

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 1999 through 2003. 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.

DATE 05/16/06

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60																				
61- 80						2		7			1		4	.03	.02					
81- 85						1		3												
86- 90																3	25	.03	.03	
91- 95	2		3			7		26			12		72	.04	.04	13	103	.57	.54	
96- 99	20		33	.52	.50	37		132	.19	.19	23		132	.53	.51	6	48	.23	.23	
100-100	199		193	.77	.77	40		139	.64	.64	9		56	1.68	1.68	7	60	.21	.21	
CREDITS	221		229	.73	.72	87		306	.37	.36	45		264	.64	.61	29	236	.35	.34	
101-105	1		2	56.42	60.06	2		6	.18	.19	2		13	3.39	3.44	4	36	1.21	1.23	
106-110						1		4								1	8			
111-115	2		5																	
116-120	1		2			1		4			3		22			1	9			
121-130						2		11	.10	.12	2		15	.05	.06	2	20	.18	.22	
131-140						1		6	1.43	1.86	1		7	.06	.08	1	12			
141- UP											2		21							
CHARGES	4		10	60.94	67.65	7		31	.34	.39	10		77	.58	.72	9	86	.55	.63	
TOTALS	225		239	3.16	3.16	94		337	.37	.37	55		342	.62	.63	38	322	.41	.41	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60																				
61- 80											5		146	1.62	1.20	6	325	.29	.21	
81- 85											12		351	1.06	.88	1	63	.38	.32	
86- 90	5		56	.02	.02	14		250	.54	.47	7		209	.06	.05	5	320	.41	.36	
91- 95	19		218	.07	.06	12		218	.39	.35	3		86	1.18	1.09					
96- 99	4		46			8		144	.17	.16	3		98	.65	.63	4	237	.54	.53	
100-100	9		109	1.73	1.73	10		190	1.18	1.18	16		566	.72	.72	8	564	.54	.54	
CREDITS	37		428	.48	.45	44		801	.58	.54	46		1,457	.82	.74	24	1,509	.45	.40	
101-105	5		60	1.01	1.04						3		111	.14	.15	1	60	.96	.98	
106-110	1		16	.22	.24	2		43	.01	.01	5		210	.39	.42	1	55	.17	.18	
111-115	2		32	.07	.08	5		106	.11	.13	5		216	3.25	3.63					
116-120	1		13	.02	.03	1		22	.08	.10	1		52	.75	.87					
121-130	2		31	2.09	2.54						3		119	.51	.65	3	318	.35	.44	
131-140						2		55	6.19	8.48	1		66	.13	.18	1	78			
141- UP	3		59	.05	.08	2		76	.03	.04	2		144	6.21	9.85	2	193	.14	.24	
CHARGES	14		210	.64	.77	12		301	1.17	1.48	20		917	1.96	2.34	8	704	.29	.38	
TOTALS	51		638	.53	.54	56		1,102	.74	.75	66		2,374	1.26	1.25	32	2,213	.40	.40	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR					
0- 60	9		867	.15	.08	10		1,769	.86	.36	19		2,636	.62	.28					
61- 80	10		1,008	.38	.26	3		1,387	.22	.16	27		2,877	.35	.25					
81- 85	2		250	1.18	.97						16		667	1.04	.86					
86- 90	2		191	1.51	1.31	1		236	.25	.23	37		1,288	.49	.43					
91- 95	2		217	12.71	11.60	2		1,115	.78	.72	72		2,057	1.89	1.76					
96- 99	1		105	.49	.48						106		974	.40	.39					
100-100	11		1,838	.60	.60	6		3,828	1.04	1.04	315		7,543	.87	.87					
CREDITS	37		4,476	1.12	.85	22		8,335	.81	.59	592		18,041	.82	.64					
101-105	2		221	.60	.62	2		1,165	.61	.64	22		1,674	.99	1.03					
106-110	2		240	.50	.54						13		577	.37	.40					
111-115	2		384	1.28	1.44						16		742	1.63	1.83					
116-120						1		448	1.60	1.89	10		572	1.32	1.56					
121-130	1		151	.06	.08	2		1,324	2.12	2.65	17		1,989	1.54	1.92					
131-140	2		420	.04	.05						9		643	.58	.79					
141- UP	5		1,325	.39	.65						16		1,817	.79	1.31					
CHARGES	14		2,740	.47	.64	5		2,937	1.44	1.66	103		8,014	1.09	1.35					
TOTALS	51		7,217	.87	.80	27		11,272	.97	.78	695		26,055	.90	.80					

DATE 05/16/06

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80								1							1													
81- 85																							1					7
86- 90	1		1					1			4				1			6				2			16	.10	.08	
91- 95	1		1					4			16	.01	.01		12			75	.01	.01		15			124	.03	.03	
96- 99	26		37	.03	.03			28			100	.11	.11		22			125	.32	.30		6			48	1.39	1.35	
100-100	178		173	.46	.46			50			174	1.44	1.44		13			79	8.67	8.67		9			78	.01	.01	
CREDITS	206		211	.38	.38			84			295	.89	.87		49			289	2.67	2.56		33			273	.27	.26	
101-105	3		3					4			13	.40	.40		3			20	.04	.04		3			25	2.82	2.86	
106-110								1			5	.06	.07		4			24	.10	.11		1			10	13.07	13.80	
111-115	1		3												3			23	.01	.02								
116-120	1							1			6	.05	.06		2			16										
121-130	3		4					1			5				1			9				1			10			
131-140	1		1																									
141- UP															1			11				2			26	.37	.56	
CHARGES	9		11					7			28	.20	.22		14			102	.03	.04		7			71	2.96	3.53	
TOTALS	215		222	.36	.36			91			323	.83	.82		63			391	1.98	1.98		40			344	.82	.82	
EXP-MOD																												
0- 60															1			27	.07	.04		1			39	.22	.13	
61- 80	1		7					2			32	8.20	6.54		4			121	.26	.19		4			211	.57	.43	
81- 85								4			68	.62	.52		6			189	.21	.18		1			55	1.23	1.04	
86- 90	2		25					9			167	.05	.04		9			255	.07	.06		3			174	1.03	.92	
91- 95	18		202	.43	.40			17			291	3.62	3.33		3			103	2.51	2.32		4			202	.44	.41	
96- 99	3		34	.39	.37			11			192	.08	.08		5			153	2.39	2.33		2			111	2.30	2.23	
100-100	5		58	.03	.03			11			214	.02	.02		13			421	1.44	1.44		3			172	3.76	3.76	
CREDITS	29		325	.31	.29			54			965	1.44	1.34		41			1,269	1.04	.93		18			964	1.42	1.23	
101-105	1		15					3			63	.03	.03		3			109	.19	.19		1			75	.15	.16	
106-110	2		25	4.72	5.07			3			71	.24	.25		2			86	.24	.26		3			222	1.05	1.11	
111-115	3		39	1.65	1.88			7			158	.52	.59		2			70	.48	.53		6			518	.29	.33	
116-120	3		45					3			63	.08	.09		2			87	.23	.27		1			77	.22	.26	
121-130															2			89	.38	.47		1			98	.11	.13	
131-140								1			22				2			120	.52	.72		1			95	.35	.48	
141- UP	2		42	.14	.25			1			40	.04	.07		3			167	.70	1.10		4			425	.04	.07	
CHARGES	11		166	1.13	1.40			18			418	.26	.30		16			728	.42	.52		17			1,510	.31	.39	
TOTALS	40		491	.59	.60			72			1,382	1.08	1.07		57			1,997	.82	.81		35			2,474	.74	.79	
EXP-MOD																												
0- 60	9		858	1.13	.58			9			1,753	.87	.38		20			2,676	.93	.44								
61- 80	11		1,168	.55	.40			7			3,259	.65	.46		31			4,804	.67	.48								
81- 85	2		333	.66	.54			1			248	3.08	2.54		15			901	1.26	1.04								
86- 90	4		567	.09	.08			1			734	.45	.39		33			1,948	.30	.26								
91- 95	3		474	.23	.22			1			248	.17	.16		78			1,736	.95	.88								
96- 99								1			270	.18	.17		104			1,071	.76	.74								
100-100	7		974	.48	.48			5			2,914	.61	.61		294			5,255	.86	.86								
CREDITS	36		4,374	.56	.42			25			9,426	.70	.50		575			18,392	.79	.60								
101-105	2		279	1.54	1.58										23			603	.89	.92								
106-110															16			443	1.17	1.25								
111-115	3		404	.66	.74			2			898	2.01	2.25		27			2,113	1.14	1.28								
116-120	3		660	.37	.44										16			953	.30	.35								
121-130	4		806	.17	.21										13			1,020	.18	.22								
131-140	1		141	1.22	1.61										6			379	.71	.96								
141- UP	3		861	1.02	1.86			1			845	.50	.96		17			2,416	.60	1.09								
CHARGES	16		3,151	.68	.88			3			1,744	1.28	1.80		118			7,928	.71	.92								
TOTALS	52		7,525	.61	.56			28			11,170	.79	.61		693			26,320	.76	.67								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 1

	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999														
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																														
81- 85																														
86- 90																														
91- 95	1		1					2		7					1		6	.11	.10				11		91	.01	.01			
96- 99	14		21	9.61	9.37			40		140	.07	.07			28		164	.09	.08			5		42						
100-100	190		200	.61	.61			38		133	.28	.28			17		107	1.55	1.55			7		59	6.66	6.66				
CREDITS	205		223	1.46	1.46			80		280	.17	.16			59		349	.52	.50			23		192	2.06	1.99				
101-105	2		3	5.32	5.43			2		6				3		22						4		34	.16	.16				
106-110								1		5	.02	.02			3		19	.24	.26			2		20						
111-115	2		2					1		4				1		8						2		20	3.26	3.63				
116-120	2		3					1		5												1		10						
121-130	1		2					2		8	.43	.53			2		16					1		11						
131-140															1		9	.11	.14			1		12	20.35	27.80				
141- UP	3		7					1		6					1		13		.05	.08		1		13	.05	.08				
CHARGES	10		17	.83	1.04			8		33	.11	.13			10		74	.08	.09			12		119	2.62	3.02				
TOTALS	215		239	1.42	1.43			88		313	.16	.16			69		423	.44	.44			35		312	2.27	2.34				
			\$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	13.33	7.72																									
61- 80								2		31					4		128	.29	.23			6		334	.44	.33				
81- 85	1		12					1		18	2.41	2.01			5		141	.21	.17			4		208	1.92	1.60				
86- 90	4		48	.03	.03			18		313	.04	.04			7		193	1.45	1.26			5		305	.24	.21				
91- 95	17		185	.15	.14			12		213	.22	.20			4		139	.08	.08			2		97	1.24	1.14				
96- 99	8		96	1.00	.97			6		114	1.14	1.11			7		249	.20	.19			1		61	.01	.01				
100-100	7		82	.18	.18			11		226	.44	.44			7		232	.74	.74			5		408	1.30	1.30				
CREDITS	38		430	.55	.51			50		915	.36	.34			34		1,082	.53	.48			23		1,413	.90	.78				
101-105	3		40					4		82	.04	.04			4		139	.47	.49			3		214	.39	.39				
106-110	1		15	.24	.26			5		107	.17	.18			8		283	.10	.10			2		150	.34	.37				
111-115								5		97	.09	.10			1		43	.47	.52			1		104	.23	.26				
116-120	1		14	.03	.03			3		70	.29	.34			2		87	.03	.04			1		70	.04	.05				
121-130	3		49	.09	.11			1		22	.03	.04			2		94	2.23	2.79			3		331	.15	.18				
131-140	1		16	.51	.68			1		24					3		171	.21	.29			1		131	.24	.31				
141- UP	2		35					1		25	8.12	12.26										4		457	1.16	1.93				
CHARGES	11		168	.10	.12			20		427	.60	.68			20		819	.44	.51			15		1,458	.53	.68				
TOTALS	49		598	.42	.42			70		1,343	.44	.43			54		1,901	.50	.49			38		2,871	.71	.74				
			\$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	.34	.18			8		2,041	1.39	.69			16		2,592	1.20	.61											
61- 80	5		448	.56	.40			9		3,216	.43	.29			26		4,157	.44	.30											
81- 85	1		162	.20	.17			1		631	.27	.22			13		1,172	.57	.48											
86- 90	1		152	3.27	2.84									36		1,016	.85	.75												
91- 95	1		160	.06	.05			1		432	.81	.74			64		1,398	.40	.37											
96- 99	3		344	.70	.69			2		604	1.76	1.71			114		1,835	.98	.96											
100-100	9		1,410	1.34	1.34			6		3,763	.68	.68			297		6,620	.91	.91											
CREDITS	27		3,219	.97	.79			27		10,687	.78	.58			566		18,790	.79	.63											
101-105	4		654	.83	.87									29		1,195	.60	.62												
106-110	4		655	.37	.39									26		1,254	.28	.30												
111-115	3		456	.41	.47			1		442	4.28	4.75			17		1,175	1.87	2.11											
116-120	1		187	.80	.96									12		446	.40	.47												
121-130	1		235	.24	.30			3		1,227	.17	.21			19		1,995	.27	.33											
131-140	1		288	.09	.13									9		651	.53	.72												
141- UP	4		1,320	.26	.47			3		1,752	.11	.17			19		3,616	.35	.59											
CHARGES	18		3,795	.41	.53			7		3,421	.67	.92			131		10,331	.54	.70											
TOTALS	45		7,015	.66	.68			34		14,108	.76	.63			697		29,122	.70	.64											

