

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2000 through 2004. 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 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 INDUSTRY GRP = 1

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | | | |
|---------|---------------|-----|-------|------|------|-----------------|----|-------|-----|------|-----------------|------|------|----|-------|-----------------|------|--------|-------|------|----|-------|-----|------|-------|-------|-------|----|--|--|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | | |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | 1 | | | 2 | | | | 1 | | | 3 | 12.78 | 7.94 | | | | | | | | | | |
| 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 | | | 27 | | | 96 | .12 | .11 | | 22 | | | 127 | .32 | .30 | | | 6 | | 48 | 1.39 | 1.35 | | | |
| 100-100 | 177 | | 172 | .46 | .46 | | | 50 | | | 174 | 1.50 | 1.50 | | 13 | | | 79 | 8.67 | 8.67 | | | 9 | | 78 | .01 | .01 | | | |
| CREDITS | 205 | | 211 | .38 | .38 | | | 83 | | | 292 | .93 | .92 | | 49 | | | 290 | 2.66 | 2.56 | | | 33 | | 274 | .27 | .26 | | | |
| 101-105 | 3 | | 3 | | | | | 4 | | | 13 | .40 | .40 | | 3 | | | 20 | .04 | .04 | | | 5 | | 42 | 2.82 | 2.86 | | | |
| 106-110 | | | | | | | | 1 | | | 5 | .06 | .07 | | 4 | | | 24 | .10 | .11 | | | 1 | | 10 | 13.35 | 14.10 | | | |
| 111-115 | 1 | | 3 | | | | | | | | | | | | 2 | | | 15 | | | | | | | | | | | | |
| 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 | | 13 | | | 94 | .03 | .04 | | | 9 | | 87 | 2.96 | 3.42 | | | |
| TOTALS | 214 | | 222 | .36 | .36 | | | 90 | | | 320 | .87 | .86 | | 62 | | | 384 | 2.02 | 2.01 | | | 42 | | 361 | .92 | .92 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EXP-MOD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 0- 60 | | | | | | | | | | | | | | | 1 | | | 27 | .07 | .04 | | | 1 | | 39 | .22 | .13 | | | |
| 61- 80 | 1 | | 7 | | | | | 2 | | | 32 | 4.97 | 3.97 | | 4 | | | 121 | .26 | .19 | | | 5 | | 265 | .48 | .36 | | | |
| 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 | | | 251 | .07 | .06 | | | 4 | | 230 | .77 | .68 | | | |
| 91- 95 | 18 | | 202 | .43 | .40 | | | 17 | | | 291 | 4.31 | 3.96 | | 3 | | | 103 | 2.76 | 2.55 | | | 5 | | 269 | .48 | .45 | | | |
| 96- 99 | 4 | | 44 | .30 | .29 | | | 9 | | | 159 | .02 | .02 | | 7 | | | 218 | 4.82 | 4.70 | | | 2 | | 111 | 2.30 | 2.23 | | | |
| 100-100 | 5 | | 58 | .03 | .03 | | | 11 | | | 214 | .02 | .02 | | 13 | | | 421 | 1.52 | 1.52 | | | 3 | | 172 | 2.47 | 2.47 | | | |
| CREDITS | 30 | | 335 | .30 | .28 | | | 52 | | | 931 | 1.58 | 1.46 | | 43 | | | 1,330 | 1.55 | 1.39 | | | 21 | | 1,141 | 1.04 | .90 | | | |
| 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 | | 221 | 1.03 | 1.10 | | | |
| 111-115 | 2 | | 28 | .03 | .04 | | | 8 | | | 176 | .47 | .53 | | 2 | | | 70 | .48 | .53 | | | 4 | | 353 | .29 | .33 | | | |
| 116-120 | 3 | | 45 | | | | | 3 | | | 63 | .08 | .09 | | 2 | | | 87 | .23 | .27 | | | 1 | | 77 | .22 | .26 | | | |
| 121-130 | 1 | | 13 | 5.09 | 6.36 | | | | | | | | | | 1 | | | 45 | .15 | .19 | | | 1 | | 98 | .11 | .13 | | | |
| 131-140 | | | | | | | | 1 | | | 22 | | | | 2 | | | 104 | .28 | .37 | | | 2 | | 166 | .48 | .67 | | | |
| 141- UP | 2 | | 42 | .14 | .25 | | | 1 | | | 40 | .04 | .07 | | 3 | | | 167 | .77 | 1.19 | | | 4 | | 418 | .04 | .07 | | | |
| CHARGES | 11 | | 167 | 1.12 | 1.40 | | | 19 | | | 436 | .25 | .28 | | 15 | | | 668 | .39 | .47 | | | 16 | | 1,408 | .33 | .42 | | | |
| TOTALS | 41 | | 502 | .57 | .59 | | | 71 | | | 1,367 | 1.16 | 1.14 | | 58 | | | 1,998 | 1.16 | 1.15 | | | 37 | | 2,549 | .65 | .68 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EXP-MOD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0- 60 | 8 | | 745 | 1.09 | .56 | | | 11 | | | 2,467 | 1.03 | .48 | | 21 | | | 3,277 | 1.03 | .49 | | | | | | | | | | |
| 61- 80 | 11 | | 1,168 | .56 | .40 | | | 7 | | | 3,259 | .68 | .48 | | 32 | | | 4,858 | .66 | .47 | | | | | | | | | | |
| 81- 85 | 2 | | 333 | .66 | .54 | | | 1 | | | 248 | 3.07 | 2.53 | | 15 | | | 901 | 1.25 | 1.04 | | | | | | | | | | |
| 86- 90 | 4 | | 567 | .09 | .08 | | | 1 | | | 734 | .63 | .55 | | 34 | | | 2,000 | .36 | .32 | | | | | | | | | | |
| 91- 95 | 3 | | 474 | .23 | .22 | | | 1 | | | 248 | .17 | .16 | | 79 | | | 1,803 | 1.06 | .99 | | | | | | | | | | |
| 96- 99 | | | | | | | | 1 | | | 270 | .18 | .17 | | 104 | | | 1,110 | 1.34 | 1.31 | | | | | | | | | | |
| 100-100 | 7 | | 974 | .50 | .50 | | | 5 | | | 2,912 | .67 | .67 | | 293 | | | 5,254 | .86 | .86 | | | | | | | | | | |
| CREDITS | 35 | | 4,262 | .55 | .42 | | | 27 | | | 10,138 | .79 | .55 | | 578 | | | 19,203 | .85 | .65 | | | | | | | | | | |
| 101-105 | 2 | | 279 | 2.02 | 2.07 | | | | | | | | | | 25 | | | 620 | 1.16 | 1.19 | | | | | | | | | | |
| 106-110 | | | | | | | | | | | | | | | 16 | | | 442 | 1.17 | 1.25 | | | | | | | | | | |
| 111-115 | 3 | | 404 | .66 | .74 | | | 2 | | | 898 | 2.84 | 3.17 | | 24 | | | 1,946 | 1.56 | 1.75 | | | | | | | | | | |
| 116-120 | 3 | | 660 | .37 | .44 | | | | | | | | | | 16 | | | 953 | .30 | .36 | | | | | | | | | | |
| 121-130 | 4 | | 806 | .25 | .31 | | | | | | | | | | 13 | | | 989 | .29 | .36 | | | | | | | | | | |
| 131-140 | 1 | | 141 | 1.20 | 1.58 | | | | | | | | | | 7 | | | 434 | .64 | .87 | | | | | | | | | | |
| 141- UP | 4 | | 1,094 | 1.94 | 3.39 | | | 1 | | | 845 | .45 | .88 | | 18 | | | 2,642 | 1.01 | 1.79 | | | | | | | | | | |
| CHARGES | 17 | | 3,384 | 1.06 | 1.39 | | | 3 | | | 1,744 | 1.68 | 2.37 | | 119 | | | 8,027 | .97 | 1.26 | | | | | | | | | | |
| TOTALS | 52 | | 7,645 | .77 | .72 | | | 30 | | | 11,882 | .92 | .70 | | 697 | | | 27,230 | .89 | .77 | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 1

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | | |
|---------|---------------|-----|------|------|------|-----------------|----|-------|-----|------|-----------------|-----|-----|----|-------|-----------------|------|------|------|-----|----|-------|-----|------|-------|-------|-----|----|--|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | | | | | | | | 1 | | 7 | .13 | .10 | | |
| 81- 85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86- 90 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91- 95 | 1 | | 1 | | | | | 1 | | 3 | .48 | .41 | | | 2 | | 11 | 1.77 | 1.56 | | | 11 | | 91 | .01 | .01 | | | |
| 96- 99 | 15 | | 23 | 9.37 | 9.14 | | | 38 | | 133 | .07 | .07 | | | 27 | | 159 | .09 | .09 | | | 6 | | 51 | | | | | |
| 100-100 | 187 | | 194 | .53 | .53 | | | 39 | | 137 | .27 | .27 | | | 17 | | 107 | 1.55 | 1.55 | | | 7 | | 59 | 10.19 | 10.19 | | | |
| CREDITS | 203 | | 218 | 1.45 | 1.45 | | | 81 | | 283 | .17 | .17 | | | 59 | | 349 | .57 | .55 | | | 25 | | 208 | 2.92 | 2.80 | | | |
| 101-105 | 2 | | 3 | 5.32 | 5.43 | | | 2 | | 6 | | | | 3 | | 22 | | | | | | 4 | | 34 | .16 | .16 | | | |
| 106-110 | | | | | | | | 1 | | 5 | .02 | .02 | | | 2 | | 12 | | | | | 3 | | 28 | .83 | .89 | | | |
| 111-115 | 2 | | 2 | | | | | 1 | | 4 | | | | 1 | | 8 | | | | | | 1 | | 11 | 2.62 | 2.91 | | | |
| 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 | | | |
| CHARGES | 10 | | 17 | .83 | 1.04 | | | 8 | | 33 | .11 | .13 | | | 9 | | 66 | .01 | .02 | | | 12 | | 119 | 2.52 | 2.90 | | | |
| TOTALS | 213 | | 235 | 1.41 | 1.43 | | | 89 | | 315 | .16 | .16 | | | 68 | | 415 | .48 | .48 | | | 37 | | 327 | 2.78 | 2.83 | | | |

| 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 | | 7 | 13.44 | 7.78 | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 1.87 | 1.56 | | |
| 86- 90 | 4 | | 48 | .03 | .03 | | | 17 | | 296 | .05 | .04 | | | 8 | | 230 | 2.22 | 1.93 | | | 5 | | 305 | .24 | .21 | | |
| 91- 95 | 17 | | 185 | .15 | .14 | | | 12 | | 213 | .22 | .20 | | | 4 | | 139 | .08 | .08 | | | 2 | | 97 | 1.31 | 1.21 | | |
| 96- 99 | 8 | | 96 | 1.00 | .97 | | | 6 | | 114 | 1.20 | 1.16 | | | 7 | | 251 | .19 | .19 | | | 1 | | 61 | .01 | .01 | | |
| 100-100 | 7 | | 82 | .18 | .18 | | | 11 | | 226 | .44 | .44 | | | 7 | | 232 | .68 | .68 | | | 5 | | 408 | 1.08 | 1.08 | | |
| CREDITS | 38 | | 430 | .55 | .52 | | | 49 | | 898 | .38 | .35 | | | 35 | | 1,121 | .71 | .64 | | | 23 | | 1,413 | .83 | .72 | | |
| 101-105 | 3 | | 40 | | | | | 4 | | 82 | .04 | .04 | | | 4 | | 139 | .47 | .49 | | | 3 | | 214 | .39 | .39 | | |
| 106-110 | 2 | | 27 | .30 | .32 | | | 6 | | 124 | .15 | .16 | | | 8 | | 283 | .10 | .10 | | | 2 | | 175 | .24 | .26 | | |
| 111-115 | | | | | | | | 5 | | 97 | .09 | .10 | | | 1 | | 43 | .47 | .52 | | | 2 | | 171 | .16 | .18 | | |
| 116-120 | 1 | | 14 | .03 | .03 | | | 3 | | 70 | .29 | .34 | | | 2 | | 87 | .03 | .04 | | | | | | | | | |
| 121-130 | 3 | | 49 | .09 | .11 | | | 1 | | 22 | .03 | .04 | | | 2 | | 94 | 2.30 | 2.88 | | | 2 | | 243 | .16 | .20 | | |
| 131-140 | 1 | | 16 | .51 | .68 | | | 1 | | 24 | | | | 3 | | 171 | .21 | .29 | | | 3 | | 302 | .24 | .31 | | | |
| 141- UP | 2 | | 35 | | | | | 1 | | 25 | 8.12 | 12.26 | | | | | | | | | 4 | | 457 | 2.96 | 4.92 | | | |
| CHARGES | 12 | | 181 | .12 | .14 | | | 21 | | 445 | .58 | .65 | | | 20 | | 819 | .45 | .52 | | | 16 | | 1,562 | 1.03 | 1.32 | | |
| TOTALS | 50 | | 611 | .42 | .42 | | | 70 | | 1,343 | .44 | .44 | | | 55 | | 1,939 | .60 | .60 | | | 39 | | 2,975 | .94 | .98 | | |

| EXP-MOD | \$100,000 - 249,999 | | | | | \$250,000 AND OVER | | | | | ALL RISKS | | | | | | | | | | | | | | | | |
|---------|---------------------|-----|-------|------|------|--------------------|----|-------|-----|--------|-----------|------|-----|----|-------|-------|--------|------|------|-----|----|-------|-----|------|-----|----|-----|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN |
| 0- 60 | 7 | | 544 | .34 | .18 | | | 7 | | 1,864 | 1.18 | .58 | | | 15 | | 2,415 | 1.03 | .52 | | | | | | | | |
| 61- 80 | 5 | | 452 | .65 | .46 | | | 9 | | 3,216 | .46 | .31 | | | 27 | | 4,168 | .47 | .33 | | | | | | | | |
| 81- 85 | 1 | | 162 | .20 | .17 | | | 1 | | 631 | .29 | .24 | | | 13 | | 1,172 | .58 | .48 | | | | | | | | |
| 86- 90 | 1 | | 152 | .97 | .84 | | | | | | | | | 38 | | 1,044 | .73 | .64 | | | | | | | | | |
| 91- 95 | 1 | | 160 | .06 | .05 | | | 1 | | 432 | 1.17 | 1.07 | | | 65 | | 1,401 | .52 | .48 | | | | | | | | |
| 96- 99 | 3 | | 344 | .72 | .71 | | | 2 | | 604 | 1.75 | 1.71 | | | 113 | | 1,835 | .99 | .97 | | | | | | | | |
| 100-100 | 9 | | 1,410 | 1.76 | 1.76 | | | 6 | | 3,762 | .64 | .64 | | | 295 | | 6,616 | .98 | .98 | | | | | | | | |
| CREDITS | 27 | | 3,223 | 1.05 | .86 | | | 26 | | 10,509 | .75 | .55 | | | 566 | | 18,652 | .80 | .64 | | | | | | | | |
| 101-105 | 4 | | 654 | .95 | .99 | | | | | | | | | 29 | | 1,195 | .66 | .69 | | | | | | | | | |
| 106-110 | 4 | | 655 | .38 | .40 | | | | | | | | | 28 | | 1,309 | .28 | .30 | | | | | | | | | |
| 111-115 | 3 | | 431 | .36 | .41 | | | 1 | | 442 | 4.37 | 4.85 | | | 17 | | 1,209 | 1.79 | 2.02 | | | | | | | | |
| 116-120 | 1 | | 187 | .90 | 1.08 | | | | | | | | | 11 | | 376 | .51 | .61 | | | | | | | | | |
| 121-130 | 1 | | 235 | .24 | .30 | | | 3 | | 1,227 | .14 | .18 | | | 18 | | 1,906 | .26 | .32 | | | | | | | | |
| 131-140 | 1 | | 288 | .09 | .13 | | | | | | | | | 11 | | 822 | .47 | .63 | | | | | | | | | |
| 141- UP | 4 | | 1,320 | .26 | .47 | | | 3 | | 1,752 | .11 | .17 | | | 19 | | 3,616 | .58 | .97 | | | | | | | | |
| CHARGES | 18 | | 3,771 | .43 | .56 | | | 7 | | 3,421 | .67 | .92 | | | 133 | | 10,433 | .62 | .80 | | | | | | | | |
| TOTALS | 45 | | 6,994 | .72 | .73 | | | 33 | | 13,930 | .73 | .61 | | | 699 | | 29,085 | .74 | .68 | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 INDUSTRY GRP = 1

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | | |
|---------|---------------|-----|-------|------|------|-----------------|----|-------|-----|--------|-----------------|------|-----|----|-------|-----------------|--------|------|------|-----|----|-------|-----|------|-------|------|------|----|--|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | |
| 0- 60 | | | | | | | | 1 | | 2 | | | | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | 1 | | 5 | | | | | | | | | | | | |
| 81- 85 | | | | | | | | 2 | | 5 | | | | | | | | | | | | | 1 | | 7 | .66 | .56 | | |
| 86- 90 | | | | | | | | 3 | | 10 | 4.87 | 4.30 | | | 1 | | 5 | | | | | | 1 | | 9 | | | | |
| 91- 95 | 2 | | 4 | | | | | 2 | | 9 | | | | | 14 | | 83 | 1.88 | 1.77 | | | | 13 | | 102 | .08 | .08 | | |
| 96- 99 | 4 | | 8 | | | | | 32 | | 116 | .44 | .43 | | | 18 | | 109 | .23 | .22 | | | | 14 | | 119 | .51 | .50 | | |
| 100-100 | 12 | | 19 | .06 | .06 | | | 43 | | 150 | .01 | .01 | | | 19 | | 120 | .56 | .56 | | | | 11 | | 97 | .04 | .04 | | |
| CREDITS | 179 | | 207 | 1.80 | 1.79 | | | 83 | | 292 | .35 | .34 | | | 53 | | 322 | .77 | .75 | | | | 40 | | 334 | .23 | .22 | | |
| 101-105 | 2 | | 4 | 1.35 | 1.41 | | | 3 | | 12 | .62 | .63 | | | 1 | | 6 | | | | | | 1 | | 10 | | | | |
| 106-110 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 111-115 | 3 | | 4 | | | | | 1 | | 4 | | | | | 1 | | 8 | | | | | | 2 | | 21 | 1.57 | 1.78 | | |
| 116-120 | 2 | | 2 | .19 | .23 | | | | | | | | | | | | | | | | | | 1 | | 11 | | | | |
| 121-130 | | | | | | | | 1 | | 6 | | | | | | | | | | | | | 1 | | 9 | | | | |
| 131-140 | 1 | | 2 | | | | | | | | | | | | | | | | | | | | 2 | | 21 | 4.77 | 6.37 | | |
| 141- UP | | | | | | | | | | | | | | | | | | | | | | | 1 | | 13 | | | | |
| CHARGES | 8 | | 12 | .48 | .55 | | | 5 | | 21 | .34 | .37 | | | 2 | | 14 | | | | | | 8 | | 85 | 1.56 | 1.91 | | |
| TOTALS | 187 | | 219 | 1.73 | 1.73 | | | 88 | | 313 | .35 | .34 | | | 55 | | 335 | .74 | .72 | | | | 48 | | 419 | .50 | .51 | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EXP-MOD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | 4 | | 202 | 3.27 | 1.86 | | |
| 61- 80 | | | | | | | | 1 | | 18 | 5.06 | 3.84 | | | 5 | | 156 | .09 | .07 | | | | 7 | | 393 | .14 | .11 | | |
| 81- 85 | | | | | | | | | | | | | | | 11 | | 353 | 3.01 | 2.49 | | | | 7 | | 413 | 1.17 | .98 | | |
| 86- 90 | 2 | | 24 | | | | | 14 | | 245 | .27 | .24 | | | 10 | | 292 | .42 | .37 | | | 2 | | 142 | .36 | .32 | | | |
| 91- 95 | 10 | | 109 | .01 | .01 | | | 17 | | 282 | .49 | .45 | | | 14 | | 450 | .45 | .42 | | | 3 | | 226 | .28 | .26 | | | |
| 96- 99 | 14 | | 172 | .39 | .38 | | | 10 | | 173 | .50 | .48 | | | 3 | | 102 | .02 | .02 | | | | | | | | | | |
| 100-100 | 10 | | 121 | .30 | .30 | | | 5 | | 98 | .61 | .61 | | | 7 | | 208 | .01 | .01 | | | | 4 | | 274 | .17 | .17 | | |
| CREDITS | 36 | | 427 | .25 | .24 | | | 47 | | 816 | .54 | .50 | | | 50 | | 1,560 | .90 | .80 | | | | 27 | | 1,650 | .82 | .66 | | |
| 101-105 | 3 | | 37 | .04 | .04 | | | 7 | | 141 | .01 | .01 | | | 3 | | 103 | .07 | .07 | | | | 6 | | 449 | .77 | .80 | | |
| 106-110 | 2 | | 27 | .07 | .07 | | | 5 | | 108 | .26 | .28 | | | 4 | | 124 | .50 | .53 | | | | | | | | | | |
| 111-115 | 1 | | 11 | .80 | .90 | | | 1 | | 18 | | | | | 2 | | 71 | .17 | .19 | | | | 1 | | 103 | .66 | .75 | | |
| 116-120 | 2 | | 28 | | | | | | | | | | | | 3 | | 157 | .12 | .14 | | | | 1 | | 74 | .12 | .14 | | |
| 121-130 | 2 | | 30 | | | | | 2 | | 46 | .10 | .12 | | | 3 | | 152 | .94 | 1.19 | | | | 2 | | 179 | .75 | .96 | | |
| 131-140 | 2 | | 35 | .02 | .03 | | | 1 | | 23 | | | | | 2 | | 92 | .18 | .23 | | | | 3 | | 301 | .41 | .54 | | |
| 141- UP | | | | | | | | 1 | | 38 | | | | | 1 | | 40 | | | | | | 1 | | 121 | .03 | .05 | | |
| CHARGES | 12 | | 168 | .08 | .09 | | | 17 | | 373 | .09 | .10 | | | 18 | | 738 | .35 | .41 | | | | 14 | | 1,228 | .56 | .67 | | |
| TOTALS | 48 | | 596 | .20 | .20 | | | 64 | | 1,189 | .40 | .39 | | | 68 | | 2,297 | .73 | .70 | | | | 41 | | 2,878 | .71 | .66 | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EXP-MOD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0- 60 | 3 | | 246 | .14 | .06 | | | 6 | | 1,597 | 1.11 | .42 | | | 14 | | 2,048 | 1.20 | .48 | | | | | | | | | | |
| 61- 80 | 6 | | 697 | .60 | .40 | | | 10 | | 4,159 | .37 | .25 | | | 30 | | 5,428 | .39 | .27 | | | | | | | | | | |
| 81- 85 | 3 | | 368 | .08 | .07 | | | 3 | | 1,584 | .32 | .26 | | | 27 | | 2,730 | .76 | .63 | | | | | | | | | | |
| 86- 90 | 4 | | 621 | .21 | .19 | | | 1 | | 321 | .10 | .09 | | | 40 | | 1,674 | .27 | .24 | | | | | | | | | | |
| 91- 95 | 5 | | 936 | .59 | .55 | | | | | | | | | | 82 | | 2,205 | .51 | .47 | | | | | | | | | | |
| 96- 99 | 4 | | 578 | .44 | .43 | | | | | | | | | | 107 | | 1,388 | .40 | .39 | | | | | | | | | | |
| 100-100 | 4 | | 624 | .18 | .18 | | | 5 | | 2,204 | .19 | .19 | | | 269 | | 4,072 | .27 | .27 | | | | | | | | | | |
| CREDITS | 29 | | 4,071 | .38 | .31 | | | 25 | | 9,865 | .43 | .29 | | | 569 | | 19,544 | .51 | .38 | | | | | | | | | | |
| 101-105 | 2 | | 262 | .57 | .59 | | | 1 | | 495 | .19 | .20 | | | 29 | | 1,518 | .40 | .42 | | | | | | | | | | |
| 106-110 | 4 | | 539 | .36 | .38 | | | | | | | | | | 15 | | 798 | .36 | .38 | | | | | | | | | | |
| 111-115 | 2 | | 440 | .32 | .35 | | | | | | | | | | 14 | | 680 | .38 | .43 | | | | | | | | | | |
| 116-120 | 1 | | 169 | .10 | .12 | | | | | | | | | | 10 | | 442 | .10 | .12 | | | | | | | | | | |
| 121-130 | 1 | | 134 | .09 | .12 | | | 2 | | 875 | .53 | .68 | | | 14 | | 1,431 | .53 | .67 | | | | | | | | | | |
| 131-140 | 4 | | 687 | .54 | .74 | | | 1 | | 701 | 1.66 | 2.28 | | | 16 | | 1,862 | .95 | 1.30 | | | | | | | | | | |
| 141- UP | 6 | | 1,500 | .39 | .63 | | | 7 | | 4,803 | .39 | .63 | | | 17 | | 6,515 | .38 | .61 | | | | | | | | | | |
| CHARGES | 20 | | 3,731 | .39 | .52 | | | 11 | | 6,875 | .52 | .77 | | | 115 | | 13,245 | .47 | .64 | | | | | | | | | | |
| TOTALS | 49 | | 7,802 | .39 | .38 | | | 36 | | 16,740 | .47 | .40 | | | 684 | | 32,789 | .49 | .45 | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 INDUSTRY GRP = 1

