Exhibit 13
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2006 through 2010. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | | | | |
| 86- 90 | | | | | | | | | | | | | | | | |
| 91- 95 | | | | | 2 | 5 | | | | | | | | | | |
| 96- 99 | 24 | 36 | .02 | .02 | 24 | 94 | | | 21 | 129 | 1.14 | 1.11 | 18 | 155 | .03 | .03 |
| 100-100 | 110 | 124 | 1.32 | 1.32 | 34 | 122 | .13 | .13 | 18 | 108 | .21 | .21 | 7 | 58 | .03 | .03 |
| CREDITS | 134 | 160 | 1.02 | 1.02 | 60 | 221 | .07 | .07 | 39 | 236 | .72 | .71 | 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 | 137 | 166 | .99 | .99 | 70 | 262 | .44 | .44 | 50 | 320 | .53 | .56 | 29 | 254 | .02 | .02 |

| | $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 | 10 | | | | | | | | | | | 5 | 291 | .65 | .48 |
| 81- 85 | | | | | | | | | 1 | 37 | | | 6 | 334 | .31 | .26 |
| 86- 90 | | | | | | | | | 8 | 283 | .11 | .10 | 7 | 423 | .48 | .42 |
| 91- 95 | 9 | 113 | 2.05 | 1.93 | 16 | 301 | .32 | .30 | 24 | 825 | .42 | .39 | 5 | 347 | .47 | .44 |
| 96- 99 | 21 | 249 | .67 | .65 | 14 | 237 | .14 | .14 | 9 | 326 | .16 | .16 | | | | |
| 100-100 | 13 | 160 | .08 | .08 | 13 | 262 | .15 | .15 | 6 | 238 | .28 | .28 | 8 | 527 | .09 | .09 |
| CREDITS | 44 | 531 | .77 | .74 | 43 | 800 | .21 | .20 | 48 | 1,709 | .29 | .27 | 31 | 1,922 | .37 | .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 | | | 6 | 134 | .84 | 1.00 | 3 | 128 | .21 | .25 | 4 | 277 | .25 | .29 |
| 121-130 | 8 | 114 | .26 | .31 | 8 | 192 | .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 | 188 | .15 | .18 | 28 | 627 | .44 | .54 | 22 | 1,066 | .35 | .45 | 19 | 1,609 | .17 | .21 |
| TOTALS | 57 | 720 | .61 | .62 | 71 | 1,427 | .31 | .33 | 70 | 2,775 | .31 | .33 | 50 | 3,532 | .28 | .28 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 4 | 2,119 | .56 | .28 | 4 | 2,119 | .56 | .28 | | | | |
| 61- 80 | 8 | 1,006 | .05 | .04 | 10 | 4,276 | .31 | .22 | 24 | 5,583 | .28 | .20 | | | | |
| 81- 85 | 3 | 300 | .07 | .06 | | | | | 10 | 672 | .18 | .15 | | | | |
| 86- 90 | 4 | 403 | .06 | .05 | 4 | 2,410 | .24 | .21 | 23 | 3,519 | .23 | .21 | | | | |
| 91- 95 | 3 | 397 | .06 | .05 | 3 | 1,463 | .28 | .26 | 62 | 3,453 | .37 | .34 | | | | |
| 96- 99 | 3 | 483 | 1.52 | 1.48 | 2 | 2,957 | | | 136 | 4,665 | .25 | .24 | | | | |
| 100-100 | 8 | 1,185 | .08 | .08 | 4 | 4,794 | .19 | .19 | 221 | 7,578 | .18 | .18 | | | | |
| CREDITS | 29 | 3,775 | .25 | .22 | 27 | 18,019 | .24 | .20 | 480 | 27,588 | .27 | .23 | | | | |
| 101-105 | 6 | 835 | .85 | .88 | 2 | 1,993 | .28 | .28 | 31 | 3,281 | .43 | .44 | | | | |
| 106-110 | 5 | 782 | .37 | .40 | 1 | 314 | 2.19 | 2.32 | 15 | 1,378 | .74 | .79 | | | | |
| 111-115 | 5 | 802 | .56 | .64 | 2 | 700 | .62 | .70 | 20 | 1,983 | .47 | .53 | | | | |
| 116-120 | | | | | 1 | 300 | .18 | .21 | 18 | 886 | .30 | .35 | | | | |
| 121-130 | | | | | 4 | 3,068 | .31 | .39 | 28 | 3,684 | .30 | .38 | | | | |
| 131-140 | 4 | 988 | .37 | .51 | 1 | 409 | .51 | .69 | 15 | 1,789 | .41 | .56 | | | | |
| 141- UP | 7 | 2,362 | .25 | .52 | 4 | 3,047 | .43 | .92 | 25 | 6,263 | .35 | .71 | | | | |
| CHARGES | 27 | 5,768 | .42 | .59 | 15 | 9,832 | .43 | .58 | 152 | 19,263 | .40 | .54 | | | | |
| TOTALS | 56 | 9,543 | .35 | .40 | 42 | 27,852 | .31 | .29 | 632 | 46,851 | .32 | .32 | | | | |

DATE 06/07/13 COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | 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 | 1.96 | 1.92 | 13 | 113 | | |
| 100-100 | 108 | 122 | .65 | .65 | 36 | 125 | 1.55 | 1.55 | 14 | 88 | .31 | .31 | 9 | 77 | .01 | .01 |
| CREDITS | 122 | 142 | .55 | .55 | 77 | 271 | .74 | .73 | 47 | 283 | 1.45 | 1.43 | 23 | 198 | | |
| 101-105 | | | | | 6 | 25 | | | | | | | 1 | 8 | | |
| 106-110 | | | | | 1 | 3 | | | 3 | 22 | | | | | | |
| 111-115 | | | | | 1 | 4 | | | 1 | 8 | | | 2 | 18 | | |
| 116-120 | | | | | | | | | 1 | 9 | | | | | | |
| 121-130 | 1 | 3 | | | 3 | 11 | .43 | .53 | 3 | 22 | | | 4 | 46 | | |
| 131-140 | 1 | | | | 1 | 5 | | | | | | | | | | |
| 141- UP | 3 | 7 | .03 | .05 | 1 | 10 | | | | | | | | | | |
| CHARGES | 5 | 10 | .02 | .03 | 13 | 57 | .08 | .10 | 8 | 61 | | | 7 | 72 | | |
| TOTALS | 127 | 152 | .52 | .53 | 90 | 328 | .63 | .64 | 55 | 343 | 1.19 | 1.21 | 30 | 270 | | |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | 2 | 40 | .01 | | 1 | 52 | | |
| 81- 85 | | | | | | | | | | | | | 3 | 193 | .02 | .02 |
| 86- 90 | | | | | | | | | 4 | 160 | .25 | .22 | 9 | 523 | .72 | .64 |
| 91- 95 | 5 | 63 | 1.11 | 1.04 | 11 | 216 | | | 20 | 664 | .14 | .13 | 12 | 782 | .27 | .25 |
| 96- 99 | 19 | 226 | .07 | .07 | 21 | 386 | .02 | .02 | 8 | 285 | | | 5 | 329 | .15 | .14 |
| 100-100 | 12 | 147 | .06 | .06 | 9 | 166 | .04 | .04 | 9 | 318 | .07 | .07 | 9 | 630 | .20 | .20 |
| CREDITS | 36 | 437 | .22 | .21 | 41 | 768 | .02 | .02 | 43 | 1,467 | .11 | .10 | 39 | 2,510 | .30 | .28 |
| 101-105 | 3 | 33 | .03 | .03 | 3 | 56 | .08 | .08 | 4 | 146 | .08 | .09 | 4 | 292 | .72 | .74 |
| 106-110 | 1 | 12 | | | 2 | 39 | | | 1 | 43 | .01 | .01 | 2 | 174 | .02 | .02 |
| 111-115 | 1 | 15 | | | 4 | 84 | .15 | .17 | 3 | 126 | | | 3 | 177 | .05 | .05 |
| 116-120 | 1 | 18 | | | 1 | 23 | | | 11 | 509 | .69 | .81 | 1 | 66 | 3.19 | 3.71 |
| 121-130 | 8 | 123 | .08 | .10 | 4 | 96 | .15 | .19 | 6 | 240 | 1.63 | 1.99 | 2 | 189 | 3.43 | 4.38 |
| 131-140 | 1 | 19 | .55 | .75 | 2 | 58 | .05 | .06 | 2 | 133 | .01 | .02 | 3 | 264 | .12 | .17 |
| 141- UP | 1 | 19 | 1.03 | 1.47 | 2 | 131 | .23 | .76 | 5 | 274 | 1.55 | 2.80 | 3 | 364 | .33 | .53 |
| CHARGES | 16 | 240 | .17 | .21 | 18 | 487 | .13 | .19 | 32 | 1,471 | .80 | 1.01 | 18 | 1,525 | .81 | 1.00 |
| TOTALS | 52 | 677 | .20 | .21 | 59 | 1,255 | .06 | .07 | 75 | 2,938 | .46 | .49 | 57 | 4,035 | .49 | .51 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 5 | 3,167 | .04 | .02 | 5 | 3,167 | .04 | .02 | | | | |
| 61- 80 | 5 | 520 | .08 | .06 | 8 | 5,582 | .16 | .12 | 16 | 6,194 | .16 | .11 | | | | |
| 81- 85 | 3 | 374 | .15 | .12 | 4 | 3,024 | .52 | .42 | 11 | 3,594 | .45 | .37 | | | | |
| 86- 90 | 2 | 341 | .86 | .75 | | | | | 15 | 1,024 | .70 | .61 | | | | |
| 91- 95 | 4 | 512 | .02 | .02 | 3 | 1,168 | 1.15 | 1.06 | 59 | 3,419 | .51 | .47 | | | | |
| 96- 99 | 4 | 576 | 2.63 | 2.59 | 2 | 3,230 | .12 | .12 | 156 | 5,496 | .43 | .42 | | | | |
| 100-100 | 5 | 729 | .80 | .80 | 5 | 3,320 | .09 | .09 | 216 | 5,722 | .24 | .24 | | | | |
| CREDITS | 23 | 3,052 | .82 | .73 | 27 | 19,490 | .24 | .19 | 478 | 28,616 | .31 | .25 | | | | |
| 101-105 | 3 | 402 | .05 | .05 | 1 | 734 | .01 | .01 | 25 | 1,695 | .15 | .16 | | | | |
| 106-110 | 2 | 268 | .59 | .63 | 2 | 805 | .93 | 1.02 | 14 | 1,367 | .67 | .72 | | | | |
| 111-115 | 4 | 652 | .13 | .14 | 2 | 589 | .78 | .89 | 21 | 1,672 | .34 | .38 | | | | |
| 116-120 | 5 | 874 | .11 | .13 | | | | | 20 | 1,498 | .44 | .51 | | | | |
| 121-130 | 4 | 807 | .04 | .05 | 2 | 1,502 | .82 | 1.03 | 37 | 3,038 | .77 | .96 | | | | |
| 131-140 | 4 | 693 | .22 | .30 | 2 | 1,226 | .12 | .16 | 16 | 2,398 | .14 | .20 | | | | |
| 141- UP | 9 | 3,001 | .26 | .47 | 10 | 10,031 | .28 | .57 | 34 | 13,836 | .30 | .60 | | | | |
| CHARGES | 31 | 6,697 | .20 | .28 | 19 | 14,886 | .36 | .60 | 167 | 25,506 | .36 | .55 | | | | |