DATE 05/16/06

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

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					2		6	5.93	5.20			1			5					1			9			
91- 95	5		10					3		14					14		83	1.39	1.31			13			102	.08	.08		
96- 99	11		17	.07	.07			33		120	.35	.34			19		116	.22	.21			14			119	.52	.51		
100-100	161		177	2.08	2.08			44		154	.01	.01			16		100	.67	.67			9			78	.05	.05		
CREDITS	179		208	1.78	1.77			85		300	.26	.26			51		309	.67	.65			37			308	.24	.23		
101-105	2		4	1.35	1.41			3		12	.55	.57			1		6					1			10				
106-110								1		4					1		7												
111-115	3		4												1		8					2			21	1.57	1.78		
116-120	2		2	.19	.23										1		6												
121-130								1		6												1			9				
131-140	1		2																			2			21	1.73	2.31		
141- UP																						1			13				
CHARGES	8		12	.48	.55			5		21	.31	.34			4		26					7			74	.94	1.15		
TOTALS	187		220	1.71	1.71			90		322	.27	.26			55		335	.62	.60			44			382	.38	.38		
																									</				

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								1		4																				
61- 80																														
81- 85																														
86- 90	1							1		3																				
91- 95	5							2		7					8	49	.02	.02					18	146	.02	.02				
96- 99	22	32	.02	.02				42	152	.10	.09				23	139	.06	.06					12	103	.23	.22				
100-100	124	140						37	134	.08	.08				9	56	.68	.68					6	52						
CREDITS	152	180	.01	.01				83	299	.08	.08				40	243	.19	.19					36	300	.09	.08				
101-105	1							3	12						1	7	.25	.25					2	18						
106-110	1	1						2	11	.14	.15				1	7							1	10						
111-115															1	7	.63	.73					1	10	10.00	11.08				
116-120	1	1						1	3														2	19	.21	.25				
121-130	1	2	2.72	3.28				1	6														3	35	4.92	6.07				
131-140	1	2																					1	11						
141- UP	1	3						1	8														3	38						
CHARGES	6	9	.60	.79				8	40	.04	.05				3	21	.29	.31					13	141	1.96	2.42				
TOTALS	158	189	.04	.04				91	339	.08	.08				43	265	.20	.20					49	441	.69	.71				
		\$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							9	477	.42	.31				
81- 85	1	11						2	36					6	182	.10	.08					6	359	.67	.55					
86- 90	4	44	.10	.09				14	232					19	574	.57	.50					4	244	.12	.10					
91- 95	16	187	.93	.86				14	231	.33	.30			8	245	.11	.10					4	319	.30	.28					
96- 99	8	94	.05	.05				12	213	.12	.11			4	146	.38	.37													
100-100	13	157	.02	.02				8	155					9	302	1.67	1.67					6	457	.35	.35					
CREDITS	42	494	.38	.36				52	902	.12	.11			47	1,484	.63	.57					30	1,900	.38	.32					
101-105	3	35	1.00	1.03				5	92	.05	.05			9	322	.09	.09					4	332	.07	.07					
106-110	1	14						2	45					7	259	.04	.04					1	85							
111-115	2	29						1	25	2.82	3.11			4	174	.12	.13					2	202	.38	.43					
116-120								3	69	.32	.38			1	47															
121-130	1	15	.15	.18				2	40	.10	.12			3	148	1.36	1.74					3	284	.23	.30					
131-140								1	26	.04	.05											2	215	.06	.08					
141- UP	1	17	3.56	5.12				1	52	.45	1.51											3	415	.56	1.03					
CHARGES	8	111	.88	1.01				15	349	.36	.45			24	950	.27	.30					15	1,534	.27	.35					
TOTALS	50	605	.47	.46				67	1,250	.19	.19			71	2,434	.49	.48					45	3,434	.33	.33					
		\$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	496	.07	.04				11	2,743	.30	.12			18	3,283	.27	.11													
61- 80	13	1,402	.39	.27				5	2,155	.35	.25			31	4,106	.37	.26													
81- 85														15	589	.44	.36													
86- 90	1	210	.55	.50				2	600	.05	.05			46	1,908	.27	.24													
91- 95	4	580	.15	.13				2	1,237	.69	.63			81	3,008	.44	.40													
96- 99	3	414	.70	.69				1	468	.29	.29			127	1,762	.32	.31													
100-100	4	570	.25	.25				5	2,529	.12	.12			221	4,550	.25	.25													
CREDITS	31	3,673	.33	.25				26	9,732	.30	.19			539	19,207	.32	.23													
101-105	9	1,470	.22	.23				2	1,854	.17	.18			39	4,143	.18	.18													
106-110	2	351	.91	.99				2	990	.04	.04			20	1,774	.21	.22													
111-115	5	761	.21	.24				1	591	.20	.23			17	1,799	.31	.35													
116-120	1	228	.02	.02										9	368	.08	.10													
121-130	2	314	.10	.13				1	1,516	.15	.18			17	2,361	.30	.37													
131-140	1	258	.03	.03										6	511	.04	.05													
141- UP	2	815	.84	1.63				4	4,235	.15	.30			16	5,582	.30	.58													
CHARGES	22	4,197	.37	.44				10	9,187	.15	.20			124	16,539	.25	.32													
TOTALS	53	7,869	.35	.33				36	18,919	.22	.20			663	35,746	.29	.26													

DATE 05/16/06

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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								3				4																	
61- 80	5		3	.02		.01									1		4					3		20					
81- 85	2		2					1			3											1		7					
86- 90	3		4					1			3																		
91- 95	14		15					26		99	.07	.07			28		164	.09	.09			47		387	.19	.18			
96- 99	112		161	2.85		2.77		152		535	.23	.22			91		547	.21	.20			37		307	.36	.35			
100-100	950		958	1.06		1.06		252		883	.50	.50			77		474	.58	.58			46		405	.52	.52			
CREDITS	1,086		1,143	1.29		1.28		435		1,526	.37	.37			197		1,189	.34	.33			134		1,126	.35	.34			
101-105	7		12	.04		.04		9		36	.06	.06			6		36	.02	.02			3		25	3.05	3.09			
106-110	2		1					12		49	.04	.04			6		43	12.21	13.06			6		58	.14	.15			
111-115	3		4					4		18					3		20					2		20	.11	.12			
116-120	3		5					1		6					4		27	.79	.93			7		74	.79	.93			
121-130	6		13					10		51	1.49	1.83			7		49	.04	.05			2		20	.24	.29			
131-140								2		10	.66	.90			1		10					2		24					
141- UP	3		6					4		18																			
CHARGES	24		41	.01		.01		42		188	.46	.53			27		185	2.97	3.36			22		222	.68	.78			
TOTALS	1,110		1,183	1.24		1.24		477		1,714	.38	.38			224		1,374	.70	.69			156		1,348	.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		6					1		10					1		14					3		149	.15	.08			
61- 80	2		18	.15		.12		6		86	.07	.05			13		402	.12	.09			25		1,315	.37	.26			
81- 85	3		34	.03		.02		7		119	.37	.31			16		447	1.17	.97			5		269					
86- 90	6		75	.09		.08		23		395	1.10	.98			24		698	.82	.72			6		376	.21	.18			
91- 95	57		645	3.36		3.13		39		678	3.48	3.22			19		567	.25	.23			7		421	1.02	.95			
96- 99	25		299	.46		.44		27		522	.98	.95			12		409	.07	.07			7		504	.46	.45			
100-100	32		387	.28		.28		27		524	.42	.42			18		566	.03	.03			8		550	.86	.86			
CREDITS	126		1,463	1.65		1.57		130		2,334	1.53	1.42			103		3,104	.43	.38			61		3,585	.48	.39			
101-105	8		98	1.18		1.21		3		61	.01	.01			12		487	.36	.37			6		525	.27	.28			
106-110	5		69	2.05		2.22		4		90	.04	.04			6		232	.45	.49			6		445	.11	.12			
111-115	3		37	.06		.07		12		254	.96	1.08			3		119	.85	.96										
116-120	5		72	.38		.45		6		137	2.01	2.37			9		357	.55	.64			2		171	.36	.43			
121-130	4		62	1.92		2.36		4		92	2.81	3.54			6		282	.94	1.17			2		129	.41	.53			
131-140	2		33	.01		.01		2		55	.17	.23			1		44												
141- UP								2		65	.12	.17			6		352	.92	1.41			2		174	.46	.75			
CHARGES	27		371	1.10		1.24		33		754	1.06	1.24			43		1,873	.62	.74			18		1,445	.27	.30			
TOTALS	153		1,834	1.54		1.51		163		3,088	1.42	1.38			146		4,977	.50	.49			79		5,029	.42	.37			
			\$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		344	.16		.08		7		1,035	.48	.19			20		1,562	.37	.16										
61- 80	16		1,579	.66		.45		1		215	2.43	1.71			72		3,641	.58	.41										
81- 85	5		691	.80		.67		3		2,345	.98	.81			43		3,916	.88	.72										
86- 90	3		476	.49		.43									66		2,027	.65	.57										
91- 95	2		318	.27		.25		1		235	1.73	1.60			240		3,530	1.61	1.50										
96- 99															463		3,283	.52	.51										
100-100	3		481	.01		.01		1		1,410	.14	.14			1,414		6,638	.45	.45										
CREDITS	33		3,888	.51		.38		13		5,240	.75	.52			2,318		24,597	.72	.60										
101-105	1		109												55		1,389	.37	.38										
106-110															47		987	.85	.91										
111-115	4		642	.93		1.05									34		1,114	.85	.96										
116-120	1		131	.34		.40									38		981	.70	.83										
121-130	3		556	.03		.04									44		1,255	.63	.80										
131-140	3		717	.58		.79									13		892	.48	.66										
141- UP															17		615	.67	1.04										
CHARGES	12		2,155	.50		.61									248		7,234	.64	.75										
TOTALS	45		6,044	.51		.44		13		5,240	.75	.52			2,566		31,831	.70	.62										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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		4									
61- 80	6		6			3		9			4		19			1		6				
81- 85	2					1		2			1		5			1		8	.64	.54		
86- 90	4		3			2		5			1		6			2		16				
91- 95	23		22	.02	.02	19		75	.01	.01	25		147	.19	.17	39		315	1.73	1.63		
96- 99	119		166	.58	.57	155		559	.74	.72	90		526	.67	.64	36		313	.31	.30		
100-100	967		991	1.73	1.73	245		853	.77	.77	82		501	.71	.71	59		504	.62	.62		
CREDITS	1,121		1,188	1.52	1.51	425		1,503	.71	.70	204		1,209	.61	.59	138		1,162	.83	.80		
101-105	8		9	.34	.34	10		36	3.59	3.68	10		64	.49	.51	6		56	.43	.45		
106-110	3		1			6		24	.09	.10	9		59	.28	.30	8		76	1.80	1.93		
111-115						3		15	.05	.06	5		33	2.08	2.32	1		10				
116-120						4		19	1.10	1.30	6		46	.05	.06	3		30	.17	.20		
121-130	14		21	.62	.77	8		34	.14	.17	11		87	.40	.50	6		68	.01	.01		
131-140	2		4	.43	.57	5		22	.01	.02	2		17	.02	.02	2		23	3.05	4.16		
141- UP	4		9	.10	.16						1		10	4.87	6.90	1		16				
CHARGES	31		43	.43	.54	36		152	1.05	1.20	44		317	.63	.73	27		278	.85	.99		
TOTALS	1,152		1,231	1.49	1.49	461		1,656	.75	.74	248		1,526	.61	.61	165		1,440	.83	.83		
			\$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		13								4		143	.23	.12		
61- 80	3		28	.02	.01	6		78	.02	.02	14		401	.25	.19	27		1,431	.82	.59		
81- 85	2		20			11		195	3.14	2.63	24		692	.71	.59	3		174	.02	.02		
86- 90	10		111	.47	.42	26		444	.08	.07	35		1,003	.93	.82	6		414	1.14	1.00		
91- 95	57		661	.41	.38	39		708	.89	.82	18		575	.76	.70	9		629	.77	.71		
96- 99	38		430	.14	.14	19		353	1.39	1.35	17		555	1.96	1.91	10		631	.13	.13		
100-100	40		469	.08	.08	32		622	.93	.93	23		825	.33	.33	12		869	.90	.90		
CREDITS	150		1,718	.24	.23	134		2,412	.97	.90	131		4,051	.82	.73	71		4,290	.71	.59		
101-105	7		85	.31	.32	7		127	.54	.55	3		109	.10	.11	9		603	.48	.49		
106-110	5		60	.01	.01	6		121	.07	.08	9		356	.54	.58	2		127	.26	.28		
111-115	6		83	1.06	1.20	6		120	.05	.06	5		182	.89	1.01	1		95	2.74	3.06		
116-120	6		87	.90	1.06	9		209	.45	.52	7		263	3.67	4.33							
121-130	3		47	.03	.03	3		76	.13	.16	7		331	1.97	2.50	4		392	.13	.17		
131-140	1		17	.03	.04	1		21			4		172	.57	.77	1		128	.01	.02		
141- UP						1		28	.70	1.01	4		251	.45	.70	1		78	.02	.02		
CHARGES	28		378	.51	.58	33		702	.29	.33	39		1,664	1.32	1.60	18		1,422	.45	.51		
TOTALS	178		2,097	.29	.28	167		3,114	.82	.79	170		5,715	.96	.94	89		5,712	.64	.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	8		649	.25	.14	9		1,404	1.50	.58	23		2,213	1.04	.45							
61- 80	17		2,049	1.11	.79	4		884	1.64	1.19	85		4,911	1.02	.74							
81- 85	1		101			1		1,248	.48	.39	47		2,445	.70	.58							
86- 90	1		167	.09	.08	1		243	.12	.10	88		2,413	.63	.56							
91- 95	1		102	.01	.01	1		519	.25	.24	231		3,752	.67	.63							
96- 99	6		812	1.05	1.02	2		1,162	.99	.94	492		5,507	.85	.82							
100-100	2		221	1.18	1.18						1,462		5,856	.85	.85							
CREDITS	36		4,103	.87	.65	18		5,460	1.00	.65	2,428		27,097	.84	.69							
101-105											60		1,088	.53	.55							
106-110											48		824	.47	.51							
111-115	1		223	4.20	4.81						28		761	2.00	2.27							
116-120						1		300			36		956	1.22	1.44							
121-130	2		350		.01						58		1,406	.55	.68							
131-140	2		367	1.09	1.50						20		771	.74	1.01							
141- UP											12		390	.46	.71							
CHARGES	5		940	1.43	1.80	1		300			262		6,196	.84	.99							
TOTALS	41		5,043	.97	.79	19		5,761	.95	.63	2,690		33,293	.84	.73							