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|----|-----|-----|-----|--|--|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | | | | | | | |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | 1 | | 4 | | | | | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86- 90 | 1 | | | | | 1 | | 3 | | | | | | | | 1 | | 8 | | | | | | | | | | |
| 91- 95 | 6 | 8 | | | | 2 | | 7 | | | | | | | | 9 | 55 | .01 | .01 | 18 | 146 | .02 | .02 | | | | | |
| 96- 99 | 22 | 32 | .03 | .03 | | 41 | 148 | .03 | .03 | | 23 | 139 | .06 | .06 | | 13 | 111 | .21 | .20 | | | | | | | | | |
| 100-100 | 123 | 138 | | | | 36 | 130 | .08 | .08 | | 11 | 69 | .55 | .55 | | 6 | 51 | | | | | | | | | | | |
| CREDITS | 152 | 178 | .01 | .01 | | 81 | 292 | .05 | .05 | | 43 | 263 | .18 | .17 | | 38 | 315 | .08 | .08 | | | | | | | | | |
| 101-105 | 1 | | | | | 4 | 17 | .09 | .09 | | | | | | | 2 | 18 | | | | | | | | | | | |
| 106-110 | 1 | 1 | | | | 1 | 5 | | | | 1 | 7 | | | | 1 | 10 | | | | | | | | | | | |
| 111-115 | | | | | | | | | | | | | | | | 1 | 10 | 3.01 | 3.33 | | | | | | | | | |
| 116-120 | 1 | 1 | | | | 1 | 3 | | | | | | | | | 2 | 19 | 2.06 | 2.43 | | | | | | | | | |
| 121-130 | 1 | 2 | 2.72 | 3.28 | | 1 | 6 | | | | | | | | | 4 | 45 | 2.84 | 3.54 | | | | | | | | | |
| 131-140 | 1 | 2 | | | | | | | | | | | | | | 1 | 11 | | | | | | | | | | | |
| 141- UP | 1 | 3 | | | | 1 | 8 | | | | | | | | | 3 | 38 | | | | | | | | | | | |
| CHARGES | 6 | 9 | .60 | .79 | | 8 | 40 | .04 | .05 | | 1 | 7 | | | | 14 | 152 | 1.32 | 1.63 | | | | | | | | | |
| TOTALS | 158 | 187 | .04 | .04 | | 89 | 331 | .05 | .05 | | 44 | 270 | .17 | .17 | | 52 | 467 | .48 | .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 | 44 | | | | | | | | | | | |
| 61- 80 | | | | | | 2 | 34 | .22 | .16 | | 1 | 33 | | | | 9 | 477 | .64 | .47 | | | | | | | | | |
| 81- 85 | 1 | 11 | | | | 1 | 20 | | | | 7 | 217 | .04 | .03 | | 6 | 359 | 1.84 | 1.51 | | | | | | | | | |
| 86- 90 | 4 | 44 | .10 | .09 | | 14 | 232 | .01 | | | 17 | 510 | .60 | .53 | | 4 | 244 | .12 | .10 | | | | | | | | | |
| 91- 95 | 16 | 188 | .69 | .64 | | 14 | 231 | .33 | .30 | | 9 | 288 | .06 | .06 | | 4 | 319 | .23 | .21 | | | | | | | | | |
| 96- 99 | 11 | 125 | .04 | .04 | | 12 | 205 | .10 | .10 | | 4 | 139 | .40 | .39 | | | | | | | | | | | | | | |
| 100-100 | 13 | 156 | .05 | .05 | | 8 | 153 | .68 | .68 | | 10 | 331 | 1.84 | 1.84 | | 7 | 515 | 1.24 | 1.24 | | | | | | | | | |
| CREDITS | 45 | 523 | .28 | .27 | | 51 | 876 | .24 | .22 | | 48 | 1,519 | .66 | .60 | | 31 | 1,958 | .87 | .74 | | | | | | | | | |
| 101-105 | 4 | 49 | .76 | .78 | | 5 | 92 | .05 | .05 | | 9 | 331 | .11 | .11 | | 4 | 332 | .07 | .08 | | | | | | | | | |
| 106-110 | 1 | 14 | | | | 2 | 45 | | | | 7 | 259 | .03 | .03 | | 1 | 85 | | | | | | | | | | | |
| 111-115 | 3 | 45 | .10 | .11 | | 1 | 25 | 3.25 | 3.59 | | 4 | 174 | .12 | .14 | | 2 | 202 | .40 | .45 | | | | | | | | | |
| 116-120 | | | | | | 3 | 69 | .32 | .38 | | 1 | 47 | | | | | | | | | | | | | | | | |
| 121-130 | 1 | 15 | .17 | .21 | | 2 | 40 | .20 | .24 | | 1 | 45 | .06 | .08 | | 3 | 314 | 2.30 | 2.93 | | | | | | | | | |
| 131-140 | | | | | | 1 | 26 | .04 | .05 | | 1 | 52 | | | | 2 | 215 | .07 | .10 | | | | | | | | | |
| 141- UP | 1 | 17 | 2.34 | 3.36 | | 1 | 31 | | | | | | | | | 3 | 415 | .61 | 1.11 | | | | | | | | | |
| CHARGES | 10 | 140 | .60 | .67 | | 15 | 328 | .36 | .41 | | 23 | 908 | .07 | .08 | | 15 | 1,563 | .70 | .90 | | | | | | | | | |
| TOTALS | 55 | 664 | .35 | .34 | | 66 | 1,204 | .27 | .26 | | 71 | 2,427 | .44 | .43 | | 46 | 3,521 | .79 | .80 | | | | | | | | | |
| | | \$100,000 - | 249,999 | | | | \$250,000 AND OVER | | | | | ALL RISKS | | | | | | | | | | | | | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | | | | | | | |
| 0- 60 | 5 | 475 | .43 | .23 | | 11 | 2,889 | .38 | .15 | | 17 | 3,408 | .38 | .16 | | | | | | | | | | | | | | |
| 61- 80 | 14 | 1,530 | .50 | .34 | | 5 | 2,155 | .55 | .40 | | 32 | 4,234 | .53 | .38 | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | 15 | 607 | 1.10 | .91 | | | | | | | | | | | | | | |
| 86- 90 | 1 | 192 | .69 | .62 | | 2 | 600 | .05 | .04 | | 45 | 1,833 | .28 | .24 | | | | | | | | | | | | | | |
| 91- 95 | 4 | 580 | .55 | .50 | | 2 | 1,237 | .74 | .68 | | 84 | 3,058 | .50 | .46 | | | | | | | | | | | | | | |
| 96- 99 | 3 | 414 | 1.23 | 1.22 | | 1 | 468 | .31 | .31 | | 130 | 1,782 | .44 | .43 | | | | | | | | | | | | | | |
| 100-100 | 3 | 344 | .21 | .21 | | 5 | 2,529 | .17 | .17 | | 222 | 4,416 | .43 | .43 | | | | | | | | | | | | | | |
| CREDITS | 30 | 3,536 | .57 | .42 | | 26 | 9,878 | .39 | .25 | | 545 | 19,338 | .46 | .34 | | | | | | | | | | | | | | |
| 101-105 | 9 | 1,477 | .32 | .33 | | 2 | 1,854 | .21 | .21 | | 40 | 4,171 | .23 | .24 | | | | | | | | | | | | | | |
| 106-110 | 2 | 351 | .76 | .83 | | 2 | 990 | .03 | .03 | | 19 | 1,769 | .17 | .18 | | | | | | | | | | | | | | |
| 111-115 | 5 | 761 | .18 | .20 | | 1 | 591 | .20 | .23 | | 17 | 1,808 | .26 | .30 | | | | | | | | | | | | | | |
| 116-120 | 1 | 228 | .02 | .02 | | | | | | | 9 | 368 | .18 | .21 | | | | | | | | | | | | | | |
| 121-130 | 3 | 439 | .22 | .28 | | 1 | 1,516 | .27 | .33 | | 17 | 2,423 | .57 | .70 | | | | | | | | | | | | | | |
| 131-140 | 1 | 258 | .03 | .03 | | | | | | | 7 | 564 | .04 | .05 | | | | | | | | | | | | | | |
| 141- UP | 2 | 788 | 2.13 | 4.11 | | 3 | 3,573 | .31 | .66 | | 15 | 4,873 | .63 | 1.29 | | | | | | | | | | | | | | |
| CHARGES | 23 | 4,303 | .62 | .74 | | 9 | 8,525 | .24 | .33 | | 124 | 15,976 | .39 | .51 | | | | | | | | | | | | | | |
| TOTALS | 53 | 7,839 | .59 | .56 | | 35 | 18,403 | .32 | .27 | | 669 | 35,314 | .43 | .39 | | | | | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | |
|---------|---------------|-----|------|-----|----|-----------------|----|-------|-----|------|-----------------|----|-----|----|-------|-----------------|------|-----|----|-----|----|-------|-----|------|-----|----|-----|----|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | 1 | | | | | | | 2 | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86- 90 | 1 | | | | | | | 2 | | | | | | | 1 | | | | | | | | | | | | | |
| 91- 95 | 1 | | | | | | | 3 | | | | | | | 3 | | | | | | | | | | | | | |
| 96- 99 | 20 | | | | | | | 48 | | | | | | | 26 | | | | | | | | | | | | | |
| 100-100 | 120 | | | | | | | 39 | | | | | | | 15 | | | | | | | | | | | | | |
| CREDITS | 142 | | | | | | | 93 | | | | | | | 45 | | | | | | | | | | | | | |
| 101-105 | | | | | | | | 5 | | | | | | | 3 | | | | | | | | | | | | | |
| 106-110 | | | | | | | | | | | | | | | 1 | | | | | | | | | | | | | |
| 111-115 | | | | | | | | 2 | | | | | | | 9 | | | | | | | | | | | | | |
| 116-120 | | | | | | | | 1 | | | | | | | 2 | | | | | | | | | | | | | |
| 121-130 | 1 | | | | | | | 2 | | | | | | | 1 | | | | | | | | | | | | | |
| 131-140 | 1 | | | | | | | 1 | | | | | | | 9 | | | | | | | | | | | | | |
| 141- UP | 2 | | | | | | | 2 | | | | | | | | | | | | | | | | | | | | |
| CHARGES | 4 | | | | | | | 13 | | | | | | | 7 | | | | | | | | | | | | | |
| TOTALS | 146 | | | | | | | 106 | | | | | | | 52 | | | | | | | | | | | | | |

| 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 | | | | | | | 1 | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | | | 4 | | | | | | | | | | | | | | |
| 86- 90 | 3 | | | | | | | 9 | | | | | | | 8 | | | | | | | | | | | | | | |
| 91- 95 | 16 | | | | | | | 18 | | | | | | | 21 | | | | | | | | | | | | | | |
| 96- 99 | 22 | | | | | | | 9 | | | | | | | 4 | | | | | | | | | | | | | | |
| 100-100 | 13 | | | | | | | 9 | | | | | | | 6 | | | | | | | | | | | | | | |
| CREDITS | 54 | | | | | | | 46 | | | | | | | 44 | | | | | | | | | | | | | | |
| 101-105 | 5 | | | | | | | 2 | | | | | | | 2 | | | | | | | | | | | | | | |
| 106-110 | 2 | | | | | | | | | | | | | | 4 | | | | | | | | | | | | | | |
| 111-115 | | | | | | | | 3 | | | | | | | 4 | | | | | | | | | | | | | | |
| 116-120 | 4 | | | | | | | 2 | | | | | | | 4 | | | | | | | | | | | | | | |
| 121-130 | 4 | | | | | | | 3 | | | | | | | 3 | | | | | | | | | | | | | | |
| 131-140 | 1 | | | | | | | 1 | | | | | | | 2 | | | | | | | | | | | | | | |
| 141- UP | 4 | | | | | | | 3 | | | | | | | 2 | | | | | | | | | | | | | | |
| CHARGES | 20 | | | | | | | 14 | | | | | | | 21 | | | | | | | | | | | | | | |
| TOTALS | 74 | | | | | | | 60 | | | | | | | 65 | | | | | | | | | | | | | | |

| 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 | | | | | | | 9 | | | | | | | 12 | | | | | | | | | | | | | | |
| 61- 80 | 7 | | | | | | | 6 | | | | | | | 21 | | | | | | | | | | | | | | |
| 81- 85 | 5 | | | | | | | 1 | | | | | | | 19 | | | | | | | | | | | | | | |
| 86- 90 | 2 | | | | | | | 1 | | | | | | | 33 | | | | | | | | | | | | | | |
| 91- 95 | 2 | | | | | | | 1 | | | | | | | 80 | | | | | | | | | | | | | | |
| 96- 99 | 2 | | | | | | | 1 | | | | | | | 148 | | | | | | | | | | | | | | |
| 100-100 | 3 | | | | | | | 6 | | | | | | | 222 | | | | | | | | | | | | | | |
| CREDITS | 24 | | | | | | | 25 | | | | | | | 535 | | | | | | | | | | | | | | |
| 101-105 | 1 | | | | | | | 3 | | | | | | | 29 | | | | | | | | | | | | | | |
| 106-110 | 5 | | | | | | | 1 | | | | | | | 16 | | | | | | | | | | | | | | |
| 111-115 | 4 | | | | | | | 4 | | | | | | | 21 | | | | | | | | | | | | | | |
| 116-120 | | | | | | | | 1 | | | | | | | 17 | | | | | | | | | | | | | | |
| 121-130 | 6 | | | | | | | | | | | | | | 25 | | | | | | | | | | | | | | |
| 131-140 | | | | | | | | 1 | | | | | | | 8 | | | | | | | | | | | | | | |
| 141- UP | 4 | | | | | | | 3 | | | | | | | 28 | | | | | | | | | | | | | | |
| CHARGES | 20 | | | | | | | 13 | | | | | | | 144 | | | | | | | | | | | | | | |
| TOTALS | 44 | | | | | | | 38 | | | | | | | 679 | | | | | | | | | | | | | | |

DATE 06/11/07

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 | 7 | 6 | | | | 3 | 9 | | | | 4 | 19 | | | | 1 | 6 | | | | | | | | |
| 81- 85 | 2 | | | | | 1 | 2 | | | | 1 | 5 | | | | 1 | 8 | .64 | .54 | | | | | | |
| 86- 90 | 4 | 3 | | | | 3 | 9 | .24 | .21 | | 1 | 6 | | | | 2 | 16 | | | | | | | | |
| 91- 95 | 26 | 26 | .02 | .01 | | 19 | 75 | .01 | .01 | | 24 | 142 | .19 | .18 | | 39 | 316 | 1.45 | 1.36 | | | | | | |
| 96- 99 | 121 | 166 | .59 | .57 | | 154 | 556 | .74 | .72 | | 87 | 506 | .57 | .55 | | 36 | 313 | .31 | .30 | | | | | | |
| 100-100 | 969 | 991 | 1.72 | 1.72 | | 246 | 858 | .78 | .78 | | 83 | 508 | .76 | .76 | | 60 | 512 | .42 | .42 | | | | | | |
| CREDITS | 1,129 | 1,192 | 1.51 | 1.50 | | 426 | 1,509 | .72 | .71 | | 201 | 1,191 | .59 | .57 | | 139 | 1,171 | .66 | .64 | | | | | | |
| 101-105 | 10 | 11 | .26 | .27 | | 11 | 40 | 4.89 | 5.04 | | 9 | 58 | .54 | .56 | | 6 | 56 | .43 | .45 | | | | | | |
| 106-110 | 2 | 1 | | | | 5 | 19 | .11 | .12 | | 10 | 65 | .25 | .27 | | 8 | 76 | 1.80 | 1.93 | | | | | | |
| 111-115 | 1 | | | | | 3 | 15 | .05 | .06 | | 5 | 33 | 1.93 | 2.15 | | 2 | 19 | .05 | .06 | | | | | | |
| 116-120 | | | | | | 4 | 19 | 1.10 | 1.30 | | 6 | 46 | .05 | .06 | | 2 | 19 | .24 | .29 | | | | | | |
| 121-130 | 13 | 20 | .64 | .80 | | 8 | 34 | .14 | .17 | | 12 | 96 | .37 | .45 | | 6 | 68 | .01 | .01 | | | | | | |
| 131-140 | 2 | 4 | .43 | .57 | | 5 | 22 | .01 | .02 | | 2 | 17 | .02 | .02 | | 1 | 12 | 5.59 | 7.69 | | | | | | |
| 141- UP | 4 | 9 | .10 | .16 | | | | | | | 1 | 10 | 4.87 | 6.90 | | 1 | 16 | | | | | | | | |
| CHARGES | 32 | 45 | .41 | .51 | | 36 | 151 | 1.49 | 1.71 | | 45 | 325 | .60 | .70 | | 26 | 266 | .89 | 1.02 | | | | | | |
| TOTALS | 1,161 | 1,236 | 1.47 | 1.47 | | 462 | 1,660 | .79 | .79 | | 246 | 1,516 | .59 | .59 | | 165 | 1,437 | .71 | .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 | | | | | | 1 | 13 | | | | | | | | | 4 | 143 | .23 | .12 | | | | | | |
| 61- 80 | 3 | 29 | .02 | .01 | | 6 | 78 | .02 | .02 | | 14 | 401 | .25 | .19 | | 27 | 1,431 | .85 | .61 | | | | | | |
| 81- 85 | 2 | 20 | | | | 11 | 195 | 3.14 | 2.63 | | 24 | 692 | .87 | .72 | | 3 | 174 | .02 | .02 | | | | | | |
| 86- 90 | 10 | 109 | .45 | .40 | | 27 | 464 | .09 | .08 | | 34 | 982 | .99 | .87 | | 6 | 414 | 1.09 | .96 | | | | | | |
| 91- 95 | 58 | 672 | .92 | .86 | | 38 | 687 | .86 | .79 | | 20 | 626 | .84 | .78 | | 9 | 629 | .84 | .77 | | | | | | |
| 96- 99 | 36 | 405 | .13 | .13 | | 23 | 424 | .99 | .96 | | 18 | 581 | 2.07 | 2.01 | | 10 | 631 | .13 | .13 | | | | | | |
| 100-100 | 41 | 484 | .09 | .09 | | 32 | 622 | .93 | .93 | | 23 | 822 | .33 | .33 | | 12 | 869 | .91 | .91 | | | | | | |
| CREDITS | 150 | 1,718 | .45 | .42 | | 138 | 2,483 | .90 | .84 | | 133 | 4,105 | .89 | .80 | | 71 | 4,290 | .72 | .61 | | | | | | |
| 101-105 | 7 | 85 | .31 | .32 | | 7 | 127 | .54 | .55 | | 2 | 77 | .15 | .15 | | 9 | 603 | .48 | .49 | | | | | | |
| 106-110 | 5 | 60 | | | | 6 | 121 | .07 | .08 | | 9 | 356 | .54 | .58 | | 1 | 65 | .48 | .52 | | | | | | |
| 111-115 | 5 | 70 | 1.25 | 1.41 | | 6 | 120 | .05 | .06 | | 5 | 182 | .89 | 1.01 | | 1 | 95 | 2.74 | 3.06 | | | | | | |
| 116-120 | 7 | 100 | .78 | .92 | | 9 | 209 | .45 | .52 | | 7 | 263 | 2.22 | 2.62 | | 1 | 71 | .03 | .04 | | | | | | |
| 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 | 379 | .51 | .57 | | 33 | 702 | .29 | .33 | | 38 | 1,632 | 1.11 | 1.35 | | 18 | 1,430 | .44 | .51 | | | | | | |
| TOTALS | 178 | 2,098 | .46 | .45 | | 171 | 3,185 | .77 | .74 | | 171 | 5,737 | .96 | .93 | | 89 | 5,720 | .65 | .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 | 9 | 684 | .31 | .16 | | 8 | 1,317 | 2.55 | 1.02 | | 23 | 2,161 | 1.66 | .74 | | | | | | | | | | | |
| 61- 80 | 18 | 2,134 | 1.03 | .74 | | 4 | 884 | 1.84 | 1.34 | | 87 | 4,997 | 1.03 | .74 | | | | | | | | | | | |
| 81- 85 | 1 | 101 | | | | 1 | 1,248 | .49 | .39 | | 47 | 2,445 | .75 | .61 | | | | | | | | | | | |
| 86- 90 | 1 | 167 | .09 | .08 | | 1 | 243 | .12 | .10 | | 89 | 2,413 | .65 | .57 | | | | | | | | | | | |
| 91- 95 | 1 | 102 | .01 | .01 | | 1 | 519 | .26 | .24 | | 235 | 3,794 | .76 | .71 | | | | | | | | | | | |
| 96- 99 | 5 | 712 | 1.24 | 1.19 | | 1 | 410 | .41 | .39 | | 491 | 4,704 | .79 | .76 | | | | | | | | | | | |
| 100-100 | 2 | 221 | 1.15 | 1.15 | | 1 | 432 | .35 | .35 | | 1,469 | 6,319 | .80 | .80 | | | | | | | | | | | |
| CREDITS | 37 | 4,121 | .87 | .63 | | 17 | 5,053 | 1.20 | .79 | | 2,441 | 26,833 | .89 | .73 | | | | | | | | | | | |
| 101-105 | | | | | | | | | | | 61 | 1,056 | .61 | .63 | | | | | | | | | | | |
| 106-110 | | | | | | | | | | | 46 | 762 | .51 | .55 | | | | | | | | | | | |
| 111-115 | 1 | 223 | 4.69 | 5.36 | | | | | | | 29 | 758 | 2.15 | 2.43 | | | | | | | | | | | |
| 116-120 | | | | | | 1 | 300 | | | | 37 | 1,028 | .76 | .90 | | | | | | | | | | | |
| 121-130 | 2 | 350 | | .01 | | | | | | | 58 | 1,414 | .54 | .68 | | | | | | | | | | | |
| 131-140 | 2 | 367 | 1.52 | 2.09 | | | | | | | 19 | 760 | .96 | 1.30 | | | | | | | | | | | |
| 141- UP | | | | | | | | | | | 12 | 390 | .46 | .71 | | | | | | | | | | | |
| CHARGES | 5 | 940 | 1.71 | 2.16 | | 1 | 300 | | | | 262 | 6,169 | .83 | .98 | | | | | | | | | | | |
| TOTALS | 42 | 5,061 | 1.02 | .81 | | 18 | 5,353 | 1.13 | .76 | | 2,703 | 33,002 | .88 | .76 | | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2001 INDUSTRY GRP = 2

