

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2003 through 2007. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 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			1			2		10		61	.01	.01	16		129	.02	.02
96- 99	21		30	.03	.03	42		151	.03	.03	22		133	.06	.06	13		111	.21	.20
100-100	121		138			34		122	.17	.17	10		62	.85	.85	9		77		
CREDITS	149		176	.01	.01	79		282	.09	.09	42		255	.24	.23	39		325	.08	.08
101-105	2					3		12								2		18		
106-110	1		1			2		11	.14	.15	1		7			1		10		
111-115																2		19	5.85	6.49
116-120	1		1			1		3								1		10		
121-130	1		2	2.72	3.28	1		6								3		35	3.72	4.58
131-140	1		2													1		11		
141- UP	1		3			1		8								3		38		
CHARGES	7		9	.59	.78	8		40	.04	.05	1		7			13		141	1.71	2.10
TOTALS	156		186	.04	.04	87		322	.08	.08	43		262	.23	.23	52		465	.57	.59
			\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -		
			14,999					24,999					49,999					99,999		
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60																				
61- 80						2		34	.22	.16	1		33			1		44		
81- 85	1		11			1		20			7		217	.04	.03	5		280	2.89	2.37
86- 90	4		44	.10	.09	13		217	.01		17		512	.37	.32	4		244	.12	.10
91- 95	15		174	.79	.73	16		260	.31	.29	8		245	.07	.07	4		319	.23	.21
96- 99	11		125	.04	.04	11		190	.11	.11	6		209	.27	.26					
100-100	12		145	.06	.06	10		199	.01	.01	9		308	2.99	2.99	9		651	2.64	2.64
CREDITS	43		499	.31	.29	53		920	.12	.11	48		1,525	.78	.71	30		1,916	1.52	1.32
101-105	4		49	.76	.78	4		68	.05	.05	9		334	.07	.07	4		332	.07	.08
106-110	1		14			2		45			7		259	.03	.03	1		85		
111-115	3		45	.10	.11	1		25	3.40	3.76	4		174	.12	.14	2		202	.38	.43
116-120						3		71	.14	.16	1		47							
121-130	1		15	.17	.21	2		40	.20	.24	2		93	.03	.04	2		210	3.81	4.84
131-140						1		26	.04	.05						2		215	.19	.25
141- UP	1		17	2.34	3.36											3		415	2.04	3.74
CHARGES	10		140	.60	.67	13		276	.39	.44	23		907	.06	.07	14		1,460	1.22	1.58
TOTALS	53		640	.37	.37	66		1,196	.18	.18	71		2,432	.51	.50	44		3,376	1.39	1.41
			\$100,000 -					\$250,000 AND OVER					ALL RISKS							
			249,999																	
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	6		565	.71	.39	9		2,494	.51	.20	16		3,103	.54	.22					
61- 80	12		1,357	.70	.48	5		2,155	.45	.33	28		3,962	.56	.40					
81- 85						1		278	.01	.01	15		806	1.02	.85					
86- 90	1		192	.51	.45	4		1,846	.11	.09	46		3,066	.17	.15					
91- 95	4		580	.63	.57	2		1,237	1.14	1.05	82		3,015	.69	.64					
96- 99	4		541	1.42	1.39	1		468	.34	.34	131		1,958	.54	.52					
100-100	6		664	.32	.32	4		1,454	.26	.26	224		3,820	.87	.87					
CREDITS	33		3,900	.72	.55	26		9,932	.44	.29	542		19,730	.59	.44					
101-105	9		1,477	.22	.23	2		1,854	.25	.26	39		4,145	.21	.22					
106-110	2		351	1.18	1.29	1		543			19		1,327	.32	.35					
111-115	5		761	.24	.27	1		591	.20	.23	18		1,817	.33	.37					
116-120	1		228	.02	.02						8		361	.04	.05					
121-130	1		229	.07	.09	1		1,516	.24	.30	14		2,147	.62	.77					
131-140	1		258	.03	.03						6		511	.09	.13					
141- UP	2		788	3.95	7.63	4		4,252	.35	.71	15		5,520	1.00	1.98					
CHARGES	21		4,093	.99	1.19	9		8,756	.28	.40	119		15,829	.56	.73					
TOTALS	54		7,993	.86	.81	35		18,688	.37	.32	661		35,560	.58	.53					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		2					1		2																		
81- 85																												
86- 90	1		2					2		6					1		6											
91- 95	1		1					3		9	16.75	15.69			4		24	.11	.10			11		91	.03	.02		
96- 99	21		28	.38	.37			49		173	.37	.36			24		151	.09	.08			15		124	.59	.57		
100-100	119		123	.64	.64			39		136	1.46	1.46			15		91	1.02	1.02			8		70	.10	.10		
CREDITS	143		157	.57	.57			94		327	1.29	1.26			44		272	.40	.39			34		285	.29	.28		
101-105								4		15					4		26	.13	.14			4		34	3.19	3.28		
106-110															1		6					1		9				
111-115								2		9																		
116-120								1		4					1		6					1		9				
121-130	1		1					2		10					1		9					1		11				
131-140	1		2					1		4																		
141- UP	2		7					2		9	2.14	3.10										2		24	2.59	3.77		
CHARGES	4		9					12		51	.37	.44			7		46	.07	.08			9		87	1.96	2.29		
TOTALS	147		166	.54	.55			106		378	1.16	1.17			51		318	.35	.35			43		371	.68	.68		
			\$10,000 -	14,999						\$15,000 -	24,999					\$25,000 -	49,999							\$50,000 -	99,999			
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80								1		11					1		34					3		173	.03	.02		
81- 85															4		114	.19	.16			10		556	.17	.14		
86- 90	3		27					9		163	.48	.43			8		255	1.14	1.00			6		315	.47	.41		
91- 95	14		169	.19	.18			17		303	.22	.20			20		629	.40	.37			4		243	.09	.08		
96- 99	23		270	.52	.51			9		173	.16	.15			5		160	17.76	17.27			2		124	.02	.02		
100-100	11		139	.56	.56			10		188	6.87	6.87			7		234	.42	.42			6		468	.67	.67		
CREDITS	51		606	.42	.40			46		838	1.75	1.65			45		1,426	2.46	2.27			31		1,879	.31	.27		
101-105	4		50	8.49	8.87			2		36	.13	.13			2		76	.68	.69			4		368	1.24	1.28		
106-110	2		31												5		223	.54	.58			2		130	.26	.28		
111-115								3		67	1.20	1.35			4		143	.08	.09			4		303	.58	.65		
116-120	4		54	.35	.41			3		72	2.04	2.43			4		141	3.92	4.62			2		188	.26	.31		
121-130	4		58	.02	.03			3		78	.01	.02			2		98	.01	.01			4		387	.08	.10		
131-140	1		21	1.66	2.30			1		29	.63	.84			2		92	.01	.01			1		87	3.71	5.01		
141- UP	3		106	1.00	2.49			2		56	.01	.02			3		313	3.53	9.02			4		637	.48	.91		
CHARGES	18		321	1.82	2.56			14		338	.75	.91			22		1,087	1.69	2.30			21		2,100	.65	.85		
TOTALS	69		927	.90	.98			60		1,176	1.46	1.47			67		2,512	2.13	2.28			52		3,979	.49	.52		
			\$100,000 -	249,999						\$250,000 AND OVER							ALL RISKS											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	3		231	.63	.37			10		2,513	.40	.16			13		2,743	.42	.17									
61- 80	6		756	.63	.44			6		3,493	.34	.23			19		4,470	.38	.26									
81- 85	5		744	.66	.55			2		1,179	.45	.38			21		2,593	.44	.37									
86- 90	2		236	.01	.01			2		658	.06	.05			34		1,668	.34	.29									
91- 95	2		248	.13	.12									76		1,719	.33	.31										
96- 99	3		372	.11	.11			1		397	.20	.20			152		1,971	1.67	1.63									
100-100	7		1,043	.30	.30			5		3,744	.19	.19			227		6,236	.51	.51									
CREDITS	28		3,630	.41	.35			26		11,982	.30	.20			542		21,401	.54	.41									
101-105	1		233	1.11	1.13			3		870	.38	.39			28		1,707	.96	.98									
106-110	4		557	.41	.45			1		283	.33	.36			16		1,239	.39	.42									
111-115	3		469	.41	.46			4		2,110	.96	1.08			20		3,102	.80	.90									
116-120								1		617	1.21	1.45			17		1,091	1.38	1.65									
121-130	5		944	1.09	1.37									23		1,594	.67	.83										
131-140								1		345	.96	1.26			8		580	1.22	1.63									
141- UP	5		1,072	.49	.76			2		1,942	.45	1.08			25		4,165	.72	1.46									
CHARGES	18		3,274	.68	.86			12		6,167	.71	.96			137		13,479	.81	1.06									
TOTALS	46		6,904	.54	.54			38		18,149	.44	.35			679		34,879	.64	.58									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60																				
61- 80																				
81- 85	1		2																	
86- 90											1	5	75.94	58.68		1	7			
91- 95											1	7	.13	.12		2	15			
96- 99	26	42	.67	.65		37	141	.53	.52		26	152	1.16	1.13		25	214	.05	.05	
100-100	113	118	.01	.01		35	116	1.03	1.03		16	94	.18	.18		9	79	.11	.11	
CREDITS	140	161	.18	.18		72	257	.76	.75		44	257	3.90	3.82		37	316	.06	.06	
101-105	1	2				4	17	.10	.11		6	39	.01	.02		1	9			
106-110																1	9			
111-115						1	3				1	6								
116-120	2	3														1	11			
121-130						2	10	.02	.03							2	21			
131-140																1	11			
141- UP						1	7				1	7				1	15			
CHARGES	3	5				8	37	.05	.06		8	52	.01	.01		7	75			
TOTALS	143	167	.18	.18		80	294	.67	.67		52	309	3.24	3.24		44	391	.05	.05	
		\$10,000 -	14,999				\$15,000 -	24,999				\$25,000 -	49,999				\$50,000 -	99,999		
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60																				
61- 80																5	287	.23	.18	
81- 85						1	17				2	65				4	201	.35	.29	
86- 90	1	10				2	34				13	423	.89	.79		11	645	.09	.08	
91- 95	16	191	.18	.17		14	259	.16	.15		19	616	.42	.39		2	131	.08	.07	
96- 99	18	211	.03	.03		10	176	.06	.06		5	188	3.22	3.14		7	464	.30	.29	
100-100	9	112	.06	.06		13	264	.51	.51		11	357	.40	.40		7	553	.44	.44	
CREDITS	44	524	.09	.08		40	749	.25	.24		50	1,648	.84	.78		36	2,281	.26	.23	
101-105	5	64	.12	.12		4	70	.35	.36		3	108	.96	.98		1	60	.28	.29	
106-110	2	28	4.57	4.95		2	44	3.37	3.66		2	82				3	222	.06	.07	
111-115	1	16	.10	.11		2	52	.03	.04		5	200	.71	.80		2	143	.72	.82	
116-120	4	63	.02	.03		3	58	.12	.14		2	82	.21	.24						
121-130	2	30	.05	.06		4	100	.02	.03		2	114	2.78	3.43		4	402	.05	.06	
131-140						1	32	.05	.06		2	110	.01	.01		2	189	.70	.93	
141- UP						1	32				2	109	.25	.43		5	756	.02	.03	
CHARGES	14	203	.70	.78		17	390	.48	.56		18	805	.75	.91		17	1,773	.17	.24	
TOTALS	58	727	.26	.26		57	1,139	.33	.33		68	2,453	.81	.82		53	4,054	.22	.24	
		\$100,000 -	249,999				\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	2	188	.37	.19		9	3,316	.58	.24		11	3,503	.57	.24						
61- 80	10	1,174	.36	.24		8	3,119	.57	.40		23	4,580	.49	.35						
81- 85	5	482	.34	.29		2	706	2.30	1.93		15	1,473	1.26	1.05						
86- 90	3	341	.15	.13		5	3,321	.53	.47		37	4,785	.64	.56						
91- 95	4	579	.16	.14		3	770	.09	.08		61	2,567	.19	.18						
96- 99	4	631	.14	.14		2	906	.29	.28		160	3,125	.45	.44						
100-100	6	932	.28	.28		6	4,696	.15	.15		225	7,320	.22	.22						
CREDITS	34	4,326	.26	.22		35	16,833	.48	.34		532	27,353	.46	.36						
101-105	2	253	.03	.03		1	520	.26	.27		28	1,142	.26	.27						
106-110	6	1,039	.64	.69							16	1,425	.67	.73						
111-115	3	479	.83	.94		2	794	.26	.29		17	1,694	.50	.56						
116-120	3	550	.26	.31		1	500	.11	.13		16	1,267	.18	.21						
121-130	2	402	.06	.08		2	1,972	.89	1.11		20	3,052	.70	.87						
131-140						1	367	.27	.35		7	709	.33	.44						
141- UP	7	1,687	.86	1.38		3	2,445	.64	1.39		21	5,059	.60	1.15						
CHARGES	23	4,410	.61	.78		10	6,598	.58	.83		125	14,348	.54	.73						
TOTALS	57	8,735	.44	.44		45	23,432	.51	.42		657	41,701	.49	.44						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85																												
86- 90																												
91- 95								2			5																	
96- 99	25		37	.02	.02			24		94					24		147	.18	.18			18		155	.03	.03		
100-100	113		127	1.23	1.23			34		121	.13	.13			17		102	.23	.23			8		67	.04	.04		
CREDITS	138		164	.96	.95			60		220	.07	.07			41		249	.20	.20			26		223	.03	.03		
101-105	1		1					8		31	3.24	3.34			3		20					1		9				
106-110														1		6												
111-115	1		2											2		15						1		9				
116-120								1		5												1		10				
121-130	1		3					1		5				1		7						1		13	.03	.03		
131-140														2		16												
141- UP														2		20	.06	.10										
CHARGES	3		6					10		41	2.43	2.60			11		84	.01	.02			4		40	.01	.01		
TOTALS	141		170	.92	.92			70		261	.44	.44			52		333	.15	.16			30		263	.03	.03		
			\$10,000 -							\$15,000 -							\$25,000 -											
			14,999							24,999							49,999											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		10																			5		291	.61	.45		
81- 85															2		80	.05	.04			7		397	.61	.51		
86- 90															8		283	.11	.10			7		451	.45	.39		
91- 95	9		113	2.43	2.29			17		322	.19	.18			24		825	.41	.38			5		347	.52	.48		
96- 99	20		237	.70	.68			14		237	.14	.14			9		331	.17	.17									
100-100	13		160	.07	.07			12		241	.16	.16			7		248	.24	.24			8		527	.05	.05		
CREDITS	43		520	.87	.84			43		799	.17	.16			50		1,767	.28	.26			32		2,013	.41	.36		
101-105	1		14					3		50	.37	.38			1		44					5		284	.09	.09		
106-110	2		30					2		37	.27	.28			2		65	.35	.37			2		144	.03	.03		
111-115								1		19				7		338	.11	.12			2		199	.03	.03			
116-120	2		31					5		109	2.64	3.10			3		128	.09	.10			3		212	.29	.34		
121-130	8		114	.26	.31			9		217	.04	.05			2		87	.35	.45			2		196	.51	.64		
131-140								4		97	1.77	2.38			2		107	.01	.01			2		178	.25	.34		
141- UP								4		105	.01	.02			4		226	.23	.40			3		431	.06	.11		
CHARGES	13		188	.15	.18			28		634	.79	.97			21		994	.16	.19			19		1,645	.16	.21		
TOTALS	56		709	.68	.69			71		1,433	.44	.47			71		2,761	.23	.24			51		3,658	.30	.30		
			\$100,000 -							\$250,000 AND OVER							ALL RISKS											
			249,999																									
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								6		3,145	.24	.10			6		3,145	.24	.10									
61- 80	8		1,006	.06	.04			9		3,411	.20	.14			23		4,718	.19	.14									
81- 85	3		300	.07	.06									12		777	.34	.28										
86- 90	4		403	.06	.05			4		2,410	.18	.16			23		3,547	.20	.17									
91- 95	3		397	.06	.05			2		874	.12	.11			62		2,884	.34	.32									
96- 99	3		483	1.05	1.02									137		1,721	.46	.45										
100-100	6		898	.06	.06			4		4,756	.12	.12			222		7,249	.13	.13									
CREDITS	27		3,488	.20	.17			25		14,596	.18	.13			485		24,040	.22	.17									
101-105	6		835	.47	.48			2		1,993	.11	.12			31		3,281	.23	.24									
106-110	5		782	.44	.47			1		314	1.44	1.52			15		1,378	.60	.65									
111-115	6		999	.40	.46			3		1,396	.61	.67			23		2,976	.43	.49									
116-120								1		300	.19	.23			16		795	.53	.62									
121-130	1		235	.26	.34			3		2,676	.27	.34			29		3,553	.27	.34									
131-140	4		988	.46	.63			1		409	.47	.63			15		1,796	.48	.65									
141- UP	8		2,574	.22	.45			4		3,047	.36	.76			25		6,403	.27	.55									
CHARGES	30		6,413	.35	.48			15		10,136	.35	.47			154		20,181	.34	.45									
TOTALS	57		9,901	.29	.34			40		24,732	.25	.22			639		44,221	.28	.27									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85							1							3														
86- 90																												
91- 95	2		3					1		3	2.30	2.16										1		7				
96- 99	10		15					39		139	.01	.01			34		201	.24	.23			14		122				
100-100	109		121	.14	.14			37		129	.40	.40			12		75	.04	.04			8		67	.01	.01		
CREDITS	121		139	.12	.12			78		274	.22	.21			46		276	.18	.18			23		196				
101-105								6		25												1		8				
106-110								1		3					3		22											
111-115								1		4					1		8					2		18				
116-120															1		9											
121-130	1		3					3		11	.43	.53			3		22					4		46				
131-140	1							1		5																		
141- UP	3		7	.03	.05			2		16												1		15				
CHARGES	5		10	.02	.03			14		64	.07	.09			8		61					8		87				
TOTALS	126		149	.12	.12			92		338	.19	.19			54		336	.15	.15			31		283				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80															2		40	.01				1		52				
81- 85																						3		193	.02	.02		
86- 90															4		160	.20	.18			9		523	.56	.49		
91- 95	5		63	1.92	1.81			11		216					22		716	.31	.29			12		794	.27	.25		
96- 99	19		226	.07	.07			21		390	.02	.02			8		290					5		329	.13	.13		
100-100	11		130	.04	.04			8		150	.04	.04			9		336	.07	.07			8		566	.21	.21		
CREDITS	35		420	.34	.33			40		756	.02	.02			45		1,542	.18	.17			38		2,457	.27	.25		
101-105	4		48	.04	.05			3		56					3		107	.12	.12			5		348	.44	.45		
106-110	1		12					2		39					1		41	.04	.04			3		244	.02	.02		
111-115	1		15					3		60	.16	.19			3		126					4		280	.03	.04		
116-120	1		18					1		23					11		509	.34	.40			1		66	3.19	3.71		
121-130	8		123	.08	.10			4		96	.15	.19			5		202	.52	.64			2		189	1.29	1.65		
131-140	1		19	.55	.75			2		58	.05	.06			2		133	.01	.02			3		264	.13	.17		
141- UP	1		19	.04	.05			2		131	.12	.39			5		292	.75	1.33			2		227	.94	1.53		
CHARGES	17		255	.09	.11			17		463	.09	.13			30		1,410	.36	.46			20		1,617	.53	.64		
TOTALS	52		675	.25	.26			57		1,219	.05	.05			75		2,952	.27	.29			58		4,074	.38	.38		

