

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2007 through 2011. 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 2007 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			3											
86- 90																				
91- 95	2		3			1		3	2.30	2.16						1		7		
96- 99	12		17			38		137	.01	.01	33		195	1.96	1.92	13		113		
100-100	106		119	.52	.52	36		123	1.57	1.57	14		88	.31	.31	9		77	.01	.01
CREDITS	120		140	.45	.45	76		266	.76	.75	47		283	1.45	1.43	23		198		
101-105						6		25								1		8		
106-110						1		3			3		22							
111-115						1		4			1		8			2		18		
116-120											1		9							
121-130	1		3			3		11	.43	.53	3		22			4		46		
131-140	1					1		5												
141- UP	3		7	.03	.05	2		19												
CHARGES	5		10	.02	.03	14		66	.07	.09	8		61			7		72		
TOTALS	125		150	.42	.43	90		333	.62	.64	55		343	1.19	1.21	30		270		

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											2		40	.01		1		52		
81- 85																3		193	.02	.02
86- 90											4		160	.25	.22	9		523	.70	.62
91- 95	5		63	1.11	1.04	11		216			20		664	.15	.14	11		720	.29	.27
96- 99	20		239	.07	.07	21		386	.02	.02	8		285			5		329	.15	.14
100-100	11		134	.06	.06	9		166	.04	.04	10		355	.07	.07	12		842	.15	.15
CREDITS	36		436	.22	.21	41		768	.02	.02	44		1,504	.11	.10	41		2,659	.28	.26
101-105	3		33	.03	.03	3		56	.08	.08	4		146	.08	.09	4		292	.72	.74
106-110	1		12			2		39			1		43	.01	.01	1		68	.04	.04
111-115	1		15			4		84	.15	.17	3		126			3		218	.03	.03
116-120	1		18			1		23			12		562	.70	.82	1		66	3.19	3.71
121-130	8		123	.08	.10	4		96	.15	.19	5		202	2.07	2.54	2		189	4.94	6.31
131-140	1		19	.55	.75	1		24	.11	.15	1		65			3		264	.12	.17
141- UP	1		19	1.03	1.47	3		165	.19	.48	5		274	1.55	2.80	2		227	.53	.87
CHARGES	16		240	.17	.21	18		488	.13	.19	31		1,418	.88	1.10	16		1,323	1.15	1.41
TOTALS	52		676	.20	.21	59		1,256	.06	.07	75		2,921	.48	.52	57		3,982	.57	.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	1		57	.01	.01	5		3,167	.04	.02	6		3,224	.04	.02					
61- 80	5		520	.08	.06	8		6,230	.15	.11	16		6,842	.14	.10					
81- 85	3		376	.15	.12	4		3,024	.52	.42	11		3,595	.45	.37					
86- 90	2		341	.86	.75						15		1,024	.68	.60					
91- 95	4		512	.02	.02	4		1,589	1.00	.92	59		3,777	.53	.49					
96- 99	4		576	4.42	4.34	2		3,230	.12	.12	156		5,506	.62	.60					
100-100	5		729	.80	.80	4		2,735	.11	.11	216		5,369	.25	.25					
CREDITS	24		3,110	1.14	.99	27		19,973	.24	.19	479		29,337	.35	.28					
101-105	3		402	.05	.05	1		734	.01	.01	25		1,695	.15	.16					
106-110	2		268	.59	.63	2		805	.93	1.01	13		1,261	.72	.78					
111-115	4		652	.13	.14	2		589	.86	.99	21		1,712	.36	.40					
116-120	5		874	.11	.13						21		1,551	.45	.53					
121-130	4		807	.04	.05	2		1,502	.76	.95	36		3,001	.85	1.06					
131-140	4		693	.25	.34	2		1,226	.12	.16	14		2,296	.16	.22					
141- UP	9		2,916	.27	.47	10		10,031	.33	.68	35		13,659	.34	.68					
CHARGES	31		6,612	.20	.28	19		14,886	.39	.66	165		25,175	.40	.61					
TOTALS	55		9,723	.50	.58	46		34,859	.31	.31	644		54,513	.37	.38					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 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											
81- 85																2		15	.06	.05
86- 90																				
91- 95	1		1								2		12			1		9	2.87	2.69
96- 99	30		44	.01	.01	41		154	.63	.62	24		144	.30	.29	20		170	.16	.15
100-100	115		114	.40	.40	33		110	.20	.20	14		86	1.21	1.21	7		57		
CREDITS	146		159	.29	.29	75		267	.45	.44	40		242	.61	.60	30		252	.21	.20
101-105	2		4			5		17			3		19			1		9	.07	.07
106-110						3		10								1		9		
111-115	1		3			3		12												
116-120	1		3			1		4												
121-130	4		7			3		16	2.94	3.68	1		7			3		31	.04	.05
131-140						3		13			1		7							
141- UP	2		5			2		13												
CHARGES	10		21			20		86	.55	.67	5		32			5		49	.04	.05
TOTALS	156		181	.26	.26	95		353	.47	.49	45		274	.54	.53	35		300	.18	.18
			\$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		20							
61- 80	1		10													3		176	.03	.02
81- 85	1		12													2		147	.58	.48
86- 90											6		200	1.37	1.22	5		354	.03	.03
91- 95	1		10			6		117	4.14	3.90	12		398	.10	.10	2		125	.18	.17