| TOTALS | 54 | 9,748 | .39 | .47 | 46 | 34,376 | .29 | .30 | 645 | 54,122 | .33 | .35 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | 1 | 2 | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | 2 | 15 | .06 | .05 |
| 86- 90 | | | | | | | | | | | | | | | | |
| 91- 95 | 1 | 1 | | | | | | | 2 | 12 | | | 1 | 9 | 2.87 | 2.69 |
| 96- 99 | 30 | 44 | .01 | .01 | 41 | 154 | .63 | .62 | 24 | 144 | .30 | .29 | 20 | 170 | .16 | .15 |
| 100-100 | 116 | 115 | .40 | .40 | 34 | 113 | .20 | .20 | 14 | 86 | 1.46 | 1.46 | 7 | 57 | | |
| CREDITS | 147 | 160 | .29 | .29 | 76 | 270 | .44 | .44 | 40 | 242 | .70 | .68 | 30 | 252 | .21 | .20 |
| 101-105 | 2 | 4 | | | 5 | 17 | | | 3 | 19 | | | 1 | 9 | .07 | .07 |
| 106-110 | | | | | 3 | 10 | | | | | | | 1 | 9 | | |
| 111-115 | 1 | 3 | | | 3 | 12 | | | | | | | | | | |
| 116-120 | 1 | 3 | | | 1 | 4 | | | | | | | | | | |
| 121-130 | 4 | 7 | | | 3 | 16 | 2.94 | 3.68 | 1 | 7 | | | 3 | 31 | .04 | .05 |
| 131-140 | | | | | 3 | 14 | | | 1 | 7 | | | | | | |
| 141- UP | 2 | 5 | | | 2 | 13 | | | | | | | | | | |
| CHARGES | 10 | 21 | | | 20 | 86 | .55 | .67 | 5 | 32 | | | 5 | 49 | .04 | .05 |
| TOTALS | 157 | 181 | .26 | .26 | 96 | 356 | .47 | .48 | 45 | 274 | .61 | .61 | 35 | 300 | .18 | .18 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | 1 | 20 | | | | | | |
| 61- 80 | 1 | 10 | | | | | | | | | | | 2 | 106 | .04 | .03 |
| 81- 85 | 1 | 12 | | | | | | | | | | | 3 | 228 | .37 | .31 |
| 86- 90 | | | | | | | | | 6 | 200 | 1.37 | 1.22 | 5 | 352 | .03 | .03 |
| 91- 95 | 1 | 10 | | | 6 | 117 | 4.05 | 3.81 | 12 | 398 | .10 | .10 | 3 | 178 | .16 | .15 |
| 96- 99 | 26 | 310 | .19 | .19 | 15 | 260 | .08 | .07 | 12 | 418 | .09 | .08 | 5 | 325 | .31 | .31 |
| 100-100 | 11 | 142 | 3.11 | 3.11 | 11 | 215 | .07 | .07 | 7 | 245 | .36 | .36 | 7 | 519 | .13 | .13 |
| CREDITS | 40 | 484 | 1.04 | 1.01 | 32 | 592 | .86 | .83 | 38 | 1,281 | .34 | .32 | 25 | 1,708 | .17 | .16 |
| 101-105 | 2 | 28 | | | 1 | 23 | | | 5 | 191 | .11 | .12 | 3 | 223 | .37 | .38 |
| 106-110 | 2 | 26 | 4.39 | 4.73 | 2 | 45 | | | 2 | 65 | 3.15 | 3.44 | 1 | 66 | .01 | .01 |
| 111-115 | 2 | 29 | .17 | .19 | 3 | 63 | 2.64 | 2.99 | 8 | 368 | .83 | .94 | 1 | 62 | .22 | .25 |
| 116-120 | 2 | 29 | .36 | .42 | 1 | 26 | | | 7 | 277 | .03 | .03 | 2 | 193 | .58 | .69 |
| 121-130 | 1 | 12 | .02 | .03 | 8 | 182 | 1.47 | 1.82 | 6 | 256 | .35 | .44 | 4 | 348 | .29 | .37 |
| 131-140 | | | | | 2 | 54 | .06 | .07 | 1 | 38 | .02 | .03 | 3 | 318 | 3.36 | 4.59 |
| 141- UP | 3 | 51 | .12 | .18 | 3 | 111 | .22 | .41 | 2 | 109 | .02 | .03 | 4 | 428 | .01 | .02 |
| CHARGES | 12 | 175 | .78 | .94 | 20 | 503 | .92 | 1.19 | 31 | 1,304 | .48 | .57 | 18 | 1,639 | .84 | 1.09 |
| TOTALS | 52 | 659 | .97 | .99 | 52 | 1,095 | .88 | .97 | 69 | 2,584 | .41 | .43 | 43 | 3,347 | .50 | .54 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 2 | 487 | .05 | .03 | 3 | 507 | .05 | .03 | | | | |
| 61- 80 | 4 | 470 | 1.19 | .88 | 6 | 3,447 | .34 | .24 | 14 | 4,034 | .43 | .30 | | | | |
| 81- 85 | 1 | 98 | .02 | .02 | 2 | 954 | .90 | .75 | 9 | 1,307 | .73 | .61 | | | | |
| 86- 90 | 2 | 215 | .02 | .01 | 2 | 549 | .10 | .09 | 15 | 1,317 | .26 | .23 | | | | |
| 91- 95 | 2 | 303 | .10 | .10 | | | | | 28 | 1,027 | .58 | .54 | | | | |
| 96- 99 | 2 | 250 | .03 | .03 | 5 | 4,000 | .19 | .18 | 180 | 6,075 | .19 | .18 | | | | |
| 100-100 | 2 | 337 | .15 | .15 | 3 | 1,169 | .69 | .69 | 212 | 2,999 | .55 | .55 | | | | |
| CREDITS | 13 | 1,672 | .39 | .34 | 20 | 10,606 | .35 | .28 | 461 | 17,265 | .37 | .32 | | | | |
| 101-105 | 2 | 362 | .07 | .07 | 1 | 1,842 | 1.13 | 1.19 | 25 | 2,717 | .82 | .85 | | | | |
| 106-110 | 6 | 947 | .21 | .22 | 1 | 1,414 | .25 | .26 | 18 | 2,581 | .33 | .36 | | | | |
| 111-115 | 1 | 136 | | | 1 | 601 | .09 | .10 | 20 | 1,273 | .43 | .48 | | | | |
| 116-120 | 1 | 120 | 1.32 | 1.55 | 1 | 860 | .06 | .07 | 16 | 1,513 | .23 | .27 | | | | |
| 121-130 | 5 | 998 | .14 | .17 | 1 | 668 | .66 | .83 | 36 | 2,525 | .43 | .54 | | | | |
| 131-140 | 6 | 1,532 | .36 | .49 | | | | | 16 | 1,962 | .83 | 1.13 | | | | |
| 141- UP | 14 | 4,908 | .58 | 1.12 | 3 | 5,381 | .20 | .56 | 33 | 11,007 | .36 | .81 | | | | |
| CHARGES | 35 | 9,003 | .43 | .66 | 8 | 10,766 | .38 | .60 | 164 | 23,578 | .45 | .67 | | | | |
| TOTALS | 48 | 10,675 | .43 | .58 | 28 | 21,372 | .36 | .39 | 625 | 40,844 | .42 | .48 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | | | | | | | | |
| 86- 90 | | | | | 2 | 8 | | | | | | | | | | |
| 91- 95 | | | | | | | | | 1 | 6 | | | 1 | 7 | | |
| 96- 99 | 45 | 64 | .50 | .49 | 43 | 157 | .04 | .04 | 20 | 119 | .06 | .06 | 15 | 124 | .11 | .10 |
| 100-100 | 136 | 136 | 2.84 | 2.84 | 30 | 102 | .33 | .33 | 10 | 57 | .18 | .18 | 5 | 47 | .02 | .02 |
| CREDITS | 181 | 200 | 2.10 | 2.08 | 75 | 267 | .15 | .15 | 31 | 183 | .10 | .09 | 21 | 179 | .08 | .08 |
| 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 | | | | | | | | | | | | | | |
| 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 | 1 | 13 | | |
| 141- UP | 2 | 4 | .18 | .29 | 1 | 5 | | | | | | | | | | |
| CHARGES | 12 | 18 | .04 | .04 | 10 | 39 | .07 | .08 | 9 | 65 | .12 | .14 | 6 | 59 | .05 | .06 |
| TOTALS | 193 | 218 | 1.93 | 1.94 | 85 | 307 | .14 | .14 | 40 | 247 | .10 | .11 | 27 | 238 | .07 | .07 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 1 | 9 | .18 | .14 | | | | | | | | | 3 | 145 | .26 | .20 |
| 81- 85 | | | | | | | | | 2 | 53 | | | 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 | .06 | 6 | 367 | .53 | .49 |
| 96- 99 | 22 | 262 | 2.61 | 2.54 | 16 | 294 | 1.11 | 1.08 | 3 | 108 | .39 | .38 | 3 | 217 | .06 | .06 |
| 100-100 | 9 | 112 | .01 | .01 | 5 | 102 | .02 | .02 | 4 | 146 | .07 | .07 | 3 | 211 | .75 | .75 |
| CREDITS | 38 | 454 | 1.52 | 1.47 | 36 | 667 | .50 | .48 | 21 | 681 | .09 | .09 | 21 | 1,312 | .31 | .28 |
| 101-105 | 3 | 39 | .15 | .16 | 4 | 78 | .24 | .25 | 5 | 160 | .13 | .13 | 1 | 64 | .86 | .88 |
| 106-110 | 4 | 54 | .01 | .01 | 2 | 44 | .38 | .42 | 5 | 208 | .28 | .30 | 3 | 278 | .05 | .06 |
| 111-115 | 1 | 15 | | | 1 | 19 | | | 6 | 241 | 1.83 | 2.05 | 3 | 187 | .29 | .33 |
| 116-120 | 1 | 14 | .19 | .23 | | | | | 7 | 304 | 2.09 | 2.47 | 1 | 68 | | |
| 121-130 | 4 | 55 | .03 | .04 | 3 | 78 | .02 | .03 | 7 | 312 | .22 | .27 | 4 | 419 | .22 | .27 |
| 131-140 | | | | | 3 | 89 | .01 | .02 | 2 | 105 | | .01 | 4 | 415 | .35 | .49 |
| 141- UP | 2 | 40 | .07 | .10 | 1 | 27 | .13 | .23 | 2 | 100 | .28 | .46 | 3 | 353 | .19 | .32 |
| CHARGES | 15 | 218 | .06 | .08 | 14 | 334 | .13 | .15 | 34 | 1,430 | .87 | 1.03 | 19 | 1,784 | .24 | .31 |
| TOTALS | 53 | 672 | 1.04 | 1.07 | 50 | 1,001 | .38 | .39 | 55 | 2,110 | .62 | .67 | 40 | 3,095 | .27 | .29 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 2 | 209 | 1.54 | .91 | 2 | 1,128 | .37 | .20 | 4 | 1,338 | .56 | .30 | | | | |
| 61- 80 | 4 | 554 | .21 | .15 | 5 | 1,496 | .11 | .08 | 13 | 2,205 | .14 | .10 | | | | |
| 81- 85 | | | | | | | | | 4 | 148 | .03 | .02 | | | | |
| 86- 90 | | | | | 1 | 525 | .01 | .01 | 16 | 1,059 | .01 | .01 | | | | |
| 91- 95 | 4 | 505 | .05 | .05 | 1 | 341 | .33 | .31 | 37 | 1,695 | .21 | .19 | | | | |
| 96- 99 | 5 | 655 | 1.25 | 1.23 | 1 | 300 | 1.60 | 1.54 | 173 | 2,299 | 1.05 | 1.03 | | | | |
| 100-100 | 1 | 175 | 1.52 | 1.52 | 4 | 3,474 | .11 | .11 | 207 | 4,563 | .28 | .28 | | | | |