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																												
61- 80	5		520	.07	.05			7		4,474	.02	.01			7		4,474	.02	.01									
81- 85	3		376	.14	.12			8		5,582	.13	.09			16		6,194	.12	.09									
86- 90	2		341	.24	.21			5		3,855	.24	.20			12		4,426	.23	.19									
91- 95	4		512	.02	.02			3		976	.21	.19			15		1,024	.40	.35									
96- 99	4		576	1.98	1.95										61		3,290	.24	.22									
100-100	3		415	.09	.09			6		4,090	.17	.17			154		2,288	.55	.54									
CREDITS	21		2,739	.50	.44			29		18,976	.14	.10			211		6,079	.16	.16									
101-105	4		638	.04	.04			1		734	.01	.01			27		1,963	.10	.11									
106-110	2		268	.37	.40			2		805	.46	.50			15		1,435	.33	.36									
111-115	5		856	.28	.31			2		589	.19	.21			22		1,955	.19	.21									
116-120	3		433	.15	.18										18		1,057	.42	.50									
121-130	5		994	.04	.06			2		1,502	.74	.93			37		3,187	.48	.60									
131-140	3		495	.24	.32			2		1,226	.09	.13			15		2,200	.13	.18									
141- UP	11		3,469	.15	.25			8		8,676	.10	.21			35		12,853	.14	.28									
CHARGES	33		7,153	.15	.21			17		13,531	.19	.31			169		24,650	.21	.31									
TOTALS	54		9,892	.25	.30			46		32,507	.16	.15			645		52,425	.20	.20									

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																			
61- 80	4					1					3									
81- 85	4			8.57	7.09	2					2							14	.02	.01
86- 90	3					7					2							1	8	.02
91- 95	16					20			.70	.65	22			.22	.20	37			306	2.37
96- 99	90		116	.08	.08	160			.31	.30	104			.44	.43	66			554	.74
100-100	755		865	2.28	2.28	262			.80	.80	129			1.22	1.22	54			465	2.15
CREDITS	875		1,013	2.00	1.98	452			1.607	.61	.60			1.570	.80	.78			1,346	1.59
101-105	5		6			10			.37	.09	.09			.64	.12	.12			8	73
106-110	2		3			6			23	15.44	16.65			3		.19	.10	.11	1	9
111-115	3		6			1			4					5		.34	.01	.01	2	18
116-120	3		2			2			10	2.31	2.68			5		38	2.01	2.40	4	42
121-130	6		11	.69	.87	6			26	.01	.01			7		53	.03	.04	6	64
131-140	6		9			3			13										1	13
141- UP	3		7			1			4										1	11
CHARGES	28		44	.17	.21	29			118	3.28	3.72			33		232	.37	.43	23	229
TOTALS	903		1,057	1.92	1.92	481			1,726	.79	.78			295		1,803	.74	.74	183	1,575

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60						2			.18	.19	.10			1		17	3.64	2.01	3	144
61- 80	1		11			3			.42	.04	.03			22		654	.52	.39	27	1,380
81- 85	5		51	.13	.11	3			.46	.11	.09			16		471	.24	.20	13	688
86- 90	10		111	.06	.05	26			.447	.22	.19			30		878	.64	.57	14	790
91- 95	67		793	1.10	1.03	57			1,038	.29	.27			37		1,139	.76	.70	16	1,121
96- 99	54		636	.77	.75	29			518	.86	.84			20		666	.40	.39	5	348
100-100	64		772	.35	.35	53			1,016	.19	.19			46		1,488	1.27	1.27	12	790
CREDITS	201		2,374	.69	.66	173			3,127	.34	.32			172		5,314	.77	.70	90	5,261
101-105	9		114	.17	.17	7			132	.45	.46			10		349	2.51	2.58	11	704
106-110	5		67	4.63	5.02	3			69	.31	.34			14		499	.39	.42	7	443
111-115	7		98	.06	.07	7			153	1.18	1.33			13		459	.06	.07	4	300
116-120	8		112	.01	.02	5			107	.60	.71			14		566	.84	.99	5	399
121-130	2		33			6			157	1.34	1.67			8		367	.20	.25	6	490
131-140						5			131	.02	.03			2		108	.03	.04	4	350
141- UP	3		59	.41	.62	8			254	.17	.27			5		261	.89	1.36	3	350
CHARGES	34		483	.75	.87	41			1,002	.58	.73			66		2,609	.72	.84	40	3,037
TOTALS	235		2,857	.70	.69	214			4,129	.40	.40			238		7,923	.75	.74	130	8,297

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	18		1,463	.15	.08	10			1,811	1.44	.59			37		3,457	.85	.39		
61- 80	15		1,485	.95	.67	4			893	.78	.55			80		4,485	.83	.60		
81- 85	7		653	.21	.18	1			443	.01	.01			55		2,387	.17	.14		
86- 90	5		639	.15	.13	3			744	.04	.04			101		3,653	.45	.40		
91- 95	4		500	.84	.78	2			549	.75	.71			278		5,669	.87	.81		
96- 99	1		107	.04	.04	1			534	.03	.03			530		4,675	.45	.44		
100-100	12		1,668	.59	.59									1,387		8,773	.93	.93		
CREDITS	62		6,515	.50	.38	21			4,973	.76	.46			2,468		33,099	.72	.59		
101-105						1			289	4.39	4.53			71		1,768	1.53	1.57		
106-110	3		506	1.18	1.26	1			313	.70	.75			45		1,951	.89	.96		
111-115	1		243	2.24	2.53									43		1,313	.77	.87		
116-120	2		247	.56	.66									48		1,523	.62	.74		
121-130	2		365	.03	.04	1			389					50		1,955	.22	.27		
131-140	4		595	.06	.08	1			330	.01	.02			26		1,550	.06	.09		
141- UP	6		1,460	.20	.33	1			463	.02	.04			34		2,894	.25	.39		
CHARGES	18		3,415	.47	.64	5			1,784	.84	1.06			317		12,954	.59	.73		
TOTALS	80		9,931	.49	.44	26			6,757	.78	.55			2,785		46,054	.69	.62		

