

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2001 through 2005. 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.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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		7	.13	.10		
81- 85																													
86- 90															1		6	.11	.10										
91- 95	1		1					3		9					13		73	.01	.01				11		91	.01	.01		
96- 99	14		21	10.16	9.91			38		133	.07	.07			27		159	.09	.09			6		51					
100-100	188		198	.52	.52			39		137	.27	.27			17		107	1.55	1.55			7		59	11.58	11.58			
CREDITS	203		220	1.44	1.44			80		280	.17	.16			58		344	.53	.51			25		208	3.32	3.18			
101-105	2		3	5.32	5.43			2		6					3		22				4		34	.16	.16				
106-110								1		5	.02	.02			2		12				3		28	.83	.89				
111-115	2		2					1		4					1		8				1		11	2.07	2.30				
116-120	2		3					1		5					1						1		10						
121-130	2		4	.97	1.22			1		4					2		16				1		11						
131-140															1		9	.11	.14			1		12	28.79	39.33			
141- UP	3		7					1		6					1						1		13	.05	.08				
CHARGES	11		18	.93	1.17			7		29					9		66	.01	.02			12		119	3.32	3.81			
TOTALS	214		239	1.40	1.42			87		309	.15	.15			67		410	.44	.44			37		327	3.32	3.39			
			\$10,000 -		14,999					\$15,000 -		24,999					\$25,000 -		49,999					\$50,000 -		99,999			
EXP-MOD	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		7	10.65	6.17																								
61- 80								2		31					3		90	.41	.32			6		334	.44	.33			
81- 85	1		12					1		18	2.41	2.01			5		141	.21	.17			3		161	2.41	2.03			
86- 90	4		48	.03	.03			17		296	.05	.04			7		200	2.55	2.22			5		305	.24	.21			
91- 95	17		185	.15	.14			12		213	.22	.20			4		139	.08	.08			2		97	1.01	.93			
96- 99	8		96	1.00	.97			6		119	1.14	1.11			7		251	.19	.18			1		61	.01	.01			
100-100	7		82	.18	.18			11		226	.44	.44			8		279	.57	.57			6		465	1.15	1.15			
CREDITS	38		430	.51	.47			49		903	.37	.35			34		1,100	.72	.66			23		1,424	.87	.76			
101-105	3		40					4		82	.04	.04			4		139	.47	.49			3		214	.49	.50			
106-110	2		27	.30	.32			6		124	.15	.16			8		283	.10	.10			2		175	.24	.26			
111-115								3		57	.14	.15			1		43	.47	.52			1		104	.23	.26			
116-120	1		14	.03	.03			4		88	.23	.27			2		87	.03	.04			1		70	.04	.05			
121-130	3		49	.09	.11			2		46	.03	.04			2		94	2.41	3.01			2		243	.18	.23			
131-140	1		16	.51	.68			1		24					3		171	.21	.29			3		302	.24	.31			
141- UP	2		35					1		25	8.12	12.26			4						4		457	3.00	4.98				
CHARGES	12		181	.12	.14			21		446	.57	.65			20		819	.46	.53			16		1,565	1.06	1.36			
TOTALS	50		611	.39	.39			70		1,350	.44	.44			54		1,919	.61	.61			39		2,989	.97	1.02			
			\$100,000 -		249,999					\$250,000 AND OVER							ALL RISKS												
EXP-MOD	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		544	.33	.18			7		1,864	1.19	.59			15		2,415	1.02	.51										
61- 80	5		452	.69	.49			9		3,216	.50	.34			26		4,130	.51	.35										
81- 85	1		162	.20	.17			1		631	.29	.24			12		1,125	.60	.50										
86- 90	1		152	1.58	1.37										35		1,006	.83	.73										
91- 95	1		160	.06	.05			1		432	1.26	1.15			65		1,401	.53	.49										
96- 99	3		344	.60	.59			2		604	2.43	2.36			112		1,839	1.19	1.16										
100-100	9		1,410	1.65	1.65			6		3,762	.61	.61			298		6,725	.96	.96										
CREDITS	27		3,223	1.03	.84			26		10,509	.79	.59			563		18,642	.83	.66										
101-105	4		654	.95	.99										29		1,195	.68	.71										
106-110	4		655	.38	.40										28		1,309	.28	.30										
111-115	3		431	.36	.41			1		442	4.21	4.68			14		1,102	1.90	2.14										
116-120	1		187	.67	.81										13		464	.33	.39										
121-130	1		235	.24	.30			3		1,227	.14	.18			19		1,928	.27	.33										
131-140	1		288	.09	.13										11		822	.59	.80										
141- UP	4		1,320	.26	.48			3		1,752	.11	.17			19		3,616	.58	.98										
CHARGES	18		3,771	.42	.54			7		3,421	.65	.89			133		10,435	.63	.81										
TOTALS	45		6,994	.70	.71			33		13,930	.76	.64			696		29,077	.76	.70										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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								1		2																		
61- 80															1		5											
81- 85								2		5																		
86- 90	2		4					3		10	5.70	5.04			1		5			1		9						
91- 95	5		10					2		9				14		83	2.09	1.97			13		102	.08	.08			
96- 99	12		19	.06	.06			31		111	.46	.45		19		116	.22	.21			14		119	.51	.50			
100-100	160		175	1.84	1.84			43		152	.01	.01		18		112	.60	.60			11		97	.04	.04			
CREDITS	179		208	1.55	1.54			82		289	.39	.38		53		322	.83	.80			39		327	.22	.22			
101-105	2		4	1.35	1.41			3		12	.62	.63		1		6					1		10					
106-110																												
111-115	3		4					1		4				1		8					2		21	1.57	1.78			
116-120	2		2	.19	.23																1		11					
121-130								2		9											1		9					
131-140	1		2																		2		21	20.18	26.92			
141- UP																					1		13					
CHARGES	8		12	.48	.55			6		25	.29	.32		2		14				8		85	5.36	6.55				
TOTALS	187		220	1.49	1.49			88		314	.38	.37		55		335	.79	.77			47		413	1.29	1.30			
			\$10,000 -		14,999					\$15,000 -		24,999				\$25,000 -		49,999				\$50,000 -		99,999				
EXP-MOD	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		202	3.24	1.85	
61- 80								1		18	5.06	3.84			5		156	.09	.07			6		347	.14	.10		
81- 85														11		353	4.19	3.46			6		360	1.90	1.59			
86- 90	2		24					15		259	.26	.23		9		252	.46	.40		2		142	.36	.32				
91- 95	10		109	.01	.01			17		282	.54	.50		14		450	.46	.42		3		226	.28	.26				
96- 99	14		172	.39	.38			10		177	.49	.47		3		102	.02	.02										
100-100	10		121	.30	.30			5		98	1.46	1.46		7		208	.01	.01		6		398	.12	.12				
CREDITS	36		427	.25	.24			48		833	.65	.60		49		1,520	1.20	1.06		27		1,675	.92	.75				
101-105	3		37	.04	.04			7		141	.01	.01		3		103	.07	.07		6		449	.80	.83				
106-110	2		27	.07	.07			5		108	.24	.26		4		124	.50	.53										
111-115	1		11	.80	.90									2		71	.17	.19		1		103	.66	.75				
116-120	2		28											3		157	.12	.14		1		74	.12	.14				
121-130	2		30					2		46	.10	.12		3		152	1.03	1.30		2		179	.77	.98				
131-140	2		35	.02	.03			1		23				2		92	.18	.23		3		301	.37	.49				
141- UP								1		37				1		40				1		121	.03	.05				
CHARGES	12		168	.08	.09			16		355	.09	.10		18		738	.37	.43		14		1,228	.56	.67				
TOTALS	48		596	.20	.20			64		1,188	.48	.47		67		2,258	.93	.89		41		2,903	.77	.73				
			\$100,000 -		249,999					\$250,000 AND OVER							ALL RISKS											
EXP-MOD	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		246	.13	.06			6		1,597	1.11	.42			14		2,048	1.20	.48									
61- 80	6		697	.59	.39			10		4,201	.43	.29			29		5,424	.44	.30									
81- 85	3		368	.08	.07			3		1,584	.30	.25			25		2,670	1.00	.83									
86- 90	4		621	.43	.38			1		321	.12	.11			40		1,648	.36	.32									
91- 95	5		936	1.02	.95									83		2,207	.71	.66										
96- 99	4		578	.35	.34									107		1,394	.35	.34										
100-100	4		624	.19	.19			5		2,204	.22	.22			269		4,188	.29	.29									
CREDITS	29		4,071	.50	.40			25		9,907	.46	.31			567		19,578	.58	.44									
101-105	2		262	.57	.59			1		495	.23	.24			29		1,518	.42	.44									
106-110	4		539	.36	.39									15		798	.36	.38										
111-115	2		440	.43	.48									13		662	.47	.53										
116-120	1		169	.10	.12									10		442	.10	.12										
121-130	1		134	.09	.12			2		875	.59	.75			15		1,435	.57	.73									
131-140	4		687	.57	.77			1		701	3.54	4.87			16		1,862	1.84	2.50									
141- UP	6		1,525	.33	.55			7		4,803	.43	.69			17		6,539	.39	.63									
CHARGES	20		3,756	.39	.52			11		6,875	.75	1.11			115		13,255	.61	.83									
TOTALS	49		7,827	.44	.44			36		16,781	.58	.50			682		32,834	.59	.54									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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			4																		
81- 85																													
86- 90	1							1			3											1			8				
91- 95	6		8					2		7					9		55	.01	.01			18		146	.02	.02			
96- 99	22		32	.03	.03			42		151	.03	.03			22		133	.06	.06		14		119	.20	.19				
100-100	122		138					35		126	.30	.30			10		62	.66	.66		6		51						
CREDITS	151		178	.01	.01			81		290	.14	.14			41		249	.20	.20		39		323	.08	.08				
101-105	1							4		17	.09	.09									2		18						
106-110	1		1					1		5					1		7				1		10						
111-115																					2		19	5.01	5.56				
116-120	1		1					1		3											1		10						
121-130	1		2	2.72	3.28			1		6											3		35	3.72	4.58				
131-140	1		2																		1		11						
141- UP	1		3					1		8											3		38						
CHARGES	6		9	.60	.79			8		40	.04	.05			1		7				13		141	1.60	1.96				
TOTALS	157		188	.04	.04			89		330	.13	.13			42		256	.20	.19		52		464	.54	.56				
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	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		34	.22	.16			1		33						1		44				
81- 85	1		11					1		20				7		217	.04	.03			6		378	.51	.38				
86- 90	4		44	.10	.09			14		232	.01			16		473	.40	.35			4		244	.12	.10				
91- 95	16		187	.73	.68			15		246	.33	.30		9		288	.06	.06			4		319	.23	.21				
96- 99	11		125	.04	.04			12		205	.10	.10		5		181	.31	.30											
100-100	12		145	.06	.06			8		159				10		331	1.90	1.90			9		651	2.09	2.09				
CREDITS	44		513	.30	.29			52		896	.12	.11		48		1,524	.59	.54			31		1,995	1.16	1.01				
101-105	4		49	.76	.78			5		92	.05	.05		9		331	.11	.11			4		332	.07	.08				
106-110	1		14					2		45				7		259	.03	.03			1		85						
111-115	3		45	.10	.11			1		25	3.40	3.75		4		174	.12	.14			2		202	.38	.43				
116-120								3		71	.09	.11		1		47													
121-130	1		15	.17	.21			2		40	.20	.24		1		45	.06	.08			3		320	2.17	2.76				
131-140								1		26	.04	.05		1		52					2		215	.18	.25				
141- UP	1		17	2.34	3.36																3		436	.92	1.77				
CHARGES	10		140	.60	.67			14		299	.35	.39		23		908	.07	.08			15		1,591	.77	1.01				
TOTALS	54		653	.36	.36			66		1,195	.18	.17		71		2,432	.40	.39			46		3,585	.99	1.01				
			\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS												
EXP-MOD	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		565	.59	.32			9		2,058	.55	.19			16		2,667	.55	.21										
61- 80	12		1,357	.65	.45			5		2,155	.57	.41			28		3,962	.58	.42										
81- 85								1		278	.01	.01			16		885	.76	.63										
86- 90	1		192	.44	.39			2		600	.05	.05			44		1,796	.19	.17										
91- 95	4		580	.55	.50			2		1,237	1.10	1.01			85		3,073	.65	.60										
96- 99	3		414	1.19	1.18			1		468	.36	.35			132		1,828	.43	.42										
100-100	4		451	.11	.11			5		2,529	.19	.19			221		4,642	.56	.56										
CREDITS	30		3,559	.61	.46			25		9,325	.47	.31			542		18,852	.54	.40										
101-105	9		1,477	.36	.37			2		1,854	.23	.23			40		4,171	.25	.26										
106-110	2		351	.80	.88			2		990	.03	.03			19		1,769	.18	.19										
111-115	5		761	.24	.27			1		591	.20	.23			18		1,817	.32	.36										
116-120	1		228	.02	.02										8		361	.03	.04										
121-130	3		439	.28	.35			1		1,516	.20	.24			16		2,418	.52	.65										
131-140	1		258	.03	.03										7		564	.08	.11										
141- UP	2		788	3.79	7.30			3		3,573	.35	.74			14		4,864	.96	1.98										
CHARGES	23		4,303	.96	1.15			9		8,525	.25	.34			122		15,963	.50	.64										
TOTALS	53		7,862	.80	.75			34		17,850	.36	.32			664		34,815	.52	.48										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 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		2																		
81- 85																												
86- 90	1		2					2		6					1		6											
91- 95	1		1					3		9	23.62	22.13			3		19	.14	.13			11		91	.03	.02		
96- 99	20		27	.40	.39			49		175	.54	.53			25		157	.08	.08			16		134	.32	.31		
100-100	118		122	.25	.25			39		136	1.99	1.99			14		85	.90	.90			6		51	.13	.13		
CREDITS	141		154	.27	.27			94		329	1.79	1.76			43		266	.35	.34			33		276	.19	.18		
101-105								4		14				3		19	.14	.15			4		34	1.90	1.95			
106-110								1		5				1		6						1		9				
111-115								2		9																		
116-120								1		4				1		6						1		9				
121-130	1		1					2		10				1		9						1		11				
131-140	1		2					1		4																		
141- UP	2		7					2		9	2.13	3.08										3		35	1.97	2.87		
CHARGES	4		9					13		54	.35	.41			6		40	.07	.08			10		98	1.36	1.63		
TOTALS	145		163	.26	.26			107		383	1.59	1.60			49		306	.31	.31			43		374	.50	.50		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 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			2																									
86- 90															1	5	98.50	88.83				1	7						
91- 95															1	7	.13	.12				2	15						
96- 99	26		42	.22	.21			36		137	.52	.51			26	150	.84	.82				25	214	.05	.05				
100-100	112		116					38		127	1.18	1.18			17	101	.06	.06				10	88	.68	.68				
CREDITS	139		160	.06	.06			74		264	.84	.83			45	262	2.23	2.19				38	325	.21	.21				
101-105								4		17	.10	.11			6	39	.01	.02				1	9						
106-110																						1	9						
111-115								1		3					1	6													
116-120	2			3																		1	11						
121-130								2		10	.02	.03										2	21						
131-140																						1	11						
141- UP								1		7					1	7						1	15						
CHARGES	2		3					8		37	.05	.06			8	52	.01	.01				7	75						
TOTALS	141		163	.06	.06			82		301	.74	.75			53	314	1.87	1.86				45	401	.17	.18				