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|-----|-----------------|----------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 1 | 1 | | | | | | | | | 1 | 3 | | | | | | | | | | |
| 61- 80 | 1 | | | | | | | | | | 1 | 4 | | | 2 | 14 | 1.78 | 1.36 | | | | |
| 81- 85 | | | | | | 4 | 12 | | | | 2 | 9 | .05 | .04 | 4 | 28 | .05 | .04 | | | | |
| 86- 90 | 5 | 4 | | | | 2 | 6 | | | | 2 | 12 | .19 | .17 | 4 | 31 | .04 | .04 | | | | |
| 91- 95 | 14 | 18 | .15 | .14 | | 10 | 33 | .98 | .92 | | 31 | 184 | 2.98 | 2.80 | 48 | 402 | .51 | .48 | | | | |
| 96- 99 | 116 | 154 | 5.76 | 5.60 | | 165 | 604 | .93 | .90 | | 94 | 550 | .78 | .76 | 39 | 322 | .20 | .20 | | | | |
| 100-100 | 1,006 | 1,024 | 1.64 | 1.64 | | 253 | 870 | .32 | .32 | | 78 | 471 | .23 | .23 | 51 | 438 | .35 | .35 | | | | |
| CREDITS | 1,143 | 1,200 | 2.14 | 2.12 | | 434 | 1,525 | .57 | .57 | | 209 | 1,234 | .88 | .86 | 148 | 1,235 | .37 | .35 | | | | |
| 101-105 | 6 | 8 | .02 | .02 | | 10 | 38 | .25 | .26 | | 7 | 48 | 1.08 | 1.10 | 10 | 90 | .44 | .45 | | | | |
| 106-110 | 4 | 1 | | | | 4 | 17 | 10.11 | 10.97 | | 3 | 18 | | | 5 | 48 | .27 | .29 | | | | |
| 111-115 | 3 | 7 | | | | 3 | 14 | .27 | .30 | | 3 | 22 | | | 7 | 69 | 1.28 | 1.44 | | | | |
| 116-120 | 3 | 3 | | | | 4 | 19 | .31 | .36 | | | | | | 2 | 23 | | | | | | |
| 121-130 | 3 | 5 | | | | 5 | 21 | .05 | .06 | | 12 | 93 | .09 | .12 | 5 | 52 | .16 | .19 | | | | |
| 131-140 | 4 | 8 | | | | 2 | 11 | | | | 2 | 15 | 29.83 | 39.90 | | | | | | | | |
| 141- UP | 4 | 4 | | | | | | | | | 2 | 16 | | | 2 | 30 | .29 | .46 | | | | |
| CHARGES | 27 | 36 | .01 | .01 | | 28 | 121 | 1.59 | 1.80 | | 29 | 211 | 2.37 | 2.79 | 31 | 312 | .50 | .57 | | | | |
| TOTALS | 1,170 | 1,237 | 2.07 | 2.07 | | 462 | 1,645 | .65 | .65 | | 238 | 1,445 | 1.10 | 1.10 | 179 | 1,547 | .39 | .39 | | | | |
| | | \$10,000 - | 14,999 | | | | \$15,000 - | 24,999 | | | | \$25,000 - | 49,999 | | | \$50,000 - | 99,999 | | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 1 | 6 | | | | 1 | 12 | | | | 3 | 58 | .06 | .03 | 1 | 42 | | | | | | |
| 61- 80 | 4 | 36 | .14 | .10 | | 1 | 12 | | | | 15 | 430 | .08 | .06 | 19 | 969 | 1.34 | .99 | | | | |
| 81- 85 | 1 | 10 | | | | 3 | 53 | .22 | .18 | | 25 | 762 | .30 | .25 | 4 | 245 | .53 | .45 | | | | |
| 86- 90 | 7 | 74 | .03 | .03 | | 31 | 521 | .58 | .51 | | 25 | 726 | .91 | .79 | 11 | 687 | 1.21 | 1.07 | | | | |
| 91- 95 | 56 | 640 | .07 | .07 | | 31 | 540 | .64 | .60 | | 23 | 688 | 2.77 | 2.57 | 8 | 575 | .86 | .80 | | | | |
| 96- 99 | 37 | 440 | .29 | .28 | | 25 | 457 | .15 | .15 | | 11 | 347 | .45 | .44 | 6 | 374 | 1.29 | 1.27 | | | | |
| 100-100 | 41 | 486 | .24 | .24 | | 37 | 682 | 1.17 | 1.17 | | 31 | 1,006 | .99 | .99 | 11 | 762 | .09 | .09 | | | | |
| CREDITS | 147 | 1,694 | .18 | .17 | | 129 | 2,277 | .67 | .63 | | 133 | 4,017 | .99 | .88 | 60 | 3,653 | .90 | .78 | | | | |
| 101-105 | 10 | 119 | .39 | .40 | | 10 | 192 | 1.62 | 1.67 | | 9 | 321 | .04 | .04 | 8 | 508 | .66 | .68 | | | | |
| 106-110 | 2 | 26 | 14.46 | 15.48 | | 6 | 139 | .29 | .31 | | 5 | 165 | 1.42 | 1.53 | 4 | 315 | .22 | .24 | | | | |
| 111-115 | 7 | 97 | .91 | 1.03 | | 9 | 178 | .05 | .06 | | 9 | 319 | .16 | .18 | 5 | 392 | .13 | .15 | | | | |
| 116-120 | 2 | 28 | 1.67 | 1.97 | | 11 | 264 | .48 | .56 | | 7 | 307 | .50 | .59 | 1 | 75 | 1.87 | 2.16 | | | | |
| 121-130 | 5 | 74 | .15 | .19 | | 7 | 185 | 3.64 | 4.56 | | 10 | 468 | 1.43 | 1.80 | 5 | 501 | .45 | .57 | | | | |
| 131-140 | 1 | 16 | | | | 3 | 77 | 1.14 | 1.54 | | 3 | 142 | 1.16 | 1.56 | 4 | 420 | .43 | .59 | | | | |
| 141- UP | 4 | 76 | .40 | .63 | | | | | | | 2 | 181 | .01 | .03 | | | | | | | | |
| CHARGES | 31 | 436 | 1.36 | 1.61 | | 46 | 1,034 | 1.21 | 1.38 | | 45 | 1,903 | .68 | .82 | 27 | 2,211 | .46 | .53 | | | | |
| TOTALS | 178 | 2,130 | .42 | .41 | | 175 | 3,312 | .84 | .84 | | 178 | 5,919 | .89 | .86 | 87 | 5,865 | .74 | .71 | | | | |
| | | \$100,000 - | 249,999 | | | | \$250,000 AND OVER | | | | | ALL RISKS | | | | | | | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 8 | 650 | .61 | .32 | | 4 | 478 | 1.85 | .66 | | 20 | 1,250 | 1.03 | .46 | | | | | | | | |
| 61- 80 | 18 | 2,104 | 1.28 | .89 | | 6 | 1,670 | .88 | .59 | | 67 | 5,239 | 1.06 | .74 | | | | | | | | |
| 81- 85 | 3 | 322 | 8.96 | 7.52 | | | | | | | 46 | 1,443 | 2.26 | 1.88 | | | | | | | | |
| 86- 90 | 4 | 418 | .27 | .24 | | 1 | 341 | 1.80 | 1.59 | | 92 | 2,819 | .89 | .79 | | | | | | | | |
| 91- 95 | 4 | 419 | .14 | .13 | | 2 | 779 | .33 | .32 | | 227 | 4,278 | .91 | .85 | | | | | | | | |
| 96- 99 | 3 | 488 | .91 | .90 | | | | | | | 496 | 3,736 | .86 | .84 | | | | | | | | |
| 100-100 | 5 | 618 | .69 | .69 | | 2 | 702 | .07 | .07 | | 1,515 | 7,059 | .66 | .66 | | | | | | | | |
| CREDITS | 45 | 5,019 | 1.40 | 1.05 | | 15 | 3,970 | .82 | .57 | | 2,463 | 25,824 | .94 | .80 | | | | | | | | |
| 101-105 | 2 | 377 | .21 | .22 | | | | | | | 72 | 1,702 | .52 | .53 | | | | | | | | |
| 106-110 | 1 | 144 | .49 | .53 | | | | | | | 34 | 873 | 1.11 | 1.20 | | | | | | | | |
| 111-115 | 1 | 155 | .02 | .03 | | 1 | 295 | | | | 48 | 1,548 | .19 | .22 | | | | | | | | |
| 116-120 | 1 | 186 | .35 | .41 | | 1 | 442 | 1.08 | 1.27 | | 32 | 1,348 | .75 | .89 | | | | | | | | |
| 121-130 | | | | | | | | | | | 52 | 1,397 | 1.14 | 1.43 | | | | | | | | |
| 131-140 | 1 | 293 | .02 | .02 | | 1 | 511 | .08 | .11 | | 21 | 1,494 | .62 | .85 | | | | | | | | |
| 141- UP | | | | | | | | | | | 14 | 307 | .14 | .25 | | | | | | | | |
| CHARGES | 6 | 1,156 | .19 | .22 | | 3 | 1,249 | .42 | .52 | | 273 | 8,670 | .66 | .78 | | | | | | | | |
| TOTALS | 51 | 6,175 | 1.17 | .94 | | 18 | 5,219 | .73 | .56 | | 2,736 | 34,494 | .87 | .79 | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 INDUSTRY GRP = 2

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | |
|---------|---------------|-----|-------------|---------|-------|-----------------|----|-------|-----|--------------------|-----------------|------|-----|----|-------|-----------------|------------|--------|-------|-----|----|-------|-----|------------|--------|-------|------|----|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR |
| 0- 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61- 80 | 2 | | 2 | | | | | 2 | | 4 | | | | | | | | | | | | | | | | | | |
| 81- 85 | 3 | | 1 | 25.56 | 21.14 | | | 2 | | 7 | | | | | 2 | | 12 | 1.02 | .85 | | | 2 | | 14 | | | | |
| 86- 90 | 10 | | 9 | | | | | 3 | | 10 | | | | | 3 | | 19 | .49 | .43 | | | 7 | | 56 | .09 | .08 | | |
| 91- 95 | 13 | | 14 | | | | | 19 | | 70 | 4.34 | 4.06 | | | 26 | | 153 | .03 | .03 | | | 33 | | 275 | .21 | .20 | | |
| 96- 99 | 86 | | 114 | .01 | .01 | | | 160 | | 583 | .20 | .19 | | | 95 | | 566 | .60 | .59 | | | 33 | | 273 | 22.99 | 22.26 | | |
| 100-100 | 851 | | 926 | .19 | .19 | | | 234 | | 840 | 1.91 | 1.91 | | | 98 | | 597 | 13.16 | 13.16 | | | 71 | | 617 | 1.83 | 1.83 | | |
| CREDITS | 965 | | 1,066 | .20 | .20 | | | 420 | | 1,514 | 1.34 | 1.31 | | | 224 | | 1,347 | 6.11 | 5.97 | | | 146 | | 1,235 | 6.04 | 5.87 | | |
| 101-105 | 9 | | 14 | 5.26 | 5.35 | | | 9 | | 35 | 2.78 | 2.83 | | | 8 | | 49 | 1.06 | 1.10 | | | 5 | | 46 | .21 | .21 | | |
| 106-110 | 2 | | 2 | | | | | | | | | | | | 12 | | 86 | .23 | .25 | | | 4 | | 36 | .86 | .93 | | |
| 111-115 | | | | | | | | | | | | | | | 6 | | 42 | .02 | .03 | | | 3 | | 30 | | | | |
| 116-120 | 2 | | 6 | | | | | 3 | | 15 | .33 | .39 | | | 3 | | 24 | | | | | 5 | | 56 | .30 | .35 | | |
| 121-130 | 4 | | 6 | | | | | 2 | | 11 | | | | | 8 | | 62 | .02 | .03 | | | 7 | | 74 | .42 | .52 | | |
| 131-140 | 3 | | 5 | | | | | 1 | | 6 | | | | | | | | | | | | | | | | | | |
| 141- UP | 3 | | 5 | .16 | .24 | | | | | | | | | | 1 | | 8 | | | | | 3 | | 38 | | | | |
| CHARGES | 23 | | 37 | 1.95 | 2.28 | | | 15 | | 66 | 1.54 | 1.70 | | | 38 | | 273 | .27 | .31 | | | 27 | | 281 | .32 | .37 | | |
| TOTALS | 988 | | 1,103 | .26 | .26 | | | 435 | | 1,580 | 1.35 | 1.33 | | | 262 | | 1,619 | 5.13 | 5.12 | | | 173 | | 1,516 | 4.98 | 5.01 | | |
| | | | \$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 | | | | | | | | | | | | | | | | | | | | 3 | | 114 | 2.04 | 1.17 | |
| 61- 80 | 4 | | 38 | .02 | .02 | | | 3 | | 55 | .01 | .01 | | | 13 | | 403 | .08 | .06 | | | 29 | | 1,467 | 1.36 | 1.01 | | |
| 81- 85 | 5 | | 53 | .02 | .02 | | | 11 | | 202 | .04 | .04 | | | 22 | | 649 | .13 | .11 | | | 9 | | 478 | 1.28 | 1.06 | | |
| 86- 90 | 11 | | 123 | .30 | .27 | | | 30 | | 541 | 1.58 | 1.40 | | | 25 | | 759 | .11 | .10 | | | 7 | | 435 | .64 | .56 | | |
| 91- 95 | 72 | | 822 | .11 | .10 | | | 52 | | 917 | .62 | .57 | | | 29 | | 881 | .26 | .24 | | | 7 | | 464 | 1.32 | 1.24 | | |
| 96- 99 | 38 | | 436 | .66 | .64 | | | 37 | | 667 | .53 | .51 | | | 16 | | 563 | 1.08 | 1.05 | | | 10 | | 699 | .54 | .53 | | |
| 100-100 | 48 | | 586 | 1.28 | 1.28 | | | 25 | | 491 | 1.32 | 1.32 | | | 36 | | 1,178 | .45 | .45 | | | 6 | | 408 | | | | |
| CREDITS | 179 | | 2,065 | .57 | .53 | | | 158 | | 2,873 | .84 | .79 | | | 141 | | 4,433 | .35 | .32 | | | 71 | | 4,065 | 1.01 | .84 | | |
| 101-105 | 11 | | 136 | .43 | .45 | | | 8 | | 157 | 1.40 | 1.44 | | | 12 | | 432 | .82 | .84 | | | 6 | | 462 | 1.35 | 1.40 | | |
| 106-110 | 2 | | 26 | .03 | .03 | | | 7 | | 154 | .68 | .73 | | | 10 | | 376 | .21 | .22 | | | 4 | | 276 | .08 | .09 | | |
| 111-115 | 4 | | 58 | .02 | .03 | | | 6 | | 127 | .03 | .04 | | | 12 | | 500 | .84 | .95 | | | 5 | | 373 | .69 | .78 | | |
| 116-120 | 6 | | 85 | .03 | .04 | | | 11 | | 268 | .89 | 1.05 | | | 3 | | 117 | .11 | .13 | | | 1 | | 68 | .07 | .09 | | |
| 121-130 | 6 | | 86 | 2.97 | 3.67 | | | 10 | | 227 | .31 | .38 | | | 11 | | 447 | 1.52 | 1.89 | | | 3 | | 298 | .18 | .22 | | |
| 131-140 | 2 | | 29 | .17 | .23 | | | 7 | | 175 | .93 | 1.26 | | | 2 | | 86 | .23 | .30 | | | 2 | | 205 | .31 | .41 | | |
| 141- UP | 4 | | 74 | .02 | .03 | | | 4 | | 155 | .26 | .55 | | | 3 | | 188 | .28 | .45 | | | 2 | | 165 | .84 | 1.20 | | |
| CHARGES | 35 | | 495 | .66 | .78 | | | 53 | | 1,263 | .66 | .82 | | | 53 | | 2,146 | .75 | .87 | | | 23 | | 1,848 | .63 | .73 | | |
| TOTALS | 214 | | 2,560 | .58 | .57 | | | 211 | | 4,135 | .79 | .79 | | | 194 | | 6,578 | .48 | .47 | | | 94 | | 5,912 | .89 | .82 | | |
| | | | \$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 | | 744 | .47 | .23 | | | 8 | | 1,436 | .52 | .22 | | | 23 | | 2,299 | .58 | .26 | | | | | | | | | |
| 61- 80 | 17 | | 2,017 | .90 | .65 | | | 4 | | 853 | .48 | .31 | | | 74 | | 4,838 | .88 | .63 | | | | | | | | | |
| 81- 85 | 5 | | 656 | .26 | .22 | | | | | | | | | | 61 | | 2,072 | .45 | .37 | | | | | | | | | |
| 86- 90 | 4 | | 455 | .13 | .11 | | | 1 | | 281 | .37 | .32 | | | 101 | | 2,687 | .53 | .47 | | | | | | | | | |
| 91- 95 | 2 | | 410 | .36 | .34 | | | 1 | | 615 | .20 | .18 | | | 254 | | 4,623 | .46 | .43 | | | | | | | | | |
| 96- 99 | 3 | | 448 | .26 | .25 | | | | | | | | | | 478 | | 4,348 | 1.95 | 1.89 | | | | | | | | | |
| 100-100 | 4 | | 545 | .28 | .28 | | | | | | | | | | 1,373 | | 6,189 | 2.08 | 2.08 | | | | | | | | | |
| CREDITS | 46 | | 5,275 | .53 | .40 | | | 14 | | 3,185 | .44 | .24 | | | 2,364 | | 27,056 | 1.16 | .95 | | | | | | | | | |
| 101-105 | 5 | | 752 | .73 | .76 | | | | | | | | | | 73 | | 2,082 | .98 | 1.01 | | | | | | | | | |
| 106-110 | 2 | | 412 | .22 | .24 | | | 1 | | 303 | 1.03 | 1.12 | | | 44 | | 1,672 | .39 | .42 | | | | | | | | | |
| 111-115 | 2 | | 351 | .49 | .56 | | | | | | | | | | 38 | | 1,482 | .58 | .65 | | | | | | | | | |
| 116-120 | 2 | | 310 | .19 | .22 | | | | | | | | | | 36 | | 949 | .36 | .42 | | | | | | | | | |
| 121-130 | | | | | | | | | | | | | | | 51 | | 1,212 | .90 | 1.12 | | | | | | | | | |
| 131-140 | | | | | | | | | | | | | | | 18 | | 771 | .77 | 1.04 | | | | | | | | | |
| 141- UP | 4 | | 1,012 | .34 | .68 | | | | | | | | | | 24 | | 1,645 | .35 | .65 | | | | | | | | | |
| CHARGES | 16 | | 3,102 | .50 | .66 | | | 1 | | 303 | 1.03 | 1.12 | | | 284 | | 9,813 | .63 | .76 | | | | | | | | | |
| TOTALS | 62 | | 8,377 | .52 | .46 | | | 15 | | 3,488 | .49 | .28 | | | 2,648 | | 36,869 | 1.02 | .91 | | | | | | | | | |