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	2	.49	.15						
61- 80	6	3	.34	.25		1	3				1	4			1	8	.46	.36		
81- 85	2	1				2	6				1	4			1	8				
86- 90	2	2				3	11				2	10			3	24	.01	.01		
91- 95	13	15				18	65				13	76	1.97	1.85	22	189	1.17	1.10		
96- 99	141	201	.82	.80		161	575	.96	.94		119	707	1.11	1.08	74	616	1.99	1.92		
100-100	731	873	.49	.49		264	940	.17	.17		122	747	.79	.79	64	553	2.72	2.72		
CREDITS	895	1,096	.54	.53		449	1,600	.45	.44		259	1,550	.99	.96	165	1,398	2.11	2.06		
101-105	6	9				10	38	2.85	2.94		11	70	.02	.02	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	4.65	5.51		3	21	1.23	1.46	2	20	1.03	1.22		
121-130	6	13				10	44	.21	.27		11	80	.06	.07	8	83	.03	.04		
131-140	5	12	.04	.06		2	10							2	24					
141- UP	3	6				7	39	.02	.03		5	46	.05	.08	1	14				
CHARGES	31	51	.01	.01		41	182	1.03	1.26		36	259	.14	.16	27	268	.15	.18		
TOTALS	926	1,146	.51	.52		490	1,782	.50	.51		295	1,809	.86	.87	192	1,667	1.80	1.80		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60						1	10				4	67	4.48	2.13	2	91	.02	.01		
61- 80	1	9				2	32	.09	.07		8	224	.77	.57	15	760	.16	.11		
81- 85						4	63	.26	.21		11	340	.02	.02	18	998	.79	.65		
86- 90	7	79	.09	.08		13	236	.01	.01		34	1,040	.56	.49	10	623	.27	.24		
91- 95	54	640	.59	.55		70	1,252	.47	.44		38	1,231	.43	.40	10	699	.41	.39		
96- 99	81	965	.49	.47		38	680	.69	.67		20	681	.01	.01	13	920	3.78	3.68		
100-100	70	844	.32	.32		47	915	.46	.46		49	1,732	.63	.63	11	724	.13	.13		
CREDITS	213	2,536	.44	.43		175	3,188	.47	.44		164	5,314	.50	.46	79	4,815	1.03	.89		
101-105	13	162	4.96	5.10		21	410	1.23	1.26		15	557	.23	.23	9	652	.45	.46		
106-110	8	99	.62	.66		5	105	.16	.17		12	460	.65	.71	7	536	.27	.29		
111-115	5	72	.05	.05		8	179	.06	.07		13	484	.44	.50	7	545	.04	.05		
116-120	4	62	.85	1.01		10	228	.06	.07		10	429	.65	.76	4	311	1.43	1.69		
121-130	4	63	.09	.12		14	339	.10	.12		12	516	.43	.53	12	1,131	.36	.45		
131-140	1	18				3	84	.47	.63		5	238	.33	.45	3	261	.09	.12		
141- UP	2	36				6	191	21.41	34.00		11	690	.97	1.58	5	587	.13	.20		
CHARGES	37	513	1.81	2.04		67	1,535	3.07	3.62		78	3,374	.56	.68	47	4,023	.35	.42		
TOTALS	250	3,049	.67	.67		242	4,723	1.31	1.33		242	8,688	.53	.53	126	8,838	.72	.71		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	4	369	1.93	1.09		5	1,038	.43	.20		17	1,577	.92	.46						
61- 80	16	1,756	1.33	.95		6	1,805	.41	.29		57	4,603	.73	.52						
81- 85	6	691	.43	.35		2	626	.84	.70		47	2,738	.60	.49						
86- 90	4	480	.13	.12		1	291	1.29	1.16		79	2,796	.43	.38						
91- 95	4	674	.46	.43		3	2,185	.06	.05		245	7,026	.37	.34						
96- 99	2	310	.29	.28		2	575	.30	.29		651	6,231	1.19	1.16						
100-100	7	1,104	1.18	1.18		2	2,165	.06	.06		1,367	10,597	.56	.56						
CREDITS	43	5,384	.95	.77		21	8,686	.29	.23		2,463	35,568	.66	.58						
101-105	2	280	.37	.37							96	2,257	.86	.88						
106-110	4	535	.44	.47		1	311	.66	.71		47	2,095	.46	.50						
111-115	3	426	.60	.68		1	424	.13	.15		54	2,211	.26	.29						
116-120	1	152	.48	.56		1	323	.02	.02		42	1,566	.63	.74						
121-130	4	673	.15	.19		2	1,086	.09	.11		83	4,028	.22	.27						
131-140	7	1,455	.26	.35		3	1,449	.22	.30		31	3,553	.24	.32						
141- UP	5	1,598	.16	.24		1	547	.37	.57		46	3,754	1.41	2.20						
CHARGES	26	5,118	.27	.36		9	4,141	.21	.27		399	19,463	.59	.73						
TOTALS	69	10,502	.62	.61		30	12,826	.27	.24		2,862	55,031	.64	.62						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60																				
61- 80	1		1													1		7		
81- 85	2		2																	
86- 90	2										2		12							
91- 95	17		15	.21	.20	9		28			7		39	1.17	1.10	12		98		
96- 99	98		108	.26	.26	150		538	1.13	1.10	117		689	.18	.17	102		855	.32	.31
100-100	707		825	1.16	1.16	297		1,038	.35	.35	143		880	.20	.20	86		737	.03	.03
CREDITS	827		953	1.04	1.03	456		1,604	.61	.60	269		1,620	.21	.21	201		1,697	.17	.17
101-105	4		2			9		36	.03	.03	7		44	.24	.25	13		118	.18	.19
106-110	4		7			2		9			4		25			1		11		
111-115	4		5			1		4			6		41	2.68	3.04	3		30		
116-120	2		4			5		24			3		22	6.88	8.13	1		12		
121-130	6		6			10		50			7		55	4.50	5.53	5		53		
131-140	2		4	17.80	23.47	4		22			3		23	.02	.03	3		33		
141- UP	6		15			3		16			6		60			2		27		
CHARGES	28		43	1.86	2.37	34		160	.01	.01	36		271	1.92	2.34	28		282	.08	.09
TOTALS	855		995	1.07	1.08	490		1,764	.55	.56	305		1,890	.46	.47	229		1,979	.16	.16

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1		5			1		14			2		29	1.15	.48	1		29	.02	.01
61- 80						1		19			2		58			13		681	.12	.09
81- 85						1		20	.04	.03	8		228			16		889	.14	.11
86- 90	4					9		165	.16	.14	22		719	.18	.16	19		1,118	.32	.28
91- 95	39		458	.05	.04	66		1,191	.89	.83	60		1,860	.29	.27	19		1,203	.51	.48
96- 99	91		1,059	.51	.49	59		1,057	.06	.06	40		1,303	1.66	1.62	14		986	.90	.88
100-100	85		1,021	.41	.41	84		1,595	.31	.31	51		1,778	.38	.38	29		1,933	.58	.58
CREDITS	220		2,593	.38	.36	221		4,061	.41	.39	185		5,975	.59	.56	111		6,839	.47	.42
101-105	11		146	.05	.05	17		328	.48	.50	12		414	.14	.15	10		670	.59	.61
106-110	7		89	.13	.14	6		121	1.68	1.82	8		290	.44	.48	7		523	.38	.40
111-115	5		81	.09	.10	5		109		.01	16		654	1.13	1.28	11		904	1.48	1.66
116-120	2		31	.11	.13	10		224	.04	.05	5		230	2.17	2.56	5		339	.07	.08
121-130	4		60	.01	.01	16		372	.14	.18	13		575	.41	.51	6		553	.41	.50
131-140						3		73	.49	.66	5		260	.27	.36	4		430	.08	.11
141- UP	1		21	.13	.19	6		195			11		575	.95	1.46	10		1,102	1.19	1.83
CHARGES	30		428	.08	.09	63		1,422	.32	.39	70		2,999	.76	.92	53		4,522	.78	.95
TOTALS	250		3,021	.33	.33	284		5,483	.38	.39	255		8,974	.65	.66	164		11,361	.59	.60