96- 99	26		310	.21	.20	15		260	.08	.07	12		418	.09	.08	5		325	.31	.31
100-100	11		142	3.11	3.11	11		215	.07	.07	7		245	.36	.36	9		648	.11	.11
CREDITS	40		484	1.05	1.02	32		592	.87	.85	38		1,281	.34	.32	26		1,775	.17	.15
101-105	2		28			1		23			5		191	.13	.13	3		223	.32	.33
106-110	2		26	4.48	4.82	2		45			2		65	3.55	3.88	1		66	.01	.01
111-115	2		29	.17	.19	3		63	2.64	2.99	8		368	.83	.94	1		62	.22	.25
116-120	2		29	.36	.42	1		26			7		277	.03	.03	2		193	.80	.95
121-130	1		12	.02	.03	8		182	1.37	1.69	5		221	.41	.51	4		348	.29	.37
131-140						2		54	.06	.07	2		76	.01	.02	3		318	4.81	6.59
141- UP	3		51	.12	.18	3		107	.23	.41	2		109	.02	.03	4		428	.01	.02
CHARGES	12		175	.80	.95	20		499	.89	1.14	31		1,307	.51	.59	18		1,639	1.15	1.48
TOTALS	52		659	.98	1.00	52		1,091	.88	.96	69		2,587	.43	.44	44		3,413	.64	.68
			\$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						2		460	.06	.03	3		480	.06	.03					
61- 80	3		360	1.55	1.17	6		3,447	.38	.26	14		3,995	.47	.33					
81- 85	1		98	.02	.02	2		954	1.14	.95	8		1,226	.95	.80					
86- 90	3		352	.01	.01	2		549	.10	.09	16		1,455	.23	.21					
91- 95	2		303	.10	.10						27		974	.62	.58					
96- 99	2		250	.03	.03	5		4,000	.13	.13	180		6,075	.15	.15					
100-100	2		337	.19	.19	3		1,169	.69	.69	212		3,124	.53	.53					
CREDITS	13		1,699	.39	.35	20		10,579	.36	.29	460		17,329	.38	.33					
101-105	2		362	.07	.07	1		1,842	1.12	1.17	25		2,717	.80	.84					
106-110	6		947	.25	.26	1		1,617	.49	.52	18		2,785	.49	.52					
111-115	1		136			1		601	.09	.10	20		1,273	.43	.48					
116-120	1		120	2.28	2.68	1		860	.06	.07	16		1,513	.33	.39					
121-130	5		998	.14	.18	1		668	.90	1.14	35		2,490	.50	.62					
131-140	6		1,532	.39	.53						17		2,000	1.06	1.46					
141- UP	14		4,908	.60	1.16	3		5,381	.23	.65	33		11,003	.38	.87					
CHARGES	35		9,003	.47	.71	8		10,969	.43	.69	164		23,781	.51	.76					
TOTALS	48		10,702	.46	.63	28		21,549	.40	.43	624		41,110	.46	.52					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 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																				
86- 90						2		8												
91- 95											1		6			1		7		
96- 99	45		64	.50	.49	43		157	.04	.04	20		119	.06	.06	15		124	.11	.10
100-100	134		136	2.85	2.85	29		99	.35	.35	10		57	.04	.04	5		47	.02	.02
CREDITS	179		199	2.10	2.09	74		264	.15	.15	31		183	.05	.05	21		179	.08	.08
101-105	4		5			4		13			2		12			2		16	.17	.17
106-110	2		3			3		11	.26	.28	2		15	.43	.47					
111-115	1		2																	
116-120						1		4			2		14	.06	.07	1		10		
121-130																3		32	.02	.02
131-140	2		2			1		6			3		23	.02	.02					
141- UP	2		4	.18	.29	1		5												
CHARGES	11		16	.04	.05	10		39	.07	.08	9		65	.12	.14	6		59	.06	.06
TOTALS	190		215	1.95	1.96	84		304	.14	.14	40		247	.07	.07	27		237	.07	.07
			\$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	1		9	.18	.14											3		145	.26	.20
81- 85											2		53			3		138	.16	.13
86- 90	1		13			2		37			6		199			3		227		
91- 95	5		58	.01	.01	13		234	.03	.03	6		174	.06	.06	6		367	.53	.49
96- 99	22		262	2.61	2.54	16		294	.34	.33	3		108	.36	.36	3		217	.06	.06
100-100	9		112	.01	.01	5		102	.02	.02	4		146	.07	.07	4		267	1.81	1.81
CREDITS	38		454	1.52	1.47	36		667	.17	.16	21		681	.09	.08	22		1,361	.55	.50
101-105	3		39	.15	.16	4		78	.24	.25	5		160	.13	.13	1		64	.86	.88
106-110	4		54	.01	.01	2		44	.38	.42	5		208	.28	.30	3		278	.05	.06
111-115	1		15			1		19			5		205	2.24	2.51	3		187	.40	.44
116-120	1		14	.19	.23						8		340	2.20	2.59	1		68		
121-130	4		55	.03	.04	3		78	.02	.03	7		312	.22	.27	4		419	.47	.58
131-140						3		89	.01	.02	2		105		.01	4		415	.64	.88
141- UP	2		40	.07	.10	1		27	.13	.23	2		100	.28	.46	3		353	.24	.40
CHARGES	15		218	.06	.08	14		334	.13	.15	34		1,430	.97	1.14	19		1,784	.39	.49
TOTALS	53		671	1.04	1.07	50		1,001	.15	.16	55		2,110	.68	.74	41		3,145	.46	.50
			\$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	2		209	1.73	1.01	2		1,128	.46	.24	4		1,338	.66	.35					
61- 80	4		554	.34	.25	5		1,496	.15	.11	13		2,205	.20	.15					
81- 85											5		191	.11	.09					
86- 90						1		525	.07	.07	15		1,009	.04	.03					
91- 95	4		505	.08	.07	1		341	.44	.42	37		1,695	.24	.22					