DATE 06/11/07

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 | 4 | 3 | | | | 2 | 5 | | | | 3 | 13 | | | | | | | | | | |
| 81- 85 | 4 | 5 | 8.57 | 7.09 | | 2 | 4 | | | | 2 | 11 | | | 2 | 14 | .02 | .01 | | | | |
| 86- 90 | 3 | 4 | | | | 6 | 19 | | | | 2 | 12 | | | 1 | 8 | .02 | .02 | | | | |
| 91- 95 | 15 | 15 | | | | 20 | 73 | .87 | .82 | | 22 | 135 | .14 | .13 | 38 | 316 | 2.72 | 2.55 | | | | |
| 96- 99 | 91 | 116 | .08 | .08 | | 163 | 588 | .33 | .32 | | 105 | 624 | .51 | .50 | 64 | 536 | .77 | .74 | | | | |
| 100-100 | 758 | 873 | 2.20 | 2.20 | | 256 | 907 | .75 | .75 | | 129 | 780 | .53 | .53 | 52 | 448 | 2.06 | 2.06 | | | | |
| CREDITS | 878 | 1,019 | 1.94 | 1.92 | | 449 | 1,597 | .59 | .58 | | 263 | 1,576 | .48 | .47 | 157 | 1,320 | 1.66 | 1.61 | | | | |
| 101-105 | 5 | 6 | | | | 11 | 41 | .07 | .07 | | 10 | 64 | .12 | .12 | 8 | 73 | 2.05 | 2.10 | | | | |
| 106-110 | 2 | 3 | | | | 6 | 23 | 9.97 | 10.76 | | 3 | 19 | .10 | .11 | 1 | 9 | | | | | | |
| 111-115 | 3 | 6 | | | | 1 | 4 | | | | 5 | 34 | .01 | .01 | 2 | 18 | 5.57 | 6.32 | | | | |
| 116-120 | 3 | 2 | | | | 2 | 10 | 2.31 | 2.68 | | 5 | 38 | 2.02 | 2.40 | 5 | 52 | .01 | .01 | | | | |
| 121-130 | 5 | 9 | .77 | .97 | | 6 | 26 | .01 | .01 | | 7 | 53 | .03 | .04 | 5 | 54 | .68 | .83 | | | | |
| 131-140 | 5 | 9 | | | | 3 | 13 | | | | | | | 1 | 13 | | | | | | | |
| 141- UP | 4 | 9 | | | | 1 | 4 | | | | 3 | 26 | | | 1 | 11 | | | | | | |
| CHARGES | 27 | 45 | .15 | .18 | | 30 | 122 | 2.12 | 2.40 | | 33 | 232 | .38 | .43 | 23 | 229 | 1.24 | 1.43 | | | | |
| TOTALS | 905 | 1,064 | 1.86 | 1.86 | | 479 | 1,719 | .70 | .69 | | 296 | 1,808 | .47 | .46 | 180 | 1,549 | 1.60 | 1.58 | | | | |
| | | \$10,000 - | 14,999 | | | | \$15,000 - | 24,999 | | | | \$25,000 - | 49,999 | | | \$50,000 - | 99,999 | | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | | | | | | 1 | 10 | .33 | .18 | | 1 | 17 | 3.51 | 1.94 | | 3 | 144 | .44 | .25 | | | |
| 61- 80 | 1 | 11 | | | | 5 | 71 | .02 | .02 | | 20 | 593 | .50 | .38 | | 27 | 1,380 | .70 | .51 | | | |
| 81- 85 | 5 | 51 | 2.93 | 2.43 | | 3 | 46 | .11 | .09 | | 16 | 467 | .24 | .20 | | 12 | 622 | .15 | .12 | | | |
| 86- 90 | 10 | 111 | .06 | .05 | | 26 | 447 | .21 | .19 | | 28 | 827 | .41 | .36 | | 16 | 907 | 1.31 | 1.16 | | | |
| 91- 95 | 67 | 793 | .83 | .78 | | 57 | 1,037 | .24 | .22 | | 37 | 1,130 | .87 | .81 | | 16 | 1,121 | .86 | .80 | | | |
| 96- 99 | 54 | 636 | .68 | .66 | | 27 | 485 | .90 | .87 | | 21 | 696 | .46 | .45 | | 5 | 348 | .07 | .06 | | | |
| 100-100 | 62 | 751 | .44 | .44 | | 51 | 973 | .24 | .24 | | 47 | 1,532 | 1.99 | 1.99 | | 12 | 796 | .24 | .24 | | | |
| CREDITS | 199 | 2,352 | .67 | .64 | | 170 | 3,070 | .33 | .31 | | 170 | 5,262 | .98 | .89 | | 91 | 5,318 | .66 | .56 | | | |
| 101-105 | 9 | 114 | .15 | .16 | | 7 | 132 | .44 | .45 | | 11 | 376 | 2.06 | 2.11 | | 11 | 704 | .14 | .14 | | | |
| 106-110 | 5 | 67 | 4.54 | 4.92 | | 3 | 69 | .41 | .45 | | 13 | 463 | .43 | .46 | | 7 | 443 | .07 | .08 | | | |
| 111-115 | 7 | 98 | .06 | .07 | | 7 | 153 | 1.25 | 1.42 | | 13 | 459 | .06 | .07 | | 4 | 300 | .65 | .74 | | | |
| 116-120 | 9 | 125 | .01 | .01 | | 5 | 107 | .60 | .71 | | 13 | 534 | .10 | .12 | | 5 | 399 | .39 | .46 | | | |
| 121-130 | 2 | 33 | | | | 6 | 157 | .71 | .89 | | 9 | 408 | .48 | .60 | | 6 | 490 | .15 | .18 | | | |
| 131-140 | | | | | | 5 | 131 | .02 | .03 | | 2 | 108 | .03 | .04 | | 4 | 350 | 1.01 | 1.39 | | | |
| 141- UP | 4 | 76 | .32 | .50 | | 8 | 254 | .17 | .27 | | 5 | 261 | .90 | 1.36 | | 3 | 350 | .31 | .44 | | | |
| CHARGES | 36 | 513 | .69 | .81 | | 41 | 1,002 | .50 | .62 | | 66 | 2,609 | .57 | .67 | | 40 | 3,037 | .33 | .39 | | | |
| TOTALS | 235 | 2,865 | .67 | .67 | | 211 | 4,072 | .37 | .37 | | 236 | 7,871 | .84 | .83 | | 131 | 8,355 | .54 | .51 | | | |
| | | \$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 | 18 | 1,447 | .17 | .09 | | 10 | 1,819 | .57 | .24 | | 36 | 3,441 | .41 | .19 | | | | | | | | |
| 61- 80 | 16 | 1,608 | .54 | .38 | | 3 | 683 | .62 | .46 | | 81 | 4,366 | .58 | .43 | | | | | | | | |
| 81- 85 | 7 | 653 | .21 | .17 | | 2 | 712 | .01 | .01 | | 55 | 2,586 | .21 | .17 | | | | | | | | |
| 86- 90 | 5 | 639 | .23 | .20 | | 3 | 744 | .04 | .03 | | 100 | 3,717 | .49 | .43 | | | | | | | | |
| 91- 95 | 4 | 500 | .85 | .79 | | 2 | 549 | .75 | .70 | | 278 | 5,668 | .82 | .76 | | | | | | | | |
| 96- 99 | 2 | 274 | .05 | .05 | | 1 | 534 | .03 | .03 | | 533 | 4,836 | .45 | .44 | | | | | | | | |
| 100-100 | 10 | 1,361 | .42 | .42 | | | | | | | 1,377 | 8,421 | .99 | .99 | | | | | | | | |
| CREDITS | 62 | 6,482 | .37 | .28 | | 21 | 5,039 | .38 | .24 | | 2,460 | 33,035 | .65 | .53 | | | | | | | | |
| 101-105 | | | | | | 1 | 289 | .68 | .70 | | 73 | 1,799 | .73 | .75 | | | | | | | | |
| 106-110 | 3 | 506 | 1.31 | 1.40 | | 1 | 313 | .75 | .81 | | 44 | 1,915 | .89 | .96 | | | | | | | | |
| 111-115 | 1 | 243 | 1.71 | 1.93 | | | | | | | 43 | 1,313 | .71 | .80 | | | | | | | | |
| 116-120 | 2 | 247 | .56 | .65 | | | | | | | 49 | 1,514 | .34 | .40 | | | | | | | | |
| 121-130 | 3 | 529 | .21 | .26 | | 1 | 389 | | | | 50 | 2,147 | .25 | .31 | | | | | | | | |
| 131-140 | 4 | 595 | .06 | .08 | | 1 | 330 | .01 | .02 | | 25 | 1,550 | .26 | .35 | | | | | | | | |
| 141- UP | 5 | 1,268 | .12 | .20 | | 1 | 463 | .02 | .04 | | 35 | 2,722 | .21 | .34 | | | | | | | | |
| CHARGES | 18 | 3,388 | .45 | .60 | | 5 | 1,784 | .25 | .32 | | 319 | 12,961 | .46 | .57 | | | | | | | | |
| TOTALS | 80 | 9,870 | .40 | .35 | | 26 | 6,823 | .35 | .25 | | 2,779 | 45,996 | .60 | .54 | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 1 | 1 | 1.72 | 1.01 | | | | | | | 1 | 2 | .49 | .15 | | | | | | | | |
| 61- 80 | 5 | 2 | | | | 2 | 5 | | | | 1 | 4 | | | | 1 | 8 | .46 | .36 | | | |
| 81- 85 | 2 | 1 | | | | 1 | 3 | | | | 1 | 4 | | | | 2 | 16 | | | | | |
| 86- 90 | 2 | 2 | | | | 3 | 11 | | | | 2 | 10 | | | | 2 | 15 | .01 | .01 | | | |
| 91- 95 | 13 | 15 | | | | 16 | 59 | | | | 12 | 70 | .95 | .90 | | 22 | 189 | 1.00 | .94 | | | |
| 96- 99 | 140 | 201 | .82 | .80 | | 163 | 581 | .65 | .63 | | 119 | 709 | .48 | .47 | | 75 | 625 | 1.48 | 1.43 | | | |
| 100-100 | 732 | 875 | .35 | .35 | | 265 | 949 | .22 | .22 | | 120 | 737 | .53 | .53 | | 62 | 535 | 1.95 | 1.95 | | | |
| CREDITS | 895 | 1,098 | .43 | .43 | | 450 | 1,608 | .36 | .36 | | 256 | 1,536 | .52 | .51 | | 164 | 1,388 | 1.55 | 1.51 | | | |
| 101-105 | 6 | 9 | | | | 11 | 41 | 3.99 | 4.11 | | 12 | 76 | .03 | .03 | | 9 | 79 | .09 | .09 | | | |
| 106-110 | 2 | 1 | | | | 4 | 16 | | | | 2 | 15 | | | | 2 | 18 | | | | | |
| 111-115 | 5 | 4 | | | | 5 | 19 | | | | 4 | 27 | .03 | .03 | | 3 | 31 | .37 | .41 | | | |
| 116-120 | 4 | 6 | | | | 3 | 14 | 4.29 | 5.09 | | 2 | 15 | 4.11 | 4.92 | | 2 | 20 | .97 | 1.14 | | | |
| 121-130 | 6 | 13 | | | | 9 | 40 | .23 | .29 | | 11 | 80 | .06 | .07 | | 8 | 83 | .03 | .04 | | | |
| 131-140 | 5 | 12 | .04 | .06 | | 3 | 15 | | | | 1 | 7 | | | | 2 | 24 | | | | | |
| 141- UP | 3 | 6 | | | | 7 | 39 | .02 | .03 | | 5 | 46 | .06 | .09 | | 1 | 14 | | | | | |
| CHARGES | 31 | 51 | .01 | .01 | | 42 | 185 | 1.28 | 1.57 | | 37 | 266 | .27 | .32 | | 27 | 268 | .15 | .17 | | | |
| TOTALS | 926 | 1,149 | .41 | .41 | | 492 | 1,793 | .46 | .46 | | 293 | 1,802 | .49 | .49 | | 191 | 1,656 | 1.33 | 1.32 | | | |
| | | \$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 | 65 | 1.36 | .63 | | 2 | 91 | .02 | .01 | | | |
| 61- 80 | 1 | 9 | | | | 2 | 32 | .09 | .07 | | 6 | 167 | 1.16 | .89 | | 16 | 809 | .16 | .12 | | | |
| 81- 85 | | | | | | 3 | 46 | .02 | .01 | | 12 | 368 | .02 | .02 | | 18 | 998 | .44 | .36 | | | |
| 86- 90 | 7 | 80 | .09 | .08 | | 13 | 235 | .01 | .01 | | 36 | 1,106 | .45 | .40 | | 10 | 623 | .17 | .15 | | | |
| 91- 95 | 54 | 640 | .91 | .86 | | 70 | 1,259 | .32 | .29 | | 37 | 1,200 | .44 | .41 | | 11 | 747 | .40 | .37 | | | |
| 96- 99 | 79 | 943 | .60 | .58 | | 37 | 668 | .58 | .57 | | 21 | 719 | .01 | .01 | | 12 | 858 | 1.87 | 1.83 | | | |
| 100-100 | 74 | 894 | .31 | .31 | | 47 | 908 | .22 | .22 | | 44 | 1,560 | .30 | .30 | | 11 | 727 | .15 | .15 | | | |
| CREDITS | 215 | 2,567 | .56 | .54 | | 172 | 3,148 | .32 | .30 | | 160 | 5,185 | .35 | .32 | | 80 | 4,853 | .55 | .48 | | | |
| 101-105 | 12 | 150 | 3.38 | 3.47 | | 21 | 410 | .85 | .88 | | 15 | 557 | .15 | .15 | | 9 | 652 | .42 | .43 | | | |
| 106-110 | 8 | 99 | .34 | .37 | | 5 | 105 | .15 | .16 | | 12 | 460 | .30 | .33 | | 7 | 536 | .31 | .34 | | | |
| 111-115 | 6 | 85 | .04 | .05 | | 8 | 179 | .06 | .07 | | 12 | 443 | .56 | .63 | | 7 | 531 | .05 | .05 | | | |
| 116-120 | 3 | 49 | 1.07 | 1.27 | | 10 | 228 | .06 | .07 | | 11 | 469 | .57 | .68 | | 4 | 311 | .85 | 1.01 | | | |
| 121-130 | 4 | 63 | .09 | .12 | | 13 | 311 | .11 | .14 | | 12 | 514 | .37 | .46 | | 12 | 1,131 | .24 | .30 | | | |
| 131-140 | 1 | 18 | | | | 3 | 84 | .40 | .54 | | 4 | 184 | .32 | .43 | | 3 | 261 | .09 | .11 | | | |
| 141- UP | 2 | 36 | | | | 6 | 191 | 13.97 | 22.19 | | 12 | 745 | .81 | 1.31 | | 5 | 587 | .02 | .03 | | | |
| CHARGES | 36 | 501 | 1.20 | 1.36 | | 66 | 1,507 | 2.07 | 2.45 | | 78 | 3,371 | .47 | .57 | | 47 | 4,008 | .26 | .31 | | | |
| TOTALS | 251 | 3,067 | .66 | .66 | | 238 | 4,656 | .88 | .90 | | 238 | 8,555 | .40 | .40 | | 127 | 8,861 | .42 | .42 | | | |
| | | \$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 | 369 | 1.33 | .75 | | 5 | 1,034 | .30 | .14 | | 17 | 1,561 | .57 | .29 | | | | | | | | |
| 61- 80 | 17 | 1,875 | .70 | .49 | | 6 | 1,805 | .15 | .11 | | 57 | 4,715 | .40 | .29 | | | | | | | | |
| 81- 85 | 6 | 691 | .29 | .24 | | 3 | 895 | .39 | .32 | | 48 | 3,025 | .33 | .27 | | | | | | | | |
| 86- 90 | 5 | 684 | 1.61 | 1.41 | | 1 | 253 | .47 | .43 | | 81 | 3,020 | .61 | .54 | | | | | | | | |
| 91- 95 | 4 | 674 | .40 | .37 | | 2 | 1,891 | .03 | .03 | | 241 | 6,743 | .35 | .33 | | | | | | | | |
| 96- 99 | 2 | 310 | .29 | .28 | | 2 | 575 | .28 | .28 | | 650 | 6,189 | .75 | .73 | | | | | | | | |
| 100-100 | 6 | 803 | .16 | .16 | | 2 | 2,165 | .04 | .04 | | 1,363 | 10,154 | .32 | .32 | | | | | | | | |
| CREDITS | 44 | 5,406 | .66 | .53 | | 21 | 8,618 | .16 | .12 | | 2,457 | 35,407 | .45 | .39 | | | | | | | | |
| 101-105 | 2 | 280 | .24 | .24 | | | | | | | 97 | 2,254 | .64 | .66 | | | | | | | | |
| 106-110 | 3 | 385 | .46 | .49 | | 1 | 311 | .65 | .71 | | 46 | 1,945 | .38 | .41 | | | | | | | | |
| 111-115 | 3 | 426 | .13 | .15 | | 1 | 424 | .13 | .15 | | 54 | 2,168 | .19 | .21 | | | | | | | | |
| 116-120 | 1 | 152 | .50 | .57 | | 1 | 323 | .02 | .02 | | 41 | 1,586 | .52 | .61 | | | | | | | | |
| 121-130 | 4 | 673 | .15 | .18 | | 2 | 1,086 | .11 | .13 | | 81 | 3,993 | .18 | .23 | | | | | | | | |
| 131-140 | 7 | 1,455 | .11 | .14 | | 3 | 1,449 | .14 | .18 | | 32 | 3,510 | .13 | .18 | | | | | | | | |
| 141- UP | 5 | 1,598 | .19 | .30 | | 1 | 547 | .34 | .53 | | 47 | 3,809 | .99 | 1.55 | | | | | | | | |
| CHARGES | 25 | 4,968 | .19 | .25 | | 9 | 4,141 | .18 | .24 | | 398 | 19,266 | .44 | .54 | | | | | | | | |
| TOTALS | 69 | 10,374 | .44 | .43 | | 30 | 12,759 | .17 | .15 | | 2,855 | 54,672 | .44 | .43 | | | | | | | | |

DATE 06/11/07

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 | 3 | 1 | | | | 2 | 4 | .06 | .04 | | | | | | | 1 | 4 | .01 | .01 | | | | | |
| 61- 80 | 12 | 8 | .01 | .01 | | 3 | 9 | | | | 4 | 16 | | | | 2 | 12 | .08 | .05 | | | | | |
| 81- 85 | 5 | 4 | | | | 4 | 12 | | | | 1 | 5 | .70 | .58 | | 2 | 15 | 3.85 | 3.21 | | | | | |
| 86- 90 | 18 | 17 | .17 | .15 | | 10 | 34 | 5.60 | 4.91 | | 5 | 26 | .39 | .35 | | 8 | 62 | 1.77 | 1.56 | | | | | |
| 91- 95 | 53 | 53 | .34 | .32 | | 58 | 211 | .07 | .07 | | 96 | 577 | .94 | .88 | | 115 | 945 | .79 | .74 | | | | | |
| 96- 99 | 333 | 419 | .61 | .59 | | 511 | 1,823 | .47 | .46 | | 251 | 1,485 | .88 | .85 | | 90 | 749 | .93 | .90 | | | | | |
| 100-100 | 8,789 | 5,654 | .94 | .94 | | 678 | 2,301 | .50 | .50 | | 170 | 1,021 | 1.53 | 1.53 | | 84 | 726 | 1.75 | 1.75 | | | | | |
| CREDITS | 9,213 | 6,157 | .91 | .91 | | 1,266 | 4,394 | .51 | .50 | | 527 | 3,131 | 1.10 | 1.06 | | 302 | 2,513 | 1.15 | 1.10 | | | | | |
| 101-105 | 33 | 45 | .46 | .47 | | 24 | 96 | .78 | .80 | | 33 | 211 | .36 | .37 | | 19 | 168 | 1.30 | 1.33 | | | | | |
| 106-110 | 11 | 17 | | | | 14 | 53 | .55 | .60 | | 12 | 79 | 2.05 | 2.19 | | 14 | 134 | .27 | .29 | | | | | |
| 111-115 | 11 | 18 | .56 | .64 | | 9 | 35 | .67 | .76 | | 7 | 48 | .08 | .09 | | 5 | 48 | .06 | .07 | | | | | |
| 116-120 | 8 | 10 | 8.22 | 9.78 | | 10 | 49 | .29 | .34 | | 9 | 66 | .08 | .09 | | 9 | 93 | .05 | .06 | | | | | |
| 121-130 | 20 | 36 | .77 | .96 | | 22 | 107 | 1.33 | 1.64 | | 14 | 105 | .68 | .84 | | 9 | 95 | .43 | .54 | | | | | |
| 131-140 | 9 | 20 | .05 | .07 | | 6 | 30 | .20 | .26 | | 2 | 15 | | | | 3 | 35 | | | | | | | |
| 141- UP | 7 | 11 | | | | 5 | 29 | .02 | .03 | | 5 | 47 | 1.26 | 1.93 | | 7 | 96 | 4.01 | 6.18 | | | | | |
| CHARGES | 99 | 156 | .88 | 1.02 | | 90 | 399 | .73 | .84 | | 82 | 571 | .66 | .75 | | 66 | 668 | 1.03 | 1.20 | | | | | |
| TOTALS | 9,312 | 6,313 | .91 | .91 | | 1,356 | 4,793 | .53 | .52 | | 609 | 3,702 | 1.03 | 1.02 | | 368 | 3,181 | 1.12 | 1.12 | | | | | |
| | | \$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 | | 9 | 379 | .50 | .27 | | | | | |
| 61- 80 | 8 | 73 | .18 | .13 | | 10 | 146 | .17 | .13 | | 29 | 818 | .58 | .43 | | 50 | 2,544 | .94 | .67 | | | | | |
| 81- 85 | 5 | 50 | 3.95 | 3.30 | | 14 | 250 | .24 | .21 | | 35 | 1,033 | .71 | .59 | | 6 | 334 | .56 | .47 | | | | | |
| 86- 90 | 31 | 354 | .79 | .70 | | 64 | 1,108 | .26 | .23 | | 51 | 1,467 | .33 | .29 | | 19 | 1,051 | .98 | .86 | | | | | |
| 91- 95 | 122 | 1,389 | .49 | .45 | | 71 | 1,237 | .95 | .89 | | 34 | 1,078 | 1.36 | 1.26 | | 15 | 963 | .87 | .81 | | | | | |
| 96- 99 | 53 | 622 | .21 | .21 | | 34 | 646 | .47 | .45 | | 14 | 505 | .47 | .46 | | 12 | 845 | .52 | .51 | | | | | |
| 100-100 | 98 | 1,171 | .72 | .72 | | 63 | 1,208 | .44 | .44 | | 45 | 1,562 | .59 | .59 | | 27 | 1,810 | .81 | .81 | | | | | |
| CREDITS | 317 | 3,659 | .59 | .56 | | 256 | 4,594 | .52 | .48 | | 209 | 6,479 | .67 | .59 | | 138 | 7,926 | .82 | .68 | | | | | |
| 101-105 | 21 | 255 | .27 | .27 | | 22 | 447 | .73 | .75 | | 15 | 557 | 2.25 | 2.32 | | 8 | 641 | .88 | .90 | | | | | |
| 106-110 | 12 | 156 | 2.97 | 3.19 | | 9 | 199 | .27 | .29 | | 20 | 802 | .30 | .32 | | 5 | 388 | .58 | .63 | | | | | |
| 111-115 | 11 | 162 | .15 | .17 | | 9 | 189 | .18 | .20 | | 13 | 502 | .75 | .85 | | 3 | 222 | .12 | .14 | | | | | |
| 116-120 | 21 | 310 | .80 | .94 | | 12 | 268 | .54 | .64 | | 6 | 251 | .05 | .05 | | 3 | 230 | .01 | .01 | | | | | |
| 121-130 | 6 | 94 | .25 | .31 | | 9 | 229 | .17 | .20 | | 15 | 715 | .61 | .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 | 6 | 109 | .06 | .09 | | 7 | 246 | 1.33 | 2.38 | | 16 | 1,036 | .79 | 1.31 | | 13 | 1,476 | .34 | .58 | | | | | |
| CHARGES | 82 | 1,175 | .92 | 1.06 | | 71 | 1,651 | .62 | .74 | | 90 | 4,102 | .79 | .97 | | 41 | 3,735 | .46 | .60 | | | | | |
| TOTALS | 399 | 4,833 | .67 | .66 | | 327 | 6,245 | .55 | .54 | | 299 | 10,581 | .71 | .71 | | 179 | 11,661 | .71 | .66 | | | | | |
| | | \$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 | 608 | .57 | .32 | | 13 | 3,797 | 1.74 | .72 | | 36 | 4,808 | 1.49 | .65 | | | | | | | | | | |
| 61- 80 | 28 | 2,848 | 1.50 | 1.05 | | 11 | 5,069 | .95 | .67 | | 157 | 11,543 | 1.04 | .74 | | | | | | | | | | |
| 81- 85 | 8 | 1,043 | 2.06 | 1.69 | | 4 | 1,354 | .42 | .35 | | 84 | 4,101 | .97 | .80 | | | | | | | | | | |
| 86- 90 | 8 | 1,117 | .92 | .82 | | 2 | 445 | 2.08 | 1.84 | | 216 | 5,682 | .77 | .68 | | | | | | | | | | |
| 91- 95 | 8 | 1,005 | .92 | .85 | | 1 | 698 | .97 | .89 | | 573 | 8,155 | .87 | .81 | | | | | | | | | | |
| 96- 99 | 3 | 409 | 1.37 | 1.35 | | 3 | 2,612 | 1.25 | 1.21 | | 1,304 | 10,116 | .80 | .77 | | | | | | | | | | |
| 100-100 | 13 | 1,876 | 1.72 | 1.72 | | 6 | 4,113 | .44 | .44 | | 9,973 | 21,443 | .84 | .84 | | | | | | | | | | |
| CREDITS | 75 | 8,906 | 1.40 | 1.13 | | 40 | 18,087 | 1.03 | .72 | | 12,343 | 65,847 | .92 | .77 | | | | | | | | | | |
| 101-105 | 5 | 580 | .81 | .81 | | 1 | 375 | 1.12 | 1.16 | | 181 | 3,374 | 1.03 | 1.06 | | | | | | | | | | |
| 106-110 | 7 | 1,036 | .56 | .60 | | | | | | | 104 | 2,863 | .62 | .67 | | | | | | | | | | |
| 111-115 | 6 | 1,064 | .40 | .46 | | 2 | 1,094 | .26 | .30 | | 76 | 3,383 | .36 | .41 | | | | | | | | | | |
| 116-120 | 4 | 802 | 1.57 | 1.85 | | 2 | 698 | .41 | .48 | | 84 | 2,776 | .74 | .87 | | | | | | | | | | |
| 121-130 | 5 | 875 | .60 | .76 | | 1 | 906 | .48 | .59 | | 108 | 3,773 | .55 | .68 | | | | | | | | | | |
| 131-140 | 3 | 515 | 1.32 | 1.77 | | 4 | 3,466 | .87 | 1.16 | | 42 | 4,651 | .91 | 1.21 | | | | | | | | | | |
| 141- UP | 8 | 2,281 | .79 | 1.33 | | 2 | 1,899 | .52 | .91 | | 76 | 7,230 | .68 | 1.15 | | | | | | | | | | |
| CHARGES | 38 | 7,153 | .80 | 1.03 | | 12 | 8,439 | .65 | .86 | | 671 | 28,049 | .70 | .89 | | | | | | | | | | |
| TOTALS | 113 | 16,059 | 1.14 | 1.10 | | 52 | 26,527 | .91 | .74 | | 13,014 | 93,896 | .86 | .79 | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 3