| CREDITS | 16 | 2,099 | .74 | .62 | 14 | 7,265 | .22 | .18 | 454 | 13,306 | .38 | .33 | | | | |
| 101-105 | 2 | 213 | .10 | .10 | 1 | 296 | .06 | .06 | 29 | 898 | .16 | .16 | | | | |
| 106-110 | 1 | 189 | .19 | .21 | 2 | 1,014 | 1.19 | 1.29 | 24 | 1,814 | .74 | .80 | | | | |
| 111-115 | 2 | 301 | .03 | .03 | 1 | 305 | .02 | .02 | 15 | 1,070 | .47 | .53 | | | | |
| 116-120 | 3 | 632 | .03 | .03 | | | | | 16 | 1,046 | .63 | .75 | | | | |
| 121-130 | 2 | 360 | .65 | .80 | | | | | 22 | 1,245 | .32 | .39 | | | | |
| 131-140 | 4 | 885 | .30 | .40 | 1 | 611 | .65 | .90 | 21 | 2,149 | .38 | .51 | | | | |
| 141- UP | 6 | 2,063 | .48 | .95 | 6 | 7,372 | .21 | .40 | 23 | 9,965 | .26 | .50 | | | | |
| CHARGES | 20 | 4,644 | .34 | .49 | 11 | 9,598 | .33 | .55 | 150 | 18,187 | .36 | .53 | | | | |
| TOTALS | 36 | 6,743 | .46 | .55 | 25 | 16,863 | .28 | .32 | 604 | 31,494 | .37 | .42 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | 1 | 6 | | |
| 81- 85 | | | | | | | | | | | | | | | | |
| 86- 90 | | | | | | | | | | | | | | | | |
| 91- 95 | 2 | 3 | | | 1 | 3 | | | | | | | 3 | 27 | | |
| 96- 99 | 28 | 42 | .02 | .02 | 43 | 153 | .37 | .36 | 25 | 149 | .07 | .07 | 13 | 107 | .17 | .17 |
| 100-100 | 141 | 135 | .12 | .12 | 35 | 128 | 1.38 | 1.38 | 16 | 102 | .89 | .89 | 7 | 61 | 1.68 | 1.68 |
| CREDITS | 171 | 180 | .09 | .09 | 79 | 284 | .82 | .81 | 41 | 250 | .40 | .40 | 24 | 201 | .60 | .58 |
| 101-105 | 4 | 6 | | | 1 | 5 | | | 2 | 12 | | | 1 | 8 | | |
| 106-110 | 2 | 3 | .18 | .20 | 2 | 8 | | | 2 | 13 | | | | | | |
| 111-115 | | | | | | | | | | | | | 2 | 20 | .59 | .67 |
| 116-120 | 1 | 1 | | | 1 | 4 | | | | | | | 1 | 10 | | |
| 121-130 | 1 | 3 | | | 1 | 3 | | | 1 | 9 | | | 4 | 46 | 1.36 | 1.69 |
| 131-140 | | | | | | | | | 1 | 10 | | | 1 | 10 | .06 | .08 |
| 141- UP | | | | | | | | | 1 | 10 | | | | | | |
| CHARGES | 8 | 12 | .04 | .04 | 5 | 19 | | | 7 | 54 | | | 9 | 94 | .79 | .95 |
| TOTALS | 179 | 192 | .09 | .09 | 84 | 304 | .77 | .76 | 48 | 304 | .33 | .34 | 33 | 295 | .66 | .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 | | | | | | | | | | | | | 1 | 42 | .02 | .01 |
| 61- 80 | | | | | | | | | | | | | 4 | 213 | .12 | .09 |
| 81- 85 | | | | | 1 | 20 | 7.53 | 6.13 | | | | | 4 | 232 | .22 | .18 |
| 86- 90 | 1 | 13 | .03 | .03 | 2 | 38 | .01 | .01 | 12 | 381 | .42 | .37 | 3 | 148 | | |
| 91- 95 | 7 | 80 | | | 11 | 196 | .06 | .05 | 11 | 330 | .08 | .07 | 3 | 208 | .67 | .63 |
| 96- 99 | 22 | 251 | .72 | .69 | 13 | 227 | .06 | .06 | 8 | 284 | .18 | .18 | | | | |
| 100-100 | 6 | 77 | | | 3 | 54 | .29 | .29 | 6 | 193 | 2.23 | 2.23 | 5 | 397 | .57 | .57 |
| CREDITS | 36 | 420 | .43 | .41 | 30 | 535 | .35 | .34 | 37 | 1,187 | .56 | .52 | 20 | 1,241 | .36 | .31 |
| 101-105 | 2 | 25 | .01 | .01 | 2 | 33 | .03 | .03 | 2 | 79 | 60.87 | 63.80 | 3 | 192 | .28 | .29 |
| 106-110 | 3 | 37 | | | 2 | 44 | .05 | .05 | 3 | 138 | .07 | .07 | 4 | 315 | .25 | .27 |
| 111-115 | 2 | 27 | .18 | .21 | 1 | 25 | | | 2 | 74 | .03 | .03 | 2 | 136 | .83 | .93 |
| 116-120 | | | | | 6 | 125 | .31 | .37 | 1 | 57 | .23 | .27 | 1 | 70 | .05 | .06 |
| 121-130 | 3 | 47 | .01 | .01 | 3 | 74 | .20 | .25 | 7 | 308 | .09 | .11 | 4 | 310 | .52 | .64 |
| 131-140 | | | | | 1 | 26 | | | 5 | 215 | .73 | 1.00 | 1 | 122 | .01 | .02 |
| 141- UP | 2 | 35 | .07 | .10 | 2 | 60 | 1.98 | 2.97 | 3 | 205 | .02 | .03 | | | | |
| CHARGES | 12 | 171 | .05 | .05 | 17 | 387 | .45 | .55 | 23 | 1,075 | 4.65 | 5.94 | 15 | 1,145 | .36 | .41 |
| TOTALS | 48 | 591 | .32 | .32 | 47 | 921 | .40 | .41 | 60 | 2,262 | 2.50 | 2.68 | 35 | 2,385 | .36 | .35 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 3 | 564 | .19 | .07 | 4 | 606 | .18 | .06 | | | | |
| 61- 80 | 1 | 147 | .39 | .24 | 5 | 1,669 | .07 | .05 | 11 | 2,034 | .10 | .07 | | | | |
| 81- 85 | 3 | 416 | .09 | .07 | 1 | 365 | .01 | .01 | 9 | 1,033 | .23 | .19 | | | | |
| 86- 90 | 5 | 678 | .37 | .32 | 2 | 779 | .08 | .07 | 25 | 2,037 | .23 | .20 | | | | |
| 91- 95 | 2 | 190 | 1.08 | .99 | | | | | 40 | 1,037 | .37 | .34 | | | | |
| 96- 99 | 3 | 396 | 1.32 | 1.29 | | | | | 155 | 1,607 | .53 | .52 | | | | |
| 100-100 | 3 | 602 | .04 | .04 | 1 | 403 | .09 | .09 | 223 | 2,153 | .52 | .52 | | | | |
| CREDITS | 17 | 2,429 | .45 | .40 | 12 | 3,781 | .09 | .06 | 467 | 10,509 | .32 | .26 | | | | |
| 101-105 | 2 | 253 | .01 | .01 | 1 | 320 | | .01 | 20 | 932 | 5.19 | 5.35 | | | | |
| 106-110 | 4 | 564 | .30 | .32 | | | | | 22 | 1,123 | .23 | .25 | | | | |
| 111-115 | 2 | 308 | .33 | .37 | 1 | 1,205 | .25 | .29 | 12 | 1,794 | .30 | .34 | | | | |
| 116-120 | | | | | | | | | 11 | 268 | .21 | .24 | | | | |
| 121-130 | 3 | 672 | .25 | .31 | 1 | 588 | .36 | .46 | 28 | 2,058 | .31 | .40 | | | | |
| 131-140 | 1 | 232 | | .01 | | | | | 10 | 615 | .26 | .35 | | | | |
| 141- UP | 8 | 2,143 | .35 | .66 | 5 | 3,314 | .44 | .67 | 21 | 5,766 | .41 | .67 | | | | |
| CHARGES | 20 | 4,173 | .29 | .41 | 8 | 5,426 | .36 | .49 | 124 | 12,556 | .70 | .95 | | | | |
| TOTALS | 37 | 6,602 | .35 | .41 | 20 | 9,207 | .25 | .24 | 591 | 23,065 | .53 | .55 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 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 | 119 | 154 | 2.52 | 2.47 | 193 | 711 | .05 | .04 | 154 | 934 | .16 | .15 | 108 | 913 | 1.94 | 1.89 |
| 100-100 | 690 | 769 | .51 | .51 | 300 | 1,076 | .73 | .73 | 137 | 822 | .65 | .65 | 76 | 656 | 2.27 | 2.27 |
| CREDITS | 813 | 927 | .84 | .84 | 502 | 1,815 | .45 | .45 | 299 | 1,802 | .38 | .38 | 193 | 1,642 | 2.01 | 1.97 |
| 101-105 | 5 | 7 | | | 4 | 15 | | | 9 | 54 | .02 | .02 | 11 | 97 | .04 | .04 |
| 106-110 | 4 | 7 | .41 | .44 | 4 | 17 | 5.47 | 5.93 | 5 | 35 | 2.67 | 2.87 | 4 | 39 | 1.09 | 1.18 |
| 111-115 | 2 | 2 | | | 8 | 33 | .04 | .05 | 5 | 35 | 1.71 | 1.93 | 7 | 66 | .01 | .01 |
| 116-120 | 2 | 1 | | | 2 | 7 | | | 5 | 39 | 7.02 | 8.38 | 1 | 10 | | |
| 121-130 | 4 | 7 | | | 8 | 39 | | | 4 | 30 | 2.72 | 3.36 | 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 | 21 | 28 | .11 | .12 | 35 | 162 | 1.21 | 1.49 | 31 | 220 | 2.33 | 2.65 | 32 | 324 | .15 | .18 |
| TOTALS | 834 | 955 | .82 | .82 | 537 | 1,978 | .51 | .52 | 330 | 2,023 | .59 | .59 | 225 | 1,966 | 1.71 | 1.72 |
| | $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 | | | | | | | 1 | 31 | | |
| 61- 80 | | | | | | | | | 4 | 115 | .12 | .08 | 8 | 456 | .11 | .08 |
| 81- 85 | | | | | 1 | 21 | | | 4 | 119 | | | 15 | 907 | .48 | .40 |
| 86- 90 | 1 | 13 | 1.98 | 1.79 | 8 | 147 | .08 | .07 | 21 | 667 | 1.14 | 1.01 | 19 | 1,124 | 1.51 | 1.32 |
| 91- 95 | 18 | 214 | .14 | .13 | 62 | 1,125 | .03 | .03 | 62 | 1,967 | .29 | .27 | 21 | 1,284 | .41 | .39 |
| 96- 99 | 88 | 1,054 | .06 | .06 | 83 | 1,502 | .55 | .53 | 32 | 1,079 | .04 | .04 | 10 | 594 | .09 | .09 |
| 100-100 | 94 | 1,127 | .07 | .07 | 101 | 1,969 | .09 | .09 | 50 | 1,677 | .92 | .92 | 27 | 1,956 | .09 | .09 |
| CREDITS | 201 | 2,408 | .08 | .08 | 256 | 4,777 | .22 | .21 | 173 | 5,625 | .52 | .49 | 101 | 6,353 | .46 | .42 |
| 101-105 | 19 | 234 | .66 | .68 | 11 | 219 | .78 | .80 | 14 | 527 | .60 | .61 | 14 | 1,019 | .38 | .39 |
| 106-110 | 1 | 11 | | | 13 | 277 | .14 | .15 | 12 | 377 | .28 | .31 | 10 | 757 | .15 | .16 |
| 111-115 | 2 | 31 | | | 10 | 223 | .28 | .31 | 10 | 398 | 1.50 | 1.70 | 11 | 974 | 1.96 | 2.21 |