DATE 05/16/06

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2001 \$2,500 - 4,999					INDUSTRY GRP = 2 \$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1		1								1		3							
61- 80	1										1		4			1		7	3.58	2.71
81- 85						4		12			1		4			4		28	.05	.04
86- 90	5		4			3		9	.16	.14	3		17	1.14	1.01	4		31	.04	.04
91- 95	12		15	.18	.17	10		33	.80	.75	31		184	2.87	2.70	48		402	.48	.45
96- 99	116		157	5.87	5.70	162		594	1.86	1.81	94		550	.86	.84	38		314	.21	.20
100-100	1,001		1,021	1.19	1.19	254		871	.39	.39	80		482	.85	.85	50		430	.44	.44
CREDITS	1,136		1,199	1.79	1.78	433		1,518	.97	.95	211		1,245	1.15	1.12	145		1,212	.39	.38
101-105	5		7	.03	.03	7		27	.36	.36	6		41	.07	.08	11		99	1.83	1.88
106-110	4		1			4		17	10.10	10.96	3		18			6		56	.23	.24
111-115	3		7			3		14	.27	.30	3		22			8		77	1.12	1.25
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			1		8	.16	.22					
141- UP	4		4								2		16			2		30	.29	.46
CHARGES	25		33	.01	.01	25		109	1.76	2.00	27		197	.07	.08	34		338	.88	1.00
TOTALS	1,161		1,232	1.74	1.74	458		1,627	1.02	1.01	238		1,442	1.00	1.00	179		1,550	.50	.50
\$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		6			1		12			3		58	.06	.03	1		42		
61- 80	2		18	.03	.02	2		30	.15	.12	14		415	.08	.06	19		969	1.18	.87
81- 85	1		10			3		54	.21	.18	26		798	.34	.28	4		245	.71	.59
86- 90	6		65	.01	.01	30		505	.77	.68	26		755	.92	.81	10		639	1.37	1.21
91- 95	56		643	.07	.07	30		523	.68	.63	22		648	2.97	2.76	8		575	.71	.66
96- 99	37		440	.26	.25	25		457	.15	.15	12		375	.43	.41	6		374	.98	.97
100-100	41		486	.24	.24	38		710	.76	.76	32		1,039	.96	.96	11		762	.09	.09
CREDITS	144		1,669	.17	.16	129		2,290	.60	.56	135		4,089	1.00	.89	59		3,606	.84	.73
101-105	10		119	.39	.40	10		194	1.61	1.65	9		321	.04	.04	8		508	.50	.52
106-110	2		26	10.12	10.84	6		139	.29	.31	5		165	1.58	1.69	4		315	.22	.24
111-115	7		97	.91	1.03	9		178	.05	.06	7		261	.19	.22	6		449	.12	.13
116-120	2		28	1.63	1.93	11		264	.48	.56	6		268	.56	.66					
121-130	5		74	.15	.19	7		185	3.41	4.27	10		468	1.37	1.72	5		501	.41	.52
131-140	1		16			2		51	1.70	2.32	3		142	1.00	1.34	5		507	.61	.82
141- UP	4		76	.40	.63	1		31			2		181	.01	.03					
CHARGES	31		436	1.10	1.31	46		1,041	1.16	1.33	42		1,806	.70	.84	28		2,280	.39	.46
TOTALS	175		2,105	.36	.36	175		3,331	.77	.77	177		5,895	.91	.88	87		5,886	.67	.64
\$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		635	.84	.43	4		478	1.77	.63	20		1,235	1.12	.50					
61- 80	17		1,929	1.10	.76	7		1,872	.66	.45	64		5,244	.87	.61					
81- 85	3		322	7.67	6.44						46		1,474	1.99	1.66					
86- 90	4		418	.32	.28	1		426	1.10	.98	92		2,868	.90	.79					
91- 95	4		419	.14	.13	2		779	.27	.26	223		4,222	.89	.83					
96- 99	3		488	1.14	1.13						493		3,750	1.02	1.00					
100-100	6		807	.53	.53	2		702	.07	.07	1,515		7,310	.59	.59					
CREDITS	45		5,018	1.25	.95	16		4,257	.66	.46	2,453		26,103	.90	.76					
101-105	2		377	.31	.32						68		1,693	.55	.57					
106-110	2		294	.44	.48						36		1,031	.92	.99					
111-115						1		295			47		1,402	.21	.23					
116-120	1		186	.39	.45	1		442	1.21	1.42	30		1,233	.76	.89					
121-130											52		1,397	1.08	1.35					
131-140	1		293	.02	.02	1		511	.08	.11	19		1,546	.38	.52					
141- UP											15		337	.12	.22					
CHARGES	6		1,151	.28	.32	3		1,249	.46	.57	267		8,640	.61	.72					
TOTALS	51		6,169	1.07	.87	19		5,506	.62	.48	2,720		34,743	.82	.75					

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	2			98.10		79.99		2		7				2		12	1.02	.85		3		21	.22	.18				
86- 90	8		7					3		10				3		19	.49	.43		4		34	.15	.14				
91- 95	14		17					18		66	4.84	4.52		26		153	.03	.03		33		274	.19	.18				
96- 99	87		116	.01	.01			161		587	.20	.19		94		560	.28	.27		35		290	20.38	19.73				
100-100	847		924	.19	.19			234		840	1.50	1.50		98		596	11.83	11.83		69		598	4.59	4.59				
CREDITS	960		1,066	.20	.20			420		1,514	1.12	1.10		223		1,340	5.40	5.27		144		1,217	7.16	6.96				
101-105	9		14	5.26	5.35			9		35	3.20	3.25		8		49	1.06	1.10		4		37	.26	.27				
106-110	2		2											12		86	.23	.25		4		36	.86	.93				
111-115														6		42	.02	.03		3		30						
116-120	1		3					3		15	.33	.39		3		24				5		56	.30	.35				
121-130	4		6					2		11				8		62	.02	.03		7		74	.28	.35				
131-140	3		5					1		6																		
141- UP	3		5	.16	.24									1		8				3		38						
CHARGES	22		34	2.11	2.47			15		66	1.76	1.94		38		273	.27	.31		26		272	.29	.34				
TOTALS	982		1,100	.26	.26			435		1,580	1.15	1.13		261		1,612	4.53	4.53		170		1,489	5.90	5.94				
		\$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																			4		147	.88	.48		
61- 80	4		38	.02	.02			3		55	.01	.01		11		351	.09	.07		28		1,414	1.79	1.33				
81- 85	4		41	.03	.02			12		215	.04	.04		22		650	.13	.11		9		476	1.13	.93				
86- 90	8		87	.03	.03			32		571	.89	.78		27		841	.11	.09		7		435	.77	.67				
91- 95	72		822	.11	.10			51		901	.43	.40		28		858	.28	.26		8		550	1.14	1.06				
96- 99	40		459	.61	.59			37		667	.64	.62		18		632	.96	.94		9		607	.62	.61				
100-100	48		586	1.31	1.31			25		491	.72	.72		36		1,164	.41	.41		6		408						
CREDITS	177		2,038	.56	.53			160		2,899	.58	.54		142		4,498	.34	.31		71		4,038	1.12	.93				
101-105	11		136	.43	.45			8		157	1.28	1.31		11		395	.70	.72		6		462	1.29	1.34				
106-110	2		26	.03	.03			6		130	.75	.81		9		342	.19	.20		4		276	.10	.11				
111-115	4		58	.02	.03			6		127	.03	.04		13		536	.34	.39		5		373	.53	.60				
116-120	6		85	.03	.04			11		268	.88	1.04		4		157	.11	.12		1		68	.07	.09				
121-130	6		86	2.69	3.32			11		257	.29	.36		10		415	1.06	1.32		3		298	.18	.22				
131-140	2		29	.17	.23			7		175	.97	1.31		2		89	.30	.41		2		205	.31	.41				
141- UP	4		74	.02	.03			4		155	.26	.55		2		124	.33	.50		2		165	.84	1.20				
CHARGES	35		495	.61	.73			53		1,269	.65	.81		51		2,058	.51	.59		23		1,848	.59	.68				
TOTALS	212		2,533	.57	.56			213		4,168	.60	.60		193		6,555	.39	.38		94		5,886	.96	.87				
		\$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		748	.39	.19			8		1,426	.40	.17		24		2,327	.43	.19										
61- 80	18		2,109	.84	.61			4		853	.47	.31		72		4,827	.98	.71										
81- 85	5		656	.26	.22									61		2,078	.41	.34										
86- 90	4		455	.13	.11			1		281	.50	.43		97		2,738	.42	.37										
91- 95	2		410	.38	.36			1		615	.18	.16		253		4,667	.42	.40										
96- 99	3		448	.30	.29									484		4,366	1.83	1.78										
100-100	4		545	.30	.30									1,367		6,153	2.11	2.11										
CREDITS	47		5,371	.51	.38			14		3,175	.39	.22		2,358		27,157	1.13	.93										
101-105	4		616	.83	.87									70		1,900	.99	1.03										
106-110	2		412	.22	.24			1		303	.75	.81		42		1,614	.35	.37										
111-115	2		351	.49	.55									39		1,517	.37	.42										
116-120	2		310	.19	.22									36		986	.34	.41										
121-130														51		1,210	.68	.85										
131-140	1		265	1.31	1.82									18		774	.79	1.08										
141- UP	4		1,012	.17	.33									23		1,582	.25	.46										
CHARGES	15		2,966	.46	.60			1		303	.75	.81		279		9,582	.54	.65										
TOTALS	62		8,337	.49	.43			15		3,478	.42	.24		2,637		36,739	.98	.87										

