

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2005 through 2009. 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 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	77.92	60.47			1		7				
91- 95															1		7	.13	.12			2		15				
96- 99	26		42	.67	.65			38		145	.39	.38			24		139	1.01	.99			25		214	.05	.05		
100-100	113		118	.03	.03			34		113	1.06	1.06			16		94	.17	.17			10		88	.10	.10		
CREDITS	140		162	.20	.20			72		258	.68	.67			42		245	3.98	3.91			38		324	.06	.06		
101-105								4		17	.10	.11			6		39	.01	.02			1		9				
106-110																												
111-115								1		3					1		6						1		9			
116-120	2					3																	1		11			
121-130								2		10	.02	.03											2		21			
131-140																							1		11			
141- UP								1		7					1		7						1		15			
CHARGES	2		3					8		37	.05	.06			8		52	.01	.01			7		75				
TOTALS	142		165	.19	.19			80		296	.60	.61			50		297	3.29	3.29			45		400	.05	.05		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80															1		32						4		222	.14	.11		
81- 85								1		17					2		65						4		201	.45	.37		
86- 90	1		10					2		34					13		423	.92	.81			10		590	.13	.11			
91- 95	17		202	.18	.17			14		259	.14	.13			18		569	.70	.65			2		131	.08	.07			
96- 99	18		208	.01	.01			10		176	.06	.06			5		188	2.77	2.70			7		464	.30	.29			
100-100	9		112	.06	.06			13		264	.51	.51			11		357	.40	.40			8		616	.39	.39			
CREDITS	45		533	.09	.08			40		749	.24	.23			50		1,634	.89	.82			35		2,224	.27	.24			
101-105	5		64	.12	.12			4		70	.35	.36			3		108	.91	.92			1		60	.28	.29			
106-110	2		28	4.57	4.95			2		44	2.51	2.72			2		82	.03	.03			3		222	.06	.07			
111-115	1		16	.10	.11			1		27	.02	.02			5		200	.73	.83			2		143	.77	.88			
116-120	4		63	.02	.03			3		58	.12	.14			2		82	.21	.24										
121-130	2		30	.05	.06			5		128	.03	.04			3		158	2.35	2.94			3		281	.07	.09			
131-140								1		32	.05	.06			2		110	.01	.01			2		189	.76	1.01			
141- UP								1		32					3		197	.14	.26			4		596	.02	.04			
CHARGES	14		203	.70	.78			17		393	.38	.45			20		937	.71	.90			15		1,492	.21	.30			
TOTALS	59		736	.25	.25			57		1,142	.29	.30			70		2,571	.82	.84			50		3,716	.24	.26			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2		188	.40	.21			7		2,591	.81	.39			9		2,778	.78	.38									
61- 80	10		1,174	.36	.25			8		2,990	.52	.37			23		4,419	.46	.32									
81- 85	5		482	.34	.29			2		706	1.60	1.34			15		1,473	.94	.79									
86- 90	3		341	.15	.13			6		3,813	.62	.54			37		5,222	.71	.62									
91- 95	4		579	.13	.12			3		770	.99	.91			61		2,533	.52	.48									
96- 99	4		631	.25	.25			3		3,148	.36	.35			160		5,357	.41	.40									
100-100	7		1,050	.33	.33			6		4,725	.13	.13			227		7,538	.22	.22									
CREDITS	35		4,445	.29	.24			35		18,744	.52	.41			532		29,319	.49	.41									
101-105	2		253	.03	.03			1		520	.27	.28			27		1,140	.26	.27									
106-110	6		1,039	.65	.70										16		1,425	.65	.70									
111-115	3		479	.75	.85			2		794	.26	.29			16		1,669	.49	.56									
116-120	3		550	.26	.31			1		500	.11	.13			16		1,267	.18	.21									
121-130	2		402	.06	.08			1		1,251	1.42	1.75			20		2,283	.96	1.20									
131-140								1		367	.27	.35			7		709	.35	.46									
141- UP	6		1,500	.94	1.53			3		2,445	.71	1.54			20		4,799	.66	1.28									
CHARGES	22		4,223	.62	.78			9		5,877	.68	.99			122		13,293	.59	.80									
TOTALS	57		8,667	.45	.45			44		24,621	.55	.49			654		42,612	.52	.49									

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	24		36	.02	.02	24		94			21		129	.38	.37	18		155	.03	.03
100-100	113		127	1.28	1.28	33		117	.14	.14	18		108	.21	.21	7		58	.03	.03
CREDITS	137		163	1.00	1.00	59		216	.08	.07	39		236	.31	.30	25		214	.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	140		169	.97	.97	69		257	.45	.45	50		320	.23	.24	29		254	.02	.02

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		10													5		291	.65	.48
81- 85											1		37			6		334	.31	.26
86- 90											8		283	.11	.10	7		451	.45	.39
91- 95	9		113	2.61	2.47	16		301	.27	.25	24		825	.42	.39	5		347	.47	.44
96- 99	21		249	.67	.65	15		258	.19	.19	9		326	.16	.16					
100-100	13		160	.08	.08	12		241	.16	.16	8		298	.22	.22	8		527	.10	.10
CREDITS	44		531	.89	.86	43		800	.21	.20	50		1,769	.28	.26	31		1,950	.36	.32
101-105	1		14			3		50	.47	.48	1		44			5		284	.09	.09
106-110	2		30			2		37	.27	.28	2		65	.39	.42	2		144	.03	.03
111-115						1		19			7		338	.11	.12	1		98		
116-120	2		31			5		109	1.04	1.22	3		128	.19	.22	4		277	.25	.29
121-130	8		114	.25	.31	9		217	.04	.05	2		87	.31	.39	2		196	.51	.64
131-140						4		90	1.31	1.76	2		107	.01	.01	2		178	.25	.34
141- UP						4		105	.01	.02	5		298	.88	1.45	3		431	.06	.11
CHARGES	13		189	.15	.18	28		627	.44	.54	22		1,066	.35	.44	19		1,609	.17	.21
TOTALS	57		720	.70	.71	71		1,426	.31	.33	72		2,836	.31	.32	50		3,560	.27	.28

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		2,119	.52	.26	4		2,119	.52	.26					
61- 80	8		1,006	.05	.04	10		4,276	.28	.21	24		5,583	.26	.19					
81- 85	3		300	.07	.06						10		672	.18	.15					
86- 90	4		403	.06	.05	4		2,410	.25	.22	23		3,547	.24	.21					
91- 95	3		397	.06	.05	3		1,463	.28	.26	62		3,452	.38	.35					
96- 99	3		483	1.37	1.33	2		2,957			137		4,686	.21	.21					
100-100	7		1,014	.09	.09	4		4,794	.18	.18	223		7,444	.18	.18					
CREDITS	28		3,604	.24	.21	27		18,019	.23	.19	483		27,503	.26	.22					
101-105	6		835	.66	.68	2		1,993	.26	.27	31		3,280	.37	.38					
106-110	5		782	.37	.40	1		314	2.01	2.12	15		1,378	.70	.75					
111-115	6		999	.56	.64	2		700	.72	.80	21		2,180	.50	.57					
116-120						1		300	.17	.20	17		861	.30	.35					
121-130						4		3,068	.30	.38	29		3,709	.29	.37					
131-140	4		988	.41	.56	1		409	.51	.69	15		1,789	.43	.59					
141- UP	7		2,362	.25	.50	4		3,047	.44	.94	25		6,263	.35	.72					
CHARGES	28		5,965	.40	.56	15		9,832	.42	.58	153		19,459	.39	.53					
TOTALS	56		9,569	.34	.39	42		27,852	.30	.28	636		46,962	.32	.31					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80																					
81- 85						1			3												
86- 90																					
91- 95	2		3			1			3	2.30	2.16					1			7		
96- 99	12		17			39			140	.01	.01			33	195	1.52	1.49	13	113		
100-100	109		122	.56	.56	36			125	1.54	1.54			13	81	.04	.04	9	77	.01	.01
CREDITS	123		142	.48	.48	77			271	.74	.73			46	276	1.09	1.07	23	198		
101-105						6			25									1	8		
106-110						1			3					3	22						
111-115						1			4					1	8			2	18		
116-120														1	9						
121-130	1		3			3			11	.43	.53			3	22			4	46		
131-140	1					1			5												
141- UP	3		7	.03	.05	1			10												
CHARGES	5		10	.02	.03	13			57	.08	.10			8	61			7	72		
TOTALS	128		152	.45	.46	90			328	.63	.64			54	336	.89	.90	30	270		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999						
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60																						
61- 80														2	40	.01			1	52		
81- 85																		3	193	.02	.02	
86- 90														4	160	.25	.22	9	523	.72	.64	
91- 95	5		63	1.35	1.26	11			216					21	689	.13	.12	12	782	.27	.25	
96- 99	20		239	.07	.07	21			386	.02	.02			8	285			5	329	.15	.14	
100-100	9		105	.05	.05	9			166	.04	.04			8	289	.08	.08	9	630	.24	.24	
CREDITS	34		407	.26	.26	41			768	.02	.02			43	1,462	.11	.10	39	2,510	.31	.29	
101-105	4		48	.04	.05	3			56	.08	.08			4	146	.08	.09	4	292	.72	.74	
106-110	1		12			2			39									3	244	.01	.02	
111-115	1		15			4			84	.15	.17			3	126			3	177	.05	.05	
116-120	1		18			1			23					12	569	.61	.73	1	66	3.19	3.71	
121-130	8		123	.08	.10	4			96	.15	.19			6	240	1.62	1.98	2	189	1.74	2.22	
131-140	1		19	.55	.75	2			58	.05	.06			1	65			3	264	.12	.17	
141- UP	1		19	1.02	1.46	2			131	.23	.76			5	274	1.55	2.80	3	364	.33	.53	
CHARGES	17		255	.17	.20	18			488	.13	.19			31	1,419	.83	1.04	19	1,595	.57	.71	
TOTALS	51		662	.23	.24	59			1,256	.06	.07			74	2,882	.46	.49	58	4,105	.42	.43	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60						5			3,167	.04	.02			5	3,167	.04	.02				
61- 80	6		630	.07	.05	8			5,582	.16	.12			17	6,305	.15	.11				
81- 85	3		376	.15	.12	4			3,024	.59	.48			11	3,595	.51	.42				
86- 90	2		341	.78	.68									15	1,024	.67	.59				
91- 95	4		512	.02	.02	3			1,168	1.17	1.07			60	3,444	.51	.47				
96- 99	5		711	2.15	2.11	2			3,230	.08	.08			158	5,644	.38	.37				
100-100	3		407	.10	.10	5			3,320	.09	.09			210	5,322	.15	.15				
CREDITS	23		2,977	.65	.57	27			19,490	.24	.19			476	28,501	.29	.24				
101-105	4		638	.04	.04	1			734	.02	.02			27	1,947	.14	.14				
106-110	2		268	.59	.63	2			805	.77	.84			14	1,394	.56	.61				
111-115	5		856	.62	.69	2			589	.60	.68			22	1,877	.48	.54				
116-120	3		433	.18	.21									19	1,117	.57	.67				
121-130	5		994	.05	.06	2			1,502	.83	1.04			38	3,225	.63	.79				
131-140	3		495	.25	.33	3			1,599	.11	.15			15	2,504	.14	.19				
141- UP	9		3,001	.25	.44	9			9,551	.28	.58			33	13,357	.30	.60				
CHARGES	31		6,685	.25	.35	19			14,779	.35	.57			168	25,420	.35	.53				
TOTALS	54		9,661	.38	.44	46			34,269	.29	.29			644	53,921	.32	.33				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80						1			2											
81- 85																2		15	.06	.05
86- 90																				
91- 95	1		1								2		12			1		9	1.47	1.37
96- 99	30		44	.01	.01	41		154	.76	.74	24		144	.30	.29	20		170	.16	.15
100-100	117		116	.40	.40	33		111	.20	.20	14		86	1.03	1.03	7		57		
CREDITS	148		161	.29	.29	75		267	.52	.51	40		242	.55	.54	30		252	.16	.15
101-105	2		4			5		17			3		19			1		9	.07	.07
106-110						3		10								1		9		
111-115	1		3			3		12												
116-120	1		3			1		4												
121-130	4		7			2		10			2		15	3.37	4.23	3		31	.04	.05
131-140						3		14			1		7							
141- UP	2		5			2		13												
CHARGES	10		21			19		80			6		41	1.24	1.42	5		49	.04	.05
TOTALS	158		182	.25	.26	94		348	.40	.41	46		283	.64	.65	35		300	.14	.14