| 116-120 | 3 | 42 | .46 | .55 | 9 | 212 | .53 | .63 | 23 | 940 | 1.20 | 1.41 | 8 | 667 | .10 | .12 |
| 121-130 | 13 | 195 | 2.34 | 2.88 | 11 | 259 | 1.26 | 1.57 | 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 | 10 | 1,075 | .95 | 1.46 |
| CHARGES | 46 | 656 | .96 | 1.13 | 62 | 1,463 | .65 | .78 | 90 | 3,765 | .66 | .78 | 64 | 5,449 | .73 | .88 |
| TOTALS | 247 | 3,064 | .27 | .27 | 318 | 6,241 | .32 | .32 | 263 | 9,390 | .58 | .59 | 165 | 11,802 | .59 | .60 |
| | $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 | | | 6 | 1,792 | .92 | .43 | 12 | 1,976 | .84 | .40 | | | | |
| 61- 80 | 14 | 1,592 | .06 | .04 | 12 | 3,325 | .36 | .25 | 38 | 5,489 | .25 | .18 | | | | |
| 81- 85 | 9 | 1,098 | .09 | .07 | 4 | 1,216 | .16 | .14 | 33 | 3,362 | .22 | .18 | | | | |
| 86- 90 | 5 | 591 | .27 | .24 | 3 | 1,267 | .34 | .30 | 58 | 3,818 | .81 | .71 | | | | |
| 91- 95 | 8 | 1,195 | .12 | .11 | 2 | 755 | .22 | .20 | 200 | 6,676 | .23 | .21 | | | | |
| 96- 99 | 11 | 1,648 | .16 | .15 | 6 | 2,432 | .55 | .54 | 804 | 11,023 | .45 | .43 | | | | |
| 100-100 | 13 | 1,905 | .23 | .23 | 4 | 2,801 | .42 | .42 | 1,492 | 14,759 | .46 | .46 | | | | |
| CREDITS | 62 | 8,164 | .15 | .13 | 37 | 13,588 | .45 | .35 | 2,637 | 47,102 | .43 | .38 | | | | |
| 101-105 | 10 | 1,549 | .82 | .84 | 1 | 587 | .01 | .01 | 98 | 4,307 | .54 | .55 | | | | |
| 106-110 | 4 | 620 | .07 | .08 | 1 | 400 | .78 | .85 | 58 | 2,542 | .33 | .36 | | | | |
| 111-115 | 3 | 540 | .05 | .06 | 3 | 1,194 | .35 | .40 | 61 | 3,495 | .88 | .99 | | | | |
| 116-120 | 3 | 478 | .37 | .44 | 5 | 2,743 | .19 | .23 | 61 | 5,140 | .45 | .53 | | | | |
| 121-130 | 7 | 1,346 | .37 | .46 | 3 | 1,137 | .24 | .30 | 75 | 4,332 | .44 | .56 | | | | |
| 131-140 | 1 | 147 | | | 1 | 415 | .02 | .03 | 22 | 1,460 | .31 | .42 | | | | |
| 141- UP | 6 | 1,322 | .20 | .34 | 6 | 3,167 | .10 | .15 | 60 | 6,437 | .32 | .51 | | | | |
| CHARGES | 34 | 6,002 | .38 | .46 | 20 | 9,642 | .19 | .25 | 435 | 27,712 | .47 | .57 | | | | |
| TOTALS | 96 | 14,166 | .25 | .24 | 57 | 23,230 | .35 | .32 | 3,072 | 74,814 | .44 | .43 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 INDUSTRY GRP = 2

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 2 | 1 | | | | | | | | | | | | | | |
| 61- 80 | 1 | 1 | | | | | | | | | | | 2 | 11 | | |
| 81- 85 | 2 | 2 | | | | | | | | | | | 1 | 8 | | |
| 86- 90 | 4 | 4 | | | 1 | 3 | | | | | | | | | | |
| 91- 95 | 10 | 11 | .74 | .68 | 6 | 22 | | | 7 | 43 | | | 8 | 66 | .22 | .20 |
| 96- 99 | 173 | 223 | .96 | .94 | 205 | 762 | .36 | .35 | 150 | 897 | .10 | .09 | 124 | 1,056 | .55 | .53 |
| 100-100 | 752 | 851 | .28 | .28 | 330 | 1,168 | .34 | .34 | 136 | 838 | .53 | .53 | 61 | 517 | 1.43 | 1.43 |
| CREDITS | 944 | 1,092 | .42 | .42 | 542 | 1,955 | .35 | .34 | 293 | 1,778 | .30 | .30 | 196 | 1,660 | .80 | .78 |
| 101-105 | 8 | 14 | | | 8 | 32 | .07 | .07 | 9 | 58 | 2.45 | 2.54 | 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 | 2.42 | 2.74 | | | | |
| 116-120 | 2 | 4 | | | 4 | 16 | 1.70 | 2.03 | 3 | 23 | | | 2 | 20 | | |
| 121-130 | 5 | 3 | | | 11 | 52 | 2.47 | 3.04 | 4 | 32 | | | 9 | 97 | .03 | .03 |
| 131-140 | 2 | 4 | | | 4 | 21 | | | 3 | 24 | 3.30 | 4.56 | 4 | 48 | .06 | .08 |
| 141- UP | 4 | 9 | 3.13 | 4.77 | 7 | 43 | | .01 | 5 | 50 | .03 | .05 | 2 | 23 | | |
| CHARGES | 29 | 46 | .58 | .69 | 44 | 206 | .78 | .96 | 33 | 247 | 1.23 | 1.49 | 32 | 323 | .21 | .25 |
| TOTALS | 973 | 1,138 | .42 | .42 | 586 | 2,161 | .39 | .39 | 326 | 2,025 | .41 | .42 | 228 | 1,982 | .71 | .71 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 2 | 16 | 1.47 | .75 | 1 | 18 | | | | | | |
| 61- 80 | | | | | | | | | 4 | 111 | .01 | .01 | 6 | 300 | .97 | .74 |
| 81- 85 | | | | | | | | | 3 | 84 | 1.06 | .88 | 15 | 875 | .25 | .21 |
| 86- 90 | 2 | 21 | .92 | .82 | 10 | 180 | .18 | .16 | 23 | 749 | 1.32 | 1.17 | 23 | 1,427 | .25 | .22 |
| 91- 95 | 12 | 149 | .17 | .16 | 53 | 1,018 | .25 | .23 | 59 | 1,879 | .24 | .22 | 12 | 829 | .08 | .08 |
| 96- 99 | 112 | 1,344 | 1.03 | 1.00 | 77 | 1,414 | .67 | .65 | 42 | 1,316 | .19 | .18 | 10 | 600 | 1.00 | .97 |
| 100-100 | 72 | 892 | .02 | .02 | 58 | 1,102 | .09 | .09 | 37 | 1,280 | .08 | .08 | 18 | 1,234 | .40 | .40 |
| CREDITS | 198 | 2,405 | .60 | .59 | 200 | 3,729 | .36 | .35 | 169 | 5,436 | .35 | .32 | 84 | 5,265 | .38 | .35 |
| 101-105 | 18 | 218 | .36 | .36 | 6 | 133 | .46 | .47 | 13 | 455 | .04 | .04 | 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 | 11 | 841 | .89 | 1.00 |
| 116-120 | 3 | 44 | | | 15 | 364 | .39 | .46 | 15 | 599 | .71 | .83 | 9 | 694 | 1.53 | 1.80 |
| 121-130 | 6 | 92 | .03 | .03 | 9 | 210 | 1.16 | 1.42 | 11 | 504 | 1.53 | 1.91 | 9 | 742 | .90 | 1.13 |
| 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 | .48 | .76 | 11 | 1,167 | .24 | .37 |
| CHARGES | 46 | 637 | .41 | .48 | 59 | 1,441 | .50 | .62 | 84 | 3,716 | .61 | .75 | 67 | 5,823 | .67 | .83 |
| TOTALS | 244 | 3,043 | .56 | .57 | 259 | 5,171 | .40 | .41 | 253 | 9,152 | .45 | .47 | 151 | 11,089 | .53 | .56 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | 126 | | | 6 | 1,767 | .75 | .40 | 12 | 1,928 | .70 | .38 | | | | |
| 61- 80 | 14 | 1,763 | .46 | .34 | 10 | 2,877 | .26 | .18 | 37 | 5,063 | .37 | .26 | | | | |
| 81- 85 | 13 | 1,589 | .53 | .44 | 3 | 1,039 | .09 | .07 | 37 | 3,597 | .34 | .29 | | | | |
| 86- 90 | 6 | 896 | .05 | .04 | | | | | 69 | 3,280 | .44 | .39 | | | | |
| 91- 95 | 8 | 1,145 | .58 | .53 | 4 | 4,410 | .04 | .03 | 179 | 9,573 | .17 | .16 | | | | |
| 96- 99 | 7 | 1,100 | .09 | .08 | 2 | 610 | .38 | .38 | 902 | 9,322 | .50 | .49 | | | | |
| 100-100 | 8 | 1,090 | .48 | .48 | 3 | 1,192 | .20 | .20 | 1,475 | 10,163 | .32 | .32 | | | | |
| CREDITS | 57 | 7,709 | .39 | .33 | 28 | 11,895 | .23 | .18 | 2,711 | 42,925 | .36 | .32 | | | | |
| 101-105 | 2 | 237 | 1.53 | 1.59 | 3 | 1,345 | .07 | .08 | 89 | 3,183 | .29 | .30 | | | | |
| 106-110 | 4 | 661 | .47 | .51 | | | | | 52 | 2,142 | .61 | .65 | | | | |
| 111-115 | 6 | 932 | .03 | .04 | 1 | 393 | .23 | .26 | 55 | 2,864 | .60 | .68 | | | | |
| 116-120 | 5 | 1,034 | 1.25 | 1.47 | 5 | 2,192 | .98 | 1.14 | 63 | 4,991 | 1.02 | 1.20 | | | | |
| 121-130 | 3 | 470 | .40 | .49 | 1 | 472 | .16 | .21 | 68 | 2,675 | .78 | .97 | | | | |
| 131-140 | 3 | 737 | .35 | .47 | 3 | 1,316 | .03 | .04 | 46 | 3,840 | .19 | .26 | | | | |
| 141- UP | 6 | 1,988 | .27 | .47 | 4 | 2,809 | .17 | .28 | 67 | 7,330 | .24 | .39 | | | | |
| CHARGES | 29 | 6,059 | .49 | .64 | 17 | 8,526 | .35 | .45 | 440 | 27,025 | .50 | .64 | | | | |
| TOTALS | 86 | 13,768 | .43 | .44 | 45 | 20,421 | .28 | .26 | 3,151 | 69,950 | .42 | .42 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008   INDUSTRY GRP = 2

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | | | | | | | | | | | | | | | |
| 61- 80 | 2 | 3 | | | 2 | 4 | | | | | | | 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 | | | 8 | 32 | .30 | .28 | 9 | 55 | .71 | .67 | 10 | 82 | 1.01 | .95 |
| 96- 99 | 247 | 315 | 2.92 | 2.86 | 242 | 857 | 1.01 | .98 | 149 | 896 | .13 | .13 | 79 | 657 | .52 | .51 |
| 100-100 | 899 | 913 | .39 | .39 | 221 | 748 | 1.39 | 1.39 | 81 | 487 | .18 | .18 | 52 | 440 | .88 | .88 |
| CREDITS | 1,162 | 1,245 | 1.02 | 1.01 | 476 | 1,653 | 1.16 | 1.14 | 241 | 1,449 | .17 | .16 | 144 | 1,201 | .74 | .72 |