96- 99	5		655	1.21	1.19	1		300	1.42	1.37	173		2,299	.92	.90					
100-100	1		175	1.52	1.52	4		3,474	.12	.12	205		4,616	.35	.35					
CREDITS	16		2,099	.79	.66	14		7,265	.24	.20	452		13,352	.41	.35					
101-105	2		213	.10	.10	1		296	.06	.06	28		896	.16	.16					
106-110	1		189	.19	.21	2		1,014	1.68	1.83	24		1,814	1.02	1.10					
111-115	2		301	.03	.03	1		305	.02	.02	14		1,034	.53	.60					
116-120	3		632	.03	.03						17		1,082	.71	.84					
121-130	2		360	1.53	1.90						23		1,256	.65	.81					
131-140	4		885	.38	.51	1		611	.85	1.18	20		2,137	.53	.72					
141- UP	6		2,063	.50	.99	6		7,372	.23	.44	23		9,965	.29	.54					
CHARGES	20		4,644	.43	.63	11		9,598	.41	.68	149		18,184	.44	.66					
TOTALS	36		6,743	.54	.64	25		16,863	.34	.39	601		31,537	.43	.49					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 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		
81- 85																				
86- 90																				
91- 95	2		3			1		3							3		27			
96- 99	29		43	.02	.02	43		153	.37	.37	25		149	.04	.04	13		107	.17	.17
100-100	142		137	.12	.12	34		124	1.73	1.73	16		102	.64	.64	7		61	1.65	1.65
CREDITS	173		183	.09	.09	78		280	.97	.95	41		250	.28	.28	24		201	.59	.58
101-105	3		4			1		5			2		12			1		8		
106-110	2		3	.18	.20	2		8			2		13							
111-115															2		20		.59	.67
116-120	1		1			1		4						1		10				
121-130	1		3	.15	.18	1		3			1		9			4		46	1.17	1.45
131-140											1		10			1		10	.06	.08
141- UP											1		10							
CHARGES	7		11	.08	.09	5		19			7		54			9		94	.69	.84
TOTALS	180		194	.09	.09	83		299	.90	.90	48		304	.23	.24	33		295	.63	.65
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		34			4		42	.02	.01
81- 85						1		20	12.24	9.96					4		213	.16	.12	
86- 90	1		13	.03	.03	2		38	4.99	4.41	12		381	.59	.51	3		148		
91- 95	7		80			10		177	.06	.06	10		292	.08	.08	3		208	1.06	1.00
96- 99	22		251	1.57	1.52	13		227	.06	.06	8		284	.26	.26					
100-100	6		77			3		54	6.20	6.20	7		234	2.15	2.15	5		397	.65	.65
CREDITS	36		420	.94	.91	29		516	1.54	1.46	38		1,225	.67	.63	20		1,240	.45	.39
101-105	2		25	.01	.01	3		53	.03	.03	2		79	64.21	67.30	3		192	.28	.29
106-110	3		37			2		44	.05	.05	3		138	.07	.08	4		315	.26	.28
111-115	2		27	.18	.21	1		25			2		74	.03	.03	2		136	1.69	1.90
116-120						6		125	.31	.37	1		57	.25	.29	1		70	.05	.06
121-130	3		47	.01	.01	3		74	.08	.10	7		308	.07	.09	4		310	.38	.47
131-140						1		26			5		215	.95	1.29	1		122	.01	.02
141- UP	2		35	.07	.10	2		60	1.98	2.97	3		205	.02	.03					
CHARGES	12		171	.05	.05	18		407	.41	.49	23		1,075	4.93	6.30	15		1,145	.43	.49
TOTALS	48		591	.68	.69	47		923	1.04	1.09	61		2,300	2.66	2.84	35		2,385	.44	.43
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		564	1.05	.37	4		606	.98	.35					
61- 80	1		147	.47	.29	5		1,669	.07	.05	12		2,069	.11	.08					
81- 85	3		416	.09	.07	1		365	.01	.01	9		1,033	.32	.26					
86- 90	5		678	.66	.57	2		779	.22	.20	25		2,037	.51	.44					
91- 95	2		190	3.49	3.20						38		982	.94	.87					
96- 99	3		396	1.05	1.03						156		1,608	.61	.60					
100-100	3		602	.12	.12	1		403	.13	.13	224		2,192	.74	.74					
CREDITS	17		2,429	.70	.62	12		3,781	.25	.17	468		10,527	.54	.44					
101-105	2		253	.01	.01	1		320		.01	20		951	5.37	5.53					
106-110	4		564	.29	.31						22		1,123	.23	.25					
111-115	2		308	1.15	1.30	1		1,205	.40	.46	12		1,794	.61	.69					
116-120											11		268	.21	.25					
121-130	3		672	.83	1.04	1		588	.56	.72	28		2,058	.53	.66					
131-140	2		461	.17	.23						11		844	.34	.46					
141- UP	7		1,857	.69	1.31	5		3,314	.65	.99	20		5,480	.65	1.07					
CHARGES	20		4,116	.59	.84	8		5,426	.55	.75	124		12,518	.91	1.22					
TOTALS	37		6,545	.63	.73	20		9,207	.43	.41	592		23,045	.74	.77					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 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		6			1		8			
86- 90																					
91- 95						2		8							3		27	15.58	14.81		
96- 99	26		40	4.16	4.07	38		141	.09	.08	28		173	.09	.09	20		169	.42	.41	
100-100	126		119	.19	.19	39		130	2.60	2.60	10		62	1.23	1.23	5		44			
CREDITS	152		159	1.20	1.19	79		279	1.26	1.24	39		242	.38	.37	29		248	1.97	1.92	
