

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 1996 through 2000. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80																					
81- 85																					
86- 90											2	12									
91- 95	4		.57	.54		1	5				6	36			12	97	.16	.15			
96- 99	32	40	.02	.02		38	134	.44	.43		27	163	.99	.96	12	98	.02	.02			
100-100	211	206	2.38	2.38		32	110	.09	.09		14	90	.11	.11	4	35					
CREDITS	247	254	1.95	1.94		71	248	.28	.27		49	300	.57	.55	28	231	.08	.07			
101-105	2	4				4	16	6.04	6.19		1	6	.06	.07	1	10					
106-110						4	16				3	20	.02	.02	2	18	4.23	4.56			
111-115											1	6									
116-120						2	9								2	22	.11	.13			
121-130	1	3	.53	.65		1	4	.04	.05		4	32	.56	.72	3	34	.05	.06			
131-140																					
141- UP	1	1	.25	.45		1	9				4	48	.07	.14							
CHARGES	4	8	.21	.25		12	53	1.82	2.13		13	111	.20	.28	8	84	.96	1.12			
TOTALS	251	262	1.90	1.90		83	302	.55	.55		62	411	.47	.50	36	315	.31	.32			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60																1	38					
61- 80						2	32	.03	.02		3	100	.01	.01		6	325	.15	.11			
81- 85	1	10				1	14	.03	.03		3	108	.36	.29	2	117	.10	.09				
86- 90	3	37	5.34	4.75		7	117				11	318	.32	.28	1	44	.09	.07				
91- 95	19	212	.19	.17		17	293	.57	.53		6	195	.09	.08	2	146	.79	.75				
96- 99	10	122	.46	.44		6	107	1.13	1.10		3	105	.35	.34	1	52	.79	.77				
100-100	5	63	.18	.18		10	215	.55	.55		11	387	.58	.58	6	440	.14	.14				
CREDITS	38	444	.69	.65		43	779	.53	.49		37	1,214	.35	.32	19	1,163	.24	.21				
101-105	3	35	.04	.04		9	179	.35	.35		3	90	.12	.12	2	131	1.09	1.13				
106-110	2	30	.06	.06							3	102	.06	.06								
111-115	1	17	.05	.06		5	120	.05	.05		3	118	.64	.74	1	59	3.76	4.18				
116-120	2	30	.03	.04		1	20	2.04	2.36													
121-130	1	13									5	249	.35	.44								
131-140	1	18	.70	.96		2	51	.05	.07		3	130	.88	1.19	2	201	1.16	1.57				
141- UP	5	96	.01	.02		3	99	.03	.05		3	347	.31	.83	7	809	1.49	2.52				
CHARGES	15	238	.08	.10		20	469	.25	.29		20	1,037	.39	.57	12	1,200	1.50	2.23				
TOTALS	53	682	.48	.49		63	1,248	.42	.43		57	2,250	.37	.40	31	2,362	.88	.97				

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	4	370	.17	.09		6	1,734	.47	.16		11	2,142	.41	.15							
61- 80	6	645	.07	.05		6	2,088	.55	.36		23	3,191	.39	.27							
81- 85	4	453	2.70	2.23							11	702	1.81	1.50							
86- 90	3	294	.26	.23		3	889	.08	.07		30	1,712	.27	.23							
91- 95	1	117	.37	.34							68	1,108	.36	.34							
96- 99	1	209	.67	.64							130	1,031	.60	.58							
100-100	9	1,641	.70	.70		4	1,816	.12	.12		306	5,003	.46	.46							
CREDITS	28	3,729	.73	.62		19	6,528	.34	.20		579	14,889	.48	.35							
101-105	2	210	.15	.16		2	797	.76	.77		29	1,478	.64	.66							
106-110	2	239	.03	.03		1	633	.35	.38		17	1,058	.29	.32							
111-115	1	168	.13	.15		1	393	.92	1.04		13	880	.78	.88							
116-120	1	175	.36	.42							8	257	.42	.49							
121-130	3	565	.16	.20		1	406	.90	1.18		19	1,305	.43	.55							
131-140											8	399	.91	1.22							
141- UP	4	950	.51	.85		3	2,725	.38	.68		31	5,084	.56	1.00							
CHARGES	13	2,308	.30	.40		8	4,953	.52	.73		125	10,461	.56	.77							
TOTALS	41	6,037	.57	.55		27	11,481	.42	.33		704	25,350	.51	.46							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1997 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80															1	6	.18	.14										
81- 85																												
86- 90	1		1					1		2				1		6												
91- 95								1		3				8		48	.03	.03			14		112	.05	.04			
96- 99	31		46	.05	.05			47		166	.37	.36		29		174	.19	.18		13		108	.04	.04				
100-100	192		173	1.27	1.27			36		121	1.07	1.07		17		102	.13	.13		9		78	.49	.49				
CREDITS	224		220	1.01	1.00			85		293	.65	.64		56		336	.15	.14		36		298	.16	.16				
101-105	3		5	4.89	4.95			4		17	1.23	1.24		3		21	.05	.05										
106-110	1		1					1		5				1		7				2		19						
111-115	2		3					1		3	.04	.04		1		8	.42	.47		1		10						
116-120								1		4				1		8	2.74	3.29		1		10	1.43	1.71				
121-130								1		4				3		24	12.11	15.09		1		12	3.61	4.55				
131-140	1		3					1		6				1		10												
141- UP								1		6	4.03	5.74		2		18	7.62	12.55		1		12	.35	.50				
CHARGES	7		11	1.94	2.17			10		45	1.03	1.17		12		95	4.78	5.82		6		64	.99	1.19				
TOTALS	231		232	1.05	1.05			95		338	.70	.70		68		431	1.17	1.19		42		362	.31	.31				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60															2	49	.31	.16										
61- 80																				9		412	.20	.15				
81- 85								1		17				3		93	.18	.15		3		159	.44	.36				
86- 90	3		31					9		168	.16	.14		11		348	1.10	.97		1		84	.36	.31				
91- 95	14		159	.33	.31			20		356	1.09	1.01		6		192	.15	.14		2		98						
96- 99	7		83	.15	.15			7		139	.10	.10		2		72	.87	.86		2		138	.03	.02				
100-100	10		131	2.41	2.41			11		219	1.46	1.46		15		476	.27	.27		7		523	.17	.17				
CREDITS	34		404	.94	.90			48		899	.83	.78		39		1,229	.52	.47		24		1,415	.20	.17				
101-105	6		80	.01	.01			7		142	.41	.42							3		220	.05	.05					
106-110	1		13					4		82	.01	.01		1		34	.02	.02		2		155	1.58	1.68				
111-115	1		17					1		22	.01	.01		6		218	1.82	2.07		1		77	.01	.02				
116-120	2		25	19.25	22.94			2		48	.27	.32		3		119	.10	.12		1		73						
121-130	1		15	.85	1.05			1		25	.86	1.08		2		102	.57	.71		4		366	.43	.54				
131-140	1		20	.01	.01			1		27	.13	.18		1		55	.15	.20		1		103	.24	.31				
141- UP	2		53					2		53	1.22	1.97		7		417	.66	1.07		5		493	.20	.32				
CHARGES	14		224	2.23	2.77			18		400	.41	.46		20		944	.79	1.07		17		1,486	.36	.46				
TOTALS	48		628	1.40	1.46			66		1,298	.70	.70		59		2,173	.64	.67		41		2,901	.28	.29				

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN
0- 60	4		383	1.75	.95			9		2,078	.60	.19		15		2,509	.77	.26									
61- 80	14		1,305	.26	.18			2		395	.42	.31		26		2,118	.28	.20									
81- 85	1		94	.13	.11			3		895	.54	.45		11		1,258	.46	.38									
86- 90	2		282	.25	.22									29		923	.56	.49									
91- 95	1		179	.46	.42									66		1,147	.49	.45									
96- 99								1		455	.44	.43		139		1,382	.29	.28									
100-100	7		1,308	.45	.45			12		6,256	.29	.29		316		9,387	.39	.39									
CREDITS	29		3,551	.50	.39			27		10,079	.39	.26		602		18,724	.44	.33									
101-105	2		397	.51	.52			1		740	.47	.48		29		1,621	.41	.42									
106-110	2		258	.14	.15			1		450	.25	.26		16		1,023	.38	.41									
111-115	1		225	1.00	1.11			1		637	.50	.56		16		1,219	.77	.87									
116-120	1		119	.22	.26									12		405	1.41	1.67									
121-130	1		195	.26	.32			3		2,650	.56	.70		17		3,394	.63	.78									
131-140	1		137	.16	.21			1		436	.34	.45		9		798	.26	.34									
141- UP	5		1,103	.20	.31			2		1,748	.38	.72		27		3,903	.38	.65									
CHARGES	13		2,435	.32	.41			9		6,661	.46	.60		126		12,365	.52	.67									
TOTALS	42		5,986	.43	.40			36		16,741	.42	.35		728		31,089	.47	.42									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1998 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80																					
81- 85																1	8	16.27	13.44		
86- 90																					
91- 95	2	2				2	7				8	50	.17	.16		16	133	.15	.14		
96- 99	28	40	.05	.05		46	166	.86	.83		20	122	.40	.39		14	113	.17	.17		
100-100	195	207	.67	.67		35	122	1.73	1.73		11	66	.02	.02		8	68	.06	.06		
CREDITS	225	249	.57	.56		83	294	1.20	1.18		39	238	.25	.24		39	321	.52	.50		
101-105	2	3				2	6				1	5				1	9				
106-110						1	4				2	16	.02	.02		1	10	.05	.05		
111-115																1	9	.69	.79		
116-120	1	3									2	15									
121-130	2	2									4	34	.04	.04		2	22	.21	.26		
131-140	1	2									1	7	.27	.37							
141- UP																1	13	.02	.04		
CHARGES	6	10				3	11				10	77	.05	.05		6	62	.18	.22		
TOTALS	231	259	.54	.54		86	305	1.16	1.14		49	315	.20	.20		45	383	.47	.46		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	8	.40	.23																
61- 80											2	62	.16	.12		10	509	1.04	.77	
81- 85											9	299	.60	.50		3	133	.31	.25	
86- 90	7	77	.01	.01		12	207	.18	.16		10	311	.02	.02		3	213	.07	.06	
91- 95	20	231	.80	.75		13	243	.50	.46		4	142	.20	.19		1	73			
96- 99	9	105	.15	.14		9	156	.69	.67		4	143	.03	.03		1	62	1.80	1.78	
100-100	10	118	.02	.02		6	131	.64	.64		12	399	.08	.08		5	375	.13	.13	
CREDITS	47	538	.38	.36		40	738	.47	.44		41	1,356	.19	.17		23	1,365	.54	.46	
101-105	6	76	.09	.09		4	76	.26	.27		5	185	1.09	1.11		2	142	.33	.34	
106-110	2	27				6	129	1.37	1.47		5	225	.88	.96		2	140	.34	.38	
111-115	1	15	.14	.16		4	92	1.57	1.78		1	50	.16	.18		3	263	.66	.74	
116-120						6	138	.08	.09		2	83	.04	.05						
121-130	2	29	.19	.23		2	50	1.42	1.76		1	35	.22	.27		2	164	.49	.64	
131-140											2	87	2.92	4.02						
141- UP	1	15				2	66	.06	.11		3	138	.26	.37		7	831	.47	.72	
CHARGES	12	162	.09	.10		24	551	.78	.91		19	803	.88	1.03		16	1,540	.48	.63	
TOTALS	59	700	.31	.31		64	1,289	.60	.62		60	2,159	.45	.44		39	2,905	.51	.54	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	8	712	.47	.24		10	2,510	.53	.16		19	3,230	.52	.17						
61- 80	11	1,145	.61	.45		10	2,401	.43	.30		33	4,116	.55	.39						
81- 85	2	223	.37	.31		1	241	1.94	1.62		16	903	.99	.82						
86- 90	3	364	.80	.69							35	1,172	.30	.26						
91- 95						2	643	.10	.10		68	1,524	.28	.26						
96- 99	1	127	.11	.11							132	1,033	.45	.44						
100-100	8	1,297	.42	.42		10	7,150	.24	.24		300	9,933	.28	.28						
CREDITS	33	3,868	.51	.39		33	12,944	.36	.23		603	21,912	.40	.29						
101-105	1	186	.10	.10		2	1,173	.20	.21		26	1,862	.28	.29						
106-110	2	341	5.02	5.43		2	1,370	.58	.62		23	2,263	1.30	1.39						
111-115	1	192	.84	.96		1	819	.56	.63		12	1,440	.66	.75						
116-120											11	238	.06	.07						
121-130	2	284	.36	.46							17	620	.44	.56						
131-140	2	407	.41	.55		1	1,139	.29	.40		7	1,643	.46	.63						
141- UP	5	1,309	.23	.36		1	460	.25	.39		20	2,832	.30	.46						
CHARGES	13	2,719	.91	1.21		7	4,963	.39	.45		116	10,899	.58	.71						
TOTALS	46	6,588	.67	.62		40	17,907	.37	.27		719	32,811	.46	.38						