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		20							
61- 80	1		10													2		106	.04	.03
81- 85	1		12													3		228	.32	.27
86- 90											6		200	.54	.48	5		354	.03	.03
91- 95	1		10			7		134	2.19	2.06	12		398	.10	.10	3		178	.16	.15
96- 99	25		298	.25	.25	15		260	.07	.07	12		418	.09	.08	5		325	.31	.31
100-100	12		154	2.09	2.09	9		179	.08	.08	6		205	.38	.38	7		519	.12	.12
CREDITS	40		483	.82	.80	31		573	.57	.56	37		1,240	.21	.20	25		1,710	.17	.15
101-105	2		28			2		38			5		191	.13	.14	3		223	.34	.35
106-110	2		26	2.97	3.19	2		45			2		65	2.92	3.19	1		66	.01	.01
111-115	2		29	.17	.19	3		63	1.04	1.17	5		230	1.13	1.28	2		124	.12	.13
116-120	2		29	.36	.42	1		26			9		382	.04	.04	2		193	.40	.47
121-130	1		12	.02	.03	8		182	1.10	1.37	5		221	.35	.44	4		348	.29	.37
131-140						2		54	.06	.07	2		76	.01	.02	3		318	2.49	3.41
141- UP	3		51	.12	.18	3		107	.18	.32	2		109	.02	.03	4		428	.01	.02
CHARGES	12		175	.57	.68	21		515	.56	.71	30		1,273	.45	.53	19		1,700	.63	.81
TOTALS	52		658	.76	.77	52		1,088	.57	.62	67		2,513	.33	.35	44		3,410	.40	.42

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60						2		487	.05	.03	3		507	.05	.03					
61- 80	3		360	1.55	1.17	6		3,423	.29	.20	13		3,902	.40	.28					
81- 85	1		98	.02	.02	2		954	.63	.53	9		1,307	.52	.44					
86- 90	3		352	.01	.01	2		549	.06	.06	16		1,455	.11	.10					
91- 95	2		303	.08	.07						29		1,045	.38	.36					
96- 99	2		250	.03	.03	4		3,751	.14	.13	178		5,814	.16	.16					
100-100	2		313	.21	.21	3		1,169	.41	.41	210		2,908	.41	.41					
CREDITS	13		1,676	.39	.35	19		10,334	.26	.21	458		16,937	.29	.25					
101-105	3		588	.13	.14	2		2,108	1.07	1.12	28		3,225	.76	.79					
106-110	6		947	.17	.18						17		1,168	.37	.39					
111-115	1		136			1		601	.09	.10	18		1,197	.33	.38					
116-120	1		120	1.34	1.57	1		860	.06	.07	18		1,617	.20	.23					
121-130	5		998	.13	.17	1		668	.52	.65	35		2,493	.37	.46					
131-140	6		1,532	.36	.50						17		2,000	.68	.93					
141- UP	14		4,908	.37	.72	3		5,381	.15	.43	33		11,003	.24	.55					
CHARGES	36		9,230	.32	.48	8		9,618	.37	.62	166		22,702	.38	.57					
TOTALS	49		10,905	.33	.45	27		19,952	.31	.34	624		39,640	.34	.39					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80																				
81- 85																				
86- 90						2		8												
91- 95											1		6			1		7		
96- 99	44		61	.50	.49	44		159	.04	.04	20		119	.06	.06	15		124	.11	.11
100-100	137		138	.13	.13	29		99	.34	.34	9		52	.21	.21	6		57	.02	.02
CREDITS	181		199	.24	.24	75		266	.15	.15	30		177	.10	.10	22		188	.08	.07
101-105	5		7			4		13			2		12			2		16	.17	.17
106-110	2		3			3		11	.26	.28	2		15	.43	.47					
111-115	1		2			1		5												
116-120						1		4			2		14	.06	.07	1		10		
121-130																2		21	.03	.03
131-140	2		2			1		6			3		23	.02	.02					
141- UP	2		4	.18	.29	1		5												
CHARGES	12		18	.04	.04	11		45	.06	.07	9		65	.12	.14	5		47	.07	.08
TOTALS	193		217	.22	.22	86		311	.14	.14	39		242	.11	.11	27		235	.07	.08

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		9	.18	.14											3		145	.26	.20
81- 85											2		53			2		95	.04	.04
86- 90	1		13			2		37			6		199			4		276	.01	
91- 95	5		58	.01	.01	13		234	.03	.03	6		174	.06	.05	7		442	.45	.42
96- 99	21		248	1.71	1.66	16		294	.83	.81	3		108	.62	.60	2		139	.02	.02
100-100	9		115	.02	.02	5		102	.02	.02	4		146	.27	.27	2		157	1.54	1.54
CREDITS	37		443	.96	.93	36		667	.38	.36	21		681	.17	.16	20		1,255	.39	.35
101-105	4		50	.12	.12	5		94	.37	.38	5		160	.13	.13	1		64	.58	.59
106-110	4		54	.01	.01	1		21			6		247	.33	.35	2		185	.08	.08
111-115	1		15			1		19			5		205	1.41	1.58	3		188	.29	.32
116-120	1		14	.17	.20						8		340	1.87	2.20	1		68		
121-130	4		55	.03	.04	3		78	.02	.03	7		312	.22	.27	4		419	.15	.19
131-140						3		89	.01	.02	2		105		.01	4		415	.18	.25
141- UP	2		40	.07	.10	1		27	.13	.23	2		100	.25	.43	3		353	.08	.14
CHARGES	16		229	.06	.07	14		328	.13	.15	35		1,469	.76	.90	18		1,691	.16	.21
TOTALS	53		673	.66	.67	50		995	.30	.30	56		2,150	.58	.62	38		2,946	.26	.28

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		209	1.39	.81	2		1,128	.21	.11	4		1,338	.39	.21					
61- 80	3		388	.18	.13	5		1,496	.08	.06	12		2,038	.11	.08					
81- 85											4		148	.03	.02					
86- 90						1		416			16		950							
91- 95	4		504	.04	.03	1		295	.32	.30	38		1,722	.19	.18					
96- 99	5		655	.44	.43	1		300	1.22	1.18	171		2,207	.66	.64					
100-100	2		477	.29	.29	4		2,858	.10	.10	207		4,202	.18	.18					
CREDITS	16		2,234	.36	.31	14		6,494	.17	.13	452		12,605	.26	.22					
101-105	2		213	.09	.09	1		296	.06	.06	31		926	.15	.15					
106-110	2		375	.73	.78	2		1,014	.68	.74	24		1,923	.56	.60					
111-115	2		301	.03	.03	1		305	.02	.02	15		1,040	.34	.39					
116-120	3		632	.03	.03						17		1,082	.61	.72					
121-130	2		360	.36	.45						22		1,245	.21	.26					
131-140	4		885	.28	.37	1		611	.27	.38	20		2,137	.23	.31					
141- UP	5		1,699	.22	.47	6		7,372	.15	.28	22		9,600	.16	.31					
CHARGES	20		4,465	.24	.34	11		9,598	.20	.34	151		17,953	.25	.37					
TOTALS	36		6,699	.28	.33	25		16,091	.19	.22	603		30,558	.26	.29					

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											1												
61- 80																1							7
81- 85	1		1																				
86- 90	2										2			12									
91- 95	18		17	.19	.18			9		28			7	39	1.17	1.10			12		98		
96- 99	98		109	.26	.25			154		553	1.09	1.07		119	701	.18	.17		99		831	.33	.32
100-100	708		825	1.10	1.10			292		1,019	.36	.36		144	884	.19	.19		87		745	.02	.02
CREDITS	827		952	.99	.99			455		1,600	.61	.60		273	1,639	.20	.20		199		1,681	.17	.17
101-105	4		2					9		36	.03	.03		7	44	.24	.25		14		126	.21	.22
106-110	4		7					2		9				4	28				1		11		
111-115	4		5					1		4				5	33	3.33	3.79		3		30		
116-120	2		4					5		24				3	22	3.31	3.90		1		12		
121-130	6		6					10		50				8	63	9.71	11.91		5		53		
131-140	2		4	17.80	23.47			4		22				2	15	.03	.04		3		33		
141- UP	6		15					3		16				5	51				2		27		
CHARGES	28		43	1.86	2.37			34		160	.01	.01		34	256	3.15	3.80		29		290	.09	.11
TOTALS	855		995	1.03	1.03			489		1,760	.55	.56		307	1,895	.60	.61		228		1,972	.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		28	1.17	.48	1		29	.02	.01			
61- 80						1		19			2		58			13		681	.12	.09			
81- 85	1		9			1		20	.04	.03	9		265			15		843	.14	.12			
86- 90	4		50			9		165	.16	.14	22		720	.26	.23	20		1,172	.36	.31			
91- 95	39		458	.05	.04	65		1,168	.91	.85	59		1,823	.17	.16	17		1,031	.64	.60			
96- 99	90		1,049	.50	.48	59		1,057	.06	.06	40		1,310	2.10	2.04	14		986	.84	.82			
100-100	86		1,035	.50	.50	84		1,597	.56	.56	52		1,809	.34	.34	31		2,118	.52	.52			
CREDITS	221		2,607	.41	.39	220		4,041	.51	.49	186		6,013	.65	.61	111		6,859	.47	.43			
101-105	11		146	.05	.05	17		328	.48	.50	12		414	.14	.15	10		670	.52	.54			
106-110	5		67	.18	.19	6		122	1.68	1.82	8		290	.44	.48	8		584	.30	.32			
111-115	5		81	.09	.10	5		109		.01	16		654	1.36	1.54	10		839	1.56	1.75			
116-120	3		43	.08	.09	10		224	.04	.05	5		230	2.17	2.56	6		440	.05	.06			
121-130	4		60	.01	.01	16		372	.14	.18	12		532	.44	.55	5		446	.51	.62			
131-140						3		73	.49	.66	5		260	.27	.36	4		430	.08	.11			
141- UP	2		39	.07	.10	6		195			11		575	1.94	2.99	10		1,102	1.30	2.01			
CHARGES	30		436	.08	.09	63		1,422	.32	.39	69		2,956	1.01	1.23	53		4,513	.79	.96			
TOTALS	251		3,042	.36	.36	283		5,463	.46	.47	255		8,970	.77	.78	164		11,372	.60	.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		577	.71	.38	5		1,453	.65	.31	17		2,110	.66	.32								
61- 80	19		2,238	.41	.29	9		2,913	.52	.37	45		5,916	.43	.31								
81- 85	10		1,160	8.02	6.60	4		1,045	.42	.35	41		3,343	2.95	2.45								
86- 90	9		1,185	.78	.69	4		1,372	.43	.38	72		4,674	.46	.40								
91- 95	9		1,187	.53	.50	3		1,013	1.49	1.39	238		6,862	.62	.58								
96- 99	6		726	.34	.33	1		1,825	.86	.84	680		9,147	.77	.75								
100-100	10		1,475	.31	.31	5		2,205	.43	.43	1,499		13,713	.44	.44								
CREDITS	69		8,548	1.51	1.24	31		11,825	.64	.50	2,592		45,766	.72	.63								
101-105	3		319	.73	.75	2		880	.92	.96	89		2,965	.56	.58								
106-110	5		989	.29	.32	4		1,616	.75	.82	47		3,721	.54	.59								
111-115	3		510	1.40	1.57	1		369	.44	.49	53		2,635	1.21	1.36								
116-120	4		592	.10	.12	3		1,162	.55	.66	42		2,753	.48	.56								
121-130	6		934	.35	.43	2		699	.07	.08	74		3,215	.47	.58								
131-140	4		895	.37	.50	2		1,109	.10	.13	29		2,841	.23	.31								
141- UP	2		729	.11	.22	1		727	.17	.27	48		3,477	.79	1.30								
CHARGES	27		4,968	.41	.52	15		6,563	.47	.57	382		21,608	.61	.74								
TOTALS	96		13,517	1.10	1.04	46		18,387	.58	.52	2,974		67,374	.69	.66								

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		1													1		5			
61- 80																					
81- 85																					
86- 90																1		8			
91- 95	3		3			9		28			8		46	.16	.15	7		59	.81	.75	
96- 99	118		154	2.31	2.26	194		715	.04	.04	153		928	.16	.15	107		905	1.95	1.90	
100-100	690		771	.51	.51	299		1,072	.66	.66	137		823	.65	.65	76		656	1.68	1.68	
CREDITS	812		928	.81	.80	502		1,815	.41	.40	298		1,798	.38	.38	192		1,633	1.79	1.75	
101-105	6		7			4		15			9		54	.02	.02	11		97	.04	.04	
106-110	4		7	.41	.44	3		13	7.22	7.83	5		35	2.76	2.96	4		39	1.09	1.18	
111-115	2		2			8		33	.04	.05	4		28	2.15	2.43	7		66	.01	.01	
116-120	2		1			3		11			5		39	7.02	8.38	1		10			
121-130	4		7			8		39			5		38	2.19	2.73	3		31	.06	.07	
131-140						2		12			2		16								
141- UP	4		3			7		40	2.52	3.84	1		10	.09	.12	6		82	.02	.02	
CHARGES	22		28	.11	.12	35		162	1.22	1.50	31		220	2.34	2.68	32		324	.15	.18	
TOTALS	834		956	.79	.79	537		1,977	.47	.48	329		2,018	.60	.60	224		1,957	1.52	1.53	