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	32						5	287	.19	.14				
81- 85								1		17					2	65						4	201	.17	.14				
86- 90	1		10					2		34				12	399	.42	.37				11	645	.10	.09					
91- 95	15		181	.18	.17			16		298	.12	.11		19	593	.30	.28				2	135	.07	.07					
96- 99	19		222	.03	.02			9		155	.07	.07		5	169	1.17	1.14				6	374	.42	.42					
100-100	10		126	.05	.05			11		223	.56	.56		12	416	.28	.28				6	497	.20	.20					
CREDITS	45		539	.08	.08			39		727	.24	.22		51	1,675	.39	.36				34	2,139	.20	.18					
101-105	5		64	.32	.32			4		70	.35	.36		3	108	.30	.30				1	60	.28	.29					
106-110	1		16	6.75	7.33			2		44	3.37	3.66		2	82						4	283	.21	.23					
111-115	1		16	.10	.11			2		52	.03	.04		5	200	.48	.55				2	143	.34	.39					
116-120	4		63	.02	.03			3		58	.14	.17		2	82	.21	.24												
121-130	2		30	.05	.06			4		100	.02	.03		2	114	.73	.90				4	402	.05	.06					
131-140								1		32	.05	.06		2	110	.01	.01				2	189	.38	.51					
141- UP								1		32				2	109	.19	.33				6	912	.10	.20					
CHARGES	13		190	.69	.77			17		390	.48	.57		18	805	.31	.38				19	1,989	.16	.23					
TOTALS	58		729	.24	.24			56		1,116	.32	.33		69	2,480	.37	.37				53	4,128	.18	.20					

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		188	.84	.44			9		3,209	.30	.12		11	3,396	.33	.13											
61- 80	10		1,170	.28	.19			8		3,119	.28	.20		24	4,608	.27	.19											
81- 85	6		602	.31	.26			2		706	1.76	1.48		16	1,592	.92	.77											
86- 90	2		217	.04	.04			4		2,095	.34	.30		34	3,411	.41	.36											
91- 95	4		579	.07	.06			2		541	.08	.08		61	2,349	.14	.13											
96- 99	3		463	.12	.12			2		906	.27	.26		157	2,831	.31	.31											
100-100	4		537	.15	.15			5		3,625	.09	.09		225	5,857	.16	.16											
CREDITS	31		3,755	.23	.18			32		14,200	.31	.21		528	24,045	.31	.23											
101-105	3		399	.05	.05			1		520	.35	.37		28	1,286	.23	.24											
106-110	6		1,039	.40	.44									16	1,473	.50	.54											
111-115	3		479	.49	.56			2		794	.27	.31		17	1,694	.35	.40											
116-120	3		550	.23	.27			1		292	.02	.02		16	1,060	.15	.18											
121-130	2		402	.07	.09			2		1,990	.37	.46		20	3,070	.29	.36											
131-140								1		367	.13	.18		7	709	.18	.23											
141- UP	6		1,354	.54	.84			3		2,445	.39	.86		21	4,881	.37	.71											
CHARGES	23		4,223	.37	.46			10		6,408	.34	.48		125	14,173	.32	.44											
TOTALS	54		7,978	.30	.30			42		20,609	.32	.26		653	38,218	.32	.28											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 2

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														1								2	14	1.78	1.36			
81- 85								4	12						3	15	1.29	1.08				4	28	.05	.04				
86- 90	5	4						3	9	.16	.14				2	12	.19	.17				4	31	.04	.04				
91- 95	14	18	.15	.14				10	33	.98	.92				31	184	5.78	5.44				48	402	.46	.43				
96- 99	116	154	5.80	5.63				163	599	.95	.92				92	540	.79	.77				39	322	.20	.20				
100-100	1,007	1,025	1.60	1.60				255	876	.37	.37				80	482	.23	.23				51	438	.44	.44				
CREDITS	1,144	1,201	2.11	2.09				435	1,528	.60	.60				210	1,239	1.31	1.27				148	1,235	.38	.37				
101-105	7	9	.02	.02				8	30	.31	.32				7	48	1.10	1.12				10	90	.44	.45				
106-110	4	1						5	22	7.91	8.58				3	18						5	48	.27	.29				
111-115	3	7						3	14	.27	.30				3	22						7	69	1.28	1.44				
116-120	3	3						4	19	.31	.36											2	23						
121-130	3	5						5	21	.05	.06				12	93	.09	.12				5	52	.16	.19				
131-140	3	6						2	11						2	15	26.83	35.89											
141- UP	4	4													2	16						2	30	.29	.46				
CHARGES	27	36	.01	.01				27	117	1.64	1.85				29	211	2.17	2.55				31	312	.50	.57				
TOTALS	1,171	1,237	2.04	2.04				462	1,646	.68	.67				239	1,451	1.43	1.43				179	1,547	.41	.40				
		\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999						
EXP-MOD	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	12						3	58	.06	.03				1	42						
61- 80	5	43	.60	.42				1	12						15	430	.08	.06				19	969	1.30	.96				
81- 85	1	10						3	54	.21	.18				26	798	.29	.24				4	245	.48	.41				
86- 90	7	74	.03	.03				30	505	.57	.51				26	756	.84	.74				12	766	1.34	1.18				
91- 95	55	629	.07	.06				30	523	.64	.59				22	648	2.99	2.77				7	493	1.30	1.21				
96- 99	37	440	.29	.28				26	472	.15	.14				10	322	.44	.43				6	374	1.50	1.48				
100-100	43	511	.23	.23				38	700	1.13	1.13				31	1,006	.89	.89				11	762	.10	.10				
CREDITS	149	1,715	.18	.18				129	2,277	.66	.62				133	4,018	.96	.85				60	3,651	1.01	.87				
101-105	10	119	.39	.40				10	192	1.62	1.67				8	290	.04	.04				8	508	1.01	1.03				
106-110	2	26	14.46	15.48				6	139	.29	.31				6	217	1.10	1.18				4	315	.22	.24				
111-115	7	97	.91	1.03				9	178	.05	.06				9	319	.16	.18				5	392	.13	.15				
116-120	2	28	1.67	1.97				10	236	.53	.62				6	268	.56	.66											
121-130	4	58	.19	.24				9	236	3.27	4.08				10	468	1.91	2.39				5	501	.98	1.24				
131-140	1	16						2	51	1.70	2.32				3	142	1.21	1.63				5	507	.64	.86				
141- UP	4	76	.40	.63				1	31						1	112													
CHARGES	30	420	1.41	1.67				47	1,063	1.26	1.46				43	1,815	.84	1.00				27	2,223	.65	.76				
TOTALS	179	2,135	.43	.42				176	3,340	.85	.85				176	5,833	.92	.89				87	5,874	.87	.84				
		\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS													
EXP-MOD	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		637	1.15	.58			4	481	1.95	.70				20	1,240	1.35	.59											
61- 80	18	2,116	1.42	.99				6	1,670	1.08	.73				68	5,259	1.17	.82											
81- 85	3	322	9.03	7.58											48	1,485	2.22	1.85											
86- 90	4	418	.27	.24				1	341	1.82	1.60				94	2,916	.92	.81											
91- 95	4	419	.14	.13				2	779	.54	.51				223	4,129	1.14	1.07											
96- 99	3	488	.91	.90											492	3,709	.89	.87											
100-100	5	618	.42	.42				2	702	.07	.07				1,523	7,120	.63	.63											
CREDITS	45	5,019	1.50	1.12				15	3,973	.97	.67				2,468	25,857	1.02	.85											
101-105	2	377	.21	.22											70	1,665	.64	.65											
106-110	1	144	.49	.53											36	929	1.05	1.13											
111-115	1	155	.02	.03				1	295						48	1,548	.19	.22											
116-120	1	186	.35	.41				1	442	1.09	1.27				29	1,206	.72	.85											
121-130															53	1,432	1.53	1.91											
131-140	1	293	.02	.02				1	511	.08	.11				20	1,553	.66	.91											
141- UP															14	269	.14	.28											
CHARGES	6	1,156	.20	.22				3	1,249	.42	.52				270	8,603	.75	.89											
TOTALS	51	6,175	1.25	1.00				18	5,222	.83	.65				2,738	34,460	.95	.86											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 INDUSTRY GRP = 2

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		2					2		4																			
81- 85	3		1	25.70	21.25			2		7					2	12	1.02	.85		3	21	.22	.18						
86- 90	10		9					3		10					3	19	.49	.43		7	56	.09	.08						
91- 95	13		14					20		74	4.12	3.85			26	153	.03	.03		33	275	.21	.20						
96- 99	87		114	.01	.01			159		579	.22	.22			95	564	.57	.55		33	273	23.48	22.73						
100-100	851		928	.19	.19			236		846	1.80	1.80			100	610	3.52	3.52		72	627	.80	.80						
CREDITS	966		1,068	.20	.20			422		1,520	1.29	1.26			226	1,358	1.83	1.79		148	1,251	5.59	5.43						
101-105	9		14	5.26	5.35			8		30	3.17	3.22			8	51	.11	.11		4	37	.26	.27						
106-110	2		2					1		4					12	86	.23	.25		4	36	.86	.93						
111-115															6	42	.02	.03		3	30								
116-120	2		6					3		15	.33	.39			3	24				5	56	.30	.35						
121-130	4		6					2		11					6	46	.03	.04		7	74	.36	.44						
131-140	3		5					1		6																			
141- UP	3		5	.16	.24									1	8				3	38									
CHARGES	23		37	1.95	2.28			15		66	1.54	1.70			36	258	.11	.12		26	272	.31	.37						
TOTALS	989		1,105	.26	.26			437		1,586	1.30	1.28			262	1,616	1.56	1.55		174	1,523	4.65	4.66						
			\$10,000 -		14,999					\$15,000 -		24,999					\$25,000 -		49,999				\$50,000 -		99,999				
EXP-MOD	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		5												1	14	5.23	2.93		4	147	1.84	1.01						
61- 80	4		38	.02	.02			3		55	.01	.01			13	403	.08	.06		28	1,414	1.14	.85						
81- 85	5		53	.02	.02			11		202	.04	.04			22	651	.13	.11		9	476	2.07	1.71						
86- 90	11		123	.30	.27			31		556	1.70	1.50			25	759	.83	.73		7	435	.70	.61						
91- 95	72		822	.09	.08			50		887	.67	.63			28	858	.13	.12		8	550	.91	.85						
96- 99	38		436	1.13	1.09			38		682	.83	.80			16	550	1.25	1.21		9	607	.59	.57						
100-100	48		586	2.40	2.40			25		491	.40	.40			37	1,227	.39	.39		6	408								
CREDITS	179		2,065	.97	.92			158		2,873	.81	.75			142	4,461	.47	.43		71	4,038	1.00	.83						
101-105	11		136	.43	.45			8		157	1.40	1.44			11	395	.87	.89		6	462	1.89	1.96						
106-110	2		26	.03	.03			6		130	.76	.82			10	376	.74	.80		4	276	.08	.09						
111-115	4		58	.02	.03			7		154	.06	.07			11	453	1.56	1.76		5	373	.61	.69						
116-120	6		85	.03	.04			11		268	.92	1.08			3	117	.11	.13		1	68	.08	.09						
121-130	6		86	2.97	3.67			10		227	.32	.39			11	447	1.04	1.30		3	298	.18	.22						
131-140	2		29	.17	.23			7		175	.93	1.26			2	86	.23	.30		2	205	.32	.42						
141- UP	4		74	.02	.03			4		155	.26	.55			3	188	.30	.47		2	165	.84	1.20						
CHARGES	35		495	.66	.78			53		1,266	.67	.83			51	2,061	.91	1.06		23	1,848	.75	.87						
TOTALS	214		2,560	.91	.90			211		4,139	.76	.77			193	6,522	.61	.59		94	5,886	.92	.84						
			\$100,000 -		249,999					\$250,000 AND OVER							ALL RISKS												
EXP-MOD	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	11		758	.56	.27			8		1,461	.58	.24			25	2,386	.67	.30											
61- 80	17		2,017	.70	.51			4		853	.45	.29			73	4,785	.72	.52											
81- 85	5		656	.26	.22									62	2,079	.63	.52												
86- 90	4		455	.13	.11			1		281	.37	.32			102	2,703	.77	.68											
91- 95	2		410	.36	.34			1		615	.19	.18			253	4,658	.41	.38											
96- 99	3		448	.26	.25									478	4,253	2.14	2.08												
100-100	4		545	.27	.27									1,379	6,269	1.05	1.05												
CREDITS	46		5,289	.47	.35			14		3,210	.45	.25			2,372	27,134	.96	.78											
101-105	5		781	.75	.78									70	2,063	1.10	1.13												
106-110	2		412	.22	.24			1		303	.99	1.08			44	1,652	.51	.55											
111-115	2		351	.49	.56									38	1,461	.76	.86												
116-120	2		310	.17	.21									36	949	.36	.43												
121-130														49	1,196	.73	.91												
131-140	1		265	1.31	1.82									18	771	.78	1.05												
141- UP	4		1,012	.34	.68									24	1,645	.36	.65												
CHARGES	16		3,131	.51	.66			1		303	.99	1.08			279	9,737	.68	.82											
TOTALS	62		8,421	.48	.43			15		3,513	.50	.29			2,651	36,871	.89	.79											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 INDUSTRY GRP = 2