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|----------|---------------------|--------|-------|-----------------|----------|--------------------|--------|-----|-----------------|----------|-------------------|--------|--|-----------------|----------|-------------------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 4 | | 2 | | | | | | | | | | | | | 1 | | 5 | | | | |
| 61- 80 | 12 | | 8 | | | 6 | 17 | 6.16 | 4.71 | | 1 | | 4 | | | 4 | 23 | .13 | .09 | | | |
| 81- 85 | 3 | | 3 | 1.01 | .84 | 3 | | 9 | .03 | .03 | | | | | | 2 | 15 | | | | | |
| 86- 90 | 10 | | 11 | .19 | .17 | 7 | | 22 | | | | | | | | 11 | 84 | .54 | .49 | | | |
| 91- 95 | 51 | | 51 | .62 | .58 | 54 | 193 | .43 | .40 | | 85 | 516 | 1.10 | 1.04 | | 114 | 945 | .51 | .48 | | | |
| 96- 99 | 319 | | 419 | .94 | .92 | 539 | 1,931 | .57 | .56 | | 268 | 1,579 | .44 | .43 | | 104 | 883 | .89 | .86 | | | |
| 100-100 | 8,791 | | 5,640 | .92 | .92 | 682 | 2,346 | .50 | .50 | | 174 | 1,047 | .79 | .79 | | 65 | 559 | .70 | .70 | | | |
| CREDITS | 9,190 | | 6,134 | .91 | .91 | 1,291 | 4,518 | .55 | .54 | | 537 | 3,197 | .65 | .64 | | 301 | 2,512 | .68 | .65 | | | |
| 101-105 | 21 | | 22 | 1.10 | 1.14 | 45 | 174 | .22 | .22 | | 30 | 192 | 1.98 | 2.03 | | 23 | 202 | 1.31 | 1.34 | | | |
| 106-110 | 8 | | 15 | 3.24 | 3.49 | 15 | 64 | .07 | .08 | | 12 | 78 | .07 | .08 | | 12 | 117 | .75 | .81 | | | |
| 111-115 | 8 | | 8 | .05 | .06 | 8 | 35 | .07 | .08 | | 9 | 63 | .01 | .01 | | 5 | 48 | 1.96 | 2.19 | | | |
| 116-120 | 9 | | 14 | .06 | .07 | 13 | 58 | .16 | .18 | | 7 | 53 | 1.33 | 1.58 | | 13 | 131 | .20 | .24 | | | |
| 121-130 | 12 | | 20 | | | 27 | 119 | .90 | 1.11 | | 19 | 152 | .43 | .54 | | 12 | 127 | 2.07 | 2.53 | | | |
| 131-140 | 8 | | 11 | .02 | .03 | 6 | 24 | .01 | .02 | | | | | | | 2 | 24 | .02 | .02 | | | |
| 141- UP | 6 | | 9 | 27.30 | 39.74 | 4 | 21 | .13 | .19 | | 4 | 38 | 3.07 | 4.86 | | 6 | 83 | | .01 | | | |
| CHARGES | 72 | | 100 | 3.21 | 3.74 | 118 | 495 | .33 | .37 | | 81 | 576 | 1.11 | 1.27 | | 73 | 731 | 1.01 | 1.16 | | | |
| TOTALS | 9,262 | | 6,234 | .95 | .95 | 1,409 | 5,014 | .53 | .52 | | 618 | 3,773 | .72 | .72 | | 374 | 3,243 | .75 | .75 | | | |
| | | | \$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 | 20 | | | | 6 | 106 | .33 | .18 | | 4 | 192 | .06 | .03 | | | |
| 61- 80 | 4 | | 39 | | | 4 | 63 | .06 | .05 | | 38 | 1,097 | .51 | .39 | | 41 | 2,108 | 1.00 | .73 | | | |
| 81- 85 | 4 | | 41 | .62 | .51 | 9 | 156 | 2.57 | 2.16 | | 34 | 1,085 | .80 | .66 | | 11 | 612 | .24 | .20 | | | |
| 86- 90 | 15 | | 179 | .02 | .02 | 64 | 1,118 | .36 | .32 | | 46 | 1,301 | 1.10 | .96 | | 12 | 789 | .51 | .45 | | | |
| 91- 95 | 138 | | 1,578 | .30 | .28 | 88 | 1,540 | .92 | .86 | | 47 | 1,435 | .51 | .48 | | 14 | 780 | 1.11 | 1.04 | | | |
| 96- 99 | 62 | | 725 | .45 | .44 | 47 | 871 | .99 | .97 | | 23 | 787 | .48 | .47 | | 10 | 710 | .13 | .13 | | | |
| 100-100 | 81 | | 994 | .34 | .34 | 65 | 1,230 | .28 | .28 | | 54 | 1,895 | .57 | .57 | | 20 | 1,367 | .24 | .24 | | | |
| CREDITS | 304 | | 3,555 | .33 | .31 | 279 | 4,998 | .69 | .64 | | 248 | 7,707 | .66 | .58 | | 112 | 6,558 | .60 | .51 | | | |
| 101-105 | 21 | | 268 | 1.04 | 1.07 | 21 | 430 | 1.87 | 1.92 | | 16 | 587 | .18 | .19 | | 8 | 481 | 1.32 | 1.36 | | | |
| 106-110 | 10 | | 122 | .25 | .27 | 6 | 126 | .35 | .38 | | 17 | 641 | .42 | .46 | | 3 | 207 | 1.18 | 1.28 | | | |
| 111-115 | 12 | | 166 | .42 | .47 | 17 | 397 | 1.19 | 1.34 | | 10 | 390 | .49 | .55 | | 7 | 516 | .15 | .17 | | | |
| 116-120 | 17 | | 255 | .16 | .19 | 13 | 298 | .25 | .30 | | 11 | 444 | .41 | .48 | | 7 | 558 | .59 | .70 | | | |
| 121-130 | 16 | | 245 | 1.93 | 2.40 | 14 | 346 | .43 | .54 | | 11 | 472 | 1.30 | 1.64 | | 4 | 373 | .53 | .66 | | | |
| 131-140 | 3 | | 52 | .45 | .61 | 7 | 188 | 1.21 | 1.63 | | 11 | 552 | .33 | .43 | | 6 | 548 | .73 | 1.00 | | | |
| 141- UP | 10 | | 210 | 3.19 | 5.17 | 8 | 276 | .66 | 1.15 | | 12 | 650 | .84 | 1.38 | | 16 | 1,896 | .58 | .94 | | | |
| CHARGES | 89 | | 1,317 | 1.20 | 1.44 | 86 | 2,061 | .95 | 1.14 | | 88 | 3,737 | .56 | .68 | | 51 | 4,578 | .65 | .87 | | | |
| TOTALS | 393 | | 4,873 | .56 | .57 | 365 | 7,060 | .76 | .76 | | 336 | 11,444 | .63 | .61 | | 163 | 11,137 | .62 | .62 | | | |
| | | | \$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 | | 608 | .63 | .34 | 10 | 3,980 | .76 | .33 | | 34 | 4,914 | .70 | .32 | | | | | | | | |
| 61- 80 | 24 | | 2,327 | .80 | .56 | 13 | 6,637 | .91 | .66 | | 147 | 12,322 | .87 | .63 | | | | | | | | |
| 81- 85 | 3 | | 355 | .99 | .81 | 2 | 619 | .87 | .71 | | 71 | 2,895 | .81 | .66 | | | | | | | | |
| 86- 90 | 14 | | 2,005 | 1.01 | .90 | 8 | 3,671 | 1.30 | 1.15 | | 196 | 9,231 | .98 | .87 | | | | | | | | |
| 91- 95 | 6 | | 718 | .25 | .24 | 1 | 292 | .55 | .50 | | 598 | 8,049 | .62 | .58 | | | | | | | | |
| 96- 99 | 4 | | 644 | .38 | .37 | 3 | 1,469 | 1.33 | 1.29 | | 1,379 | 10,018 | .68 | .66 | | | | | | | | |
| 100-100 | 10 | | 1,605 | .48 | .48 | 3 | 1,705 | .63 | .63 | | 9,945 | 18,388 | .62 | .62 | | | | | | | | |
| CREDITS | 68 | | 8,262 | .70 | .57 | 40 | 18,374 | .96 | .66 | | 12,370 | 65,816 | .74 | .62 | | | | | | | | |
| 101-105 | 11 | | 1,489 | .36 | .37 | | | | | | 196 | 3,847 | .80 | .82 | | | | | | | | |
| 106-110 | 4 | | 596 | .86 | .93 | 1 | 451 | .99 | 1.07 | | 88 | 2,416 | .70 | .76 | | | | | | | | |
| 111-115 | 4 | | 644 | .19 | .21 | 1 | 470 | .47 | .52 | | 81 | 2,736 | .46 | .51 | | | | | | | | |
| 116-120 | 4 | | 666 | .82 | .98 | | | | | | 94 | 2,478 | .52 | .61 | | | | | | | | |
| 121-130 | 7 | | 1,344 | .49 | .60 | 4 | 3,473 | .62 | .77 | | 126 | 6,671 | .70 | .87 | | | | | | | | |
| 131-140 | 4 | | 679 | .23 | .31 | 2 | 1,114 | .26 | .35 | | 49 | 3,193 | .40 | .54 | | | | | | | | |
| 141- UP | 10 | | 3,253 | .90 | 1.77 | 4 | 4,476 | .83 | 1.29 | | 80 | 10,911 | .87 | 1.47 | | | | | | | | |
| CHARGES | 44 | | 8,671 | .63 | .85 | 12 | 9,984 | .68 | .93 | | 714 | 32,251 | .71 | .92 | | | | | | | | |
| TOTALS | 112 | | 16,933 | .67 | .68 | 52 | 28,358 | .86 | .72 | | 13,084 | 98,067 | .73 | .69 | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 INDUSTRY GRP = 3

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | | | | | | | | | | | | | | |
|---------|---------------|-----|---------------------|-------|------|-----------------|----|--------------------|-----|--------|-----------------|------|-------------------|----|--------|-----------------|--------|-------------------|------|-----|-----|-------|--------|------|------|-----|-----|----|-------|-----|------|-----|----|-----|----|
| | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | RISKS | STD | PREM | ACT | LR | MAN | LR | | | | | | | |
| 0- 60 | 2 | | 1 | | | | | 1 | | 1 | | | | | 2 | | 5 | | | | | 1 | | 3 | | | | | | | | | | | |
| 61- 80 | 11 | | 7 | | | | | | | | | | | | 3 | | 13 | | | | | 2 | | 13 | | | | | | | | | | | |
| 81- 85 | 6 | | 4 | | | | | 4 | | 14 | .98 | .81 | | | | | | | | | | 1 | | 8 | .05 | .04 | | | | | | | | | |
| 86- 90 | 8 | | 7 | | | | | 8 | | 27 | | | | | 8 | | 44 | | | | | 4 | | 32 | | | | | | | | | | | |
| 91- 95 | 41 | | 46 | .66 | .62 | | | 51 | | 184 | .23 | .22 | | | 90 | | 553 | .22 | .20 | | 113 | | 944 | .21 | .19 | | | | | | | | | | |
| 96- 99 | 286 | | 386 | .50 | .48 | | | 475 | | 1,717 | .54 | .53 | | | 308 | | 1,812 | .61 | .59 | | 113 | | 949 | 1.83 | 1.77 | | | | | | | | | | |
| 100-100 | 8,247 | | 5,796 | .67 | .67 | | | 839 | | 2,887 | .36 | .36 | | | 215 | | 1,294 | .94 | .94 | | 104 | | 896 | .68 | .68 | | | | | | | | | | |
| CREDITS | 8,601 | | 6,248 | .65 | .65 | | | 1,378 | | 4,830 | .42 | .41 | | | 626 | | 3,721 | .66 | .64 | | 338 | | 2,844 | .89 | .86 | | | | | | | | | | |
| 101-105 | 14 | | 20 | .40 | .41 | | | 39 | | 143 | .64 | .65 | | | 26 | | 166 | 1.16 | 1.19 | | 19 | | 167 | 1.75 | 1.79 | | | | | | | | | | |
| 106-110 | 4 | | 4 | .08 | .09 | | | 14 | | 60 | 2.80 | 3.03 | | | 16 | | 108 | .19 | .21 | | 8 | | 75 | .19 | .21 | | | | | | | | | | |
| 111-115 | 10 | | 9 | | | | | 12 | | 52 | 3.75 | 4.23 | | | 12 | | 85 | .07 | .08 | | 3 | | 29 | .22 | .25 | | | | | | | | | | |
| 116-120 | 4 | | 8 | 3.15 | 3.68 | | | 15 | | 68 | | | | | 13 | | 97 | .55 | .65 | | 6 | | 64 | .13 | .15 | | | | | | | | | | |
| 121-130 | 19 | | 30 | | | | | 24 | | 114 | .66 | .81 | | | 16 | | 120 | 3.32 | 4.10 | | 9 | | 94 | .66 | .81 | | | | | | | | | | |
| 131-140 | 5 | | 7 | | | | | 3 | | 16 | | | | | 4 | | 36 | | | | 5 | | 59 | .01 | .01 | | | | | | | | | | |
| 141- UP | 8 | | 8 | 3.58 | 6.20 | | | 2 | | 9 | | | | | 1 | | 9 | .08 | .12 | | 6 | | 84 | .06 | .10 | | | | | | | | | | |
| CHARGES | 64 | | 86 | .74 | .88 | | | 109 | | 461 | 1.15 | 1.29 | | | 88 | | 620 | 1.08 | 1.23 | | 56 | | 574 | .68 | .80 | | | | | | | | | | |
| TOTALS | 8,665 | | 6,334 | .66 | .66 | | | 1,487 | | 5,291 | .48 | .48 | | | 714 | | 4,341 | .72 | .71 | | 394 | | 3,418 | .86 | .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 | 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 | 45.54 | 9.02 | | | 2 | | 20 | | | | | 4 | | 83 | .20 | .11 | | 6 | | 242 | 2.25 | 1.16 | | | | | | | | | | |
| 61- 80 | 3 | | 29 | 9.49 | 7.06 | | | 13 | | 186 | .84 | .59 | | | 35 | | 1,006 | .92 | .69 | | 51 | | 2,610 | .34 | .25 | | | | | | | | | | |
| 81- 85 | 1 | | 10 | | | | | 14 | | 241 | .20 | .17 | | | 52 | | 1,524 | .54 | .45 | | 18 | | 1,052 | .23 | .19 | | | | | | | | | | |
| 86- 90 | 33 | | 379 | .20 | .18 | | | 76 | | 1,361 | .67 | .59 | | | 71 | | 2,124 | .82 | .72 | | 15 | | 866 | .58 | .51 | | | | | | | | | | |
| 91- 95 | 188 | | 2,150 | .85 | .80 | | | 89 | | 1,546 | .45 | .42 | | | 40 | | 1,269 | 1.35 | 1.25 | | 15 | | 1,008 | .62 | .57 | | | | | | | | | | |
| 96- 99 | 86 | | 1,017 | .64 | .62 | | | 51 | | 948 | .46 | .45 | | | 21 | | 720 | .45 | .44 | | 12 | | 851 | .93 | .91 | | | | | | | | | | |
| 100-100 | 86 | | 1,047 | .30 | .30 | | | 67 | | 1,252 | .45 | .45 | | | 61 | | 2,173 | 1.19 | 1.19 | | 26 | | 1,793 | .82 | .82 | | | | | | | | | | |
| CREDITS | 398 | | 4,634 | .70 | .67 | | | 312 | | 5,553 | .51 | .47 | | | 284 | | 8,898 | .92 | .81 | | 143 | | 8,422 | .60 | .50 | | | | | | | | | | |
| 101-105 | 28 | | 353 | .51 | .52 | | | 23 | | 472 | .20 | .21 | | | 26 | | 934 | .98 | 1.01 | | 15 | | 1,099 | .76 | .78 | | | | | | | | | | |
| 106-110 | 10 | | 128 | .09 | .09 | | | 18 | | 374 | .30 | .32 | | | 19 | | 730 | 1.07 | 1.15 | | 8 | | 608 | .27 | .29 | | | | | | | | | | |
| 111-115 | 11 | | 152 | 2.30 | 2.60 | | | 17 | | 394 | .18 | .20 | | | 18 | | 709 | .39 | .44 | | 3 | | 197 | 1.15 | 1.29 | | | | | | | | | | |
| 116-120 | 12 | | 176 | .23 | .27 | | | 17 | | 379 | .16 | .18 | | | 11 | | 455 | 1.54 | 1.80 | | 3 | | 257 | .92 | 1.08 | | | | | | | | | | |
| 121-130 | 14 | | 222 | 1.21 | 1.51 | | | 14 | | 313 | .71 | .89 | | | 11 | | 589 | .40 | .50 | | 11 | | 968 | .24 | .30 | | | | | | | | | | |
| 131-140 | 4 | | 63 | .01 | .01 | | | 12 | | 320 | .47 | .62 | | | 14 | | 683 | .38 | .51 | | 9 | | 778 | 4.31 | 5.74 | | | | | | | | | | |
| 141- UP | 6 | | 140 | 1.12 | 1.95 | | | 9 | | 323 | .17 | .29 | | | 8 | | 531 | .41 | .74 | | 15 | | 1,851 | .59 | .95 | | | | | | | | | | |
| CHARGES | 85 | | 1,234 | .82 | .96 | | | 110 | | 2,576 | .30 | .35 | | | 107 | | 4,631 | .73 | .87 | | 64 | | 5,758 | 1.06 | 1.36 | | | | | | | | | | |
| TOTALS | 483 | | 5,868 | .73 | .72 | | | 422 | | 8,129 | .44 | .44 | | | 391 | | 13,529 | .85 | .83 | | 207 | | 14,180 | .79 | .77 | | | | | | | | | | |
| | | | \$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 | 16 | | 1,257 | 1.09 | .55 | | | 8 | | 4,552 | 1.28 | .60 | | | 43 | | 6,165 | 1.28 | .61 | | | | | | | | | | | | | | | | |
| 61- 80 | 28 | | 2,874 | .57 | .40 | | | 19 | | 7,015 | .68 | .45 | | | 165 | | 13,754 | .63 | .43 | | | | | | | | | | | | | | | | |
| 81- 85 | 7 | | 847 | .51 | .43 | | | 2 | | 1,273 | 1.17 | .97 | | | 105 | | 4,973 | .61 | .51 | | | | | | | | | | | | | | | | |
| 86- 90 | 5 | | 661 | .20 | .18 | | | | | | | | | | 228 | | 5,501 | .61 | .54 | | | | | | | | | | | | | | | | |
| 91- 95 | 10 | | 1,188 | .59 | .55 | | | 2 | | 976 | .79 | .72 | | | | | 639 | 9,863 | .68 | .63 | | | | | | | | | | | | | | | |
| 96- 99 | 6 | | 822 | .63 | .62 | | | 2 | | 758 | .63 | .61 | | | 1,360 | | 9,980 | .72 | .70 | | | | | | | | | | | | | | | | |
| 100-100 | 9 | | 1,200 | .35 | .35 | | | 7 | | 3,857 | .45 | .45 | | | 9,661 | | 22,195 | .62 | .62 | | | | | | | | | | | | | | | | |
| CREDITS | 81 | | 8,850 | .59 | .45 | | | 40 | | 18,431 | .82 | .55 | | | 12,201 | | 72,431 | .70 | .57 | | | | | | | | | | | | | | | | |
| 101-105 | 11 | | 1,706 | .24 | .25 | | | 4 | | 1,800 | .82 | .84 | | | 205 | | 6,861 | .65 | .67 | | | | | | | | | | | | | | | | |
| 106-110 | 7 | | 1,214 | .28 | .30 | | | 2 | | 2,298 | .63 | .68 | | | 106 | | 5,600 | .55 | .59 | | | | | | | | | | | | | | | | |
| 111-115 | 5 | | 928 | .45 | .51 | | | 2 | | 994 | .71 | .80 | | | 93 | | 3,549 | .63 | .72 | | | | | | | | | | | | | | | | |
| 116-120 | 6 | | 1,037 | .07 | .09 | | | 2 | | 806 | .44 | .52 | | | 89 | | 3,348 | .46 | .55 | | | | | | | | | | | | | | | | |
| 121-130 | 6 | | 1,077 | .50 | .63 | | | 5 | | 4,642 | .68 | .85 | | | 129 | | 8,167 | .63 | .79 | | | | | | | | | | | | | | | | |
| 131-140 | 3 | | 595 | 1.50 | 2.05 | | | 2 | | 976 | .59 | .77 | | | 61 | | 3,533 | 1.48 | 1.98 | | | | | | | | | | | | | | | | |
| 141- UP | 12 | | 4,132 | .46 | .91 | | | 7 | | 5,846 | .47 | .72 | | | 74 | | 12,934 | .48 | .81 | | | | | | | | | | | | | | | | |
| CHARGES | 50 | | 10,690 | .43 | .58 | | | 24 | | 17,362 | .60 | .76 | | | 757 | | 43,991 | | | | | | | | | | | | | | | | | | |

DATE 06/11/07

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 | | | | | | | | | | | | |
| 61- 80 | 8 | 4 | | | | 5 | 15 | | | | 4 | 18 | | | | 1 | 8 | | | | | | | |
| 81- 85 | 5 | 3 | 1.83 | 1.53 | | 4 | 11 | | | | 3 | 15 | .15 | .12 | | 2 | 14 | .01 | .01 | | | | | |
| 86- 90 | 9 | 6 | 1.04 | .91 | | 8 | 25 | 1.74 | 1.54 | | 7 | 42 | | | | 8 | 65 | .69 | .62 | | | | | |
| 91- 95 | 31 | 32 | 9.20 | 8.66 | | 43 | 157 | .45 | .42 | | 74 | 447 | .42 | .39 | | 109 | 903 | .20 | .19 | | | | | |
| 96- 99 | 378 | 502 | .43 | .42 | | 639 | 2,296 | .39 | .38 | | 382 | 2,264 | .16 | .16 | | 133 | 1,103 | .72 | .70 | | | | | |
| 100-100 | 7,942 | 5,810 | .65 | .65 | | 750 | 2,542 | .30 | .30 | | 211 | 1,274 | .21 | .21 | | 98 | 838 | .46 | .46 | | | | | |
| CREDITS | 8,373 | 6,358 | .68 | .68 | | 1,450 | 5,049 | .35 | .34 | | 684 | 4,064 | .21 | .20 | | 351 | 2,930 | .48 | .46 | | | | | |
| 101-105 | 22 | 35 | .25 | .25 | | 43 | 161 | 1.42 | 1.45 | | 28 | 179 | 3.06 | 3.13 | | 24 | 207 | .36 | .36 | | | | | |
| 106-110 | 12 | 20 | 9.44 | 10.30 | | 21 | 91 | .23 | .25 | | 14 | 98 | 2.39 | 2.58 | | 9 | 83 | .37 | .40 | | | | | |
| 111-115 | 11 | 10 | 1.36 | 1.54 | | 15 | 64 | 1.12 | 1.25 | | 7 | 46 | .03 | .04 | | 8 | 78 | .01 | .02 | | | | | |
| 116-120 | 8 | 11 | | | | 13 | 60 | .05 | .05 | | 10 | 76 | .04 | .05 | | 9 | 97 | .26 | .31 | | | | | |
| 121-130 | 11 | 17 | 8.35 | 10.49 | | 23 | 111 | .21 | .26 | | 17 | 126 | .06 | .07 | | 9 | 99 | 3.85 | 4.75 | | | | | |
| 131-140 | 6 | 8 | .05 | .07 | | 8 | 41 | 1.48 | 2.00 | | 3 | 25 | .07 | .09 | | 4 | 46 | 1.23 | 1.65 | | | | | |
| 141- UP | 8 | 11 | | | | 2 | 16 | .02 | .03 | | 6 | 57 | .05 | .07 | | 4 | 66 | .30 | .53 | | | | | |
| CHARGES | 78 | 112 | 3.21 | 3.69 | | 125 | 542 | .75 | .86 | | 85 | 607 | 1.32 | 1.51 | | 67 | 675 | .87 | 1.01 | | | | | |
| TOTALS | 8,451 | 6,470 | .72 | .72 | | 1,575 | 5,591 | .39 | .39 | | 769 | 4,671 | .35 | .35 | | 418 | 3,606 | .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 | 4 | 15 | .04 | .01 | | 1 | 12 | | | | 7 | 141 | .83 | .46 | | 9 | 333 | 1.00 | .53 | | | | | |
| 61- 80 | 1 | 11 | | | | 5 | 69 | .08 | .06 | | 32 | 930 | .45 | .33 | | 59 | 3,065 | .52 | .38 | | | | | |
| 81- 85 | 2 | 24 | 7.93 | 6.58 | | 7 | 111 | .09 | .07 | | 54 | 1,593 | .32 | .26 | | 20 | 1,060 | .54 | .45 | | | | | |
| 86- 90 | 23 | 272 | .09 | .08 | | 84 | 1,482 | .38 | .34 | | 91 | 2,727 | .79 | .69 | | 15 | 885 | .93 | .81 | | | | | |
| 91- 95 | 206 | 2,346 | .30 | .28 | | 131 | 2,223 | .60 | .55 | | 50 | 1,567 | .45 | .41 | | 25 | 1,499 | .35 | .32 | | | | | |
| 96- 99 | 103 | 1,187 | .32 | .31 | | 66 | 1,203 | .45 | .44 | | 20 | 700 | .40 | .39 | | 16 | 1,048 | .89 | .87 | | | | | |
| 100-100 | 111 | 1,308 | .20 | .20 | | 78 | 1,482 | .31 | .31 | | 57 | 1,936 | .46 | .46 | | 31 | 1,978 | .36 | .36 | | | | | |
| CREDITS | 450 | 5,163 | .30 | .29 | | 372 | 6,582 | .44 | .41 | | 311 | 9,595 | .53 | .47 | | 175 | 9,868 | .55 | .47 | | | | | |
| 101-105 | 20 | 249 | .65 | .66 | | 18 | 364 | .28 | .29 | | 22 | 817 | .69 | .71 | | 12 | 898 | .34 | .35 | | | | | |
| 106-110 | 10 | 130 | .23 | .25 | | 9 | 190 | 1.08 | 1.16 | | 18 | 697 | 1.26 | 1.37 | | 12 | 899 | .55 | .59 | | | | | |
| 111-115 | 13 | 181 | .25 | .27 | | 19 | 421 | .39 | .44 | | 15 | 599 | .21 | .24 | | 13 | 1,053 | .46 | .51 | | | | | |
| 116-120 | 21 | 311 | 1.30 | 1.54 | | 19 | 422 | .26 | .30 | | 13 | 502 | .28 | .33 | | 5 | 426 | .32 | .38 | | | | | |
| 121-130 | 15 | 215 | 1.68 | 2.08 | | 11 | 275 | .38 | .47 | | 15 | 680 | .73 | .90 | | 9 | 764 | .42 | .52 | | | | | |
| 131-140 | 1 | 17 | | | | 7 | 184 | .43 | .58 | | 9 | 444 | .31 | .42 | | 4 | 436 | .56 | .76 | | | | | |
| 141- UP | 6 | 111 | 1.52 | 2.25 | | 4 | 149 | .33 | .60 | | 22 | 1,374 | .67 | 1.11 | | 12 | 1,371 | .63 | 1.03 | | | | | |
| CHARGES | 86 | 1,216 | .97 | 1.11 | | 87 | 2,005 | .41 | .48 | | 114 | 5,113 | .64 | .79 | | 67 | 5,847 | .49 | .60 | | | | | |
| TOTALS | 536 | 6,379 | .43 | .42 | | 459 | 8,587 | .43 | .43 | | 425 | 14,708 | .57 | .56 | | 242 | 15,715 | .53 | .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 | 12 | 1,015 | .37 | .21 | | 13 | 6,437 | .45 | .22 | | 50 | 7,960 | .47 | .24 | | | | | | | | | | |
| 61- 80 | 43 | 4,830 | .40 | .28 | | 15 | 7,757 | .68 | .48 | | 173 | 16,707 | .55 | .39 | | | | | | | | | | |
| 81- 85 | 11 | 1,447 | .56 | .46 | | 2 | 777 | .46 | .38 | | 110 | 5,055 | .48 | .40 | | | | | | | | | | |
| 86- 90 | 8 | 1,027 | .50 | .44 | | | | | | | 253 | 6,532 | .64 | .56 | | | | | | | | | | |
| 91- 95 | 7 | 992 | .29 | .27 | | 3 | 2,226 | .59 | .55 | | 679 | 12,393 | .45 | .42 | | | | | | | | | | |
| 96- 99 | 7 | 1,056 | 1.16 | 1.14 | | 3 | 1,504 | .54 | .53 | | 1,747 | 12,864 | .50 | .49 | | | | | | | | | | |
| 100-100 | 8 | 1,315 | .25 | .25 | | 4 | 2,860 | .29 | .29 | | 9,290 | 21,343 | .41 | .41 | | | | | | | | | | |
| CREDITS | 96 | 11,682 | .47 | .36 | | 40 | 21,562 | .53 | .36 | | 12,302 | 82,853 | .49 | .40 | | | | | | | | | | |
| 101-105 | 6 | 833 | .31 | .32 | | 2 | 678 | .81 | .83 | | 197 | 4,421 | .63 | .65 | | | | | | | | | | |
| 106-110 | 6 | 992 | .50 | .54 | | | | | | | 111 | 3,200 | .81 | .87 | | | | | | | | | | |
| 111-115 | 6 | 953 | .37 | .42 | | 5 | 3,197 | .45 | .50 | | 112 | 6,604 | .41 | .46 | | | | | | | | | | |
| 116-120 | 6 | 1,190 | .25 | .29 | | | | | | | 104 | 3,095 | .36 | .43 | | | | | | | | | | |
| 121-130 | 10 | 1,956 | .40 | .50 | | 4 | 3,170 | .74 | .92 | | 124 | 7,413 | .67 | .83 | | | | | | | | | | |
| 131-140 | 7 | 1,665 | .39 | .52 | | 4 | 5,369 | .30 | .39 | | 53 | 8,234 | .34 | .46 | | | | | | | | | | |
| 141- UP | 14 | 3,322 | .45 | .77 | | 12 | 11,110 | .34 | .65 | | 90 | 17,585 | .42 | .75 | | | | | | | | | | |
| CHARGES | 55 | 10,910 | .40 | .52 | | 27 | 23,523 | .41 | .61 | | 791 | 50,551 | .48 | .65 | | | | | | | | | | |
| TOTALS | 151 | 22,592 | .43 | .42 | | 67 | 45,085 | .47 | .45 | | 13,093 | 133,404 | .48 | .47 | | | | | | | | | | |