101-105						5		19	.43	.44					4		34	.04	.04		
106-110	1		1								1		6								
111-115	2		1	78.33	73.31	2		9							1		11				
116-120	2		2			1		3													
121-130	1		3								1		8			5		55	.05	.07	
131-140						1		6			1		8			1		11			
141- UP											1		13			1		14			
CHARGES	6		6	36.37	62.64	9		37	.22	.24	4		35			12		124	.03	.04	
TOTALS	158		166	6.42	6.43	88		316	1.14	1.14	43		277	.33	.34	41		372	1.33	1.37	
	\$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		63	4.91	3.45	2		141	.14	.11	
81- 85	1		10												4		212	.07	.06		
86- 90						2		38			15		466	.31	.27	1		85	.35	.31	
91- 95	7		81			11		210	.14	.13	12		380	.69	.64	1		59	.79	.73	
96- 99	17		193	.22	.22	12		218	4.06	3.94	6		194	1.67	1.62	5		339	.17	.17	
100-100	4		46			5		92	.35	.35	6		207	.02	.02	3		174	.03	.03	
CREDITS	29		330	.13	.13	30		557	1.70	1.63	41		1,310	.80	.73	16		1,009	.17	.16	
101-105	5		63	.01	.01	3		53	.07	.07	1		42	5.49	5.73	7		437	.61	.62	
106-110	3		41			3		62	2.82	2.99					2		150	.30	.32		
111-115	2		28	.02	.02	2		45			3		125	.63	.71	1		74	.05	.05	
116-120	1		14			2		48	.23	.28	2		79	.02	.02	1		90			
121-130	2		33	.11	.14	1		21	.14	.17	4		173	.01	.01	2		132	.02	.02	
131-140	2		30	.07	.10	1		30			1		44			1		126	.26	.34	
141- UP	1		16	.58	.84	2		59	.01	.02	5		314	6.34	10.14	1		77	.12	.17	
CHARGES	16		224	.07	.08	14		317	.61	.72	16		776	2.97	3.94	15		1,086	.33	.37	
TOTALS	45		554	.11	.11	44		875	1.30	1.34	57		2,086	1.60	1.66	31		2,096	.25	.26	
	\$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	1		106	1.33	.59	4		975	.47	.19	5		1,081	.55	.23						
61- 80	4		557	.09	.06	2		609	.22	.16	10		1,370	.37	.27						
81- 85	1		99	.20	.17	1		299			9		633	.06	.05						
86- 90	4		507	1.04	.92						22		1,096	.64	.57						
91- 95	4		626	.08	.08						40		1,390	.58	.54						
96- 99	3		412	.28	.27	3		1,373	.07	.06	158		3,253	.55	.53						
100-100	4		729	.23	.23	1		1,002	.14	.14	203		2,604	.30	.30						
CREDITS	21		3,035	.35	.30	11		4,257	.19	.14	447		11,427	.46	.38						
101-105	2		242	.07	.07						27		890	.59	.61						
106-110	1		147	.06	.06	1		1,076	.06	.07	12		1,482	.20	.21						
111-115											13		293	3.27	3.70						
116-120						1		298	.01	.01	10		534	.03	.03						
121-130	4		586	.10	.13	2		1,327	.21	.25	22		2,337	.15	.19						
131-140	3		716	3.44	4.68						11		971	2.57	3.48						
141- UP	5		1,660	.15	.28	5		4,195	.37	.72	21		6,347	.60	1.14						
CHARGES	15		3,352	.83	1.26	9		6,895	.27	.42	116		12,854	.66	.95						
TOTALS	36		6,387	.60	.67	20		11,153	.24	.26	563		24,281	.56	.60						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 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	3		1								1		5			1		6		
81- 85																				
86- 90		5		.24	.21	2		5			2		12			1		7	.14	.13
91- 95	17		13			12		42	.03	.03	10		59	.03	.03	11		93	.02	.02
96- 99	334		393	.27	.27	227		802	.94	.92	122		727	1.27	1.24	58		486	.19	.18
100-100	934		805	1.33	1.33	150		534	.17	.17	64		385	.09	.09	26		224	3.19	3.19
CREDITS	1,293		1,217	.97	.96	391		1,383	.61	.60	199		1,187	.81	.79	97		816	.99	.96
101-105	21		24	.02	.02	17		61	.31	.32	10		64	.01	.01	9		82	.20	.21
106-110	9		11			5		22	3.61	3.87	5		33			2		19		
111-115	6		3			3		11			3		18			6		59	.28	.32
116-120	8		13			9		43			7		53	1.45	1.70					
121-130	15		23	2.66	3.32	18		81	.62	.77	9		67	2.29	2.83	9		92	.01	.01
131-140	3		5			8		37	.01	.02	2		14	.04	.05	2		22	.49	.67
141- UP	16		37	9.52	16.08	7		38	1.39	2.39	3		28	.01	.02	5		74	.32	.52
CHARGES	78		116	3.59	4.55	67		294	.69	.84	39		278	.83	.98	33		348	.19	.24
TOTALS	1,371		1,334	1.20	1.21	458		1,677	.63	.64	238		1,465	.81	.82	130		1,164	.75	.78
			\$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	1		8	.22	.16	1		11			2		54			8		436	1.13	.84
81- 85	2		21								2		58			6		334	.06	.05
86- 90	4		46	.04	.04	9		165	7.58	6.71	20		621	1.20	1.05	9		528	.18	.16
91- 95	39		463	.06	.06	39		727	.35	.33	30		978	1.10	1.03	9		652	.41	.38
96- 99	71		821	.48	.47	25		460	.39	.38	12		365	.33	.33	3		203	1.30	1.28
100-100	40		483	.44	.44	17		346	.57	.57	9		330	.14	.14	3		216	.40	.40
CREDITS	157		1,841	.35	.34	91		1,710	1.10	1.05	75		2,405	.83	.76	38		2,370	.52	.45