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80								2		7					1		4	.03	.02									
81- 85								1		3																		
86- 90								1		4												3		25	.03	.03		
91- 95	2		3					9		34	.68	.65			11		66	.05	.05			11		87	.96	.91		
96- 99	23		38	.46	.44			38		134	.04	.04			21		118	.93	.90			8		64	.18	.17		
100-100	205		199	.64	.64			41		142	.25	.25			11		68	.96	.96			7		60	.21	.21		
CREDITS	230		240	.60	.60			92		324	.20	.19			44		256	.70	.67			29		236	.46	.44		
101-105	1		2	61.25	64.95			2		6	.18	.19			2		13	3.26	3.31			5		45	.61	.62		
106-110								1		4												1		8				
111-115	2		5					1		3	1.85	2.07																
116-120	1		2					1		4					3		22					1		9				
121-130								2		11	.10	.12			3		22	.04	.04			2		20	.18	.22		
131-140								1		6	3.17	4.14			1		7	.06	.08			1		12				
141- UP															1		10											
CHARGES	4		10	62.08	68.92			8		34	.78	.90			10		74	.58	.70			10		95	.33	.37		
TOTALS	234		249	2.98	2.98			100		358	.25	.25			54		330	.67	.68			39		331	.42	.42		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80															5		146	1.63	1.20			6		325	.34	.25		
81- 85															12		344	1.08	.90			1		63	.42	.35		
86- 90	6		64	.14	.12			14		250	.61	.54			7		209	.06	.05			5		320	.51	.44		
91- 95	20		228	.07	.06			12		218	.48	.44			3		86	1.00	.92									
96- 99	4		46					8		137	.18	.17			5		189	.15	.15			3		183	.36	.35		
100-100	11		132	1.01	1.01			10		183	.68	.68			18		635	.41	.41			10		735	.36	.36		
CREDITS	41		469	.33	.32			44		788	.51	.48			50		1,611	.62	.56			25		1,626	.39	.35		
101-105	5		60	1.01	1.04									4		148	1.63	1.71			1		60	.97	.99			
106-110	1		16	.22	.24			2		43	.01	.01			5		210	.39	.42			1		55	.16	.18		
111-115	2		32	.07	.08			4		84	.14	.16			4		178	1.60	1.79									
116-120	2		30	.13	.16			2		44	.04	.05			1		52	.90	1.05									
121-130	2		31	2.09	2.54			1		22	2.84	3.43			3		119	.41	.51			3		318	.26	.32		
131-140	1		14	.17	.22			2		55	2.98	4.08			1		66	.13	.18			1		78				
141- UP	3		59	.05	.07			2		76	.03	.04			2		144	1.26	2.00			2		193	.22	.37		
CHARGES	16		242	.58	.70			13		323	.75	.93			20		917	.98	1.16			8		704	.27	.36		
TOTALS	57		711	.42	.43			57		1,111	.58	.59			70		2,528	.75	.74			33		2,330	.35	.35		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	8		774	.16	.08			12		2,273	.65	.28			20		3,047	.52	.24									
61- 80	12		1,174	.37	.25			3		1,387	.15	.10			29		3,043	.32	.23									
81- 85	3		365	.55	.45									17		775	.77	.64										
86- 90	2		191	1.01	.87			1		236	.25	.23			39		1,300	.45	.40									
91- 95	2		217	14.23	12.98			2		1,115	.39	.36			72		2,054	1.87	1.74									
96- 99	1		105	.49	.48									111		1,014	.31	.30										
100-100	11		1,722	.43	.43			6		4,041	.77	.77			330		7,917	.62	.62									
CREDITS	39		4,548	1.06	.81			24		9,052	.58	.42			618		19,150	.67	.52									
101-105	2		221	.58	.60			2		1,165	.54	.57			24		1,721	1.04	1.09									
106-110	2		240	.66	.70									13		577	.44	.47										
111-115	3		592	.58	.65									16		894	.72	.81										
116-120	2		402	.36	.42			1		448	1.44	1.71			14		1,013	.83	.98									
121-130	1		151	.06	.08			2		1,324	1.16	1.44			19		2,018	.90	1.12									
131-140	2		420	.04	.05									10		658	.32	.43										
141- UP	5		1,302	.40	.67									15		1,784	.42	.69										
CHARGES	17		3,327	.40	.52			5		2,937	.96	1.10			111		8,664	.73	.90									
TOTALS	56		7,875	.78	.72			29		11,989	.67	.53			729		27,813	.69	.60									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2000 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80						1	2				1	3	13.95	8.66											
81- 85						1	3	2.00	1.68		1	6													
86- 90	1	1				1	4				2	12				1	8	.18	.16						
91- 95	1	1				4	16	.01	.01		10	63	.01	.01		18	150	.03	.03						
96- 99	27	39	.03	.03		30	107	.10	.10		23	131	.77	.74		7	56	1.02	.98						
100-100	185	184	.22	.22		52	183	.11	.11		15	92	.63	.63		9	77	.01	.01						
CREDITS	214	224	.19	.19		89	314	.12	.11		52	307	.68	.65		35	291	.22	.21						
101-105	3	3				4	13	.59	.60		3	20	.03	.03		4	34	.56	.57						
106-110						1	5	.06	.07		4	24	.10	.11		1	10	6.59	6.96						
111-115	1	3									3	23	.01	.02											
116-120	1					1	6	.05	.06		2	16													
121-130	3	4				1	5				1	7				1	10								
131-140	1	1																							
141- UP											1	11				2	26	.37	.56						
CHARGES	9	11				7	28	.29	.32		14	101	.03	.04		8	79	1.18	1.37						
TOTALS	223	236	.18	.18		96	342	.13	.13		66	407	.52	.51		43	371	.42	.42						

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	1	7				3	50	1.39	1.10		1	27	.07	.04		1	39	.20	.12						
81- 85						4	68	.59	.49		6	89	.09	.07		6	301	.54	.40						
86- 90	2	25				9	167	.05	.04		9	255	.07	.06		3	174	1.00	.89						
91- 95	16	177	.11	.10		15	250	.62	.57		4	129	1.01	.94		3	155	.12	.11						
96- 99	3	34	.25	.24		10	176	.10	.10		5	153	.77	.75		2	111	2.01	1.95						
100-100	7	85	.01	.01		11	210	2.43	2.43		14	451	.64	.64		4	223	2.03	2.03						
CREDITS	29	327	.09	.08		52	921	.87	.80		42	1,287	.47	.42		20	1,058	1.04	.88						
101-105						3	60	.03	.03		3	109	.28	.29		1	75	.09	.09						
106-110	2	25	5.85	6.27		3	71	.57	.61		2	86	.24	.26		3	221	.90	.96						
111-115	2	28	.03	.04		6	137	.01	.01		2	70	.33	.36		4	325	.24	.27						
116-120	3	45				3	63	.08	.09		2	87	.23	.27		1	77	.37	.44						
121-130	2	29	1.63	2.06							2	79	.97	1.24		1	98	.11	.13						
131-140						1	22				2	120	.74	1.02		1	95	.16	.22						
141- UP	2	42	.14	.25		2	64	.05	.07		3	167	.57	.89		4	418	.04	.06						
CHARGES	11	168	1.18	1.50		18	417	.12	.14		16	718	.49	.61		15	1,309	.27	.34						
TOTALS	40	495	.46	.47		70	1,338	.64	.63		58	2,005	.48	.48		35	2,367	.61	.64						

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS														
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60	9	851	.45	.23		10	1,892	.69	.30		21	2,809	.60	.28											
61- 80	11	1,168	.50	.36		7	3,232	.33	.23		33	4,853	.40	.28											
81- 85	1	176	.16	.14		1	248	.68	.56		15	739	.46	.38											
86- 90	5	667	.08	.07		1	734	.25	.21		34	2,047	.21	.19											
91- 95	3	474	.23	.21		1	248	.19	.18		75	1,663	.29	.27											
96- 99											107	806	.66	.65											
100-100	7	974	.31	.31		6	3,190	.18	.18		310	5,668	.40	.40											
CREDITS	36	4,311	.34	.25		26	9,544	.35	.25		595	18,585	.41	.31											
101-105	3	485	.63	.65							24	800	.47	.48											
106-110											16	442	1.07	1.14											
111-115	3	404	.62	.70		3	1,227	.67	.75		24	2,216	.53	.59											
116-120	3	660	.12	.14							16	953	.14	.17											
121-130	4	806	.13	.16							15	1,038	.23	.29											
131-140	1	141	.89	1.17							6	379	.61	.82											
141- UP	3	861	.39	.71		1	845	.55	1.07		18	2,433	.38	.69											
CHARGES	17	3,357	.36	.46		4	2,072	.62	.84		119	8,260	.43	.55											
TOTALS	53	7,668	.35	.32		30	11,616	.40	.31		714	26,845	.42	.36											

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	2	1				1	2														
81- 85	1	2									1	6									
86- 90	5	5				3	9				1	5				1	7				
91- 95	13	16				9	29	.05	.05		28	172	.51	.48		25	204	1.40	1.32		
96- 99	111	142	1.67	1.62		162	590	1.28	1.24		93	556	.77	.74		44	376	.14	.13		
100-100	1,023	1,028	1.66	1.66		212	745	.49	.49		88	534	.51	.51		41	352	.50	.50		
CREDITS	1,155	1,194	1.63	1.62		387	1,376	.81	.80		211	1,273	.62	.60		111	939	.55	.53		
101-105	17	27	.90	.92		20	72	.17	.18		10	63	.83	.86		7	61	.17	.17		
106-110	4	6				7	24	.59	.63		6	36	.04	.04		1	10				
111-115	3	7				3	14	11.17	12.52		5	33	.22	.25		3	29	.30	.33		
116-120	3	6	.04	.04		2	7	.04	.05		5	38	.02	.03		4	43	.02	.02		
121-130	8	16				8	39	1.86	2.30		3	22				7	74	.42	.52		
131-140	5	8	50.24	67.89		2	8	.06	.08		3	28	.29	.39		4	47	.42	.56		
141- UP	5	9				2	10				1	11		.01		4	54	4.07	6.25		
CHARGES	45	79	5.47	6.40		44	175	1.46	1.63		33	230	.30	.35		30	318	.91	1.10		
TOTALS	1,200	1,273	1.87	1.87		431	1,550	.89	.88		244	1,503	.57	.57		141	1,257	.64	.66		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	3	28	.01	.01		3	39	.76	.52		1	15				1	40				
81- 85	1	12				4	62	.73	.61		8	229	.90	.68		17	898	.48	.35		
86- 90	5	57	.30	.26		15	242	.11	.10		16	489	1.67	1.39		11	660	.38	.31		
91- 95	42	463	.11	.11		26	455	.80	.74		17	509	.26	.23		7	380	.04	.03		
96- 99	34	392	.94	.91		17	302	.81	.79		9	287	.69	.67		6	410	1.82	1.78		
100-100	43	527	.33	.33		37	715	.16	.16		25	896	1.26	1.26		18	1,177	.56	.56		
CREDITS	128	1,480	.41	.40		102	1,814	.45	.43		89	2,809	.94	.85		72	4,333	.67	.58		
101-105	7	88	2.66	2.72		7	134	.11	.12		7	275	.09	.09		6	424	.87	.88		
106-110	5	74	.11	.12		6	147	.33	.36		4	157	1.46	1.57							
111-115	5	73	.11	.13		3	59	.02	.03		3	105	.29	.33		4	283	.22	.25		
116-120	5	68	.01	.01		5	114	.07	.09		12	499	.87	1.03		4	288	.29	.34		
121-130	5	79	4.09	5.18		11	253	.31	.38		9	386	.29	.37		4	397	.01	.02		
131-140	3	50				4	116	.09	.12		6	295	.58	.78		3	301	.45	.61		
141- UP	1	20				4	110	.17	.26		9	520	.57	.91		4	406	1.11	1.80		
CHARGES	31	452	1.26	1.46		40	932	.19	.23		50	2,237	.58	.73		25	2,100	.53	.65		
TOTALS	159	1,932	.61	.61		142	2,746	.36	.37		139	5,046	.78	.80		97	6,433	.62	.60		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	169	.26	.14		1	151	.05	.01		5	374	.14	.05							
61- 80	11	1,162	.11	.08		3	793	.65	.48		48	3,152	.41	.30							
81- 85	1	87	2.07	1.76		1	883	.62	.52		36	2,201	.84	.70							
86- 90	3	411	2.42	2.15		1	335	.01	.01		58	1,959	.61	.54							
91- 95	1	115	3.06	2.81		1	1,222	.63	.59		170	3,829	.75	.70							
96- 99	3	377	.08	.08							479	3,431	.89	.87							
100-100	13	2,177	.77	.77		3	1,045	.49	.49		1,503	9,197	.74	.74							
CREDITS	34	4,498	.76	.65		10	4,428	.53	.43		2,299	24,144	.71	.63							
101-105						1	272	1.01	1.05		82	1,415	.72	.73							
106-110											33	455	.66	.72							
111-115											29	603	.45	.51							
116-120	1	256	.05	.06							41	1,318	.41	.48							
121-130											55	1,266	.49	.62							
131-140						1	850	.39	.54		31	1,704	.64	.86							
141- UP	1	167	.15	.22		1	376	.04	.05		32	1,681	.61	.95							
CHARGES	2	422	.09	.11		3	1,499	.41	.55		303	8,443	.58	.71							
TOTALS	36	4,920	.70	.62		13	5,926	.50	.45		2,602	32,586	.67	.65							