| 101-105 | 15 | 23 | .01 | .01 | 18 | 65 | 1.77 | 1.81 | 11 | 69 | .78 | .79 | 7 | 64 | 1.19 | 1.22 |
| 106-110 | 4 | 8 | .12 | .13 | 8 | 32 | .06 | .07 | 4 | 25 | .03 | .04 | 1 | 9 | 2.48 | 2.70 |
| 111-115 | 4 | 5 | | | 5 | 23 | | | 7 | 46 | .35 | .39 | 3 | 30 | | |
| 116-120 | 5 | 5 | 16.12 | 18.98 | 5 | 23 | | | 3 | 20 | | | 2 | 20 | .10 | .12 |
| 121-130 | 13 | 19 | .07 | .08 | 16 | 74 | 3.52 | 4.35 | 6 | 47 | .02 | .02 | 8 | 86 | | |
| 131-140 | 1 | 2 | 18.35 | 24.61 | 7 | 36 | | | 3 | 27 | .01 | .02 | 4 | 45 | | |
| 141- UP | 9 | 24 | .01 | .01 | 12 | 61 | | | 4 | 38 | 4.17 | 7.08 | 7 | 95 | 2.07 | 3.13 |
| CHARGES | 51 | 85 | 1.34 | 1.65 | 71 | 315 | 1.20 | 1.45 | 38 | 271 | .85 | 1.02 | 32 | 349 | .85 | 1.06 |
| TOTALS | 1,213 | 1,330 | 1.04 | 1.05 | 547 | 1,968 | 1.16 | 1.18 | 279 | 1,720 | .28 | .28 | 176 | 1,550 | .76 | .79 |

| | $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 | 8 | | | 1 | 12 | .01 | .01 | 3 | 45 | | | | | | |
| 61- 80 | | | | | 1 | 16 | | | 4 | 104 | 4.15 | 3.16 | 5 | 313 | .17 | .13 |
| 81- 85 | 2 | 20 | | | 1 | 17 | | | 5 | 144 | .31 | .25 | 3 | 151 | .01 | .01 |
| 86- 90 | 1 | 11 | | | 7 | 117 | .66 | .59 | 19 | 636 | .44 | .39 | 14 | 871 | .26 | .23 |
| 91- 95 | 32 | 386 | .19 | .18 | 43 | 803 | .12 | .11 | 40 | 1,284 | .35 | .33 | 13 | 743 | 1.13 | 1.04 |
| 96- 99 | 86 | 1,032 | .99 | .96 | 69 | 1,260 | .34 | .33 | 27 | 877 | .37 | .36 | 11 | 667 | .77 | .75 |
| 100-100 | 54 | 658 | .72 | .72 | 29 | 552 | .52 | .52 | 27 | 952 | .09 | .09 | 11 | 742 | .08 | .08 |
| CREDITS | 176 | 2,115 | .74 | .72 | 151 | 2,777 | .32 | .31 | 125 | 4,041 | .40 | .37 | 57 | 3,487 | .48 | .44 |
| 101-105 | 22 | 285 | .33 | .34 | 9 | 189 | .08 | .08 | 6 | 229 | 13.86 | 14.26 | 4 | 246 | .90 | .92 |
| 106-110 | 5 | 66 | .11 | .11 | 11 | 225 | .13 | .14 | 10 | 362 | .02 | .03 | 8 | 644 | .17 | .19 |
| 111-115 | 4 | 52 | | | 10 | 196 | 5.35 | 6.02 | 14 | 575 | .10 | .12 | 4 | 297 | 2.01 | 2.26 |
| 116-120 | 4 | 61 | 10.09 | 11.84 | 10 | 258 | .01 | .02 | 18 | 752 | .05 | .06 | 2 | 186 | | |
| 121-130 | 10 | 151 | .01 | .01 | 16 | 381 | .69 | .86 | 12 | 497 | .70 | .86 | 10 | 914 | .49 | .62 |
| 131-140 | 3 | 44 | .38 | .51 | 5 | 134 | .16 | .22 | 5 | 256 | .39 | .53 | 9 | 890 | .15 | .21 |
| 141- UP | 7 | 137 | .52 | .85 | 8 | 270 | .30 | .49 | 15 | 816 | 1.00 | 1.61 | 11 | 1,310 | .25 | .40 |
| CHARGES | 55 | 797 | 1.02 | 1.20 | 69 | 1,652 | .88 | 1.08 | 80 | 3,487 | 1.30 | 1.62 | 48 | 4,487 | .41 | .53 |
| TOTALS | 231 | 2,911 | .82 | .83 | 220 | 4,428 | .53 | .55 | 205 | 7,528 | .82 | .86 | 105 | 7,974 | .44 | .49 |

| | $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 | 212 | .40 | .23 | 3 | 497 | .28 | .15 | 11 | 774 | .29 | .16 | | | | |
| 61- 80 | 7 | 701 | .31 | .23 | 7 | 3,175 | .34 | .24 | 29 | 4,321 | .43 | .31 | | | | |
| 81- 85 | 8 | 938 | .33 | .27 | | | | | 22 | 1,281 | .27 | .23 | | | | |
| 86- 90 | 6 | 874 | .23 | .20 | | | | | 54 | 2,540 | .31 | .27 | | | | |
| 91- 95 | 7 | 826 | .31 | .28 | 2 | 582 | .13 | .12 | 174 | 4,804 | .40 | .37 | | | | |
| 96- 99 | 5 | 732 | 1.10 | 1.08 | 1 | 512 | .21 | .21 | 916 | 7,804 | .70 | .68 | | | | |
| 100-100 | 2 | 245 | | | 3 | 1,243 | .18 | .18 | 1,379 | 6,982 | .43 | .43 | | | | |
| CREDITS | 37 | 4,529 | .41 | .35 | 16 | 6,009 | .27 | .21 | 2,585 | 28,505 | .48 | .42 | | | | |
| 101-105 | 6 | 877 | .09 | .10 | 1 | 1,070 | | | 99 | 3,117 | 1.23 | 1.26 | | | | |
| 106-110 | 1 | 125 | .02 | .02 | | | | | 52 | 1,497 | .12 | .13 | | | | |
| 111-115 | 4 | 639 | .04 | .04 | 1 | 472 | | | 56 | 2,335 | .75 | .84 | | | | |
| 116-120 | 1 | 203 | | | | | | | 50 | 1,527 | .49 | .57 | | | | |
| 121-130 | 6 | 1,183 | .28 | .35 | 1 | 691 | .75 | .93 | 98 | 4,043 | .54 | .67 | | | | |
| 131-140 | 4 | 733 | 1.27 | 1.69 | | | | | 41 | 2,167 | .57 | .77 | | | | |
| 141- UP | 10 | 2,660 | .37 | .60 | 6 | 4,090 | .41 | .78 | 89 | 9,501 | .45 | .78 | | | | |
| CHARGES | 32 | 6,422 | .37 | .49 | 9 | 6,324 | .35 | .53 | 485 | 24,188 | .59 | .78 | | | | |
| TOTALS | 69 | 10,951 | .39 | .41 | 25 | 12,332 | .31 | .32 | 3,070 | 52,693 | .53 | .56 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009   INDUSTRY GRP = 2

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 3 | 1 | | | | | | | 1 | 5 | | | 1 | 6 | | |
| 81- 85 | | | | | | | | | | | | | | | | |
| 86- 90 | 4 | 4 | .34 | .30 | 2 | 5 | | | 2 | 12 | | | 1 | 7 | .14 | .13 |
| 91- 95 | 17 | 13 | | | 12 | 42 | .03 | .03 | 10 | 59 | .03 | .03 | 11 | 93 | .02 | .02 |
| 96- 99 | 335 | 394 | .22 | .21 | 226 | 797 | 1.22 | 1.19 | 122 | 726 | .92 | .90 | 58 | 487 | .18 | .18 |
| 100-100 | 930 | 798 | 1.16 | 1.16 | 148 | 528 | .17 | .17 | 65 | 391 | .56 | .56 | 25 | 215 | 3.06 | 3.06 |
| CREDITS | 1,289 | 1,209 | .84 | .83 | 388 | 1,372 | .77 | .76 | 200 | 1,192 | .75 | .73 | 96 | 808 | .93 | .90 |
| 101-105 | 24 | 28 | .02 | .02 | 17 | 61 | .31 | .32 | 10 | 64 | .01 | .01 | 10 | 92 | .19 | .19 |
| 106-110 | 7 | 9 | | | 5 | 22 | 3.61 | 3.87 | 5 | 33 | | | 2 | 19 | | |
| 111-115 | 6 | 3 | | | 3 | 11 | | | 3 | 18 | | | 6 | 59 | .36 | .40 |
| 116-120 | 7 | 12 | | | 9 | 43 | | | 7 | 53 | 1.46 | 1.72 | | | | |
| 121-130 | 15 | 24 | 3.64 | 4.55 | 17 | 77 | .89 | 1.11 | 9 | 67 | 2.29 | 2.83 | 9 | 92 | .01 | .01 |
| 131-140 | 4 | 6 | | | 8 | 37 | .01 | .02 | 2 | 14 | .04 | .05 | 2 | 22 | .49 | .67 |
| 141- UP | 16 | 37 | 8.50 | 14.37 | 8 | 42 | 1.25 | 2.12 | 3 | 28 | .01 | .02 | 5 | 74 | .32 | .52 |
| CHARGES | 79 | 118 | 3.37 | 4.26 | 67 | 294 | .76 | .92 | 39 | 278 | .83 | .99 | 34 | 358 | .20 | .25 |
| TOTALS | 1,368 | 1,328 | 1.06 | 1.08 | 455 | 1,666 | .77 | .79 | 239 | 1,470 | .76 | .77 | 130 | 1,166 | .71 | .73 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 1 | 8 | .22 | .16 | 1 | 11 | | | 2 | 54 | | | 7 | 399 | 1.16 | .86 |
| 81- 85 | 2 | 21 | | | | | | | 2 | 58 | | | 8 | 458 | .10 | .09 |
| 86- 90 | 4 | 46 | .04 | .04 | 9 | 165 | 2.61 | 2.31 | 20 | 621 | .76 | .67 | 10 | 574 | .20 | .18 |
| 91- 95 | 39 | 463 | .06 | .06 | 39 | 733 | .26 | .25 | 30 | 978 | .51 | .48 | 9 | 652 | .42 | .39 |
| 96- 99 | 71 | 821 | .51 | .49 | 25 | 460 | .40 | .39 | 12 | 365 | .33 | .33 | 3 | 203 | 1.49 | 1.47 |
| 100-100 | 41 | 497 | .32 | .32 | 16 | 328 | .32 | .32 | 8 | 296 | .06 | .06 | 3 | 216 | .40 | .40 |
| CREDITS | 158 | 1,856 | .33 | .32 | 90 | 1,698 | .54 | .51 | 74 | 2,371 | .47 | .43 | 40 | 2,503 | .52 | .45 |
| 101-105 | 14 | 180 | .22 | .23 | 9 | 186 | .21 | .21 | 6 | 186 | 1.51 | 1.54 | 5 | 334 | .66 | .67 |
| 106-110 | 4 | 57 | .04 | .04 | 11 | 225 | 2.42 | 2.59 | 11 | 424 | 1.73 | 1.86 | 4 | 341 | .21 | .23 |
| 111-115 | 4 | 58 | .03 | .04 | 5 | 98 | .12 | .13 | 9 | 394 | .31 | .35 | 3 | 234 | .12 | .13 |
| 116-120 | 6 | 89 | .03 | .03 | 12 | 262 | 1.52 | 1.79 | 3 | 120 | 2.54 | 3.02 | 1 | 117 | | |
| 121-130 | 14 | 208 | .50 | .61 | 10 | 253 | .17 | .21 | 13 | 611 | .86 | 1.07 | 5 | 468 | .42 | .53 |
| 131-140 | 1 | 18 | | | 8 | 207 | .21 | .28 | 9 | 446 | .08 | .11 | 6 | 525 | .77 | 1.05 |
| 141- UP | 8 | 144 | | .01 | 12 | 364 | 1.10 | 1.76 | 10 | 619 | .94 | 1.61 | 9 | 906 | .08 | .11 |
| CHARGES | 51 | 754 | .20 | .24 | 67 | 1,594 | .93 | 1.15 | 61 | 2,800 | .92 | 1.17 | 33 | 2,925 | .34 | .43 |