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	6		573	.52	.28	5		1,453	.62	.30	16		2,103	.59	.29					
61- 80	19		2,238	.42	.30	9		2,913	.46	.33	46		5,917	.40	.29					
81- 85	10		1,160	4.63	3.81	4		1,045	.41	.34	41		3,345	1.77	1.47					
86- 90	9		1,185	.58	.51	4		1,372	.32	.28	71		4,620	.36	.31					
91- 95	9		1,187	.57	.54	3		1,013	1.82	1.70	241		7,093	.68	.63					
96- 99	6		726	.35	.35	1		1,825	.74	.72	678		9,147	.69	.67					
100-100	10		1,475	.26	.26	5		2,205	.26	.26	1,497		13,486	.39	.39					
CREDITS	69		8,544	1.01	.83	31		11,825	.58	.46	2,590		45,711	.60	.53					
101-105	3		319	.47	.48	2		880	.82	.86	88		2,957	.52	.53					
106-110	5		989	.29	.32	4		1,616	.25	.27	48		3,680	.34	.36					
111-115	3		510	1.40	1.57	1		369	.51	.56	55		2,707	1.14	1.29					
116-120	4		592	.11	.13	3		1,162	.52	.62	40		2,640	.52	.61					
121-130	6		934	.14	.17	2		699	.07	.08	75		3,357	.28	.35					
131-140	4		895	.37	.50	2		1,109	.10	.13	30		2,849	.23	.31					
141- UP	2		729	.11	.22	1		727	.17	.27	48		3,468	.59	.97					
CHARGES	27		4,968	.35	.45	15		6,563	.34	.40	384		21,658	.50	.61					
TOTALS	96		13,513	.77	.72	46		18,387	.49	.44	2,974		67,369	.57	.55					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 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																													
61- 80																														
81- 85																														
86- 90																							1							
91- 95	2			3				9			28				7		41	.18	.17			8		67	1.07	1.00				
96- 99	118		153	2.19	2.15			194		714	.37	.37			154		934	.17	.16			106		896	1.47	1.43				
100-100	691		771	.55	.55			298		1,070	.41	.41			136		815	.61	.61			76		655	1.39	1.39				
CREDITS	812		927	.82	.82			501		1,812	.39	.38			297		1,791	.37	.36			191		1,627	1.41	1.39				
101-105	5		7					4		15					9		54	.02	.02			11		97	.04	.04				
106-110	3		5	.58	.63			4		17	6.62	7.17			5		35	2.60	2.80			4		39	1.73	1.86				
111-115	2		2					8		33	.04	.05			5		35	3.25	3.67			6		56	.01	.01				
116-120	2		1					3		11					5		39	7.04	8.41			1		10						
121-130	4		7					8		39					5		38	1.52	1.89			3		31	.06	.07				
131-140	1		3					2		12					2		16													
141- UP	4		3					7		40	2.52	3.83			1		10	.09	.12			6		82	.02	.02				
CHARGES	21		29	.10	.12			36		166	1.30	1.60			32		227	2.37	2.72			31		314	.23	.28				
TOTALS	833		956	.80	.80			537		1,978	.46	.47			329		2,018	.60	.60			222		1,940	1.22	1.24				
			\$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																			
61- 80															4		115	.12	.08			8		456	.11	.08				
81- 85								1		21					4		116					16		982	.32	.27				
86- 90	1							8		147	.08	.07			21		673	.47	.42			19		1,124	.83	.73				
91- 95	18		214	.14	.13			63		1,143	.03	.03			63		1,997	.19	.18			20		1,227	.42	.39				
96- 99	85		1,008	.06	.06			82		1,492	.49	.47			32		1,083	.04	.04			11		660	.07	.07				
100-100	96		1,156	.06	.06			99		1,921	.09	.09			50		1,677	.61	.61			26		1,865	.07	.07				
CREDITS	200		2,390	.07	.07			254		4,736	.20	.20			174		5,661	.31	.30			101		6,346	.31	.29				
101-105	19		234	.44	.45			11		219	.67	.69			14		527	.24	.25			15		1,119	.45	.46				
106-110	1		11					14		294	.17	.19			11		342	.31	.33			9		650	.26	.28				
111-115	2		30					10		223	.28	.31			10		399	.96	1.09			11		974	1.25	1.41				
116-120	3		42	.46	.55			9		212	.53	.63			23		953	.54	.64			8		667	.11	.13				
121-130	14		212	2.39	2.94			11		259	.43	.53			16		716	.13	.16			7		615	.56	.70				
131-140	2		33					1		31					8		449	.33	.44			4		342	.93	1.25				
141- UP	6		114					7		242	.84	1.45			9		455	.22	.31			9		972	.25	.38				
CHARGES	47		677	.93	1.10			63		1,481	.46	.56			91		3,841	.38	.46			63		5,340	.54	.64				
TOTALS	247		3,068	.26	.26			317		6,217	.26	.27			265		9,502	.34	.35			164		11,686	.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	2		134					7		1,919	.57	.26			12		2,098	.52	.24											
61- 80	14		1,592	.05	.04			12		3,325	.30	.21			38		5,489	.21	.15											
81- 85	8		979	.07	.06			3		904	.22	.18			32		3,002	.20	.16											
86- 90	4		500	.38	.33			3		1,267	.21	.19			57		3,731	.46	.41											
91- 95	10		1,426	.10	.09			3		1,264	.14	.12			203		7,411	.18	.17											
96- 99	11		1,648	.19	.18			6		2,432	.45	.44			799		11,019	.40	.38											
100-100	13		1,905	.25	.25			4		2,801	.25	.25			1,489		14,637	.33	.33											
CREDITS	62		8,185	.15	.14			38		13,912	.32	.25			2,630		47,387	.32	.28											
101-105	10		1,549	.37	.39										98		3,820	.38	.39											
106-110	4		620	.07	.08			1		400	.49	.54			56		2,414	.35	.38											
111-115	3		540	.05	.06			3		1,194	.33	.37			60		3,486	.63	.71											
116-120	3		478	.41	.48			5		2,743	.11	.13			62		5,157	.29	.34											
121-130	7		1,346	.46	.57			3		1,136	.22	.28			78		4,398	.45	.56											
131-140	1		147					1		415	.02	.03			22		1,448	.33	.45											
141- UP	6		1,322	.15	.26			6		3,167	.09	.15			61		6,408	.18	.29											
CHARGES	34		6,002	.28	.34			19		9,054	.16	.21			437		27,131	.35	.44											
TOTALS	96		14,187	.21	.21			57		22,966	.26	.24			3,067		74,518	.33	.33											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 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					5	
61- 80	2		2																			
81- 85	1		1																			
86- 90	4		4			1		3														
91- 95	11		13	.56	.52	6		22			7		43			8		66	.15	.14		
96- 99	172		219	1.12	1.09	201		751	.45	.44	150		894	.11	.11	122		1,040	.35	.34		
100-100	755		857	.06	.06	332		1,171	.35	.35	134		825	.47	.47	62		525	.59	.59		
CREDITS	946		1,096	.28	.28	540		1,947	.38	.38	291		1,763	.28	.27	193		1,636	.42	.41		
101-105	8		13			9		36	.06	.06	9		58	2.73	2.82	13		117	.44	.44		
106-110	3		4			4		17			4		26	.02	.02	1		8				
111-115	4		6			7		28	.03	.03	5		34	3.59	4.07							
116-120	3		7			4		16	1.70	2.03	3		23			2		20				
121-130	4		3			10		48	.78	.95	4		32			7		74	.03	.04		
131-140	3		4			4		21			3		24	3.15	4.35	3		38		.01		
141- UP	3		5			7		43		.01	5		50	.03	.05	2		25				
CHARGES	28		43			45		210	.33	.40	33		247	1.44	1.75	28		283	.19	.22		
TOTALS	974		1,140	.27	.27	585		2,157	.38	.38	324		2,010	.42	.43	221		1,919	.38	.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						2		16	1.47	.75	1		18									
61- 80											4		111	.01	.01	7		373	.67	.52		
81- 85											3		84	.74	.61	15		875	.12	.10		
86- 90				.89	.79	10		183	.18	.16	23		749	.74	.66	24		1,480	.14	.12		
91- 95	11		137	.75	.70	55		1,060	.27	.25	60		1,919	.11	.10	11		764	.08	.08		
96- 99	111		1,328	.36	.35	75		1,375	.53	.52	45		1,405	.13	.12	10		600	.76	.73		
100-100	73		907	.02	.02	60		1,134	.07	.07	34		1,173	.04	.04	17		1,139	.30	.30		
CREDITS	197		2,393	.26	.25	202		3,768	.31	.29	170		5,459	.19	.18	84		5,231	.27	.24		
101-105	19		229	.49	.50	6		132	.65	.66	14		483	.10	.11	8		565	.18	.18		
106-110	7		94	.34	.36	8		173			12		431	.02	.02	8		688	.57	.62		
111-115	3		36			8		173	1.66	1.86	10		420	.92	1.05	11		841	.42	.47		
116-120	3		44			13		307	.42	.50	15		601	.27	.32	9		694	1.13	1.32		
121-130	6		92	.03	.03	9		210	1.32	1.62	11		504	.97	1.22	9		742	.50	.62		
131-140	8		131	1.02	1.39	2		44			7		358	.19	.26	11		1,125	.09	.12		
141- UP	3		54			11		343	.06	.09	15		903	.20	.32	11		1,163	.29	.46		
CHARGES	49		681	.41	.48	57		1,380	.58	.72	84		3,699	.36	.45	67		5,819	.42	.52		
TOTALS	246		3,074	.29	.30	259		5,148	.38	.39	254		9,158	.26	.27	151		11,050	.35	.37		
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	1		126			5		1,530	.60	.32	11		1,695	.55	.30							
61- 80	14		1,759	.18	.13	10		2,877	.15	.11	37		5,122	.20	.14							
81- 85	12		1,481	.30	.25	4		1,421	.05	.04	35		3,862	.18	.15							
86- 90	5		720	.05	.05						69		3,159	.27	.24							
91- 95	7		955	.41	.37	4		4,410	.03	.03	180		9,389	.13	.12							
96- 99	7		1,100	.07	.07	2		610	.28	.27	895		9,322	.34	.33							
100-100	8		1,071	.31	.31	3		1,129	.13	.13	1,478		9,932	.21	.21							
CREDITS	54		7,211	.22	.19	28		11,977	.16	.12	2,705		42,481	.23	.21							
101-105	3		452	.37	.39	3		1,345	.13	.13	92		3,432	.26	.27							
106-110	4		661	.24	.26						51		2,102	.28	.30							
111-115	6		932	.01	.01	1		393	.44	.50	55		2,862	.47	.52							
116-120	5		1,035	.55	.65	4		1,698	.41	.47	61		4,445	.53	.62							
121-130	3		470	.32	.39	2		1,016	.13	.16	65		3,192	.46	.57							
131-140	3		737	.34	.47	3		1,316	.03	.04	47		3,798	.18	.24							
141- UP	6		1,988	.25	.42	4		2,809	.13	.21	67		7,383	.19	.31							
CHARGES	30		6,275	.29	.37	17		8,576	.18	.24	438		27,214	.32	.41							
TOTALS	84		13,486	.25	.26	45		20,553	.17	.16	3,143		69,695	.27	.27							

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	2					2					3										
61- 80	13					7					4					2					
81- 85	8					4					4					3					
86- 90	11			.80	.70	11			35	1.24	1.10				6			36		.36	.30
91- 95	33			9.24	8.70	37			136	.02	.01				76			454		.42	.39
96- 99	371			488	.40	.39			622	2,236	.49	.47			373			2,205		.26	.25
100-100	7,923			5,786	.71	.71			757	2,577	.56	.56			223			1,352		.42	.42
CREDITS	8,361			6,330	.73	.73			1,440	5,019	.52	.51			689			4,091		.33	.32
101-105	22			35	.24	.25			42	158	1.17	1.20			26			166		4.53	4.63
106-110	12			20	10.00	10.88			21	92	.32	.35			14			98		2.39	2.58
111-115	8			8	.11	.13			15	63	.67	.75			7			48		.03	.03
116-120	7			9					12	57	.05	.06			10			76		.04	.05
121-130	12			18	27.46	34.47			18	85	.26	.33			19			142		.05	.07
131-140	7			11	.04	.05			8	41	1.50	2.02			2			16		.10	.13
141- UP	7			11					3	19	.01	.02			5			46		.06	.09
CHARGES	75			113	6.27	7.24			119	514	.67	.76			83			592		1.69	1.93
TOTALS	8,436			6,443	.83	.83			1,559	5,533	.53	.53			772			4,683		.50	.49

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	4			.15	.04	.01			1						5			89		.03	.02
61- 80	1			11					5						26			768		.23	.17
81- 85	2			24	3.68	3.05			6						46			1,371		.30	.25
86- 90	19			228	.09	.08			78						97			2,876		1.06	.93
91- 95	201			2,297	.29	.27			137						57			1,807		.86	.79
96- 99	110			1,264	.49	.48			70						18			640		.56	.55
100-100	115			1,355	.33	.33			78						67			2,248		.35	.35
CREDITS	452			5,195	.36	.34			375						316			9,800		.65	.58
101-105	22			271	.96	.98			18						21			775		.53	.54
106-110	12			155	.17	.18			9						16			600		1.25	1.36
111-115	13			182	.32	.36			17						16			687		.16	.18
116-120	21			313	1.24	1.47			18						15			595		.59	.69
121-130	14			201	1.52	1.89			14						15			680		1.11	1.37
131-140	1			17					8						9			444		.54	.73
141- UP	8			154	2.00	3.00			5						19			1,222		.95	1.61
CHARGES	91			1,292	1.04	1.21			89						111			5,004		.75	.94
TOTALS	543			6,487	.49	.49			464						427			14,805		.68	.68

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	14			1,200	1.26	.68			12						53			8,063		.77	.39
61- 80	42			4,798	.57	.40			17						176			17,159		.69	.49
81- 85	12			1,547	.58	.48			1						111			4,764		.51	.42
86- 90	7			861	1.90	1.67									260			6,678		.95	.84
91- 95	8			1,098	.56	.52			3						683			12,840		.57	.53
96- 99	7			1,000	.35	.34			4						1,725			13,135		.64	.62
100-100	14			2,261	.63	.63			7						9,322			24,567		.59	.59
CREDITS	104			12,764	.72	.56			44						12,330			87,207		.65	.54
101-105	6			786	.30	.31			2						191			4,126		.75	.77
106-110	5			848	.15	.16			1						111			3,833		.99	1.07
111-115	5			783	.35	.40			5						107			6,389		.54	.61
116-120	5			959	.42	.50									102			2,930		.52	.62
121-130	11			2,094	.37	.47			3						121			6,953		.87	1.07
131-140	8			1,824	.54	.72			4						54			8,301		.41	.55
141- UP	14			3,428	.76	1.29			11						91			16,292		.80	1.42
CHARGES	54			10,723	.50	.67			26						777			48,824		.70	.93
TOTALS	158			23,487	.62	.60			70						13,107			136,031		.67	.64