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60											1	3									
61- 80	1	1									2	8									
81- 85	1																				
86- 90	1					1	3				3	17									
91- 95	11	10	10.57	9.89		17	58	1.13	1.05		27	160	.01	.01		29	239	.15	.14		
96- 99	126	182	.58	.57		159	563	.91	.89		90	535	.95	.92		57	471	.15	.14		
100-100	954	929	.85	.85		230	802	.44	.44		69	419	.68	.68		39	346	.61	.61		
CREDITS	1,094	1,123	.89	.89		407	1,426	.65	.64		192	1,142	.69	.67		125	1,055	.30	.29		
101-105	16	17				14	55	.02	.02		10	60	.19	.20		3	28	.37	.38		
106-110	6	8	.04	.04		5	21				8	52	1.75	1.90		3	27				
111-115	5	9				6	23	1.16	1.31		3	20	49.83	56.34		6	58	.17	.19		
116-120	1					4	18				3	22	.02	.03		2	22	.03	.03		
121-130	5	8				8	34	12.24	15.02		10	76	.06	.07		6	65	.17	.20		
131-140	3	5				4	22	.09	.12							2	27	.03	.04		
141- UP	1	2				2	11	5.23	7.60		2	15				3	45	.01	.02		
CHARGES	37	51	.01	.01		43	184	2.71	3.12		36	247	4.57	5.20		25	272	.12	.15		
TOTALS	1,131	1,173	.86	.86		450	1,609	.89	.89		228	1,389	1.38	1.38		150	1,328	.26	.27		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						1	8				1	26				2	88				
61- 80	3	27				2	32	.02	.01		11	308	.33	.25		22	1,172	.13	.10		
81- 85						6	104	.40	.34		14	416	.06	.05		6	379	.46	.37		
86- 90	11	125	.02	.02		14	245	.53	.47		24	726	.35	.31		10	575	.51	.45		
91- 95	41	474	.16	.15		39	671	.18	.17		16	523	.06	.05		5	321	.06	.05		
96- 99	33	390	.28	.28		17	295	1.02	.99		13	399	.33	.32		7	539	1.68	1.65		
100-100	56	671	.45	.45		31	582	.36	.36		25	877	.55	.55		12	775	.43	.43		
CREDITS	144	1,686	.29	.28		110	1,937	.42	.39		104	3,275	.31	.28		64	3,847	.49	.42		
101-105	11	140	.52	.53		5	93	.27	.28		6	203	1.31	1.34		4	225	.23	.24		
106-110	5	70	.05	.06		5	96	.77	.83		7	262	.03	.04		2	174	.63	.69		
111-115	1	12				9	198	3.98	4.49		10	419	.08	.09		6	468	.19	.22		
116-120	5	72	.09	.11		3	80	.04	.05		8	349	.08	.10		3	180	1.11	1.30		
121-130	5	70	.54	.67		10	230	.12	.15		3	145	.05	.07		5	469	.55	.68		
131-140	3	54	.02	.03		4	104	.09	.13		6	310	.98	1.33		4	315	.20	.27		
141- UP	1	17	.05	.07		5	158	1.36	2.07		5	261	.30	.48		5	537	.60	.95		
CHARGES	31	435	.28	.32		41	960	1.19	1.45		45	1,949	.37	.45		29	2,368	.46	.58		
TOTALS	175	2,121	.29	.29		151	2,897	.67	.68		149	5,223	.34	.33		93	6,215	.48	.46		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	3	252	.69	.39		2	285	.98	.37		10	662	.69	.32							
61- 80	10	1,150	1.97	1.38		3	641	.37	.25		54	3,338	.83	.59							
81- 85	7	796	.37	.30		1	248	1.00	.82		35	1,942	.40	.33							
86- 90	2	220	.10	.08		1	1,039	.42	.38		67	2,949	.39	.34							
91- 95	4	546	.69	.64							189	3,002	.28	.26							
96- 99	2	269	.14	.13		2	570	.62	.61		506	4,212	.72	.70							
100-100	9	1,426	1.36	1.36		3	1,311	.13	.13		1,428	8,137	.62	.62							
CREDITS	37	4,659	1.09	.91		12	4,093	.42	.34		2,289	24,242	.58	.51							
101-105	1	119	.12	.12							70	942	.48	.49							
106-110											41	710	.41	.44							
111-115	1	138	.18	.20		1	874	.06	.07		48	2,219	.92	1.04							
116-120	2	296	.07	.08							31	1,040	.25	.30							
121-130	1	130	.08	.10							53	1,228	.62	.77							
131-140	1	151	.04	.06							27	989	.39	.53							
141- UP	2	660	.11	.19							26	1,704	.44	.70							
CHARGES	8	1,494	.10	.14		1	874	.06	.07		296	8,833	.56	.69							
TOTALS	45	6,153	.85	.78		13	4,967	.36	.31		2,585	33,075	.58	.55							

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	1														
61- 80									1	5			3	20	.05	.04
81- 85	1								1	6			1	8		
86- 90	3	5			2	7			2	13			2	17		
91- 95	15	20	.01	.01	16	65	.05	.05	26	156	1.00	.95	29	233	.54	.51
96- 99	112	157	8.34	8.12	171	620	.28	.27	88	530	.61	.59	42	352	.13	.13
100-100	902	910	1.32	1.32	253	901	.52	.52	99	606	.61	.61	43	374	.58	.58
CREDITS	1,034	1,093	2.29	2.28	442	1,593	.40	.40	217	1,316	.65	.63	120	1,004	.39	.38
101-105	12	16	.03	.03	12	38	.06	.06	12	74	1.16	1.19	2	18	2.36	2.43
106-110	7	12	.02	.02	8	36	4.06	4.38	8	54	1.42	1.53				
111-115	5	8	.05	.05					2	13			6	56	.07	.08
116-120	7	9			2	10			2	15			3	32	.72	.84
121-130	4	8			8	37	.50	.63	10	75	.22	.27	2	20		
131-140	2	5			3	16	.63	.85	1	9	.03	.04	1	10		
141- UP	3	4			4	24			2	20	.07	.11				
CHARGES	40	62	.02	.02	37	162	1.10	1.30	37	259	.69	.79	14	137	.51	.58
TOTALS	1,074	1,155	2.17	2.17	479	1,755	.47	.47	254	1,575	.65	.66	134	1,142	.40	.40

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60					2	20	.19	.10					2	90		
61- 80					1	17			11	326	.26	.20	22	1,159	.42	.30
81- 85	1	11	2.00	1.66	1	15			13	391	.60	.50	7	358	.23	.18
86- 90	3	33	.66	.59	28	508	.49	.43	22	698	.10	.09	10	679	.88	.78
91- 95	43	484	.39	.36	55	997	1.55	1.44	20	598	.38	.36	6	341	.24	.23
96- 99	43	505	.76	.74	21	379	.37	.36	10	329	.15	.14	7	497	.03	.03
100-100	47	558	.19	.19	32	608	.57	.57	31	1,069	.23	.23	9	510	.29	.29
CREDITS	137	1,591	.46	.44	140	2,544	.90	.84	107	3,411	.27	.25	63	3,634	.39	.32
101-105	7	88	.04	.04	6	114	1.38	1.41	16	553	.78	.81	3	223	.18	.19
106-110	8	111	.13	.14	9	214	.40	.43	6	204	.08	.09	9	716	.72	.78
111-115	6	88	.23	.26	4	85	.06	.07	6	220	.13	.15	1	98	.03	.04
116-120	7	96	.40	.48	9	208	.02	.03	2	79	1.00	1.20	3	273	.03	.03
121-130	5	79	.55	.67	3	82	.41	.50	4	182	.44	.55	7	582	.68	.84
131-140	2	34	.03	.04	2	55	.44	.59	3	133	1.76	2.35	2	150	.19	.26
141- UP	1	18	.97	1.46	3	84	.01	.02	4	212	.06	.09	6	622	.45	.71
CHARGES	36	514	.27	.31	36	841	.37	.43	41	1,583	.56	.64	31	2,663	.48	.59
TOTALS	173	2,105	.41	.41	176	3,385	.77	.75	148	4,995	.36	.35	94	6,298	.43	.41

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	317	.64	.33	6	965	.13	.06	15	1,394	.24	.11				
61- 80	19	1,945	.54	.39	4	2,202	.54	.40	61	5,674	.50	.36				
81- 85	8	989	.25	.21	1	329	.44	.36	34	2,107	.35	.29				
86- 90	4	465	.12	.10					76	2,426	.41	.36				
91- 95	4	544	.26	.24					214	3,440	.72	.67				
96- 99	1	201	.12	.11					495	3,569	.69	.67				
100-100	10	1,461	.22	.22	4	1,554	.36	.36	1,430	8,553	.47	.47				
CREDITS	50	5,924	.35	.28	15	5,050	.40	.28	2,325	27,162	.51	.43				
101-105	4	485	.10	.10					74	1,608	.51	.52				
106-110	2	275	.43	.47					57	1,621	.60	.65				
111-115									30	569	.11	.12				
116-120	2	289	.16	.18					37	1,011	.20	.23				
121-130	1	147	.01	.01	1	307	.04	.05	45	1,519	.40	.49				
131-140	2	355	.70	.93					18	767	.71	.96				
141- UP	2	532	.16	.23					25	1,517	.26	.40				
CHARGES	13	2,082	.26	.32	1	307	.04	.05	286	8,611	.42	.50				
TOTALS	63	8,006	.32	.29	16	5,357	.38	.27	2,611	35,773	.49	.44				

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60					3	4										
61- 80	6	3	.02	.01					1	4			3	19		
81- 85	2	2			1	3							1	7		
86- 90	3	4			2	8										
91- 95	14	15			28	107	.06	.06	27	157	.10	.09	49	402	.22	.21
96- 99	116	163	2.43	2.37	155	548	.22	.21	95	572	.23	.22	40	331	.19	.18
100-100	978	973	.86	.86	257	897	.42	.42	78	480	.80	.80	47	412	.42	.42
CREDITS	1,119	1,160	1.06	1.05	446	1,566	.32	.32	201	1,213	.44	.43	140	1,172	.28	.27
101-105	8	13	.03	.03	9	36	.06	.06	6	36	.02	.02	6	54	1.45	1.48
106-110	1	1			13	54	.04	.04	7	51	3.56	3.80	6	58	.14	.15
111-115	4	6			4	18			4	28			2	20	.11	.12
116-120	2	4			1	6			5	35	.61	.72	7	74	.79	.93
121-130	6	13			10	51	1.90	2.32	7	49	.04	.05	2	20	.24	.29
131-140					2	10	.66	.90	1	10			1	13		.01
141- UP	4	6			4	18			1	11						
CHARGES	25	43	.01	.01	43	193	.56	.65	31	220	.93	1.07	24	239	.63	.71
TOTALS	1,144	1,202	1.02	1.02	489	1,759	.35	.35	232	1,433	.51	.51	164	1,410	.34	.33

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	6			1	10			1	14			3	149	.14	.07
61- 80	2	18	.15	.12	4	60	41.47	28.66	12	373	.12	.10	26	1,350	.40	.28
81- 85	3	34	.03	.02	10	163	3.63	3.03	17	470	.51	.43	4	224		
86- 90	8	98	2.12	1.88	23	395	1.26	1.12	26	747	.73	.64	6	376	.26	.23
91- 95	58	657	1.04	.97	39	679	3.21	2.97	19	567	.26	.24	7	421	1.23	1.14
96- 99	24	288	.49	.47	28	537	.38	.37	12	409	.07	.07	8	572	.38	.38
100-100	34	413	.26	.26	29	553	.24	.24	21	668	.06	.06	9	626	.16	.16
CREDITS	130	1,513	.75	.71	134	2,398	2.55	2.36	108	3,249	.32	.29	63	3,719	.40	.33
101-105	9	109	1.55	1.59	3	61	.01	.01	14	544	.38	.39	6	525	.16	.17
106-110	6	84	1.04	1.12	3	73			7	272	.33	.35	6	445	.08	.08
111-115	3	37	.06	.07	12	254	1.15	1.30	3	119	.78	.88				
116-120	5	72	.37	.44	6	137	1.78	2.10	9	371	.80	.94	2	171	.38	.45
121-130	4	62	1.43	1.75	4	92	2.37	2.98	6	282	.90	1.12	2	129	.43	.55
131-140	2	33	.01	.01	2	55	.17	.23	1	44						
141- UP					2	65	.12	.17	6	352	1.04	1.59	3	303	.54	.88
CHARGES	29	397	.95	1.06	32	736	1.05	1.23	46	1,984	.66	.77	19	1,573	.26	.30
TOTALS	159	1,909	.79	.78	166	3,134	2.19	2.14	154	5,233	.45	.44	82	5,292	.36	.32

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	344	.17	.08	6	785	.28	.10	19	1,312	.23	.09				
61- 80	17	1,715	.59	.40	1	215	1.82	1.28	72	3,757	1.20	.83				
81- 85	5	691	1.05	.88	3	2,345	.65	.54	46	3,939	.79	.65				
86- 90	3	476	.35	.31					71	2,104	.72	.63				
91- 95	2	318	.19	.18	1	235	.99	.91	244	3,558	1.11	1.03				
96- 99									478	3,419	.38	.37				
100-100	5	742	.30	.30	2	1,806	.13	.13	1,460	7,570	.35	.35				
CREDITS	36	4,286	.53	.40	13	5,386	.49	.35	2,390	25,659	.67	.56				
101-105	1	184	.02	.02					62	1,563	.35	.36				
106-110									49	1,037	.39	.42				
111-115	4	642	1.22	1.37					36	1,124	1.04	1.17				
116-120	1	131	.21	.25					38	1,001	.74	.88				
121-130	3	553	.03	.04					44	1,251	.59	.74				
131-140	3	717	.23	.31					12	881	.20	.28				
141- UP									20	755	.71	1.11				
CHARGES	12	2,228	.44	.54					261	7,613	.57	.67				
TOTALS	48	6,514	.50	.43	13	5,386	.49	.35	2,651	33,272	.65	.58				