DATE 06/11/07

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 1 | 1 | | | | | | | | | 1 | 2 | | | | | | | | | | |
| 61- 80 | 5 | 3 | | | | | | | | | 2 | 9 | | | | 1 | 7 | .09 | .07 | | | |
| 81- 85 | 3 | 1 | | | | 2 | 5 | | | | | | | | | | | | | | | |
| 86- 90 | 10 | 12 | | | | 5 | 14 | .16 | .14 | | 5 | 27 | .64 | .57 | | 6 | 47 | .14 | .12 | | | |
| 91- 95 | 29 | 34 | 1.95 | 1.83 | | 35 | 122 | .24 | .23 | | 41 | 249 | 2.02 | 1.91 | | 77 | 645 | .48 | .45 | | | |
| 96- 99 | 445 | 636 | .34 | .33 | | 709 | 2,524 | .54 | .52 | | 421 | 2,507 | .33 | .32 | | 211 | 1,743 | 2.33 | 2.26 | | | |
| 100-100 | 7,891 | 5,697 | .37 | .37 | | 722 | 2,468 | .31 | .31 | | 196 | 1,178 | .19 | .19 | | 94 | 813 | .35 | .35 | | | |
| CREDITS | 8,384 | 6,384 | .38 | .38 | | 1,473 | 5,132 | .42 | .41 | | 666 | 3,972 | .39 | .38 | | 389 | 3,254 | 1.43 | 1.39 | | | |
| 101-105 | 24 | 33 | .20 | .20 | | 45 | 171 | .02 | .02 | | 36 | 222 | .97 | .99 | | 21 | 183 | .27 | .27 | | | |
| 106-110 | 14 | 21 | 1.09 | 1.18 | | 20 | 83 | .09 | .10 | | 16 | 105 | .25 | .26 | | 7 | 66 | .84 | .90 | | | |
| 111-115 | 9 | 17 | .12 | .14 | | 11 | 53 | .11 | .13 | | 6 | 44 | | | | 3 | 30 | .12 | .14 | | | |
| 116-120 | 13 | 20 | .26 | .31 | | 2 | 6 | | | | 11 | 79 | .05 | .06 | | 4 | 39 | .41 | .48 | | | |
| 121-130 | 11 | 19 | .21 | .26 | | 19 | 89 | .05 | .06 | | 23 | 172 | 1.17 | 1.44 | | 26 | 275 | 1.41 | 1.74 | | | |
| 131-140 | 8 | 16 | .04 | .06 | | 20 | 106 | | | | 6 | 53 | 1.20 | 1.61 | | 6 | 70 | .40 | .54 | | | |
| 141- UP | 10 | 27 | .21 | .40 | | 13 | 72 | .07 | .10 | | 4 | 42 | .33 | .61 | | 8 | 107 | .53 | .82 | | | |
| CHARGES | 89 | 151 | .31 | .38 | | 130 | 580 | .05 | .05 | | 102 | 716 | .73 | .84 | | 75 | 770 | .78 | .93 | | | |
| TOTALS | 8,473 | 6,535 | .37 | .38 | | 1,603 | 5,712 | .38 | .38 | | 768 | 4,688 | .45 | .45 | | 464 | 4,024 | 1.31 | 1.31 | | | |
| | | \$10,000 - | 14,999 | | | | \$15,000 - | 24,999 | | | | \$25,000 - | 49,999 | | | | \$50,000 - | 99,999 | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 2 | 7 | | | | 1 | 9 | | | | 1 | 13 | | | | 3 | 144 | .21 | .12 | | | |
| 61- 80 | 3 | 31 | | | | 5 | 75 | 1.87 | 1.42 | | 19 | 573 | .10 | .08 | | 46 | 2,338 | .44 | .33 | | | |
| 81- 85 | 5 | 51 | .03 | .03 | | 4 | 59 | | | | 36 | 1,147 | .24 | .20 | | 22 | 1,134 | .39 | .33 | | | |
| 86- 90 | 9 | 96 | 1.40 | 1.24 | | 49 | 874 | .20 | .18 | | 60 | 1,785 | .45 | .40 | | 24 | 1,340 | .20 | .18 | | | |
| 91- 95 | 166 | 1,874 | .44 | .41 | | 160 | 2,777 | .22 | .20 | | 81 | 2,478 | .25 | .23 | | 22 | 1,373 | .40 | .38 | | | |
| 96- 99 | 151 | 1,764 | .27 | .26 | | 72 | 1,329 | .74 | .72 | | 24 | 765 | .68 | .66 | | 13 | 849 | .37 | .36 | | | |
| 100-100 | 112 | 1,367 | .35 | .35 | | 73 | 1,379 | .37 | .37 | | 57 | 2,056 | .67 | .67 | | 24 | 1,545 | .25 | .25 | | | |
| CREDITS | 448 | 5,189 | .37 | .35 | | 364 | 6,501 | .37 | .35 | | 278 | 8,818 | .41 | .38 | | 154 | 8,723 | .35 | .30 | | | |
| 101-105 | 34 | 414 | .37 | .38 | | 28 | 594 | .13 | .14 | | 20 | 722 | .22 | .22 | | 18 | 1,340 | .38 | .39 | | | |
| 106-110 | 12 | 151 | .75 | .81 | | 17 | 362 | .50 | .54 | | 26 | 1,016 | .17 | .19 | | 11 | 898 | .36 | .39 | | | |
| 111-115 | 13 | 185 | .20 | .23 | | 13 | 278 | .15 | .17 | | 21 | 785 | .50 | .57 | | 17 | 1,212 | .18 | .20 | | | |
| 116-120 | 27 | 385 | 1.03 | 1.22 | | 20 | 445 | .84 | .99 | | 19 | 741 | .08 | .09 | | 12 | 919 | .28 | .33 | | | |
| 121-130 | 19 | 277 | .24 | .30 | | 16 | 380 | .91 | 1.14 | | 18 | 822 | .08 | .10 | | 15 | 1,347 | .27 | .34 | | | |
| 131-140 | 6 | 104 | .10 | .13 | | 6 | 174 | .02 | .03 | | 10 | 484 | .45 | .61 | | 15 | 1,445 | .44 | .61 | | | |
| 141- UP | 9 | 178 | .12 | .19 | | 14 | 475 | .27 | .45 | | 27 | 1,620 | .44 | .72 | | 21 | 2,542 | .37 | .62 | | | |
| CHARGES | 120 | 1,695 | .47 | .55 | | 114 | 2,708 | .43 | .51 | | 141 | 6,190 | .29 | .36 | | 109 | 9,703 | .33 | .43 | | | |
| TOTALS | 568 | 6,884 | .39 | .39 | | 478 | 9,209 | .39 | .39 | | 419 | 15,008 | .36 | .37 | | 263 | 18,426 | .34 | .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 | 4 | 324 | .47 | .23 | | 8 | 2,895 | .31 | .13 | | 21 | 3,395 | .32 | .14 | | | | | | | | |
| 61- 80 | 33 | 3,597 | .36 | .26 | | 11 | 7,487 | .41 | .30 | | 125 | 14,119 | .40 | .29 | | | | | | | | |
| 81- 85 | 9 | 1,157 | .19 | .15 | | 3 | 2,482 | .26 | .21 | | 84 | 6,036 | .26 | .22 | | | | | | | | |
| 86- 90 | 4 | 612 | 1.24 | 1.09 | | 3 | 2,081 | .23 | .20 | | 175 | 6,887 | .38 | .34 | | | | | | | | |
| 91- 95 | 10 | 1,385 | .16 | .15 | | | | | | | 621 | 10,936 | .34 | .32 | | | | | | | | |
| 96- 99 | 12 | 1,581 | .35 | .35 | | 1 | 789 | .52 | .51 | | 2,059 | 14,487 | .67 | .65 | | | | | | | | |
| 100-100 | 8 | 1,274 | .56 | .56 | | 3 | 1,586 | .23 | .23 | | 9,180 | 19,363 | .37 | .37 | | | | | | | | |
| CREDITS | 80 | 9,930 | .40 | .32 | | 29 | 17,319 | .34 | .24 | | 12,265 | 75,222 | .42 | .36 | | | | | | | | |
| 101-105 | 7 | 1,151 | .32 | .33 | | 10 | 4,921 | .30 | .32 | | 243 | 9,750 | .31 | .32 | | | | | | | | |
| 106-110 | 7 | 1,176 | .33 | .36 | | 1 | 449 | .52 | .55 | | 131 | 4,326 | .35 | .38 | | | | | | | | |
| 111-115 | 11 | 1,917 | .38 | .42 | | 2 | 1,837 | .09 | .10 | | 106 | 6,356 | .25 | .28 | | | | | | | | |
| 116-120 | 4 | 701 | .32 | .38 | | 2 | 1,369 | .28 | .32 | | 114 | 4,706 | .36 | .43 | | | | | | | | |
| 121-130 | 12 | 2,369 | .29 | .36 | | 3 | 2,904 | .34 | .43 | | 162 | 8,653 | .36 | .45 | | | | | | | | |
| 131-140 | 7 | 1,490 | .49 | .67 | | 1 | 2,617 | .43 | .60 | | 85 | 6,557 | .43 | .59 | | | | | | | | |
| 141- UP | 23 | 6,209 | .26 | .43 | | 21 | 22,697 | .28 | .51 | | 150 | 33,970 | .29 | .51 | | | | | | | | |
| CHARGES | 71 | 15,013 | .32 | .42 | | 40 | 36,792 | .29 | .44 | | 991 | 74,318 | .32 | .44 | | | | | | | | |
| TOTALS | 151 | 24,942 | .35 | .37 | | 69 | 54,111 | .31 | .34 | | 13,256 | 149,540 | .37 | .39 | | | | | | | | |

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

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | |
| 0- 60 | 3 | 1 | | | | 2 | 4 | .06 | .04 | | 1 | 4 | | | | 1 | 4 | .01 | .01 | | |
| 61- 80 | 19 | 14 | .01 | .01 | | 7 | 20 | | | | 9 | 39 | 1.14 | .83 | | 3 | 18 | .05 | .03 | | |
| 81- 85 | 7 | 4 | | | | 5 | 14 | | | | 2 | 11 | .35 | .29 | | 4 | 30 | 2.10 | 1.74 | | |
| 86- 90 | 23 | 21 | .14 | .12 | | 14 | 47 | 4.12 | 3.64 | | 7 | 39 | .27 | .24 | | 12 | 94 | 1.18 | 1.05 | | |
| 91- 95 | 80 | 79 | .23 | .22 | | 81 | 302 | .05 | .05 | | 132 | 794 | .72 | .67 | | 169 | 1,385 | .87 | .82 | | |
| 96- 99 | 480 | 622 | .57 | .55 | | 692 | 2,475 | .52 | .51 | | 360 | 2,118 | .77 | .75 | | 132 | 1,111 | .77 | .75 | | |
| 100-100 | 9,935 | 6,818 | 1.04 | 1.04 | | 974 | 3,333 | .63 | .63 | | 266 | 1,608 | 1.64 | 1.64 | | 153 | 1,315 | 1.13 | 1.13 | | |
| CREDITS | 10,547 | 7,559 | .99 | .99 | | 1,775 | 6,195 | .58 | .57 | | 777 | 4,612 | 1.06 | 1.03 | | 474 | 3,957 | .94 | .91 | | |
| 101-105 | 46 | 60 | .39 | .40 | | 39 | 148 | 1.86 | 1.90 | | 45 | 289 | .37 | .39 | | 30 | 265 | 1.36 | 1.39 | | |
| 106-110 | 13 | 18 | | | | 20 | 77 | .41 | .45 | | 26 | 168 | 1.07 | 1.16 | | 23 | 219 | 1.38 | 1.48 | | |
| 111-115 | 13 | 21 | .49 | .56 | | 12 | 50 | .48 | .54 | | 14 | 96 | .71 | .80 | | 7 | 67 | .06 | .07 | | |
| 116-120 | 9 | 10 | 7.92 | 9.41 | | 15 | 74 | .49 | .57 | | 17 | 128 | .06 | .07 | | 11 | 112 | .09 | .10 | | |
| 121-130 | 36 | 60 | .67 | .84 | | 31 | 146 | 1.00 | 1.23 | | 27 | 210 | .51 | .63 | | 16 | 173 | .24 | .30 | | |
| 131-140 | 12 | 24 | .11 | .15 | | 11 | 53 | .12 | .16 | | 4 | 33 | .01 | .01 | | 4 | 47 | 1.48 | 2.02 | | |
| 141- UP | 11 | 20 | .04 | .07 | | 5 | 29 | .02 | .03 | | 7 | 67 | 1.58 | 2.37 | | 10 | 137 | 2.87 | 4.48 | | |
| CHARGES | 140 | 212 | .73 | .86 | | 133 | 577 | .90 | 1.04 | | 140 | 990 | .58 | .66 | | 101 | 1,021 | 1.16 | 1.34 | | |
| TOTALS | 10,687 | 7,772 | .98 | .98 | | 1,908 | 6,773 | .61 | .60 | | 917 | 5,602 | .98 | .97 | | 575 | 4,979 | .99 | .98 | | |
| | | \$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 | | 14 | 560 | .41 | .22 | | |
| 61- 80 | 12 | 110 | .12 | .09 | | 18 | 256 | .73 | .56 | | 47 | 1,340 | .46 | .34 | | 82 | 4,240 | .88 | .63 | | |
| 81- 85 | 7 | 70 | 2.84 | 2.38 | | 29 | 513 | 1.39 | 1.17 | | 65 | 1,914 | .72 | .60 | | 10 | 563 | .46 | .39 | | |
| 86- 90 | 43 | 488 | .67 | .60 | | 100 | 1,739 | .20 | .17 | | 94 | 2,699 | .54 | .48 | | 29 | 1,695 | .98 | .86 | | |
| 91- 95 | 198 | 2,263 | .61 | .57 | | 126 | 2,214 | 1.36 | 1.26 | | 57 | 1,807 | 1.26 | 1.16 | | 29 | 1,861 | .80 | .74 | | |
| 96- 99 | 93 | 1,070 | .19 | .18 | | 66 | 1,229 | .59 | .57 | | 39 | 1,305 | 1.91 | 1.86 | | 24 | 1,587 | .49 | .48 | | |
| 100-100 | 144 | 1,712 | .52 | .52 | | 106 | 2,044 | .55 | .55 | | 81 | 2,805 | .65 | .65 | | 42 | 2,851 | .94 | .94 | | |
| CREDITS | 497 | 5,713 | .53 | .50 | | 446 | 8,008 | .76 | .71 | | 385 | 11,913 | .84 | .75 | | 230 | 13,358 | .81 | .68 | | |
| 101-105 | 29 | 356 | .27 | .27 | | 32 | 637 | .62 | .64 | | 20 | 743 | 1.73 | 1.78 | | 18 | 1,319 | .65 | .67 | | |
| 106-110 | 19 | 240 | 2.41 | 2.58 | | 18 | 391 | .20 | .22 | | 31 | 1,245 | .36 | .39 | | 9 | 673 | .72 | .77 | | |
| 111-115 | 18 | 260 | .43 | .49 | | 23 | 486 | .25 | .28 | | 20 | 754 | .76 | .86 | | 8 | 669 | .58 | .65 | | |
| 116-120 | 31 | 455 | .71 | .84 | | 24 | 540 | .45 | .53 | | 15 | 601 | 1.02 | 1.21 | | 5 | 377 | .06 | .07 | | |
| 121-130 | 10 | 154 | .58 | .72 | | 12 | 304 | .16 | .19 | | 23 | 1,091 | 1.00 | 1.25 | | 12 | 1,102 | .35 | .43 | | |
| 131-140 | 6 | 105 | 2.35 | 3.13 | | 5 | 116 | .89 | 1.21 | | 11 | 516 | .43 | .58 | | 5 | 461 | .34 | .47 | | |
| 141- UP | 8 | 151 | .08 | .13 | | 9 | 314 | 1.10 | 1.92 | | 23 | 1,454 | .73 | 1.18 | | 18 | 1,972 | .26 | .45 | | |
| CHARGES | 121 | 1,721 | .85 | .98 | | 123 | 2,789 | .48 | .56 | | 143 | 6,402 | .83 | 1.02 | | 75 | 6,573 | .43 | .54 | | |
| TOTALS | 618 | 7,433 | .60 | .59 | | 569 | 10,797 | .69 | .68 | | 528 | 18,315 | .84 | .83 | | 305 | 19,930 | .68 | .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 | 24 | 2,037 | .67 | .36 | | 32 | 7,580 | 1.65 | .71 | | 80 | 10,246 | 1.38 | .62 | | | | | | | |
| 61- 80 | 57 | 6,150 | 1.16 | .82 | | 22 | 9,211 | .94 | .66 | | 276 | 21,398 | .95 | .68 | | | | | | | |
| 81- 85 | 11 | 1,478 | 1.60 | 1.32 | | 6 | 2,849 | .68 | .55 | | 146 | 7,447 | .93 | .77 | | | | | | | |
| 86- 90 | 13 | 1,851 | .59 | .52 | | 4 | 1,422 | 1.00 | .87 | | 339 | 10,095 | .66 | .58 | | | | | | | |
| 91- 95 | 12 | 1,581 | .65 | .60 | | 3 | 1,465 | .58 | .54 | | 887 | 13,752 | .86 | .80 | | | | | | | |
| 96- 99 | 8 | 1,121 | 1.28 | 1.25 | | 5 | 3,293 | 1.06 | 1.02 | | 1,899 | 15,929 | .83 | .81 | | | | | | | |
| 100-100 | 22 | 3,072 | 1.29 | 1.29 | | 12 | 7,457 | .52 | .52 | | 11,735 | 33,015 | .84 | .84 | | | | | | | |
| CREDITS | 147 | 17,289 | 1.06 | .82 | | 84 | 33,278 | .98 | .68 | | 15,362 | 111,883 | .90 | .73 | | | | | | | |
| 101-105 | 7 | 859 | 1.20 | 1.22 | | 1 | 375 | 1.12 | 1.16 | | 267 | 5,051 | .96 | .99 | | | | | | | |
| 106-110 | 7 | 1,036 | .56 | .60 | | | | | | | 166 | 4,067 | .66 | .71 | | | | | | | |
| 111-115 | 10 | 1,691 | 1.03 | 1.17 | | 4 | 1,993 | 1.42 | 1.60 | | 129 | 6,087 | .97 | 1.09 | | | | | | | |
| 116-120 | 7 | 1,462 | 1.03 | 1.21 | | 3 | 999 | .29 | .34 | | 137 | 4,758 | .66 | .78 | | | | | | | |
| 121-130 | 11 | 2,031 | .36 | .45 | | 1 | 906 | .48 | .59 | | 179 | 6,175 | .50 | .63 | | | | | | | |
| 131-140 | 6 | 1,023 | 1.38 | 1.86 | | 4 | 3,466 | .87 | 1.16 | | 68 | 5,845 | .90 | 1.20 | | | | | | | |
| 141- UP | 12 | 3,375 | 1.17 | 1.98 | | 3 | 2,745 | .50 | .90 | | 106 | 10,262 | .76 | 1.29 | | | | | | | |
| CHARGES | 60 | 11,476 | .95 | 1.23 | | 16 | 10,483 | .80 | 1.07 | | 1,052 | 42,245 | .77 | .98 | | | | | | | |
| TOTALS | 207 | 28,766 | 1.02 | .94 | | 100 | 43,761 | .94 | .73 | | 16,414 | 154,128 | .87 | .78 | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 5 | 3 | | | | | | | | | 1 | 3 | | | | 1 | 5 | | | | | |
| 61- 80 | 13 | 9 | | | | 6 | 17 | 6.16 | 4.71 | | 2 | 8 | | | | 7 | 43 | .66 | .48 | | | |
| 81- 85 | 3 | 3 | 1.01 | .84 | | 7 | 22 | .01 | .01 | | 2 | 9 | .05 | .04 | | 6 | 43 | .04 | .03 | | | |
| 86- 90 | 15 | 16 | .14 | .12 | | 10 | 30 | .05 | .04 | | 13 | 73 | .29 | .26 | | 15 | 115 | .41 | .36 | | | |
| 91- 95 | 66 | 70 | .49 | .46 | | 67 | 236 | .49 | .46 | | 129 | 773 | 1.44 | 1.36 | | 173 | 1,437 | .48 | .45 | | | |
| 96- 99 | 450 | 595 | 2.51 | 2.44 | | 742 | 2,669 | .63 | .61 | | 389 | 2,288 | .50 | .48 | | 149 | 1,255 | .68 | .66 | | | |
| 100-100 | 9,984 | 6,857 | 1.01 | 1.01 | | 974 | 3,353 | .45 | .45 | | 269 | 1,625 | .67 | .67 | | 123 | 1,056 | 1.09 | 1.09 | | | |
| CREDITS | 10,536 | 7,552 | 1.12 | 1.12 | | 1,806 | 6,326 | .54 | .53 | | 805 | 4,780 | .71 | .69 | | 474 | 3,955 | .70 | .67 | | | |
| 101-105 | 29 | 33 | 1.17 | 1.20 | | 57 | 218 | .22 | .22 | | 40 | 262 | 1.65 | 1.69 | | 37 | 327 | .95 | .97 | | | |
| 106-110 | 12 | 16 | 2.96 | 3.19 | | 20 | 86 | 2.06 | 2.23 | | 17 | 108 | .05 | .06 | | 20 | 193 | .64 | .69 | | | |
| 111-115 | 13 | 17 | .02 | .03 | | 12 | 53 | .12 | .13 | | 13 | 92 | .01 | .01 | | 13 | 127 | 1.65 | 1.85 | | | |
| 116-120 | 14 | 20 | .04 | .05 | | 18 | 82 | .18 | .22 | | 7 | 53 | 1.33 | 1.58 | | 16 | 164 | .16 | .19 | | | |
| 121-130 | 16 | 27 | | | | 34 | 148 | .75 | .93 | | 33 | 260 | .29 | .35 | | 18 | 190 | 1.42 | 1.75 | | | |
| 131-140 | 12 | 19 | .01 | .02 | | 8 | 35 | .01 | .01 | | 3 | 24 | 18.74 | 24.89 | | 3 | 36 | 6.68 | 9.05 | | | |
| 141- UP | 13 | 21 | 11.83 | 17.50 | | 5 | 27 | .10 | .14 | | 6 | 54 | 2.15 | 3.34 | | 9 | 125 | .08 | .12 | | | |
| CHARGES | 109 | 153 | 2.18 | 2.59 | | 154 | 649 | .55 | .63 | | 119 | 853 | 1.34 | 1.54 | | 116 | 1,162 | 1.03 | 1.18 | | | |
| TOTALS | 10,645 | 7,705 | 1.14 | 1.14 | | 1,960 | 6,975 | .54 | .54 | | 924 | 5,633 | .80 | .80 | | 590 | 5,117 | .77 | .77 | | | |
| | | \$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 | 7.15 | 4.15 | | 3 | 32 | | | | 9 | 164 | .23 | .13 | | 5 | 234 | .05 | .03 | | | |
| 61- 80 | 8 | 75 | .07 | .05 | | 7 | 106 | .04 | .03 | | 57 | 1,656 | .38 | .29 | | 66 | 3,411 | 1.05 | .76 | | | |
| 81- 85 | 6 | 63 | .40 | .33 | | 13 | 227 | 2.01 | 1.68 | | 64 | 1,988 | .57 | .47 | | 19 | 1,065 | .63 | .52 | | | |
| 86- 90 | 26 | 301 | .03 | .02 | | 112 | 1,935 | .37 | .33 | | 79 | 2,256 | 1.15 | 1.01 | | 28 | 1,781 | .73 | .65 | | | |
| 91- 95 | 211 | 2,403 | .23 | .21 | | 131 | 2,293 | .79 | .74 | | 74 | 2,262 | 1.17 | 1.09 | | 24 | 1,453 | 1.02 | .95 | | | |
| 96- 99 | 107 | 1,261 | .44 | .42 | | 78 | 1,442 | .74 | .72 | | 41 | 1,385 | .42 | .41 | | 17 | 1,145 | .51 | .49 | | | |
| 100-100 | 129 | 1,562 | .30 | .30 | | 113 | 2,138 | .58 | .58 | | 92 | 3,132 | .71 | .71 | | 36 | 2,537 | .33 | .33 | | | |
| CREDITS | 489 | 5,679 | .30 | .28 | | 457 | 8,174 | .65 | .61 | | 416 | 12,844 | .77 | .68 | | 195 | 11,625 | .73 | .62 | | | |
| 101-105 | 34 | 428 | .76 | .79 | | 35 | 705 | 1.59 | 1.63 | | 29 | 1,047 | .18 | .18 | | 19 | 1,204 | .88 | .90 | | | |
| 106-110 | 14 | 175 | 2.34 | 2.52 | | 18 | 389 | .26 | .28 | | 30 | 1,089 | .49 | .53 | | 9 | 697 | .51 | .55 | | | |
| 111-115 | 19 | 263 | .60 | .68 | | 31 | 672 | .73 | .83 | | 20 | 752 | .35 | .39 | | 14 | 1,080 | .15 | .17 | | | |
| 116-120 | 20 | 297 | .30 | .35 | | 27 | 632 | .35 | .41 | | 20 | 839 | .40 | .48 | | 8 | 633 | .74 | .88 | | | |
| 121-130 | 24 | 368 | 1.33 | 1.65 | | 22 | 553 | 1.49 | 1.85 | | 23 | 1,035 | 1.45 | 1.83 | | 11 | 1,116 | .41 | .52 | | | |
| 131-140 | 5 | 84 | .37 | .50 | | 11 | 289 | 1.09 | 1.48 | | 17 | 865 | .44 | .59 | | 13 | 1,270 | .52 | .70 | | | |
| 141- UP | 16 | 320 | 2.18 | 3.46 | | 9 | 301 | 1.29 | 2.21 | | 14 | 831 | .66 | 1.14 | | 20 | 2,353 | 1.04 | 1.70 | | | |
| CHARGES | 132 | 1,935 | 1.14 | 1.36 | | 153 | 3,541 | .98 | 1.15 | | 153 | 6,459 | .58 | .70 | | 94 | 8,351 | .67 | .85 | | | |
| TOTALS | 621 | 7,614 | .51 | .51 | | 610 | 11,714 | .75 | .74 | | 569 | 19,303 | .70 | .69 | | 289 | 19,976 | .70 | .69 | | | |
| | | \$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 | 22 | 1,802 | .54 | .28 | | 21 | 6,323 | .97 | .43 | | 69 | 8,579 | .84 | .39 | | | | | | | | |
| 61- 80 | 47 | 4,882 | .99 | .70 | | 28 | 11,522 | .78 | .55 | | 241 | 21,729 | .84 | .59 | | | | | | | | |
| 81- 85 | 7 | 839 | 3.89 | 3.24 | | 3 | 1,251 | .57 | .48 | | 130 | 5,510 | 1.14 | .94 | | | | | | | | |
| 86- 90 | 19 | 2,575 | .89 | .79 | | 9 | 4,012 | 1.34 | 1.19 | | 326 | 13,094 | .94 | .83 | | | | | | | | |
| 91- 95 | 11 | 1,297 | .19 | .18 | | 4 | 1,503 | .62 | .57 | | 890 | 13,727 | .70 | .65 | | | | | | | | |
| 96- 99 | 10 | 1,476 | .63 | .62 | | 5 | 2,073 | 1.45 | 1.41 | | 1,988 | 15,590 | .76 | .74 | | | | | | | | |
| 100-100 | 24 | 3,634 | 1.01 | 1.01 | | 11 | 6,169 | .57 | .57 | | 11,755 | 32,063 | .71 | .71 | | | | | | | | |
| CREDITS | 140 | 16,504 | .98 | .78 | | 81 | 32,854 | .87 | .62 | | 15,399 | 110,292 | .80 | .66 | | | | | | | | |
| 101-105 | 17 | 2,521 | .49 | .50 | | | | | | | 297 | 6,744 | .70 | .72 | | | | | | | | |
| 106-110 | 9 | 1,395 | .59 | .64 | | 1 | 451 | .99 | 1.07 | | 150 | 4,599 | .66 | .71 | | | | | | | | |
| 111-115 | 8 | 1,230 | .23 | .26 | | 3 | 1,207 | 1.78 | 1.98 | | 146 | 5,493 | .68 | .76 | | | | | | | | |
| 116-120 | 6 | 1,040 | .75 | .89 | | 1 | 442 | 1.08 | 1.27 | | 137 | 4,202 | .59 | .70 | | | | | | | | |
| 121-130 | 8 | 1,579 | .45 | .56 | | 7 | 4,700 | .50 | .62 | | 196 | 9,975 | .68 | .85 | | | | | | | | |
| 131-140 | 6 | 1,261 | .15 | .21 | | 3 | 1,625 | .20 | .28 | | 81 | 5,509 | .47 | .64 | | | | | | | | |
| 141- UP | 14 | 4,573 | .71 | 1.38 | | 7 | 6,228 | .63 | .98 | | 113 | 14,833 | .78 | 1.32 | | | | | | | | |
| CHARGES | 68 | 13,598 | .54 | .71 | | 22 | 14,653 | .66 | .89 | | 1,120 | 51,354 | .68 | .87 | | | | | | | | |
| TOTALS | 208 | 30,102 | .78 | .76 | | 103 | 47,507 | .81 | .67 | | 16,519 | 161,646 | .76 | .71 | | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2002

