710	4.30	69.88	13,556	29.24	81.81	218	1.71	7.95
3 to 4%	66,672	5.74	81.05	60,239	7.46	77.34	1,299	2.80	84.61	205	1.60	9.56
4 to 5%	99,033	8.53	89.58	93,941	11.63	88.97	2,195	4.73	89.34	319	2.50	12.05
<b>Decrease or less than +5%</b>	<b>1,040,133</b>	<b>89.58</b>		<b>718,611</b>	<b>88.97</b>		<b>41,420</b>	<b>89.34</b>		<b>1,541</b>	<b>12.05</b>	
5 to 6%	51,331	4.42	94.00	49,372	6.11	95.08	222	0.48	89.82	159	1.24	13.30
6 to 7%	28,245	2.43	96.43	26,814	3.32	98.40	234	0.50	90.33	424	3.32	16.61
7 to 8%	9,193	0.79	97.22	7,711	0.95	99.35	288	0.62	90.95	403	3.15	19.77
8 to 9%	7,157	0.62	97.84	2,384	0.30	99.65	3,810	8.22	99.17	229	1.79	21.56
9 to 10%	7,794	0.67	98.51	2,462	0.30	99.95	125	0.27	99.44	1,125	8.80	30.36
<b>Decrease or less than +10%</b>	<b>1,143,853</b>	<b>98.51</b>		<b>807,354</b>	<b>99.95</b>		<b>46,099</b>	<b>99.44</b>		<b>3,881</b>	<b>30.36</b>	
10 to 11%	4,492	0.39	98.90	132	0.02	99.97	88	0.19	99.63	3,272	25.59	55.95
11 to 12%	1,330	0.11	99.01	7	0.00	99.97	47	0.10	99.73	1,276	9.98	65.93
12 to 13%	3,959	0.34	99.35	74	0.01	99.98	35	0.08	99.80	2,825	22.10	88.03
13 to 14%	789	0.07	99.42	119	0.01	100.00	39	0.08	99.89	631	4.94	92.96
14 to 15%	569	0.05	99.47	16	0.00	100.00	22	0.05	99.94	531	4.15	97.11
<b>Decrease or less than +15%</b>	<b>1,154,992</b>	<b>99.47</b>		<b>807,702</b>	<b>100.00</b>		<b>46,330</b>	<b>99.94</b>		<b>12,416</b>	<b>97.11</b>	
15 to 16%	317	0.03	99.50	9	0.00	100.00	7	0.02	99.95	301	2.35	99.47
16 to 17%	27	0.00	99.50	2	0.00	100.00	22	0.05	100.00	3	0.02	99.49
17 to 18%	10	0.00	99.50	3	0.00	100.00	0	0.00	100.00	7	0.05	99.55
18 to 19%	15	0.00	99.50	2	0.00	100.00	1	0.00	100.00	12	0.09	99.64
19 to 20%	48	0.00	99.50	3	0.00	100.00	0	0.00	100.00	45	0.35	99.99
<b>Decrease or less than +20%</b>	<b>1,155,409</b>	<b>99.50</b>		<b>807,721</b>	<b>100.00</b>		<b>46,360</b>	<b>100.00</b>		<b>12,784</b>	<b>99.99</b>	
20% or more	5,750	0.50	100.00	3	0.00	100.00	0	0.00	100.00	1	0.01	100.00
<b>Total Increasing</b>	<b>434,116</b>	<b>37.39</b>		<b>358,809</b>	<b>44.42</b>		<b>27,753</b>	<b>59.86</b>		<b>12,260</b>	<b>95.89</b>	
<b>Grand Total</b>	<b>1,161,159</b>	<b>100.00</b>		<b>807,724</b>	<b>100.00</b>		<b>46,360</b>	<b>100.00</b>		<b>12,785</b>	<b>100.00</b>	

**Figure RM -19 PERCENT DISTRIBUTION - ALL CLASSIFICATION AND RATE ADJUSTMENTS**

	Motorcycles - 2020			Trailers - 2020			Off-Road Vehicles - 2020		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
<b>Decreasing</b>									
20% or more	4	0.02	0.02	0	0.00	0.00	0	0.00	0.00
19 to 20%	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
18 to 19%	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
17 to 18%	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
16 to 17%	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
15 to 16%	0	0.00	0.02	0	0.00	0.00	0	0.00	0.00