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60									1	4						
61- 80	7	6			2	6			4	19			1	6		
81- 85	1				1	2			2	11			2	15	.07	.06
86- 90	4	3			2	5			1	6			2	16		
91- 95	25	25			19	74	.01	.01	22	129	.21	.20	42	342	.73	.69
96- 99	123	168	.11	.10	157	562	.26	.26	93	548	.71	.69	35	307	.41	.39
100-100	981	1,016	1.51	1.51	244	854	.46	.46	79	484	.53	.53	60	510	.20	.20
CREDITS	1,141	1,219	1.27	1.26	425	1,503	.36	.36	202	1,201	.56	.55	142	1,197	.40	.39
101-105	8	10	.29	.30	10	36	2.63	2.70	11	70	.56	.58	6	56	.44	.46
106-110	2	1			5	19	.11	.12	10	64	.24	.26	8	76	.05	.05
111-115	1				3	15	.05	.06	5	33	2.63	2.93	1	10		
116-120	1	1			5	24	3.77	4.45	6	46	.05	.06	2	19	.24	.29
121-130	13	19	.80	1.00	8	34	.14	.17	12	96	.41	.51	6	68	.01	.01
131-140	2	4	.42	.55	5	22	.01	.02	2	17	.02	.02	2	23	3.60	4.91
141- UP	4	9	.10	.16					1	10	4.87	6.90	1	16		
CHARGES	31	44	.47	.59	36	151	1.27	1.46	47	336	.69	.79	26	268	.44	.51
TOTALS	1,172	1,263	1.24	1.24	461	1,654	.44	.44	249	1,537	.59	.59	168	1,465	.41	.41

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60					2	17							5	173	.17	.09
61- 80	3	29	.02	.01	6	78	.02	.02	13	377	.31	.24	27	1,444	.61	.44
81- 85	2	20			11	195	.53	.45	24	683	.50	.42	3	174	.02	.02
86- 90	10	109	.62	.56	27	458	.08	.07	34	972	.48	.42	5	347	.38	.33
91- 95	55	632	.12	.11	41	744	.51	.47	18	575	.44	.41	10	706	.45	.42
96- 99	36	407	.26	.25	21	389	.76	.74	17	555	1.49	1.45	10	631	.21	.20
100-100	41	489	.14	.14	34	666	.56	.56	21	751	.33	.33	14	992	.56	.56
CREDITS	147	1,686	.19	.18	142	2,547	.47	.43	127	3,912	.57	.51	74	4,466	.46	.39
101-105	7	85	.30	.31	8	148	.70	.72	3	109	.10	.11	9	603	.22	.22
106-110	6	74			6	121	.07	.08	10	403	.17	.18	1	65	.46	.51
111-115	5	70	1.09	1.24	6	120	.05	.06	5	182	.37	.42	1	95	3.74	4.17
116-120	8	116	.94	1.11	8	183	.81	.95	7	264	.57	.68				
121-130	3	47	.03	.03	3	76	.08	.10	7	331	1.33	1.69	4	390	.13	.17
131-140	2	34	.02	.02	2	45			4	172	.50	.67	2	203	.02	.02
141- UP					1	28	.12	.17	4	251	.75	1.15	2	253	.05	.09
CHARGES	31	428	.50	.57	34	721	.38	.44	40	1,711	.59	.72	19	1,609	.36	.43
TOTALS	178	2,114	.25	.25	176	3,267	.45	.43	167	5,622	.58	.56	93	6,075	.43	.40

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	8	649	.21	.12	9	1,404	.31	.12	25	2,248	.26	.11				
61- 80	17	2,049	.46	.33	4	884	.95	.69	84	4,898	.57	.41				
81- 85	1	101			1	1,248	.27	.22	48	2,449	.32	.26				
86- 90	1	167	.10	.09	1	243	.11	.10	87	2,327	.32	.28				
91- 95	1	102	.01	.01	1	518	.15	.14	234	3,846	.36	.33				
96- 99	4	511	1.03	1.00	2	1,162	.64	.62	498	5,241	.63	.61				
100-100	4	553	.24	.24					1,478	6,314	.58	.58				
CREDITS	36	4,133	.42	.32	18	5,459	.45	.29	2,454	27,322	.49	.40				
101-105									62	1,117	.39	.40				
106-110									48	823	.16	.17				
111-115	1	223	.30	.35					28	749	.88	1.00				
116-120					1	300			38	954	.53	.62				
121-130	1	196	.01	.01					57	1,258	.45	.56				
131-140	2	367	.13	.18					23	889	.25	.34				
141- UP	1	214	.67	.95					14	779	.51	.79				
CHARGES	5	1,000	.26	.34	1	300			270	6,568	.44	.53				
TOTALS	41	5,133	.39	.32	19	5,759	.43	.28	2,724	33,890	.48	.42				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1996 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	4	2	20.90	10.50																	
61- 80	4	1				3	10				2	8	3.50	2.52		3	19	.06	.04		
81- 85	1					1	4				1	6	.34	.29		2	15	.27	.23		
86- 90	10	7				4	11	.04	.03		6	35	2.62	2.33		5	39	.01	.01		
91- 95	31	39	1.33	1.24		26	98	.02	.02		57	341	.40	.38		70	588	.27	.25		
96- 99	353	501	.62	.60		528	1,879	.18	.18		238	1,387	.53	.51		75	615	.58	.56		
100-100	8,446	5,230	.77	.77		562	1,918	.53	.53		171	1,036	.47	.47		67	586	.57	.57		
CREDITS	8,849	5,780	.76	.76		1,124	3,921	.35	.34		475	2,815	.53	.51		222	1,861	.46	.44		
101-105	21	30	.55	.57		52	194	.46	.47		27	175	.88	.90		22	197	1.50	1.53		
106-110	11	14	1.48	1.60		18	70	.40	.43		22	144	1.10	1.19		15	138	1.63	1.77		
111-115	4	5				9	37	.16	.18		11	69	.10	.11		6	53	.01	.01		
116-120	9	14	.23	.27		8	38	6.68	7.87		7	55	.27	.32		10	102	1.18	1.40		
121-130	20	32	.02	.02		32	145	.12	.14		18	137	.20	.25		16	177	.34	.41		
131-140	8	10				14	70	8.06	10.82		7	57	.18	.25		2	21	.07	.09		
141- UP	7	11	.13	.20		11	78	.39	.66		5	48	3.94	6.49		3	38				
CHARGES	80	116	.36	.43		144	632	1.56	1.85		97	683	.82	.95		74	727	.97	1.10		
TOTALS	8,929	5,896	.75	.75		1,268	4,552	.52	.52		572	3,498	.58	.59		296	2,588	.60	.60		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60											3	48	4.89	2.30		1	20	2.18	.56		
61- 80	3	29	.02	.02		2	35	.12	.09		5	139	.28	.22		25	1,348	.41	.31		
81- 85	1	11	.36	.30		11	184	1.48	1.23		19	551	.78	.64		13	688	.21	.18		
86- 90	11	128	.22	.19		30	536	.57	.51		42	1,222	.61	.54		14	827	1.31	1.16		
91- 95	104	1,196	.20	.18		57	970	.18	.17		27	839	.38	.35		13	834	.40	.37		
96- 99	60	708	.26	.25		34	633	.39	.38		20	687	.24	.24		12	717	1.33	1.29		
100-100	59	724	.41	.41		54	1,040	1.12	1.12		48	1,775	.58	.58		17	1,163	.67	.67		
CREDITS	238	2,796	.27	.25		188	3,397	.64	.60		164	5,262	.56	.52		95	5,597	.70	.60		
101-105	14	182	.24	.24		17	314	.49	.51		12	422	2.66	2.73		8	648	.37	.38		
106-110	11	157	.68	.73		5	112	1.52	1.63		17	627	1.26	1.36		11	877	.56	.60		
111-115	13	179	.24	.27		10	242	1.10	1.24		9	340	.91	1.03		9	673	.15	.17		
116-120	11	164	.33	.39		16	360	.59	.69		13	562	.17	.21		7	535	.70	.83		
121-130	10	141	.32	.40		17	431	1.38	1.71		17	797	.57	.71		10	910	.63	.79		
131-140	5	85	.90	1.22		5	134	.66	.91		12	555	1.17	1.59		11	1,081	.24	.33		
141- UP	10	188	1.37	2.23		16	631	.63	1.21		22	1,309	.53	.88		17	1,901	.44	.73		
CHARGES	74	1,096	.57	.68		86	2,226	.85	1.10		102	4,613	.89	1.14		73	6,624	.43	.56		
TOTALS	312	3,892	.35	.36		274	5,622	.72	.76		266	9,875	.72	.76		168	12,221	.55	.58		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	6	474	.29	.14		6	1,942	.96	.50		20	2,486	.93	.48							
61- 80	16	1,710	.76	.55		8	3,616	.39	.27		71	6,916	.48	.34							
81- 85	7	767	.72	.60							56	2,226	.63	.53							
86- 90	3	404	1.08	.97							125	3,211	.84	.74							
91- 95	3	478	.90	.85		1	236	.59	.54		389	5,617	.35	.33							
96- 99						1	636	.20	.20		1,321	7,764	.44	.43							
100-100	17	2,584	.65	.65							9,441	16,055	.67	.67							
CREDITS	52	6,417	.71	.58		16	6,430	.55	.36		11,423	44,275	.59	.51							
101-105	3	517	.13	.13		1	699	.98	1.02		177	3,379	.85	.87							
106-110	1	191	3.09	3.29							111	2,329	1.11	1.19							
111-115						1	744	.13	.15		72	2,343	.35	.40							
116-120											81	1,831	.62	.73							
121-130						2	1,581	.49	.60		142	4,351	.59	.73							
131-140						2	1,417	1.02	1.41		72	4,750	.82	1.12							
141- UP	11	3,789	.35	.68		3	1,837	.79	1.28		105	9,830	.53	.93							
CHARGES	21	5,818	.48	.77		9	6,279	.71	.93		760	28,814	.66	.88							
TOTALS	73	12,235	.60	.64		25	12,709	.63	.55		12,183	73,089	.62	.62							

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	2			1	1							1	4	2.70	1.04
61- 80	5	2	.03	.02	2	6	10.16	6.76								
81- 85	5	4							1	5	.10	.09	1	8		
86- 90	8	6	.02	.02	2	6	19.56	17.07	3	18			5	40	.06	.05
91- 95	43	47	.13	.13	25	93	.08	.07	69	415	.35	.33	91	748	.60	.57
96- 99	343	472	.20	.19	522	1,878	.30	.30	261	1,522	.78	.76	93	786	.54	.52
100-100	8,447	5,356	.36	.36	623	2,099	.52	.52	178	1,083	.50	.50	86	735	.73	.73
CREDITS	8,855	5,888	.35	.35	1,175	4,083	.45	.44	514	3,052	.61	.60	277	2,320	.61	.59
101-105	22	30	2.24	2.29	41	160	.22	.23	38	240	1.49	1.52	20	175	.47	.48
106-110	5	10			17	71	.19	.20	16	108	.71	.77	9	81	.43	.46
111-115	10	12	.14	.16	20	78	.54	.61	8	58	.13	.15	5	49	.09	.10
116-120	7	11	.15	.18	10	45	.18	.21	5	37		.01	4	41	.03	.03
121-130	11	22	.40	.50	29	136	.76	.94	16	117	.74	.92	10	111	.26	.33
131-140	6	14	.21	.28	6	33	.11	.15	6	52	2.92	3.98	6	67	.11	.14
141- UP	11	17	.29	.49	8	49	.24	.39	5	52	.22	.36	6	78	.25	.36
CHARGES	72	116	.75	.90	131	571	.38	.44	94	664	1.04	1.19	60	603	.30	.35
TOTALS	8,927	6,005	.36	.36	1,306	4,654	.44	.44	608	3,716	.69	.69	337	2,923	.55	.55

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	8	.09	.05					4	57	.11	.04				
61- 80	2	19			3	50			7	203	.01	.01	33	1,776	.16	.12
81- 85	3	31	1.67	1.41	4	61			31	920	.31	.26	10	552	.21	.18
86- 90	9	107	.06	.05	46	826	.34	.30	32	984	.53	.46	19	1,119	.68	.60
91- 95	105	1,211	.31	.29	74	1,236	.59	.55	23	778	.24	.22	14	837	.31	.29
96- 99	57	662	.47	.45	34	623	1.15	1.12	25	864	.55	.54	15	1,059	.24	.24
100-100	58	729	.39	.39	57	1,089	.34	.34	51	1,820	.67	.67	21	1,421	.61	.61
CREDITS	235	2,766	.37	.36	218	3,885	.54	.51	173	5,626	.48	.43	112	6,764	.38	.33
101-105	18	216	.17	.17	14	241	.47	.48	22	758	.59	.60	7	515	.66	.67
106-110	8	106	.27	.29	9	183	1.15	1.25	12	404	.87	.94	10	789	.10	.11
111-115	15	202	.22	.25	14	311	.11	.12	11	417	.10	.11	6	457	.33	.37
116-120	14	220	1.10	1.30	13	294	.19	.23	10	408	.49	.58	5	412	.90	1.07
121-130	16	234	1.13	1.40	24	553	.99	1.24	16	730	.31	.39	10	858	.43	.53
131-140	6	96	.12	.16	5	128	3.09	4.18	15	811	.76	1.04	5	462	.32	.42
141- UP	13	255	.17	.27	10	322	.90	1.55	26	1,403	.47	.77	18	2,126	.91	1.52
CHARGES	90	1,328	.51	.61	89	2,031	.81	1.00	112	4,930	.52	.66	61	5,618	.60	.79
TOTALS	325	4,095	.42	.43	307	5,915	.64	.65	285	10,556	.50	.52	173	12,382	.48	.49