101-105	14		180	.22	.23	9		186	.21	.21	6		186	1.51	1.54	6		398	.34	.35
106-110	4		57	.04	.04	10		208	3.97	4.25	11		424	1.71	1.85	4		341	.15	.16
111-115	4		58	.03	.04	5		98	.12	.13	9		401	.30	.34	3		234	.10	.11
116-120	6		89	.03	.03	13		288	2.36	2.78	3		120	6.06	7.20	1		117		
121-130	14		208	.50	.61	10		253	.17	.21	13		611	.89	1.10	5		468	.72	.92
131-140	1		18			8		207	.30	.40	9		446	.08	.11	6		525	.77	1.03
141- UP	8		144		.01	11		336	1.13	1.81	10		605	.52	.87	9		906	.08	.12
CHARGES	51		754	.20	.24	66		1,576	1.29	1.60	61		2,794	.99	1.24	34		2,988	.34	.43
TOTALS	208		2,595	.30	.31	157		3,285	1.19	1.28	136		5,198	.91	.98	72		5,358	.42	.44
			\$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		299	.03	.02	2		325	.06	.04	5		624	.05	.03					
61- 80	7		631	.80	.58	4		999	.14	.10	28		2,151	.53	.38					
81- 85	3		360	1.40	1.16	1		254	1.41	1.19	14		1,026	.86	.71					
86- 90	2		253	1.17	1.02	1		1,231			55		2,873	.83	.73					
91- 95	4		622	.60	.56	1		588	.06	.06	172		4,236	.48	.45					
96- 99	2		219	1.04	1.01	1		618	.01	.01	855		5,096	.60	.59					
100-100	1		136	58.98	58.98	1		855	.54	.54	1,245		4,313	2.54	2.54					
CREDITS	22		2,520	3.95	3.14	11		4,870	.21	.18	2,374		20,318	1.01	.90					
101-105											92		1,181	.45	.46					
106-110	4		694	.07	.08						54		1,810	.96	1.04					
111-115	4		642	.06	.07	1		429	.15	.17	44		1,953	.14	.16					
116-120											47		722	2.06	2.43					
121-130											93		1,803	.72	.90					
131-140	1		150	.83	1.09	1		392			41		1,816	.35	.47					
141- UP	10		2,822	.52	.95	5		3,252	.21	.38	84		8,244	.41	.71					
CHARGES	19		4,308	.39	.59	7		4,073	.19	.30	455		17,529	.53	.73					
TOTALS	41		6,829	1.70	1.93	18		8,943	.20	.21	2,829		37,848	.79	.84					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 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	4		1													2	11	7.56	5.06	
81- 85	1					2		7								2	15			
86- 90	6	4	35.54	31.45		1		3			4		21			3	24			
91- 95	17	15				9	34	.02	.02		16	89	.44	.41		22	176	.02	.02	
96- 99	251	312	1.64	1.60		214	770	.30	.29		121	719	3.33	3.25		51	433	1.04	1.01	
100-100	1,029	915	3.81	3.81		171	596	.21	.21		75	461	.97	.97		37	318	.31	.31	
CREDITS	1,308	1,247	3.31	3.28		397	1,411	.25	.25		216	1,291	2.23	2.19		117	976	.65	.63	
101-105	16	17	3.94	4.03		13	47	3.33	3.40		10	62	.52	.54		8	72	.33	.34	
106-110	13	16	1.19	1.27		5	18	.05	.05		2	13				5	46	3.01	3.25	
111-115	5	8				8	37				4	27	2.04	2.30		5	45	6.89	7.76	
116-120	10	19	1.22	1.44		3	14	.22	.27		2	15				5	53	.05	.06	
121-130	13	14	.06	.07		12	57	3.18	3.97		17	126	2.78	3.44		13	141			
131-140	11	20	8.16	11.08		3	14	27.08	36.82		1	9				1	13	.01	.01	
141- UP	18	35	.04	.06		9	47	.02	.04		5	46	.31	.47		7	94	1.27	1.90	
CHARGES	86	130	2.15	2.66		53	234	3.12	3.79		41	297	1.52	1.83		44	463	1.28	1.55	
TOTALS	1,394	1,377	3.20	3.24		450	1,645	.66	.67		257	1,588	2.10	2.13		161	1,439	.85	.88	
		\$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	16	.03	.02						
61- 80	2	19				1	14				1	29	2.59	1.71		9	499	.26	.20	
81- 85	2	22				1	19	.78	.64		9	286	.11	.09		4	219	.86	.72	
86- 90	3	33	.02	.02		19	338	.03	.03		21	680	1.23	1.08		8	485	.23	.20	
91- 95	42	474	.52	.49		42	763	.30	.28		19	616	1.23	1.14		3	203	.56	.53	
96- 99	62	727	.15	.15		22	416	1.32	1.29		7	226	1.06	1.04		5	370	.01	.01	
100-100	35	435	.39	.39		31	558	.31	.31		15	497	.79	.79		6	420	.13	.13	
CREDITS	146	1,710	.31	.30		116	2,109	.46	.44		73	2,350	.99	.90		35	2,195	.27	.24	
101-105	11	139	2.19	2.23		13	276	.70	.73		7	247	.04	.04		7	443	.29	.30	
106-110	4	51	.13	.14		1	17	.13	.14		7	280	.51	.55		7	477			
111-115	4	56	5.09	5.75		5	112	.58	.66		11	457	1.16	1.32		4	304	.01	.01	
116-120	7	98	.01	.01		8	182	.04	.04		6	269	.54	.64		2	185	.02	.02	
121-130	9	146	3.10	3.86		4	96	.01	.01		8	341	2.10	2.62		4	364	.02	.02	
131-140	4	69	.30	.41		3	78	.03	.04		6	259	.63	.85		5	509	1.37	1.83	
141- UP	5	87	.05	.08		11	342	.14	.23		10	565	.78	1.19		7	687	.12	.20	
CHARGES	44	646	1.66	1.98		45	1,104	.29	.36		55	2,419	.89	1.10		36	2,968	.31	.38	
TOTALS	190	2,356	.68	.69		161	3,212	.40	.42		128	4,769	.94	.99		71	5,163	.30	.31	