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 2 | 1 | | | | 2 | 3 | | | | 2 | 5 | | | | 1 | 3 | | | | | |
| 61- 80 | 13 | 8 | | | | 2 | 4 | | | | 4 | 18 | | | | 2 | 13 | | | | | |
| 81- 85 | 9 | 5 | 6.48 | 5.33 | | 8 | 25 | .53 | .44 | | 2 | 12 | 1.02 | .85 | | 4 | 29 | .17 | .14 | | | |
| 86- 90 | 20 | 20 | | | | 14 | 47 | 1.07 | .94 | | 12 | 68 | .14 | .12 | | 12 | 97 | .05 | .05 | | | |
| 91- 95 | 58 | 69 | .45 | .42 | | 72 | 263 | 1.32 | 1.24 | | 130 | 789 | .35 | .33 | | 159 | 1,321 | .20 | .19 | | | |
| 96- 99 | 384 | 519 | .37 | .36 | | 667 | 2,415 | .45 | .44 | | 421 | 2,488 | .59 | .57 | | 160 | 1,341 | 6.02 | 5.83 | | | |
| 100-100 | 9,259 | 6,898 | .64 | .64 | | 1,116 | 3,877 | .68 | .68 | | 332 | 2,011 | 4.55 | 4.55 | | 186 | 1,610 | 1.08 | 1.08 | | | |
| CREDITS | 9,745 | 7,521 | .62 | .62 | | 1,881 | 6,636 | .62 | .61 | | 903 | 5,390 | 2.03 | 1.97 | | 524 | 4,413 | 2.28 | 2.21 | | | |
| 101-105 | 25 | 38 | 2.24 | 2.30 | | 51 | 189 | 1.83 | 1.05 | | 35 | 221 | 1.11 | 1.14 | | 25 | 223 | 1.36 | 1.39 | | | |
| 106-110 | 6 | 6 | .05 | .05 | | 14 | 60 | 2.80 | 3.03 | | 28 | 194 | .21 | .23 | | 12 | 112 | .41 | .44 | | | |
| 111-115 | 13 | 13 | | | | 13 | 56 | 3.48 | 3.93 | | 19 | 134 | .05 | .06 | | 8 | 81 | .49 | .55 | | | |
| 116-120 | 8 | 16 | 1.65 | 1.94 | | 18 | 83 | .06 | .07 | | 16 | 121 | .44 | .52 | | 12 | 132 | .19 | .22 | | | |
| 121-130 | 23 | 35 | | | | 27 | 130 | .57 | .71 | | 24 | 182 | 2.19 | 2.70 | | 17 | 178 | .52 | .65 | | | |
| 131-140 | 9 | 14 | | | | 4 | 21 | | | | 4 | 36 | | | | 7 | 80 | 1.26 | 1.70 | | | |
| 141- UP | 11 | 12 | 2.34 | 3.85 | | 2 | 9 | | | | 2 | 17 | .04 | .06 | | 10 | 136 | .04 | .06 | | | |
| CHARGES | 95 | 135 | 1.05 | 1.24 | | 129 | 548 | 1.16 | 1.31 | | 128 | 906 | .82 | .93 | | 91 | 940 | .65 | .77 | | | |
| TOTALS | 9,840 | 7,656 | .63 | .63 | | 2,010 | 7,184 | .66 | .66 | | 1,031 | 6,296 | 1.85 | 1.84 | | 615 | 5,353 | 2.00 | 1.99 | | | |
| | | \$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 | 2 | 8 | 14.49 | 4.84 | | 2 | 20 | | | | 4 | 83 | .20 | .11 | | 13 | 557 | 2.58 | 1.40 | | | |
| 61- 80 | 7 | 67 | 4.11 | 3.10 | | 17 | 259 | .96 | .69 | | 53 | 1,564 | .62 | .47 | | 87 | 4,470 | .66 | .48 | | | |
| 81- 85 | 6 | 63 | .02 | .02 | | 25 | 443 | .13 | .11 | | 85 | 2,526 | .78 | .65 | | 34 | 1,943 | .69 | .57 | | | |
| 86- 90 | 46 | 526 | .22 | .19 | | 120 | 2,147 | .85 | .75 | | 106 | 3,175 | .61 | .54 | | 24 | 1,443 | .57 | .51 | | | |
| 91- 95 | 270 | 3,082 | .62 | .58 | | 158 | 2,744 | .51 | .48 | | 83 | 2,599 | .83 | .77 | | 25 | 1,698 | .76 | .71 | | | |
| 96- 99 | 138 | 1,626 | .62 | .60 | | 98 | 1,788 | .49 | .47 | | 40 | 1,385 | .68 | .66 | | 22 | 1,550 | .75 | .74 | | | |
| 100-100 | 144 | 1,754 | .63 | .63 | | 97 | 1,840 | .69 | .69 | | 104 | 3,559 | .88 | .88 | | 36 | 2,475 | .61 | .61 | | | |
| CREDITS | 613 | 7,126 | .64 | .60 | | 517 | 9,242 | .61 | .57 | | 475 | 14,890 | .75 | .67 | | 241 | 14,137 | .74 | .62 | | | |
| 101-105 | 42 | 526 | .46 | .47 | | 38 | 770 | .41 | .42 | | 41 | 1,469 | .87 | .89 | | 27 | 2,010 | .90 | .92 | | | |
| 106-110 | 14 | 181 | .08 | .08 | | 30 | 636 | .38 | .41 | | 33 | 1,229 | .75 | .81 | | 12 | 885 | .21 | .23 | | | |
| 111-115 | 16 | 221 | 1.63 | 1.83 | | 24 | 539 | .14 | .15 | | 32 | 1,280 | .55 | .62 | | 9 | 673 | .82 | .93 | | | |
| 116-120 | 20 | 290 | .15 | .18 | | 28 | 647 | .46 | .54 | | 17 | 729 | 1.00 | 1.18 | | 5 | 399 | .63 | .74 | | | |
| 121-130 | 22 | 338 | 1.55 | 1.93 | | 26 | 585 | .51 | .63 | | 25 | 1,188 | .89 | 1.11 | | 16 | 1,446 | .29 | .37 | | | |
| 131-140 | 8 | 127 | .05 | .07 | | 20 | 518 | .60 | .81 | | 18 | 861 | .34 | .46 | | 14 | 1,284 | 2.76 | 3.67 | | | |
| 141- UP | 10 | 214 | .74 | 1.26 | | 14 | 516 | .18 | .34 | | 12 | 759 | .36 | .62 | | 18 | 2,137 | .58 | .92 | | | |
| CHARGES | 132 | 1,897 | .71 | .83 | | 180 | 4,212 | .39 | .47 | | 178 | 7,515 | .70 | .83 | | 101 | 8,833 | .90 | 1.12 | | | |
| TOTALS | 745 | 9,023 | .65 | .64 | | 697 | 13,454 | .54 | .54 | | 653 | 22,405 | .73 | .71 | | 342 | 22,970 | .80 | .77 | | | |
| | | \$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 | 30 | 2,247 | .78 | .38 | | 22 | 7,585 | 1.10 | .48 | | 80 | 10,511 | 1.11 | .51 | | | | | | | | |
| 61- 80 | 51 | 5,588 | .69 | .49 | | 33 | 12,027 | .56 | .37 | | 269 | 24,020 | .63 | .43 | | | | | | | | |
| 81- 85 | 15 | 1,872 | .34 | .28 | | 5 | 2,857 | .70 | .58 | | 193 | 9,775 | .62 | .51 | | | | | | | | |
| 86- 90 | 13 | 1,737 | .19 | .16 | | 2 | 602 | .23 | .20 | | 369 | 9,862 | .53 | .47 | | | | | | | | |
| 91- 95 | 17 | 2,534 | .55 | .51 | | 3 | 1,591 | .56 | .52 | | 975 | 16,690 | .60 | .56 | | | | | | | | |
| 96- 99 | 13 | 1,848 | .48 | .47 | | 2 | 758 | .63 | .61 | | 1,945 | 15,717 | 1.03 | 1.00 | | | | | | | | |
| 100-100 | 17 | 2,369 | .29 | .29 | | 12 | 6,060 | .36 | .36 | | 11,303 | 32,455 | .86 | .86 | | | | | | | | |
| CREDITS | 156 | 18,196 | .53 | .40 | | 79 | 31,480 | .66 | .43 | | 15,134 | 119,030 | .77 | .62 | | | | | | | | |
| 101-105 | 18 | 2,719 | .41 | .42 | | 5 | 2,296 | .68 | .70 | | 307 | 10,462 | .68 | .70 | | | | | | | | |
| 106-110 | 13 | 2,166 | .29 | .31 | | 3 | 2,601 | .68 | .73 | | 165 | 8,069 | .50 | .53 | | | | | | | | |
| 111-115 | 9 | 1,719 | .43 | .48 | | 2 | 994 | .71 | .80 | | 145 | 5,710 | .59 | .67 | | | | | | | | |
| 116-120 | 9 | 1,516 | .10 | .12 | | 2 | 806 | .44 | .52 | | 135 | 4,738 | .41 | .48 | | | | | | | | |
| 121-130 | 7 | 1,211 | .46 | .57 | | 7 | 5,516 | .65 | .82 | | 194 | 10,810 | .65 | .81 | | | | | | | | |
| 131-140 | 8 | 1,548 | 1.04 | 1.42 | | 3 | 1,677 | 1.04 | 1.39 | | 95 | 6,166 | 1.23 | 1.66 | | | | | | | | |
| 141- UP | 22 | 6,644 | .42 | .80 | | 14 | 10,650 | .43 | .68 | | 115 | 21,094 | .44 | .73 | | | | | | | | |
| CHARGES | 86 | 17,523 | .43 | .58 | | 36 | 24,540 | .58 | .77 | | 1,156 | 67,049 | .60 | .77 | | | | | | | | |
| TOTALS | 242 | 35,719 | .48 | .47 | | 115 | 56,020 | .63 | .53 | | 16,290 | 186,079 | .71 | .66 | | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2003

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 3 | 3 | | | | 1 | 2 | | | | 3 | 4 | | | | | | | | | | |
| 61- 80 | 12 | 7 | | | | 8 | 24 | | | | 7 | 31 | | | | 1 | 8 | | | | | |
| 81- 85 | 9 | 8 | 6.17 | 5.14 | | 6 | 15 | | | | 5 | 27 | .09 | .07 | | 4 | 27 | .01 | .01 | | | |
| 86- 90 | 13 | 11 | .63 | .55 | | 15 | 47 | .93 | .82 | | 9 | 53 | | | | 10 | 80 | .56 | .50 | | | |
| 91- 95 | 52 | 55 | 5.35 | 5.03 | | 65 | 237 | .57 | .53 | | 105 | 637 | .32 | .31 | | 165 | 1,365 | .76 | .72 | | | |
| 96- 99 | 491 | 651 | .35 | .34 | | 843 | 3,033 | .36 | .35 | | 510 | 3,027 | .23 | .22 | | 210 | 1,750 | .70 | .68 | | | |
| 100-100 | 8,823 | 6,821 | .84 | .84 | | 1,042 | 3,579 | .41 | .41 | | 351 | 2,123 | .34 | .34 | | 156 | 1,336 | .98 | .98 | | | |
| CREDITS | 9,403 | 7,556 | .83 | .83 | | 1,980 | 6,938 | .39 | .39 | | 990 | 5,903 | .28 | .27 | | 546 | 4,566 | .79 | .77 | | | |
| 101-105 | 28 | 41 | .21 | .21 | | 58 | 219 | 1.06 | 1.09 | | 38 | 243 | 2.29 | 2.34 | | 34 | 297 | .75 | .77 | | | |
| 106-110 | 15 | 24 | 7.86 | 8.56 | | 28 | 119 | 2.13 | 2.29 | | 18 | 125 | 1.90 | 2.05 | | 11 | 101 | .30 | .32 | | | |
| 111-115 | 14 | 16 | .86 | .97 | | 16 | 68 | 1.05 | 1.18 | | 12 | 80 | .02 | .03 | | 11 | 106 | 1.23 | 1.39 | | | |
| 116-120 | 12 | 14 | | | | 16 | 73 | .36 | .43 | | 15 | 113 | .70 | .83 | | 16 | 168 | .39 | .46 | | | |
| 121-130 | 17 | 28 | 5.63 | 7.07 | | 30 | 143 | .17 | .20 | | 24 | 179 | .05 | .06 | | 18 | 198 | 2.76 | 3.41 | | | |
| 131-140 | 12 | 19 | .02 | .03 | | 11 | 54 | 1.11 | 1.50 | | 3 | 25 | .07 | .09 | | 6 | 70 | .82 | 1.10 | | | |
| 141- UP | 13 | 23 | | | | 4 | 28 | .01 | .02 | | 9 | 83 | .03 | .05 | | 8 | 115 | .17 | .28 | | | |
| CHARGES | 111 | 166 | 2.24 | 2.65 | | 163 | 704 | .95 | 1.08 | | 119 | 847 | 1.05 | 1.20 | | 104 | 1,056 | 1.02 | 1.19 | | | |
| TOTALS | 9,514 | 7,721 | .86 | .86 | | 2,143 | 7,642 | .44 | .44 | | 1,109 | 6,750 | .37 | .37 | | 650 | 5,622 | .84 | .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 | 4 | 15 | .04 | .01 | | 2 | 23 | .15 | .09 | | 8 | 158 | 1.12 | .62 | | 13 | 521 | .76 | .41 | | | |
| 61- 80 | 2 | 21 | | | | 12 | 174 | .08 | .06 | | 53 | 1,556 | .46 | .35 | | 95 | 4,922 | .58 | .43 | | | |
| 81- 85 | 8 | 87 | 3.94 | 3.28 | | 11 | 177 | .08 | .07 | | 77 | 2,278 | .27 | .23 | | 38 | 2,041 | .65 | .54 | | | |
| 86- 90 | 37 | 427 | .08 | .07 | | 124 | 2,162 | .31 | .27 | | 136 | 4,064 | .69 | .60 | | 35 | 2,036 | 1.00 | .88 | | | |
| 91- 95 | 289 | 3,326 | .45 | .42 | | 202 | 3,491 | .47 | .44 | | 96 | 2,985 | .57 | .53 | | 45 | 2,939 | .53 | .49 | | | |
| 96- 99 | 168 | 1,947 | .42 | .41 | | 105 | 1,893 | .53 | .51 | | 45 | 1,535 | .43 | .42 | | 21 | 1,396 | .69 | .67 | | | |
| 100-100 | 186 | 2,215 | .27 | .27 | | 137 | 2,608 | .30 | .30 | | 114 | 3,799 | 1.20 | 1.20 | | 50 | 3,289 | .47 | .47 | | | |
| CREDITS | 694 | 8,039 | .41 | .39 | | 593 | 10,527 | .39 | .37 | | 529 | 16,375 | .68 | .61 | | 297 | 17,144 | .62 | .53 | | | |
| 101-105 | 33 | 413 | .52 | .53 | | 30 | 588 | .28 | .29 | | 42 | 1,524 | .90 | .93 | | 27 | 1,934 | .22 | .23 | | | |
| 106-110 | 16 | 212 | 1.59 | 1.71 | | 14 | 304 | .77 | .83 | | 38 | 1,420 | .76 | .83 | | 20 | 1,427 | .37 | .40 | | | |
| 111-115 | 23 | 324 | .17 | .19 | | 27 | 599 | .73 | .82 | | 32 | 1,232 | .14 | .16 | | 19 | 1,555 | .49 | .55 | | | |
| 116-120 | 30 | 436 | .93 | 1.10 | | 27 | 599 | .33 | .38 | | 27 | 1,083 | .18 | .21 | | 10 | 825 | .35 | .42 | | | |
| 121-130 | 18 | 263 | 1.39 | 1.72 | | 19 | 472 | .47 | .59 | | 25 | 1,133 | .61 | .76 | | 18 | 1,568 | .71 | .88 | | | |
| 131-140 | 1 | 17 | | | | 13 | 340 | .24 | .33 | | 12 | 605 | .23 | .31 | | 10 | 1,002 | .61 | .83 | | | |
| 141- UP | 11 | 204 | 1.14 | 1.72 | | 13 | 434 | .22 | .35 | | 27 | 1,634 | .70 | 1.15 | | 18 | 2,135 | .57 | .94 | | | |
| CHARGES | 132 | 1,869 | .86 | 1.00 | | 143 | 3,336 | .43 | .51 | | 203 | 8,631 | .56 | .67 | | 122 | 10,447 | .47 | .58 | | | |
| TOTALS | 826 | 9,908 | .50 | .49 | | 736 | 13,863 | .40 | .40 | | 732 | 25,006 | .64 | .63 | | 419 | 27,591 | .57 | .54 | | | |
| | | \$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 | 35 | 2,938 | .28 | .15 | | 34 | 11,144 | .45 | .20 | | 103 | 14,809 | .43 | .20 | | | | | | | | |
| 61- 80 | 73 | 7,968 | .45 | .32 | | 23 | 10,595 | .65 | .46 | | 286 | 25,307 | .55 | .40 | | | | | | | | |
| 81- 85 | 18 | 2,100 | .45 | .37 | | 4 | 1,489 | .24 | .20 | | 180 | 8,248 | .44 | .37 | | | | | | | | |
| 86- 90 | 14 | 1,859 | .43 | .38 | | 5 | 1,343 | .04 | .04 | | 398 | 12,082 | .54 | .47 | | | | | | | | |
| 91- 95 | 15 | 2,072 | .50 | .46 | | 7 | 4,011 | .66 | .61 | | 1,041 | 21,119 | .56 | .52 | | | | | | | | |
| 96- 99 | 12 | 1,743 | 1.01 | .99 | | 5 | 2,506 | .39 | .38 | | 2,410 | 19,482 | .48 | .47 | | | | | | | | |
| 100-100 | 21 | 3,020 | .32 | .32 | | 9 | 5,389 | .23 | .23 | | 10,889 | 34,180 | .55 | .55 | | | | | | | | |
| CREDITS | 188 | 21,700 | .46 | .35 | | 87 | 36,479 | .47 | .31 | | 15,307 | 135,226 | .52 | .42 | | | | | | | | |
| 101-105 | 15 | 2,310 | .32 | .32 | | 5 | 2,821 | .40 | .41 | | 310 | 10,391 | .49 | .50 | | | | | | | | |
| 106-110 | 11 | 1,849 | .77 | .83 | | 3 | 1,303 | .20 | .22 | | 174 | 6,884 | .67 | .72 | | | | | | | | |
| 111-115 | 12 | 1,957 | .46 | .52 | | 6 | 3,788 | .41 | .46 | | 172 | 9,726 | .42 | .47 | | | | | | | | |
| 116-120 | 9 | 1,665 | .26 | .31 | | | | | | | 162 | 4,977 | .34 | .40 | | | | | | | | |
| 121-130 | 16 | 2,924 | .34 | .42 | | 6 | 5,075 | .54 | .67 | | 191 | 11,983 | .57 | .71 | | | | | | | | |
| 131-140 | 12 | 2,517 | .27 | .37 | | 5 | 5,698 | .28 | .37 | | 85 | 10,347 | .31 | .42 | | | | | | | | |
| 141- UP | 21 | 5,378 | .62 | 1.07 | | 16 | 15,146 | .32 | .63 | | 140 | 25,181 | .44 | .80 | | | | | | | | |
| CHARGES | 96 | 18,601 | .46 | .59 | | 41 | 33,832 | .36 | .52 | | 1,234 | 79,488 | .46 | .60 | | | | | | | | |
| TOTALS | 284 | 40,301 | .46 | .43 | | 128 | 70,311 | .42 | .37 | | 16,541 | 214,714 | .50 | .47 | | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