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		4																												
61- 80	3		3					2		5					3		13														
81- 85	4		5	8.57	7.09			2		4				2		11			2		14	.02	.01								
86- 90	3		4					6		19				2		12			1		8	.02	.02								
91- 95	16		16					21		77	.66	.62		22		135	.19	.18	38		316	2.83	2.66								
96- 99	91		116	.08	.08			163		589	.31	.30		105		624	.43	.42	63		528	.78	.75								
100-100	755		868	2.31	2.31			259		916	.79	.79		129		780	1.01	1.01	54		466	2.29	2.29								
CREDITS	876		1,015	2.03	2.01			453		1,610	.59	.58		263		1,575	.69	.68	158		1,330	1.78	1.73								
101-105	5		6					10		37	.09	.09		10		64	.12	.12	8		73	2.66	2.72								
106-110	2		3					6		23	15.54	16.75		3		19	.10	.11	1		9										
111-115	3		6					1		4				5		34	.01	.01	2		18	5.68	6.45								
116-120	3		2					2		10	2.31	2.68		5		38	3.64	4.33	5		52	.01	.01								
121-130	6		11	.60	.76			6		26	.01	.01		7		53	.03	.04	6		64	1.44	1.78								
131-140	5		9					3		13				1		13			1		13										
141- UP	3		7					1		4				3		26			1		11										
CHARGES	27		44	.15	.18			29		118	3.30	3.74		33		232	.64	.74	24		239	1.62	1.87								
TOTALS	903		1,059	1.95	1.95			482		1,728	.78	.77		296		1,808	.68	.68	182		1,569	1.76	1.75								

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		10	.33	.18		1		17	4.04	2.23	3		144	.44	.25									
61- 80	1		11					5		71	.02	.02		20		591	.51	.38	27		1,380	.92	.68									
81- 85	5		51	2.74	2.28			3		46	.11	.09		18		523	.21	.18	12		622	.15	.12									
86- 90	10		111	.06	.05			26		447	.20	.17		29		856	.50	.44	15		860	1.11	.97									
91- 95	67		793	1.03	.96			58		1,054	.36	.34		36		1,098	.95	.88	16		1,121	.93	.87									
96- 99	54		636	.71	.69			27		485	.88	.85		21		696	.50	.48	5		348	.07	.06									
100-100	64		772	.35	.35			52		997	.22	.22		46		1,497	1.29	1.29	12		790	.24	.24									
CREDITS	201		2,374	.71	.68			172		3,110	.36	.34		171		5,276	.80	.73	90		5,265	.69	.59									
101-105	9		114	.15	.16			7		132	.44	.45		11		376	2.31	2.36	11		704	.14	.14									
106-110	5		67	4.22	4.58			3		69	.41	.45		13		470	.33	.35	7		443	.07	.08									
111-115	7		98	.06	.07			7		153	1.18	1.33		14		504	.06	.07	4		300	.93	1.05									
116-120	8		112	.01	.02			5		107	.60	.71		14		565	.17	.20	5		397	.39	.46									
121-130	2		33					6		157	.80	1.00		8		367	.53	.67	6		490	.15	.18									
131-140								5		131	.02	.03		2		108	.03	.04	4		350	.29	.40									
141- UP	4		77	.32	.50			8		254	.17	.27		4		202	1.11	1.70	3		350	.31	.45									
CHARGES	35		501	.67	.78			41		1,002	.50	.63		66		2,593	.61	.70	40		3,035	.28	.33									
TOTALS	236		2,874	.70	.69			213		4,112	.40	.40		237		7,869	.74	.72	130		8,300	.54	.51									

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	18		1,463	.15	.08			9		1,670	.69	.28		36		3,308	.45	.21													
61- 80	16		1,635	.83	.59			4		890	1.28	.91		81		4,598	.89	.64													
81- 85	6		564	.22	.18			2		712	.01	.01		56		2,553	.20	.17													
86- 90	6		732	.15	.13			3		744	.04	.04		101		3,793	.43	.38													
91- 95	3		405	1.05	.98			2		549	.94	.89		279		5,562	.93	.87													
96- 99	3		369	.04	.04			1		534	.03	.03		533		4,924	.44	.42													
100-100	11		1,498	.65	.65									1,382		8,582	.95	.95													
CREDITS	63		6,667	.49	.36			21		5,098	.56	.35		2,468		33,320	.70	.57													
101-105								1		289	1.42	1.47		72		1,795	.92	.95													
106-110	3		506	1.17	1.25			1		313	.72	.78		44		1,922	.87	.94													
111-115	1		243	1.81	2.04									44		1,359	.76	.86													
116-120	2		247	.56	.65									49		1,531	.40	.47													
121-130	3		529	.24	.30			1		389				51		2,119	.29	.36													
131-140	4		595	.06	.08			1		330	.01	.02		25		1,550	.09	.13													
141- UP	5		1,268	.17	.29			1		463	.02	.04		33		2,662	.24	.38													
CHARGES	18		3,388	.46	.62			5		1,784	.37	.46		318		12,937	.49	.61													
TOTALS	81		10,055	.48	.42			26		6,882	.51	.37		2,786		46,257	.64	.58													

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

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			1.72		1.01								1	2	.49													
61- 80	5			2				1		3				1	4							1	8	.46			.36		
81- 85	2			1				2		6				1	4							1	8						
86- 90	2			2				3		11				2	10							3	24	.01		.01			
91- 95	13	15						17		61				12	70	2.11	1.99					21	180	1.05		.99			
96- 99	142	204	.88	.86				163	582	.86	.84			122	724	.91	.88					75	625	1.85	1.79				
100-100	731	871	.49	.49				265	946	.19	.19			118	726	.76	.76					64	553	2.31	2.31				
CREDITS	896	1,096	.56	.55				451	1,609	.42	.42			257	1,541	.88	.86					165	1,398	1.88	1.83				
101-105	6	9						10	38	2.59	2.67			11	70	.03	.03					9	79	.09	.09				
106-110	2	1						4	16					1	7							2	18						
111-115	5	4						5	19					4	27	.03	.03					3	31	.37	.41				
116-120	4	6						3	14	5.07	6.02			4	29	.89	1.06					2	20	1.03	1.22				
121-130	6	13						9	40	.23	.29			11	80	.06	.07					8	83	.03	.04				
131-140	6	15	.03	.05				3	15													2	24						
141- UP	3	6						6	32	.02	.03			5	46	.05	.08					1	12						
CHARGES	32	54	.01	.01				40	175	1.05	1.26			36	260	.14	.16					27	267	.16	.18				
TOTALS	928	1,150	.53	.53				491	1,784	.48	.49			293	1,801	.78	.78					192	1,665	1.60	1.60				

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								2	32	.09	.07			4	67	4.18	1.99					2	91	.02	.01				
61- 80	1	9						4	63	.26	.21			8	224	.81	.60					16	809	.15	.11				
81- 85								13	236	.01	.01			12	369	.02	.02					18	998	.75	.62				
86- 90	6	68	.11	.09				35	1,072	.44	.39			38	1,231	.45	.42					10	623	.33	.29				
91- 95	55	650	.60	.57				37	668	.88	.86			21	719	.01	.01					12	858	2.49	2.43				
96- 99	81	967	.63	.61				47	914	.52	.52			47	1,658	.50	.50					10	673	.12	.12				
100-100	70	844	.25	.25				165	5,339	.44	.40			15	557	.23	.23					79	4,798	.75	.65				
CREDITS	213	2,539	.48	.47				21	410	1.01	1.04			10	389	.40	.43					9	652	.51	.52				
101-105	13	163	4.70	4.84				4	84	.20	.22			13	484	.70	.79					7	536	.31	.34				
106-110	7	86	.61	.65				9	200	.05	.06			11	463	.63	.74					6	463	.05	.06				
111-115	5	72	.05	.05				10	228	.06	.07			13	564	.34	.43					4	311	1.54	1.82				
116-120	2	30						14	339	.10	.12			5	238	.23	.32					12	1,131	.31	.39				
121-130	5	81	.07	.09				3	84	.47	.63			11	690	.88	1.43					3	261	.09	.12				
131-140	1	18						7	217	17.40	27.37			8	3,384	.52	.64					5	587	.07	.12				
141- UP	3	58						68	1,562	2.76	3.27			78	3,384	.52	.64					46	3,941	.36	.43				
CHARGES	36	508	1.63	1.87				242	4,746	1.27	1.29			243	8,724	.47	.48					125	8,739	.57	.57				
TOTALS	249	3,047	.67	.67																									

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	369	1.62	.91				5	1,038	.30	.15			17	1,567	.76	.38												
61- 80	16	1,756	1.14	.81				6	1,805	.32	.23			57	4,651	.62	.44												
81- 85	6	691	.76	.62				3	895	.59	.50			49	3,036	.60	.50												
86- 90	5	684	1.98	1.74				1	291	.44	.40			80	3,022	.72	.64												
91- 95	5	805	.35	.33				2	1,891	.05	.04			245	6,921	.37	.35												
96- 99	2	310	.59	.58				2	575	.26	.25			657	6,233	.99	.96												
100-100	6	869	.28	.28				2	2,165	.06	.06			1,360	10,218	.43	.43												
CREDITS	44	5,483	.95	.76				21	8,660	.22	.17			2,465	35,647	.60	.52												
101-105	2	280	.21	.21										96	2,258	.80	.82												
106-110	3	385	.29	.31				1	311	.66	.71			41	1,834	.38	.42												
111-115	3	426	.20	.22				1	424	.14	.16			54	2,150	.25	.28												
116-120	1	152	.52	.61				1	323	.02	.02			42	1,576	.63	.74												
121-130	4	673	.15	.18				2	1,086	.09	.11			84	4,089	.20	.24												
131-140	7	1,455	.15	.20				3	1,449	.16	.21			33	3,560	.16	.21												
141- UP	5	1,598	.16	.24				1	547	.37	.57			47	3,793	1.29	2.01												
CHARGES	25	4,968	.18	.24				9	4,141	.19	.25			397	19,260	.53	.66												
TOTALS	69	10,452	.58	.57				30	12,801	.21	.19			2,862	54,907	.57	.56												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

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					7
81- 85	1																											
86- 90	3														2		12											
91- 95	18		18	.18	.16			10		33					8		44	1.19	1.12			13		107				
96- 99	99		110	.26	.25			150		537	.48	.47			118		696	.18	.18		100		839	.29	.28			
100-100	705		818	.90	.90			300		1,046	.33	.33			145		890	.07	.07		86		736	.02	.02			
CREDITS	826		948	.81	.81			460		1,615	.37	.37			273		1,643	.15	.14		200		1,689	.15	.15			
101-105	4		2					9		36	.03	.03			6		39	.85	.87		14		126	.42	.43			
106-110	4		7					2		9				4		25					1		11					
111-115	4		5					1		4				6		41	5.87	6.66		4		41						
116-120	1		2					5		24				3		22	3.77	4.45		1		12						
121-130	5		4					10		50				8		63	1.87	2.29		5		53						
131-140	2		4	17.22	22.70			4		22				2		15				3		33						
141- UP	6		15					3		17				5		51				1		12						
CHARGES	26		39	1.94	2.49			34		161	.01	.01		34		256	1.85	2.24		29		287	.19	.21				
TOTALS	852		987	.85	.86			494		1,777	.34	.34		307		1,899	.38	.38		229		1,976	.16	.16				