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													
61- 80											4		115	.12	.08	8		456	.11	.08	
81- 85						1		21			4		119			15		907	.50	.42	
86- 90	1		13			8		147	.08	.07	21		667	1.13	1.01	19		1,124	1.53	1.34	
91- 95	18		214	.14	.13	62		1,125	.03	.03	62		1,967	.32	.30	21		1,284	.42	.39	
96- 99	86		1,027	.06	.06	81		1,471	.56	.55	34		1,151	.06	.05	11		660	.09	.08	
100-100	96		1,153	.06	.06	102		1,985	.10	.10	48		1,603	.96	.96	27		1,956	.08	.08	
CREDITS	201		2,406	.07	.07	255		4,761	.22	.22	173		5,623	.53	.50	101		6,388	.47	.43	
101-105	19		234	.44	.45	11		219	.78	.80	14		527	.59	.60	15		1,119	.35	.36	
106-110	1		11			14		294	.13	.14	12		377	.28	.31	10		719	.14	.15	
111-115	2		31			10		223	.28	.31	10		398	1.41	1.60	11		974	1.91	2.15	
116-120	3		42	.46	.55	9		212	.53	.63	23		940	.93	1.09	8		667	.10	.12	
121-130	14		212	2.38	2.94	11		259	1.03	1.28	15		673	.14	.17	7		615	.32	.39	
131-140	3		48			1		31			8		449	.29	.39	4		342	.93	1.25	
141- UP	5		94			7		242	.99	1.70	8		402	.29	.42	9		972	.82	1.28	
CHARGES	47		672	.93	1.10	63		1,480	.60	.72	90		3,765	.58	.69	64		5,409	.69	.82	
TOTALS	248		3,078	.26	.26	318		6,242	.31	.32	263		9,388	.55	.57	165		11,796	.57	.58	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	2		134			7		1,919	.89	.41	12		2,072	.82	.38						
61- 80	15		1,734	.06	.04	12		3,325	.39	.27	39		5,630	.26	.18						
81- 85	9		1,098	.09	.07	3		904	.22	.18	32		3,049	.25	.20						
86- 90	4		500	.24	.21	3		1,267	.33	.29	57		3,726	.81	.72						
91- 95	9		1,290	.09	.09	3		1,269	.14	.12	202		7,285	.21	.20						
96- 99	10		1,470	.18	.17	6		2,432	.46	.45	800		10,913	.43	.42						
100-100	13		1,905	.23	.23	4		2,801	.38	.38	1,492		14,724	.42	.42						
CREDITS	62		8,131	.14	.12	38		13,916	.43	.33	2,634		47,400	.41	.36						
101-105	10		1,549	.78	.80						99		3,820	.57	.59						
106-110	4		620	.07	.08	1		400	.78	.85	58		2,516	.34	.36						
111-115	3		540	.05	.06	3		1,194	.35	.40	60		3,488	.86	.97						
116-120	3		478	.37	.44	5		2,743	.19	.23	62		5,144	.40	.47						
121-130	7		1,346	.37	.46	3		1,137	.23	.29	77		4,356	.44	.55						
131-140	1		147			1		415	.02	.03	22		1,460	.31	.42						
141- UP	6		1,322	.20	.34	6		3,167	.06	.09	59		6,334	.27	.43						
CHARGES	34		6,002	.37	.45	19		9,055	.19	.25	437		27,118	.45	.55						
TOTALS	96		14,133	.24	.23	57		22,971	.33	.31	3,071		74,517	.42	.41						

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	2		1													1		5			
61- 80	2		2													1		5			
81- 85	1		1													1		8			
86- 90	4		4			1		3													
91- 95	10		11	.74	.68	6		22			7		43			8		66	.22	.20	
96- 99	172		220	1.40	1.37	206		765	.36	.35	151		903	.10	.09	122		1,039	.55	.53	
100-100	752		852	.27	.27	326		1,151	.35	.35	134		825	.51	.51	62		525	1.08	1.08	
CREDITS	943		1,091	.50	.50	539		1,941	.35	.34	292		1,771	.28	.28	195		1,648	.70	.68	
101-105	9		15			9		36	.06	.06	9		58	2.39	2.47	14		126	.51	.52	
106-110	3		4			4		17			4		26	.04	.05	1		8			
111-115	5		8			6		25	.03	.04	5		34	4.27	4.84						
116-120	3		7			6		25	1.10	1.31	3		23			2		20			
121-130	4		3			10		49	2.77	3.40	4		32			9		97	.03	.03	
131-140	3		4			4		21			3		24	3.40	4.71	4		48	.06	.08	
141- UP	4		9	2.95	4.50	7		43		.01	5		50	.03	.05	2		23			
CHARGES	31		50	.51	.59	46		216	.77	.95	33		247	1.48	1.79	32		323	.21	.25	
TOTALS	974		1,141	.50	.50	585		2,157	.39	.39	325		2,018	.43	.43	227		1,971	.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						2		16	1.47	.75	1		18								
61- 80											4		111	.01	.01	6		299	.77	.59	
81- 85											4		106	.69	.58	15		875	.25	.21	
86- 90	2		21	.90	.80	10		180	.18	.16	23		749	1.32	1.17	24		1,475	.52	.46	
91- 95	12		149	.17	.16	54		1,041	.25	.23	59		1,895	.18	.17	12		829	.08	.08	
96- 99	111		1,329	.71	.69	79		1,457	.57	.56	44		1,382	.18	.18	10		600	1.00	.97	
100-100	74		922	.02	.02	55		1,038	.08	.08	33		1,143	.06	.06	18		1,234	.37	.37	
CREDITS	199		2,420	.42	.41	200		3,732	.33	.32	168		5,403	.32	.30	85		5,312	.44	.40	
101-105	18		218	.36	.36	6		133	.46	.47	14		483	.11	.11	8		565	.15	.16	
106-110	7		94	.34	.36	8		173			13		472	.02	.02	8		688	1.37	1.48	
111-115	3		36			8		176	1.43	1.60	10		420	1.25	1.41	10		780	.27	.30	
116-120	3		44			14		334	.43	.50	15		599	.65	.77	9		694	1.53	1.79	
121-130	6		92	.03	.03	9		210	1.16	1.42	11		504	1.58	1.98	9		742	.90	1.12	
131-140	6		100	1.51	2.05	2		44			8		421	.27	.37	11		1,125	.09	.13	
141- UP	3		54			11		343	.07	.11	14		845	.34	.54	11		1,148	.24	.37	
CHARGES	46		637	.41	.48	58		1,412	.51	.63	85		3,744	.58	.72	66		5,744	.58	.72	
TOTALS	245		3,057	.41	.42	258		5,143	.38	.39	253		9,146	.43	.44	151		11,056	.51	.54	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	1		126			5		1,530	.89	.48	12		1,695	.82	.44						
61- 80	14		1,761	.29	.21	10		2,877	.24	.17	37		5,054	.29	.21						
81- 85	12		1,481	.57	.48	4		1,421	.07	.06	37		3,892	.32	.26						
86- 90	7		1,007	.12	.10						71		3,439	.56	.50						
91- 95	7		955	.69	.63	4		4,410	.04	.03	179		9,421	.16	.15						
96- 99	8		1,270	.18	.18	2		610	.28	.27	905		9,574	.44	.43						
100-100	8		1,090	.49	.49	3		1,192	.21	.21	1,465		9,971	.30	.30						
CREDITS	57		7,689	.38	.32	28		12,039	.23	.18	2,706		43,046	.34	.30						
101-105	4		629	.51	.53	3		1,345	.07	.08	94		3,608	.25	.26						
106-110	3		476	.38	.41						51		1,957	.60	.64						
111-115	5		736	.01	.01	1		393	.23	.26	53		2,607	.47	.53						
116-120	5		1,034	1.22	1.43	4		1,698	.85	.99	64		4,479	.97	1.13						
121-130	3		470	.40	.49	2		1,016	.38	.49	67		3,216	.75	.94						
131-140	3		737	.37	.50	3		1,316	.03	.04	47		3,840	.20	.27						
141- UP	6		1,988	.24	.42	4		2,809	.17	.28	67		7,312	.22	.35						
CHARGES	29		6,070	.45	.58	17		8,576	.30	.39	443		27,019	.46	.58						
TOTALS	86		13,759	.41	.41	45		20,616	.26	.24	3,149		70,065	.39	.39						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 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	2	3				3	6									1	6	13.68	9.74		
81- 85	1					1	4				1	6									
86- 90	2	2				2	8				1	5				2	16				
91- 95	10	11				7	27	.35	.32		8	48	.81	.76		10	82	1.01	.95		
96- 99	245	315	2.99	2.93		244	866	.89	.87		150	902	.14	.14		80	667	.50	.48		
100-100	898	911	.26	.26		221	746	1.26	1.26		79	477	.18	.18		51	431	.75	.75		
CREDITS	1,159	1,243	.95	.94		478	1,657	1.04	1.02		239	1,438	.18	.17		144	1,202	.68	.66		
101-105	16	25	.24	.24		17	63	2.04	2.08		11	69	.78	.79		7	64	1.31	1.35		
106-110	5	8	.12	.12		8	32	.06	.07		4	25	.03	.04		1	9	2.48	2.70		
111-115	2	2				5	23				6	39	.40	.46		3	30				
116-120	5	5	16.12	18.98		4	18				5	35				2	20	.10	.12		
121-130	14	21	.06	.07		16	74	3.34	4.12		6	47	.02	.02		8	86				
131-140	1	2	1.37	1.84		7	36				3	27	.01	.02		4	45				
141- UP	9	24	.01	.01		12	61				3	29	4.84	8.65		7	95	2.18	3.30		
CHARGES	52	87	1.00	1.22		69	307	1.23	1.48		38	270	.79	.93		32	349	.90	1.13		
TOTALS	1,211	1,331	.95	.96		547	1,965	1.07	1.08		277	1,708	.27	.28		176	1,551	.73	.75		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	1	8									2	30									
61- 80						2	28				5	125	3.46	2.60		5	313	.28	.21		
81- 85	2	20				2	30				6	181	.24	.20		3	151	.01	.01		
86- 90	1	11				6	103	.74	.67		19	636	.23	.20		13	800	.29	.25		
91- 95	32	385	.19	.18		44	826	.12	.11		42	1,344	.31	.28		13	743	.85	.78		
96- 99	86	1,034	.66	.65		68	1,238	.50	.48		28	910	.40	.39		11	667	.37	.36		
100-100	55	670	.70	.70		27	511	.57	.57		27	947	.06	.06		11	742	.05	.05		
CREDITS	177	2,128	.58	.56		149	2,736	.39	.38		129	4,173	.35	.32		56	3,416	.36	.33		
101-105	22	285	.33	.34		10	206	.07	.07		6	229	13.90	14.29		4	246	.90	.92		
106-110	5	66	.11	.11		11	226	.15	.16		9	328	.03	.03		8	644	.17	.19		
111-115	4	52				10	196	5.52	6.22		14	575	.10	.12		4	297	2.02	2.26		
116-120	4	61	10.09	11.84		10	258	.01	.02		17	720	.06	.07		2	186				
121-130	9	137	.01	.01		15	354	.72	.88		12	497	.57	.70		10	914	.42	.53		
131-140	3	44	.38	.51		5	134	.16	.22		5	256	.39	.53		9	892	.14	.20		
141- UP	7	137	.52	.85		9	300	.24	.40		14	758	.81	1.28		11	1,315	.23	.36		
CHARGES	54	783	1.03	1.22		70	1,673	.89	1.08		77	3,362	1.27	1.58		48	4,494	.39	.50		
TOTALS	231	2,911	.70	.71		219	4,409	.58	.60		206	7,536	.76	.80		104	7,910	.38	.41		