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	8	566	.37	.19	5	2,357	.76	.41	24	2,994	.67	.36				
61- 80	16	1,696	.49	.36	6	1,400	.42	.30	76	5,161	.34	.25				
81- 85	2	203	.19	.15	2	540	.15	.13	59	2,324	.25	.20				
86- 90	6	750	.30	.26	5	2,571	.62	.56	135	6,426	.55	.48				
91- 95	4	560	.29	.27					448	5,925	.39	.37				
96- 99	4	549	.84	.83	1	602	.06	.06	1,355	9,017	.50	.49				
100-100	15	2,158	.70	.70	4	4,087	.08	.08	9,540	20,577	.42	.42				
CREDITS	55	6,480	.53	.44	23	11,557	.38	.30	11,637	52,423	.45	.40				
101-105	1	172	.10	.10	1	368	.37	.38	184	2,874	.57	.58				
106-110	5	825	.48	.52	1	710	.73	.78	92	3,286	.52	.56				
111-115	4	802	.83	.94					93	2,386	.42	.47				
116-120	4	792	.94	1.10	1	628	.33	.38	73	2,887	.63	.74				
121-130	4	825	.25	.31	4	1,683	.78	.98	140	5,267	.60	.75				
131-140	3	732	.41	.55	1	1,400	.37	.52	59	3,795	.57	.78				
141- UP	10	2,260	.46	.75	4	3,213	.62	1.04	111	9,775	.61	1.02				
CHARGES	31	6,408	.52	.68	12	8,002	.58	.81	752	30,270	.58	.75				
TOTALS	86	12,889	.53	.53	35	19,559	.47	.45	12,389	82,693	.49	.50				

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	7	3	2.54	.79	1	2			1	3			1	3	87.03	31.68
61- 80	8	5			3	10			2	10	.08	.06				
81- 85	2	1			3	10							1	7	.22	.18
86- 90	12	12	.18	.16	3	9			3	16			3	22	.09	.08
91- 95	32	31	.65	.61	49	177	.28	.27	79	472	.63	.60	95	789	.63	.59
96- 99	349	485	.57	.55	539	1,963	.29	.28	286	1,683	.24	.23	92	756	.46	.45
100-100	8,478	5,473	.43	.43	656	2,233	.76	.76	173	1,045	.66	.66	73	630	.54	.54
CREDITS	8,888	6,008	.44	.44	1,254	4,405	.52	.52	544	3,229	.43	.42	265	2,207	.67	.65
101-105	23	37	.06	.06	40	151	.48	.50	39	243	.12	.13	20	171	.21	.22
106-110	13	16	.03	.03	22	91	.13	.14	21	142	1.31	1.40	9	85	.01	.01
111-115	10	13	.93	1.05	12	50	.23	.26	5	35	.17	.20	7	67	.20	.22
116-120	9	14			8	34	.02	.02	8	58	.27	.32	3	34	.03	.04
121-130	10	10			21	100	.10	.12	16	121	.17	.21	11	110	.68	.84
131-140	8	15	.12	.17	8	39	.19	.25	7	60	.07	.09	4	46	.13	.18
141- UP	10	11	.38	.67	7	42	.63	1.00	6	52	.10	.15	5	67	1.54	2.28
CHARGES	83	115	.18	.21	118	508	.28	.32	102	711	.37	.42	59	579	.41	.47
TOTALS	8,971	6,123	.43	.43	1,372	4,912	.50	.50	646	3,940	.42	.42	324	2,786	.62	.62

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	4	18.17	6.61	1	12			7	123	.39	.19	2	71	1.42	.74
61- 80	2	22	.19	.15	6	102	2.55	1.97	32	976	.33	.25	38	2,063	.61	.44
81- 85	4	38	.57	.47	13	229	.75	.63	28	796	.60	.50	12	663	.23	.19
86- 90	18	200	.14	.13	64	1,099	.63	.56	31	917	.40	.35	17	985	.49	.44
91- 95	126	1,415	.89	.83	84	1,451	.18	.17	39	1,217	.48	.44	15	942	.34	.32
96- 99	73	829	.29	.28	32	600	1.82	1.78	19	675	1.32	1.29	11	735	.38	.37
100-100	70	856	1.06	1.06	76	1,463	.30	.30	62	2,141	.35	.35	27	2,006	.53	.53
CREDITS	294	3,364	.75	.72	276	4,956	.59	.55	218	6,845	.50	.45	122	7,464	.49	.42
101-105	17	215	.56	.57	13	248	.33	.34	20	754	.67	.69	5	366	.13	.13
106-110	15	211	1.01	1.09	9	191	.12	.13	14	508	.38	.41	15	1,049	.63	.68
111-115	5	77	.19	.22	10	202	.14	.16	8	340	.16	.18	7	493	.29	.33
116-120	15	219	.35	.41	11	243	.74	.88	9	345	.63	.74	5	428	.15	.18
121-130	12	191	.07	.08	11	279	.10	.13	14	640	.35	.43	7	604	.62	.76
131-140	7	112	.19	.26	6	155	1.64	2.26	10	485	.13	.17	4	418	.50	.66
141- UP	9	187	.16	.26	13	443	.68	1.16	18	1,009	.69	1.08	14	1,567	.67	1.08
CHARGES	80	1,211	.40	.48	73	1,760	.51	.64	93	4,081	.48	.59	57	4,925	.52	.65
TOTALS	374	4,574	.66	.66	349	6,716	.57	.57	311	10,926	.49	.49	179	12,389	.50	.49

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	325	.17	.10	10	2,728	.29	.14	35	3,274	.42	.21				
61- 80	18	1,797	.42	.29	11	4,136	.53	.36	120	9,120	.53	.37				
81- 85	11	1,325	1.13	.95	2	510	.57	.48	76	3,578	.73	.61				
86- 90	7	911	.58	.50	1	345	.69	.61	159	4,515	.52	.46				
91- 95	6	892	.55	.51	3	4,108	.30	.28	528	11,494	.44	.41				
96- 99	8	1,026	.31	.30	3	977	.36	.35	1,412	9,728	.49	.48				
100-100	10	1,435	.29	.29	12	7,507	.35	.35	9,637	24,789	.45	.45				
CREDITS	64	7,712	.53	.44	42	20,311	.38	.30	11,967	66,500	.48	.42				
101-105	2	295	.19	.19	1	548	1.00	1.03	180	3,029	.50	.51				
106-110	5	823	.43	.47	1	295	.25	.27	124	3,412	.50	.54				
111-115	6	908	.92	1.04	1	499	.04	.04	71	2,684	.43	.48				
116-120	1	170	.25	.29					69	1,544	.39	.46				
121-130	6	1,151	.39	.48	2	746	.65	.82	110	3,950	.42	.53				
131-140	9	1,952	.35	.47	1	1,363	.74	.97	64	4,645	.48	.65				
141- UP	7	1,968	.27	.43	4	4,053	.34	.61	93	9,399	.44	.74				
CHARGES	36	7,267	.40	.52	10	7,504	.47	.68	711	28,662	.45	.59				
TOTALS	100	14,979	.47	.47	52	27,816	.40	.37	12,678	95,161	.48	.46				

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	9	6	.04	.03		2	5				6	27	.28	.21		2	12	.09	.06		
81- 85	5	4									2	10				3	23	14.12	11.87		
86- 90	12	9	.36	.32		7	21				6	32	.27	.24		5	37	.73	.63		
91- 95	33	39	.02	.02		42	151	.04	.04		88	520	.45	.43		119	956	.29	.27		
96- 99	361	488	.54	.52		539	1,928	.40	.39		252	1,478	.70	.68		87	736	.53	.51		
100-100	8,771	5,466	.68	.68		589	2,036	.45	.45		138	836	.48	.48		58	497	.39	.39		
CREDITS	9,191	6,011	.66	.66		1,179	4,141	.41	.40		492	2,903	.58	.56		274	2,261	.54	.52		
101-105	24	34	.74	.75		40	152	.61	.62		36	221	.36	.37		17	144	1.72	1.76		
106-110	17	24	.41	.45		19	79	.08	.09		13	88	.09	.09		7	65	1.16	1.24		
111-115	11	16				12	48	.10	.11		10	72	1.23	1.39		2	18	.44	.49		
116-120	3	2				10	45	.75	.88		6	45	.04	.05		8	82	1.36	1.61		
121-130	15	22	.01	.01		24	114	.28	.34		18	139	.48	.60		12	133	1.76	2.17		
131-140	3	4	.14	.19		6	25				3	23	.02	.02		2	22	1.20	1.64		
141- UP	7	11	12.42	20.36		11	57	.62	.93		2	18				6	84	.47	.72		
CHARGES	80	113	1.55	1.77		122	520	.39	.45		88	607	.40	.45		54	549	1.36	1.59		
TOTALS	9,271	6,125	.68	.68		1,301	4,661	.41	.41		580	3,509	.55	.55		328	2,810	.70	.69		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1	6				2	15	.61	.22		3	46	.04	.02		3	102	.70	.37		
61- 80						5	72	.53	.40		29	798	.35	.26		41	2,076	.60	.43		
81- 85	8	84	.32	.27		20	354	.84	.71		32	900	.29	.24		17	975	.63	.52		
86- 90	28	319	.07	.07		53	871	.30	.26		32	944	.41	.36		10	617	.28	.25		
91- 95	150	1,682	.44	.41		55	969	.61	.56		32	979	.39	.36		19	1,250	.73	.68		
96- 99	59	685	.55	.54		31	573	.61	.59		19	632	.24	.23		12	817	.77	.75		
100-100	70	841	.26	.26		69	1,367	.59	.59		46	1,490	.56	.56		22	1,652	.28	.28		
CREDITS	316	3,617	.38	.36		235	4,220	.56	.52		193	5,788	.39	.35		124	7,490	.55	.47		
101-105	22	275	.61	.62		12	237	.27	.28		15	537	.13	.13		10	667	.73	.75		
106-110	7	92	.05	.06		11	222	.34	.37		7	270	1.36	1.47		6	416	.71	.76		
111-115	9	130	.47	.52		13	288	.63	.72		15	624	.74	.84		6	407	1.00	1.13		
116-120	15	211	.87	1.03		9	203	.07	.08		7	289	.30	.35		2	163	.41	.48		
121-130	12	186	.64	.79		14	332	.23	.28		8	351	.41	.51		10	877	.44	.56		
131-140	4	73	.10	.14		7	172	.48	.65		7	350	.11	.15		5	411	1.42	1.90		
141- UP	4	73	.03	.05		11	367	.49	.82		20	1,128	.75	1.21		16	1,804	.55	.89		
CHARGES	73	1,039	.52	.60		77	1,821	.37	.46		79	3,550	.57	.72		55	4,745	.68	.88		
TOTALS	389	4,656	.42	.41		312	6,041	.50	.50		272	9,339	.46	.46		179	12,236	.60	.59		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	8	609	.68	.35		11	3,336	.54	.24		28	4,114	.56	.25							
61- 80	25	2,492	.57	.41		8	2,347	.80	.54		127	7,835	.62	.44							
81- 85	1	83	.13	.10							88	2,434	.63	.52							
86- 90	9	1,129	.72	.63		1	395	.26	.23		163	4,374	.41	.36							
91- 95	6	665	1.02	.96		5	2,899	.26	.24		549	10,109	.45	.42							
96- 99	5	882	.26	.25							1,365	8,219	.51	.50							
100-100	13	2,221	.66	.66		11	8,116	.38	.38		9,787	24,520	.49	.49							
CREDITS	67	8,081	.62	.51		36	17,093	.45	.34		12,107	61,606	.51	.44							
101-105	7	1,126	1.20	1.24							183	3,394	.76	.78							
106-110	5	847	.63	.67		1	350	.72	.76		93	2,453	.66	.71							
111-115	6	871	.26	.29		2	813	.50	.56		86	3,287	.56	.63							
116-120	1	170	1.20	1.41		2	789	.23	.27		63	1,998	.44	.52							
121-130	3	590	.23	.28							116	2,744	.43	.54							
131-140	7	1,482	.70	.95		1	669	.38	.52		45	3,233	.63	.86							
141- UP	5	1,182	.20	.34		8	6,703	.49	.92		90	11,427	.50	.89							
CHARGES	34	6,268	.60	.73		14	9,324	.47	.76		676	28,536	.56	.75							
TOTALS	101	14,349	.61	.59		50	26,417	.45	.42		12,783	90,142	.52	.51							