DATE 05/16/06

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	3		3																									
61- 80	3		3					1		3					3		13											
81- 85	4		5	8.52		7.05		2		4				2		11					2		14		.02		.01	
86- 90	2		3					7		21				2		12					1		8		.02		.02	
91- 95	15		15					19		69	.43	.40		22		135	.06	.06		36		297	1.44	1.35				
96- 99	93		117	.08		.08		160		577	.32	.31		103		613	.56	.54		65		547	1.56	.54				
100-100	756		877	1.40		1.40		260		924	.36	.36		128		776	.19	.19		52		448	1.72	1.72				
CREDITS	876		1,023	1.25		1.24		449		1,598	.34	.33		260		1,560	.32	.31		156		1,313	1.15	1.11				
101-105	5		6					10		36	.08	.08		9		57	.13	.13		8		73	.58	.59				
106-110	2		3					6		23	4.05	4.37		3		19	.10	.11		1		9						
111-115	4		7					1		4				5		34	.01	.01		2		18	5.57	6.32				
116-120	3		2					2		10	4.63	5.38		5		38	.84	1.01		5		52	.01	.01				
121-130	4		8	.77		.99		6		28	.01	.01		7		53	.03	.04		5		54	.01	.01				
131-140	5		9					3		13										1		13						
141- UP	4		9					1		4				3		26				1		11						
CHARGES	27		44	.13		.16		29		119	1.22	1.39		32		226	.19	.22		23		229	.62	.71				
TOTALS	903		1,068	1.20		1.20		478		1,717	.40	.40		292		1,786	.30	.30		179		1,542	1.07	1.06				
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	3.51	1.94		3		144	.55	.32				
61- 80	1		11					5		71	.02	.02		20		594	.53	.40		27		1,380	.53	.39				
81- 85	5		51	.04		.03		3		46	.54	.44		16		470	.27	.22		12		622	.18	.15				
86- 90	10		111	.06		.05		26		451	.21	.18		27		797	.25	.22		15		835	.40	.35				
91- 95	66		777	.72		.67		58		1,059	.27	.25		37		1,130	.83	.77		16		1,090	.71	.66				
96- 99	54		636	.73		.70		26		466	1.09	1.06		22		721	.28	.27		6		431	.06	.06				
100-100	61		738	.34		.34		53		1,005	.15	.15		46		1,479	2.30	2.30		13		830	.57	.57				
CREDITS	197		2,323	.55		.53		172		3,108	.35	.33		169		5,207	1.01	.92		92		5,331	.47	.40				
101-105	9		114	.15		.16		7		132	.72	.74		11		385	.47	.48		11		704	.13	.14				
106-110	5		67	3.06		3.31		3		69				12		434	.42	.46		7		443	.08	.09				
111-115	7		98	.06		.07		7		155	.93	1.05		13		459	.06	.07		4		300	.78	.89				
116-120	9		125	.01		.01		5		107	.60	.70		14		565	.12	.14		4		334	.72	.85				
121-130	2		33					6		157	.56	.70		9		408	.25	.31		6		490	.13	.16				
131-140								5		129	.02	.03		2		108	.03	.04		4		350	.99	1.36				
141- UP	3		53	1.79		2.75		8		254	.17	.26		5		261	.99	1.51		3		350	.43	.61				
CHARGES	35		491	.67		.77		41		1,002	.44	.55		66		2,620	.31	.37		39		2,972	.39	.46				
TOTALS	232		2,814	.57		.56		213		4,111	.37	.37		235		7,827	.78	.76		131		8,303	.44	.42				
EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	18		1,426	.15		.08		10		1,882	.48	.20		36		3,482	.36	.17										
61- 80	16		1,608	.22		.15		3		683	.44	.32		79		4,365	.39	.28										
81- 85	6		572	.28		.23		1		443	.01			53		2,239	.21	.17										
86- 90	5		639	.17		.15		3		744	.04	.03		98		3,620	.21	.19										
91- 95	3		405	.48		.44		2		549	.69	.65		274		5,526	.65	.61										
96- 99	3		369	.04		.04		1		534	.03	.03		533		5,010	.41	.40										
100-100	12		1,598	.43		.43		1		327				1,382		9,001	.83	.83										
CREDITS	63		6,617	.26		.20		21		5,161	.31	.20		2,455		33,242	.52	.43										
101-105								1		296	.52	.55				71	1,803	.33	.34									
106-110	3		506	1.43		1.52		1		313	.77	.83		43		1,886	.79	.85										
111-115	1		243	.99		1.12								44		1,316	.57	.65										
116-120	2		247	.71		.83								49		1,481	.42	.50										
121-130	2		365	.03		.04		1		441	.01	.01		48		2,035	.14	.17										
131-140	4		595	.06		.08		1		330	.01	.02		25		1,548	.25	.34										
141- UP	5		1,251	.18		.31		1		463	.02	.04		34		2,683	.29	.47										
CHARGES	17		3,206	.44		.60		5		1,842	.22	.28		314		12,752	.38	.47										
TOTALS	80		9,824	.32		.28		26		7,003	.29	.21		2,769		45,994	.48	.44										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1999 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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR										
0- 60	1																													
61- 80	10		9	.12	.09	2		5			6		27	.28	.21	3		20	.06	.04										
81- 85	5		4			1		3			2		10			3		23	15.85	13.33										
86- 90	12		9	.37	.32	7		22			6		32	.27	.24	4		30	.86	.75										
91- 95	35		40	.23	.22	44		161	.06	.06	83		492	.64	.60	112		900	.22	.20										
96- 99	355		481	.84	.82	516		1,841	.98	.95	239		1,402	.86	.84	79		668	.76	.74										
100-100	8,637		5,360	.73	.73	589		2,045	.78	.78	129		786	.50	.50	66		573	.46	.46										
CREDITS	9,055		5,903	.74	.73	1,159		4,076	.83	.82	465		2,749	.71	.68	267		2,214	.62	.59										
101-105	24		33	1.13	1.15	35		136	1.75	1.79	35		216	.38	.39	18		154	1.59	1.63										
106-110	17		24	.41	.45	18		77	.05	.05	13		88	.09	.09	6		56	.53	.56										
111-115	11		15			11		47	.10	.11	9		66	3.52	3.95	1		9	.41	.46										
116-120	4		2			10		42	.75	.89	6		45	.04	.05	8		81	1.29	1.53										
121-130	15		21	.01	.01	24		114	.30	.37	18		139	.40	.50	12		133	1.63	2.01										
131-140	2		2	.26	.34	5		19			2		15			3		35	.58	.78										
141- UP	7		11	12.44	20.38	11		55	.97	1.46	3		27	.02	.03	7		97	.15	.23										
CHARGES	80		110	1.71	1.95	114		490	.75	.86	86		595	.64	.71	55		566	1.12	1.33										
TOTALS	9,135		6,013	.75	.75	1,273		4,567	.83	.83	551		3,344	.69	.69	322		2,780	.72	.72										
				\$10,000 - 14,999																										
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		13	.13	.07			1		10	.87	.41			2		29	.06	.03			2		67	1.61	.84				
61- 80								5		71	.53	.40			22		613	.71	.53			38		1,903	.44	.31				
81- 85	10		106	.26	.22			18		315	.74	.62			30		854	.54	.45			15		861	.71	.59				
86- 90	26		292	.78	.70			52		856	.35	.31			32		948	.83	.72			9		558	.12	.11				
91- 95	138		1,547	.49	.46			47		829	.62	.57			29		879	1.11	1.03			19		1,259	1.33	1.24				
96- 99	53		611	.49	.48			31		576	1.01	.98			20		680	.36	.35			10		693	1.23	1.21				
100-100	68		818	.20	.20			67		1,316	.90	.90			46		1,488	.87	.87			22		1,651	.33	.33				
CREDITS	297		3,387	.44	.41			221		3,974	.72	.67			181		5,492	.77	.69			115		6,991	.67	.58				
101-105	20		248	.15	.16			12		239	.17	.18			14		504	.53	.54			9		609	1.00	1.04				
106-110	7		92	.05	.06			11		228	.30	.33			5		194	1.33	1.43			5		353	.91	.98				
111-115	10		143	.88	.99			11		237	.92	1.04			14		589	.66	.75			5		346	1.27	1.44				
116-120	15		211	.85	1.00			6		131	.07	.08			8		324	.36	.43			2		163	.26	.30				
121-130	11		168	.76	.94			13		305	.38	.48			8		351	.40	.50			7		600	.46	.58				
131-140	3		54	.14	.19			8		196	.40	.54			8		401	.09	.12			7		595	.94	1.25				
141- UP	3		58	.04	.06			11		366	.45	.74			17		958	.79	1.28			16		1,815	1.40	2.24				
CHARGES	69		974	.50	.57			72		1,703	.41	.51			74		3,322	.59	.75			51		4,480	1.07	1.40				
TOTALS	366		4,361	.45	.44			293		5,677	.63	.63			255		8,813	.70	.70			166		11,471	.83	.82				
				\$100,000 - 249,999																										
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	6		423	.74	.38			11		3,288	.61	.27			25		3,830	.64	.28											
61- 80	23		2,231	.79	.56			8		2,347	.91	.62			117		7,225	.72	.51											
81- 85	1		83	.13	.10									85		2,260	.76	.63												
86- 90	7		812	1.06	.93			1		395	.65	.57			156		3,954	.64	.56											
91- 95	6		787	1.29	1.21			4		2,412	.32	.29			517		9,306	.67	.62											
96- 99	5		882	.46	.45									1,308		7,834	.80	.78												
100-100	14		2,246	.83	.83			8		5,783	.39	.39			9,646		22,067	.61	.61											
CREDITS	62		7,464	.83	.69			32		14,225	.52	.38			11,854		56,475	.67	.57											
101-105	7		1,130	.95	.98									174		3,270	.81	.83												
106-110	4		640	.54	.58			1		350	.64	.68			87		2,104	.60	.65											
111-115	5		647	.30	.33			2		813	.66	.75			79		2,911	.74	.83											
116-120	1		170	1.23	1.44			2		789	.31	.36			62		1,957	.48	.56											
121-130	3		641	.31	.38									111		2,472	.47	.59												
131-140	6		1,267	.90	1.22			1		669	.96	1.33			45		3,254	.76	1.03											
141- UP	5		1,182	.26	.43			8		6,720	.47	.85			88		11,291	.63	1.09											
CHARGES	31		5,677	.61	.76			14		9,342	.51	.81			646		27,259	.65	.88											
TOTALS	93		13,141	.74	.72			46		23,567	.52	.47			12,500		83,734	.67	.64											
				\$250,000 AND OVER																										
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		423	.74	.38			11		3,288	.61	.27			25		3,830	.64	.28											
61- 80	23		2,231	.79	.56			8		2,347	.91	.62			117		7,225	.72	.51											
81- 85	1		83	.13	.10									85		2,260	.76	.63												
86- 90	7		812	1.06	.93			1		395	.65	.57			156		3,954	.64	.56											
91- 95	6		787	1.29	1.21			4		2,412	.32	.29			517		9,306	.67	.62											
96- 99	5		882	.46	.45									1,308		7,834	.80	.78												
100-100	14		2,246	.83	.83			8		5,783	.39	.39			9,646		22,067	.61	.61											
CREDITS	62		7,464	.83	.69			32		14,225	.52	.38			11,854		56,475	.67	.57											
101-105	7		1,130	.95	.98									174		3,270	.81	.83												
106-110	4		640	.54	.58			1		350	.64	.68			87		2,104	.60	.65											
111-115	5		647	.30	.33			2		813	.66	.75			79		2,911	.74	.83											
116-120	1		170	1.23	1.44			2		789	.31	.36			62		1,957	.48	.56											
121-130	3		641	.31	.38									111		2,472	.47	.59												
131-140	6		1,267	.90	1.22			1		669	.96	1.33			45		3,254	.76	1.03											
141- UP	5		1,182	.26	.43			8		6,720	.47	.85			88		11,291	.63	1.09											
CHARGES	31		5,677	.61	.76			14		9,342	.51	.81			646															

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2000 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					2		4	.06	.04			1		4	.01	.01			1		4	.01	.01			
61- 80	9		5					3		9					4		16		.16	.11			1		6	.16	.11		
81- 85	4		3					4		12					2		11	.37	.31			2		15	3.85	3.21			
86- 90	17		16	.18	.16			9		31	6.31	5.53			5		26	.39	.35			7		55	2.16	1.91			
91- 95	50		49	.36	.34			53		192	.08	.08			98		591	.91	.85			115		948	.72	.67			
96- 99	324		412	.47	.45			514		1,837	.46	.44			244		1,442	.71	.69			92		765	.90	.87			
100-100	8,770		5,645	.77	.77			678		2,305	.37	.37			167		1,003	1.34	1.34			87		749	1.69	1.69			
CREDITS	9,176		6,131	.74	.74			1,263		4,389	.43	.42			520		3,090	.95	.92			305		2,542	1.11	1.07			
101-105	33		45	.46	.47			24		95	.79	.80			33		211	.49	.51			15		133	1.17	1.19			
106-110	11		17					15		57	.70	.75			11		73	2.20	2.36			13		123	.93	1.00			
111-115	9		16	.86	.98			9		35	.67	.76			7		48	.08	.09			5		48	.06	.07			
116-120	7		9	8.59	10.22			10		49	.29	.34			9		66	.08	.09			10		103	.05	.06			
121-130	21		38	.72	.90			23		110	1.29	1.59			14		105	.68	.84			9		95	.42	.53			
131-140	8		17	.06	.08			5		27	.17	.23			2		15					3		35					
141- UP	7		12					5		27	.07	.11			4		36	1.63	2.46			7		96	3.68	5.65			
CHARGES	96		153	.92	1.07			91		399	.75	.87			80		554	.73	.82			62		633	1.06	1.24			
TOTALS	9,272		6,285	.75	.75			1,354		4,788	.46	.46			600		3,645	.91	.90			367		3,175	1.10	1.10			
					\$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	.65	.31			7		285	.38	.20			
61- 80	6		55	.22	.16			10		146	.17	.13			28		806	.61	.46			49		2,489	.90	.65			
81- 85	5		50	4.47	3.74			14		250	.24	.21			35		1,033	.44	.37			5		290	.42	.35			
86- 90	31		354	.26	.23			64		1,108	.26	.23			51		1,478	.32	.28			19		1,051	.98	.86			
91- 95	122		1,389	.49	.45			72		1,259	1.17	1.09			34		1,077	1.16	1.08			15		963	.77	.72			
96- 99	57		667	.21	.20			32		603	.44	.43			16		572	.42	.41			12		844	.54	.53			
100-100	99		1,181	.70	.70			65		1,247	.55	.55			42		1,457	.55	.55			27		1,801	.64	.64			
CREDITS	320		3,696	.53	.51			257		4,613	.61	.57			207		6,439	.58	.51			134		7,722	.76	.63			
101-105	20		241	.28	.29			22		447	.68	.70			15		557	1.74	1.80			8		641	.94	.95			
106-110	14		187	2.48	2.67			9		199	.27	.29			19		763	.31	.33			5		388	.61	.65			
111-115	11		162	.15	.17			9		189	.18	.20			12		455	.76	.86			3		222	.12	.14			
116-120	20		298	.65	.76			12		268	.60	.70			6		251	.05	.05			3		230	.01	.01			
121-130	6		94	.25	.31			8		197	.17	.21			15		715	.60	.75			7		612	.52	.65			
131-140	5		88	2.79	3.72			3		74	1.40	1.92			5		240	.39	.53			2		167	.46	.63			
141- UP	7		124	.14	.20			7		246	1.23	2.21			17		1,104	.79	1.30			12		1,437	.36	.61			
CHARGES	83		1,193	.87	1.00			70		1,620	.61	.73			89		4,084	.72	.90			40		3,695	.48	.62			
TOTALS	403		4,890	.62	.61			327		6,233	.61	.60			296		10,523	.63	.64			174		11,418	.67	.63			
					\$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		700	.87	.50			14		3,917	.96	.40			35		4,927	.91	.40										
61- 80	30		3,016	1.43	.99			11		5,088	.92	.64			151		11,636	1.01	.71										
81- 85	9		1,176	1.83	1.51			4		1,354	.42	.35			84		4,195	.87	.72										
86- 90	7		1,022	.95	.84			2		445	.95	.84			212		5,587	.65	.57										
91- 95	8		1,005	.96	.88			1		698	.84	.77			568		8,170	.85	.79										
96- 99	3		409	1.31	1.30			2		1,886	1.08	1.05			1,296		9,437	.68	.66										
100-100	12		1,750	1.51	1.51			6		4,113	.36	.36			9,953		21,251	.73	.73										
CREDITS	77		9,079	1.34	1.07			40		17,500	.77	.53			12,299		65,202	.80	.66										
101-105	7		842	.54	.55			1		375	1.06	1.10			178		3,586	.88	.90										
106-110	6		841	.53	.57										103		2,649	.66	.71										
111-115	5		882	.43	.48			2		1,094	.28	.31			72		3,153	.36	.41										
116-120	4		802	1.69	2.00			2		698	.41	.48			83		2,773	.76	.90										
121-130	6		1,105	.65	.83			1		592	.76	.93			110		3,663	.62	.77										
131-140	3		515	1.30	1.75			4		3,466	.74	.98			40		4,644	.81	1.08										
141- UP	9		2,584	.77	1.29			2		1,899	.53	.91			77		7,564	.67	1.14										
CHARGES	40		7,572	.79	1.02			12		8,126	.61	.82			663		28,031	.69	.88										
TOTALS	117		16,651	1.09	1.05			52		25,626	.72	.58			12,962		93,233	.77	.71										