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	212	.41	.24		3	465	.31	.16		9	715	.33	.17							
61- 80	7	703	.31	.23		7	3,175	.29	.21		32	4,358	.40	.29							
81- 85	8	938	.55	.45		1	302	.27	.23		25	1,633	.40	.33							
86- 90	6	874	.26	.23							52	2,455	.28	.24							
91- 95	7	826	.30	.28		2	582	.10	.09		175	4,875	.34	.31							
96- 99	5	732	.81	.79		1	512	.21	.21		918	7,842	.61	.59							
100-100	2	245				2	886	.17	.17		1,373	6,567	.39	.39							
CREDITS	37	4,531	.42	.35		16	5,922	.25	.19		2,584	28,446	.43	.38							
101-105	6	877	.09	.10		1	1,070				100	3,133	1.23	1.27							
106-110	1	125	.02	.02							52	1,463	.13	.14							
111-115	4	639	.04	.04		1	472				53	2,326	.77	.86							
116-120	1	203									50	1,505	.49	.58							
121-130	6	1,183	.29	.36		1	691	.47	.58		97	4,004	.46	.57							
131-140	4	733	.77	1.03							41	2,169	.39	.52							
141- UP	10	2,664	.31	.49		6	4,090	.35	.67		88	9,473	.39	.66							
CHARGES	32	6,425	.29	.38		9	6,324	.28	.42		481	24,075	.54	.71							
TOTALS	69	10,956	.34	.36		25	12,246	.26	.27		3,065	52,521	.48	.50							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80	3		1								1		5			1		6			
81- 85	1																				
86- 90	5		5	.24	.21	2		5			2		12			1		7	.14	.13	
91- 95	18		13			12		42	.03	.03	9		54	.04	.03	11		93	.02	.02	
96- 99	330		387	.15	.15	225		792	1.20	1.18	123		731	.56	.54	59		497	.19	.18	
100-100	934		801	1.02	1.02	149		532	.11	.11	64		388	.57	.57	24		205	3.31	3.31	
CREDITS	1,291		1,208	.73	.72	388		1,371	.74	.73	199		1,188	.53	.52	96		808	.96	.93	
101-105	22		26	.01	.02	17		61	.31	.32	10		64	.01	.01	10		92	.18	.18	
106-110	8		9			5		22	2.58	2.77	5		33			2		19			
111-115	6		3			4		16			3		18			6		59	.36	.40	
116-120	8		12			9		43			7		53	.91	1.07						
121-130	16		26	3.36	4.19	18		81	.85	1.06	8		59	2.99	3.71	9		92	.01	.01	
131-140	3		5			7		32	.01	.02	2		14	.01	.01	2		22	1.99	2.71	
141- UP	15		36	4.34	7.34	7		38	2.63	4.51	3		28	.01	.02	5		75	.31	.52	
CHARGES	78		117	2.09	2.64	67		293	.84	1.02	38		270	.84	.99	34		359	.29	.35	
TOTALS	1,369		1,325	.85	.85	455		1,663	.76	.77	237		1,459	.59	.59	130		1,167	.75	.78	

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		8	.22	.16	1		11			2		54			8		436	.51	.38	
81- 85	2		21								2		58			7		406	.07	.05	
86- 90	4		46	.04	.04	9		165	1.37	1.21	20		621	.59	.52	9		530	.20	.17	
91- 95	39		464	.05	.04	40		754	.25	.24	29		946	.29	.27	9		652	.27	.25	
96- 99	71		821	.42	.41	25		460	.45	.44	12		365	.51	.50	3		203	.88	.86	
100-100	42		506	.20	.20	16		322	.11	.11	9		331	.39	.39	4		288	.01	.01	
CREDITS	159		1,865	.25	.24	91		1,713	.39	.37	74		2,373	.40	.37	40		2,515	.28	.25	
101-105	14		180	.22	.22	9		186	.42	.44	6		186	1.53	1.56	6		398	.48	.49	
106-110	4		57	.03	.04	10		208	1.46	1.56	11		424	2.43	2.63	4		341	.13	.14	
111-115	4		58	.03	.04	5		98	.12	.13	9		394	.26	.30	3		234	.07	.07	
116-120	7		103	.02	.03	12		262	.99	1.17	3		120	2.20	2.62	1		117			
121-130	14		208	.58	.72	10		253	.17	.21	13		611	.65	.81	4		402	.40	.51	
131-140	1		18			8		207	.21	.28	9		446	.11	.14	6		524	.51	.69	
141- UP	7		125		.01	12		363	.60	.96	10		619	1.04	1.78	10		989	.11	.16	
CHARGES	51		749	.22	.26	66		1,577	.61	.76	61		2,800	.99	1.26	34		3,004	.26	.33	
TOTALS	210		2,614	.24	.25	157		3,289	.49	.53	135		5,174	.72	.78	74		5,519	.27	.29	

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		418	.02	.01	1		147	.14	.08	5		565	.05	.03						
61- 80	7		631	.33	.24	4		999	.11	.08	28		2,151	.25	.18						
81- 85	3		360	.97	.80	1		254	.68	.57	16		1,098	.50	.41						
86- 90	2		253	.48	.42	1		1,231			55		2,875	.29	.25						
91- 95	4		622	.68	.64	1		588	.04	.04	172		4,226	.26	.25						
96- 99	2		219	1.14	1.12	1		618	.01	.01	851		5,095	.53	.51						
100-100	1		136	27.33	27.33	1		855	.16	.16	1,244		4,362	1.35	1.35						
CREDITS	23		2,639	1.93	1.51	10		4,692	.10	.08	2,371		20,372	.57	.51						
101-105											94		1,192	.53	.54						
106-110	4		694	.07	.08						53		1,808	.82	.89						
111-115	3		419	.09	.10	1		429	.16	.19	44		1,728	.15	.17						
116-120											47		710	.81	.96						
121-130											92		1,733	.61	.76						
131-140	1		150	.40	.53	1		392			40		1,809	.25	.34						
141- UP	10		2,729	.15	.26	5		3,252	.15	.27	84		8,254	.26	.45						
CHARGES	18		3,992	.14	.20	7		4,073	.14	.23	454		17,234	.38	.53						
TOTALS	41		6,631	.85	.93	17		8,765	.12	.13	2,825		37,606	.49	.52						

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	2		1			1		2								1		7			
81- 85	3		3			3		10			1		.15	.12							
86- 90	9		5	2.66	2.36	2		7			4		23	1.83	1.63	4		31			
91- 95	35		37	.01	.01	17		60	.01	.01	22		124	.34	.31	37		312	.05	.05	
96- 99	373		492	.05	.05	714		2,565	.41	.40	466		2,804	.26	.25	278		2,346	.69	.67	
100-100	7,621		5,991	1.01	1.01	870		2,941	.65	.65	235		1,442	.59	.59	117		1,004	.63	.63	
CREDITS	8,045		6,531	.95	.94	1,607		5,585	.53	.52	728		4,398	.38	.37	437		3,700	.61	.60	
101-105	20		27	17.50	18.08	37		143	.95	.98	35		222	.10	.10	26		241	.49	.50	
106-110	14		19	4.24	4.55	21		78	.07	.08	21		144	.21	.22	7		64	.19	.20	
111-115	5		3			11		45	.24	.26	7		47	.14	.16	7		70	.11	.12	
116-120	12		19			7		33	1.54	1.82	13		91	.01	.01	9		95	.02	.03	
121-130	10		13			11		54	.08	.11	18		140	.13	.16	17		185	.03	.03	
131-140	3		5	.47	.62	12		59	3.64	4.88	1		7	1.83	2.40	4		47	.01	.01	
141- UP	14		32	1.21	2.00	15		91	.16	.28	3		34	.15	.28	5		84	.06	.11	
CHARGES	78		118	5.03	6.17	114		502	.87	1.04	98		686	.14	.16	75		785	.19	.23	
TOTALS	8,123		6,649	1.02	1.02	1,721		6,087	.56	.56	826		5,084	.35	.35	512		4,486	.54	.54	

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	.01	.01											
61- 80	2		16			4		65	.02	.02	5		130	.06	.04	28		1,606	.22	.16	
81- 85	2		19			3		45	.01	.01	18		643	.47	.39	35		2,106	.39	.32	
86- 90	4		48	.37	.33	18		345	.04	.04	71		2,306	.29	.26	35		1,981	.49	.43	
91- 95	131		1,552	.13	.12	192		3,448	.40	.37	104		3,158	.21	.20	39		2,600	.24	.22	
96- 99	264		3,100	.20	.20	111		2,034	.25	.25	63		2,056	.58	.57	13		969	.34	.33	
100-100	129		1,558	.54	.54	97		1,868	1.23	1.23	67		2,441	.39	.39	42		2,873	.84	.84	
CREDITS	532		6,292	.27	.26	427		7,823	.54	.51	328		10,734	.35	.33	192		12,135	.45	.40	
101-105	27		340	2.12	2.17	30		592	1.26	1.30	30		1,077	.19	.20	22		1,527	1.69	1.75	
106-110	13		166	.13	.14	18		367	2.99	3.22	21		820	.58	.63	21		1,616	.65	.70	
111-115	9		128	.57	.65	11		247	.06	.06	20		774	.39	.45	16		1,152	.16	.18	
116-120	18		276	.50	.59	23		525	.72	.86	21		855	.70	.82	13		1,112	.19	.23	
121-130	18		269	2.40	2.96	20		514	.88	1.09	27		1,228	.26	.33	18		1,676	.62	.78	
131-140	5		86	.04	.05	8		192	.02	.03	21		1,004	.15	.20	10		995	.17	.22	
141- UP	13		267	1.38	2.27	11		357	.18	.28	27		1,617	.52	.90	27		3,148	.85	1.43	
CHARGES	103		1,532	1.29	1.55	121		2,795	.99	1.17	167		7,376	.39	.49	127		11,227	.70	.89	
TOTALS	635		7,824	.47	.47	548		10,618	.66	.66	495		18,111	.37	.39	319		23,362	.57	.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	5		547	.20	.11	10		2,346	.49	.19	19		2,912	.46	.19						
61- 80	38		4,565	.51	.37	8		8,830	.67	.48	89		15,224	.57	.41						
81- 85	18		2,099	.26	.21	3		1,414	.78	.65	86		6,345	.44	.36						
86- 90	8		913	.73	.63	3		1,041	.14	.12	158		6,699	.38	.33						
91- 95	15		2,142	.62	.58	4		2,874	.16	.14	596		16,305	.29	.27						
96- 99	11		1,663	.29	.28	5		5,475	.35	.34	2,298		23,504	.36	.35						
100-100	12		2,117	.49	.49	10		5,041	.50	.50	9,200		27,275	.71	.71						
CREDITS	107		14,044	.46	.38	43		27,021	.49	.38	12,446		98,264	.49	.43						
101-105	13		2,037	.39	.40	6		2,456	.78	.79	246		8,661	.89	.91						
106-110	13		2,222	.30	.32	1		281	.33	.35	150		5,778	.61	.66						
111-115	10		1,694	.80	.91	3		1,839	.94	1.06	99		5,999	.62	.69						
116-120	13		2,382	.27	.32	2		652	.05	.05	131		6,040	.34	.40						
121-130	13		2,520	.36	.46	10		10,558	.33	.42	162		17,156	.40	.51						
131-140	13		2,630	.80	1.09	4		3,737	.70	.93	81		8,763	.60	.81						
141- UP	15		4,090	.38	.71	25		24,530	.48	.82	155		34,251	.50	.87						
CHARGES	90		17,575	.46	.59	51		44,052	.49	.71	1,024		86,649	.54	.72						
TOTALS	197		31,619	.46	.47	94		71,073	.49	.53	13,470		184,913	.51	.53						

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	2		1																		
61- 80	6		4			3		8			3		12	.66	.47	1		6			
81- 85	3		4																		
86- 90	8		5			2		5								2		17			
91- 95	26		29			9		29	.02	.02	15		91	.95	.89	24		204	.25	.24	
96- 99	478		656	.23	.22	783		2,808	.27	.27	462		2,787	.48	.47	349		2,923	.63	.61	
100-100	7,555		6,125	.72	.72	925		3,142	.27	.27	233		1,420	.67	.67	125		1,089	.17	.17	
CREDITS	8,078		6,824	.67	.66	1,722		5,991	.27	.27	713		4,309	.55	.54	501		4,238	.49	.48	
101-105	22		29	.06	.06	44		164	.05	.06	33		212	.63	.65	17		149	7.26	7.39	
106-110	6		9			12		55	.14	.15	21		145	.16	.17	6		59	.03	.03	
111-115	8		10			12		50	.14	.16	9		60	.16	.18	4		41			
116-120	9		16			7		30	.03	.04	12		87	1.24	1.46	9		90	.02	.02	
121-130	14		14	7.85	9.82	15		69			27		204	.14	.17	19		205	.63	.78	
131-140	3		6			12		61	.16	.22	6		50	.01	.01	4		51	.01	.01	
141- UP	12		32	.41	.73	15		85	.11	.17	5		41	.04	.05	6		84	.71	1.10	
CHARGES	74		117	1.10	1.38	117		514	.09	.10	113		800	.38	.44	65		678	1.87	2.23	
TOTALS	8,152		6,940	.67	.67	1,839		6,505	.25	.25	826		5,109	.52	.53	566		4,916	.68	.68	

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		90	3.05	1.60	
61- 80	1		11			3		46			3		81	.19	.14	14		823	.25	.19	
81- 85	1		9			2		32			11		357	.21	.18	36		2,131	1.16	.97	
86- 90	7		80			12		200	.91	.80	53		1,775	.66	.58	42		2,629	.14	.12	
91- 95	55		675	.67	.64	168		3,080	.59	.55	149		4,695	.39	.36	43		2,690	.41	.38	
96- 99	354		4,121	.27	.26	177		3,196	.27	.26	75		2,508	.65	.64	28		1,798	.47	.45	
100-100	110		1,340	.50	.50	101		1,927	.26	.26	72		2,465	.32	.32	45		3,140	.39	.39	
CREDITS	528		6,237	.36	.35	463		8,480	.40	.38	363		11,881	.46	.44	210		13,303	.49	.44	
101-105	54		664	.41	.42	32		625	1.07	1.09	32		1,135	1.08	1.11	17		1,366	.44	.45	
106-110	22		297	1.24	1.34	22		476	.33	.36	20		728	.35	.38	15		1,068	.14	.15	
111-115	9		126	.03	.03	18		390	.33	.37	19		801	1.25	1.41	22		1,711	.24	.27	
116-120	6		91	1.39	1.66	19		421	1.01	1.20	29		1,166	.20	.23	20		1,668	1.35	1.60	
121-130	29		432	.16	.20	29		705	.43	.53	29		1,219	.22	.28	24		2,211	.34	.42	
131-140	7		117	.32	.43	6		143	1.43	1.95	11		526	2.52	3.41	19		1,670	.41	.56	
141- UP	12		251	1.51	2.60	22		711	.99	1.67	30		1,762	.34	.58	30		3,808	.70	1.13	
CHARGES	139		1,978	.64	.74	148		3,470	.75	.91	170		7,337	.67	.84	147		13,502	.56	.71	
TOTALS	667		8,214	.43	.43	611		11,950	.50	.51	533		19,218	.54	.56	357		26,805	.52	.55	