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1	1													1	4	.01	.01			
61- 80	7	3				2	7				4	16									
81- 85	3	2				3	8				1	5	.70	.58	1	8	6.31	5.17			
86- 90	16	16	.18	.16		8	27	.05	.05		6	32	.23	.20	5	39					
91- 95	42	43	.43	.40		51	181	.24	.23		101	611	.29	.27	123	1,013	.32	.30			
96- 99	319	403	.46	.44		526	1,888	.28	.27		253	1,496	.31	.30	90	749	.44	.43			
100-100	8,801	5,666	.49	.49		693	2,356	.35	.35		170	1,026	.40	.40	87	749	.78	.78			
CREDITS	9,189	6,133	.49	.49		1,283	4,467	.31	.31		535	3,187	.33	.32	307	2,563	.50	.48			
101-105	34	46	.28	.29		25	97	.71	.73		30	192	.69	.71	18	158	.48	.49			
106-110	16	23	3.94	4.22		13	51	.50	.54		11	72	1.89	2.02	13	123	.78	.84			
111-115	9	16				8	31	.75	.85		9	64	.07	.08	4	38	.09	.10			
116-120	7	9	11.51	13.70		11	54	.37	.43		9	66	.08	.09	8	82	.06	.07			
121-130	20	34	.66	.82		21	100	1.10	1.36		14	105	.64	.79	8	84	.45	.56			
131-140	5	13	.07	.10		6	33	.09	.12		1	9			3	35					
141- UP	7	12				6	33	.06	.08		3	29	2.25	3.45	7	98	1.86	2.95			
CHARGES	98	153	1.52	1.75		90	399	.63	.73		77	536	.77	.86	61	618	.65	.76			
TOTALS	9,287	6,286	.51	.51		1,373	4,866	.34	.34		612	3,722	.39	.39	368	3,181	.53	.53			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						1	6				2	30	.24	.11	6	252	.40	.21			
61- 80	6	52	.24	.18		10	146	.06	.04		28	804	.34	.25	48	2,430	.46	.33			
81- 85	3	29	1.78	1.49		16	289	.21	.18		35	1,032	.37	.31	7	381	.23	.19			
86- 90	35	403	.26	.24		60	1,031	.26	.23		50	1,444	.23	.20	16	848	.35	.31			
91- 95	122	1,383	.30	.28		75	1,305	.85	.79		35	1,099	.46	.43	15	963	.40	.37			
96- 99	63	745	.24	.24		33	612	.30	.29		14	484	.51	.50	15	1,059	.40	.40			
100-100	104	1,256	.28	.28		63	1,213	.30	.30		46	1,604	.51	.51	23	1,497	.43	.43			
CREDITS	333	3,869	.29	.27		258	4,602	.43	.40		210	6,497	.39	.35	130	7,430	.41	.34			
101-105	21	261	.32	.33		23	468	.36	.37		16	591	.79	.82	10	793	.33	.33			
106-110	13	172	1.20	1.29		9	199	.46	.50		21	842	.20	.21	6	467	.34	.37			
111-115	10	142	.16	.18		9	189	.21	.23		17	662	.47	.54	3	222	.42	.47			
116-120	23	345	.62	.73		13	293	.55	.64		5	210	.04	.05	6	505	.53	.62			
121-130	7	107	.27	.33		8	202	.12	.15		14	672	.21	.27	8	686	.73	.91			
131-140	5	88	2.66	3.54		5	123	1.56	2.13		6	281	.23	.32	2	167	.23	.31			
141- UP	7	127	.08	.12		8	269	.59	1.03		16	1,007	.50	.81	12	1,410	.33	.55			
CHARGES	86	1,242	.64	.75		75	1,742	.48	.57		95	4,267	.39	.48	47	4,250	.42	.53			
TOTALS	419	5,111	.38	.37		333	6,344	.45	.44		305	10,764	.39	.39	177	11,681	.41	.39			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	9	738	.39	.22		12	3,175	1.01	.39		32	4,207	.85	.36							
61- 80	31	3,143	.48	.33		9	3,971	.63	.45		145	10,572	.51	.37							
81- 85	9	1,160	.53	.44		4	1,354	.36	.30		82	4,269	.41	.34							
86- 90	8	1,113	.54	.48		3	723	.13	.11		207	5,677	.30	.27							
91- 95	8	1,005	.27	.25		1	698	.37	.34		573	8,301	.42	.39							
96- 99	3	409	1.06	1.05		2	1,886	.60	.58		1,318	9,732	.42	.41							
100-100	14	2,024	.69	.69		8	6,315	.23	.23		10,009	23,705	.41	.41							
CREDITS	82	9,592	.54	.43		39	18,121	.50	.36		12,366	66,462	.45	.38							
101-105	8	976	.34	.35		1	375	.72	.74		186	3,957	.47	.49							
106-110	4	577	.26	.28		1	268	.03	.03		107	2,794	.40	.43							
111-115	4	741	.45	.51		2	1,094	.18	.21		75	3,200	.32	.36							
116-120	4	802	1.14	1.35		2	698	.25	.30		88	3,065	.61	.72							
121-130	6	1,105	.45	.56		1	592	.70	.85		107	3,688	.50	.62							
131-140	3	515	.55	.74		4	3,467	.34	.45		40	4,731	.42	.56							
141- UP	5	1,309	.52	.87		2	1,899	.39	.68		73	6,193	.45	.76							
CHARGES	34	6,026	.53	.65		13	8,394	.36	.47		676	27,627	.45	.57							
TOTALS	116	15,618	.53	.49		52	26,514	.46	.38		13,042	94,089	.45	.42							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1996

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	4	2	20.90	10.50																	
61- 80	6	2				4	12				2	8	3.50	2.52		3	19	.06	.04		
81- 85	2	2				1	4				2	12	.18	.15		2	15	.27	.23		
86- 90	15	12				7	21	.02	.02		9	52	1.77	1.58		6	46	.01			
91- 95	48	61	.90	.84		36	131	.03	.03		91	548	.41	.38		107	889	.52	.49		
96- 99	496	684	.80	.78		728	2,603	.45	.43		358	2,106	.63	.61		131	1,089	.37	.36		
100-100	9,680	6,465	.96	.96		806	2,773	.50	.50		273	1,661	.46	.46		112	973	.52	.52		
CREDITS	10,251	7,228	.95	.94		1,582	5,545	.46	.45		735	4,388	.56	.54		361	3,031	.46	.44		
101-105	40	61	.67	.69		76	283	.70	.72		38	243	.85	.87		30	268	1.14	1.17		
106-110	15	20	1.00	1.09		29	109	.38	.41		31	200	.80	.87		18	166	1.82	1.97		
111-115	7	12				12	50	3.17	3.57		17	108	.13	.15		9	83	.11	.13		
116-120	12	20	.18	.21		12	54	4.68	5.51		12	93	.17	.20		16	168	.74	.88		
121-130	29	50	.04	.05		41	188	.48	.59		25	190	.24	.30		26	285	.32	.40		
131-140	13	18	22.47	30.43		16	78	7.22	9.71		10	85	.22	.30		6	69	.31	.41		
141- UP	13	21	.08	.13		14	97	.31	.53		10	106	1.82	3.10		7	91	2.39	3.65		
CHARGES	129	203	2.34	2.75		200	859	1.56	1.82		143	1,025	.64	.75		112	1,129	.95	1.10		
TOTALS	10,380	7,430	.99	.99		1,782	6,404	.61	.61		878	5,413	.57	.58		473	4,160	.59	.60		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60											4	63	3.76	1.57		3	98	.45	.20		
61- 80	6	58	.02	.01		7	106	.33	.24		16	468	.53	.40		48	2,571	.40	.29		
81- 85	3	33	.12	.10		16	260	1.22	1.02		38	1,148	1.12	.93		26	1,466	.28	.23		
86- 90	19	222	1.10	.97		52	895	.38	.33		70	2,049	.48	.42		22	1,251	.88	.78		
91- 95	165	1,871	.17	.16		100	1,718	.41	.38		46	1,419	.35	.33		27	1,749	.71	.66		
96- 99	104	1,222	.50	.48		57	1,042	.59	.57		32	1,079	.37	.36		19	1,179	1.48	1.44		
100-100	107	1,314	.36	.36		101	1,969	.71	.71		84	3,058	.78	.78		41	2,779	.54	.54		
CREDITS	404	4,720	.35	.34		333	5,990	.57	.53		290	9,284	.65	.59		186	11,093	.64	.55		
101-105	24	305	.91	.93		33	627	.37	.38		22	788	1.47	1.51		16	1,203	.62	.64		
106-110	18	261	.45	.48		11	259	.85	.91		24	887	1.15	1.24		11	877	.56	.60		
111-115	19	269	.19	.22		18	421	.65	.73		15	563	.74	.84		14	1,014	.38	.42		
116-120	18	262	.21	.25		22	494	.53	.62		25	1,060	.50	.59		11	824	.56	.66		
121-130	16	232	1.58	1.96		28	684	.98	1.22		31	1,433	.46	.57		14	1,307	.45	.56		
131-140	9	153	.58	.78		11	301	.34	.46		21	980	.95	1.29		16	1,583	.40	.54		
141- UP	16	303	.85	1.35		23	840	.50	.91		34	2,176	.50	.88		28	3,116	.80	1.33		
CHARGES	120	1,786	.68	.81		146	3,626	.60	.76		172	7,887	.74	.95		110	9,924	.58	.75		
TOTALS	524	6,506	.44	.45		479	9,616	.58	.60		462	17,171	.69	.73		296	21,017	.61	.63		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	12	1,013	.24	.12		13	3,826	.70	.29		36	5,002	.65	.28							
61- 80	33	3,517	.42	.30		17	6,497	.47	.32		142	13,259	.44	.31							
81- 85	12	1,307	1.50	1.24		1	883	.62	.52		103	5,128	.88	.73							
86- 90	9	1,110	1.36	1.20		4	1,224	.06	.05		213	6,882	.63	.56							
91- 95	5	710	1.16	1.08		2	1,458	.63	.58		627	10,555	.50	.46							
96- 99	4	585	.29	.28		1	636	.20	.20		1,930	12,226	.58	.56							
100-100	39	6,402	.70	.70		7	2,861	.25	.25		11,250	30,255	.66	.66							
CREDITS	114	14,644	.73	.61		45	17,385	.47	.31		14,301	83,308	.60	.51							
101-105	5	727	.14	.14		4	1,768	.89	.91		288	6,272	.77	.79							
106-110	3	430	1.38	1.48		1	633	.35	.38		161	3,842	.83	.90							
111-115	1	168	.13	.15		2	1,137	.40	.46		114	3,826	.47	.53							
116-120	2	431	.17	.20							130	3,406	.52	.62							
121-130	3	565	.16	.20		3	1,988	.58	.72		216	6,922	.54	.67							
131-140	6	1,321	.62	.84		3	2,268	.78	1.08		111	6,854	.78	1.06							
141- UP	16	4,906	.38	.69		7	4,938	.51	.86		168	16,595	.55	.95							
CHARGES	36	8,548	.41	.62		20	12,731	.60	.81		1,188	47,718	.62	.82							
TOTALS	150	23,192	.61	.61		65	30,116	.53	.44		15,489	131,025	.61	.59							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1997