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		5																										
61- 80								1		19					2		28	1.17	.48		1		29	.02	.01				
81- 85	1		11					1		20	.04	.03			7		194				16		729	.14	.10				
86- 90	4		50					9		165	.02	.01			22		719	.17	.15		19		1,118	.38	.33				
91- 95	39		460	.05	.04			66		1,197	.61	.57			60		1,860	.18	.17		18		1,116	.51	.48				
96- 99	89		1,037	.48	.46			56		996	.07	.07			39		1,283	.91	.88		15		1,039	.73	.71				
100-100	88		1,057	.16	.16			83		1,577	.27	.27			49		1,690	.20	.20		30		2,066	.36	.36				
CREDITS	222		2,620	.26	.25			216		3,974	.31	.30			181		5,833	.34	.32		113		6,986	.38	.35				
101-105	11		146	.06	.06			17		328	.45	.46			13		441	.19	.19		10		670	.56	.58				
106-110	6		78	.15	.16			5		101	.42	.46			9		321	.75	.81		8		584	.36	.38				
111-115	4		65	.11	.13			5		109		.01		15		619	1.23	1.39		10		839	.65	.72					
116-120	3		48	.07	.08			11		250	.06	.07			5		230	2.17	2.56		6		440	.05	.06				
121-130	4		60	.01	.01			16		372	.15	.18			13		580	.54	.67		5		446	.45	.56				
131-140								3		73	.29	.39			5		260	.22	.30		4		430	.08	.11				
141- UP	1		21	.13	.19			6		195				11		575	.51	.78		10		1,102	.96	1.48					
CHARGES	29		417	.08	.09			63		1,428	.20	.23		71		3,028	.74	.90		53		4,513	.54	.66					
TOTALS	251		3,038	.23	.23			279		5,402	.28	.28		252		8,861	.48	.49		166		11,499	.45	.45					

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		577	.20	.11			5		1,453	.37	.18			15		2,092	.33	.16									
61- 80	19		2,238	.28	.20			10		3,170	.19	.14			47		6,221	.22	.16									
81- 85	11		1,255	2.48	2.05			3		783	.25	.21			40		3,154	1.08	.89									
86- 90	9		1,185	.54	.48			4		1,372	.16	.14			72		4,620	.30	.27									
91- 95	9		1,184	.37	.35			3		1,018	1.30	1.22			244		7,039	.49	.46									
96- 99	6		726	.41	.40			1		1,825	.14	.14			673		9,089	.41	.40									
100-100	10		1,475	.10	.10			3		1,408	.15	.15			1,499		12,763	.25	.25									
CREDITS	70		8,641	.62	.51			29		11,028	.30	.23			2,590		44,977	.38	.33									
101-105	3		319	.07	.08			2		660	.48	.50			89		2,767	.38	.39									
106-110	5		989	.34	.37			4		1,616	.11	.12			48		3,740	.27	.30									
111-115	3		510	1.32	1.49			1		369	.14	.15			53		2,603	.88	.98									
116-120	4		592	.11	.13			3		1,162	.50	.59			42		2,782	.46	.54									
121-130	6		934	.05	.07			2		699	.08	.10			74		3,262	.24	.30									
131-140	4		895	.50	.68			2		1,109	.08	.11			29		2,841	.26	.34									
141- UP	2		729	.09	.19			1		727	.11	.18			46		3,446	.44	.72									
CHARGES	27		4,968	.33	.42			15		6,343	.21	.26			381		21,441	.40	.49									
TOTALS	97		13,609	.52	.49			44		17,371	.27	.24			2,971		66,418	.39	.37									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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	5		2												1		5												
61- 80	15		11					6		17	24.71	18.90			5		28		.10	.07									
81- 85	3		3	1.01	.84			3		9	.03	.03			2		15												
86- 90	10		11	.19	.17			8		26	.02	.02			9		50	3.09	2.72			11		84	.54	.49			
91- 95	53		52	.89	.83			55		197	.37	.35			82		499	1.13	1.07			114		944	.51	.48			
96- 99	309		402	1.28	1.24			530		1,897	.59	.58			265		1,562	.34	.33			109		926	.85	.83			
100-100	8,783		5,635	1.08	1.08			686		2,362	.57	.57			177		1,064	.82	.82			66		570	.68	.68			
CREDITS	9,178		6,117	1.09	1.08			1,288		4,508	.65	.64			533		3,175	.67	.65			308		2,571	.67	.64			
101-105	20		21	1.17	1.21			46		177	.35	.36			28		179	1.99	2.04			24		211	1.26	1.29			
106-110	7		13	3.76	4.04			15		64	.07	.08			13		86	.07	.07			12		117	.75	.81			
111-115	7		8	.05	.06			8		35	.07	.08			9		63	.01	.01			6		57	1.64	1.84			
116-120	9		14	.06	.07			12		53	.17	.20			6		48	1.47	1.74			12		121	.22	.26			
121-130	11		18					27		119	.86	1.07			19		152	.43	.54			12		127	2.07	2.53			
131-140	8		11	.02	.03			6		24	.01	.02										1		12					
141- UP	6		9	31.69	46.14			4		21	.13	.19			4		38	3.07	4.86			7		96	.01	.01			
CHARGES	68		95	3.80	4.45			118		493	.37	.42			79		566	1.09	1.24			74		740	1.00	1.15			
TOTALS	9,246		6,212	1.13	1.13			1,406		5,001	.63	.62			612		3,741	.73	.73			382		3,310	.74	.74			
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999											
EXP-MOD	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		10					5		96	.44	.24			5		226	.05	.03			
61- 80	5		48	.05	.04			4		63	.06	.05			34		973	.46	.35			39		2,007	1.33	.96			
81- 85	4		41	.62	.51			8		138	3.53	2.97			34		1,070	.80	.66			12		691	.27	.23			
86- 90	15		177	.03	.02			59		1,027	.34	.30			46		1,352	1.06	.93			16		1,018	.40	.36			
91- 95	137		1,569	.39	.36			88		1,530	.95	.88			49		1,512	.63	.59			15		869	2.01	1.88			
96- 99	67		782	.41	.40			49		906	.96	.93			25		815	.49	.48			9		624	.16	.15			
100-100	83		1,021	.18	.18			67		1,273	.28	.28			57		2,022	.61	.61			24		1,606	.21	.21			
CREDITS	311		3,637	.32	.30			276		4,948	.71	.67			250		7,839	.69	.61			120		7,041	.78	.66			
101-105	20		256	1.09	1.12			21		432	.36	.37			15		557	1.30	1.33			7		427	1.42	1.47			
106-110	9		111	.27	.29			6		126	.35	.38			16		600	.45	.48			4		275	.89	.97			
111-115	11		150	.51	.58			17		401	.33	.37			10		417	.46	.52			7		516	.15	.17			
116-120	20		300	.14	.16			12		276	.27	.32			12		490	.38	.44			6		477	.42	.50			
121-130	16		245	1.93	2.41			12		297	.38	.47			11		463	1.88	2.36			5		440	.43	.54			
131-140	3		52	.45	.61			7		187	1.25	1.68			11		552	.41	.55			6		548	.75	1.03			
141- UP	9		190	3.51	5.63			9		310	2.55	4.35			13		703	.78	1.29			16		1,941	.59	.97			
CHARGES	88		1,304	1.22	1.46			84		2,029	.76	.92			88		3,783	.80	.97			51		4,625	.62	.83			
TOTALS	399		4,941	.55	.56			360		6,977	.73	.73			338		11,622	.72	.71			171		11,667	.71	.71			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
EXP-MOD	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		697	.59	.30			9		3,636	.76	.33			35		4,671	.69	.31										
61- 80	23		2,168	.84	.59			15		7,293	1.00	.71			146		12,608	1.00	.72										
81- 85	4		450	.81	.66			2		619	.86	.71			72		3,035	.81	.67										
86- 90	14		2,005	1.11	.98			8		3,689	1.34	1.19			196		9,438	1.01	.90										
91- 95	6		718	.25	.24			1		292	.55	.50			600		8,184	.77	.72										
96- 99	6		865	.37	.37			3		1,479	1.17	1.15			1,372		10,258	.65	.64										
100-100	11		1,768	.52	.52			4		2,061	.66	.66			9,958		19,381	.68	.68										
CREDITS	73		8,671	.72	.58			42		19,069	.99	.68			12,379		67,576	.80	.67										
101-105	10		1,446	.35	.35										191		3,708	.80	.82										
106-110	3		471	.62	.67			2		1,152	.48	.51			87		3,015	.52	.56										
111-115	5		765	.19	.21			1		470	.47	.52			81		2,882	.33	.37										
116-120	6		1,034	.65	.77										95		2,813	.46	.54										
121-130	7		1,344	.50	.62			4		3,142	.72	.89			124		6,348	.79	.98										
131-140	4		679	.21	.28			1		479	.28	.38			47		2,545	.46	.62										
141- UP	10		3,253	.88	1.74			4		4,476	.85	1.32			82		11,036	.93	1.56										
CHARGES	45		8,993	.59	.80			12		9,719	.72	.96			707		32,347	.72	.93										
TOTALS	118		17,664	.65	.67			54		28,788	.89	.74			13,086		99,923	.77	.73										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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	2		1					1		1					2		5					1		3					
61- 80	11		7					2		7					2		8					2		13					
81- 85	6		4					4		14	.98	.81										1		8	.05	.04			
86- 90	8		7					8		27					8		44					4		32					
91- 95	40		45	.15	.14			53		191	.22	.21			92		568	.34	.32			110		917	.31	.29			
96- 99	286		384	.50	.48			460		1,660	.55	.54			309		1,819	.70	.68			112		941	1.97	1.91			
100-100	8,235		5,786	.67	.67			841		2,900	.40	.40			219		1,321	.85	.85			102		877	.38	.38			
CREDITS	8,588		6,234	.65	.65			1,369		4,800	.45	.44			632		3,766	.69	.67			332		2,791	.89	.85			
101-105	14		20	.40	.41			37		136	.55	.57			26		166	1.07	1.10			18		161	2.53	2.58			
106-110	4		4	.08	.09			14		60	2.80	3.03			16		108	.19	.21			9		84	.17	.19			
111-115	10		9					12		52	3.75	4.23			12		85	.07	.08			3		29	.22	.25			
116-120	4		8	3.15	3.68			12		55				14		105	.51	.60			7		74	.10	.11				
121-130	19		30					23		108	.69	.85			15		114	3.50	4.32			10		107	.75	.93			
131-140	5		7					4		19	.04	.05			4		36					4		48	.01	.01			
141- UP	8		8	3.58	6.20			1		4				1		9	.08	.12				5		72	.03	.05			
CHARGES	64		86	.74	.88			103		433	1.18	1.33			88		621	1.06	1.20			56		575	.90	1.06			
TOTALS	8,652		6,320	.65	.65			1,472		5,233	.51	.51			720		4,387	.74	.73			388		3,365	.89	.88			

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		3	33.81	6.69			1		10				3		58	.01					7		282	3.45	1.81			
61- 80	3		29	9.49	7.06			14		200	.92	.65		33		945	.96	.72				47		2,460	.18	.14			
81- 85	1		10					14		241	.20	.17		46		1,346	.74	.62				21		1,186	.25	.20			
86- 90	32		370	.21	.19			74		1,327	1.12	.99		66		1,997	.83	.73				21		1,254	.63	.55			
91- 95	188		2,142	.85	.79			92		1,601	.40	.37		43		1,396	1.26	1.17				14		975	.61	.57			
96- 99	93		1,108	.71	.69			53		972	.34	.33		21		688	.62	.61				14		1,001	.85	.83			
100-100	91		1,116	.32	.32			70		1,308	.44	.44		63		2,254	1.09	1.09				30		2,056	.89	.89			
CREDITS	409		4,777	.71	.67			318		5,658	.57	.53		275		8,685	.95	.84				154		9,214	.63	.53			
101-105	27		338	.22	.23			19		386	.24	.25		29		1,035	1.17	1.20				15		1,101	.92	.95			
106-110	8		100	.02	.03			19		399	.28	.30		20		767	1.25	1.35				8		608	.29	.31			
111-115	11		152	2.18	2.46			17		394	.18	.20		11		429	.58	.65				7		465	.53	.60			
116-120	12		176	.18	.21			16		353	.10	.11		13		526	1.79	2.10				4		329	.75	.88			
121-130	14		222	1.57	1.96			15		333	.74	.92		12		629	.37	.46				11		979	.26	.33			
131-140	4		63	.01	.01			13		341	.37	.50		14		690	.17	.23				10		855	4.03	5.38			
141- UP	7		159	1.07	1.82			9		315	.16	.28		8		531	.40	.73				15		1,877	.65	1.07			
CHARGES	83		1,210	.79	.94			108		2,521	.29	.35		107		4,607	.85	1.02				70		6,215	1.07	1.35			
TOTALS	492		5,987	.73	.72			426		8,180	.49	.48		382		13,291	.91	.89				224		15,429	.80	.79			