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		795	.06	.03	6		2,132	.27	.12	16		3,018	.29	.14						
61- 80	35		4,288	.40	.30	11		9,524	.32	.24	80		14,803	.34	.25						
81- 85	20		2,643	.75	.63	3		2,563	.14	.12	76		7,739	.63	.53						
86- 90	16		2,032	.53	.47	4		2,907	.27	.24	146		9,649	.37	.33						
91- 95	20		2,775	.28	.26	4		4,698	.56	.52	513		18,965	.46	.43						
96- 99	7		933	.05	.05	2		521			2,715		22,249	.39	.38						
100-100	16		2,389	.77	.77	12		7,251	.87	.87	9,194		30,288	.59	.59						
CREDITS	120		15,854	.47	.40	42		29,595	.46	.37	12,740		106,711	.46	.41						
101-105	12		2,005	.23	.24	3		1,787	.12	.13	266		8,136	.57	.59						
106-110	10		1,632	.22	.23	5		4,782	.26	.28	139		9,250	.28	.30						
111-115	6		1,047	.17	.19	5		2,411	.84	.94	112		6,646	.57	.64						
116-120	7		1,190	.14	.17	3		1,534	.23	.27	121		6,294	.58	.69						
121-130	12		2,171	.47	.59	12		7,261	.45	.56	210		14,491	.41	.51						
131-140	14		2,686	.54	.72	9		5,262	.29	.40	91		10,571	.50	.67						
141- UP	30		8,155	.26	.45	32		37,585	.25	.45	194		52,514	.31	.54						
CHARGES	91		18,885	.31	.41	69		60,623	.30	.45	1,133		107,903	.39	.54						
TOTALS	211		34,739	.38	.40	111		90,218	.35	.41	13,873		214,614	.43	.46						

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			1		2													
61- 80	2		1													1		5			
81- 85	4		4			3		9							1		7				
86- 90	7		9			3		10			3		15		3		24		.04	.03	
91- 95	19		16			5		16			7		43		17		141				
96- 99	655		917	.51	.50	877		3,125	.34	.33	513		3,090	.87	.85	340		2,862	.49	.48	
100-100	7,775		6,086	.55	.55	809		2,758	.41	.41	232		1,405	.43	.43	108		923	.27	.27	
CREDITS	8,463		7,033	.54	.54	1,698		5,920	.37	.36	755		4,553	.73	.71	470		3,963	.42	.41	
101-105	35		47	.02	.02	62		238	1.06	1.08	44		278	1.12	1.14	34		301	2.04	2.09	
106-110	10		14	.08	.09	17		71	.02	.02	10		66	1.12	1.20	7		67			
111-115	9		17			12		48	3.85	4.34	10		69		7		67	.09	.11		
116-120	6		8	.47	.56	8		36	.03	.03	10		73	.08	.09	11		115	.87	1.03	
121-130	25		37	.33	.41	17		81	.02	.02	19		150	.21	.26	17		184	2.75	3.40	
131-140	6		14			11		60	1.51	2.02	9		73	.85	1.14	8		97	.22	.29	
141- UP	25		59	.06	.10	19		113	.49	.77	8		73		8		109	.01	.02		
CHARGES	116		196	.11	.14	146		646	.91	1.06	110		782	.62	.71	92		940	1.33	1.56	
TOTALS	8,579		7,230	.53	.53	1,844		6,567	.42	.42	865		5,335	.71	.71	562		4,902	.59	.60	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80						1		12			2		54	6.96	5.01	6		359	.04	.03	
81- 85						2		36	.53	.44	11		375	.32	.27	28		1,739	.29	.24	
86- 90	1		10			6		116	.02	.02	46		1,571	.27	.24	42		2,570	.53	.46	
91- 95	41		511	.44	.41	140		2,598	.27	.26	139		4,266	.16	.15	47		2,919	.36	.34	
96- 99	343		4,007	.40	.39	222		4,019	.34	.33	91		3,014	.40	.39	41		2,717	.55	.53	
100-100	140		1,687	.44	.44	75		1,364	1.19	1.19	52		1,839	.44	.44	36		2,398	.41	.41	
CREDITS	525		6,215	.41	.40	446		8,145	.46	.44	341		11,120	.32	.31	200		12,702	.43	.39	
101-105	45		576	.68	.70	39		765	1.22	1.25	41		1,433	.30	.31	15		1,075	.19	.19	
106-110	22		301	.45	.48	18		367	2.05	2.22	20		810	.40	.43	26		2,114	.60	.64	
111-115	17		225	.02	.02	14		308	.09	.11	19		850	.29	.33	21		1,789	.66	.74	
116-120	13		188	.01	.02	24		576	.51	.60	27		1,111	.26	.31	9		797	.09	.11	
121-130	21		301	.13	.16	39		927	1.65	2.05	33		1,387	.47	.59	21		1,852	.22	.28	
131-140	8		137	2.43	3.29	6		161	1.15	1.54	18		847	.72	.97	26		2,559	.42	.57	
141- UP	11		200	.83	1.27	14		446	.86	1.39	29		1,682	.31	.50	36		4,633	.60	1.06	
CHARGES	137		1,928	.56	.64	154		3,550	1.16	1.37	187		8,120	.38	.46	154		14,818	.47	.62	
TOTALS	662		8,143	.45	.45	600		11,695	.67	.68	528		19,240	.35	.36	354		27,520	.45	.49	

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	.20	.11	5		2,772	.29	.14	9		3,036	.28	.13						
61- 80	24		3,055	.55	.40	10		7,800	.31	.21	46		11,287	.39	.28						
81- 85	16		2,071	.45	.38	8		5,863	.54	.45	73		10,103	.47	.39						
86- 90	20		2,582	1.36	1.19	4		4,146	.38	.33	135		11,054	.62	.55						
91- 95	23		3,214	.50	.46	4		3,488	.27	.25	442		17,213	.30	.28						
96- 99	12		1,755	.55	.53	7		2,641	.76	.73	3,101		28,147	.51	.49						
100-100	18		2,895	.80	.80	10		6,403	.48	.48	9,255		27,759	.53	.53						
CREDITS	115		15,833	.70	.61	48		33,113	.42	.33	13,061		108,598	.47	.42						
101-105	16		2,636	.37	.38	2		3,678	.07	.07	333		11,027	.40	.41						
106-110	11		2,006	.71	.77	7		2,965	.30	.32	148		8,781	.55	.59						
111-115	11		1,861	.25	.28	5		2,767	.22	.25	125		8,002	.34	.39						
116-120	4		862	.18	.21	1		383	.06	.07	113		4,149	.23	.27						
121-130	16		3,183	.35	.44	3		1,248	.03	.03	211		9,350	.46	.58						
131-140	13		2,586	.21	.28	8		5,023	.39	.52	113		11,556	.42	.57						
141- UP	28		7,821	.47	.79	39		45,532	.36	.65	217		60,667	.40	.70						
CHARGES	99		20,955	.40	.52	65		61,596	.33	.51	1,260		113,532	.41	.58						
TOTALS	214		36,788	.53	.57	113		94,710	.36	.42	14,321		222,130	.44	.48						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 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																				
61- 80	3		1								1		6							
81- 85	5		3																	
86- 90	5		5			1		4	58.50	51.65	4		22			1		7		
91- 95	22		20			8		30			12		70			6		51	.03	.02
96- 99	828		1,153	.68	.66	938		3,311	.36	.35	463		2,766	.28	.28	302		2,556	.35	.34
100-100	8,413		5,702	.78	.78	618		2,119	.34	.34	165		1,001	.76	.76	95		824	.34	.34
CREDITS	9,276		6,885	.76	.75	1,565		5,462	.39	.38	645		3,865	.40	.39	404		3,438	.34	.34
101-105	43		59	.29	.30	68		254	.91	.93	64		401	.80	.82	30		268	.15	.15
106-110	23		33	.16	.17	32		128	.32	.35	23		159	.91	.98	17		162	.21	.22
111-115	11		15	.03	.03	8		30	35.74	40.09	13		89	.80	.91	12		119	.58	.65
116-120	8		10			8		32	.22	.25	13		94	.78	.92	6		58	.54	.64
121-130	20		36			17		82	.11	.14	30		234	1.99	2.47	23		247	.03	.03
131-140	10		16	7.39	9.85	14		70	.05	.07	10		81	.56	.75	4		45	1.78	2.41
141- UP	25		52			27		158	.36	.58	12		113	2.59	4.24	6		93	1.30	2.13
CHARGES	140		220	.63	.76	174		754	1.87	2.21	165		1,171	1.21	1.39	98		992	.39	.45
TOTALS	9,416		7,106	.75	.75	1,739		6,217	.57	.57	810		5,036	.59	.60	502		4,430	.35	.36

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			1		16			2		86	.15	.09
61- 80	1		11								3		80			4		218	1.67	1.22
81- 85	2		21	.01	.01	1		16	.53	.44	8		260	.45	.38	17		1,038	.61	.52
86- 90	1		9			14		226	.32	.28	30		996	.08	.07	28		1,740	.49	.43
91- 95	31		382	.08	.08	85		1,559	.39	.36	103		3,278	.39	.36	35		2,320	.31	.28
96- 99	250		2,926	.24	.23	174		3,175	.39	.38	64		2,117	.44	.43	23		1,569	.27	.27
100-100	70		858	.93	.93	63		1,202	.43	.43	47		1,597	.36	.36	18		1,151	.71	.71
CREDITS	355		4,207	.36	.36	338		6,188	.39	.38	256		8,346	.36	.34	127		8,122	.47	.43
101-105	46		591	.28	.28	49		948	.87	.89	24		835	.44	.45	15		982	.12	.12
106-110	20		269	.62	.67	19		412	.07	.07	21		821	.77	.83	17		1,338	.38	.41
111-115	14		183	1.27	1.43	12		270	.05	.06	9		369			26		2,115	.30	.34
116-120	16		237	1.66	1.97	20		463	.12	.15	26		1,031	.84	.98	18		1,391	.41	.48
121-130	41		622	.36	.44	40		966	.31	.39	26		1,161	.41	.52	27		2,298	.26	.32
131-140	4		73	.89	1.20	7		193	1.65	2.25	11		574	1.16	1.57	19		1,769	.69	.94
141- UP	14		267	.56	.90	15		451	.40	.65	34		2,099	.39	.64	38		4,385	.78	1.31
CHARGES	155		2,241	.62	.73	162		3,702	.46	.55	151		6,890	.56	.71	160		14,279	.50	.64
TOTALS	510		6,448	.45	.47	500		9,890	.42	.43	407		15,236	.45	.48	287		22,402	.49	.55