| TOTALS | 209 | 2,610 | .29 | .30 | 157 | 3,292 | .73 | .78 | 135 | 5,172 | .72 | .77 | 73 | 5,427 | .42 | .44 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 4 | 418 | .02 | .01 | 2 | 325 | .06 | .04 | 6 | 743 | .04 | .02 | | | | |
| 61- 80 | 7 | 631 | .64 | .46 | 4 | 999 | .12 | .08 | 27 | 2,113 | .46 | .33 | | | | |
| 81- 85 | 3 | 360 | 1.40 | 1.16 | 1 | 254 | .68 | .57 | 16 | 1,150 | .63 | .52 | | | | |
| 86- 90 | 2 | 253 | .64 | .56 | 1 | 1,231 | | | 55 | 2,918 | .41 | .36 | | | | |
| 91- 95 | 4 | 622 | .51 | .47 | 1 | 588 | .04 | .04 | 172 | 4,242 | .32 | .30 | | | | |
| 96- 99 | 2 | 219 | 1.06 | 1.04 | 1 | 618 | .01 | .01 | 855 | 5,091 | .60 | .59 | | | | |
| 100-100 | 1 | 136 | 58.96 | 58.96 | 1 | 855 | .20 | .20 | 1,238 | 4,260 | 2.46 | 2.46 | | | | |
| CREDITS | 23 | 2,639 | 3.66 | 2.87 | 11 | 4,870 | .10 | .09 | 2,369 | 20,517 | .87 | .77 | | | | |
| 101-105 | | | | | | | | | 95 | 1,131 | .54 | .56 | | | | |
| 106-110 | 4 | 694 | .07 | .08 | | | | | 53 | 1,825 | .81 | .88 | | | | |
| 111-115 | 3 | 419 | .09 | .10 | 1 | 429 | .15 | .17 | 43 | 1,724 | .17 | .19 | | | | |
| 116-120 | | | | | | | | | 45 | 696 | 1.13 | 1.33 | | | | |
| 121-130 | | | | | | | | | 92 | 1,801 | .65 | .82 | | | | |
| 131-140 | 1 | 150 | .83 | 1.09 | 1 | 392 | | | 42 | 1,816 | .34 | .46 | | | | |
| 141- UP | 10 | 2,729 | .27 | .48 | 5 | 3,252 | .21 | .37 | 86 | 8,195 | .35 | .60 | | | | |
| CHARGES | 18 | 3,992 | .24 | .36 | 7 | 4,073 | .18 | .30 | 456 | 17,187 | .45 | .63 | | | | |
| TOTALS | 41 | 6,631 | 1.60 | 1.76 | 18 | 8,943 | .14 | .15 | 2,825 | 37,704 | .68 | .72 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 3 | 1 | | | 1 | 3 | | | | | | | 2 | 11 | 5.66 | 4.02 |
| 81- 85 | 1 | | | | 2 | 7 | | | | | | | 2 | 15 | | |
| 86- 90 | 5 | 3 | 45.23 | 39.84 | 1 | 3 | | | 4 | 21 | | | 2 | 15 | | |
| 91- 95 | 18 | 16 | | | 8 | 30 | .03 | .03 | 16 | 89 | .56 | .52 | 23 | 185 | .02 | .01 |
| 96- 99 | 251 | 311 | 1.10 | 1.08 | 211 | 758 | .27 | .27 | 122 | 725 | 3.20 | 3.12 | 50 | 425 | .96 | .93 |
| 100-100 | 1,024 | 905 | 2.04 | 2.04 | 173 | 606 | .27 | .27 | 73 | 448 | .39 | .39 | 38 | 326 | .22 | .22 |
| CREDITS | 1,302 | 1,236 | 1.87 | 1.86 | 396 | 1,407 | .26 | .26 | 215 | 1,283 | 1.98 | 1.94 | 117 | 978 | .56 | .54 |
| 101-105 | 19 | 21 | 3.29 | 3.37 | 11 | 40 | 4.67 | 4.76 | 10 | 62 | 1.28 | 1.31 | 7 | 62 | .67 | .69 |
| 106-110 | 15 | 18 | .23 | .24 | 4 | 15 | .06 | .06 | 2 | 13 | | | 7 | 64 | 2.06 | 2.21 |
| 111-115 | 4 | 8 | | | 8 | 36 | | | 3 | 21 | .34 | .38 | 4 | 36 | 5.09 | 5.74 |
| 116-120 | 10 | 18 | 1.25 | 1.47 | 3 | 14 | .22 | .27 | 2 | 15 | | | 5 | 53 | .05 | .06 |
| 121-130 | 14 | 16 | .05 | .06 | 13 | 64 | 1.98 | 2.47 | 17 | 126 | 1.24 | 1.54 | 13 | 141 | | |
| 131-140 | 11 | 20 | 2.71 | 3.68 | 3 | 14 | 32.39 | 44.05 | 2 | 16 | 1.12 | 1.50 | 1 | 13 | .01 | .01 |
| 141- UP | 17 | 34 | .04 | .06 | 9 | 47 | .03 | .04 | 5 | 46 | .31 | .47 | 7 | 94 | 1.26 | 1.89 |
| CHARGES | 90 | 135 | 1.13 | 1.39 | 51 | 230 | 3.41 | 4.17 | 41 | 298 | .92 | 1.11 | 44 | 463 | 1.03 | 1.25 |
| TOTALS | 1,392 | 1,372 | 1.80 | 1.82 | 447 | 1,637 | .71 | .71 | 256 | 1,582 | 1.78 | 1.81 | 161 | 1,441 | .71 | .73 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | 1 | 16 | .03 | .02 | | | | |
| 61- 80 | 2 | 19 | | | 1 | 14 | | | 1 | 29 | 2.59 | 1.71 | 10 | 558 | .13 | .10 |
| 81- 85 | 2 | 22 | | | | | | | 9 | 286 | .10 | .09 | 4 | 219 | .43 | .36 |
| 86- 90 | 3 | 33 | .02 | .02 | 20 | 358 | .07 | .06 | 21 | 680 | 1.29 | 1.13 | 8 | 485 | .23 | .20 |
| 91- 95 | 43 | 487 | .43 | .40 | 42 | 763 | .27 | .25 | 19 | 616 | 1.12 | 1.04 | 3 | 203 | .56 | .53 |
| 96- 99 | 61 | 714 | .16 | .15 | 22 | 416 | 1.39 | 1.36 | 7 | 226 | .29 | .28 | 5 | 370 | .01 | .01 |
| 100-100 | 34 | 424 | .37 | .37 | 31 | 558 | .30 | .30 | 14 | 469 | .32 | .32 | 6 | 420 | .10 | .10 |
| CREDITS | 145 | 1,699 | .28 | .27 | 116 | 2,110 | .46 | .44 | 72 | 2,323 | .81 | .74 | 36 | 2,254 | .19 | .17 |
| 101-105 | 11 | 139 | 1.36 | 1.39 | 13 | 276 | .72 | .75 | 7 | 247 | .04 | .04 | 6 | 375 | .33 | .34 |
| 106-110 | 4 | 51 | .13 | .14 | 1 | 17 | .13 | .14 | 7 | 280 | .52 | .56 | 8 | 549 | .01 | .02 |
| 111-115 | 4 | 56 | 3.00 | 3.39 | 5 | 112 | .49 | .56 | 10 | 395 | .63 | .71 | 4 | 304 | .01 | .01 |
| 116-120 | 7 | 98 | .01 | .01 | 8 | 182 | .04 | .04 | 6 | 269 | 1.08 | 1.28 | 2 | 185 | .02 | .02 |
| 121-130 | 10 | 159 | 1.92 | 2.38 | 4 | 97 | .01 | .01 | 8 | 341 | 1.95 | 2.43 | 4 | 364 | .02 | .02 |
| 131-140 | 4 | 69 | .30 | .41 | 3 | 78 | .03 | .04 | 6 | 260 | .39 | .53 | 5 | 509 | 1.01 | 1.35 |
| 141- UP | 5 | 87 | .05 | .08 | 11 | 353 | .08 | .13 | 11 | 644 | .49 | .77 | 7 | 687 | .12 | .20 |
| CHARGES | 45 | 660 | 1.05 | 1.25 | 45 | 1,116 | .26 | .33 | 55 | 2,436 | .73 | .91 | 36 | 2,972 | .25 | .31 |
| TOTALS | 190 | 2,358 | .50 | .51 | 161 | 3,225 | .39 | .41 | 127 | 4,759 | .77 | .81 | 72 | 5,226 | .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 | 164 | .07 | .04 | 5 | 802 | .26 | .13 | 8 | 982 | .23 | .11 | | | | |
| 61- 80 | 10 | 1,104 | .29 | .22 | 1 | 192 | .32 | .20 | 31 | 1,931 | .31 | .23 | | | | |
| 81- 85 | | | | | 3 | 1,429 | .34 | .29 | 23 | 1,978 | .31 | .26 | | | | |
| 86- 90 | 3 | 349 | .35 | .31 | 1 | 371 | .95 | .83 | 68 | 2,318 | .69 | .61 | | | | |
| 91- 95 | 3 | 477 | .19 | .18 | | | | | 175 | 2,866 | .48 | .44 | | | | |
| 96- 99 | 1 | 98 | | | | | | | 730 | 4,044 | 1.00 | .97 | | | | |
| 100-100 | 2 | 250 | 1.20 | 1.20 | 2 | 1,926 | .47 | .47 | 1,397 | 6,333 | .63 | .63 | | | | |
| CREDITS | 21 | 2,442 | .35 | .28 | 12 | 4,720 | .43 | .33 | 2,432 | 20,452 | .61 | .54 | | | | |
| 101-105 | 3 | 495 | .58 | .59 | 2 | 759 | .17 | .18 | 89 | 2,476 | .53 | .54 | | | | |
| 106-110 | | | | | | | | | 48 | 1,006 | .30 | .32 | | | | |
| 111-115 | 2 | 295 | .06 | .07 | 1 | 290 | .33 | .37 | 45 | 1,554 | .50 | .56 | | | | |
| 116-120 | | | | | | | | | 43 | 835 | .40 | .47 | | | | |
| 121-130 | 3 | 745 | .22 | .28 | | | | | 86 | 2,052 | .70 | .87 | | | | |
| 131-140 | 2 | 517 | .18 | .25 | | | | | 37 | 1,496 | .85 | 1.15 | | | | |
| 141- UP | 5 | 1,850 | .22 | .48 | 2 | 1,256 | .17 | .30 | 79 | 5,098 | .23 | .42 | | | | |
| CHARGES | 15 | 3,903 | .25 | .38 | 5 | 2,305 | .19 | .26 | 427 | 14,517 | .45 | .60 | | | | |
| TOTALS | 36 | 6,344 | .29 | .32 | 17 | 7,025 | .35 | .32 | 2,859 | 34,969 | .54 | .56 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006   INDUSTRY GRP = 3

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 3 | 2 | | | | | | | | | | | | | | |
| 61- 80 | 7 | 4 | | | 3 | 8 | | | 3 | 12 | .65 | .46 | 1 | 6 | | |
| 81- 85 | 3 | 4 | | | | | | | | | | | | | | |
| 86- 90 | 8 | 5 | | | 2 | 5 | | | | | | | 2 | 17 | | |
| 91- 95 | 27 | 30 | | | 9 | 29 | .02 | .02 | 15 | 91 | .95 | .89 | 25 | 210 | .24 | .23 |
| 96- 99 | 480 | 656 | .23 | .22 | 779 | 2,796 | .30 | .29 | 459 | 2,774 | .51 | .50 | 345 | 2,892 | .68 | .67 |
| 100-100 | 7,543 | 6,116 | .75 | .75 | 922 | 3,130 | .39 | .39 | 233 | 1,414 | .68 | .68 | 138 | 1,196 | .16 | .16 |
| CREDITS | 8,071 | 6,817 | .70 | .70 | 1,715 | 5,968 | .34 | .34 | 710 | 4,291 | .58 | .57 | 511 | 4,320 | .51 | .50 |
| 101-105 | 21 | 28 | .06 | .06 | 44 | 164 | .05 | .06 | 34 | 218 | .62 | .63 | 16 | 139 | 7.74 | 7.87 |
| 106-110 | 7 | 11 | | | 11 | 50 | .16 | .17 | 20 | 136 | .15 | .16 | 6 | 59 | .03 | .03 |
