

Appendix D

Coverages	Rate Group Drift	Benchmark Loss Trend	Benchmark Base Rate Adjustment for 2005 CLEAR*
Direct Compensation – Property Damage	10.79%	3.0%	-7.1%
Collision or Upset	9.97%	3.7 %	- 5.9%
Comprehensive	8.82%	- 1.6%	- 9.2%
All Perils	9.58%	3.2%	- 6.2%
Specified Perils	8.82%	1.2%	- 7.1%

*Based on industry distribution for CLEAR rate groups.