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	18		1,385	1.21	.61			8		4,552	1.36	.64			44		6,299	1.42	.68										
61- 80	29		3,011	.67	.46			19		7,000	.74	.48			162		13,681	.66	.45										
81- 85	7		923	.41	.35			2		1,273	1.27	1.06			102		5,005	.67	.56										
86- 90	5		661	.20	.18									226		5,720	.73	.64											
91- 95	10		1,316	.59	.55			2		976	.72	.65			644		10,127	.67	.63										
96- 99	7		958	.37	.37			3		1,005	.72	.70			1,358		10,537	.73	.71										
100-100	10		1,301	.48	.48			8		4,598	.55	.55			9,669		23,516	.63	.63										
CREDITS	86		9,555	.62	.47			42		19,405	.87	.59			12,205		74,884	.73	.60										
101-105	11		1,706	.22	.23			4		1,569	1.05	1.08			200		6,618	.77	.79										
106-110	6		1,039	.33	.36			2		2,298	.62	.66			106		5,468	.59	.63										
111-115	5		952	.66	.75			2		994	.86	.98			90		3,561	.73	.82										
116-120	6		1,037	.09	.11			2		806	.44	.52			90		3,469	.52	.61										
121-130	6		1,077	.55	.69			5		4,642	.81	1.01			130		8,239	.73	.91										
131-140	4		858	2.00	2.71			2		976	.61	.79			64		3,892	1.54	2.06										
141- UP	12		3,972	.43	.84			7		5,925	.66	1.00			73		12,872	.57	.95										
CHARGES	50		10,641	.51	.69			24		17,211	.73	.92			753		44,120	.72	.92										
TOTALS	136		20,196	.57	.56			66		36,615	.80	.70			12,958		119,004	.73	.69										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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	1							2		5					3		4											
61- 80	9		4					5		15					4		18					2		14				
81- 85	5		2					3		7					4		20	.36	.30			2		14	.01	.01		
86- 90	9		6	1.04	.91			10		32	1.37	1.22			7		42				8		65	.70	.62			
91- 95	31		32	10.27	9.67			42		154	.27	.26			72		435	.45	.43		108		896	.19	.18			
96- 99	363		479	.40	.39			624		2,242	.43	.41			378		2,236	.17	.16		136		1,130	.70	.67			
100-100	7,948		5,817	.60	.60			754		2,560	.42	.42			217		1,315	.28	.28		95		812	.64	.64			
CREDITS	8,366		6,341	.64	.64			1,440		5,015	.42	.41			685		4,070	.23	.22		351		2,931	.52	.50			
101-105	21		34	.25	.25			43		163	1.11	1.14			26		166	5.60	5.73		22		189	.44	.45			
106-110	12		21	3.11	3.39			22		94	.29	.31			14		98	2.39	2.58		8		74	.31	.34			
111-115	10		9	.11	.12			14		60	.70	.78			7		46	.03	.04		8		78	.01	.02			
116-120	8		11					13		60	.05	.05			10		76	.04	.05		9		97	.58	.69			
121-130	12		20	9.55	12.00			22		107	.22	.28			18		134	.06	.07		8		88	4.21	5.15			
131-140	6		8	.05	.07			8		41	1.76	2.37			3		25	.07	.09		3		34	.02	.02			
141- UP	8		11					2		16	.02	.03			6		57	.05	.07		4		66	.28	.50			
CHARGES	77		114	2.36	2.73			124		541	.64	.73			84		602	1.97	2.26		62		626	.88	1.03			
TOTALS	8,443		6,455	.67	.67			1,564		5,556	.44	.44			769		4,672	.45	.45		413		3,557	.58	.58			
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999										
EXP-MOD	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		15	.04	.01			1		13					5		89	.03	.02		10		379	1.83	.97			
61- 80	1		11					5		68	.08	.06			28		811	.37	.27		59		3,109	.60	.45			
81- 85	2		24	3.68	3.05			8		129	.08	.06			49		1,433	.32	.27		24		1,329	.58	.48			
86- 90	21		248	.10	.09			83		1,459	.40	.36			88		2,623	.81	.71		21		1,183	.91	.79			
91- 95	206		2,347	.49	.46			132		2,254	.63	.59			54		1,720	.33	.31		25		1,552	.44	.41			
96- 99	105		1,202	.30	.29			69		1,269	.53	.51			21		738	.47	.46		14		958	.81	.79			
100-100	114		1,342	.31	.31			79		1,493	.47	.47			59		2,008	.40	.40		36		2,335	.40	.40			
CREDITS	453		5,190	.39	.37			377		6,686	.51	.48			304		9,423	.49	.44		189		10,846	.63	.53			
101-105	21		259	.69	.70			19		384	.27	.28			22		817	.83	.85		10		793	.51	.52			
106-110	11		144	.18	.20			9		190	1.15	1.24			16		600	1.27	1.38		13		965	.60	.65			
111-115	14		198	.29	.33			17		373	.71	.80			15		620	.19	.22		14		1,096	.36	.41			
116-120	23		344	1.35	1.60			18		404	.27	.31			13		502	.27	.32		6		530	.48	.56			
121-130	15		217	1.55	1.92			13		315	.33	.41			15		680	.71	.87		8		695	.58	.72			
131-140	1		17					8		207	.66	.89			9		444	.31	.42		3		327	.19	.26			
141- UP	7		134	1.55	2.30			4		149	1.32	2.34			20		1,269	.83	1.40		13		1,417	2.09	3.38			
CHARGES	92		1,312	.97	1.12			88		2,022	.56	.66			110		4,933	.68	.85		67		5,823	.87	1.06			
TOTALS	545		6,502	.51	.50			465		8,708	.52	.51			414		14,356	.56	.55		256		16,670	.71	.67			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
EXP-MOD	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	14		1,175	1.26	.68			12		6,356	.55	.28			52		8,037	.71	.36									
61- 80	42		4,798	.49	.34			16		7,994	.76	.54			171		16,843	.63	.45									
81- 85	13		1,654	.51	.42			1		283	.93	.77			111		4,896	.50	.41									
86- 90	9		1,127	1.03	.91										256		6,787	.75	.66									
91- 95	8		1,098	.27	.25			3		2,226	.69	.64			681		12,713	.50	.47									
96- 99	7		1,000	.32	.31			3		1,504	.57	.57			1,720		12,759	.44	.43									
100-100	8		1,315	.36	.36			7		4,255	.36	.36			9,317		23,252	.44	.44									
CREDITS	101		12,165	.57	.44			42		22,619	.61	.42			12,308		85,287	.54	.45									
101-105	5		653	.35	.36			2		689	.80	.82			191		4,147	.81	.83									
106-110	5		848	.12	.13			1		715	.91	.99			111		3,750	.72	.77									
111-115	6		1,054	.33	.37			5		3,197	.51	.57			110		6,730	.42	.48									
116-120	6		1,190	.29	.35										106		3,213	.43	.50									
121-130	11		2,094	.38	.47			4		3,170	.82	1.01			126		7,521	.70	.87									
131-140	8		1,824	.52	.69			4		5,369	.32	.42			53		8,296	.37	.49									
141- UP	15		3,569	.55	.92			12		10,967	.42	.81			91		17,654	.62	1.13									
CHARGES	56		11,232	.42	.55			28		24,106	.48	.71			788		51,311	.58	.77									
TOTALS	157		23,398	.50	.48			70		46,725	.55	.52			13,096		136,598	.55	.54									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 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	3		1					1		1					1		2														
61- 80	3		1												2		9					1		6	.10	.08					
81- 85	4		2					2		5																					
86- 90	10		10					5		14	.15	.14			6		33	.77	.68		7		56	.19	.17						
91- 95	30		35	6.64	6.22			35		122	.34	.32			39		236	3.64	3.44		75		629	.32	.30						
96- 99	446		627	.43	.42			712		2,534	.71	.69			429		2,556	.46	.45		214		1,769	2.19	2.13						
100-100	7,876		5,672	.39	.39			720		2,461	.42	.42			196		1,183	.27	.27		90		778	.47	.47						
CREDITS	8,372		6,349	.43	.43			1,475		5,137	.56	.55			673		4,019	.59	.58		387		3,238	1.38	1.34						
101-105	25		37	.11	.12			48		180	.02	.02			34		209	2.05	2.10		20		172	.96	.98						
106-110	14		20	1.64	1.77			20		83	.13	.14			16		105	.26	.28		7		66	1.95	2.11						
111-115	10		19	.11	.12			12		57	.10	.12			7		51	.02	.02		3		30	.12	.14						
116-120	13		20	.26	.31			2		6					13		92	.04	.05		5		51	.27	.32						
121-130	12		20	.19	.24			18		86	.04	.05			21		156	2.74	3.36		26		274	1.69	2.08						
131-140	8		16	.04	.06			18		95					7		61	.59	.79		6		70	.35	.46						
141- UP	11		26	.06	.11			14		81	.06	.09			3		29	.36	.61		8		107	.37	.58						
CHARGES	93		158	.32	.39			132		588	.05	.06			101		703	1.33	1.52		75		769	1.09	1.30						
TOTALS	8,465		6,507	.42	.42			1,607		5,725	.50	.51			774		4,722	.70	.70		462		4,007	1.32	1.33						
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
EXP-MOD	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		7					1		9					1		13				3		144	.21	.12						
61- 80	3		31					4		60	1.43	1.12			18		547	.42	.32		44		2,264	.31	.23						
81- 85	5		51	.03	.03			4		59					33		1,040	.20	.17		23		1,259	.59	.49						
86- 90	7		76	1.18	1.04			51		912	.17	.15			61		1,823	.59	.52		25		1,392	.26	.23						
91- 95	172		1,940	.47	.44			161		2,791	.27	.25			82		2,529	.29	.27		25		1,543	.82	.77						
96- 99	147		1,718	.40	.39			76		1,398	.39	.38			29		910	1.23	1.20		13		872	.33	.33						
100-100	107		1,301	.39	.39			72		1,367	.40	.40			57		2,074	.54	.54		21		1,354	.30	.30						
CREDITS	443		5,124	.43	.41			369		6,596	.32	.30			281		8,937	.50	.46		154		8,828	.43	.37						
101-105	33		402	.41	.42			28		591	.21	.22			14		498	.25	.26		21		1,588	.52	.53						
106-110	11		140	1.31	1.42			17		354	.35	.38			28		1,104	.53	.57		12		965	.56	.60						
111-115	14		202	.14	.15			14		307	.12	.14			20		738	.75	.85		15		1,063	.26	.30						
116-120	26		369	1.01	1.19			21		470	.78	.92			18		687	.12	.14		14		1,069	.37	.43						
121-130	17		255	.19	.23			19		453	.69	.86			21		957	.21	.26		16		1,514	.51	.65						
131-140	6		104	.11	.15			6		174	.03	.04			7		322	1.23	1.66		17		1,566	.35	.47						
141- UP	10		200	.10	.16			14		475	.21	.35			26		1,562	.35	.58		19		2,306	.54	.94						
CHARGES	117		1,671	.49	.58			119		2,824	.38	.46			134		5,867	.42	.53		114		10,071	.46	.58						
TOTALS	560		6,795	.44	.45			488		9,421	.34	.34			415		14,804	.47	.48		268		18,899	.44	.46						
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
EXP-MOD	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		387	.67	.32			9		2,989	.45	.20			26		3,555	.46	.20												
61- 80	37		3,991	.57	.40			11		7,628	.47	.35			123		14,537	.47	.34												
81- 85	12		1,464	.27	.23			3		2,482	.35	.29			86		6,361	.35	.29												
86- 90	6		801	.84	.74			2		1,539	.26	.23			180		6,655	.42	.37												
91- 95	10		1,367	.25	.23			1		316	.03	.03			630		11,508	.47	.44												
96- 99	12		1,581	.42	.41			1		512	1.05	1.04			2,079		14,477	.76	.74												
100-100	10		1,599	.36	.36			4		2,397	.29	.29			9,153		20,188	.38	.38												
CREDITS	92		11,189	.46	.38			31		17,863	.42	.29			12,277		77,281	.49	.42												
101-105	6		943	.30	.31			10		5,203	.42	.43			239		9,822	.44	.45												
106-110	6		1,062	.55	.60			1		449	.68	.73			132		4,347	.58	.63												
111-115	13		2,174	.41	.46			3		2,169	.26	.29			111		6,809	.35	.39												
116-120	4		701	.45	.54			1		1,023	.10	.12			117		4,489	.37	.43												
121-130	13		2,600	.37	.46			3		2,904	.41	.53			166		9,218	.48	.60												
131-140	7		1,490	.56	.77			1		2,617	.52	.72			83		6,514	.49	.68												
141- UP	24		6,404	.38	.62			22		23,075	.36	.65			151		34,265	.37	.65												
CHARGES	73		15,373	.41	.55			41		37,440	.37	.55			999		75,464	.41	.57												
TOTALS	165		26,562	.43	.45			72		55,303	.39	.42			13,276		152,745	.45	.47												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 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	1			.68		.41																								
61- 80																						1							7	
81- 85	2							2																						
86- 90	6		4	3.58		3.17		2																						
91- 95	30		29	.21		.20		15							19		106	.57		.54		40		337	.06		.06			
96- 99	369		492	.06		.06		722		2,597	.27		.27		474		2,851	.28		.27		280		2,370	.42		.41			
100-100	7,647		6,019	.50		.50		856		2,886	.38		.38		236		1,446	.45		.45		111		949	.33		.33			
CREDITS	8,055		6,545	.47		.46		1,597		5,549	.33		.32		732		4,420	.34		.34		437		3,701	.36		.35			
101-105	16		24	8.89		9.19		39		149	1.05		1.07		34		216	.23		.23		27		251	.74		.75			
106-110	10		10	.35		.37		22		81	.07		.07		21		143	.21		.22		8		72	.99		1.06			
111-115	3		1					10		40	.29		.32		7		46	.15		.16		7		70	.10		.12			
116-120	10		17					7		32	2.65		3.14		13		95					7		71	.03		.03			
121-130	11		16					11		53	.17		.21		20		156	.16		.19		16		173	.03		.04			
131-140	5		7	.33		.43		11		53	3.27		4.39		1		7	2.19		2.87		3		35	.01		.02			
141- UP	16		35	.65		1.04		15		91	.16		.28		3		34	.15		.28		5		70	.06		.10			
CHARGES	71		110	2.20		2.76		115		500	.92		1.09		99		698	.19		.21		73		743	.37		.42			
TOTALS	8,126		6,655	.49		.49		1,712		6,049	.38		.38		831		5,117	.32		.32		510		4,444	.36		.36			
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
EXP-MOD	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		18	.01		.01									1		30	1.26		.51			
61- 80	2		16					4		65	.02		.02		4		97	.06		.05		26		1,454	.12		.09			
81- 85	2		19					2		27	.02		.01		19		682	.62		.52		37		2,179	.20		.16			
86- 90	5		57	.31		.27		19		364	.11		.09		73		2,365	.19		.17		33		1,916	.21		.18			
91- 95	130		1,545	.15		.14		192		3,444	.18		.17		102		3,122	.13		.12		37		2,458	.22		.20			
96- 99	263		3,087	.21		.21		109		2,003	.19		.19		64		2,128	.24		.23		12		886	.42		.41			
100-100	128		1,540	.38		.38		92		1,769	.67		.67		67		2,436	.37		.37		39		2,686	.26		.26			
CREDITS	530		6,264	.24		.23		420		7,690	.29		.28		329		10,830	.25		.23		185		11,609	.23		.20			
101-105	30		381	.78		.79		29		577	.73		.75		28		997	.34		.35		22		1,518	.34		.35			
106-110	12		153	.14		.15		19		389	.30		.32		23		900	.31		.34		21		1,605	.35		.38			
111-115	8		116	.95		1.07		11		247	.06		.06		18		688	.30		.34		17		1,245	.31		.34			
116-120	19		292	.20		.23		24		542	.19		.22		20		810	.29		.34		13		1,145	.13		.15			
121-130	21		320	1.33		1.64		19		466	.32		.40		25		1,112	.24		.30		20		1,790	.32		.41			
131-140	6		99	.03		.05		7		175	.01		.02		20		964	.15		.20		10		995	.22		.29			
141- UP	9		190	2.00		3.36		10		332	.15		.23		23		1,389	.38		.66		26		2,931	.32		.53			
CHARGES	105		1,552	.83		.99		119		2,728	.31		.37		157		6,860	.29		.36		129		11,228	.30		.37			
TOTALS	635		7,815	.36		.36		539		10,418	.30		.30		486		17,690	.27		.27		314		22,837	.26		.27			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
EXP-MOD	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		622	.10		.05		9		2,209	.25		.10		19		2,880	.23		.10										
61- 80	37		4,435	.27		.20		9		9,361	.52		.37		83		15,436	.41		.29										
81- 85	19		2,273	.23		.19		3		1,414	.26		.22		86		6,602	.27		.22										
86- 90	8		913	.23		.20		2		781	.05		.05		156		6,463	.18		.16										
91- 95	16		2,353	.63		.59		5		3,441	.11		.10		586		16,887	.22		.21										
96- 99	12		1,766	.11		.11		4		5,186	.20		.20		2,309		23,365	.24		.24										
100-100	11		1,898	.42		.42		7		3,273	.15		.15		9,194		24,902	.39		.39										
CREDITS	109		14,261	.32		.26		39		25,665	.30		.23		12,433		96,535	.30		.26										
101-105	13		2,039	.23		.23		6		2,456	.48		.49		244		8,607	.44		.45										
106-110	11		1,805	.12		.13		2		818	.38		.41		149		5,977	.27		.29										
111-115	9		1,511	.19		.22		3		1,839	.51		.57		93		5,803	.34		.38										
116-120	15		2,701	.21		.24		3		1,001	.11		.13		131		6,705	.19		.23										
121-130	13		2,548	.22		.27		11		11,004	.22		.28		167		17,637	.25		.32										
131-140	14		2,965	.23		.31		3		3,251	.41		.55		80		8,553	.30		.41										
141- UP	16		4,264	.33		.60		27		26,529	.28		.49		150		35,864	.30		.53										
CHARGES	91		17,833	.23		.30		55		46,897	.29		.43		1,014		89,147	.30		.40										
TOTALS	200		32,094	.27		.28		94		72,562	.30		.33		13,447		185,682	.30		.32										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001