		\$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	2	164	.09	.05		5	802	.24	.12		8	982	.22	.10						
61- 80	10	1,104	.47	.35		1	192	.46	.28		30	1,869	.48	.35						
81- 85						3	1,429	.79	.66		24	1,997	.68	.57						
86- 90	3	349	.47	.41		1	371	.81	.71		69	2,308	.67	.59						
91- 95	3	477	.11	.11							173	2,847	.51	.47						
96- 99	1	98									734	4,073	1.10	1.08						
100-100	2	250	1.72	1.72		2	1,926	.54	.54		1,403	6,377	1.01	1.01						
CREDITS	21	2,442	.48	.39		12	4,720	.58	.46		2,441	20,451	.80	.71						
101-105	3	495	.83	.84		2	759	.40	.41		90	2,556	.64	.65						
106-110											44	917	.34	.36						
111-115	3	531	.50	.56		1	290	1.02	1.13		50	1,867	.97	1.09						
116-120											43	835	.22	.26						
121-130	2	482	.01	.01							82	1,767	.97	1.21						
131-140	2	517	.19	.27							36	1,489	1.03	1.40						
141- UP	5	1,850	.16	.35		2	1,279	.17	.31		79	5,033	.24	.44						
CHARGES	15	3,875	.28	.42		5	2,328	.35	.47		424	14,464	.58	.76						
TOTALS	36	6,317	.36	.40		17	7,048	.51	.46		2,865	34,915	.71	.73						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 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	2		1			1		2								1		3	7.41	2.75		
61- 80	8		6			1		2			5		25			3		19				
81- 85	3		1			1		3														
86- 90	5		4			3		8			1		6									
91- 95	19		15			14		49			12		71	1.58	1.49	11		94	.05	.05		
96- 99	209		261	1.83	1.80	178		647	2.12	2.08	119		711	.74	.72	67		572	1.32	1.29		
100-100	1,168		1,056	6.04	6.04	197		672	.69	.69	76		465	.83	.83	39		335	.45	.45		
CREDITS	1,414		1,345	5.10	5.06	395		1,383	1.33	1.31	213		1,277	.80	.78	121		1,023	.92	.89		
101-105	10		9			20		77	.40	.41	10		61	.05	.05	8		75	.96	.98		
106-110	9		9			4		15	53.48	58.19	1		8			5		44	.07	.08		
111-115	6		2			7		31			4		27			3		29	.19	.22		
116-120	4		6			8		35	.09	.10	3		23	.62	.73	3		32	.58	.68		
121-130	9		13			13		60	.13	.17	16		128	.34	.42	12		131	1.56	1.95		
131-140	10		16	.67	.89	6		33	.04	.05	3		24									
141- UP	15		29	.22	.36	12		63			3		31	.73	1.16	4		54				
CHARGES	63		83	.21	.27	70		314	2.72	3.28	40		302	.27	.33	35		364	.84	.99		
TOTALS	1,477		1,428	4.81	4.84	465		1,697	1.59	1.62	253		1,579	.70	.71	156		1,388	.89	.91		
			\$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		11			1		48				
61- 80	1		10			1		13			1		28			7		372	.06	.04		
81- 85	2		23			1		15			3		103	.49	.41	8		466				
86- 90	1		13			7		124	.04	.04	21		642	.88	.78	4		233	2.18	1.90		
91- 95	25		300	.05	.05	38		693	.52	.49	25		767	1.28	1.18	5		277	.04	.04		
96- 99	60		683	.14	.13	20		359	.04	.04	12		422	.12	.12	8		487	.33	.32		
100-100	42		498	.10	.10	23		440	.58	.58	12		414	.40	.40	7		525	.61	.61		
CREDITS	131		1,527	.10	.10	90		1,643	.39	.37	75		2,386	.76	.70	40		2,408	.42	.37		
101-105	7		83	.04	.04	11		202	.77	.79	6		197	.01	.01	6		380	1.18	1.21		
106-110	7		91	.04	.04	9		190	1.35	1.45	4		160	.07	.08	5		371	1.38	1.49		
111-115	3		46			2		53			11		423	.26	.29	4		338	.75	.85		
116-120	5		77			20		464	.54	.64	9		339	.29	.35	1		67	2.40	2.84		
121-130	9		136	1.92	2.37	16		371	.72	.89	13		528	.05	.06	3		270	.05	.06		
131-140	2		35			1		21			9		453	.11	.15	4		424	.79	1.05		
141- UP						9		254	.20	.30	10		531	.66	1.03	10		1,101	.20	.32		
CHARGES	33		468	.57	.66	68		1,554	.63	.76	62		2,630	.25	.31	33		2,951	.66	.84		
TOTALS	164		1,995	.21	.22	158		3,197	.51	.54	137		5,016	.49	.52	73		5,359	.55	.59		
			\$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	2		153			5		888	.11	.05	13		1,107	.11	.05							
61- 80	6		557	.10	.07						33		1,032	.07	.05							
81- 85	4		458	.21	.17	1		217	.16	.14	23		1,286	.14	.12							
86- 90	3		353	.75	.65						45		1,383	.97	.85							
91- 95	5		565	.37	.35						154		2,830	.60	.56							
96- 99	1		229	1.17	1.13						674		4,370	.85	.83							
100-100	3		481	.60	.60						1,567		4,887	1.73	1.73							
CREDITS	24		2,797	.42	.35	6		1,106	.12	.06	2,509		16,895	.92	.81							
101-105	3		475	.13	.14	1		272	.04	.05	82		1,831	.43	.45							
106-110	2		251	.73	.78						46		1,138	1.57	1.69							
111-115						2		1,055	.44	.50	42		2,004	.42	.47							
116-120	1		201								54		1,243	.44	.52							
121-130	2		329	.21	.26						93		1,965	.45	.56							