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	3		1			1		1			1		2									
61- 80	8		7			1		2			2		9		1	6	.10	.08				
81- 85	5		2			3		8	.10	.09												
86- 90	12		12			5		14	.16	.14	6		34		7	56	.19	.17				
91- 95	32		36	5.46	5.14	35		123	.33	.31	38		230	6.26	5.91	73	608	.41	.39			
96- 99	442		620	.39	.38	701		2,492	.82	.80	426		2,543	.30	.29	210	1,741	3.11	3.01			
100-100	7,864		5,666	.55	.55	730		2,509	.48	.48	196		1,184	.28	.28	91	786	.36	.36			
CREDITS	8,366		6,346	.56	.56	1,476		5,150	.64	.63	669		4,002	.64	.62	382	3,196	1.86	1.81			
101-105	26		34	.12	.12	49		184	.02	.02	34		209	2.36	2.41	18	156	.12	.12			
106-110	15		21	1.95	2.11	19		79	.14	.15	15		100	.26	.29	9	85	5.02	5.42			
111-115	9		17	.09	.10	11		50	.41	.47	9		65	.10	.11	3	31	.22	.25			
116-120	14		22	.26	.31	2		8			12		86	.05	.06	7	71	3.44	4.07			
121-130	11		16	.24	.30	18		87	.02	.02	19		141	2.49	3.04	26	275	1.87	2.30			
131-140	7		14	.05	.07	19		99			7		61	.62	.83	6	70	.34	.46			
141- UP	9		20	.08	.13	14		76	.06	.10	8		88	.17	.29	8	107	.61	.95			
CHARGES	91		144	.40	.48	132		582	.07	.08	104		749	1.24	1.46	77	794	1.63	1.95			
TOTALS	8,457		6,490	.56	.56	1,608		5,732	.58	.58	773		4,751	.73	.73	459	3,990	1.82	1.83			
			\$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	2		7			1		9			1		13			3		122	.25	.14		
61- 80	2		19			7		110	.83	.64	15		460	.38	.28	43		2,233	.37	.27		
81- 85	5		51	.03	.03	4		59			33		1,040	.18	.15	22		1,208	1.05	.88		
86- 90	8		88	1.43	1.27	49		892	.56	.49	62		1,863	.82	.72	26		1,413	.24	.21		
91- 95	173		1,957	.73	.69	159		2,778	.44	.41	82		2,485	.32	.30	26		1,594	.96	.89		
96- 99	149		1,747	.51	.49	77		1,406	.42	.41	31		986	1.23	1.19	14		950	.23	.23		
100-100	112		1,357	.54	.54	75		1,419	.49	.49	62		2,243	.56	.56	24		1,595	.46	.46		
CREDITS	451		5,226	.61	.58	372		6,674	.46	.44	286		9,090	.57	.52	158		9,115	.54	.47		
101-105	31		375	.42	.43	32		661	.18	.19	14		497	.43	.44	22		1,619	.71	.73		
106-110	8		98	1.24	1.35	19		390	.40	.43	28		1,140	.54	.58	12		965	.51	.55		
111-115	13		190	.05	.05	12		254	.37	.42	22		784	.87	.98	16		1,118	.70	.79		
116-120	26		375	1.06	1.25	22		489	1.31	1.54	17		649	.09	.10	13		1,006	.40	.47		
121-130	17		254	.19	.23	19		451	.64	.80	21		957	.36	.45	16		1,514	.76	.96		
131-140	6		104	.11	.15	5		139	.04	.05	8		374	2.30	3.12	15		1,414	.47	.65		
141- UP	10		201	.12	.18	16		565	.18	.30	24		1,461	.41	.68	18		2,149	.57	1.00		
CHARGES	111		1,597	.48	.57	125		2,951	.48	.57	134		5,862	.57	.72	112		9,785	.60	.75		
TOTALS	562		6,823	.58	.58	497		9,625	.47	.47	420		14,952	.57	.58	270		18,900	.57	.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	5		387	.68	.32	9		3,045	.48	.21	26		3,588	.49	.22							
61- 80	37		3,991	.55	.39	12		7,956	.50	.36	128		14,792	.49	.36							
81- 85	12		1,464	.38	.32	3		2,482	.59	.48	87		6,314	.55	.46							
86- 90	6		801	.99	.87	2		1,539	.39	.33	183		6,711	.58	.51							
91- 95	12		1,784	.28	.26	1		316	.03	.03	631		11,913	.62	.58							
96- 99	11		1,442	.60	.59	1		512	1.69	1.68	2,062		14,439	.91	.88							
100-100	14		2,241	.38	.38	5		2,834	.62	.62	9,173		21,835	.50	.50							
CREDITS	97		12,110	.50	.41	33		18,683	.54	.38	12,290		79,593	.60	.51							
101-105	5		711	.32	.33	9		4,752	.57	.59	240		9,199	.56	.57							
106-110	6		1,062	.77	.84	1		449	.61	.65	132		4,388	.68	.73							
111-115	11		1,754	.47	.53	3		2,176	.30	.34	109		6,438	.48	.54							
116-120	4		701	.54	.64	1		1,023	.10	.12	118		4,430	.50	.59							
121-130	12		2,334	.53	.66	3		2,904	.66	.85	162		8,932	.66	.83							
131-140	7		1,490	.54	.74	1		2,617	.75	1.04	81		6,382	.69	.94							
141- UP	23		6,122	.55	.90	21		21,528	.50	.87	151		32,318	.50	.86							
CHARGES	68		14,174	.54	.73	39		35,449	.52	.76	993		72,087	.55	.75							
TOTALS	165		26,284	.52	.54	72		54,132	.53	.56	13,283		151,679	.58	.60							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	2			1 98.10	53.70															
61- 80						1			2						1				7	
81- 85						3			10						1				.15	.12
86- 90	2					2			7						3				17	2.47 2.20
91- 95	33					17			59						20				111	.37 .35
96- 99	375					714			2,562						470				2,823	.26 .25
100-100	7,627					865			2,924						234				1,433	.59 .59
CREDITS	8,047					1,602			5,565						728				4,390	.38 .37
101-105	20					37			143						34				216	.10 .10
106-110	14					21			78						21				144	.21 .22
111-115	4					12			50						7				47	.14 .16
116-120	12					6			29						15				108	.01 .01
121-130	10					12			58						19				148	.12 .15
131-140	5					12			59						1				7	1.83 2.40
141- UP	15					15			91						3				34	.15 .28
CHARGES	80					115			507						100				705	.14 .15
TOTALS	8,127					1,717			6,072						828				5,095	.35 .35

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60						2			18						2				.01	.01
61- 80	2					4			65						5				130	.06 .04
81- 85	2					2			27						18				643	.47 .39
86- 90	4					17			327						72				2,327	.31 .27
91- 95	132					192			3,448						105				3,188	.15 .14
96- 99	264					115			2,104						62				2,048	.62 .61
100-100	128					93			1,804						68				2,469	.43 .43
CREDITS	532					425			7,793						330				10,805	.35 .33
101-105	28					29			576						30				1,073	.21 .21
106-110	12					19			390						22				858	.55 .59
111-115	9					11			247						20				774	.53 .59
116-120	18					25			567						21				855	.83 .98
121-130	19					21			534						25				1,125	.27 .34
131-140	5					7			170						21				1,004	.16 .21
141- UP	11					11			357						26				1,527	.53 .91
CHARGES	102					123			2,841						165				7,216	.43 .53
TOTALS	634					548			10,634						495				18,021	.38 .40

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	5					10			2,346						19				2,912	.28 .12
61- 80	38					8			8,830						85				15,078	.56 .40
81- 85	18					3			1,414						84				6,332	.35 .29
86- 90	8					3			1,041						156				6,696	.36 .32
91- 95	15					5			3,441						601				17,210	.29 .27
96- 99	12					4			5,186						4				17,651	.31 .30
100-100	12					8			4,074						2,307				23,327	.34 .33
CREDITS	108					41			26,331						9,190				97,558	.43 .38
101-105	13					6			2,456						245				8,650	.64 .66
106-110	11					1			281						150				5,463	.41 .44
111-115	10					3			1,694						99				6,003	.65 .73
116-120	13					2			652						132				6,101	.30 .35
121-130	13					11			11,004						168				17,806	.39 .49
131-140	13					3			3,251						81				8,284	.43 .57
141- UP	16					26			25,244						153				34,835	.46 .80
CHARGES	89					52			44,727						1,028				87,142	.46 .62
TOTALS	197					93			71,058						13,470				184,700	.45 .47

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 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																					
61- 80	4					3		8			3		12	.66	.47	2		11				
81- 85	3																					
86- 90	7					1		3								2		17				
91- 95	24					9		28	.02	.02	16		97	.86	.81	23		196	.26	.24		
96- 99	481		659	.23	.23	793		2,848	.26	.25	471		2,845	.43	.42	349		2,923	.36	.35		
100-100	7,558		6,133	.60	.60	913		3,099	.24	.24	229		1,391	.38	.38	122		1,061	.23	.23		
CREDITS	8,078		6,830	.56	.56	1,719		5,986	.25	.24	719		4,345	.42	.42	498		4,209	.32	.31		
101-105	22		29	.06	.06	44		162	.06	.06	31		201	2.92	2.98	18		157	3.46	3.52		
106-110	7		9			12		55	.14	.15	21		144	.15	.16	6		59	.03	.03		
111-115	8		10			13		54	.13	.15	9		60	.16	.18	4		41				
116-120	7		12			6		25	.04	.05	13		94	1.14	1.34	9		90	.02	.02		
121-130	14		14	7.87	9.84	16		76			25		188	.15	.18	19		204	.52	.64		
131-140	2		5			11		54	.18	.24	6		50	.01	.01	4		51	.01	.01		
141- UP	12		30	.43	.74	15		85	.11	.16	5		41	.04	.05	4		56	.03	.05		
CHARGES	72		109	1.18	1.45	117		511	.09	.10	110		779	.97	1.11	64		659	.99	1.17		
TOTALS	8,150		6,939	.57	.57	1,836		6,496	.23	.24	829		5,124	.51	.51	562		4,867	.41	.41		
			\$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		90	1.15	.60		
61- 80	1		11			1		14			3		81	.17	.13	14		823	.28	.22		
81- 85	1		9			2		32			10		326	.05	.04	37		2,190	.74	.61		
86- 90	7		80			12		199	.66	.58	54		1,811	.61	.54	42		2,593	.17	.15		
91- 95	54		663	.57	.54	171		3,131	.36	.34	148		4,666	.42	.39	44		2,736	.36	.34		
96- 99	353		4,107	.24	.23	184		3,339	.26	.26	77		2,562	.52	.51	27		1,714	.25	.25		
100-100	103		1,259	.38	.38	98		1,879	.26	.26	69		2,355	.28	.28	44		3,072	.23	.23		
CREDITS	519		6,130	.30	.29	468		8,596	.31	.30	361		11,802	.43	.41	210		13,218	.34	.31		
101-105	54		663	.51	.52	34		664	.62	.63	31		1,109	.72	.74	17		1,367	.40	.41		
106-110	21		281	.48	.52	22		476	.26	.28	21		760	.33	.36	15		1,088	.15	.16		
111-115	11		156	.06	.07	16		347	.32	.36	18		760	1.57	1.78	21		1,607	.28	.31		
116-120	9		137	.58	.69	22		489	1.05	1.24	29		1,166	.16	.19	20		1,668	.71	.83		
121-130	32		473	.27	.33	26		625	.33	.41	30		1,254	.24	.30	25		2,295	.24	.30		
131-140	7		120	.29	.40	6		143	1.45	1.97	12		577	1.60	2.16	19		1,670	.25	.34		
141- UP	13		264	.52	.88	20		652	.80	1.35	30		1,762	.29	.49	29		3,637	.59	.95		
CHARGES	147		2,095	.41	.48	146		3,395	.62	.75	171		7,387	.57	.70	146		13,333	.41	.52		
TOTALS	666		8,224	.33	.33	614		11,990	.39	.40	532		19,189	.48	.50	356		26,551	.38	.40		
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	6		795	.06	.03	6		2,132	.22	.10	15		3,017	.20	.10							
61- 80	35		4,309	.36	.27	11		9,524	.28	.21	77		14,796	.30	.23							
81- 85	20		2,643	.60	.50	3		2,563	.16	.13	76		7,767	.46	.39							
86- 90	15		1,910	.47	.41	5		3,555	.19	.17	145		10,172	.32	.28							
91- 95	21		2,899	.28	.26	4		4,698	.49	.46	514		19,143	.40	.38							
96- 99	7		933	.05	.05	2		521			2,744		22,451	.31	.30							
100-100	15		2,289	.61	.61	9		4,378	1.21	1.21	9,160		26,916	.53	.53							
CREDITS	119		15,776	.40	.33	40		27,371	.43	.34	12,731		104,262	.39	.35							
101-105	12		2,005	.17	.18	3		1,787	.13	.13	266		8,144	.47	.48							
106-110	11		1,738	.15	.16	5		4,782	.29	.32	141		9,393	.25	.27							
111-115	6		1,047	.21	.24	5		2,411	.55	.62	111		6,493	.51	.58							
116-120	7		1,190	.14	.17	4		3,605	.23	.27	126		8,477	.36	.42							
121-130	11		1,992	.47	.59	12		7,261	.27	.34	210		14,381	.30	.38							
131-140	14		2,686	.38	.51	10		5,761	.34	.47	91		11,116	.41	.56							
141- UP	29		7,855	.24	.41	33		38,128	.23	.41	190		52,510	.27	.47							
CHARGES	90		18,512	.26	.35	72		63,734	.26	.39	1,135		110,513	.32	.45							
TOTALS	209		34,288	.33	.34	112		91,105	.31	.37	13,866		214,775	.36	.39							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 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														
61- 80	2															2	13	.96	.72	
81- 85	3					3	9													
86- 90	5					2	7				3	15				4	33	.67	.60	
91- 95	17					5	16				7	43				17	139			
96- 99	647	909	.14	.13		882	3,148	.27	.26		511	3,079	.59	.58		340	2,866	.28	.27	
100-100	7,775	6,092	.29	.29		806	2,746	.09	.09		227	1,377	.25	.25		109	932	.18	.18	
CREDITS	8,450	7,027	.27	.27		1,699	5,929	.19	.18		748	4,515	.48	.47		472	3,982	.25	.24	
101-105	35	47	.04	.04		59	226	.67	.68		42	266	.72	.74		32	283	1.05	1.07	
106-110	11	15	.07	.07		16	67	.02	.02		11	74	.63	.67		8	76			
111-115	9	17				10	40	.33	.37		11	76	.03	.03		7	67	.09	.10	
116-120	6	8	.47	.56		8	36	.03	.03		9	64	.08	.09		11	115	.88	1.05	
121-130	25	36	.34	.42		18	84	.02	.02		19	149	.46	.57		19	205	.21	.25	
131-140	6	14				9	47	1.81	2.44		10	80	.49	.66		7	83	.25	.34	
141- UP	22	51	.05	.08		19	113	.49	.77		8	73				8	103		.01	
CHARGES	114	189	.11	.14		139	612	.50	.59		110	783	.45	.52		92	934	.50	.59	
TOTALS	8,564	7,215	.26	.26		1,838	6,541	.22	.22		858	5,298	.48	.48		564	4,916	.30	.30	