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	6		3												1		3					1		5					
61- 80	16		12					6		17	24.71	18.90			1		4					8		49	.58	.42			
81- 85	3		3	1.01	.84			7		22	.01	.01			3		15	1.29	1.08			6		43	.04	.03			
86- 90	15		16	.14	.12			11		34	.06	.05			12		67	2.34	2.07			15		115	.41	.36			
91- 95	68		72	.69	.65			68		240	.44	.41			126		756	2.16	2.03			173		1,436	.47	.44			
96- 99	439		577	2.81	2.73			731		2,629	.65	.63			384		2,260	.43	.42			154		1,298	.66	.64			
100-100	9,978		6,857	1.14	1.14			980		3,375	.50	.50			274		1,652	.70	.70			124		1,067	1.19	1.19			
CREDITS	10,525		7,539	1.26	1.25			1,803		6,316	.62	.61			801		4,758	.83	.80			481		4,013	.72	.69			
101-105	29		33	1.17	1.21			56		214	.33	.34			38		249	1.64	1.69			38		335	.93	.95			
106-110	11		14	3.38	3.64			21		91	1.95	2.11			18		116	.05	.06			20		193	.64	.69			
111-115	12		18	.02	.03			12		53	.12	.13			13		92	.01	.01			14		136	1.50	1.67			
116-120	14		20	.04	.05			17		77	.19	.23			6		48	1.47	1.74			15		154	.17	.20			
121-130	16		26	.13	.16			33		145	.71	.89			33		261	.29	.36			18		190	1.42	1.75			
131-140	11		17	.01	.02			8		35	.01	.01			3		24	16.87	22.40			2		24	14.10	19.20			
141- UP	13		21	13.73	20.31			5		27	.10	.14			6		54	2.15	3.34			10		138	.07	.11			
CHARGES	106		149	2.53	2.99			152		640	.59	.66			117		844	1.28	1.46			117		1,171	1.10	1.27			
TOTALS	10,631		7,688	1.28	1.28			1,955		6,956	.62	.62			918		5,601	.89	.89			598		5,184	.80	.80			
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	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		14	5.67	3.29			2		22				8		153	.30	.16				6		268	.05	.03			
61- 80	10		91	.31	.22			7		106	.04	.03			52		1,493	.35	.26			64		3,310	1.23	.90			
81- 85	6		63	.40	.33			12		209	2.59	2.17			65		2,009	.55	.46			19		1,097	.63	.53			
86- 90	26		299	.03	.02			106		1,828	.36	.32			79		2,307	1.12	.98			33		2,089	.72	.64			
91- 95	209		2,383	.29	.27			130		2,267	.81	.75			75		2,299	1.26	1.18			24		1,460	1.70	1.59			
96- 99	112		1,318	.41	.40			81		1,497	.72	.70			42		1,388	.43	.41			16		1,059	.62	.61			
100-100	133		1,613	.20	.20			116		2,199	.57	.57			96		3,307	.69	.69			41		2,833	.33	.33			
CREDITS	498		5,781	.29	.28			454		8,129	.66	.62			417		12,957	.77	.69			203		12,116	.86	.73			
101-105	33		415	.78	.81			35		707	.67	.68			27		986	.81	.83			18		1,150	1.07	1.09			
106-110	13		164	2.50	2.69			18		388	.26	.28			30		1,100	.49	.52			10		765	.47	.51			
111-115	18		247	.67	.76			29		636	.23	.26			20		779	.34	.38			13		1,012	.15	.17			
116-120	23		342	.26	.30			26		601	.37	.43			20		846	.40	.47			7		547	.37	.44			
121-130	23		352	1.39	1.73			23		578	1.53	1.90			23		1,026	1.94	2.44			12		1,183	.62	.77			
131-140	5		84	.37	.50			10		262	1.23	1.65			17		865	.51	.68			14		1,357	.59	.80			
141- UP	15		300	2.32	3.65			11		366	2.72	4.58			14		815	.68	1.19			20		2,398	1.05	1.72			
CHARGES	130		1,906	1.16	1.38			152		3,539	.89	1.05			151		6,417	.77	.92			94		8,413	.71	.91			
TOTALS	628		7,687	.51	.51			606		11,667	.73	.73			568		19,374	.77	.75			297		20,529	.80	.79			
			\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS												
EXP-MOD	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	24		1,878	.71	.36			20		5,981	.99	.44			70		8,327	.89	.41										
61- 80	46		4,736	1.08	.76			30		12,178	.88	.61			240		21,997	.95	.67										
81- 85	8		934	3.54	2.93			3		1,251	.57	.47			132		5,645	1.14	.94										
86- 90	19		2,575	1.00	.89			9		4,030	1.38	1.23			325		13,360	.98	.87										
91- 95	11		1,297	.19	.18			4		1,503	.75	.70			888		13,713	.86	.80										
96- 99	12		1,697	.57	.56			5		2,083	1.54	1.50			1,976		15,806	.77	.75										
100-100	25		3,797	.92	.92			12		6,526	.57	.57			11,779		33,226	.72	.72										
CREDITS	145		16,914	1.01	.80			83		33,551	.92	.65			15,410		112,074	.85	.71										
101-105	16		2,478	.49	.50									290		6,567	.74	.76											
106-110	8		1,270	.48	.51			2		1,152	.48	.51			151		5,253	.56	.60										
111-115	9		1,351	.22	.25			3		1,207	1.73	1.92			143		5,533	.60	.68										
116-120	8		1,407	.62	.73			1		442	1.09	1.27			137		4,484	.51	.61										
121-130	8		1,579	.46	.58			7		4,369	.55	.69			196		9,709	.79	.99										
131-140	6		1,261	.14	.19			2		990	.18	.24			78		4,920	.55	.74										
141- UP	14		4,573	.70	1.36			7		6,228	.64	1.00			115		14,921	.83	1.40										
CHARGES	69		13,920	.51	.67			22		14,388	.68	.90			1,110		51,386	.70	.90										
TOTALS	214		30,834	.78	.76			105		47,940	.85	.70			16,520		163,460	.81	.75										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002