| EXP-MOD | UP TO - 2,499 | | | | | \$2,500 - 4,999 | | | | | \$5,000 - 7,499 | | | | | \$7,500 - 9,999 | | | | | | |
|---------|---------------|-------------|---------|--------|--|-----------------|--------------------|--------|--------|--|-----------------|------------|--------|--------|--|-----------------|------------|--------|--------|--|--|--|
| | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 2 | 1 | .89 | .39 | | | | | | | 2 | 4 | .26 | .08 | | | | | | | | |
| 61- 80 | 10 | 5 | | | | 3 | 8 | | | | 3 | 13 | | | | 2 | 14 | .29 | .23 | | | |
| 81- 85 | 5 | 3 | | | | 3 | 8 | | | | 1 | 4 | | | | 2 | 16 | | | | | |
| 86- 90 | 13 | 16 | | | | 10 | 30 | .07 | .06 | | 8 | 42 | .41 | .36 | | 8 | 62 | .11 | .10 | | | |
| 91- 95 | 43 | 50 | 1.31 | 1.23 | | 54 | 190 | 1.49 | 1.40 | | 56 | 338 | 1.70 | 1.60 | | 110 | 925 | .54 | .51 | | | |
| 96- 99 | 605 | 866 | .45 | .43 | | 920 | 3,277 | .55 | .54 | | 566 | 3,378 | .35 | .34 | | 300 | 2,483 | 2.02 | 1.96 | | | |
| 100-100 | 8,743 | 6,699 | .37 | .37 | | 1,026 | 3,554 | .34 | .34 | | 331 | 2,005 | .35 | .35 | | 162 | 1,399 | .95 | .95 | | | |
| CREDITS | 9,421 | 7,639 | .39 | .38 | | 2,016 | 7,067 | .47 | .46 | | 967 | 5,785 | .43 | .42 | | 584 | 4,899 | 1.40 | 1.36 | | | |
| 101-105 | 30 | 42 | .16 | .16 | | 61 | 231 | .73 | .75 | | 51 | 317 | .70 | .71 | | 34 | 296 | .39 | .40 | | | |
| 106-110 | 16 | 22 | 1.03 | 1.11 | | 24 | 99 | .08 | .09 | | 19 | 125 | .21 | .22 | | 10 | 94 | .59 | .64 | | | |
| 111-115 | 14 | 20 | .10 | .11 | | 18 | 82 | .07 | .08 | | 10 | 71 | .01 | .01 | | 6 | 60 | .25 | .28 | | | |
| 116-120 | 17 | 26 | .20 | .24 | | 6 | 25 | 2.53 | 2.98 | | 15 | 107 | .62 | .74 | | 7 | 69 | .51 | .61 | | | |
| 121-130 | 18 | 32 | .12 | .15 | | 30 | 139 | .10 | .12 | | 35 | 260 | .79 | .97 | | 35 | 369 | 1.06 | 1.31 | | | |
| 131-140 | 14 | 30 | .04 | .06 | | 24 | 125 | | | | 7 | 60 | 1.05 | 1.41 | | 8 | 94 | .30 | .40 | | | |
| 141- UP | 15 | 39 | .14 | .27 | | 22 | 120 | .43 | .64 | | 9 | 89 | .19 | .31 | | 12 | 155 | .69 | 1.06 | | | |
| CHARGES | 124 | 211 | .22 | .28 | | 185 | 819 | .38 | .45 | | 146 | 1,028 | .58 | .67 | | 112 | 1,136 | .66 | .78 | | | |
| TOTALS | 9,545 | 7,851 | .38 | .38 | | 2,201 | 7,886 | .46 | .46 | | 1,113 | 6,813 | .45 | .45 | | 696 | 6,035 | 1.26 | 1.27 | | | |
| | | \$10,000 - | 14,999 | | | | \$15,000 - | 24,999 | | | | \$25,000 - | 49,999 | | | | \$50,000 - | 99,999 | | | | |
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | RISKS | STD PREM | ACT LR | MAN LR | | | |
| 0- 60 | 2 | 7 | | | | 1 | 9 | | | | 5 | 78 | 1.13 | .52 | | 5 | 235 | .14 | .08 | | | |
| 61- 80 | 4 | 39 | | | | 8 | 118 | 1.22 | .92 | | 26 | 774 | .33 | .25 | | 67 | 3,433 | .34 | .25 | | | |
| 81- 85 | 5 | 51 | .03 | .03 | | 7 | 105 | .01 | .01 | | 52 | 1,629 | .19 | .16 | | 49 | 2,638 | .35 | .29 | | | |
| 86- 90 | 19 | 205 | .69 | .61 | | 71 | 1,272 | .21 | .18 | | 104 | 3,146 | .55 | .49 | | 40 | 2,279 | .21 | .19 | | | |
| 91- 95 | 236 | 2,705 | .55 | .51 | | 248 | 4,355 | .25 | .23 | | 139 | 4,336 | .31 | .29 | | 37 | 2,363 | .37 | .35 | | | |
| 96- 99 | 252 | 2,959 | .39 | .37 | | 118 | 2,171 | .65 | .63 | | 49 | 1,611 | 1.54 | 1.50 | | 27 | 1,831 | 1.05 | 1.02 | | | |
| 100-100 | 199 | 2,425 | .37 | .37 | | 129 | 2,451 | .31 | .31 | | 107 | 3,815 | .50 | .50 | | 40 | 2,653 | .27 | .27 | | | |
| CREDITS | 717 | 8,392 | .43 | .42 | | 582 | 10,481 | .35 | .33 | | 482 | 15,390 | .53 | .48 | | 265 | 15,431 | .40 | .34 | | | |
| 101-105 | 51 | 629 | 1.20 | 1.23 | | 51 | 1,039 | .42 | .43 | | 37 | 1,355 | .20 | .20 | | 31 | 2,359 | .40 | .41 | | | |
| 106-110 | 22 | 281 | .52 | .56 | | 22 | 467 | .42 | .46 | | 42 | 1,658 | .25 | .27 | | 20 | 1,563 | .34 | .36 | | | |
| 111-115 | 19 | 270 | .15 | .17 | | 24 | 524 | .31 | .35 | | 37 | 1,371 | .48 | .54 | | 28 | 2,046 | .50 | .56 | | | |
| 116-120 | 34 | 488 | .96 | 1.13 | | 32 | 723 | .68 | .80 | | 34 | 1,350 | .35 | .41 | | 18 | 1,418 | .39 | .46 | | | |
| 121-130 | 27 | 398 | .19 | .23 | | 32 | 769 | .50 | .62 | | 33 | 1,497 | .17 | .21 | | 31 | 2,865 | .23 | .29 | | | |
| 131-140 | 8 | 143 | .32 | .43 | | 10 | 287 | .18 | .24 | | 16 | 760 | .37 | .49 | | 19 | 1,793 | .39 | .53 | | | |
| 141- UP | 15 | 369 | .27 | .52 | | 23 | 760 | 3.68 | 5.95 | | 41 | 2,590 | .79 | 1.34 | | 31 | 3,895 | .30 | .52 | | | |
| CHARGES | 176 | 2,580 | .63 | .76 | | 194 | 4,569 | .99 | 1.18 | | 240 | 10,581 | .42 | .52 | | 178 | 15,940 | .35 | .44 | | | |
| TOTALS | 893 | 10,972 | .48 | .49 | | 776 | 15,050 | .54 | .55 | | 722 | 25,971 | .48 | .49 | | 443 | 31,371 | .37 | .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 | | | |
| 0- 60 | 11 | 923 | .75 | .40 | | 22 | 5,891 | .26 | .11 | | 50 | 7,149 | .33 | .15 | | | | | | | | |
| 61- 80 | 57 | 6,300 | .46 | .32 | | 23 | 12,784 | .31 | .22 | | 203 | 23,488 | .36 | .26 | | | | | | | | |
| 81- 85 | 20 | 2,592 | .22 | .19 | | 7 | 3,645 | .28 | .23 | | 151 | 10,693 | .27 | .22 | | | | | | | | |
| 86- 90 | 11 | 1,531 | 1.22 | 1.06 | | 5 | 2,677 | .23 | .20 | | 289 | 11,262 | .46 | .40 | | | | | | | | |
| 91- 95 | 16 | 2,307 | .23 | .21 | | 3 | 2,228 | .03 | .03 | | 942 | 19,797 | .34 | .32 | | | | | | | | |
| 96- 99 | 16 | 2,134 | .30 | .30 | | 4 | 1,754 | .38 | .38 | | 2,857 | 22,462 | .74 | .72 | | | | | | | | |
| 100-100 | 17 | 2,565 | .33 | .33 | | 11 | 8,261 | .12 | .12 | | 10,765 | 35,827 | .33 | .33 | | | | | | | | |
| CREDITS | 148 | 18,353 | .44 | .35 | | 75 | 37,239 | .24 | .17 | | 15,257 | 130,677 | .41 | .35 | | | | | | | | |
| 101-105 | 10 | 1,664 | .33 | .34 | | 13 | 5,791 | .30 | .31 | | 369 | 13,723 | .38 | .39 | | | | | | | | |
| 106-110 | 15 | 2,248 | .35 | .38 | | 3 | 1,043 | .48 | .52 | | 193 | 7,600 | .36 | .38 | | | | | | | | |
| 111-115 | 18 | 2,953 | .35 | .40 | | 7 | 4,371 | .23 | .25 | | 181 | 11,768 | .33 | .38 | | | | | | | | |
| 116-120 | 5 | 853 | .35 | .41 | | 4 | 2,308 | .27 | .32 | | 172 | 7,367 | .42 | .49 | | | | | | | | |
| 121-130 | 22 | 4,150 | .39 | .49 | | 5 | 3,989 | .27 | .35 | | 268 | 14,468 | .33 | .41 | | | | | | | | |
| 131-140 | 14 | 2,945 | .30 | .41 | | 5 | 4,411 | .33 | .45 | | 125 | 10,647 | .33 | .45 | | | | | | | | |
| 141- UP | 32 | 8,606 | .26 | .42 | | 25 | 26,175 | .27 | .50 | | 225 | 42,798 | .36 | .64 | | | | | | | | |
| CHARGES | 116 | 23,418 | .32 | .42 | | 62 | 48,088 | .28 | .41 | | 1,533 | 108,371 | .36 | .48 | | | | | | | | |
| TOTALS | 264 | 41,771 | .37 | .38 | | 137 | 85,328 | .26 | .26 | | 16,790 | 239,047 | .39 | .39 | | | | | | | | |

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 | 15 | 9 | .10 | .05 | | 5 | 9 | .03 | .01 | | 9 | 21 | .05 | .02 | | 3 | 12 | | | | | |
| 61- 80 | 67 | 43 | | | | 26 | 73 | 1.42 | 1.05 | | 25 | 109 | .41 | .30 | | 15 | 96 | .35 | .26 | | | |
| 81- 85 | 33 | 23 | 3.75 | 3.11 | | 29 | 85 | .16 | .14 | | 12 | 63 | .29 | .25 | | 20 | 146 | .48 | .40 | | | |
| 86- 90 | 84 | 84 | .14 | .12 | | 63 | 203 | 1.45 | 1.28 | | 49 | 275 | .21 | .19 | | 57 | 448 | .48 | .43 | | | |
| 91- 95 | 299 | 322 | 1.37 | 1.28 | | 339 | 1,228 | .73 | .69 | | 552 | 3,332 | .82 | .78 | | 776 | 6,433 | .57 | .54 | | | |
| 96- 99 | 2,410 | 3,252 | .82 | .79 | | 3,864 | 13,868 | .50 | .49 | | 2,246 | 13,299 | .46 | .45 | | 951 | 7,939 | 2.02 | 1.95 | | | |
| 100-100 | 46,744 | 34,093 | .78 | .78 | | 5,132 | 17,697 | .50 | .50 | | 1,549 | 9,372 | 1.53 | 1.53 | | 780 | 6,717 | 1.05 | 1.05 | | | |
| CREDITS | 49,652 | 37,827 | .79 | .79 | | 9,458 | 33,162 | .52 | .51 | | 4,442 | 26,470 | .88 | .86 | | 2,602 | 21,790 | 1.24 | 1.20 | | | |
| 101-105 | 158 | 214 | .76 | .78 | | 266 | 1,005 | .91 | .94 | | 209 | 1,331 | 1.17 | 1.20 | | 160 | 1,409 | .93 | .95 | | | |
| 106-110 | 62 | 86 | 3.03 | 3.28 | | 106 | 441 | 1.45 | 1.56 | | 108 | 720 | .68 | .73 | | 76 | 718 | .78 | .84 | | | |
| 111-115 | 67 | 88 | .31 | .34 | | 71 | 308 | .98 | 1.10 | | 68 | 473 | .17 | .19 | | 45 | 441 | .90 | 1.02 | | | |
| 116-120 | 60 | 86 | 1.29 | 1.52 | | 73 | 337 | .43 | .51 | | 70 | 522 | .53 | .63 | | 62 | 644 | .25 | .30 | | | |
| 121-130 | 110 | 182 | 1.11 | 1.39 | | 152 | 706 | .52 | .65 | | 143 | 1,091 | .73 | .90 | | 104 | 1,108 | 1.21 | 1.49 | | | |
| 131-140 | 59 | 106 | .04 | .06 | | 58 | 288 | .23 | .31 | | 21 | 176 | 2.88 | 3.86 | | 28 | 327 | 1.53 | 2.06 | | | |
| 141- UP | 63 | 115 | 2.44 | 4.04 | | 38 | 212 | .26 | .40 | | 33 | 310 | .78 | 1.22 | | 49 | 668 | .80 | 1.26 | | | |
| CHARGES | 579 | 878 | 1.20 | 1.43 | | 764 | 3,297 | .76 | .87 | | 652 | 4,624 | .85 | .98 | | 524 | 5,316 | .90 | 1.06 | | | |
| TOTALS | 50,231 | 38,705 | .80 | .80 | | 10,222 | 36,458 | .54 | .54 | | 5,094 | 31,094 | .88 | .87 | | 3,126 | 27,106 | 1.18 | 1.17 | | | |
| | | \$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 | 10 | 44 | 4.84 | 1.81 | | 9 | 97 | .04 | .02 | | 28 | 525 | .63 | .34 | | 50 | 2,108 | 1.00 | .55 | | | |
| 61- 80 | 33 | 312 | .94 | .70 | | 62 | 913 | .66 | .49 | | 236 | 6,891 | .46 | .35 | | 397 | 20,477 | .70 | .51 | | | |
| 81- 85 | 32 | 334 | 1.70 | 1.42 | | 85 | 1,465 | .85 | .71 | | 343 | 10,335 | .52 | .43 | | 150 | 8,249 | .55 | .45 | | | |
| 86- 90 | 171 | 1,948 | .32 | .29 | | 527 | 9,255 | .41 | .36 | | 519 | 15,340 | .69 | .60 | | 156 | 9,233 | .68 | .60 | | | |
| 91- 95 | 1,204 | 13,779 | .50 | .46 | | 865 | 15,098 | .59 | .55 | | 449 | 13,990 | .72 | .67 | | 160 | 10,313 | .65 | .60 | | | |
| 96- 99 | 758 | 8,863 | .42 | .41 | | 465 | 8,523 | .60 | .58 | | 214 | 7,221 | .99 | .96 | | 111 | 7,509 | .72 | .70 | | | |
| 100-100 | 802 | 9,668 | .41 | .41 | | 582 | 11,081 | .47 | .47 | | 498 | 17,110 | .80 | .80 | | 204 | 13,805 | .53 | .53 | | | |
| CREDITS | 3,010 | 34,949 | .46 | .44 | | 2,595 | 46,432 | .54 | .50 | | 2,287 | 71,412 | .71 | .63 | | 1,228 | 71,694 | .65 | .55 | | | |
| 101-105 | 189 | 2,351 | .70 | .71 | | 186 | 3,739 | .65 | .67 | | 169 | 6,138 | .72 | .73 | | 122 | 8,826 | .58 | .59 | | | |
| 106-110 | 85 | 1,090 | 1.36 | 1.47 | | 102 | 2,186 | .39 | .42 | | 174 | 6,641 | .51 | .55 | | 70 | 5,245 | .40 | .43 | | | |
| 111-115 | 95 | 1,338 | .54 | .61 | | 129 | 2,820 | .46 | .52 | | 141 | 5,390 | .44 | .50 | | 78 | 6,023 | .48 | .54 | | | |
| 116-120 | 135 | 1,966 | .68 | .80 | | 138 | 3,141 | .46 | .54 | | 113 | 4,601 | .51 | .60 | | 46 | 3,652 | .43 | .51 | | | |
| 121-130 | 101 | 1,521 | 1.01 | 1.26 | | 111 | 2,683 | .66 | .82 | | 129 | 5,943 | .77 | .97 | | 88 | 8,096 | .38 | .47 | | | |
| 131-140 | 28 | 477 | .69 | .93 | | 59 | 1,550 | .56 | .75 | | 74 | 3,607 | .36 | .49 | | 61 | 5,809 | .98 | 1.32 | | | |
| 141- UP | 60 | 1,258 | .96 | 1.59 | | 68 | 2,325 | 1.60 | 2.70 | | 117 | 7,268 | .70 | 1.17 | | 105 | 12,492 | .53 | .88 | | | |
| CHARGES | 693 | 10,001 | .83 | .97 | | 793 | 18,446 | .67 | .80 | | 917 | 39,588 | .59 | .72 | | 570 | 50,144 | .54 | .67 | | | |
| TOTALS | 3,703 | 44,950 | .54 | .54 | | 3,388 | 64,877 | .57 | .57 | | 3,204 | 111,000 | .67 | .66 | | 1,798 | 121,838 | .60 | .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 | 122 | 9,947 | .56 | .30 | | 131 | 38,523 | .87 | .38 | | 382 | 51,294 | .82 | .37 | | | | | | | | |
| 61- 80 | 285 | 30,888 | .72 | .51 | | 129 | 56,140 | .63 | .44 | | 1,275 | 115,942 | .66 | .47 | | | | | | | | |
| 81- 85 | 71 | 8,881 | .88 | .73 | | 25 | 12,091 | .50 | .41 | | 800 | 41,673 | .62 | .51 | | | | | | | | |
| 86- 90 | 70 | 9,553 | .67 | .59 | | 25 | 10,056 | .76 | .66 | | 1,721 | 56,395 | .64 | .56 | | | | | | | | |
| 91- 95 | 71 | 9,791 | .43 | .40 | | 20 | 10,799 | .50 | .46 | | 4,735 | 85,084 | .59 | .55 | | | | | | | | |
| 96- 99 | 59 | 8,321 | .68 | .67 | | 21 | 10,384 | .83 | .81 | | 11,099 | 89,179 | .76 | .73 | | | | | | | | |
| 100-100 | 101 | 14,660 | .69 | .69 | | 55 | 33,337 | .35 | .35 | | 56,447 | 167,541 | .65 | .65 | | | | | | | | |
| CREDITS | 779 | 92,042 | .67 | .53 | | 406 | 171,330 | .63 | .43 | | 76,459 | 607,108 | .67 | .55 | | | | | | | | |
| 101-105 | 67 | 10,074 | .46 | .48 | | 24 | 11,282 | .43 | .44 | | 1,550 | 46,370 | .58 | .60 | | | | | | | | |
| 106-110 | 55 | 8,693 | .49 | .53 | | 10 | 5,399 | .55 | .59 | | 848 | 31,219 | .54 | .59 | | | | | | | | |
| 111-115 | 57 | 9,550 | .49 | .56 | | 22 | 12,352 | .67 | .75 | | 773 | 38,784 | .54 | .61 | | | | | | | | |
| 116-120 | 36 | 6,535 | .49 | .57 | | 10 | 4,555 | .38 | .45 | | 743 | 26,041 | .47 | .56 | | | | | | | | |
| 121-130 | 64 | 11,895 | .39 | .48 | | 26 | 20,187 | .51 | .63 | | 1,028 | 53,412 | .53 | .67 | | | | | | | | |
| 131-140 | 46 | 9,294 | .51 | .70 | | 20 | 16,878 | .48 | .65 | | 454 | 38,513 | .58 | .78 | | | | | | | | |
| 141- UP | 101 | 28,576 | .55 | .95 | | 65 | 60,944 | .36 | .64 | | 699 | 114,168 | .48 | .84 | | | | | | | | |
| CHARGES | 426 | 84,617 | .49 | .65 | | 177 | 131,597 | .44 | .62 | | 6,095 | 348,506 | .53 | .68 | | | | | | | | |
| TOTALS | 1,205 | 176,659 | .59 | .57 | | 583 | 302,927 | .55 | .48 | | 82,554 | 955,614 | .62 | .58 | | | | | | | | |