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	2				1	1				1	3				1	4	2.70	1.04	
61- 80	6	3	.02	.01		2	6	10.16	6.76		5	22	.05	.03						
81- 85	6	4									1	5	.10	.09		1	8			
86- 90	10	8	.02	.02		4	11	10.51	9.24		7	41				5	40	.06	.05	
91- 95	54	57	2.03	1.90		43	154	.47	.44		104	623	.24	.22		134	1,099	.45	.42	
96- 99	500	700	.29	.28		728	2,607	.44	.43		380	2,231	.77	.75		163	1,365	.36	.35	
100-100	9,593	6,457	.46	.46		889	3,022	.52	.52		264	1,604	.52	.52		134	1,159	.68	.68	
CREDITS	10,173	7,232	.45	.45		1,667	5,802	.51	.50		762	4,530	.60	.58		438	3,674	.49	.47	
101-105	41	52	1.72	1.76		59	232	.25	.25		51	321	1.16	1.18		23	203	.46	.47	
106-110	12	20	.02	.02		23	96	.14	.15		25	167	1.01	1.09		14	127	.27	.30	
111-115	17	24	.07	.08		27	104	.66	.75		12	87	11.91	13.40		12	117	.12	.14	
116-120	8	12	.14	.17		15	67	.12	.14		9	67	.33	.39		7	73	.22	.26	
121-130	16	30	.29	.36		38	174	2.95	3.67		29	218	1.77	2.19		17	189	.45	.56	
131-140	10	22	.13	.18		11	61	.09	.12		7	61	2.47	3.34		8	94	.08	.11	
141- UP	12	18	.27	.44		11	66	1.42	2.21		9	85	1.73	2.77		10	135	.18	.27	
CHARGES	116	178	.61	.72		184	800	.95	1.10		142	1,006	2.26	2.60		91	939	.29	.35	
TOTALS	10,289	7,410	.46	.46		1,851	6,601	.56	.57		904	5,536	.90	.90		529	4,613	.45	.45	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	8	.09	.05		1	8				7	132	.16	.07		2	88			
61- 80	5	45				5	82	.01	.01		18	512	.21	.16		64	3,360	.16	.11	
81- 85	3	31	1.67	1.41		11	182	.23	.19		48	1,429	.23	.19		19	1,090	.33	.27	
86- 90	23	262	.03	.03		69	1,239	.35	.31		67	2,058	.56	.50		30	1,778	.61	.53	
91- 95	160	1,844	.28	.26		133	2,263	.55	.51		45	1,492	.16	.15		21	1,255	.22	.21	
96- 99	97	1,135	.38	.37		58	1,056	.98	.95		40	1,335	.50	.49		24	1,736	.67	.66	
100-100	124	1,530	.59	.59		99	1,890	.48	.48		91	3,173	.58	.58		40	2,719	.48	.48	
CREDITS	413	4,856	.39	.38		376	6,720	.55	.51		316	10,130	.43	.39		200	12,026	.39	.34	
101-105	35	436	.25	.26		26	476	.41	.42		28	961	.74	.76		14	960	.42	.43	
106-110	14	189	.17	.18		18	361	.79	.85		20	699	.51	.56		14	1,117	.39	.42	
111-115	17	230	.20	.22		24	531	1.55	1.75		27	1,053	.45	.50		13	1,002	.24	.27	
116-120	21	317	2.31	2.73		18	421	.17	.20		21	875	.28	.32		9	665	.86	1.02	
121-130	22	319	.98	1.22		35	808	.74	.92		21	977	.30	.37		19	1,692	.46	.57	
131-140	10	170	.08	.10		10	259	1.57	2.14		22	1,176	.79	1.08		10	880	.26	.35	
141- UP	16	325	.14	.22		17	532	1.07	1.76		38	2,081	.49	.79		28	3,155	.74	1.22	
CHARGES	135	1,988	.65	.78		148	3,390	.87	1.06		177	7,822	.51	.65		107	9,471	.53	.68	
TOTALS	548	6,843	.47	.47		524	10,110	.65	.67		493	17,952	.47	.48		307	21,497	.45	.46	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	1,201	.88	.47		16	4,719	.70	.28		49	6,166	.71	.31						
61- 80	40	4,151	.83	.59		11	2,437	.41	.29		156	10,617	.48	.35						
81- 85	10	1,093	.31	.26		6	1,683	.48	.40		105	5,524	.35	.29						
86- 90	10	1,251	.25	.22		6	3,609	.56	.50		231	10,299	.50	.44						
91- 95	9	1,285	.48	.45							703	10,073	.37	.35						
96- 99	6	817	.61	.60		4	1,627	.36	.35		2,000	14,610	.55	.53						
100-100	31	4,892	.82	.82		19	11,654	.20	.20		11,284	38,100	.46	.46						
CREDITS	121	14,690	.70	.57		62	25,730	.39	.29		14,528	95,389	.48	.41						
101-105	4	688	.34	.35		2	1,108	.44	.45		283	5,438	.51	.52						
106-110	7	1,083	.40	.43		2	1,160	.54	.58		149	5,020	.48	.51						
111-115	6	1,165	.78	.89		2	1,510	.25	.28		157	5,823	.68	.77						
116-120	7	1,207	.65	.77		1	628	.33	.38		116	4,333	.61	.72						
121-130	6	1,150	.23	.29		7	4,333	.65	.80		210	9,890	.61	.76						
131-140	5	1,021	.32	.43		2	1,837	.37	.50		95	5,582	.49	.67						
141- UP	17	4,023	.33	.54		6	4,962	.53	.94		164	15,383	.53	.89						
CHARGES	52	10,337	.41	.54		22	15,537	.50	.67		1,174	51,468	.56	.72						
TOTALS	173	25,027	.58	.57		84	41,267	.43	.39		15,702	146,857	.51	.49						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1998

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	8	3	1.96	.64		1	2				1	3				1	3	87.03	31.68	
61- 80	8	5				3	10				3	15	.05	.04		3	20	.05	.04	
81- 85	3	1				3	10				1	6				3	22	5.61	4.67	
86- 90	15	17	.13	.12		5	16				5	29				5	39	.05	.05	
91- 95	49	53	.38	.35		67	249	.22	.20		113	679	.69	.65		140	1,155	.55	.52	
96- 99	489	681	2.33	2.26		756	2,749	.32	.31		394	2,334	.33	.32		148	1,220	.34	.33	
100-100	9,575	6,591	.56	.56		944	3,256	.73	.73		283	1,717	.62	.62		124	1,072	.52	.52	
CREDITS	10,147	7,351	.72	.72		1,779	6,292	.53	.52		800	4,782	.48	.47		424	3,532	.58	.56	
101-105	37	55	.05	.05		54	196	.39	.40		52	322	.36	.37		23	198	.40	.41	
106-110	20	28	.02	.02		31	131	1.21	1.31		31	211	1.24	1.33		10	94	.02	.02	
111-115	15	21	.59	.66		12	50	.23	.26		7	49	.13	.14		14	132	.17	.20	
116-120	17	26				10	44	.01	.02		12	87	.18	.21		6	66	.37	.44	
121-130	16	20				29	137	.21	.26		30	231	.16	.20		15	152	.52	.64	
131-140	11	22	.08	.11		11	55	.31	.42		9	77	.08	.11		5	57	.11	.14	
141- UP	13	15	.28	.47		11	67	.40	.62		8	72	.09	.14		6	80	1.30	1.91	
CHARGES	129	186	.12	.13		158	680	.47	.54		149	1,048	.43	.49		79	779	.41	.47	
TOTALS	10,276	7,537	.70	.70		1,937	6,972	.52	.52		949	5,830	.47	.47		503	4,311	.55	.54	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	2	11	6.25	3.00		3	32	.12	.06		7	123	.39	.19		4	161	.63	.33	
61- 80	2	22	.19	.15		7	119	2.19	1.69		45	1,364	.31	.23		70	3,730	.61	.44	
81- 85	5	49	.88	.73		14	244	.70	.59		50	1,486	.60	.50		22	1,155	.23	.19	
86- 90	28	310	.16	.15		104	1,815	.54	.48		63	1,925	.23	.20		30	1,876	.59	.52	
91- 95	189	2,130	.77	.72		152	2,691	.72	.66		63	1,957	.43	.40		22	1,356	.30	.28	
96- 99	125	1,439	.44	.43		62	1,135	1.18	1.15		33	1,148	.83	.80		19	1,294	.31	.31	
100-100	127	1,532	.67	.67		114	2,201	.40	.40		105	3,610	.29	.29		41	2,891	.43	.43	
CREDITS	478	5,493	.63	.60		456	8,238	.67	.63		366	11,613	.40	.36		208	12,463	.47	.40	
101-105	30	379	.34	.35		23	438	.59	.61		41	1,493	.77	.79		10	731	.19	.19	
106-110	25	348	.65	.70		24	534	.53	.58		25	938	.43	.47		26	1,905	.64	.70	
111-115	12	180	.21	.24		18	379	.47	.53		15	610	.15	.17		11	854	.37	.42	
116-120	22	315	.37	.43		26	589	.33	.39		13	506	.59	.70		8	701	.10	.12	
121-130	19	299	.21	.25		16	411	.32	.40		19	856	.36	.45		16	1,349	.63	.78	
131-140	9	145	.16	.21		8	210	1.33	1.82		15	706	.78	1.05		6	568	.42	.56	
141- UP	11	221	.22	.34		18	592	.52	.87		25	1,358	.54	.84		27	3,020	.57	.91	
CHARGES	128	1,887	.34	.40		133	3,153	.52	.63		153	6,467	.55	.66		104	9,129	.50	.63	
TOTALS	606	7,380	.56	.56		589	11,390	.63	.63		519	18,080	.45	.45		312	21,591	.48	.47	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	1,355	.44	.23		26	6,204	.36	.14		69	7,898	.43	.17						
61- 80	48	4,887	.52	.37		25	8,739	.50	.35		214	18,911	.52	.37						
81- 85	21	2,536	.72	.60		4	1,079	.84	.69		126	6,588	.64	.53						
86- 90	14	1,741	.50	.44		1	345	.69	.61		270	8,114	.45	.40						
91- 95	10	1,436	.44	.41		5	4,751	.28	.26		810	16,458	.48	.45						
96- 99	10	1,354	.26	.25		3	977	.36	.35		2,039	14,330	.54	.52						
100-100	28	4,194	.30	.30		26	16,212	.30	.30		11,367	43,275	.42	.42						
CREDITS	147	17,504	.46	.37		90	38,306	.37	.27		14,895	115,574	.47	.40						
101-105	7	965	.13	.13		3	1,721	.46	.47		280	6,499	.44	.45						
106-110	9	1,440	1.52	1.65		3	1,666	.52	.56		204	7,295	.77	.83						
111-115	7	1,100	.91	1.02		2	1,319	.36	.41		113	4,693	.46	.52						
116-120	3	459	.19	.22							117	2,793	.29	.34						
121-130	9	1,582	.35	.43		3	1,052	.47	.59		172	6,089	.42	.52						
131-140	13	2,714	.40	.54		2	2,502	.54	.72		89	7,055	.50	.68						
141- UP	14	3,809	.24	.38		5	4,514	.33	.58		138	13,747	.39	.64						
CHARGES	62	12,069	.49	.64		18	12,774	.43	.57		1,113	48,172	.48	.60						
TOTALS	209	29,573	.47	.45		108	51,080	.39	.32		16,008	163,745	.47	.44						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1999

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						3	4														
61- 80	15	9	.03	.02		4	12				8	35	.22	.16		5	31	.04	.03		
81- 85	7	6				2	5				2	10				4	31	10.76	9.05		
86- 90	15	12	.25	.22		10	33				6	32	.27	.24		8	63	.45	.39		
91- 95	49	57	.01	.01		79	292	.13	.12		126	743	.34	.32		179	1,444	.31	.29		
96- 99	500	689	.98	.95		732	2,610	.34	.33		368	2,167	.59	.57		135	1,131	.41	.40		
100-100	9,954	6,637	.70	.70		887	3,075	.43	.43		227	1,384	.62	.62		112	968	.39	.39		
CREDITS	10,540	7,411	.72	.72		1,717	6,030	.38	.37		737	4,372	.55	.53		443	3,669	.45	.43		
101-105	33	50	12.52	12.73		51	194	.49	.50		44	270	.45	.46		28	244	1.45	1.49		
106-110	18	25	.40	.43		33	137	.06	.07		20	139	1.35	1.45		14	131	.64	.68		
111-115	17	26				17	70	.15	.17		14	100	.89	1.00		4	38	.27	.30		
116-120	6	8				12	55	.61	.72		14	101	.23	.27		16	165	1.03	1.22		
121-130	21	35	.01	.01		36	176	.74	.91		28	210	.33	.41		16	174	1.40	1.72		
131-140	3	4	.14	.19		9	41	.61	.82		5	40	.02	.03		4	48	.57	.77		
141- UP	11	17	8.21	13.40		15	75	.47	.70		4	40				6	84	.47	.72		
CHARGES	109	166	4.68	5.36		173	748	.45	.52		129	901	.55	.62		88	883	1.05	1.21		
TOTALS	10,649	7,576	.81	.81		1,890	6,778	.38	.38		866	5,273	.55	.54		531	4,552	.57	.56		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	12				3	24	.36	.15		4	60	.03	.01		6	252	.36	.19		
61- 80	2	18	.15	.12		9	132	19.23	13.94		46	1,316	.43	.32		73	3,751	.51	.36		
81- 85	11	117	.24	.20		30	517	1.72	1.44		61	1,714	.51	.42		22	1,263	.51	.42		
86- 90	42	481	.50	.44		90	1,516	.60	.53		65	1,901	.49	.43		21	1,314	.33	.29		
91- 95	228	2,567	.56	.52		106	1,866	1.54	1.42		54	1,632	.38	.35		26	1,672	.86	.80		
96- 99	87	1,019	.51	.49		67	1,247	.46	.45		36	1,230	.17	.16		23	1,572	.58	.57		
100-100	115	1,386	.33	.33		108	2,103	.51	.51		85	2,793	.40	.40		41	3,012	.28	.28		
CREDITS	487	5,599	.48	.45		413	7,405	1.20	1.11		351	10,648	.41	.36		212	12,835	.49	.41		
101-105	36	444	.89	.92		15	299	.22	.22		33	1,229	.42	.43		17	1,253	.50	.52		
106-110	14	191	.50	.54		16	337	.22	.24		19	753	.72	.77		13	917	.37	.40		
111-115	14	199	.33	.37		29	626	.78	.88		22	921	.91	1.04		6	407	1.00	1.13		
116-120	22	313	.69	.81		17	384	.68	.80		17	712	.60	.71		4	333	.39	.46		
121-130	18	279	.97	1.20		19	445	.80	1.00		17	751	.59	.74		15	1,324	.40	.50		
131-140	7	120	.08	.11		11	281	.91	1.23		9	460	.10	.14		6	489	1.19	1.60		
141- UP	7	131	.04	.06		15	507	.38	.61		28	1,625	.86	1.37		21	2,300	.52	.84		
CHARGES	118	1,678	.63	.73		122	2,880	.59	.71		145	6,451	.65	.80		82	7,022	.54	.69		
TOTALS	605	7,276	.52	.51		535	10,285	1.03	1.02		496	17,099	.50	.50		294	19,858	.51	.49		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	20	1,727	.34	.17		29	6,395	.55	.23		67	8,474	.50	.22							
61- 80	54	5,381	.53	.37		12	3,950	.62	.43		228	14,634	.71	.50							
81- 85	9	1,139	.83	.68		3	2,345	.65	.54		151	7,148	.73	.61							
86- 90	14	1,796	.66	.57		2	632	.26	.23		273	7,779	.50	.44							
91- 95	10	1,200	3.19	2.97		8	4,248	.34	.31		865	15,721	.79	.73							
96- 99	6	987	.28	.28							1,954	12,652	.46	.45							
100-100	29	4,686	.52	.52		19	13,962	.46	.46		11,577	40,007	.49	.49							
CREDITS	142	16,915	.72	.56		73	31,531	.49	.36		15,115	106,414	.58	.48							
101-105	10	1,531	.97	1.00		2	1,165	.54	.57		269	6,678	.74	.76							
106-110	7	1,086	.63	.68		1	350	.72	.76		155	4,067	.56	.60							
111-115	13	2,105	.64	.72		2	813	.50	.56		138	5,305	.69	.78							
116-120	4	704	.54	.63		3	1,237	.67	.79		115	4,012	.62	.72							
121-130	7	1,294	.12	.15		2	1,324	1.16	1.44		179	6,013	.62	.78							
131-140	12	2,619	.47	.63		1	669	.38	.52		67	4,772	.51	.69							
141- UP	10	2,484	.31	.51		8	6,703	.49	.92		125	13,966	.50	.88							
CHARGES	63	11,823	.51	.64		19	12,261	.58	.86		1,048	44,813	.59	.76							
TOTALS	205	28,738	.63	.59		92	43,792	.52	.44		16,163	151,227	.58	.54							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2000