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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	4		2																	
61- 80	9		8			5	14	7.17	5.47	1	4				4	23	.13	.09		
81- 85	3		3	1.01	.84	3	9	.03	.03	1	6				2	15				
86- 90	10		11	.19	.17	8	25	.11	.10	6	35				8	62	.73	.65		
91- 95	48		48	.54	.51	54	196	.37	.34	82	501	1.13	1.07		115	953	.53	.50		
96- 99	314		415	.91	.89	532	1,910	.60	.58	274	1,615	.44	.43		103	874	.57	.56		
100-100	8,775		5,631	.76	.76	690	2,372	.50	.50	171	1,028	.64	.64		63	540	.33	.33		
CREDITS	9,163		6,118	.76	.76	1,292	4,527	.56	.55	535	3,188	.61	.59		295	2,466	.50	.48		
101-105	21		22	1.10	1.14	46	177	.21	.22	28	179	1.99	2.05		23	200	1.33	1.35		
106-110	8		15	3.24	3.49	16	69	.09	.10	12	78	.07	.08		11	108	.80	.86		
111-115	8		8	.05	.06	8	35	.07	.08	9	63	.01	.01		6	57	1.64	1.84		
116-120	9		14	.06	.07	13	58	.16	.18	5	40	1.78	2.12		12	120	.22	.26		
121-130	12		20			27	119	.85	1.05	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	24.53	35.71	4	21	.13	.19	4	38	3.06	4.85		7	96	.01	.01		
CHARGES	72		100	2.96	3.45	120	503	.32	.36	77	549	1.12	1.28		72	720	1.02	1.18		
TOTALS	9,235		6,218	.80	.80	1,412	5,029	.53	.53	612	3,737	.68	.68		367	3,185	.62	.62		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	
0- 60											4	71	.47	.25		2	100	.01	.01		
61- 80	3		31			3	47	.09	.06	37	1,065	.54	.41		41	2,108	.97	.70			
81- 85	4		41	.62	.51	8	136	2.68	2.25	36	1,131	.88	.73		11	612	.21	.17			
86- 90	15		179	.02	.02	62	1,079	.39	.34	48	1,344	1.16	1.02		11	730	.50	.44			
91- 95	141		1,610	.27	.25	88	1,540	.94	.88	46	1,431	.54	.50		13	746	1.06	.99			
96- 99	64		749	.38	.37	49	908	.97	.95	21	712	.48	.47		11	770	.15	.15			
100-100	79		970	.43	.43	64	1,216	.29	.29	56	1,951	.48	.48		19	1,282	.26	.26			
CREDITS	306		3,580	.33	.31	274	4,927	.71	.66	248	7,704	.68	.60		108	6,348	.60	.50			
101-105	20		253	1.30	1.34	21	430	.65	.67	17	632	.52	.53		6	351	1.12	1.15			
106-110	10		122	.25	.27	6	126	.35	.38	17	640	.51	.55		3	207	1.18	1.28			
111-115	12		166	.50	.57	16	369	.95	1.08	10	390	.51	.58		7	516	.15	.17			
116-120	18		269	.15	.18	15	340	.30	.35	11	444	.36	.42		7	558	.58	.69			
121-130	16		245	1.41	1.76	14	344	.44	.54	13	589	1.18	1.49		3	308	.59	.73			
131-140	3		52	.45	.61	6	166	1.25	1.67	10	516	.24	.32		6	548	.70	.95			
141- UP	10		211	1.77	2.89	7	241	.74	1.30	11	608	.97	1.60		11	1,326	.63	1.04			
CHARGES	89		1,318	.93	1.12	85	2,017	.65	.78	89	3,820	.63	.77		43	3,813	.64	.84			
TOTALS	395		4,897	.49	.49	359	6,943	.69	.69	337	11,524	.66	.65		151	10,162	.61	.60			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	9		820	.76	.41	10	3,971	.70	.31	29	4,964	.69	.32							
61- 80	22		2,042	.76	.53	13	6,627	.87	.63	138	11,968	.84	.61							
81- 85	4		518	.64	.52	2	619	.85	.70	74	3,089	.77	.63							
86- 90	15		2,112	.90	.80	8	3,671	.86	.77	191	9,249	.81	.71							
91- 95	5		622	.24	.22	1	292	.70	.64	593	7,939	.63	.59							
96- 99	5		749	.33	.33	3	1,469	1.22	1.18	1,376	10,172	.63	.61							
100-100	7		1,060	.35	.35	4	1,986	.63	.63	9,928	18,034	.55	.55							
CREDITS	67		7,923	.65	.52	41	18,636	.83	.58	12,329	65,416	.68	.57							
101-105	11		1,489	.32	.32					193	3,734	.67	.68							
106-110	5		757	.53	.58	1	451	.70	.75	89	2,572	.59	.63							
111-115	3		472	.14	.16	1	470	.47	.52	80	2,545	.43	.48							
116-120	4		666	.57	.68					94	2,509	.44	.52							
121-130	7		1,256	.50	.62	4	3,509	.62	.77	127	6,669	.69	.86							
131-140	4		679	.21	.28	2	894	.32	.44	46	2,902	.40	.54							
141- UP	11		3,653	.69	1.33	4	4,696	.83	1.28	75	10,899	.80	1.35							
CHARGES	45		8,972	.52	.70	12	10,020	.69	.94	704	31,830	.65	.85							
TOTALS	112		16,895	.58	.59	53	28,656	.78	.65	13,033	97,246	.67	.63							

DATE 05/16/06

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 INDUSTRY GRP = 3

EXP-MOD	RISKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999						
		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	8		5							2		9			1		7			
81- 85	6		4			3		10	4.38	3.66				1		8		.05	.04	
86- 90	8		7			8		27			8		44		5		39		1.07	.95
91- 95	37		40	.16	.15	55		198	.08	.07	89		545	.25	.24	109		910	.24	.22
96- 99	285		385	.52	.51	479		1,735	.53	.52	306		1,798	.61	.59	110		921	.54	.52
100-100	8,237		5,796	.60	.60	837		2,882	.37	.37	216		1,305	.92	.92	104		893	.52	.52
CREDITS	8,583		6,239	.59	.59	1,383		4,853	.42	.41	623		3,706	.66	.64	331		2,781	.44	.42
101-105	13		18	.31	.31	38		140	.63	.64	28		177	.81	.83	18		159	2.01	2.05
106-110	4		4	.08	.09	13		56	3.80	4.10	16		108	.19	.21	8		75	.19	.21
111-115	7		7			11		47	3.62	4.08	12		85	.07	.08	3		29	.22	.25
116-120	4		8	3.15	3.68	15		68			13		97	.70	.83	6		63	.13	.16
121-130	19		27			24		114	.86	1.06	15		112	4.00	4.94	11		116	2.36	2.94
131-140	5		7			3		17			3		27			5		59	.01	.01
141- UP	7		7	3.85	6.76	2		10			1		9	.08	.12	6		85	.06	.10
CHARGES	59		79	.77	.92	106		452	1.26	1.42	88		614	1.12	1.26	57		587	1.07	1.27
TOTALS	8,642		6,318	.60	.60	1,489		5,305	.49	.49	711		4,320	.72	.72	388		3,368	.55	.55
		\$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		3	.40	.08	1		10			2		39	.01	.01	4		165	2.45	1.27
61- 80	3		29	7.23	5.38	13		188	1.06	.75	35		1,006	.75	.56	49		2,512	.31	.23
81- 85	1		10			14		241	.21	.17	48		1,411	.49	.41	19		1,098	.22	.18
86- 90	32		367	.23	.21	75		1,346	.61	.54	67		2,018	.80	.70	17		1,000	.46	.41
91- 95	189		2,167	.51	.48	91		1,578	.46	.43	42		1,329	.99	.92	16		1,083	.59	.54
96- 99	87		1,032	.62	.60	51		942	.51	.50	22		755	.50	.49	14		1,003	.65	.64
100-100	86		1,047	.34	.34	67		1,260	.38	.38	60		2,158	.74	.74	24		1,637	.71	.71
CREDITS	399		4,654	.52	.49	312		5,565	.49	.46	276		8,715	.73	.65	143		8,497	.51	.43
101-105	27		342	.57	.58	23		469	.26	.27	25		895	.73	.75	16		1,164	.52	.53
106-110	9		115	.10	.10	18		374	.31	.33	21		793	.77	.83	9		664	.30	.33
111-115	11		152	2.04	2.30	17		394	.20	.23	17		666	.38	.43	2		126	.59	.65
116-120	12		176	.15	.17	17		379	.23	.27	12		482	1.80	2.10	2		184	.84	1.00
121-130	14		222	1.13	1.41	14		313	.71	.89	12		629	.36	.46	9		761	.15	.19
131-140	4		63	.01	.01	12		320	.61	.82	15		742	.41	.55	6		528	.19	.25
141- UP	5		114	.65	1.10	9		315	.22	.36	8		531	.40	.73	15		1,851	.38	.61
CHARGES	82		1,183	.73	.85	110		2,565	.35	.41	110		4,738	.66	.79	59		5,278	.37	.47
TOTALS	481		5,837	.56	.55	422		8,129	.45	.45	386		13,453	.70	.69	202		13,775	.46	.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	17		1,363	.85	.43	8		4,552	1.05	.50	39		6,141	1.03	.50					
61- 80	28		2,874	.51	.36	18		6,772	.62	.40	157		13,402	.57	.39					
81- 85	7		877	.39	.33	2		1,164	1.15	.95	101		4,822	.56	.47					
86- 90	5		661	.19	.17						225		5,510	.57	.50					
91- 95	10		1,236	.52	.49	2		976	.68	.62	640		10,060	.54	.51					
96- 99	7		931	.57	.56	2		758	.55	.54	1,363		10,258	.57	.55					
100-100	8		1,026	.32	.32	9		4,677	.51	.51	9,648		22,680	.55	.55					
CREDITS	82		8,967	.51	.39	41		18,898	.73	.49	12,173		72,875	.60	.49					
101-105	10		1,599	.26	.27	3		1,381	.58	.60	201		6,343	.53	.54					
106-110	8		1,374	.25	.27	2		2,298	.56	.60	108		5,860	.48	.52					
111-115	5		1,043	.34	.39	2		996	.66	.75	87		3,544	.54	.61					
116-120	6		1,037	.07	.09	2		806	.42	.49	89		3,302	.50	.59					
121-130	6		1,077	.51	.64	5		4,753	.60	.75	129		8,124	.62	.77					
131-140	3		696	1.89	2.59	2		1,055	2.84	3.72	58		3,515	1.40	1.87					
141- UP	12		4,132	.41	.81	6		5,092	.45	.69	71		12,148	.42	.71					
CHARGES	50		10,958	.43	.59	22		16,381	.68	.86	743		42,835	.58	.73					
TOTALS	132		19,925	.47	.47	63		35,279	.71	.61	12,916		115,711	.59	.56					