| 111-115 | 8 | 10 | | | 13 | 54 | .13 | .15 | 9 | 60 | .16 | .18 | 4 | 41 | | |
| 116-120 | 10 | 17 | | | 7 | 30 | .03 | .04 | 13 | 94 | 1.14 | 1.34 | 8 | 79 | .02 | .03 |
| 121-130 | 14 | 14 | 7.85 | 9.82 | 15 | 69 | | | 26 | 196 | .14 | .18 | 18 | 194 | .68 | .84 |
| 131-140 | 2 | 5 | | | 11 | 55 | .18 | .24 | 6 | 50 | .01 | .01 | 4 | 51 | .01 | .01 |
| 141- UP | 12 | 32 | .41 | .73 | 15 | 85 | .11 | .17 | 5 | 41 | .04 | .05 | 6 | 84 | .68 | 1.05 |
| CHARGES | 74 | 117 | 1.09 | 1.36 | 116 | 508 | .09 | .10 | 113 | 796 | .38 | .43 | 62 | 646 | 1.97 | 2.34 |
| TOTALS | 8,145 | 6,934 | .70 | .70 | 1,831 | 6,477 | .32 | .32 | 823 | 5,087 | .55 | .55 | 573 | 4,967 | .70 | .70 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | 2 | 90 | 3.63 | 1.91 |
| 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 | .92 | .81 | 53 | 1,782 | .49 | .43 | 42 | 2,629 | .14 | .12 |
| 91- 95 | 54 | 661 | .68 | .64 | 161 | 2,945 | .77 | .72 | 152 | 4,818 | .38 | .35 | 45 | 2,809 | .40 | .37 |
| 96- 99 | 353 | 4,105 | .25 | .24 | 185 | 3,340 | .33 | .32 | 78 | 2,606 | .59 | .57 | 26 | 1,655 | 1.12 | 1.10 |
| 100-100 | 110 | 1,339 | .68 | .68 | 101 | 1,930 | .26 | .26 | 74 | 2,513 | .34 | .34 | 46 | 3,160 | .47 | .47 |
| CREDITS | 526 | 6,206 | .38 | .37 | 464 | 8,492 | .48 | .46 | 371 | 12,157 | .43 | .40 | 211 | 13,297 | .59 | .54 |
| 101-105 | 55 | 686 | .47 | .48 | 32 | 625 | 1.08 | 1.10 | 31 | 1,110 | 1.00 | 1.02 | 18 | 1,463 | .42 | .44 |
| 106-110 | 22 | 298 | 2.43 | 2.62 | 22 | 478 | .30 | .33 | 21 | 751 | .34 | .37 | 16 | 1,149 | .13 | .14 |
| 111-115 | 9 | 128 | .03 | .03 | 18 | 390 | .32 | .36 | 19 | 801 | 1.25 | 1.41 | 22 | 1,711 | .24 | .27 |
| 116-120 | 9 | 134 | 1.01 | 1.20 | 20 | 445 | .97 | 1.14 | 29 | 1,167 | .19 | .22 | 20 | 1,668 | 1.58 | 1.87 |
| 121-130 | 28 | 415 | .17 | .21 | 27 | 657 | .46 | .57 | 29 | 1,221 | .19 | .24 | 24 | 2,211 | .38 | .48 |
| 131-140 | 7 | 117 | .32 | .43 | 6 | 143 | 1.43 | 1.95 | 12 | 562 | 2.47 | 3.34 | 19 | 1,670 | .41 | .55 |
| 141- UP | 13 | 271 | 1.53 | 2.59 | 22 | 708 | .91 | 1.54 | 30 | 1,782 | .42 | .71 | 30 | 3,808 | .85 | 1.39 |
| CHARGES | 143 | 2,050 | .83 | .97 | 147 | 3,446 | .73 | .89 | 171 | 7,394 | .67 | .84 | 149 | 13,680 | .63 | .80 |
| TOTALS | 669 | 8,256 | .49 | .50 | 611 | 11,937 | .55 | .56 | 542 | 19,552 | .52 | .54 | 360 | 26,977 | .61 | .65 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 5 | 657 | .07 | .04 | 7 | 2,311 | .24 | .11 | 17 | 3,061 | .30 | .14 | | | | |
| 61- 80 | 34 | 4,127 | .43 | .32 | 11 | 9,524 | .32 | .24 | 80 | 14,642 | .35 | .26 | | | | |
| 81- 85 | 20 | 2,643 | .87 | .72 | 3 | 2,563 | .14 | .12 | 76 | 7,739 | .67 | .56 | | | | |
| 86- 90 | 16 | 2,043 | .53 | .47 | 4 | 2,907 | .28 | .24 | 146 | 9,667 | .34 | .30 | | | | |
| 91- 95 | 20 | 2,775 | .43 | .40 | 4 | 4,698 | .74 | .69 | 512 | 19,064 | .55 | .51 | | | | |
| 96- 99 | 8 | 1,032 | .45 | .44 | 2 | 521 | | | 2,715 | 22,376 | .46 | .45 | | | | |
| 100-100 | 17 | 2,552 | .95 | .95 | 12 | 5,817 | .96 | .96 | 9,196 | 29,168 | .64 | .64 | | | | |
| CREDITS | 120 | 15,828 | .58 | .49 | 43 | 28,340 | .49 | .39 | 12,742 | 105,716 | .51 | .45 | | | | |
| 101-105 | 12 | 2,005 | .56 | .58 | 3 | 1,787 | .12 | .13 | 266 | 8,227 | .64 | .66 | | | | |
| 106-110 | 10 | 1,632 | .22 | .23 | 5 | 4,782 | .28 | .30 | 140 | 9,346 | .32 | .34 | | | | |
| 111-115 | 6 | 1,047 | .17 | .19 | 5 | 2,411 | 1.09 | 1.22 | 113 | 6,653 | .66 | .74 | | | | |
| 116-120 | 7 | 1,190 | .16 | .19 | 4 | 3,605 | .23 | .28 | 127 | 8,429 | .54 | .64 | | | | |
| 121-130 | 12 | 2,171 | .57 | .71 | 12 | 7,261 | .50 | .63 | 205 | 14,410 | .46 | .57 | | | | |
| 131-140 | 13 | 2,551 | .39 | .52 | 9 | 5,262 | .35 | .47 | 89 | 10,465 | .49 | .67 | | | | |
| 141- UP | 29 | 7,788 | .25 | .42 | 32 | 37,585 | .26 | .46 | 194 | 52,184 | .32 | .56 | | | | |
| CHARGES | 89 | 18,383 | .33 | .44 | 70 | 62,693 | .32 | .48 | 1,134 | 109,714 | .42 | .58 | | | | |
| TOTALS | 209 | 34,211 | .45 | .47 | 113 | 91,033 | .37 | .44 | 13,876 | 215,431 | .46 | .50 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 INDUSTRY GRP = 3

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | 1 | | | 1 | 2 | | | | | | | | | | |
| 61- 80 | 1 | 1 | | | | | | | | | | | 1 | 5 | | |
| 81- 85 | 6 | 4 | | | 3 | 9 | | | | | | | | | | |
| 86- 90 | 7 | 9 | | | 3 | 10 | | | 3 | 15 | | | 4 | 33 | .95 | .85 |
| 91- 95 | 21 | 18 | | | 5 | 16 | | | 8 | 49 | | | 17 | 139 | | |
| 96- 99 | 651 | 908 | .51 | .50 | 871 | 3,105 | .35 | .35 | 514 | 3,097 | .88 | .86 | 332 | 2,801 | .53 | .52 |
| 100-100 | 7,767 | 6,084 | .56 | .56 | 816 | 2,791 | .22 | .22 | 230 | 1,396 | .38 | .38 | 108 | 925 | .26 | .26 |
| CREDITS | 8,454 | 7,025 | .55 | .55 | 1,699 | 5,932 | .29 | .28 | 755 | 4,557 | .72 | .70 | 462 | 3,902 | .45 | .44 |
| 101-105 | 35 | 47 | .02 | .02 | 61 | 235 | 1.15 | 1.17 | 40 | 251 | .50 | .51 | 34 | 298 | 2.93 | 3.00 |
| 106-110 | 10 | 14 | .08 | .09 | 17 | 71 | .02 | .02 | 10 | 66 | 1.12 | 1.20 | 7 | 67 | | |
| 111-115 | 8 | 15 | | | 12 | 50 | 18.19 | 20.47 | 10 | 68 | | | 8 | 77 | .08 | .09 |
| 116-120 | 6 | 8 | .45 | .53 | 8 | 36 | .03 | .03 | 10 | 73 | .08 | .09 | 11 | 115 | 2.88 | 3.41 |
| 121-130 | 25 | 38 | .32 | .40 | 17 | 81 | .02 | .02 | 19 | 150 | .21 | .26 | 17 | 184 | 2.51 | 3.11 |
| 131-140 | 6 | 14 | | | 10 | 54 | 1.08 | 1.46 | 9 | 73 | .85 | 1.15 | 8 | 97 | .22 | .29 |
| 141- UP | 26 | 61 | .06 | .10 | 20 | 118 | .47 | .74 | 8 | 73 | .31 | .50 | 8 | 109 | .01 | .02 |
| CHARGES | 116 | 198 | .11 | .14 | 145 | 644 | 2.03 | 2.37 | 106 | 754 | .43 | .49 | 93 | 946 | 1.79 | 2.11 |
| TOTALS | 8,570 | 7,222 | .53 | .54 | 1,844 | 6,576 | .46 | .46 | 861 | 5,312 | .67 | .68 | 555 | 4,849 | .71 | .72 |

| | $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 | | | | | | | | | 3 | 76 | 4.98 | 3.58 | 6 | 359 | .04 | .03 |
| 81- 85 | | | | | 2 | 36 | .53 | .44 | 11 | 375 | .32 | .27 | 28 | 1,739 | .29 | .24 |
| 86- 90 | 1 | 10 | | | 6 | 117 | .02 | .02 | 45 | 1,546 | .34 | .31 | 41 | 2,516 | .77 | .68 |
| 91- 95 | 42 | 518 | .39 | .36 | 139 | 2,579 | .25 | .24 | 144 | 4,472 | .16 | .15 | 46 | 2,824 | .34 | .32 |
| 96- 99 | 346 | 4,040 | .48 | .47 | 223 | 4,039 | .37 | .36 | 93 | 3,109 | .36 | .35 | 40 | 2,661 | .70 | .68 |
| 100-100 | 141 | 1,693 | .41 | .41 | 81 | 1,483 | 1.18 | 1.18 | 54 | 1,900 | .47 | .47 | 36 | 2,389 | .70 | .70 |
| CREDITS | 530 | 6,262 | .45 | .44 | 451 | 8,253 | .48 | .46 | 350 | 11,479 | .33 | .31 | 197 | 12,489 | .56 | .51 |
| 101-105 | 49 | 627 | .65 | .66 | 39 | 767 | 1.63 | 1.67 | 41 | 1,440 | .31 | .31 | 15 | 1,075 | .33 | .34 |
| 106-110 | 21 | 286 | .47 | .50 | 18 | 367 | 2.46 | 2.66 | 20 | 810 | .37 | .40 | 26 | 2,112 | .63 | .68 |
| 111-115 | 16 | 212 | .02 | .03 | 15 | 328 | .09 | .10 | 18 | 798 | .31 | .35 | 23 | 1,940 | .77 | .86 |
| 116-120 | 12 | 175 | | | 24 | 576 | .60 | .71 | 26 | 1,067 | .27 | .32 | 11 | 952 | .16 | .19 |
| 121-130 | 20 | 285 | .14 | .17 | 40 | 948 | 1.65 | 2.05 | 33 | 1,368 | .43 | .53 | 20 | 1,786 | .23 | .29 |
| 131-140 | 8 | 137 | 3.57 | 4.82 | 6 | 161 | 1.15 | 1.54 | 18 | 847 | .64 | .87 | 26 | 2,559 | .49 | .66 |
| 141- UP | 11 | 200 | .83 | 1.27 | 14 | 446 | .83 | 1.34 | 29 | 1,674 | .31 | .51 | 36 | 4,633 | .67 | 1.17 |