14 to 15%	2	0.01	0.03	0	0.00	0.00	0	0.00	0.00
13 to 14%	1	0.01	0.04	0	0.00	0.00	0	0.00	0.00
12 to 13%	12	0.07	0.11	0	0.00	0.00	71,406	100.00	100.00
11 to 12%	8	0.05	0.15	0	0.00	0.00	0	0.00	100.00
10 to 11%	11	0.06	0.22	0	0.00	0.00	0	0.00	100.00
9 to 10%	14	0.08	0.30	6,133	2.99	2.99	0	0.00	100.00
8 to 9%	0	0.00	0.30	7,986	3.89	6.88	0	0.00	100.00
7 to 8%	13	0.07	0.37	5,640	2.75	9.62	0	0.00	100.00
6 to 7%	30	0.17	0.54	48,933	23.83	33.46	0	0.00	100.00
5 to 6%	9	0.05	0.59	0	0.00	33.46	0	0.00	100.00
4 to 5%	6	0.03	0.63	0	0.00	33.46	0	0.00	100.00
3 to 4%	20	0.11	0.74	0	0.00	33.46	0	0.00	100.00
2 to 3%	477	2.71	3.45	1,967	0.96	34.42	0	0.00	100.00
1 to 2%	215	1.22	4.67	2,202	1.07	35.49	0	0.00	100.00
0 to 1%	413	2.35	7.02	1,924	0.94	36.43	0	0.00	100.00
<b>Total Decreasing</b>	<b>1,235</b>	<b>7.02</b>		<b>74,785</b>	<b>36.43</b>		<b>71,406</b>	<b>100.00</b>	
<b>No change</b>	23	0.13	7.15	111,547	54.33	90.76	0	0.00	100.00
<b>Increasing</b>									
0 to 1%	568	3.23	10.38	2,089	1.02	91.78	0	0.00	100.00
1 to 2%	851	4.84	15.22	7,287	3.55	95.33	0	0.00	100.00
2 to 3%	1,173	6.67	21.89	90	0.04	95.37	0	0.00	100.00
3 to 4%	4,756	27.05	48.94	173	0.08	95.46	0	0.00	100.00
4 to 5%	1,711	9.73	58.67	867	0.42	95.88	0	0.00	100.00
<b>Decrease or less than + 5%</b>	<b>10,317</b>	<b>58.67</b>		<b>196,838</b>	<b>95.88</b>		<b>71,406</b>	<b>100.00</b>	
5 to 6%	1,217	6.92	65.59	361	0.18	96.05	0	0.00	100.00
6 to 7%	699	3.97	69.56	74	0.04	96.09	0	0.00	100.00
7 to 8%	477	2.71	72.28	314	0.15	96.24	0	0.00	100.00
8 to 9%	202	1.15	73.43	532	0.26	96.50	0	0.00	100.00
9 to 10%	3,951	22.47	95.89	131	0.06	96.57	0	0.00	100.00
<b>Decrease or less than +10%</b>	<b>16,863</b>	<b>95.89</b>		<b>198,250</b>	<b>96.57</b>		<b>71,406</b>	<b>100.00</b>	
10 to 11%	722	4.11	100.00	278	0.14	96.70	0	0.00	100.00
11 to 12%	0	0.00	100.00	0	0.00	96.70	0	0.00	100.00
12 to 13%	0	0.00	100.00	1,025	0.50	97.20	0	0.00	100.00
13 to 14%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
14 to 15%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
<b>Decrease or less than +15%</b>	<b>17,585</b>	<b>100.00</b>		<b>199,553</b>	<b>97.20</b>		<b>71,406</b>	<b>100.00</b>	
15 to 16%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
16 to 17%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
17 to 18%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
18 to 19%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
19 to 20%	0	0.00	100.00	0	0.00	97.20	0	0.00	100.00
<b>Decrease or less than +20%</b>	<b>17,585</b>	<b>100.00</b>		<b>199,553</b>	<b>97.20</b>		<b>71,406</b>	<b>100.00</b>	
20% or more	0	0.00	100.00	5,746	2.80	100.00	0	0.00	100.00
<b>Total Increasing</b>	<b>16,327</b>	<b>92.85</b>		<b>18,967</b>	<b>9.24</b>		<b>0</b>	<b>0.00</b>	
<b>Grand Total</b>	<b>17,585</b>	<b>100.00</b>		<b>205,299</b>	<b>100.00</b>		<b>71,406</b>	<b>100.00</b>	