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				3	4				1	8			
61- 80	6	3				4	13				3	13				2	14	.01	.01	
81- 85	3	2				2	5				4	20	.36	.30		8	65	.85	.76	
86- 90	8	5	5.33	4.67		8	25	1.61	1.43		7	42				8	895	.20	.19	
91- 95	28	28	9.05	8.51		41	150	.46	.44		72	432	.32	.30	108	1,135	.36	.35		
96- 99	367	488	.40	.39		633	2,274	.36	.35		384	2,274	.21	.21	137	810	.31	.31		
100-100	7,934	5,834	.46	.46		749	2,532	.26	.26		219	1,327	.15	.15	95	2,926	.31	.30		
CREDITS	8,346	6,360	.49	.49		1,438	5,001	.32	.31		692	4,112	.20	.20	351	199	.35	.36		
101-105	19	29	.29	.30		43	161	1.03	1.06		28	179	1.86	1.90	23	74	.39	.42		
106-110	13	21	1.66	1.81		23	99	.34	.36		14	98	2.39	2.58	8	78	.03	.03		
111-115	8	9	1.62	1.83		14	60	.08	.09		7	46	.03	.04	8	97	.36	.42		
116-120	9	13				13	60	.04	.05		12	89	.03	.04	9	90	2.72	3.37		
121-130	12	20	3.99	5.01		23	111	.25	.31		16	118	.06	.08	8	46	1.22	1.64		
131-140	5	6				8	41	1.58	2.13		2	16	.10	.13	4	66	.44	.77		
141- UP	7	8				2	16	.02	.03		5	49	.12	.18	4	64	.72	.83		
CHARGES	73	106	1.30	1.49		126	547	.55	.62		84	596	.99	1.13	64	3,576	.38	.38		
TOTALS	8,419	6,466	.51	.51		1,564	5,547	.34	.34		776	4,708	.30	.30	415					
	\$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	.03	.01		5	69	.08	.06		33	954	.44	.33	58	3,031	.35	.26		
61- 80	1	11				7	110	.11	.09		53	1,562	.25	.21	22	1,171	.38	.31		
81- 85	2	24	5.86	4.86		84	1,483	.39	.34		91	2,732	.51	.45	16	932	.62	.54		
86- 90	23	272	.09	.08		131	2,230	.36	.34		51	1,596	.40	.37	24	1,425	.26	.24		
91- 95	206	2,351	.28	.26		63	1,143	.41	.39		20	717	.20	.19	16	1,053	.54	.53		
96- 99	101	1,163	.32	.31		80	1,519	.26	.26		53	1,803	.27	.27	36	2,318	.36	.36		
100-100	112	1,331	.17	.17		370	6,554	.35	.32		304	9,416	.37	.33	177	10,126	.41	.35		
CREDITS	449	5,166	.27	.26		19	386	.51	.53		22	817	.63	.65	8	579	.26	.27		
101-105	18	220	.53	.54		9	190	.83	.90		19	747	.93	1.01	12	899	.26	.28		
106-110	10	130	.20	.22		19	421	.17	.19		15	602	.16	.18	14	1,124	.44	.50		
111-115	13	181	.16	.18		19	422	.28	.33		13	502	.34	.40	5	426	.22	.27		
116-120	21	312	.99	1.17		11	275	.69	.86		14	628	.28	.35	8	660	.19	.23		
121-130	15	215	1.48	1.84		7	184	.78	1.06		8	410	.42	.57	4	436	.54	.72		
131-140	1	17				3	121	.28	.52		22	1,340	.60	.99	12	1,351	.37	.61		
141- UP	3	57	.01	.02		87	1,998	.46	.54		113	5,046	.52	.65	63	5,476	.34	.42		
CHARGES	81	1,132	.71	.81		457	8,552	.37	.37		417	14,462	.42	.42	240	15,602	.38	.37		
TOTALS	530	6,298	.35	.35		\$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	15	1,389	.42	.24		12	6,327	.39	.20		43	7,986	.42	.22						
61- 80	43	4,871	.35	.25		14	7,440	.51	.36		168	16,411	.43	.30						
81- 85	12	1,591	.45	.37		3	997	.32	.27		110	5,496	.37	.31						
86- 90	8	1,027	.34	.30		4	2,497	.39	.36		253	6,584	.46	.41						
91- 95	6	831	.24	.23		3	1,533	.39	.39		671	12,434	.34	.32						
96- 99	7	1,072	1.09	1.07		4	2,357	.18	.18		9,289	20,861	.31	.31						
100-100	7	1,030	.22	.22		40	21,152	.41	.28		12,265	82,624	.38	.31						
CREDITS	98	11,811	.42	.32		1	410	.98	1.02		186	3,724	.61	.62						
101-105	5	743	.40	.41		5	2,924	.34	.38		113	3,064	.62	.67						
106-110	5	806	.56	.61		109	6,398	.31	.34		107	3,033	.34	.40						
111-115	6	953	.25	.28		3	2,167	.49	.62		120	6,397	.46	.57						
116-120	6	1,112	.26	.30		4	5,699	.23	.31		49	8,234	.28	.38						
121-130	10	2,113	.32	.41		12	11,110	.26	.50		83	17,246	.32	.58						
131-140	6	1,378	.24	.33		25	22,311	.30	.45		767	48,095	.37	.50						
141- UP	13	3,128	.37	.64		65	43,462	.35	.33		13,032	130,719	.38	.36						
CHARGES	51	10,234	.34	.44																
TOTALS	149	22,045	.38	.36																