131-140	1		166	.47	.63						36		1,171	.41	.54							
141- UP	7		2,008	.26	.44	1		748	.02	.04	71		4,818	.25	.40							
CHARGES	16		3,429	.27	.37	4		2,075	.24	.30	424		14,170	.46	.59							
TOTALS	40		6,227	.34	.36	10		3,181	.20	.17	2,933		31,065	.71	.73							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 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	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR			
0- 60	1																						
61- 80	5	2													1	7							
81- 85	1					1	4																
86- 90	10	8				2	7					3	19	.22	.20	1	8						
91- 95	25	27	2.03	1.90		8	31				17	106	.01	.01	32	269	3.26	3.09					
96- 99	548	751	.99	.97		777	2,781	.83	.81		391	2,319	.58	.56	169	1,395	.66	.64					
100-100	9,832	5,923	.71	.71		556	1,849	.36	.36		118	725	3.03	3.03	62	539	1.07	1.07					
CREDITS	10,422	6,711	.75	.75		1,344	4,673	.63	.63		529	3,170	1.12	1.09	265	2,218	1.07	1.04					
101-105	53	71	.06	.06		76	284	.14	.15		35	222	.61	.63	35	311	.51	.52					
106-110	18	28	.01	.01		25	105	.06	.07		16	109	.61	.66	10	90	.12	.13					
111-115	15	20	1.86	2.11		13	58	.05	.06		10	67	2.00	2.27	8	77	.04	.05					
116-120	12	20	.06	.07		20	87	.03	.04		12	89	.13	.15	13	135	.12	.14					
121-130	23	39	.04	.05		37	168	.34	.42		42	314	3.01	3.72	28	308	.42	.53					
131-140	5	4				13	61	.07	.10		4	34	.56	.74	7	76	.06	.08					
141- UP	25	46	.33	.52		18	96	.39	.59		10	96	1.92	2.93	3	35	.20	.29					
CHARGES	151	228	.26	.31		202	858	.18	.20		129	930	1.60	1.88	104	1,032	.32	.37					
TOTALS	10,573	6,938	.73	.73		1,546	5,531	.56	.57		658	4,100	1.23	1.25	369	3,250	.83	.85					
	\$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	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR			
0- 60						1	7																
61- 80						1	14				3	80	.20	.16	11	648	2.31	1.74					
81- 85	1	10									16	530	.65	.55	14	758	.18	.15					
86- 90	4	47				9	179	.11	.10		41	1,279	.36	.32	19	1,160	.67	.59					
91- 95	85	986	.44	.42		103	1,851	.85	.80		53	1,592	.76	.70	13	747	.05	.05					
96- 99	131	1,541	.23	.22		77	1,439	.67	.65		37	1,233	.67	.65	14	987	.59	.58					
100-100	69	845	.41	.41		49	950	.52	.52		23	780	.71	.71	10	705	.52	.52					
CREDITS	290	3,429	.33	.32		240	4,439	.69	.65		173	5,494	.62	.57	81	5,005	.68	.61					
101-105	32	402	.86	.89		28	574	.91	.93		22	786	.98	1.01	12	859	.91	.94					
106-110	8	109	.18	.19		17	357	3.39	3.67		19	750	.25	.27	10	738	.64	.70					
111-115	8	118	1.21	1.37		11	244	.27	.30		21	903	.79	.90	10	771	.07	.08					
116-120	13	181	.58	.69		26	608	.34	.41		18	743	2.87	3.39	12	910	.28	.33					
121-130	38	571	.74	.91		27	655	.15	.18		20	868	1.19	1.49	11	954	.32	.41					
131-140	9	144	.05	.07		6	177	2.35	3.15		22	1,114	1.66	2.25	12	1,121	1.33	1.80					
141- UP	11	193	1.78	2.63		24	771	.63	1.01		48	2,982	1.08	1.81	32	4,155	.81	1.51					
CHARGES	119	1,718	.81	.96		139	3,386	.89	1.09		170	8,146	1.21	1.60	99	9,509	.71	.99					
TOTALS	409	5,147	.49	.51		379	7,825	.77	.82		343	13,640	.98	1.10	180	14,514	.70	.82					
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS												
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	MAN LR			
0- 60	2	183	.11	.06		4	2,384	.47	.19		8	2,574	.45	.18									
61- 80	10	1,134	.78	.58		3	958	.20	.15		34	2,845	.91	.69									
81- 85	4	464	.24	.20		4	3,490	.17	.15		41	5,256	.23	.19									
86- 90	7	963	1.22	1.08		1	514	1.96	1.77		97	4,183	.82	.73									
91- 95	8	1,072	.28	.26		1	911	.42	.39		345	7,592	.64	.60									
96- 99	6	820	.15	.15		2	2,527	1.04	1.03		2,152	15,793	.68	.67									
100-100	6	1,056	.23	.23		2	728	.79	.79		10,727	14,100	.73	.73									
CREDITS	43	5,693	.50	.44		17	11,513	.57	.40		13,404	52,343	.65	.57									
101-105	5	809	1.97	2.04		2	1,188	.23	.24		300	5,507	.84	.87									
106-110	6	931	.31	.33		2	1,969	.67	.71		131	5,186	.69	.74									
111-115	6	996	.55	.61		1	400				103	3,655	.46	.52									
116-120	7	1,139	.70	.83		3	1,580	.58	.68		136	5,492	.81	.95									
121-130	8	1,432	.39	.49		2	824	.19	.24		236	6,133	.60	.76									
131-140	13	2,652	.51	.69		3	1,139	1.03	1.36		94	6,522	.97	1.31									