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	12				2	54	4.41	3.18		7	436	.02	.01	
81- 85						2	36	.53	.44		10	351	.07	.06		28	1,739	.36	.30	
86- 90	1	10				6	116	.02	.02		46	1,571	.18	.16		41	2,478	.29	.25	
91- 95	42	522	.30	.28		139	2,574	.33	.31		142	4,384	.21	.19		45	2,798	.26	.24	
96- 99	334	3,906	.27	.27		222	4,023	.25	.25		93	3,071	.29	.28		39	2,586	.45	.44	
100-100	143	1,720	.35	.35		75	1,364	.78	.78		56	1,950	.23	.23		37	2,475	.23	.23	
CREDITS	520	6,158	.30	.29		445	8,125	.36	.35		349	11,381	.24	.23		197	12,511	.30	.28	
101-105	46	592	.52	.53		39	765	.61	.62		41	1,450	.32	.33		17	1,211	.13	.14	
106-110	21	286	.36	.39		18	367	.27	.29		19	771	.27	.29		26	2,101	.23	.25	
111-115	17	222	.02	.02		14	308	.09	.11		20	894	.52	.60		21	1,778	.39	.44	
116-120	11	158	.02	.02		24	580	.29	.34		26	1,067	.23	.27		9	797	.09	.10	
121-130	23	330	.16	.20		39	929	.73	.91		32	1,354	.33	.41		21	1,880	.26	.33	
131-140	8	135	1.75	2.36		7	190	.92	1.23		16	770	.61	.82		24	2,337	.31	.42	
141- UP	12	216	1.43	2.18		13	412	.52	.84		28	1,613	.32	.53		36	4,504	.33	.57	
CHARGES	138	1,938	.52	.60		154	3,551	.51	.61		182	7,920	.36	.44		154	14,607	.28	.36	
TOTALS	658	8,096	.35	.36		599	11,676	.41	.42		531	19,301	.29	.30		351	27,118	.29	.32	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	2	260	.28	.16		4	2,649	.23	.11		8	2,913	.24	.12						
61- 80	23	2,942	.22	.16		9	7,587	.32	.22		46	11,045	.30	.21						
81- 85	15	1,975	.35	.29		8	5,863	.32	.26		69	9,975	.32	.27						
86- 90	20	2,612	1.44	1.26		5	4,872	.21	.18		133	11,721	.49	.44						
91- 95	21	2,970	.09	.09		4	3,488	.19	.18		439	16,948	.21	.20						
96- 99	14	2,054	.36	.35		6	2,381	.55	.53		3,088	28,024	.35	.34						
100-100	23	3,695	.47	.47		10	7,242	.41	.41		9,261	29,593	.34	.34						
CREDITS	118	16,508	.48	.42		46	34,083	.32	.26		13,044	110,219	.33	.29						
101-105	15	2,458	.25	.26		2	3,678	.07	.07		328	10,978	.26	.27						
106-110	11	1,975	.55	.60		8	4,673	.19	.20		149	10,406	.28	.30						
111-115	12	2,006	.16	.18		4	2,224	.11	.12		125	7,631	.23	.26						
116-120	3	595	.12	.14		2	983	.12	.15		109	4,402	.18	.21						
121-130	15	3,006	.22	.28		3	1,248	.02	.03		214	9,221	.27	.34						
131-140	12	2,416	.22	.29		8	5,023	.20	.27		107	11,095	.30	.40						
141- UP	28	7,955	.35	.60		37	40,144	.19	.36		211	55,184	.24	.43						
CHARGES	96	20,411	.30	.40		64	57,972	.18	.28		1,243	108,917	.25	.35						
TOTALS	214	36,919	.38	.41		110	92,055	.23	.26		14,287	219,136	.29	.32						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	5		4			2		5			3		4									
61- 80	17		10			9		28			7		31			2		14				
81- 85	12		10	4.47	3.71	6		14			6		32	.23	.19	5		34	1.48	1.22		
86- 90	15		13	.53	.47	19		59	.74	.65	8		48			12		96	.52	.46		
91- 95	55		58	5.48	5.16	58		211	.25	.24	108		650	.34	.32	159		1,316	.70	.65		
96- 99	482		635	.33	.32	824		2,964	.43	.42	499		2,957	.29	.28	215		1,792	1.32	1.27		
100-100	8,799		6,790	.90	.90	1,053		3,627	.61	.61	362		2,194	.72	.72	162		1,393	1.89	1.89		
CREDITS	9,385		7,519	.89	.88	1,971		6,909	.52	.51	993		5,916	.45	.44	555		4,646	1.29	1.25		
101-105	29		42	.20	.21	55		207	.91	.93	36		229	3.30	3.38	33		287	1.63	1.67		
106-110	15		24	8.32	9.04	29		126	3.11	3.35	18		125	1.90	2.05	9		83	.33	.35		
111-115	11		14	.07	.07	16		67	.63	.70	12		82	.02	.02	13		124	1.50	1.70		
116-120	11		13			15		70	.38	.45	15		113	.70	.82	14		149	.25	.29		
121-130	19		31	16.37	20.54	25		117	.19	.24	26		195	.05	.06	16		177	3.08	3.80		
131-140	14		22	.02	.03	11		54	1.12	1.52	2		16	.10	.13	6		69	.01	.01		
141- UP	11		21			5		31	.01	.01	8		72	.04	.06	9		128	.14	.23		
CHARGES	110		166	4.33	5.11	156		672	1.09	1.24	117		832	1.31	1.50	100		1,017	1.26	1.48		
TOTALS	9,495		7,685	.96	.96	2,127		7,581	.57	.57	1,110		6,748	.56	.55	655		5,662	1.29	1.28		
			\$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	3		31	.11	.06	6		106	.60	.33	14		567	1.49	.81		
61- 80	2		21			10		145	.10	.07	49		1,456	.35	.26	93		4,855	.68	.51		
81- 85	8		87	1.10	.92	10		163	.09	.08	69		2,060	.26	.22	43		2,355	.73	.60		
86- 90	33		384	.08	.07	117		2,040	.27	.24	144		4,266	.89	.79	39		2,210	.89	.78		
91- 95	283		3,264	.51	.48	210		3,654	.51	.48	102		3,191	.76	.70	45		2,992	.63	.58		
96- 99	175		2,025	.55	.54	110		1,991	.55	.54	44		1,516	.45	.44	19		1,313	.57	.56		
100-100	191		2,273	.32	.32	141		2,685	.29	.29	122		4,044	.89	.89	60		3,962	.77	.77		
CREDITS	696		8,068	.45	.43	601		10,710	.41	.38	536		16,639	.70	.63	313		18,254	.74	.63		
101-105	35		434	.73	.75	29		559	.30	.31	40		1,458	.90	.92	24		1,727	.30	.31		
106-110	18		237	1.43	1.54	14		304	.63	.68	37		1,358	.70	.76	22		1,580	.45	.48		
111-115	23		324	.21	.24	25		551	.90	1.01	33		1,320	.12	.14	18		1,463	.90	1.02		
116-120	29		425	.92	1.09	26		574	.31	.37	30		1,208	.68	.80	10		827	.50	.59		
121-130	17		249	1.24	1.54	22		544	.59	.74	25		1,141	.73	.91	16		1,395	1.29	1.61		
131-140	1		17			14		363	.38	.52	11		553	.44	.59	9		893	.18	.24		
141- UP	12		230	1.61	2.42	13		432	.67	1.09	24		1,483	.94	1.56	20		2,331	2.05	3.30		
CHARGES	135		1,916	.94	1.08	143		3,328	.54	.64	200		8,520	.67	.81	119		10,217	.95	1.16		
TOTALS	831		9,984	.54	.54	744		14,037	.44	.43	736		25,159	.69	.68	432		28,471	.82	.78		
			\$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	38		3,228	.66	.35	31		10,662	.73	.33	106		14,623	.74	.35							
61- 80	69		7,641	.67	.47	26		11,404	.77	.55	284		25,605	.69	.50							
81- 85	19		2,199	.47	.39	3		1,004	.17	.14	181		7,957	.46	.38							
86- 90	13		1,692	1.08	.96	7		2,589	.09	.08	407		13,398	.64	.56							
91- 95	16		2,178	.64	.59	7		4,011	.88	.82	1,043		21,525	.66	.62							
96- 99	12		1,647	.68	.67	6		2,929	.71	.70	2,386		19,768	.58	.57							
100-100	32		4,593	.57	.57	11		5,598	.50	.50	10,933		37,160	.70	.70							
CREDITS	199		23,179	.66	.51	91		38,198	.66	.45	15,340		140,037	.66	.54							
101-105	15		2,263	.25	.25	5		2,832	.84	.86	301		10,039	.67	.68							
106-110	10		1,705	.67	.72	3		1,571	1.14	1.23	175		7,111	.84	.91							
111-115	11		1,787	.56	.63	6		3,788	.47	.53	168		9,519	.53	.60							
116-120	8		1,434	.38	.45						158		4,815	.52	.61							
121-130	14		2,689	.30	.38	5		4,517	.58	.71	185		11,055	.71	.87							
131-140	13		2,677	.38	.52	5		5,698	.34	.45	86		10,362	.34	.46							
141- UP	22		5,676	1.06	1.82	16		14,304	.45	.84	140		24,707	.78	1.40							
CHARGES	93		18,231	.61	.79	40		32,709	.52	.73	1,213		77,608	.66	.86							
TOTALS	292		41,410	.64	.60	131		70,907	.60	.53	16,553		217,645	.66	.62							