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	1							1	4			1	4	.01	.01
61- 80	14	10			5	14			9	39	1.25	.90	1	6		
81- 85	4	2			5	13	.39	.32	4	22	.17	.14	3	23	2.20	1.84
86- 90	21	20	.15	.13	11	36	.04	.03	9	50	.15	.13	8	64	.02	.02
91- 95	68	68	.27	.25	74	271	.16	.15	133	803	.25	.24	183	1,505	.38	.36
96- 99	469	610	.33	.32	713	2,557	.27	.26	369	2,174	.44	.42	132	1,112	.46	.45
100-100	9,967	6,866	.64	.64	989	3,393	.36	.36	264	1,601	.45	.45	156	1,337	.52	.52
CREDITS	10,544	7,576	.61	.60	1,797	6,284	.31	.31	789	4,694	.41	.40	484	4,052	.45	.44
101-105	45	60	.27	.27	39	146	1.18	1.20	44	282	.61	.63	28	248	.49	.50
106-110	18	23	3.84	4.12	19	75	.37	.40	25	160	.96	1.04	22	209	.79	.85
111-115	11	19			11	46	.52	.58	17	120	.77	.87	5	48	.07	.08
116-120	9	11	9.61	11.42	17	83	1.31	1.54	17	128	.06	.07	10	102	.09	.11
121-130	36	58	.66	.82	30	139	.83	1.02	27	209	.51	.63	15	162	.24	.29
131-140	8	18	.15	.20	11	55	.06	.08	3	26	.01	.01	5	58	1.44	1.97
141- UP	11	20	.04	.07	6	33	.06	.08	5	49	2.27	3.38	10	139	1.37	2.19
CHARGES	138	208	1.21	1.42	133	578	.78	.90	138	973	.66	.75	95	965	.63	.74
TOTALS	10,682	7,785	.62	.62	1,930	6,862	.35	.35	927	5,667	.46	.45	579	5,017	.49	.49

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60					3	23			3	57	.16	.08	12	464	.30	.16
61- 80	10	89	.15	.11	19	273	.29	.22	44	1,270	.31	.24	81	4,174	.52	.37
81- 85	5	49	1.07	.89	31	552	.37	.31	65	1,898	.40	.33	11	611	.24	.20
86- 90	47	536	.32	.29	96	1,656	.19	.17	93	2,670	.30	.27	24	1,369	.44	.39
91- 95	193	2,192	.23	.22	131	2,299	.72	.66	57	1,803	.49	.46	28	1,824	.39	.37
96- 99	102	1,186	.25	.24	64	1,177	.42	.41	36	1,192	1.00	.97	27	1,801	.43	.43
100-100	152	1,830	.23	.23	108	2,089	.60	.60	81	2,805	.48	.48	41	2,712	.61	.61
CREDITS	509	5,882	.25	.24	452	8,070	.49	.46	379	11,696	.46	.41	224	12,955	.48	.40
101-105	28	347	.32	.33	34	676	.41	.42	22	809	.63	.65	20	1,471	.27	.28
106-110	21	270	1.29	1.38	18	391	.36	.39	33	1,331	.19	.21	10	752	.52	.56
111-115	17	240	.42	.48	21	447	.10	.12	24	914	.44	.50	8	641	.82	.91
116-120	34	507	.64	.75	24	538	.58	.68	14	561	.32	.38	7	582	.51	.60
121-130	12	183	.42	.52	11	277	.11	.14	23	1,082	.61	.76	13	1,174	.48	.59
131-140	7	123	1.92	2.55	8	190	1.01	1.37	12	574	.42	.57	5	465	.12	.17
141- UP	9	168	.10	.15	11	360	.45	.77	23	1,425	.55	.88	18	2,082	.24	.40
CHARGES	128	1,839	.66	.77	127	2,880	.40	.47	151	6,696	.45	.55	81	7,167	.38	.47
TOTALS	637	7,720	.35	.34	579	10,950	.47	.46	530	18,392	.46	.45	305	20,122	.44	.42

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	26	2,239	.36	.20	31	6,471	.76	.31	78	9,263	.64	.28				
61- 80	59	6,360	.48	.34	20	8,087	.54	.39	262	20,323	.50	.36				
81- 85	11	1,438	.45	.37	6	2,849	.35	.29	145	7,457	.39	.32				
86- 90	14	1,947	.35	.31	5	1,701	.18	.15	328	10,050	.29	.25				
91- 95	12	1,581	.24	.22	3	1,464	.26	.24	882	13,810	.39	.36				
96- 99	7	920	1.04	1.02	4	3,048	.61	.59	1,923	15,778	.50	.49				
100-100	25	3,551	.52	.52	14	9,504	.21	.21	11,797	35,687	.44	.44				
CREDITS	154	18,036	.46	.36	83	33,123	.45	.32	15,415	112,368	.45	.37				
101-105	11	1,461	.44	.45	1	375	.72	.74	272	5,874	.46	.47				
106-110	4	577	.26	.28	1	268	.03	.03	171	4,058	.43	.46				
111-115	8	1,368	.48	.54	5	2,321	.44	.49	127	6,165	.46	.52				
116-120	7	1,462	.68	.80	3	999	.18	.21	142	4,972	.51	.60				
121-130	11	2,107	.28	.36	1	592	.70	.85	179	5,983	.44	.55				
131-140	6	1,023	.45	.61	4	3,467	.34	.45	69	5,999	.41	.55				
141- UP	9	2,384	.48	.82	3	2,745	.44	.79	105	9,405	.44	.75				
CHARGES	56	10,383	.45	.56	18	10,767	.40	.53	1,065	42,456	.45	.56				
TOTALS	210	28,419	.46	.41	101	43,890	.44	.35	16,480	154,824	.45	.41				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

EXP-MOD	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	17	8	4.95	1.98	5	7			3	10			3	11	27.22	11.32
61- 80	49	29	.01	.01	18	54	1.10	.82	27	119	.73	.53	12	77	.04	.03
81- 85	22	15			11	33	.15	.13	10	55	.12	.10	13	98	5.20	4.35
86- 90	76	69	.12	.11	37	117	1.03	.91	36	204	.53	.47	32	252	.14	.12
91- 95	268	298	.71	.66	299	1,097	.19	.18	567	3,397	.38	.36	743	6,093	.43	.40
96- 99	2,454	3,363	.95	.93	3,657	13,126	.36	.35	1,869	11,013	.55	.53	709	5,917	.39	.38
100-100	48,769	33,016	.66	.66	4,515	15,519	.51	.51	1,311	7,967	.53	.53	638	5,508	.53	.53
CREDITS	51,655	36,797	.69	.69	8,542	29,953	.44	.43	3,823	22,765	.52	.50	2,150	17,957	.48	.47
101-105	196	277	2.79	2.85	279	1,050	.57	.58	229	1,438	.69	.70	132	1,160	.82	.84
106-110	83	116	1.04	1.12	135	549	.46	.49	132	878	1.06	1.14	78	727	.81	.87
111-115	67	103	.14	.16	79	320	.86	.97	67	463	2.67	3.00	44	418	.14	.16
116-120	52	76	1.44	1.70	66	303	1.34	1.57	64	476	.18	.21	55	574	.60	.71
121-130	118	193	.25	.31	174	813	1.08	1.33	139	1,057	.61	.76	89	962	.56	.69
131-140	45	84	4.93	6.63	58	290	2.12	2.85	34	289	.61	.83	28	325	.45	.61
141- UP	60	91	1.65	2.68	57	339	.56	.87	36	352	1.30	2.07	39	530	1.09	1.66
CHARGES	621	941	1.74	2.02	848	3,665	.88	1.01	701	4,953	.91	1.05	465	4,696	.68	.79
TOTALS	52,276	37,738	.71	.71	9,390	33,618	.48	.48	4,524	27,718	.59	.59	2,615	22,653	.53	.53

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	5	32	2.28	1.14	10	88	.15	.06	25	435	.73	.34	27	1,063	.35	.19
61- 80	25	232	.09	.07	47	712	4.08	3.07	169	4,931	.35	.27	336	17,586	.45	.32
81- 85	27	280	.64	.54	102	1,755	.93	.78	262	7,675	.54	.45	100	5,584	.33	.27
86- 90	159	1,811	.40	.35	411	7,122	.42	.37	358	10,603	.41	.36	127	7,588	.57	.50
91- 95	935	10,604	.42	.39	622	10,837	.78	.72	265	8,304	.37	.34	124	7,855	.52	.48
96- 99	515	6,000	.42	.40	308	5,658	.72	.70	177	5,985	.57	.56	112	7,582	.66	.65
100-100	625	7,591	.43	.43	530	10,252	.54	.54	446	15,439	.50	.50	204	14,114	.46	.46
CREDITS	2,291	26,550	.42	.40	2,030	36,423	.70	.65	1,702	53,371	.46	.42	1,030	61,372	.49	.42
101-105	153	1,911	.54	.55	131	2,516	.41	.42	146	5,281	.77	.79	77	5,618	.41	.42
106-110	92	1,260	.65	.70	87	1,883	.53	.58	121	4,608	.56	.60	74	5,568	.52	.56
111-115	79	1,119	.27	.30	110	2,403	.75	.85	103	4,062	.55	.62	52	3,918	.48	.54
116-120	117	1,714	.84	.99	107	2,427	.45	.53	90	3,714	.45	.53	39	3,105	.49	.58
121-130	87	1,312	.83	1.03	109	2,626	.68	.85	111	5,099	.46	.58	77	6,847	.48	.60
131-140	42	712	.52	.70	48	1,241	1.00	1.35	79	3,895	.69	.94	43	3,985	.44	.59
141- UP	59	1,149	.32	.51	84	2,833	.58	.99	148	8,665	.58	.95	122	13,673	.60	.99
CHARGES	629	9,176	.59	.70	676	15,928	.60	.74	798	35,324	.58	.73	484	42,714	.51	.65
TOTALS	2,920	35,726	.46	.47	2,706	52,352	.67	.67	2,500	88,694	.51	.52	1,514	104,086	.50	.49

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	89	7,534	.44	.23	115	27,614	.60	.24	299	36,802	.57	.25				
61- 80	234	24,296	.55	.39	85	29,709	.52	.36	1,002	77,744	.53	.38				
81- 85	63	7,513	.76	.63	20	8,838	.54	.45	630	31,845	.59	.49				
86- 90	61	7,845	.58	.51	18	7,511	.37	.33	1,315	43,123	.46	.41				
91- 95	46	6,212	1.01	.94	18	11,921	.34	.31	3,887	66,616	.52	.48				
96- 99	33	4,664	.49	.47	12	6,289	.47	.45	9,846	69,597	.52	.51				
100-100	152	23,725	.59	.59	85	54,193	.30	.30	57,275	187,325	.48	.48				
CREDITS	678	81,789	.61	.49	353	146,075	.43	.31	74,254	513,053	.51	.43				
101-105	37	5,372	.48	.49	12	6,137	.61	.63	1,392	30,760	.59	.60				
106-110	30	4,617	.88	.95	8	4,077	.48	.52	840	24,282	.63	.67				
111-115	35	5,906	.67	.75	13	7,101	.38	.43	649	25,812	.56	.63				
116-120	23	4,264	.55	.64	7	2,863	.42	.50	620	19,516	.52	.62				
121-130	36	6,698	.25	.31	16	9,289	.69	.85	956	34,897	.54	.67				
131-140	42	8,698	.45	.61	12	10,742	.49	.66	431	30,262	.55	.74				
141- UP	66	17,605	.34	.57	29	23,860	.47	.83	700	69,096	.49	.83				
CHARGES	269	53,160	.46	.60	97	64,070	.51	.69	5,588	234,626	.54	.69				
TOTALS	947	134,949	.55	.52	450	210,145	.45	.38	79,842	747,678	.52	.49				