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	2		1					2		3					2		5					1		3					
61- 80	13		8					4		11					3		13					2		13					
81- 85	9		5	6.51	5.36			8		25	.53	.44			2		12	1.02	.85		4		29	.17	.14				
86- 90	20		20					14		47	1.25	1.10			12		68	.14	.12		12		97	.05	.05				
91- 95	58		69	.10	.09			75		274	1.27	1.19			132		804	.46	.44		156		1,294	.27	.26				
96- 99	385		517	.38	.36			650		2,349	.47	.45			423		2,500	.64	.63		159		1,333	6.25	6.05				
100-100	9,246		6,889	.63	.63			1,120		3,898	.69	.69			337		2,044	1.64	1.64		185		1,601	.53	.53				
CREDITS	9,733		7,510	.61	.61			1,873		6,609	.64	.63			911		5,446	.98	.96		519		4,369	2.18	2.11				
101-105	25		38	2.24	2.30			48		178	1.00	1.03			35		223	.82	.85		23		207	2.01	2.05				
106-110	6		6	.05	.05			15		64	2.61	2.82			28		194	.21	.23		13		120	.38	.41				
111-115	13		13					13		56	3.48	3.93			19		134	.05	.06		8		81	.49	.55				
116-120	8		16	1.65	1.94			15		70	.07	.08			17		129	.41	.49		13		141	.17	.20				
121-130	23		35					27		128	.58	.71			21		160	2.50	3.09		18		191	.56	.69				
131-140	9		14					5		25	.03	.04			4		36				6		69	6.19	8.36				
141- UP	11		12	2.34	3.85			1		4					2		17	.04	.06		9		123	.02	.03				
CHARGES	95		135	1.05	1.24			124		525	1.18	1.33			126		893	.77	.86		90		932	1.14	1.34				
TOTALS	9,828		7,645	.62	.62			1,997		7,134	.68	.67			1,037		6,339	.95	.94		609		5,301	2.00	2.00				
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	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		8	10.75	3.59			1		10				4		73	1.03	.58		15		631	3.01	1.63					
61- 80	7		67	4.11	3.10			18		273	1.02	.73			51		1,504	.63	.48		81		4,221	.50	.37				
81- 85	6		63	.02	.02			25		443	.13	.11			79		2,350	1.09	.90		36		2,022	.97	.80				
86- 90	45		518	.22	.20			120		2,142	1.17	1.03			100		3,008	.80	.70		30		1,831	.62	.55				
91- 95	270		3,074	.61	.57			159		2,769	.50	.46			85		2,703	.77	.72		25		1,751	.66	.62				
96- 99	145		1,716	.78	.76			101		1,831	.54	.52			40		1,340	.83	.81		23		1,608	.75	.74				
100-100	149		1,823	.99	.99			100		1,896	.48	.48			107		3,689	.79	.79		42		2,862	.66	.66				
CREDITS	624		7,270	.76	.72			524		9,364	.65	.60			466		14,666	.83	.74		252		14,927	.76	.64				
101-105	41		510	.27	.27			34		684	.46	.47			43		1,533	1.01	1.04		27		2,012	1.12	1.15				
106-110	12		153	.03	.03			30		636	.37	.40			34		1,267	1.03	1.11		12		885	.23	.24				
111-115	16		221	1.54	1.74			24		548	.14	.16			24		953	1.01	1.14		13		941	.58	.65				
116-120	20		290	.12	.14			27		621	.45	.53			19		800	1.22	1.43		6		471	.56	.65				
121-130	22		338	1.79	2.22			27		606	.53	.66			26		1,228	.69	.87		16		1,457	.31	.39				
131-140	8		127	.05	.07			21		539	.54	.72			18		867	.18	.24		15		1,361	2.66	3.55				
141- UP	11		233	.73	1.24			14		508	.18	.33			12		759	.36	.62		18		2,163	.63	1.02				
CHARGES	130		1,873	.69	.82			177		4,142	.39	.47			176		7,406	.82	.97		107		9,290	.94	1.16				
TOTALS	754		9,142	.74	.74			701		13,506	.57	.57			642		22,072	.82	.81		359		24,217	.83	.79				
			\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS												
EXP-MOD	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	32		2,389	.89	.44			22		7,610	1.16	.51			83		10,733	1.21	.55										
61- 80	52		5,725	.67	.47			33		12,054	.61	.40			264		23,890	.62	.43										
81- 85	15		1,947	.30	.25			5		2,857	.73	.61			189		9,754	.75	.62										
86- 90	13		1,737	.26	.23			2		602	.24	.21			368		10,070	.68	.60										
91- 95	17		2,662	.71	.66			3		1,591	.51	.47			980		16,993	.61	.56										
96- 99	14		1,984	.34	.33			3		1,005	.72	.70			1,943		16,184	1.07	1.04										
100-100	18		2,470	.36	.36			13		6,801	.44	.44			11,317		33,972	.67	.67										
CREDITS	161		18,915	.55	.42			81		32,521	.70	.47			15,144		121,596	.76	.61										
101-105	18		2,749	.41	.42			5		2,065	.85	.88			299		10,199	.78	.81										
106-110	12		1,991	.32	.34			3		2,601	.66	.71			165		7,918	.55	.59										
111-115	9		1,743	.57	.64			2		994	.86	.98			141		5,685	.71	.80										
116-120	9		1,516	.11	.13			2		806	.44	.52			136		4,860	.45	.53										
121-130	7		1,211	.50	.63			7		5,516	.77	.97			194		10,870	.71	.89										
131-140	9		1,811	1.35	1.84			3		1,677	1.83	2.45			98		6,525	1.54	2.07										
141- UP	22		6,508	.39	.74			14		10,729	.55	.86			114		21,057	.50	.83										
CHARGES	86		17,529	.49	.65			36		24,389	.74	.97			1,147		67,113	.70	.89										
TOTALS	247		36,444	.52	.50			117		56,910	.72	.60			16,291		188,709	.74	.68										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003

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	5		4					2		5					3		4												
61- 80	12		7					8		24					7		31					2		14					
81- 85	9		8	5.72	4.75			5		12					6		32	.23	.19			4		27	.01	.01			
86- 90	13		11	.63	.55			17		54	.81	.72			9		53				10		80	.57	.50				
91- 95	53		55	5.90	5.55			65		238	.39	.37			103		625	.36	.34		164		1,357	.79	.74				
96- 99	476		628	.33	.32			829		2,982	.38	.37			505		2,992	.22	.21		213		1,777	.69	.67				
100-100	8,825		6,823	.81	.81			1,048		3,601	.51	.51			356		2,157	.55	.55		155		1,329	1.19	1.19				
CREDITS	9,393		7,534	.81	.81			1,974		6,915	.45	.44			989		5,895	.35	.34		548		4,584	.86	.83				
101-105	27		40	.21	.22			57		217	.86	.88			36		230	4.09	4.17		32		279	.99	1.02				
106-110	15		25	2.61	2.84			29		123	3.16	3.41			18		125	1.90	2.05		10		93	.25	.27				
111-115	13		15	.06	.07			15		64	.66	.73			12		80	.02	.03		12		115	1.72	1.95				
116-120	12		14					16		73	.36	.43			15		113	1.24	1.46		15		159	.36	.42				
121-130	19		33	6.17	7.74			29		140	.17	.21			25		186	.05	.06		17		186	3.17	3.89				
131-140	12		19	.02	.03			11		54	1.32	1.78			3		25	.07	.09		5		58	.01	.01				
141- UP	12		20					4		28	.01	.02			9		83	.03	.05		8		115	.16	.26				
CHARGES	110		167	1.68	1.98			161		699	1.06	1.20			118		841	1.58	1.82		99		1,006	1.16	1.35				
TOTALS	9,503		7,701	.83	.83			2,135		7,613	.50	.50			1,107		6,736	.51	.50		647		5,589	.91	.91				

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		15	.04	.01			2		23	.15	.08			6		106	.67	.36		14		567	1.34	.73			
61- 80	2		21					12		173	.08	.06			49		1,435	.42	.31		93		4,867	.68	.51			
81- 85	8		87	2.65	2.21			12		195	.08	.06			74		2,173	.27	.22		42		2,310	.66	.54			
86- 90	35		404	.09	.08			123		2,139	.32	.28			133		3,952	.69	.61		40		2,287	.90	.79			
91- 95	289		3,328	.63	.59			205		3,553	.53	.49			99		3,106	.52	.49		45		2,992	.60	.56			
96- 99	170		1,963	.42	.41			108		1,959	.57	.55			47		1,615	.46	.45		19		1,307	.61	.60			
100-100	190		2,259	.31	.31			139		2,648	.35	.35			115		3,836	.88	.88		57		3,776	.66	.66			
CREDITS	698		8,077	.48	.46			601		10,691	.43	.41			523		16,224	.60	.54		310		18,106	.70	.60			
101-105	34		422	.55	.56			31		608	.28	.28			42		1,524	1.04	1.07		25		1,830	.29	.29			
106-110	17		226	1.38	1.49			14		304	.81	.88			36		1,329	.69	.75		21		1,494	.41	.44			
111-115	24		340	.20	.22			25		551	.96	1.08			33		1,298	.13	.15		20		1,598	.47	.53			
116-120	31		456	1.02	1.21			26		583	.31	.36			28		1,114	.21	.25		11		927	.44	.52			
121-130	18		265	1.27	1.59			21		512	.46	.58			24		1,092	.62	.77		17		1,505	.78	.97			
131-140	1		17					14		363	.38	.52			12		605	.23	.31		9		893	.23	.31			
141- UP	12		227	1.19	1.80			12		403	.59	.97			24		1,472	.87	1.44		19		2,203	1.57	2.57			
CHARGES	137		1,953	.86	1.00			143		3,324	.52	.62			199		8,434	.59	.71		122		10,449	.68	.83			
TOTALS	835		10,030	.56	.55			744		14,015	.45	.45			722		24,658	.60	.59		432		28,555	.70	.66			

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	38		3,203	.64	.34			30		10,085	.57	.25			104		14,012	.62	.29									
61- 80	70		7,790	.59	.41			25		11,040	.77	.55			280		25,403	.67	.48									
81- 85	19		2,218	.43	.36			4		1,273	.21	.18			183		8,334	.44	.36									
86- 90	16		2,052	.66	.59			5		1,343	.05	.04			401		12,375	.57	.50									
91- 95	15		2,083	.50	.46			7		4,011	.85	.79			1,045		21,348	.64	.59									
96- 99	13		1,783	.46	.45			5		2,506	.41	.41			2,385		19,511	.44	.43									
100-100	23		3,264	.46	.46			12		6,784	.30	.30			10,920		36,477	.58	.58									
CREDITS	194		22,392	.55	.42			88		37,042	.57	.38			15,318		137,459	.58	.47									
101-105	14		2,130	.36	.37			5		2,832	.49	.50			303		10,113	.60	.61									
106-110	10		1,705	.57	.61			4		2,018	.45	.48			174		7,441	.63	.68									
111-115	12		2,058	.47	.53			6		3,788	.46	.51			172		9,906	.45	.51									
116-120	9		1,665	.30	.35									163		5,105	.39	.46										
121-130	17		3,063	.34	.42			6		5,075	.57	.70			193		12,057	.60	.74									
131-140	13		2,677	.37	.49			5		5,698	.30	.40			85		10,409	.31	.42									
141- UP	22		5,625	.92	1.58			16		15,004	.39	.76			138		25,179	.65	1.19									
CHARGES	97		18,924	.55	.71			42		34,415	.42	.60			1,228		80,211	.55	.72									
TOTALS	291		41,315	.55	.51			130		71,457	.50	.45			16,546		217,670	.57	.54									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

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	.53	.24		1	1				2	4	.26	.08							
61- 80	9	5				2	6				3	13				2	14	.30	.24		
81- 85	6	3				4	11				1	4				1	8				
86- 90	13	15				10	31	.07	.06		9	49	.52	.46		10	80	.13	.12		
91- 95	44	52	4.54	4.26		55	192	1.38	1.29		54	325	3.11	2.93		107	900	.44	.41		
96- 99	608	858	.54	.53		924	3,291	.73	.71		576	3,437	.54	.52		305	2,527	2.01	1.95		
100-100	8,725	6,665	.40	.40		1,024	3,544	.42	.42		328	1,994	.48	.48		160	1,383	1.20	1.20		
CREDITS	9,409	7,600	.44	.44		2,020	7,075	.58	.58		973	5,825	.66	.64		585	4,912	1.45	1.41		
101-105	31	46	.09	.09		62	232	.44	.46		48	298	1.45	1.48		33	285	.83	.85		
106-110	16	22	1.54	1.67		25	103	.11	.11		18	118	.23	.25		10	94	1.38	1.49		
111-115	15	22	.09	.10		19	85	.07	.08		11	78	.02	.03		6	60	.25	.28		
116-120	17	26	.20	.24		6	25	2.99	3.53		18	128	.24	.28		8	80	.42	.50		
121-130	19	33	.12	.14		29	136	.10	.12		33	245	1.77	2.16		35	368	1.27	1.56		
131-140	15	32	.04	.05		22	114				7	61	.59	.79		8	94	.26	.34		
141- UP	16	39	.04	.07		22	122	.20	.31		8	75	.17	.27		12	153	.71	1.07		
CHARGES	129	221	.23	.29		185	817	.28	.33		143	1,003	.97	1.12		112	1,134	.89	1.06		
TOTALS	9,538	7,820	.44	.44		2,205	7,892	.55	.55		1,116	6,829	.71	.70		697	6,045	1.35	1.35		

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	7				1	9				5	80	3.49	1.66		5	235	.14	.08		
61- 80	4	39				7	103	.86	.67		27	805	.51	.38		63	3,245	.26	.19		
81- 85	5	51	.03	.03		8	123	.14	.11		49	1,523	.15	.13		51	2,813	.58	.48		
86- 90	16	174	.56	.49		73	1,311	.19	.17		104	3,150	.59	.52		41	2,331	.30	.26		
91- 95	243	2,782	.49	.46		251	4,398	.33	.31		141	4,411	.34	.32		40	2,533	.63	.58		
96- 99	251	2,955	.48	.47		121	2,221	.52	.51		53	1,720	1.78	1.73		27	1,853	1.31	1.28		
100-100	190	2,311	.37	.37		128	2,452	.44	.44		111	3,975	.51	.51		37	2,495	.36	.36		
CREDITS	711	8,319	.45	.43		589	10,617	.38	.36		490	15,664	.60	.55		264	15,505	.52	.45		
101-105	50	615	1.73	1.78		51	1,037	.53	.54		31	1,131	.27	.28		34	2,607	.55	.57		
106-110	20	257	.92	.99		21	438	.32	.34		43	1,716	.50	.54		21	1,631	.45	.49		
111-115	19	274	.11	.13		26	574	.25	.28		37	1,366	.66	.75		25	1,830	.59	.67		
116-120	32	453	.86	1.02		34	770	.76	.89		34	1,333	.41	.48		20	1,568	.58	.68		
121-130	26	394	.14	.17		36	870	.40	.50		36	1,619	.24	.30		32	3,032	.38	.48		
131-140	8	143	.32	.43		10	287	.22	.29		14	653	.69	.94		21	1,914	.51	.69		
141- UP	16	365	.35	.61		23	749	5.19	8.37		40	2,564	.80	1.37		29	3,659	.40	.70		
CHARGES	171	2,500	.78	.93		201	4,724	1.21	1.44		235	10,381	.53	.66		182	16,240	.48	.60		
TOTALS	882	10,819	.52	.53		790	15,341	.64	.64		725	26,045	.57	.59		446	31,745	.50	.51		