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	3					1					2										
61- 80	15	12		.08	.06	3		8			3		13			2		14	.30	.24	
81- 85	7	4				5		13	.06	.05	1		4			1		8			
86- 90	15	17				10		30	.07	.06	9		49			10		80	.13	.12	
91- 95	46	53	3.77	3.55		56		198	1.01	.94	55		330	4.83	4.55	106		888	.53	.50	
96- 99	604	849	.49	.48		911		3,240	.82	.80	569		3,401	.46	.45	299		2,481	2.70	2.62	
100-100	8,714	6,663	.54	.54		1,033		3,585	.44	.44	333		2,023	.50	.50	163		1,409	1.27	1.27	
CREDITS	9,404	7,598	.56	.56		2,019		7,076	.63	.62	972		5,823	.72	.70	581		4,879	1.84	1.79	
101-105	32	43	.10	.10		63		237	.48	.49	49		305	1.63	1.67	31		269	.50	.51	
106-110	17	22	1.83	1.98		23		94	.12	.13	18		120	.22	.24	12		112	3.79	4.09	
111-115	14	20	.07	.08		18		78	.26	.30	13		92	.08	.09	6		61	.29	.33	
116-120	18	28	.21	.25		6		26	2.61	3.09	16		114	.27	.32	10		100	2.64	3.13	
121-130	18	29	.13	.16		30		141	.08	.10	31		230	1.55	1.89	35		368	1.40	1.72	
131-140	13	28	.04	.06		22		113			7		61	.62	.83	8		94	.26	.34	
141- UP	14	33	.05	.08		23		125	.20	.30	13		134	.13	.21	11		144	.88	1.35	
CHARGES	126	204	.29	.35		185		815	.30	.36	147		1,055	.92	1.08	113		1,149	1.31	1.55	
TOTALS	9,530	7,803	.55	.55		2,204		7,891	.59	.59	1,119		6,878	.75	.75	694		6,028	1.74	1.75	
		\$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		7			2		19			5		80	3.73	1.78	5		213	.15	.09	
61- 80	3		28			10		153	.62	.47	24		717	.48	.36	61		3,166	.30	.22	
81- 85	5		51	.03	.03	8		123	.14	.11	48		1,494	.15	.12	50		2,763	.78	.65	
86- 90	18		194	.69	.61	71		1,291	.45	.40	104		3,158	.76	.67	42		2,352	.28	.24	
91- 95	241		2,766	.66	.62	246		4,334	.43	.40	140		4,345	.36	.34	40		2,536	.73	.68	
96- 99	253		2,982	.50	.49	124		2,259	.48	.47	56		1,827	2.22	2.16	29		1,993	1.85	1.81	
100-100	193		2,340	.46	.46	132		2,522	.95	.95	118		4,209	.58	.58	41		2,787	.41	.41	
CREDITS	715		8,369	.54	.52	593		10,701	.57	.53	495		15,830	.72	.66	268		15,809	.66	.57	
101-105	48		587	2.36	2.42	55		1,107	.57	.58	31		1,130	.35	.36	35		2,639	.72	.74	
106-110	18		228	.80	.87	24		495	.35	.38	45		1,823	.57	.61	21		1,631	.41	.44	
111-115	18		262	.05	.05	23		500	.37	.42	39		1,411	.64	.72	27		1,967	.50	.56	
116-120	34		491	.96	1.13	35		789	1.01	1.20	31		1,218	.73	.85	19		1,505	.59	.70	
121-130	25		375	.15	.18	36		868	.38	.47	35		1,571	.36	.45	32		3,032	.52	.66	
131-140	8		143	.32	.43	9		252	.25	.33	15		705	1.33	1.81	19		1,762	.58	.79	
141- UP	15		344	.38	.67	24		812	5.16	8.54	38		2,463	.96	1.66	27		3,373	.48	.83	
CHARGES	166		2,430	.94	1.12	206		4,823	1.32	1.58	234		10,322	.69	.86	180		15,907	.54	.68	
TOTALS	881		10,799	.63	.64	799		15,524	.80	.81	729		26,152	.71	.72	448		31,717	.60	.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	12		987	1.14	.60	24		6,596	.44	.19	56		7,908	.55	.24						
61- 80	59		6,502	.77	.55	24		13,253	.45	.32	204		23,866	.52	.37						
81- 85	23		2,899	.46	.39	7		4,287	.59	.49	155		11,645	.54	.45						
86- 90	12		1,517	.57	.50	5		2,488	.41	.35	296		11,176	.51	.44						
91- 95	18		2,707	.31	.29	4		2,501	.05	.05	952		20,657	.51	.48						
96- 99	16		2,124	.47	.46	4		1,484	.75	.74	2,865		22,641	1.05	1.02						
100-100	28		4,388	.56	.56	12		8,743	.30	.30	10,767		38,669	.52	.52						
CREDITS	168		21,123	.60	.49	80		39,351	.41	.29	15,295		136,561	.61	.51						
101-105	8		1,224	.48	.49	12		5,622	.54	.56	364		13,163	.66	.68						
106-110	14		2,153	.60	.64	3		1,043	.55	.59	195		7,722	.57	.62						
111-115	17		2,649	.48	.55	8		4,710	.58	.66	183		11,751	.52	.59						
116-120	5		853	.53	.62	3		1,963	.43	.52	177		7,087	.67	.79						
121-130	21		3,951	.60	.75	5		3,989	.50	.64	268		14,555	.54	.67						
131-140	14		2,945	.40	.55	5		4,411	.59	.81	120		10,514	.56	.77						
141- UP	33		8,792	.47	.76	24		24,018	.49	.87	222		40,237	.61	1.05						
CHARGES	112		22,566	.50	.66	60		45,756	.52	.74	1,529		105,028	.59	.79						
TOTALS	280		43,690	.55	.56	140		85,108	.47	.46	16,824		241,589	.60	.60						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	2			1	98.10	53.70															
61- 80	1			1						1						2				15	
81- 85	5			5						3			10								
86- 90	10			5	2.60	2.31				2			7			6			33	25.55	22.67
91- 95	50			51	.44	.41				26			87			28			157	.56	.52
96- 99	499			642	.13	.13				901			3,242	.54	.52	613			3,664	.28	.28
100-100	8,447			6,942	.74	.74				1,197			4,077	.52	.52	393			2,406	.43	.43
CREDITS	9,014			7,647	.70	.69				2,130			7,426	.52	.51	1,041			6,266	.48	.47
101-105	25			32	11.64	12.00				50			196	.59	.61	47			299	.11	.11
106-110	18			24	3.37	3.62				23			87	.06	.07	25			169	.18	.19
111-115	8			6						14			58	.18	.21	14			94	1.24	1.40
116-120	16			26						11			53	.97	1.15	18			130	1.17	1.38
121-130	16			18						24			118	.04	.05	26			203	1.31	1.62
131-140	7			13	6.23	8.30				16			80	4.49	6.04	4			30	.46	.62
141- UP	21			48	.82	1.29				19			113	.13	.22	10			102	.05	.08
CHARGES	111			167	3.44	4.25				157			705	.80	.96	144			1,028	.60	.69
TOTALS	9,125			7,814	.75	.76				2,287			8,131	.54	.54	1,185			7,293	.50	.50

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	1			5						3			32	.01		2			29	1.15	.48
61- 80	2			16						5			84	.02	.01	7			188	.04	.03
81- 85	2			19						4			64	.02	.01	28			936	.32	.27
86- 90	9			108	.16	.15				28			525	.08	.07	107			3,469	.35	.31
91- 95	187			2,212	.12	.11				272			4,898	.50	.47	184			5,664	.23	.21
96- 99	373			4,372	.27	.26				184			3,337	.19	.18	107			3,539	1.14	1.11
100-100	222			2,672	.41	.41				190			3,663	.69	.69	130			4,603	.41	.41
CREDITS	796			9,404	.27	.26				686			12,603	.45	.43	565			18,428	.48	.44
101-105	44			564	1.86	1.90				50			974	.94	.97	45			1,595	.24	.25
106-110	21			270	.60	.64				27			556	1.48	1.60	32			1,230	.49	.53
111-115	15			225	.37	.41				18			409	.04	.04	41			1,628	.79	.90
116-120	24			371	.29	.34				38			849	.18	.21	28			1,168	1.05	1.24
121-130	25			378	1.51	1.87				41			1,006	.46	.57	40			1,814	.47	.59
131-140	5			85	.04	.06				11			275	.15	.20	28			1,374	.16	.22
141- UP	12			250	2.07	3.42				18			584	.11	.17	39			2,211	.63	1.04
CHARGES	146			2,143	1.16	1.36				203			4,653	.53	.63	253			11,021	.54	.67
TOTALS	942			11,547	.44	.44				889			17,256	.47	.48	818			29,448	.50	.51

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS											
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	13			1,307	.37	.20				24			7,114	.48	.20				46	8,517	.47	.21
61- 80	67			7,977	.45	.32				25			14,861	.61	.43				154	25,575	.51	.37
81- 85	33			3,740	1.63	1.34				9			3,165	.88	.74				140	11,150	.90	.75
86- 90	20			2,439	.54	.47				12			5,734	.41	.36				264	16,101	.44	.39
91- 95	28			4,016	.60	.56				11			5,224	.47	.43				903	26,870	.38	.35
96- 99	22			3,122	.23	.23				7			7,916	.40	.39				3,145	35,599	.44	.43
100-100	28			4,524	.36	.36				19			10,975	.29	.29				10,912	46,810	.48	.48
CREDITS	211			27,126	.60	.49				107			54,990	.48	.36				15,564	170,622	.48	.41
101-105	18			2,609	.35	.36				9			3,855	.53	.55				361	12,750	.58	.59
106-110	22			3,832	.30	.33				5			1,897	.26	.28				214	10,568	.42	.45
111-115	16			2,684	.99	1.12				6			3,003	.68	.76				171	10,404	.75	.85
116-120	20			3,524	.25	.29				6			2,314	.30	.36				188	10,008	.34	.40
121-130	21			3,856	.28	.35				15			13,675	.40	.51				263	24,215	.41	.52
131-140	17			3,552	.37	.50				6			4,727	.43	.58				118	11,842	.37	.50
141- UP	25			6,680	.49	.87				30			28,416	.44	.76				222	43,362	.49	.85
CHARGES	139			26,737	.42	.54				77			57,888	.44	.62				1,537	123,148	.48	.63
TOTALS	350			53,862	.51	.51				184			112,878	.46	.45				17,101	293,770	.48	.48