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		741	.14	.06	7		853	.14	.06					
61- 80	12		1,538	.33	.25	7		6,074	.09	.07	30		7,924	.18	.13					
81- 85	13		1,615	.93	.77	1		471	.07	.06	48		3,430	.67	.56					
86- 90	7		937	.38	.34	3		2,901	.47	.42	94		6,846	.43	.38					
91- 95	9		1,185	.43	.40	1		1,487	.39	.36	312		10,382	.36	.33					
96- 99	9		1,100	.90	.88	4		1,665	.43	.42	3,055		22,339	.39	.38					
100-100	11		1,973	.55	.55	6		3,026	.35	.35	9,506		19,453	.57	.57					
CREDITS	61		8,348	.59	.52	25		16,365	.27	.22	13,052		71,228	.42	.39					
101-105	10		1,689	.21	.21	1		402	.01	.01	350		6,429	.38	.39					
106-110	9		1,532	.16	.17	4		1,601	.53	.57	185		6,454	.41	.44					
111-115	16		2,908	.31	.35	7		9,647	.30	.33	128		15,744	.37	.42					
116-120	6		994	.21	.25	1		314	.15	.17	122		4,625	.49	.57					
121-130	10		1,840	.43	.54	6		4,047	.17	.21	240		11,534	.31	.39					
131-140	9		1,940	.45	.61	1		629	.23	.30	89		5,390	.66	.89					
141- UP	46		13,646	.35	.63	40		44,107	.29	.53	257		65,370	.34	.63					
CHARGES	106		24,550	.33	.48	60		60,747	.28	.45	1,371		115,546	.37	.54					
TOTALS	167		32,898	.40	.50	85		77,112	.28	.37	14,423		186,774	.39	.46					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 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																		
61- 80											1			5							
81- 85	3		1			1		4													
86- 90	9		6			2		6			4		22			4		32	1.35	1.21	
91- 95	14		13			15		54			7		40	.05	.05	20		168	.03	.03	
96- 99	841	1,167	.34	.33		827	2,888	.32	.31		407	2,431	.42	.41		215	1,801	.70	.68		
100-100	9,083	5,477	.51	.51		485	1,668	.70	.70		133	802	.54	.54		68	589	.44	.44		
CREDITS	9,952	6,665	.48	.48		1,330	4,621	.45	.45		552	3,301	.44	.43		307	2,589	.61	.59		
101-105	67	98	.30	.30		74	287	.34	.35		39	238	2.63	2.68		27	230	.45	.46		
106-110	22	37	2.92	3.15		25	102	.48	.52		27	173	.42	.45		12	109	.04	.04		
111-115	20	26				14	58	.23	.26		19	133	.09	.10		10	100	1.03	1.16		
116-120	12	11	7.99	9.38		7	32	.30	.35		8	57	1.01	1.20		11	115	.49	.58		
121-130	21	34	.01	.01		30	147	.25	.32		43	332	.16	.20		29	307	2.10	2.59		
131-140	16	25	.11	.14		23	126	2.12	2.85		9	74	.36	.49		4	47	.47	.63		
141- UP	31	68	1.62	2.56		29	151	1.53	2.32		7	63	.65	1.08		10	145	.14	.23		
CHARGES	189	299	1.14	1.35		202	903	.78	.92		152	1,070	.83	.96		103	1,051	.91	1.08		
TOTALS	10,141	6,964	.51	.51		1,532	5,524	.51	.51		704	4,371	.53	.54		410	3,640	.69	.71		

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		8													
61- 80						2		27			1		34			7		358	.28	.21	
81- 85						3		52	.01	.01	11		351	.08	.07	11		590	.33	.27	
86- 90	4	44	.03	.02		6	110	.02	.01		41	1,339	.34	.30		18	1,028	.65	.57		
91- 95	54	618	.15	.14		106	1,920	.24	.22		55	1,726	.62	.58		23	1,473	.37	.34		
96- 99	170	2,006	.24	.23		85	1,539	.49	.48		52	1,661	.61	.59		13	869	.55	.53		
100-100	61	715	.62	.62		51	987	.49	.49		33	1,141	.17	.17		6	375	.40	.40		
CREDITS	289	3,383	.30	.29		254	4,643	.37	.35		193	6,253	.44	.41		78	4,693	.45	.41		
101-105	50	628	.46	.47		24	446	.61	.63		18	618	.35	.36		17	1,166	.28	.29		
106-110	21	272	.20	.21		18	367	.26	.28		14	534	.11	.12		14	1,043	.78	.84		
111-115	4	53	.38	.43		13	271	.24	.27		16	680	.52	.59		17	1,224	.53	.60		
116-120	20	283	.20	.24		23	540	.46	.55		27	1,041	.66	.78		7	522	.37	.44		
121-130	36	558	.31	.38		23	546	1.26	1.57		22	994	.35	.44		15	1,155	.27	.34		
131-140	6	95	1.86	2.52		8	190	.14	.18		16	813	.30	.40		16	1,617	1.16	1.54		
141- UP	13	261	.03	.04		23	781	.83	1.48		48	3,053	.72	1.24		42	5,349	.54	.95		
CHARGES	150	2,150	.36	.42		132	3,140	.65	.82		161	7,735	.53	.71		128	12,076	.58	.80		
TOTALS	439	5,533	.32	.34		386	7,783	.48	.51		354	13,988	.49	.55		206	16,769	.55	.66		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	2		198	.05	.02	3		1,165	.39	.19	8		1,371	.34	.17						
61- 80	12		1,279	.43	.31	4		3,689	.23	.16	27		5,393	.28	.20						
81- 85	7		895	.36	.29	1		1,246	.18	.15	37		3,138	.24	.20						
86- 90	7		799	.12	.10	3		3,232	.22	.20	98		6,619	.30	.26						
91- 95	8		1,111	.37	.34						302		7,123	.36	.34						
96- 99	8		1,019	.35	.34						2,618		15,382	.43	.42						
100-100	9		1,329	.17	.17	3		1,373	.45	.45	9,932		14,456	.47	.47						
CREDITS	53		6,630	.30	.26	14		10,704	.27	.20	13,022		53,481	.39	.35						
101-105	7		1,230	.18	.19						323		4,941	.44	.46						
106-110	6		882	.20	.22	1		973	.30	.32	160		4,493	.38	.41						
111-115	8		1,275	.45	.51						121		3,819	.47	.53						
116-120	4		807	.30	.36	2		2,714	.61	.73	121		6,122	.54	.64						
121-130	6		1,186	.21	.26	5		4,960	.36	.45	230		10,220	.42	.52						
131-140	14		2,762	.40	.54	2		809	.06	.08	114		6,557	.58	.78						
141- UP	34		10,812	.48	.92	33		33,116	.28	.56	270		53,800	.38	.74						
CHARGES	79		18,954	.41	.62	43		42,573	.30	.54	1,339		89,953	.42	.64						
TOTALS	132		25,584	.38	.48	57		53,278	.30	.41	14,361		143,435	.41	.50						

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									1		4													
61- 80	2		1					1		2								2		15									
81- 85	5		5					3		10								1		5	.15	.12							
86- 90	11		6	2.49	2.21			2		7								7		39	21.88	19.41							
91- 95	53		54	.07	.06			26		88								30		169	.52	.49			51		425	.04	.03
96- 99	497		643	.13	.13			906		3,264	.52	.51						609		3,644	.27	.27			402		3,391	.56	.54
100-100	8,442		6,935	1.00	1.00			1,196		4,073	.59	.59						395		2,420	.43	.43			214		1,837	.36	.36
CREDITS	9,012		7,645	.94	.93			2,134		7,443	.55	.55						1,043		6,282	.47	.47			674		5,706	.45	.44
101-105	24		29	16.53	17.05			50		196	.71	.73						48		305	.11	.11			41		376	.39	.40
106-110	18		27	3.07	3.31			23		87	.06	.07						25		172	.18	.19			9		83	.14	.15
111-115	9		7					13		53	.20	.23						13		86	1.36	1.53			10		100	.08	.09
116-120	16		26					12		57	.90	1.07						16		113	.65	.76			11		117	.02	.02
121-130	16		18					23		114	.04	.05						26		203	3.11	3.82			24		259	.02	.02
131-140	5		10	8.39	11.11			16		80	2.66	3.58						3		23	.62	.81			8		90	.01	.01
141- UP	20		48	.82	1.32			19		113	.13	.22						9		93	.06	.09			8		125	.04	.07
CHARGES	108		164	4.11	5.09			156		700	.63	.75						140		994	.91	1.04			111		1,151	.15	.18
TOTALS	9,120		7,809	1.00	1.00			2,290		8,143	.56	.56						1,183		7,276	.53	.53			785		6,857	.40	.40

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		28	1.17	.48			1		29	.02	.01
61- 80	2		16					5		84	.02	.01						8		221	.03	.02			45		2,509	.18	.14
81- 85	3		28					5		82	.01	.01						29		973	.31	.26			54		3,151	.33	.27
86- 90	9		107	.16	.15			29		543	.07	.07						106		3,448	.36	.32			65		3,742	.39	.34
91- 95	187		2,212	.12	.11			271		4,875	.51	.47						181		5,551	.25	.23			58		3,763	.34	.32
96- 99	372		4,357	.27	.26			180		3,267	.18	.18						108		3,554	1.26	1.22			34		2,419	.54	.52
100-100	224		2,705	.50	.50			194		3,730	.89	.89						130		4,606	.37	.37			81		5,606	.67	.67
CREDITS	798		9,432	.30	.29			687		12,613	.51	.49						564		18,382	.50	.46			338		21,219	.44	.39
101-105	43		550	1.34	1.37			51		990	.94	.97						45		1,600	.23	.23			33		2,257	1.31	1.35
106-110	20		261	.62	.67			26		533	2.65	2.86						31		1,192	.51	.55			32		2,422	.51	.55
111-115	15		225	.37	.41			17		384	.04	.04						41		1,628	.83	.93			28		2,135	.75	.85
116-120	25		383	.37	.44			36		807	.49	.58						28		1,168	.95	1.12			19		1,552	.15	.18
121-130	24		360	1.80	2.23			41		1,014	.50	.62						42		1,919	.49	.61			26		2,404	.53	.67
131-140	5		86	.04	.05			12		298	.14	.19						28		1,374	.16	.22			16		1,614	.21	.29
141- UP	15		306	1.21	1.97			18		584	.11	.17						41		2,390	.83	1.41			41		4,847	.85	1.43
CHARGES	147		2,170	.99	1.16			201		4,610	.73	.87						256		11,270	.58	.72			195		17,232	.68	.86
TOTALS	945		11,602	.43	.43			888		17,223	.57	.57						820		29,652	.53	.55			533		38,451	.55	.57

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		1,311	.45	.25			22		6,390	.66	.29						45		7,800	.63	.29							
61- 80	67		7,977	.46	.33			25		14,733	.61	.44						157		25,559	.51	.37							
81- 85	33		3,740	2.68	2.21			9		3,165	.84	.70						142		11,160	1.26	1.04							
86- 90	20		2,439	.67	.59			13		6,226	.50	.43						267		16,596	.51	.44							
91- 95	28		3,907	.52	.48			10		4,657	.58	.54						895		25,701	.40	.37							
96- 99	21		3,020	.29	.29			9		10,447	.44	.43						3,138		38,008	.47	.45							
100-100	29		4,642	.40	.40			21		11,971	.34	.34						10,926		48,526	.56	.56							
CREDITS	211		27,037	.76	.63			109		57,590	.53	.41						15,570		173,349	.55	.48							
101-105	18		2,609	.40	.41			9		3,855	.74	.76						362		12,767	.76	.78							
106-110	24		4,249	.38	.41			5		1,897	.69	.75						213		10,924	.59	.64							
111-115	16		2,684	.91	1.02			6		3,003	.70	.78						168		10,303	.75	.84							
116-120	20		3,524	.24	.29			6		2,314	.31	.37						189		10,061	.36	.42							
121-130	21		3,856	.33	.41			13		12,508	.42	.54						256		22,655	.47	.59							
131-140	17		3,525	.69	.94			7		5,213	.54	.72						117		12,313	.50	.68							
141- UP	23		6,319	.48	.87			29		27,702	.49	.85						223		42,526	.55	.95							
CHARGES	139		26,766	.48	.61			75		56,492	.51	.72						1,528		121,549	.55	.73							
TOTALS	350		53,803	.62	.62			184		114,082	.52	.52						17,098		294,898	.55	.56							

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	3		2													1		5			
61- 80	6		4			3		8			3		12	.66	.47	1		6			
81- 85	3		4																		
86- 90	8		5			2		5								3		25			
91- 95	29		31			20		62	.01	.01	23		137	.68	.64	31		262	.38	.35	
96- 99	620		846	.60	.58	1,001		3,616	.22	.22	636		3,844	.40	.39	474		3,983	.91	.88	
100-100	8,358		7,023	.71	.71	1,257		4,331	.36	.36	388		2,351	.64	.64	208		1,804	.72	.72	
CREDITS	9,027		7,915	.69	.69	2,283		8,023	.29	.29	1,050		6,343	.49	.49	718		6,085	.82	.81	
101-105	29		37	.04	.05	56		209	.52	.53	45		286	.47	.49	29		254	4.26	4.33	
106-110	10		16	.19	.20	15		68	1.51	1.63	27		186	.64	.69	10		97	.45	.48	
111-115	11		14			20		83	.10	.12	15		103	.68	.76	12		116			
116-120	11		18			11		46	.02	.03	17		126	3.03	3.58	11		110	.02	.02	
121-130	19		24	4.67	5.80	24		113			33		248	.45	.55	23		249	.53	.65	
131-140	3		6			14		72	.13	.18	10		83	.01	.01	4		51	.01	.01	
141- UP	16		35	.37	.66	22		124	.88	1.35	8		71	.05	.08	12		165	.37	.58	
CHARGES	99		151	.87	1.07	162		716	.48	.56	155		1,104	.74	.86	101		1,042	1.27	1.50	
TOTALS	9,126		8,066	.69	.69	2,445		8,739	.31	.31	1,205		7,447	.53	.53	819		7,127	.89	.89	