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	987	.92	.49		23	5,990	.38	.16		55	7,315	.48	.21							
61- 80	59	6,502	.71	.50		23	12,896	.39	.28		199	23,628	.47	.33							
81- 85	23	2,899	.37	.31		7	3,645	.40	.33		155	11,080	.40	.33							
86- 90	13	1,720	1.18	1.03		4	2,173	.26	.22		293	11,031	.50	.44							
91- 95	17	2,421	.27	.25		4	2,544	.04	.04		956	20,558	.42	.39							
96- 99	16	2,134	.41	.40		4	1,484	.51	.51		2,885	22,481	.87	.84							
100-100	20	3,074	.27	.27		12	9,072	.18	.18		10,735	36,964	.38	.38							
CREDITS	160	19,736	.56	.45		77	37,803	.31	.22		15,278	133,057	.50	.42							
101-105	9	1,456	.40	.41		13	6,073	.39	.41		362	13,780	.52	.53							
106-110	14	2,133	.44	.48		3	1,043	.56	.60		191	7,555	.49	.53							
111-115	20	3,210	.38	.43		8	4,703	.44	.50		186	12,202	.45	.51							
116-120	5	853	.47	.55		3	1,963	.29	.35		177	7,199	.49	.58							
121-130	23	4,381	.45	.56		5	3,989	.32	.41		274	15,067	.41	.51							
131-140	14	2,945	.36	.49		5	4,411	.39	.54		124	10,653	.41	.56							
141- UP	33	8,800	.33	.54		25	25,564	.36	.65		224	42,089	.47	.82							
CHARGES	118	23,778	.38	.50		62	47,747	.37	.54		1,538	108,545	.46	.62							
TOTALS	278	43,514	.46	.47		139	85,551	.35	.35		16,816	241,602	.48	.49							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005

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			.68		.41																						
61- 80																						2		15				
81- 85	4		3					2		8																		
86- 90	9		4	3.22		2.85		2		7				6		33	13.60	12.06				6		46				
91- 95	48		47	.20		.19		25		85				28		157	.73	.68				55		459	.05	.04		
96- 99	494		644	.10		.10		908		3,270	.32	.31		618		3,698	.28	.28				405		3,422	.36	.35		
100-100	8,464		6,953	.54		.54		1,194		4,058	.39	.39		398		2,437	.30	.30				207		1,773	.22	.22		
CREDITS	9,020		7,652	.50		.50		2,131		7,428	.35	.35		1,050		6,325	.37	.36				675		5,715	.29	.28		
101-105	20		25	8.34		8.61		52		202	.79	.81		46		294	.28	.29				42		386	.62	.63		
106-110	14		18	.20		.22		24		90	.06	.07		25		168	.18	.19				10		92	.78	.83		
111-115	7		5					12		47	.24	.27		14		93	2.65	2.99				11		111	.07	.07		
116-120	13		22					12		56	1.53	1.82		16		117	.71	.83				9		94	.02	.02		
121-130	16		20					23		113	.08	.10		28		219	.65	.80				23		247	.02	.03		
131-140	7		12	6.70		8.87		15		75	2.33	3.13		3		23	.71	.94				7		78	.01	.01		
141- UP	22		50	.45		.71		19		114	.13	.22		9		93	.06	.09				7		97	.05	.07		
CHARGES	99		153	2.08		2.63		157		698	.66	.79		141		1,006	.60	.69				109		1,105	.30	.34		
TOTALS	9,119		7,805	.53		.53		2,288		8,127	.38	.38		1,191		7,330	.40	.40				784		6,820	.29	.29		

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		5					2		18	.01	.01		2		28	1.17	.48				2		59	.66	.26		
61- 80	2		16					5		84	.02	.01		7		188	.03	.02				45		2,470	.13	.10		
81- 85	3		30					4		64	.02	.02		28		941	.45	.37				57		3,270	.17	.14		
86- 90	10		117	.15		.13		30		562	.07	.06		107		3,483	.21	.19				63		3,679	.24	.21		
91- 95	184		2,186	.13		.12		274		4,940	.28	.26		181		5,576	.16	.15				57		3,709	.30	.28		
96- 99	371		4,346	.27		.26		174		3,154	.15	.15		108		3,581	.52	.51				33		2,299	.56	.55		
100-100	226		2,723	.28		.28		186		3,570	.48	.48		128		4,542	.30	.30				75		5,249	.30	.30		
CREDITS	797		9,423	.24		.23		675		12,391	.29	.28		561		18,338	.29	.27				332		20,735	.28	.25		
101-105	46		591	.55		.56		50		976	.61	.63		44		1,546	.30	.30				33		2,248	.40	.41		
106-110	19		247	.57		.61		26		534	.58	.63		34		1,303	.40	.43				33		2,472	.34	.36		
111-115	13		197	.60		.68		18		409	.04	.04		38		1,508	.71	.80				29		2,227	.44	.49		
116-120	26		403	.15		.18		38		850	.15	.18		27		1,123	.67	.79				19		1,585	.11	.13		
121-130	27		410	1.04		1.29		39		938	.22	.27		40		1,806	.37	.46				29		2,639	.30	.38		
131-140	6		99	.03		.05		11		280	.09	.12		27		1,334	.15	.20				16		1,614	.20	.27		
141- UP	10		211	1.81		3.01		17		559	.09	.14		36		2,073	.40	.68				42		4,945	.42	.71		
CHARGES	147		2,159	.68		.79		199		4,546	.29	.35		246		10,693	.42	.52				201		17,730	.34	.43		
TOTALS	944		11,582	.32		.32		874		16,936	.29	.30		807		29,031	.34	.35				533		38,465	.31	.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	14		1,387	.24		.13		23		6,870	.30	.12		45		8,368	.29	.13										
61- 80	66		7,843	.28		.20		27		15,650	.41	.29		154		26,265	.34	.24										
81- 85	36		4,129	.93		.77		8		2,904	.62	.52		142		11,349	.58	.48										
86- 90	19		2,314	.37		.33		10		4,248	.23	.20		262		14,494	.28	.24										
91- 95	29		4,116	.48		.44		10		5,000	.35	.32		891		26,275	.29	.27										
96- 99	21		2,955	.19		.18		7		7,916	.19	.19		3,139		35,285	.29	.28										
100-100	25		3,911	.26		.26		15		8,305	.12	.12		10,918		43,522	.32	.32										
CREDITS	210		26,657	.40		.33		100		50,893	.30	.23		15,551		165,557	.32	.28										
101-105	19		2,757	.18		.19		9		3,636	.46	.47		361		12,661	.41	.42										
106-110	22		3,832	.25		.28		6		2,434	.20	.22		213		11,190	.30	.33										
111-115	15		2,500	.48		.54		6		3,003	.40	.45		163		10,100	.48	.54										
116-120	22		3,843	.20		.23		7		2,456	.28	.34		189		10,547	.26	.31										
121-130	21		3,884	.16		.20		15		13,693	.23	.29		261		23,969	.25	.32										
131-140	18		3,860	.29		.39		6		4,727	.31	.42		116		12,103	.28	.38										
141- UP	24		6,348	.35		.62		31		29,701	.29	.51		217		44,191	.32	.56										
CHARGES	141		27,024	.27		.35		80		59,649	.29	.41		1,520		124,762	.32	.42										
TOTALS	351		53,681	.34		.34		180		110,542	.30	.30		17,071		290,318	.32	.32										

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	18	10	.13	.06		5	9				8	16	.06	.02		2	7			
61- 80	50	32				20	57	7.23	5.38		14	61				16	105	.31	.23	
81- 85	31	22	3.70	3.06		26	77	.18	.15		12	62	.61	.51		15	107	.06	.05	
86- 90	70	66	.35	.31		54	173	.62	.55		48	270	2.38	2.11		53	417	.26	.23	
91- 95	271	295	2.12	1.99		288	1,029	.79	.74		443	2,668	1.26	1.18		655	5,445	.46	.43	
96- 99	2,402	3,224	.79	.77		4,042	14,522	.51	.49		2,506	14,886	.41	.40		1,236	10,358	1.62	1.57	
100-100	45,238	34,186	.70	.70		5,366	18,476	.50	.50		1,693	10,284	.72	.72		831	7,153	.80	.80	
CREDITS	48,080	37,835	.72	.72		9,801	34,344	.52	.52		4,724	28,249	.62	.61		2,808	23,592	1.07	1.03	
101-105	132	183	1.91	1.96		275	1,043	.67	.69		203	1,294	1.58	1.62		168	1,492	.99	1.01	
106-110	62	85	1.78	1.93		114	471	1.59	1.72		107	720	.47	.51		63	592	.67	.72	
111-115	60	74	.05	.05		71	305	.85	.96		69	477	.54	.61		51	502	.92	1.04	
116-120	64	98	.34	.40		66	300	.68	.81		72	535	.70	.83		60	628	.23	.27	
121-130	93	148	1.44	1.79		141	662	.34	.42		140	1,070	.99	1.22		111	1,182	1.22	1.50	
131-140	54	95	.85	1.15		61	303	.82	1.10		20	167	2.70	3.61		28	323	2.46	3.31	
141- UP	74	142	2.38	3.87		51	295	.14	.23		34	322	.43	.67		46	627	.23	.36	
CHARGES	539	825	1.42	1.72		779	3,379	.72	.83		645	4,586	1.02	1.17		527	5,347	.91	1.06	
TOTALS	48,619	38,659	.74	.74		10,580	37,723	.54	.54		5,369	32,835	.68	.67		3,335	28,939	1.04	1.04	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	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	11	49	3.31	1.26		8	83	.05	.02		25	441	1.14	.60		42	1,759	1.56	.85	
61- 80	25	236	1.29	.95		49	740	.52	.39		186	5,425	.46	.34		346	18,113	.59	.44	
81- 85	28	295	.87	.73		61	1,033	.61	.51		295	8,996	.55	.45		205	11,512	.55	.46	
86- 90	132	1,511	.18	.16		452	7,982	.52	.46		523	15,900	.65	.57		207	12,218	.51	.45	
91- 95	1,195	13,752	.46	.43		1,019	17,926	.44	.41		581	18,095	.50	.46		191	12,446	.66	.61	
96- 99	1,049	12,298	.43	.42		585	10,662	.45	.44		290	9,643	.77	.75		118	8,127	.79	.77	
100-100	888	10,729	.41	.41		669	12,765	.46	.46		557	19,348	.62	.62		252	17,215	.45	.45	
CREDITS	3,328	38,870	.44	.42		2,843	51,192	.46	.44		2,457	77,849	.60	.54		1,361	81,389	.59	.51	
101-105	204	2,554	.82	.84		201	4,011	.52	.54		187	6,720	.70	.72		137	9,847	.64	.66	
106-110	81	1,047	1.05	1.13		109	2,301	.45	.48		177	6,715	.62	.67		97	7,246	.38	.41	
111-115	90	1,279	.57	.64		122	2,719	.34	.38		152	5,904	.57	.64		100	7,608	.46	.52	
116-120	132	1,944	.54	.63		151	3,425	.40	.48		128	5,215	.55	.64		63	5,099	.38	.45	
121-130	116	1,759	1.09	1.35		146	3,504	.57	.71		149	6,770	.68	.85		106	9,816	.44	.55	
131-140	28	471	.18	.25		66	1,731	.48	.65		88	4,325	.32	.43		75	7,139	.83	1.12	
141- UP	64	1,336	1.23	2.02		77	2,583	2.04	3.37		126	7,682	.65	1.10		128	15,368	.71	1.19	
CHARGES	715	10,391	.83	.97		872	20,273	.67	.79		1,007	43,330	.60	.73		706	62,122	.57	.72	
TOTALS	4,043	49,260	.52	.52		3,715	71,465	.52	.52		3,464	121,179	.60	.60		2,067	143,511	.59	.58	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	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	120	9,844	.68	.36		118	36,536	.68	.29		357	48,755	.72	.32						
61- 80	293	32,596	.62	.44		138	63,819	.59	.42		1,137	121,184	.60	.43						
81- 85	101	12,128	.80	.67		27	11,929	.53	.44		801	46,161	.62	.51						
86- 90	80	10,399	.70	.62		30	12,395	.59	.52		1,649	61,330	.59	.52						
91- 95	89	12,580	.46	.43		28	14,649	.49	.46		4,760	98,886	.52	.49						
96- 99	76	10,552	.37	.36		24	14,994	.48	.47		12,328	109,267	.62	.60						
100-100	111	16,516	.47	.47		64	37,489	.30	.30		55,669	184,161	.52	.52						
CREDITS	870	104,614	.59	.47		429	191,812	.53	.37		76,701	669,744	.58	.48						
101-105	76	11,571	.36	.37		32	14,605	.49	.51		1,615	53,320	.58	.60						
106-110	66	10,932	.38	.41		18	9,248	.46	.50		894	39,356	.48	.52						
111-115	65	10,862	.43	.49		25	13,695	.58	.65		805	43,425	.51	.57						
116-120	53	9,284	.29	.34		13	5,667	.37	.44		802	32,195	.40	.47						
121-130	76	14,118	.35	.44		40	32,642	.43	.54		1,118	71,671	.49	.61						
131-140	60	12,554	.46	.62		21	17,504	.47	.63		501	44,611	.53	.72						
141- UP	115	31,854	.50	.89		93	87,226	.38	.68		808	147,437	.49	.86						
CHARGES	511	101,174	.42	.55		242	180,587	.43	.60		6,543	432,015	.50	.66						
TOTALS	1,381	205,788	.51	.50		671	372,399	.48	.45		83,244	1101,759	.55	.53						