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

		FOR MANUAL YEAR 1999																			
		UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1				3	4											6	40	.03	.02	
61- 80	15	11	.10	.07	4	12			8	35	.22	.16				4	31	12.09	10.16		
81- 85	7	6			3	8			2	10						7	55	.48	.43		
86- 90	15	12	.26	.23	8	25			6	32	.27	.24				172	1,390	.24	.22		
91- 95	51	59	.16	.15	77	286	.06	.06	123	727	.46	.43				122	1,023	.61	.60		
96- 99	487	675	1.30	1.27	705	2,508	.77	.75	353	2,081	.67	.65				119	1,037	.47	.47		
100-100	9,786	6,511	.78	.78	881	3,067	.69	.69	215	1,317	.58	.58				430	3,576	.52	.49		
CREDITS	10,362	7,275	.82	.82	1,681	5,909	.69	.68	707	4,202	.60	.58				25	216	1.70	1.74		
101-105	32	47	13.29	13.53	46	178	1.36	1.39	43	265	.48	.49				13	122	.31	.33		
106-110	19	25	.40	.43	31	131	.04	.05	19	131	4.06	4.35				3	29	.20	.23		
111-115	16	24			15	65	.07	.08	12	86	2.68	3.02				16	164	.99	1.17		
116-120	8	10			12	52	.61	.72	13	93	.25	.29				16	174	1.30	1.60		
121-130	21	34	.01	.01	36	176	.63	.78	27	203	.29	.36				6	72	.29	.39		
131-140	2	2	.26	.34	8	34	.43	.58	4	32	.01	.02				7	97	.15	.23		
141- UP	10	17	8.26	13.50	15	73	.73	1.09	5	47	.01	.02				86	874	.95	1.12		
CHARGES	108	160	4.84	5.56	163	709	.65	.76	123	858	1.13	1.29				516	4,450	.60	.60		
TOTALS	10,470	7,435	.91	.91	1,844	6,618	.69	.69	830	5,060	.69	.69									
		\$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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	19	.09	.05	2	20	.45	.22	3	43	.04	.02				5	216	.60	.31		
61- 80	2	18	.15	.12	11	158	.28	.20	40	1,161	.62	.47				69	3,542	.40	.28		
81- 85	13	140	.20	.17	25	434	.64	.53	58	1,652	.82	.68				21	1,193	.54	.45		
86- 90	37	423	.56	.50	89	1,502	.58	.51	63	1,856	.74	.64				20	1,254	.22	.20		
91- 95	214	2,410	1.22	1.13	98	1,725	1.71	1.58	51	1,533	.80	.74				26	1,680	1.25	1.16		
96- 99	82	955	.46	.45	66	1,241	.90	.87	35	1,187	.28	.28				21	1,434	.85	.83		
100-100	109	1,313	.35	.35	104	2,030	.80	.80	80	2,621	.66	.66				38	2,765	.48	.48		
CREDITS	460	5,279	.78	.73	395	7,108	.97	.90	330	10,052	.67	.60				200	12,085	.59	.50		
101-105	33	406	.53	.54	15	300	.14	.14	29	1,101	.42	.43				16	1,194	.68	.70		
106-110	13	176	.85	.92	17	362	.20	.22	16	637	.70	.75				12	853	.44	.48		
111-115	15	212	.61	.69	28	596	.79	.90	22	924	1.29	1.46				5	346	1.27	1.44		
116-120	21	295	.70	.83	13	290	.99	1.17	18	733	.48	.57				4	333	.31	.36		
121-130	17	262	1.19	1.47	17	397	.95	1.19	17	751	.62	.77				12	1,047	.42	.53		
131-140	5	86	.09	.12	12	305	1.39	1.89	10	511	.09	.12				8	673	.83	1.11		
141- UP	6	117	.04	.07	15	507	.34	.55	25	1,454	1.36	2.16				20	2,182	1.21	1.95		
CHARGES	110	1,554	.66	.76	117	2,758	.67	.82	137	6,112	.81	.99				77	6,628	.81	1.03		
TOTALS	570	6,833	.75	.74	512	9,866	.89	.88	467	16,164	.72	.72				277	18,713	.67	.64		
		\$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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	19	1,634	.30	.15	28	6,091	.66	.28	64	8,027	.58	.25									
61- 80	49	4,817	.66	.46	12	3,950	.75	.52	216	13,743	.61	.43									
81- 85	8	1,024	.84	.69	3	2,345	.98	.81	144	6,843	.85	.71									
86- 90	12	1,479	.94	.82	2	632	.50	.44	259	7,269	.62	.54									
91- 95	10	1,322	2.92	2.71	7	3,762	.54	.50	829	14,893	1.06	.98									
96- 99	6	987	.46	.45					1,877	12,091	.70	.68									
100-100	28	4,564	.65	.65	15	11,021	.59	.59	11,375	36,247	.64	.64									
CREDITS	132	15,828	.83	.66	67	27,800	.65	.47	14,764	99,113	.71	.59									
101-105	10	1,459	.83	.85	2	1,165	.61	.64	251	6,333	.76	.78									
106-110	6	880	.53	.57	1	350	.64	.68	147	3,668	.63	.68									
111-115	11	1,672	.77	.86	2	813	.66	.75	129	4,767	.90	1.02									
116-120	2	302	.84	.99	3	1,237	.78	.91	110	3,510	.68	.80									
121-130	7	1,349	.17	.21	2	1,324	2.12	2.65	172	5,717	.88	1.10									
131-140	11	2,404	.65	.89	1	669	.96	1.33	67	4,790	.69	.93									
141- UP	10	2,507	.33	.54	8	6,720	.47	.85	121	13,723	.65	1.12									
CHARGES	57	10,573	.55	.70	19	12,279	.73	1.07	997	42,507	.73	.95									
TOTALS	189	26,402	.72	.67	86	40,079	.68	.57	15,761	141,620	.72	.67									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 2000																			
	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	4	.06	.04		1	4				1	4	.01	.01	
61- 80	15	11				7	20				9	39	1.14	.82		2	12	2.08	.05	
81- 85	6	4				5	14				3	17	.25	.21		4	30	2.10	1.74	
86- 90	22	20	.14	.13		12	40	4.87	4.29		7	39	.27	.24		11	87	1.39	1.22	
91- 95	74	72	.25	.24		76	283	.06	.05		135	812	.69	.65		169	1,387	.89	.83	
96- 99	469	614	.47	.46		697	2,495	.51	.49		356	2,094	.68	.66		134	1,126	.76	.73	
100-100	9,915	6,808	.90	.90		973	3,332	.53	.53		262	1,584	1.50	1.50		155	1,330	1.19	1.19	
CREDITS	10,503	7,531	.86	.85		1,772	6,188	.52	.51		773	4,588	.97	.93		476	3,977	.97	.93	
101-105	44	57	.42	.42		38	144	1.46	1.49		46	295	.46	.47		24	214	1.17	1.20	
106-110	14	18				22	87	.49	.53		24	157	1.15	1.24		22	209	1.82	1.95	
111-115	10	19	.73	.83		12	50	.48	.54		15	104	.70	.79		6	58	.05	.06	
116-120	8	9	8.26	9.82		15	74	.49	.57		17	128	.06	.07		13	133	.08	.09	
121-130	38	63	.64	.80		32	149	.98	1.21		26	201	.53	.65		16	173	.24	.29	
131-140	11	22	.13	.17		10	49	.10	.14		4	33	.01	.01		5	58	1.22	1.67	
141- UP	11	20	.04	.07		5	27	.07	.11		6	56	1.87	2.77		10	137	2.63	4.11	
CHARGES	136	208	.77	.90		134	579	.80	.92		138	973	.63	.71		96	982	1.14	1.33	
TOTALS	10,639	7,739	.85	.85		1,906	6,767	.55	.54		911	5,561	.91	.90		572	4,959	1.00	1.00	
		\$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						1	13				2	43	.29	.15		12	466	.32	.17	
61- 80	10	90	.14	.10		18	256	1.14	.86		46	1,329	.47	.35		80	4,131	.86	.62	
81- 85	7	70	3.22	2.69		29	513	1.39	1.17		65	1,914	.51	.43		9	519	.37	.31	
86- 90	43	490	.29	.26		99	1,719	.19	.17		95	2,736	.52	.46		28	1,639	1.02	.90	
91- 95	197	2,252	.46	.43		128	2,258	1.40	1.30		55	1,754	1.11	1.03		28	1,794	.74	.68	
96- 99	98	1,131	.19	.18		62	1,148	.67	.66		38	1,280	1.32	1.29		24	1,586	.50	.49	
100-100	144	1,708	.51	.51		108	2,083	.61	.61		78	2,703	.62	.62		42	2,842	.91	.91	
CREDITS	499	5,740	.43	.41		445	7,989	.82	.76		379	11,759	.71	.63		223	12,977	.79	.66	
101-105	28	341	.28	.28		32	637	.59	.60		21	775	1.29	1.34		18	1,319	.68	.70	
106-110	21	271	2.14	2.29		18	392	.20	.22		30	1,205	.37	.40		10	736	.68	.73	
111-115	20	284	.62	.71		22	468	.26	.29		19	707	.76	.86		10	835	.52	.59	
116-120	29	430	.63	.74		24	540	.48	.56		15	601	1.66	1.96		4	307	.06	.07	
121-130	9	141	.17	.22		11	273	.16	.19		24	1,135	.98	1.23		12	1,102	.35	.43	
131-140	6	105	2.35	3.13		5	116	.89	1.21		11	532	.48	.65		4	389	.29	.39	
141- UP	9	165	.14	.21		9	314	1.03	1.79		24	1,522	.72	1.17		17	1,939	.27	.46	
CHARGES	122	1,738	.81	.94		121	2,740	.48	.56		144	6,476	.84	1.04		75	6,627	.43	.54	
TOTALS	621	7,478	.52	.52		566	10,729	.73	.72		523	18,235	.76	.75		298	19,604	.67	.63	
		\$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	25	2,207	.79	.43		32	7,074	1.05	.43		78	9,816	.95	.42						
61- 80	58	6,234	1.16	.82		22	9,231	.89	.63		267	21,351	.93	.66						
81- 85	12	1,611	1.47	1.21		6	2,849	.68	.56		146	7,542	.86	.71						
86- 90	12	1,756	.59	.52		4	1,422	.55	.48		333	9,947	.58	.51						
91- 95	12	1,581	.68	.63		3	1,465	.52	.48		877	13,659	.81	.76						
96- 99	9	1,222	1.14	1.11		5	3,319	.97	.94		1,892	16,015	.74	.72						
100-100	21	2,946	1.15	1.15		11	7,027	.47	.47		11,709	32,362	.77	.77						
CREDITS	149	17,556	1.04	.80		83	32,386	.79	.54		15,302	110,691	.81	.66						
101-105	9	1,121	.79	.80		1	375	1.06	1.10		261	5,277	.81	.83						
106-110	6	841	.53	.57							167	3,915	.68	.73						
111-115	9	1,510	1.05	1.18		4	1,993	1.06	1.19		127	6,027	.84	.95						
116-120	7	1,462	1.10	1.29		3	999	.29	.34		135	4,682	.76	.90						
121-130	12	2,261	.38	.48		1	592	.76	.93		181	6,089	.53	.66						
131-140	6	1,023	1.21	1.64		4	3,466	.74	.98		66	5,794	.79	1.06						
141- UP	12	3,445	.83	1.42		3	2,745	.52	.93		106	10,370	.65	1.11						
CHARGES	61	11,663	.81	1.05		16	10,170	.71	.95		1,043	42,155	.71	.90						
TOTALS	210	29,219	.95	.87		99	42,556	.77	.60		16,345	152,847	.78	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 2001																												
	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		3											1		3													
61- 80	10		8				5	14	7.17	5.47				2		8					5	30	.93	.65					
81- 85	3		3	1.01	.84		7	22	.01	.01				2		10					6	43	.04	.03					
86- 90	15		16	.14	.12		11	33	.13	.11				10		57	.35	.31			12	93	.50	.44					
91- 95	61		65	.44	.41		66	236	.42	.39				126		758	1.45	1.36			174	1,445	.48	.46					
96- 99	444		593	2.54	2.46		734	2,644	.85	.83				396		2,330	.52	.50			146	1,230	.46	.45					
100-100	9,966		6,852	.82	.82		982	3,376	.46	.46				268		1,616	.76	.76			120	1,030	.74	.74					
CREDITS	10,504		7,539	.95	.94		1,805	6,324	.64	.63				805		4,782	.74	.72			463	3,870	.54	.52					
101-105	28		32	1.22	1.25		55	210	.23	.23				37		242	1.49	1.53			38	333	1.36	1.39					
106-110	12		16	2.96	3.19		21	90	1.98	2.14				18		115	.09	.10			19	184	1.54	.58					
111-115	13		17	.02	.03		12	53	.12	.13				13		92	.01	.01			16	154	1.58	1.77					
116-120	14		20	.04	.05		18	82	.18	.22				5		40	1.78	2.12			15	154	.17	.20					
121-130	16		27				34	148	.71	.88				33		260	.29	.35			18	190	1.42	1.75					
131-140	11		17	.01	.02		8	35	.01	.01				2		16	.13	.18			2	24	9.97	13.57					
141- UP	13		21	10.63	15.72		5	27	.10	.14				6		54	2.15	3.33			10	138	.07	.11					
CHARGES	107		150	2.06	2.44		153	645	.55	.62				114		820	.78	.89			118	1,177	1.14	1.31					
TOTALS	10,611		7,689	.97	.97		1,958	6,969	.63	.63				919		5,602	.75	.74			581	5,047	.68	.68					
			\$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	7.09	4.12		1	12						7		128	.29	.15			3	142	.01						
61- 80	5		49	.01	.01		7	108	.08	.06				55		1,608	.40	.30			66	3,411	.98	.71					
81- 85	6		63	.40	.33		12	208	2.02	1.70				67		2,070	.63	.52			19	1,065	.66	.55					
86- 90	25		292	.02	.02		110	1,897	.43	.38				81		2,291	1.11	.97			26	1,674	.78	.69					
91- 95	214		2,438	.21	.20		130	2,277	.82	.76				72		2,219	1.22	1.14			23	1,418	.93	.87					
96- 99	109		1,285	.39	.38		80	1,479	.73	.71				40		1,337	.41	.40			18	1,205	.40	.39					
100-100	127		1,538	.35	.35		113	2,151	.46	.46				95		3,221	.65	.65			35	2,452	.38	.38					
CREDITS	488		5,678	.30	.28		453	8,132	.64	.60				417		12,875	.77	.68			190	11,367	.71	.61					
101-105	33		413	.91	.94		35	706	.84	.87				30		1,092	.37	.38			17	1,073	.68	.70					
106-110	13		163	1.81	1.94		17	371	.27	.30				30		1,088	.56	.61			9	672	.54	.59					
111-115	19		263	.65	.74		30	644	.57	.65				18		695	.39	.44			14	1,069	.14	.16					
116-120	21		310	.28	.33		29	674	.37	.43				19		800	.39	.46			8	628	.52	.62					
121-130	24		368	.98	1.23		22	551	1.42	1.77				25		1,151	1.34	1.69			11	1,139	.38	.48					
131-140	5		84	.37	.50		9	241	1.22	1.65				16		829	.36	.49			12	1,187	.61	.83					
141- UP	16		321	1.26	2.00		9	298	1.29	2.22				13		789	.75	1.31			15	1,783	.77	1.27					
CHARGES	131		1,922	.90	1.07		151	3,485	.80	.93				151		6,445	.63	.76			86	7,551	.54	.68					
TOTALS	619		7,600	.45	.45		604	11,617	.68	.68				568		19,320	.72	.70			276	18,918	.64	.63					
			\$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		1,998	.67	.35		22	6,490	.99	.45				65		8,790	.90	.42											
61- 80	44		4,419	.88	.62		29	11,715	.72	.50				228		21,370	.77	.55											
81- 85	8		1,002	2.83	2.34		3	1,251	.56	.46				133		5,736	1.04	.86											
86- 90	20		2,682	.94	.83		9	4,097	.89	.79				319		13,133	.83	.73											
91- 95	10		1,201	.18	.17		4	1,503	.51	.47				880		13,559	.69	.64											
96- 99	11		1,581	.66	.65		5	2,073	1.38	1.34				1,983		15,757	.76	.74											
100-100	22		3,276	.82	.82		12	6,451	.60	.60				11,740		31,964	.63	.63											
CREDITS	139		16,160	.90	.71		84	33,581	.79	.56				15,348		110,309	.75	.62											
101-105	17		2,521	.45	.46									290		6,621	.63	.64											
106-110	11		1,706	.46	.49		1	451	.70	.75				151		4,857	.58	.62											
111-115	6		927	.27	.31		3	1,207	1.75	1.94				144		5,122	.70	.79											
116-120	6		1,040	.58	.69		1	442	1.21	1.42				136		4,189	.53	.63											
121-130	8		1,491	.46	.57		7	4,736	.50	.63				198		10,061	.66	.82											
131-140	6		1,261	.14	.19		3	1,405	.24	.32				74		5,100	.41	.56											
141- UP	15		4,973	.58	1.10		7	6,448	.63	.98				109		14,852	.68	1.14											
CHARGES	69		13,919	.47	.62		22	14,689	.66	.90				1,102		50,802	.62	.79											
TOTALS	208		30,078	.70	.68		106	48,270	.76	.62				16,450		161,111	.71	.66											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

	FOR MANUAL YEAR 2002																			
	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
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	RISKS	STD PREM	ACT LR	MAN LR
0- 60	2	1			2	3			2	5			1	3						
61- 80	10	7			2	4			3	13			1	7						
81- 85	8	4	9.02	7.40	7	21	1.98	1.65	2	12	1.02	.85	4	29	.17	.14				
86- 90	18	18			13	43	.83	.73	12	68	.14	.12	10	81	.57	.51				
91- 95	56	67	.09	.09	76	278	1.21	1.13	129	781	.33	.31	155	1,286	.22	.20				
96- 99	383	518	.39	.38	673	2,442	.44	.43	419	2,474	.52	.50	159	1,330	4.86	4.71				
100-100	9,245	6,897	.59	.59	1,115	3,877	.60	.60	330	2,001	4.16	4.16	182	1,570	2.04	2.04				
CREDITS	9,722	7,513	.57	.57	1,888	6,667	.57	.56	897	5,354	1.84	1.79	512	4,306	2.32	2.25				
101-105	24	36	2.32	2.37	50	186	1.10	1.13	37	233	.84	.86	23	205	1.60	1.64				
106-110	6	6	.05	.05	14	59	3.56	3.84	29	201	.20	.22	12	112	.41	.44				
111-115	10	11			11	47	3.62	4.08	19	134	.05	.06	8	81	.49	.55				
116-120	7	13	2.02	2.36	18	83	.06	.07	17	127	.53	.63	11	119	.21	.25				
121-130	23	33			27	131	.75	.93	23	174	2.57	3.17	19	200	1.48	1.83				
131-140	9	14			4	23			3	27			7	80	.46	.62				
141- UP	10	12	2.44	4.05	2	10			2	17	.04	.06	10	136	.04	.06				
CHARGES	89	125	1.11	1.31	126	539	1.28	1.44	130	913	.83	.94	90	933	.83	.99				
TOTALS	9,811	7,638	.58	.58	2,014	7,206	.62	.62	1,027	6,268	1.70	1.68	602	5,239	2.06	2.06				
		\$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	.13	.04	1	10			2	39	.01	.01	12	515	2.01	1.10				
61- 80	7	67	3.14	2.37	17	261	1.25	.89	51	1,513	.53	.40	84	4,319	.78	.57				
81- 85	5	51	.02	.02	27	471	.13	.11	80	2,380	.57	.47	35	1,987	.59	.49				
86- 90	42	479	.19	.16	121	2,160	.64	.57	105	3,174	.59	.52	26	1,577	.54	.47				
91- 95	271	3,098	.39	.36	160	2,776	.45	.42	84	2,637	.67	.62	27	1,858	.71	.66				
96- 99	140	1,653	.61	.59	98	1,782	.56	.54	43	1,489	.66	.65	23	1,610	.64	.63				
100-100	144	1,754	.66	.66	97	1,849	.48	.48	102	3,502	.59	.59	34	2,319	.52	.52				
CREDITS	611	7,110	.52	.49	521	9,309	.53	.49	467	14,735	.60	.54	241	14,185	.70	.59				
101-105	41	514	.49	.51	38	766	.42	.44	39	1,393	.67	.69	28	2,075	.72	.74				
106-110	12	156	.09	.09	29	612	.38	.41	33	1,230	.60	.65	13	941	.25	.26				
111-115	16	221	1.45	1.63	23	521	.16	.18	32	1,272	.35	.40	8	602	.57	.64				
116-120	19	275	.10	.12	29	670	.48	.57	19	797	1.13	1.33	4	326	.52	.61				
121-130	22	338	1.43	1.78	27	615	.50	.62	26	1,228	.63	.80	14	1,237	.24	.30				
131-140	8	127	.05	.07	20	518	.71	.95	19	922	.38	.51	11	1,034	.34	.45				
141- UP	9	188	.40	.67	14	508	.21	.38	11	695	.37	.63	18	2,137	.40	.63				
CHARGES	127	1,821	.65	.76	180	4,211	.41	.50	179	7,538	.59	.69	96	8,351	.45	.55				
TOTALS	738	8,931	.54	.54	701	13,521	.49	.49	646	22,273	.60	.58	337	22,537	.61	.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	32	2,410	.62	.30	22	7,575	.93	.41	78	10,569	.90	.41								
61- 80	52	5,680	.64	.45	32	11,929	.50	.33	259	23,801	.60	.42								
81- 85	15	1,902	.28	.24	5	2,748	.63	.53	188	9,605	.52	.43								
86- 90	13	1,737	.24	.21	2	602	.29	.25	362	9,939	.49	.43								
91- 95	17	2,582	.47	.44	3	1,591	.49	.44	978	16,955	.50	.46								
96- 99	14	1,956	.46	.45	2	758	.55	.54	1,954	16,012	.90	.87								
100-100	16	2,195	.28	.28	14	6,880	.39	.39	11,279	32,844	.81	.81								
CREDITS	159	18,462	.48	.36	80	32,083	.59	.39	15,098	119,725	.69	.56								
101-105	16	2,476	.42	.43	4	1,876	.48	.50	300	9,761	.59	.61								
106-110	14	2,325	.26	.28	3	2,601	.58	.63	165	8,243	.44	.47								
111-115	9	1,834	.37	.42	2	996	.66	.75	138	5,719	.48	.54								
116-120	9	1,516	.10	.12	2	806	.42	.49	135	4,733	.43	.51								
121-130	7	1,211	.47	.59	7	5,628	.57	.71	195	10,796	.60	.75								
131-140	8	1,649	1.25	1.70	3	1,756	2.09	2.79	92	6,150	1.11	1.50								
141- UP	22	6,644	.37	.69	14	10,354	.37	.58	112	20,703	.37	.61								
CHARGES	85	17,655	.43	.57	35	24,018	.59	.77	1,137	66,104	.53	.68								
TOTALS	244	36,117	.45	.44	115	56,101	.59	.49	16,235	185,830	.64	.59								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