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								2		90	3.05	1.60	
61- 80	2		21			3		46			7		196	.15	.11	27		1,571	.28	.22	
81- 85	1		9			3		52			16		514	.15	.12	57		3,373	.90	.75	
86- 90	8		93			20		347	.56	.49	82		2,725	.72	.63	68		4,204	.54	.48	
91- 95	82		1,002	.78	.73	246		4,506	.43	.40	235		7,487	.37	.35	69		4,322	.41	.39	
96- 99	461		5,396	.25	.24	273		4,925	.35	.34	118		3,984	.44	.43	39		2,458	.36	.35	
100-100	219		2,653	.29	.29	215		4,152	.18	.18	128		4,367	.55	.55	80		5,623	.26	.26	
CREDITS	773		9,174	.31	.31	761		14,041	.33	.32	586		19,273	.47	.44	342		21,641	.47	.43	
101-105	74		912	.41	.42	46		893	.96	.99	47		1,706	.90	.92	37		2,769	.37	.38	
106-110	25		338	1.09	1.18	38		807	.26	.28	34		1,170	.33	.36	27		1,931	.13	.14	
111-115	11		157	.02	.02	29		632	.30	.34	36		1,536	1.04	1.18	34		2,782	.82	.92	
116-120	11		164	.89	1.06	33		742	.88	1.04	55		2,234	.50	.59	32		2,613	.92	1.08	
121-130	51		758	.80	.98	49		1,181	.49	.60	46		1,979	.20	.25	33		3,021	.34	.43	
131-140	10		164	.23	.31	11		264	1.22	1.65	21		1,082	1.35	1.81	25		2,191	.48	.65	
141- UP	17		346	1.10	1.85	33		1,059	.89	1.49	43		2,461	.40	.65	42		5,212	.67	1.08	
CHARGES	199		2,839	.67	.79	239		5,577	.67	.82	282		12,169	.62	.76	230		20,520	.56	.70	
TOTALS	972		12,013	.40	.41	1,000		19,618	.43	.44	868		31,442	.52	.54	572		42,161	.51	.54	

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	17		6,169	.55	.25	32		7,209	.51	.24						
61- 80	58		7,028	.27	.20	33		17,126	.33	.24	143		26,016	.30	.22						
81- 85	32		4,042	.52	.43	6		3,467	.16	.14	118		11,460	.50	.42						
86- 90	24		2,935	.42	.36	11		6,584	.28	.24	226		16,922	.44	.39						
91- 95	32		4,462	.21	.19	10		7,430	.43	.40	777		29,702	.39	.36						
96- 99	20		2,886	.33	.33	10		5,910	.19	.19	3,652		37,848	.38	.37						
100-100	36		5,308	.44	.44	20		14,846	.56	.56	10,909		52,457	.48	.48						
CREDITS	210		27,589	.34	.29	107		61,531	.39	.31	15,857		181,614	.42	.37						
101-105	28		4,389	.51	.52	5		3,781	.20	.20	396		15,237	.53	.54						
106-110	19		3,033	.23	.25	7		5,496	.40	.43	212		13,144	.33	.36						
111-115	15		2,585	.29	.33	10		4,305	.68	.77	193		12,313	.64	.72						
116-120	10		1,668	.21	.25	9		4,577	.20	.24	200		12,299	.49	.57						
121-130	19		3,517	.43	.54	19		11,466	.39	.49	316		22,556	.40	.50						
131-140	19		3,820	.48	.65	11		6,086	.29	.39	128		13,820	.47	.64						
141- UP	43		11,839	.25	.44	42		43,799	.25	.45	278		65,112	.31	.54						
CHARGES	153		30,852	.34	.45	103		79,510	.30	.44	1,723		154,480	.40	.54						
TOTALS	363		58,441	.34	.36	210		141,041	.34	.36	17,580		336,094	.41	.43						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	1				1	2								1	5				
61- 80	4	3													2	10				
81- 85	5	5				4	12								2	15				
86- 90	11	12				4	13				3	15			3	24	.04	.03		
91- 95	31	30	.27	.25		12	41	.18	.17		14	86			26	215	.07	.06		
96- 99	839	1,155	.67	.66		1,122	4,030	.33	.32		697	4,188	.74	.72	475	4,014	.49	.48		
100-100	8,636	7,060	.52	.52		1,171	4,034	.43	.43		379	2,311	.44	.44	179	1,525	.54	.54		
CREDITS	9,529	8,266	.54	.53		2,314	8,133	.38	.37		1,093	6,600	.62	.61	688	5,808	.49	.47		
101-105	44	62	.01	.02		77	299	.85	.87		53	336	1.34	1.37	49	434	1.56	1.59		
106-110	13	18	.07	.07		22	91	.01	.01		17	115	.65	.71	8	75				
111-115	14	25				19	76	2.43	2.74		16	110	1.31	1.48	9	86	.07	.08		
116-120	9	15	.24	.29		14	61	.47	.56		14	105	.05	.06	13	136	.74	.88		
121-130	30	43	.28	.35		30	141	1.01	1.25		26	205	.15	.19	30	327	1.55	1.92		
131-140	10	18				16	86	1.05	1.43		12	97	1.47	1.99	12	145	.16	.22		
141- UP	32	75	.39	.65		27	166	.34	.54		13	123	.01	.02	10	132	.01	.02		
CHARGES	152	257	.18	.23		205	919	.83	.98		151	1,089	.78	.91	131	1,334	.99	1.16		
TOTALS	9,681	8,523	.52	.53		2,519	9,052	.42	.42		1,244	7,689	.64	.65	819	7,142	.58	.58		

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	16	1.47	.75		1	18								
61- 80						1	12				8	205	1.85	1.32		13	710	.35	.26	
81- 85						2	36	.53	.44		15	482	.40	.34		46	2,807	.26	.22	
86- 90	3	31	.61	.54		16	296	.12	.10		73	2,480	.59	.52		75	4,569	.55	.48	
91- 95	58	723	.46	.43		205	3,855	.25	.24		219	6,850	.16	.15		71	4,531	.30	.27	
96- 99	474	5,574	.46	.45		322	5,862	.38	.37		143	4,680	.31	.30		56	3,646	.59	.57	
100-100	223	2,714	.28	.28		139	2,569	.67	.67		93	3,270	.27	.27		63	4,262	.37	.37	
CREDITS	758	9,042	.41	.40		687	12,645	.39	.38		552	17,985	.31	.29		324	20,524	.42	.38	
101-105	67	841	.56	.57		48	954	1.04	1.07		59	2,063	.24	.25		27	1,931	.26	.26	
106-110	30	407	.41	.44		28	579	1.30	1.41		33	1,282	.26	.28		37	3,046	.73	.78	
111-115	21	276	.02	.02		26	569	.51	.58		32	1,396	.55	.63		34	2,747	.51	.57	
116-120	17	250	.01	.01		39	933	.46	.55		54	2,279	.45	.53		19	1,556	.86	1.01	
121-130	35	516	.10	.13		52	1,232	1.45	1.80		50	2,131	.87	1.08		32	2,783	.51	.64	
131-140	15	256	1.93	2.61		10	263	.72	.96		27	1,333	.54	.74		40	3,948	.31	.42	
141- UP	15	274	.68	1.04		27	919	.48	.83		48	2,800	.44	.71		50	6,145	.52	.88	
CHARGES	200	2,820	.49	.56		230	5,450	.90	1.09		303	13,283	.48	.60		239	22,157	.51	.65	
TOTALS	958	11,862	.43	.43		917	18,094	.54	.56		855	31,267	.38	.40		563	42,682	.46	.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	3	386	.13	.07		15	7,469	.30	.16		26	7,897	.30	.15					
61- 80	44	5,446	.41	.30		28	16,259	.25	.17		100	22,645	.30	.22					
81- 85	31	3,927	.47	.39		16	10,307	.49	.40		121	17,590	.44	.37					
86- 90	29	3,930	.99	.87		4	4,146	.38	.33		221	15,517	.61	.54					
91- 95	34	4,680	.49	.45		11	9,067	.27	.25		681	30,078	.28	.26					
96- 99	25	3,737	.73	.71		11	6,480	.38	.37		4,164	43,365	.48	.47					
100-100	29	4,392	.66	.66		18	10,915	.33	.33		10,930	43,052	.43	.43					
CREDITS	195	26,499	.60	.52		103	64,643	.33	.26		16,243	180,145	.41	.36					
101-105	24	3,904	.34	.35		6	5,757	.07	.07		454	16,582	.33	.34					
106-110	16	2,750	.64	.69		9	3,770	.40	.43		213	12,132	.56	.60					
111-115	21	3,453	.29	.32		8	3,748	.28	.32		200	12,486	.39	.44					
116-120	12	2,329	.64	.75		5	2,080	.70	.82		196	9,744	.61	.71					
121-130	24	4,647	.29	.36		7	3,766	.44	.56		316	15,790	.56	.70					
131-140	19	3,817	.24	.33		14	7,937	.27	.37		175	17,900	.33	.45					
141- UP	43	12,811	.38	.66		52	57,892	.34	.62		317	81,336	.36	.65					
CHARGES	159	33,710	.38	.50		101	84,952	.33	.51		1,871	165,971	.41	.57					
TOTALS	354	60,209	.48	.51		204	149,595	.33	.36		18,114	346,116	.41	.44					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008

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	5	4				4	9				2	11			1	6	13.68	9.74		
81- 85	6	4				1	4								2	15	.06	.05		
86- 90	7	7				3	11	18.72	16.77		5	27			3	23				
91- 95	33	33				15	57	.17	.16		22	131	.30	.28	17	142	.69	.65		
96- 99	1,103	1,512	1.14	1.12		1,223	4,331	.48	.47		637	3,812	.25	.25	402	3,394	.37	.36		
100-100	9,428	6,729	.70	.70		872	2,975	.57	.57		258	1,563	.60	.60	153	1,312	.46	.46		
CREDITS	10,583	8,289	.78	.77		2,118	7,387	.54	.53		924	5,545	.35	.34	578	4,892	.42	.41		
101-105	61	88	.26	.27		90	334	1.08	1.10		78	489	.76	.78	38	341	.36	.37		
106-110	28	41	.15	.16		43	170	.26	.28		27	184	.79	.86	19	180	.32	.34		
111-115	14	20	.02	.03		16	65	16.39	18.49		19	128	.68	.77	15	149	.46	.52		
116-120	14	18	4.27	5.05		13	54	.13	.15		18	128	.56	.67	8	78	.43	.51		
121-130	38	65	.02	.02		35	166	1.54	1.91		38	295	1.75	2.18	34	364	.02	.03		
131-140	11	18	6.72	8.97		24	120	.03	.04		14	115	.40	.54	8	91	.90	1.21		
141- UP	36	80		.01		41	232	.25	.39		15	142	3.05	5.08	13	188	1.74	2.75		
CHARGES	202	329	.69	.84		262	1,142	1.57	1.87		209	1,481	1.13	1.31	135	1,390	.50	.59		
TOTALS	10,785	8,618	.77	.77		2,380	8,529	.68	.68		1,133	7,026	.51	.52	713	6,282	.43	.44		

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	8				1	10				4	66			2	86	.15	.09		
61- 80	2	21				2	28				8	205	2.11	1.59	11	637	.71	.53		
81- 85	5	53				3	46	.18	.15		14	440	.36	.30	23	1,418	.50	.42		
86- 90	2	20				20	329	.45	.40		55	1,832	.18	.16	46	2,894	.38	.33		
91- 95	64	777	.13	.13		136	2,519	.39	.37		157	5,021	.34	.32	51	3,241	.42	.39		
96- 99	361	4,258	.34	.33		257	4,673	.40	.39		104	3,446	.39	.38	39	2,560	.30	.29		
100-100	137	1,682	.95	.95		99	1,893	.44	.44		80	2,749	.26	.26	36	2,412	.38	.38		
CREDITS	572	6,819	.46	.45		518	9,497	.40	.39		422	13,759	.34	.32	208	13,248	.40	.37		
101-105	70	904	.29	.29		61	1,192	.70	.72		35	1,255	2.85	2.92	22	1,451	.29	.30		
106-110	27	361	.70	.76		32	682	.09	.10		32	1,213	.68	.73	26	2,049	.30	.33		
111-115	20	264	.90	1.01		25	528	2.20	2.48		28	1,174	.27	.31	32	2,535	.49	.56		
116-120	22	326	3.13	3.69		31	747	.08	.10		52	2,133	.43	.51	22	1,770	.36	.43		
121-130	51	771	.29	.36		63	1,503	.50	.62		43	1,879	.45	.56	41	3,561	.30	.38		
131-140	7	117	.69	.94		14	380	.90	1.21		18	905	.85	1.15	31	2,979	.72	.98		
141- UP	24	455	.50	.80		27	858	.32	.52		50	2,966	.49	.78	53	6,129	.61	1.01		
CHARGES	221	3,199	.72	.84		253	5,891	.59	.71		258	11,525	.75	.94	227	20,474	.48	.63		
TOTALS	793	10,017	.55	.56		771	15,387	.48	.50		680	25,285	.53	.56	435	33,721	.45	.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	2	212	.41	.24		8	1,693	.16	.08		19	2,075	.18	.09					
61- 80	22	2,602	.50	.37		20	12,672	.19	.14		75	16,183	.29	.21					
81- 85	22	2,652	.76	.63		4	1,727	.42	.35		82	6,371	.57	.47					
86- 90	16	2,163	.27	.24		5	3,450	.41	.37		162	10,757	.35	.31					
91- 95	18	2,313	.34	.31		3	2,069	.31	.28		516	16,302	.35	.33					
96- 99	16	2,082	.76	.75		9	5,928	.23	.22		4,151	35,995	.40	.39					
100-100	15	2,531	.45	.45		11	5,081	.34	.34		11,089	28,929	.51	.51					
CREDITS	111	14,555	.51	.45		60	32,620	.26	.21		16,094	116,611	.41	.37					
101-105	19	3,155	.16	.17		4	3,580	.63	.66		478	12,787	.68	.70					
106-110	16	2,604	.15	.17		4	1,601	.53	.57		254	9,085	.36	.39					
111-115	21	3,683	.25	.29		9	10,720	.27	.31		199	19,267	.42	.47					
116-120	8	1,317	.28	.34		2	1,174	.09	.10		190	7,747	.43	.50					
121-130	21	4,020	.31	.39		8	5,406	.25	.31		372	18,031	.35	.44					
131-140	19	4,206	.47	.64		1	629	.23	.30		147	9,560	.60	.81					
141- UP	70	21,218	.35	.63		49	53,579	.28	.54		378	85,847	.33	.62					
CHARGES	174	40,204	.32	.46		77	76,688	.29	.47		2,018	162,323	.40	.57					
TOTALS	285	54,760	.37	.46		137	109,309	.28	.35		18,112	278,934	.40	.46					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009