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006

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																			
61- 80	4					3		8			3		12	.66	.47	2		11		
81- 85	3																			
86- 90	7					1		3								3		25		
91- 95	26		30			20		62	.01	.01	23		139	.66	.62	31		264	.47	.44
96- 99	624		848	.58	.56	1,011		3,655	.27	.27	649		3,926	.36	.35	473		3,975	.60	.58
100-100	8,362		7,031	.60	.60	1,245		4,290	.28	.28	382		2,308	.45	.45	206		1,784	.65	.65
CREDITS	9,028		7,921	.60	.60	2,280		8,018	.27	.27	1,057		6,385	.40	.39	715		6,058	.60	.59
101-105	28		37	.04	.05	56		208	.52	.53	43		275	2.14	2.19	30		263	2.08	2.12
106-110	10		14	.21	.23	16		72	1.69	1.83	27		186	.61	.66	10		97	.70	.75
111-115	11		14			21		87	.10	.11	16		110	1.13	1.27	11		106		
116-120	9		14			10		41	.03	.03	18		134	2.87	3.38	11		110	.02	.02
121-130	19		24	4.68	5.81	25		120			31		232	.37	.45	23		248	.43	.54
131-140	3		7			13		66	.15	.20	10		83	.01	.01	4		51	.01	.01
141- UP	16		33	.39	.66	22		124	.88	1.34	8		71	.05	.08	10		138	.02	.04
CHARGES	96		144	.91	1.11	163		718	.50	.59	153		1,090	1.19	1.37	99		1,013	.72	.85
TOTALS	9,124		8,065	.60	.60	2,443		8,736	.29	.29	1,210		7,475	.52	.52	814		7,071	.62	.62
EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60						1		13							3		121	.86	.44	
61- 80	2		21			1		14			7		196	.14	.10	27		1,571	.29	.22
81- 85	1		9			3		52			16		523	.04	.03	60		3,569	.61	.51
86- 90	8		93			20		346	.41	.36	83		2,766	.52	.46	68		4,168	.38	.33
91- 95	81		991	.69	.65	251		4,596	.27	.25	235		7,488	.36	.33	69		4,310	.39	.36
96- 99	458		5,352	.23	.22	280		5,068	.32	.32	118		3,976	.36	.35	38		2,374	.20	.20
100-100	212		2,576	.22	.22	209		4,041	.18	.18	126		4,281	.41	.41	78		5,464	.16	.16
CREDITS	762		9,041	.27	.27	765		14,132	.26	.25	585		19,230	.38	.36	343		21,577	.34	.31
101-105	74		911	.48	.49	48		932	.62	.63	46		1,679	.55	.56	37		2,771	.39	.40
106-110	24		322	.42	.45	38		807	.23	.25	34		1,167	.33	.35	26		1,883	.18	.19
111-115	13		187	.05	.05	27		589	.30	.33	35		1,497	1.08	1.22	34		2,780	.60	.68
116-120	14		210	.47	.56	36		811	1.13	1.33	55		2,248	.32	.37	31		2,548	.52	.61
121-130	54		799	.83	1.02	46		1,100	.30	.37	48		2,057	.21	.26	34		3,105	.32	.40
131-140	9		153	.23	.31	11		271	1.40	1.88	22		1,133	.95	1.28	25		2,191	.36	.48
141- UP	19		378	.36	.60	31		999	.73	1.22	43		2,442	.27	.45	41		5,041	.48	.77
CHARGES	207		2,961	.51	.60	237		5,509	.60	.72	283		12,222	.47	.58	228		20,318	.42	.53
TOTALS	969		12,001	.33	.34	1,002		19,641	.36	.37	868		31,452	.42	.43	571		41,895	.38	.40
EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	8		929	.05	.03	19		7,195	.32	.14	33		8,259	.30	.13					
61- 80	57		6,908	.24	.18	32		16,260	.27	.19	138		25,002	.26	.19					
81- 85	31		3,923	.43	.35	6		3,467	.17	.14	120		11,546	.39	.32					
86- 90	23		2,813	.39	.35	12		7,232	.19	.17	225		17,450	.32	.28					
91- 95	34		4,722	.21	.19	9		6,836	.38	.35	779		29,438	.34	.32					
96- 99	21		3,064	.28	.27	8		2,953	.37	.36	3,680		35,191	.34	.33					
100-100	34		5,092	.38	.38	17		11,936	.55	.55	10,871		48,802	.41	.41					
CREDITS	208		27,449	.30	.26	103		55,878	.34	.26	15,846		175,689	.35	.30					
101-105	28		4,389	.30	.31	5		3,781	.12	.12	395		15,245	.40	.41					
106-110	20		3,139	.21	.22	7		5,496	.37	.40	212		13,185	.31	.33					
111-115	15		2,585	.25	.28	11		5,000	.51	.58	194		12,954	.53	.59					
116-120	10		1,668	.22	.26	10		6,648	.18	.21	204		14,429	.34	.41					
121-130	19		3,573	.45	.57	18		11,073	.27	.33	317		22,332	.33	.41					
131-140	19		3,820	.38	.52	12		6,585	.33	.45	128		14,360	.41	.56					
141- UP	43		11,751	.23	.40	43		44,342	.23	.41	276		65,320	.26	.46					
CHARGES	154		30,927	.28	.38	106		82,925	.26	.38	1,726		157,825	.33	.45					
TOTALS	362		58,376	.29	.31	209		138,803	.29	.31	17,572		333,514	.34	.36					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 2007																				
	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	2		1			1		2							1		5				
61- 80	4		3												2		13	.96	.72		
81- 85	4		4			4		12													
86- 90	9		11			3		10			3		15		4		33	.67	.60		
91- 95	30		31	.24	.22	12		41	.18	.17	14		86		26		212	.05	.04		
96- 99	829		1,143	.32	.32	1,122		4,038	.29	.29	695		4,174	.47	.46	476		4,028	.29	.28	
100-100	8,639		7,070	.26	.26	1,175		4,046	.18	.18	373		2,277	.32	.32	179		1,524	.32	.32	
CREDITS	9,517		8,262	.27	.26	2,317		8,150	.23	.23	1,085		6,553	.41	.41	688		5,814	.29	.28	
101-105	43		61	.03	.03	74		286	.54	.55	51		324	1.08	1.11	46		409	.85	.87	
106-110	14		19	.05	.06	21		87	.01	.01	18		122	.38	.41	9		84			
111-115	13		23			18		72	.19	.22	17		117	1.05	1.19	9		85	.07	.08	
116-120	9		15	.24	.29	12		52	.55	.65	13		96	.05	.06	13		136	.75	.89	
121-130	30		42	.29	.36	31		143	.31	.38	26		204	.33	.42	30		325	.14	.17	
131-140	10		18			14		73	1.17	1.59	13		104	1.10	1.49	10		122	.17	.23	
141- UP	28		64	.05	.07	28		173	.32	.51	13		123	.01	.02	11		143		.01	
CHARGES	147		242	.09	.11	198		886	.43	.51	151		1,090	.65	.76	128		1,304	.40	.47	
TOTALS	9,664		8,504	.26	.26	2,515		9,036	.25	.25	1,236		7,643	.45	.45	816		7,118	.31	.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		16	1.47	.75	1		18								
61- 80						1		12			8		205	1.17	.84	15		861	.30	.23	
81- 85						2		36	.53	.44	13		435	.20	.17	46		2,807	.26	.22	
86- 90	3		31	.61	.53	16		299	.12	.10	73		2,480	.35	.31	74		4,481	.27	.24	
91- 95	58		722	.53	.49	205		3,850	.29	.28	224		7,018	.19	.18	68		4,356	.23	.21	
96- 99	464		5,460	.29	.28	318		5,788	.30	.29	146		4,767	.22	.22	54		3,515	.47	.46	
100-100	227		2,758	.23	.23	143		2,649	.43	.43	99		3,459	.15	.15	62		4,179	.24	.24	
CREDITS	752		8,971	.29	.28	687		12,649	.32	.31	564		18,382	.22	.21	319		20,199	.29	.27	
101-105	69		870	.48	.50	48		953	.58	.59	58		2,041	.26	.27	30		2,124	.19	.20	
106-110	29		392	.35	.37	28		579	.17	.19	32		1,243	.18	.19	37		3,033	.29	.31	
111-115	21		273	.01	.02	25		541	.60	.68	33		1,440	.59	.67	36		2,898	.36	.41	
116-120	15		220	.01	.01	38		909	.33	.39	52		2,178	.27	.31	19		1,556	.68	.80	
121-130	37		544	.12	.15	52		1,234	.79	.98	48		2,060	.51	.63	32		2,812	.39	.49	
131-140	17		285	1.33	1.81	11		292	.61	.82	25		1,261	.43	.58	38		3,727	.23	.31	
141- UP	16		289	1.07	1.63	26		886	.28	.49	48		2,808	.33	.54	49		5,894	.35	.58	
CHARGES	204		2,874	.46	.53	228		5,395	.50	.60	296		13,030	.36	.44	241		22,043	.34	.43	
TOTALS	956		11,845	.33	.34	915		18,044	.38	.39	860		31,412	.28	.29	560		42,242	.31	.34	
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	3		386	.19	.10	16		8,652	.19	.10	26		9,081	.19	.10						
61- 80	42		5,221	.19	.14	27		16,047	.22	.16	99		22,361	.23	.16						
81- 85	30		3,832	.31	.26	17		11,138	.26	.21	116		18,263	.27	.22						
86- 90	27		3,672	1.06	.93	5		4,872	.21	.18	217		15,905	.44	.39						
91- 95	32		4,437	.15	.14	11		8,874	.11	.11	680		29,627	.19	.17						
96- 99	25		3,730	.53	.51	8		2,990	.50	.48	4,137		39,634	.36	.35						
100-100	34		5,181	.41	.41	19		12,462	.31	.31	10,950		45,604	.29	.29						
CREDITS	193		26,458	.41	.36	103		65,036	.24	.18	16,225		180,475	.29	.25						
101-105	22		3,548	.23	.23	6		5,757	.07	.08	447		16,373	.24	.25						
106-110	17		2,904	.46	.50	10		5,478	.23	.24	215		13,942	.29	.31						
111-115	23		3,794	.15	.17	7		3,205	.16	.19	202		12,448	.28	.32						
116-120	11		2,063	.34	.40	6		2,680	.30	.35	188		9,905	.36	.43						
121-130	23		4,469	.19	.24	7		3,766	.34	.42	316		15,600	.35	.44						
131-140	18		3,647	.25	.33	13		7,564	.15	.21	169		17,093	.25	.33						
141- UP	45		13,412	.28	.48	49		51,629	.17	.32	313		75,420	.22	.39						
CHARGES	159		33,838	.27	.35	98		80,080	.18	.28	1,850		160,781	.26	.36						
TOTALS	352		60,296	.33	.36	201		145,115	.21	.22	18,075		341,256	.27	.29						

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	14	9	9.20	4.69		4	8				5	8	.12	.03		1	5			
61- 80	41	28	.03	.03		16	46				13	56	.14	.10		10	67	.24	.19	
81- 85	31	26	1.68	1.40		18	50	.02	.01		8	42	.20	.16		6	42	1.19	.99	
86- 90	56	50	.42	.37		35	110	.42	.37		26	145	5.84	5.17		34	272	.30	.27	
91- 95	207	222	2.45	2.30		172	599	.44	.41		228	1,362	1.46	1.38		376	3,129	.49	.46	
96- 99	3,038	4,118	.38	.37		4,769	17,140	.46	.45		3,025	18,122	.38	.37		1,869	15,703	.90	.88	
100-100	42,961	34,495	.61	.61		5,703	19,626	.40	.40		1,843	11,209	.48	.48		921	7,921	.85	.85	
CREDITS	46,348	38,947	.59	.59		10,717	37,579	.43	.42		5,148	30,944	.49	.48		3,217	27,138	.83	.81	
101-105	157	215	1.81	1.85		298	1,134	.60	.61		226	1,432	1.55	1.59		180	1,595	1.03	1.05	
106-110	74	104	3.16	3.41		112	467	1.14	1.23		106	722	.63	.68		49	460	1.16	1.25	
111-115	57	78	.03	.03		87	362	.26	.30		72	495	.75	.85		49	477	.46	.52	
116-120	63	96	.10	.12		54	241	.72	.86		80	587	1.11	1.31		57	590	.69	.81	
121-130	102	145	4.40	5.46		135	639	.13	.16		140	1,063	.74	.91		128	1,377	.88	1.09	
131-140	47	88	.94	1.27		76	387	1.34	1.80		36	294	.57	.77		36	426	.11	.15	
141- UP	90	198	.29	.47		97	565	.36	.57		52	502	.06	.09		48	662	.23	.37	
CHARGES	590	923	1.63	1.98		859	3,795	.60	.71		712	5,094	.92	1.06		547	5,588	.75	.89	
TOTALS	46,938	39,871	.62	.62		11,576	41,374	.44	.44		5,860	36,038	.55	.55		3,764	32,726	.82	.82	

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	7	28	.02	.01		11	112	.24	.13		14	233	1.70	.86		23	929	1.06	.57	
61- 80	9	86				27	408	.27	.20		95	2,763	.41	.31		240	12,882	.42	.31	
81- 85	16	165	.59	.49		27	437	.12	.10		174	5,448	.21	.18		254	14,699	.52	.43	
86- 90	71	809	.25	.22		252	4,501	.30	.27		511	16,140	.60	.53		288	16,955	.40	.35	
91- 95	850	9,955	.49	.46		1,184	21,333	.40	.38		885	27,706	.34	.31		285	18,304	.42	.39	
96- 99	1,723	20,191	.33	.32		1,016	18,443	.34	.33		471	15,624	.72	.70		173	11,533	.69	.68	
100-100	1,045	12,618	.32	.32		815	15,560	.49	.49		595	20,596	.49	.49		316	21,529	.43	.43	
CREDITS	3,721	43,852	.36	.35		3,332	60,795	.39	.38		2,745	88,509	.49	.45		1,579	96,831	.47	.42	
101-105	270	3,365	1.07	1.10		230	4,526	.63	.64		220	7,903	.45	.46		159	11,518	.46	.47	
106-110	110	1,450	.66	.71		131	2,741	.54	.58		180	6,822	.47	.50		138	10,544	.35	.37	
111-115	90	1,271	.14	.16		118	2,590	.46	.52		181	7,295	.66	.75		144	11,307	.59	.66	
116-120	116	1,717	.62	.74		173	3,932	.60	.70		196	8,020	.53	.62		97	7,914	.48	.57	
121-130	158	2,346	.71	.88		197	4,752	.51	.63		196	8,643	.43	.54		145	13,231	.50	.63	
131-140	40	684	.68	.92		56	1,454	.55	.74		101	5,025	.60	.81		107	10,186	.31	.42	
141- UP	74	1,491	.98	1.59		112	3,714	1.49	2.48		192	11,408	.59	.98		178	21,486	.67	1.11	
CHARGES	858	12,324	.76	.89		1,017	23,708	.70	.84		1,266	55,115	.53	.65		968	86,186	.51	.64	
TOTALS	4,579	56,176	.45	.45		4,349	84,503	.48	.49		4,011	143,624	.50	.52		2,547	183,017	.49	.50	

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	74	6,837	.56	.31		114	40,219	.45	.20		267	48,389	.48	.22						
61- 80	294	34,248	.48	.34		134	71,825	.44	.31		879	122,409	.45	.32						
81- 85	136	16,593	.68	.57		42	23,061	.39	.32		712	60,562	.48	.40						
86- 90	95	12,133	.74	.65		41	22,915	.26	.23		1,409	74,029	.46	.40						
91- 95	128	18,060	.35	.32		42	27,446	.35	.33		4,357	128,116	.40	.37						
96- 99	96	13,687	.41	.40		33	18,272	.49	.48		16,213	152,832	.50	.49						
100-100	156	23,778	.45	.45		78	49,713	.38	.38		54,433	217,045	.47	.47						
CREDITS	979	125,336	.51	.42		484	253,453	.40	.30		78,270	803,383	.46	.39						
101-105	91	14,034	.30	.31		37	21,847	.38	.39		1,868	67,570	.49	.50						
106-110	83	13,734	.41	.44		28	15,486	.40	.43		1,011	52,529	.43	.47						
111-115	82	13,499	.46	.51		38	19,705	.49	.55		918	57,077	.51	.58						
116-120	54	9,542	.31	.36		25	13,605	.26	.31		915	46,243	.42	.49						
121-130	98	18,537	.36	.46		50	37,021	.39	.49		1,349	87,755	.44	.55						
131-140	81	16,642	.35	.48		41	28,986	.34	.46		621	64,171	.38	.51						
141- UP	168	46,311	.43	.73		162	162,708	.30	.55		1,173	249,046	.39	.70						
CHARGES	657	132,299	.39	.51		381	299,358	.34	.50		7,855	624,391	.42	.57						
TOTALS	1,636	257,635	.45	.46		865	552,810	.37	.37		86,125	1427,774	.45	.45						