		FOR MANUAL YEAR 2003																			
		UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	3			1	2			3	4							1	8			
61- 80	9	5			6	19			6	26							4	27	.01	.01	
81- 85	7	7	6.45	5.35	4	10			6	32	.23	.19					9	72	.76	.68	
86- 90	11	8	3.20	2.79	16	49	.82	.73	9	54							162	1,337	.46	.43	
91- 95	48	51	4.98	4.68	62	225	.44	.41	102	615	.24	.23					214	1,785	.42	.40	
96- 99	482	638	.32	.31	835	3,003	.34	.33	510	3,026	.28	.27					153	1,309	.78	.78	
100-100	8,814	6,851	.57	.57	1,046	3,589	.28	.28	356	2,158	.18	.18					543	4,539	.53	.52	
CREDITS	9,374	7,563	.58	.58	1,970	6,898	.31	.31	992	5,915	.23	.23					33	290	.39	.40	
101-105	25	35	.24	.24	56	209	.81	.83	38	244	1.41	1.44					10	93	.31	.33	
106-110	16	25	1.39	1.51	31	133	.97	1.04	18	125	1.90	2.05					11	106	1.92	2.17	
111-115	12	16	.90	1.01	15	64	.08	.09	13	86	.07	.08					16	168	.23	.28	
116-120	13	16			16	73	.69	.81	17	127	.27	.32					16	178	2.33	2.87	
121-130	17	30	3.09	3.89	30	144	.19	.24	23	170	.05	.07					6	70	.81	1.09	
131-140	11	17			11	54	1.18	1.60	2	16	.10	.13					8	115	.25	.40	
141- UP	12	20			4	28	.01	.02	8	74	.08	.12					100	1,020	.87	1.01	
CHARGES	106	160	.93	1.10	163	706	.63	.72	119	843	.76	.87					643	5,559	.60	.59	
TOTALS	9,480	7,723	.59	.59	2,133	7,603	.34	.34	1,111	6,758	.30	.29									
		\$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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	15	.03	.01	1	10	.33	.18	4	69	.85	.45	9	384	.95	.52					
61- 80	2	21			12	174	.08	.06	54	1,581	.46	.35	94	4,889	.41	.30					
81- 85	8	87	1.65	1.38	12	192	.19	.16	75	2,214	.24	.20	40	2,152	.37	.30					
86- 90	37	427	.08	.07	124	2,166	.31	.27	137	4,103	.47	.42	35	2,012	.47	.41					
91- 95	288	3,314	.42	.39	203	3,521	.33	.31	96	2,971	.54	.50	44	2,834	.43	.40					
96- 99	163	1,893	.45	.43	101	1,822	.55	.53	46	1,584	.25	.24	22	1,484	.40	.39					
100-100	186	2,226	.21	.21	141	2,679	.21	.21	108	3,584	1.22	1.22	55	3,605	.41	.41					
CREDITS	688	7,984	.36	.34	594	10,564	.33	.31	520	16,107	.60	.54	299	17,358	.43	.36					
101-105	30	370	.46	.47	31	609	.49	.50	42	1,524	.47	.49	23	1,616	.17	.17					
106-110	16	212	1.10	1.18	14	304	.52	.56	38	1,440	.62	.67	20	1,427	.19	.21					
111-115	22	307	.12	.13	27	601	.48	.54	32	1,234	.12	.13	20	1,626	.50	.56					
116-120	30	437	.71	.84	27	599	.34	.40	28	1,114	.21	.25	9	760	.44	.52					
121-130	18	263	1.22	1.51	19	472	.60	.74	26	1,185	.41	.51	17	1,435	.18	.22					
131-140	1	17			13	338	.44	.59	10	518	.34	.46	10	1,002	.59	.80					
141- UP	7	128	1.23	1.82	12	427	.24	.41	27	1,601	.66	1.09	18	2,116	.42	.68					
CHARGES	124	1,733	.71	.81	143	3,350	.44	.53	203	8,617	.43	.52	117	9,982	.34	.42					
TOTALS	812	9,717	.42	.42	737	13,913	.35	.35	723	24,723	.54	.53	416	27,340	.40	.38					
		\$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	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	39	3,311	.25	.14	33	10,952	.38	.18	97	14,751	.37	.18									
61- 80	72	7,881	.33	.23	22	10,278	.47	.33	278	24,882	.41	.29									
81- 85	18	2,163	.40	.34	4	1,440	.22	.19	178	8,323	.33	.27									
86- 90	14	1,877	.31	.27	5	1,343	.04	.04	397	12,112	.36	.32									
91- 95	13	1,816	.26	.24	8	4,283	.51	.48	1,026	20,968	.44	.41									
96- 99	13	1,855	.79	.78	5	2,535	.30	.29	2,391	19,624	.40	.39									
100-100	23	3,198	.33	.33	10	5,214	.14	.14	10,892	34,412	.44	.44									
CREDITS	192	22,101	.36	.27	87	36,045	.36	.24	15,259	135,073	.41	.33									
101-105	14	2,213	.28	.29	4	2,560	.34	.35	296	9,670	.37	.38									
106-110	10	1,663	.90	.97	3	1,303	.21	.23	176	6,725	.56	.60									
111-115	12	1,957	.33	.37	6	3,515	.32	.36	170	9,514	.34	.39									
116-120	9	1,587	.29	.34					165	4,882	.34	.40									
121-130	14	2,792	.26	.33	5	4,124	.31	.39	185	10,793	.36	.45									
131-140	11	2,231	.17	.23	5	6,029	.22	.29	80	10,293	.27	.36									
141- UP	20	5,193	.40	.70	17	15,808	.23	.43	133	25,511	.31	.56									
CHARGES	90	17,637	.36	.47	40	33,340	.25	.37	1,205	77,387	.35	.46									
TOTALS	282	39,738	.36	.33	127	69,385	.31	.28	16,464	212,459	.38	.36									

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	13	8				8	13	.02	.01		7	16				2	7	.01		
61- 80	59	42	.03	.02		24	70	1.48	1.09		28	121	.43	.31		15	95	.31	.23	
81- 85	31	24	3.58	2.96		26	75	.57	.47		15	81	.29	.24		22	160	2.75	2.29	
86- 90	81	75	.47	.41		60	190	1.44	1.27		44	249	.19	.17		49	389	.76	.67	
91- 95	290	314	1.01	.94		357	1,307	.43	.41		615	3,694	.65	.61		832	6,846	.46	.43	
96- 99	2,265	3,038	1.01	.99		3,644	13,092	.58	.56		2,034	12,004	.51	.49		775	6,494	1.43	1.38	
100-100	47,726	33,920	.73	.73		4,997	17,240	.51	.51		1,431	8,676	1.51	1.51		729	6,276	1.12	1.12	
CREDITS	50,465	37,420	.76	.75		9,116	31,986	.54	.53		4,174	24,841	.88	.85		2,424	20,268	1.00	.96	
101-105	153	207	3.76	3.85		245	927	.94	.96		201	1,278	.91	.93		143	1,258	1.20	1.23	
106-110	67	90	1.03	1.11		119	500	1.13	1.22		108	728	1.37	1.48		76	719	.82	.88	
111-115	61	87	.32	.37		65	279	.75	.85		72	503	.63	.71		44	427	1.16	1.30	
116-120	50	69	1.53	1.81		79	364	.38	.45		69	515	.39	.47		71	737	.36	.42	
121-130	115	187	.71	.88		159	748	.65	.81		132	1,009	.69	.85		85	916	1.36	1.68	
131-140	44	73	.05	.07		41	195	.43	.58		15	125	.04	.05		26	304	1.41	1.90	
141- UP	56	90	4.33	6.77		31	164	.35	.54		27	249	.92	1.40		45	624	.67	1.06	
CHARGES	546	803	1.91	2.24		739	3,178	.76	.87		624	4,407	.82	.93		490	4,985	.99	1.16	
TOTALS	51,011	38,224	.78	.78		9,855	35,164	.56	.56		4,798	29,249	.87	.86		2,914	25,254	1.00	.99	
		\$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	56	1.80	.78		6	65	.19	.10		18	323	.34	.18		41	1,723	.97	.53	
61- 80	26	245	.93	.68		65	957	.71	.53		246	7,192	.49	.37		393	20,293	.67	.49	
81- 85	39	411	1.03	.86		105	1,818	.83	.70		345	10,231	.54	.45		124	6,916	.51	.42	
86- 90	184	2,110	.24	.21		543	9,443	.43	.38		481	14,160	.65	.57		135	8,156	.62	.55	
91- 95	1,184	13,512	.52	.49		719	12,557	.83	.77		358	11,114	.83	.77		148	9,585	.76	.71	
96- 99	592	6,918	.43	.42		407	7,471	.66	.65		202	6,877	.58	.56		108	7,319	.56	.55	
100-100	710	8,539	.41	.41		563	10,792	.49	.49		463	15,631	.77	.77		204	13,982	.54	.54	
CREDITS	2,746	31,791	.47	.44		2,408	43,103	.63	.58		2,113	65,528	.66	.59		1,153	67,972	.63	.53	
101-105	165	2,044	.54	.56		151	3,019	.54	.56		161	5,885	.60	.62		102	7,278	.58	.59	
106-110	75	978	1.30	1.40		95	2,040	.32	.34		147	5,601	.56	.60		64	4,629	.38	.41	
111-115	92	1,286	.65	.73		130	2,830	.47	.53		123	4,833	.54	.61		57	4,478	.49	.55	
116-120	120	1,748	.52	.61		122	2,773	.48	.56		99	4,044	.69	.82		29	2,355	.41	.48	
121-130	90	1,372	1.10	1.36		96	2,308	.77	.97		118	5,450	.81	1.01		66	5,959	.30	.38	
131-140	25	420	.70	.94		59	1,519	.88	1.19		66	3,313	.34	.46		45	4,284	.55	.73	
141- UP	47	919	.72	1.14		59	2,054	.53	.91		100	6,062	.82	1.35		88	10,158	.62	1.01	
CHARGES	614	8,768	.75	.87		712	16,544	.55	.66		814	35,188	.64	.77		451	39,140	.50	.62	
TOTALS	3,360	40,559	.53	.52		3,120	59,647	.61	.60		2,927	100,715	.66	.65		1,604	107,112	.58	.56	
		\$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	139	11,561	.51	.27		137	38,183	.76	.33		382	51,954	.71	.33						
61- 80	275	29,031	.71	.50		117	47,102	.65	.45		1,248	105,148	.66	.47						
81- 85	61	7,703	.97	.80		21	10,632	.66	.54		789	38,049	.68	.57						
86- 90	71	9,532	.62	.55		22	8,096	.61	.54		1,670	52,400	.58	.51						
91- 95	62	8,502	.81	.75		25	12,604	.52	.48		4,590	80,034	.67	.63						
96- 99	53	7,601	.69	.68		17	8,685	.83	.81		10,097	79,499	.69	.67						
100-100	110	16,179	.66	.66		62	36,594	.47	.47		56,995	167,829	.65	.65						
CREDITS	771	90,108	.70	.54		401	161,895	.63	.43		75,771	574,912	.66	.54						
101-105	66	9,790	.50	.51		11	5,977	.48	.50		1,398	37,663	.60	.62						
106-110	47	7,415	.51	.55		8	4,706	.49	.53		806	27,407	.55	.60						
111-115	47	7,900	.56	.63		17	8,524	.77	.86		708	31,149	.61	.69						
116-120	33	5,906	.52	.61		9	3,484	.61	.72		681	21,996	.54	.64						
121-130	48	9,104	.34	.42		22	16,404	.62	.77		931	43,456	.58	.73						
131-140	42	8,568	.63	.86		16	13,326	.64	.86		379	32,127	.61	.82						
141- UP	79	22,762	.49	.88		49	42,076	.38	.66		581	85,159	.48	.84						
CHARGES	362	71,446	.50	.65		132	94,496	.51	.71		5,484	278,955	.55	.71						
TOTALS	1,133	161,554	.61	.57		533	256,391	.59	.50		81,255	853,867	.63	.58						