141- UP	32	9,267	.36	.66		23	27,902	.39	.78		226	45,541	.48	.92									
CHARGES	77	17,225	.49	.73		36	35,004	.42	.73		1,226	78,036	.59	.90									
TOTALS	120	22,918	.50	.62		53	46,516	.46	.58		14,630	130,380	.62	.72									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007

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		2								1		5				
61- 80	2		2													2		10				
81- 85	8		6			4		12							2		15					
86- 90	11		12			4		12			3		15			3		24	.04	.03		
91- 95	34		33	.25	.23	12		41	.18	.17	15		92			26		213	.07	.06		
96- 99	835		1,145	.86	.85	1,116		4,009	.36	.35	699		4,200	.75	.74	469		3,972	.52	.51		
100-100	8,624		7,057	.61	.61	1,178		4,070	.30	.30	381		2,328	.47	.47	176		1,502	.64	.64		
CREDITS	9,517		8,257	.64	.64	2,315		8,147	.32	.32	1,098		6,636	.64	.63	679		5,741	.53	.52		
101-105	45		64	.01	.01	77		300	.95	.97	48		302	.82	.84	50		441	2.21	2.26		
106-110	13		18	.07	.07	22		91	.01	.01	17		115	.65	.71	8		75				
111-115	13		23			19		79	3.22	3.63	16		110	.74	.84	10		95	.07	.08		
116-120	9		15	.25	.29	12		52	.55	.65	14		105	.05	.06	13		136	2.51	2.97		
121-130	31		44	.28	.34	31		144	.94	1.17	26		204	.15	.19	29		314	1.62	2.00		
131-140	8		15			15		80	.73	.99	12		97	1.45	1.97	12		147	.16	.22		
141- UP	34		77	.41	.68	28		175	.32	.52	13		123	.20	.31	11		145	.01	.02		
CHARGES	153		256	.19	.24	204		920	.89	1.06	146		1,054	.57	.67	133		1,352	1.37	1.61		
TOTALS	9,670		8,513	.63	.63	2,519		9,067	.38	.38	1,244		7,690	.63	.64	812		7,093	.69	.70		
			\$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		16	1.47	.75	1		18									
61- 80											9		226	1.68	1.19	13		710	.23	.17		
81- 85						2		36	.53	.44	14		459	.43	.36	46		2,832	.31	.26		
86- 90	3		31	.63	.55	16		297	.12	.10	72		2,455	.61	.54	74		4,515	.59	.52		
91- 95	59		730	.43	.40	204		3,826	.24	.22	225		7,075	.18	.17	66		4,197	.31	.29		
96- 99	474		5,579	.57	.55	324		5,903	.44	.43	141		4,651	.27	.27	56		3,664	.74	.73		
100-100	227		2,752	.34	.34	148		2,747	.75	.75	103		3,615	.26	.26	66		4,480	.51	.51		
CREDITS	763		9,092	.49	.48	696		12,824	.44	.43	565		18,499	.30	.28	321		20,397	.49	.45		
101-105	69		864	.53	.54	47		936	1.36	1.39	59		2,072	.28	.28	27		1,931	.35	.36		
106-110	30		406	.41	.44	28		579	1.56	1.69	34		1,325	.23	.25	33		2,720	.98	1.06		
111-115	20		263	.02	.02	27		588	.50	.56	30		1,287	.60	.68	36		2,923	.91	1.02		
116-120	15		224			39		933	.64	.75	52		2,175	.62	.72	22		1,799	.80	.94		
121-130	34		500	.10	.13	52		1,231	1.49	1.85	49		2,074	.96	1.20	33		2,865	.71	.89		
131-140	15		256	2.54	3.43	9		229	.82	1.10	27		1,333	.49	.67	40		3,904	.41	.55		
141- UP	15		274	.68	1.04	28		954	.45	.77	48		2,800	.51	.83	50		6,135	.73	1.24		
CHARGES	198		2,786	.55	.63	230		5,450	1.01	1.23	299		13,066	.54	.67	241		22,277	.70	.90		
TOTALS	961		11,878	.50	.51	926		18,275	.61	.63	864		31,564	.40	.42	562		42,675	.60	.65		
			\$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	4		444	.12	.06	15		7,469	.31	.16	27		7,955	.30	.16							
61- 80	41		5,033	.47	.34	27		16,695	.26	.18	94		22,676	.32	.23							
81- 85	31		3,927	.44	.37	17		10,715	.48	.40	124		18,002	.44	.37							
86- 90	28		3,807	.91	.80	4		4,146	.49	.43	218		15,314	.63	.56							
91- 95	33		4,544	.42	.39	12		9,487	.29	.27	686		30,238	.28	.26							
96- 99	24		3,536	1.05	1.03	12		6,738	.46	.45	4,150		43,398	.56	.55							
100-100	31		4,676	.89	.89	19		9,596	.49	.49	10,953		42,823	.53	.53							
CREDITS	192		25,966	.67	.58	106		64,846	.38	.30	16,252		180,404	.46	.40							
101-105	22		3,490	.52	.53	6		5,757	.06	.06	450		16,157	.41	.42							
106-110	18		3,107	.68	.73	10		5,478	.42	.44	213		13,912	.61	.66							
111-115	23		3,749	.16	.18	6		2,912	.35	.40	200		12,028	.47	.53							
116-120	14		2,771	.51	.60	5		2,080	.84	.99	195		10,290	.67	.79							
121-130	23		4,461	.32	.41	7		3,766	.46	.59	315		15,602	.63	.79							
131-140	18		3,706	.32	.44	13		7,564	.35	.47	169		17,331	.41	.56							
141- UP	43		12,775	.50	.85	53		60,019	.39	.74	323		83,477	.44	.80							
CHARGES	161		34,058	.44	.58	100		87,578	.38	.60	1,865		168,797	.48	.68							
TOTALS	353		60,024	.54	.58	206		152,424	.38	.42	18,117		349,202	.47	.50							