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																	
61- 80	3		1								2	10				1	6			
81- 85	4		1			1	4													
86- 90	14	12	.11	.09		6	20				6	34			5	39	1.13	1.01		
91- 95	32	26				27	96	.01	.01		17	100	.04	.04	32	268	.03	.03		
96- 99	1,215	1,615	.30	.29		1,096	3,839	.49	.48		550	3,281	.43	.42	289	2,422	.56	.55		
100-100	10,154	6,416	.57	.57		663	2,299	.55	.55		206	1,242	.53	.53	98	850	1.10	1.10		
CREDITS	11,424	8,071	.51	.51		1,793	6,258	.50	.49		781	4,667	.45	.44	425	3,584	.66	.64		
101-105	94	131	.23	.23		95	361	.32	.33		51	314	1.99	2.04	39	338	.36	.37		
106-110	32	49	2.20	2.38		33	135	.81	.88		34	221	.35	.38	14	128	.03	.04		
111-115	27	31				19	79	.17	.19		22	151	.07	.08	16	159	.78	.88		
116-120	20	24	3.86	4.53		17	79	.12	.14		17	124	.86	1.01	12	125	.45	.53		
121-130	37	60	1.46	1.83		48	228	.47	.58		51	391	.59	.73	40	420	1.53	1.90		
131-140	21	32	.08	.11		31	164	1.63	2.20		14	111	.25	.33	6	68	.95	1.28		
141- UP	48	108	2.48	4.01		37	194	1.71	2.66		10	91	.46	.75	15	220	.20	.33		
CHARGES	279	434	1.35	1.63		280	1,240	.77	.91		199	1,405	.80	.93	142	1,457	.73	.87		
TOTALS	11,703	8,506	.55	.55		2,073	7,499	.55	.55		980	6,071	.53	.54	567	5,042	.68	.70		

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	8													
61- 80	2	17	.20	.15		3	38				3	88			18	940	.39	.29		
81- 85	2	21				3	52	.01	.01		15	462	.06	.05	20	1,091	.21	.17		
86- 90	9	102	.03	.03		17	313	.73	.65		67	2,159	.38	.34	31	1,834	.42	.37		
91- 95	98	1,140	.10	.10		159	2,908	.22	.21		90	2,846	.48	.44	39	2,567	.36	.33		
96- 99	262	3,075	.41	.40		126	2,293	.53	.51		67	2,133	.59	.57	18	1,211	.54	.53		
100-100	112	1,336	.41	.41		72	1,411	.37	.37		46	1,618	.22	.22	12	819	.48	.48		
CREDITS	485	5,692	.34	.33		381	7,022	.37	.35		288	9,307	.41	.38	138	8,463	.39	.35		
101-105	68	858	.39	.40		38	726	.53	.55		29	964	.54	.56	24	1,627	.34	.35		
106-110	29	383	.15	.16		29	596	.67	.72		31	1,206	.97	1.05	20	1,569	.56	.60		
111-115	9	126	.17	.20		19	387	.20	.22		30	1,280	.58	.66	23	1,646	.44	.49		
116-120	28	401	.15	.18		35	802	.63	.75		38	1,501	1.06	1.25	9	706	.27	.32		
121-130	54	822	.36	.44		36	877	.84	1.04		42	1,918	.43	.53	23	1,976	.27	.34		
131-140	7	112	1.57	2.13		19	486	.14	.19		27	1,364	.21	.29	26	2,556	.87	1.17		
141- UP	22	426	.02	.04		36	1,171	.74	1.28		60	3,772	.76	1.30	55	6,690	.45	.77		
CHARGES	217	3,128	.30	.36		212	5,044	.60	.75		257	12,005	.67	.87	180	16,771	.48	.65		
TOTALS	702	8,820	.33	.34		593	12,067	.47	.50		545	21,311	.56	.62	318	25,234	.45	.52		

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	825	.37	.21		6	2,440	.29	.15		17	3,274	.31	.16						
61- 80	22	2,298	.36	.26		13	6,184	.17	.12		67	9,582	.24	.17						
81- 85	10	1,254	.53	.44		2	1,500	.26	.22		57	4,385	.30	.25						
86- 90	9	1,052	.21	.18		5	4,879	.15	.13		169	10,443	.27	.24						
91- 95	16	2,238	.38	.35		2	883	.13	.12		512	13,071	.31	.29						
96- 99	15	1,894	.47	.46		2	918	.40	.39		3,640	22,683	.48	.46						
100-100	12	1,942	2.11	2.11		8	5,086	.20	.20		11,383	23,020	.58	.58						
CREDITS	92	11,503	.68	.58		38	21,890	.20	.16		15,845	86,458	.41	.37						
101-105	9	1,443	.17	.18		1	296	.06	.06		448	7,059	.42	.43						
106-110	12	1,951	.26	.28		3	1,987	.49	.53		237	8,225	.52	.56						
111-115	13	1,995	.31	.35		2	734	.10	.12		180	6,587	.37	.41						
116-120	7	1,438	.18	.21		2	2,714	.61	.73		185	7,914	.57	.68						
121-130	8	1,546	.24	.30		5	4,960	.36	.45		344	13,198	.43	.53						
131-140	19	3,798	.37	.50		4	1,812	.12	.16		174	10,504	.45	.61						
141- UP	49	15,240	.39	.75		44	43,741	.25	.49		376	71,654	.34	.64						
CHARGES	117	27,411	.34	.51		61	56,244	.28	.48		1,944	125,141	.39	.59						
TOTALS	209	38,915	.44	.54		99	78,134	.26	.33		17,789	211,599	.40	.47						

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	11	6	14.58	7.40		1	2				1	4				2	10				
61- 80	20	13				8	19				5	21	.36	.27		7	42	1.81	1.30		
81- 85	23	19				9	31				3	17	.05	.04		4	30	.03	.03		
86- 90	51	41	.37	.33		17	56	3.70	3.29		21	115	7.46	6.62		19	150	.30	.26		
91- 95	178	174	.07	.06		100	344	.06	.05		106	624	.36	.34		157	1,311	.18	.17		
96- 99	4,274	5,771	.62	.61		5,348	19,080	.41	.40		3,129	18,768	.43	.42		2,042	17,205	.59	.57		
100-100	45,018	34,163	.70	.70		5,159	17,712	.49	.49		1,626	9,887	.52	.52		852	7,327	.59	.59		
CREDITS	49,575	40,187	.69	.68		10,642	37,244	.45	.44		4,891	29,436	.48	.48		3,083	26,075	.57	.55		
101-105	252	347	1.52	1.55		368	1,398	.70	.71		275	1,730	.93	.96		196	1,743	1.24	1.26		
106-110	101	150	1.33	1.43		136	552	.48	.51		130	878	.51	.55		60	563	.21	.22		
111-115	75	97		.01		87	356	3.60	4.06		85	578	.74	.84		62	610	.34	.38		
116-120	70	100	1.71	2.02		67	297	.33	.38		82	597	1.07	1.27		55	566	.34	.41		
121-130	140	211	1.02	1.27		160	762	.67	.83		174	1,343	1.13	1.40		151	1,618	.80	.99		
131-140	50	85	2.40	3.23		101	523	1.12	1.51		53	428	.54	.72		38	444	.38	.52		
141- UP	152	346	1.01	1.66		146	829	.69	1.09		55	520	.93	1.51		58	830	.53	.85		
CHARGES	840	1,335	1.25	1.53		1,065	4,717	.91	1.08		854	6,073	.88	1.02		620	6,375	.72	.85		
TOTALS	50,415	41,522	.70	.71		11,707	41,961	.50	.50		5,745	35,509	.55	.56		3,703	32,450	.60	.60		
		\$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	13				8	78	.30	.14		7	112	.29	.15		5	205	1.41	.73		
61- 80	8	75	.05	.03		14	208	.01	.01		34	915	.93	.68		114	6,367	.31	.23		
81- 85	11	111				16	268	.11	.09		89	2,870	.26	.22		200	11,839	.48	.40		
86- 90	31	354	.11	.10		102	1,828	.35	.31		383	12,645	.46	.41		285	17,244	.47	.41		
91- 95	489	5,855	.27	.26		1,017	18,662	.38	.35		882	27,754	.30	.28		288	18,423	.36	.34		
96- 99	1,930	22,661	.34	.33		1,158	21,020	.36	.35		540	17,798	.58	.56		186	12,294	.47	.46		
100-100	915	11,090	.45	.45		719	13,754	.52	.52		477	16,611	.37	.37		272	18,723	.43	.43		
CREDITS	3,386	40,158	.36	.35		3,034	55,818	.40	.39		2,412	78,706	.41	.38		1,350	85,095	.43	.39		
101-105	322	4,065	.53	.55		244	4,755	.84	.86		215	7,588	.86	.88		143	10,036	.54	.56		
106-110	131	1,750	.57	.62		153	3,198	.89	.96		161	6,063	.55	.59		142	11,017	.47	.51		
111-115	76	1,048	.33	.38		116	2,499	.69	.78		167	7,013	.68	.77		151	11,845	.61	.69		
116-120	103	1,524	.90	1.07		174	4,031	.51	.60		227	9,315	.62	.73		101	8,199	.59	.69		
121-130	215	3,227	.56	.70		241	5,807	.75	.93		223	9,824	.49	.61		155	13,746	.39	.49		
131-140	44	736	1.08	1.46		66	1,690	.57	.77		121	6,059	.57	.77		138	13,288	.53	.71		
141- UP	93	1,806	.65	1.03		141	4,591	.56	.95		242	14,389	.59	.98		241	29,023	.60	1.01		
CHARGES	984	14,157	.61	.72		1,135	26,572	.70	.85		1,356	60,251	.62	.77		1,071	97,154	.54	.70		
TOTALS	4,370	54,315	.43	.43		4,169	82,390	.50	.51		3,768	138,957	.50	.52		2,421	182,249	.49	.53		
		\$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	34	3,664	.30	.16		68	24,161	.45	.22		139	28,256	.44	.21							
61- 80	213	25,351	.39	.29		119	66,974	.33	.24		542	99,986	.35	.25							
81- 85	128	15,616	1.07	.88		37	20,167	.46	.39		520	50,965	.64	.53							
86- 90	98	12,518	.61	.53		38	25,284	.34	.30		1,045	70,234	.45	.40							
91- 95	128	17,600	.39	.36		36	24,106	.38	.35		3,381	114,854	.35	.33							
96- 99	97	13,619	.52	.51		41	29,683	.33	.32		18,745	177,898	.44	.43							
100-100	121	18,816	.66	.66		78	47,899	.39	.39		55,237	195,983	.51	.51							
CREDITS	819	107,183	.57	.49		417	238,274	.37	.29		79,609	738,176	.45	.39							
101-105	98	15,500	.34	.35		25	17,269	.36	.37		2,138	64,432	.54	.56							
106-110	87	14,588	.34	.37		28	14,752	.46	.50		1,129	53,510	.47	.51							
111-115	86	14,400	.40	.45		35	22,509	.40	.45		940	60,956	.51	.57							
116-120	57	10,276	.32	.38		24	12,860	.38	.45		960	47,765	.49	.58							
121-130	93	17,586	.33	.41		52	38,107	.38	.48		1,604	92,230	.44	.55							
131-140	93	19,166	.45	.61		37	21,677	.33	.44		741	64,096	.45	.61							
141- UP	228	67,427	.36	.65		216	226,713	.31	.57		1,572	346,475	.36	.66							
CHARGES	742	158,944	.36	.50		417	353,886	.34	.52		9,084	729,464	.42	.60							
TOTALS	1,561	266,127	.45	.49		834	592,160	.35	.39		88,693	1467,640	.44	.47							