| CHARGES | 137 | 1,922 | .64 | .74 | 156 | 3,593 | 1.30 | 1.54 | 185 | 8,004 | .37 | .45 | 157 | 15,057 | .54 | .70 |
| TOTALS | 667 | 8,184 | .50 | .50 | 607 | 11,847 | .72 | .74 | 535 | 19,483 | .34 | .36 | 354 | 27,545 | .55 | .60 |

| | $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 | 260 | .20 | .12 | 5 | 2,772 | .35 | .17 | 9 | 3,036 | .34 | .16 | | | | |
| 61- 80 | 22 | 2,750 | .56 | .41 | 10 | 7,787 | .33 | .23 | 43 | 10,979 | .41 | .29 | | | | |
| 81- 85 | 15 | 1,920 | .46 | .38 | 8 | 5,865 | .55 | .46 | 73 | 9,947 | .48 | .40 | | | | |
| 86- 90 | 19 | 2,459 | 1.24 | 1.08 | 4 | 4,146 | .44 | .39 | 133 | 10,861 | .68 | .60 | | | | |
| 91- 95 | 22 | 3,078 | .55 | .51 | 4 | 3,488 | .31 | .29 | 448 | 17,181 | .31 | .29 | | | | |
| 96- 99 | 14 | 1,995 | .50 | .48 | 8 | 2,899 | .74 | .71 | 3,092 | 28,655 | .54 | .52 | | | | |
| 100-100 | 19 | 2,992 | .97 | .97 | 10 | 5,160 | .53 | .53 | 9,262 | 26,813 | .57 | .57 | | | | |
| CREDITS | 113 | 15,455 | .72 | .63 | 49 | 32,117 | .45 | .36 | 13,060 | 107,471 | .50 | .44 | | | | |
| 101-105 | 16 | 2,636 | .40 | .41 | 2 | 3,678 | .07 | .07 | 332 | 11,055 | .46 | .47 | | | | |
| 106-110 | 11 | 2,006 | .82 | .88 | 8 | 4,673 | .30 | .32 | 148 | 10,472 | .55 | .59 | | | | |
| 111-115 | 14 | 2,373 | .22 | .24 | 5 | 2,767 | .28 | .32 | 129 | 8,629 | .46 | .52 | | | | |
| 116-120 | 4 | 862 | .22 | .26 | 1 | 383 | .06 | .07 | 113 | 4,249 | .32 | .37 | | | | |
| 121-130 | 16 | 3,183 | .34 | .43 | 3 | 1,248 | .03 | .03 | 210 | 9,270 | .45 | .57 | | | | |
| 131-140 | 11 | 2,277 | .22 | .31 | 8 | 5,023 | .45 | .60 | 110 | 11,240 | .48 | .64 | | | | |
| 141- UP | 27 | 7,625 | .51 | .87 | 39 | 45,612 | .39 | .69 | 218 | 60,551 | .42 | .75 | | | | |
| CHARGES | 99 | 20,962 | .42 | .56 | 66 | 63,384 | .35 | .55 | 1,260 | 115,465 | .45 | .63 | | | | |
| TOTALS | 212 | 36,418 | .55 | .59 | 115 | 95,501 | .39 | .45 | 14,320 | 222,937 | .47 | .52 | | | | |

DATE 06/07/13 COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 4 | 2 | | | | | | | | | | | | | | |
| 81- 85 | 4 | 3 | | | | | | | 1 | 6 | | | | | | |
| 86- 90 | 6 | 5 | | | 1 | 4 | 41.91 | 37.00 | 4 | 22 | | | 1 | 7 | | |
| 91- 95 | 22 | 21 | | | 9 | 34 | | | 12 | 71 | | | 7 | 59 | .02 | .02 |
| 96- 99 | 818 | 1,137 | .76 | .75 | 938 | 3,318 | .52 | .51 | 455 | 2,711 | .30 | .29 | 309 | 2,615 | .39 | .38 |
| 100-100 | 8,398 | 5,692 | 1.12 | 1.12 | 624 | 2,142 | .42 | .42 | 164 | 993 | .71 | .71 | 92 | 798 | .34 | .34 |
| CREDITS | 9,252 | 6,859 | 1.05 | 1.05 | 1,572 | 5,497 | .50 | .49 | 636 | 3,803 | .40 | .39 | 409 | 3,480 | .37 | .36 |
| 101-105 | 43 | 58 | .34 | .35 | 69 | 257 | .70 | .72 | 63 | 398 | 1.08 | 1.11 | 31 | 278 | .14 | .15 |
| 106-110 | 23 | 31 | .17 | .18 | 33 | 133 | .31 | .34 | 25 | 173 | .85 | .92 | 17 | 162 | .21 | .22 |
| 111-115 | 11 | 15 | .03 | .03 | 8 | 30 | 26.65 | 29.90 | 13 | 91 | .83 | .94 | 11 | 110 | .67 | .75 |
| 116-120 | 9 | 12 | | | 8 | 32 | .22 | .25 | 13 | 94 | .12 | .15 | 6 | 58 | .54 | .64 |
| 121-130 | 21 | 37 | | | 17 | 82 | .11 | .14 | 30 | 233 | 1.94 | 2.41 | 23 | 249 | .03 | .03 |
| 131-140 | 10 | 16 | 15.94 | 21.26 | 14 | 70 | .05 | .07 | 9 | 72 | .52 | .69 | 4 | 45 | 1.80 | 2.43 |
| 141- UP | 27 | 54 | | | 26 | 152 | .21 | .33 | 13 | 121 | 2.26 | 3.65 | 6 | 93 | 1.12 | 1.84 |
| CHARGES | 144 | 223 | 1.24 | 1.51 | 175 | 756 | 1.41 | 1.66 | 166 | 1,181 | 1.21 | 1.39 | 98 | 996 | .37 | .43 |
| TOTALS | 9,396 | 7,082 | 1.06 | 1.06 | 1,747 | 6,253 | .61 | .61 | 802 | 4,983 | .59 | .60 | 507 | 4,476 | .37 | .38 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 1 | 10 | | | 1 | 16 | | | 1 | 32 | .01 | |
| 61- 80 | 1 | 11 | | | | | | | 3 | 80 | | | 4 | 218 | 3.62 | 2.65 |
| 81- 85 | 2 | 21 | .01 | .01 | 1 | 16 | .53 | .44 | 8 | 260 | .43 | .37 | 17 | 1,038 | .68 | .57 |
| 86- 90 | 2 | 21 | 2.26 | 2.03 | 14 | 226 | .32 | .28 | 28 | 943 | .05 | .04 | 28 | 1,741 | .57 | .50 |
| 91- 95 | 30 | 368 | .09 | .08 | 84 | 1,547 | .40 | .38 | 109 | 3,439 | .39 | .36 | 35 | 2,320 | .53 | .49 |
| 96- 99 | 248 | 2,909 | .23 | .22 | 179 | 3,276 | .55 | .54 | 67 | 2,231 | .49 | .47 | 22 | 1,472 | .29 | .29 |
| 100-100 | 79 | 963 | 1.40 | 1.40 | 66 | 1,260 | .51 | .51 | 48 | 1,630 | .43 | .43 | 19 | 1,222 | .87 | .87 |
| CREDITS | 362 | 4,292 | .49 | .47 | 345 | 6,335 | .50 | .48 | 264 | 8,600 | .38 | .36 | 126 | 8,042 | .65 | .59 |
| 101-105 | 46 | 589 | .30 | .30 | 48 | 922 | 1.31 | 1.34 | 24 | 841 | .41 | .42 | 15 | 982 | .14 | .15 |
| 106-110 | 18 | 244 | .67 | .72 | 19 | 412 | .08 | .09 | 20 | 759 | .73 | .78 | 17 | 1,338 | .48 | .52 |
| 111-115 | 15 | 195 | 1.13 | 1.28 | 12 | 270 | .05 | .06 | 10 | 420 | .67 | .76 | 25 | 2,041 | .13 | .15 |
| 116-120 | 15 | 221 | 2.59 | 3.06 | 21 | 486 | .15 | .18 | 25 | 1,007 | 1.02 | 1.20 | 18 | 1,391 | .45 | .53 |
| 121-130 | 40 | 608 | .51 | .63 | 39 | 942 | .57 | .70 | 26 | 1,161 | .36 | .45 | 26 | 2,194 | .31 | .39 |
| 131-140 | 4 | 73 | .65 | .88 | 7 | 193 | 1.72 | 2.34 | 11 | 574 | 1.38 | 1.86 | 19 | 1,769 | .66 | .89 |
| 141- UP | 15 | 291 | .40 | .62 | 15 | 451 | .49 | .79 | 35 | 2,143 | .44 | .71 | 37 | 4,245 | 1.04 | 1.74 |
| CHARGES | 153 | 2,221 | .72 | .85 | 161 | 3,676 | .66 | .78 | 151 | 6,906 | .63 | .80 | 157 | 13,961 | .57 | .74 |
| TOTALS | 515 | 6,513 | .57 | .59 | 506 | 10,010 | .56 | .58 | 415 | 15,505 | .49 | .53 | 283 | 22,003 | .60 | .67 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 4 | 924 | .13 | .06 | 7 | 981 | .12 | .06 | | | | |
| 61- 80 | 10 | 1,232 | .45 | .35 | 8 | 6,286 | .10 | .08 | 30 | 7,830 | .25 | .19 | | | | |
| 81- 85 | 13 | 1,615 | 1.22 | 1.01 | 1 | 471 | .07 | .06 | 47 | 3,430 | .83 | .69 | | | | |
| 86- 90 | 8 | 1,147 | .29 | .25 | 3 | 2,901 | .52 | .47 | 95 | 7,015 | .45 | .40 | | | | |
| 91- 95 | 9 | 1,185 | .60 | .55 | 1 | 1,487 | .42 | .38 | 318 | 10,531 | .43 | .40 | | | | |
| 96- 99 | 9 | 1,032 | .94 | .92 | 4 | 1,665 | .44 | .43 | 3,049 | 22,368 | .45 | .44 | | | | |
| 100-100 | 11 | 2,087 | .62 | .62 | 6 | 3,026 | .44 | .44 | 9,507 | 19,812 | .74 | .74 | | | | |
| CREDITS | 60 | 8,299 | .70 | .63 | 27 | 16,759 | .30 | .24 | 13,053 | 71,966 | .52 | .47 | | | | |
| 101-105 | 10 | 1,617 | .30 | .31 | 1 | 402 | .04 | .04 | 350 | 6,345 | .48 | .49 | | | | |
| 106-110 | 9 | 1,532 | .16 | .17 | 3 | 1,113 | .51 | .54 | 184 | 5,897 | .41 | .44 | | | | |
| 111-115 | 15 | 2,727 | .35 | .40 | 7 | 9,647 | .32 | .36 | 127 | 15,545 | .37 | .42 | | | | |
| 116-120 | 6 | 994 | .22 | .26 | 1 | 314 | .22 | .25 | 122 | 4,609 | .57 | .67 | | | | |
| 121-130 | 11 | 2,041 | .49 | .62 | 6 | 4,047 | .19 | .23 | 239 | 11,594 | .36 | .45 | | | | |
| 131-140 | 9 | 1,940 | .49 | .66 | 1 | 629 | .24 | .32 | 88 | 5,381 | .71 | .96 | | | | |
| 141- UP | 45 | 13,398 | .48 | .87 | 40 | 44,447 | .36 | .66 | 259 | 65,394 | .43 | .79 | | | | |
| CHARGES | 105 | 24,248 | .42 | .62 | 59 | 60,598 | .34 | .54 | 1,369 | 114,765 | .44 | .64 | | | | |
| TOTALS | 165 | 32,548 | .49 | .62 | 86 | 77,358 | .33 | .44 | 14,422 | 186,732 | .47 | .56 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 2 | 1 | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | 1 | 5 | | | 1 | 7 | | |
| 81- 85 | 3 | 1 | | | 1 | 4 | | | | | | | | | | |
| 86- 90 | 8 | 6 | | | 2 | 6 | | | 4 | 22 | .35 | .31 | 3 | 24 | 2.26 | 2.03 |
| 91- 95 | 15 | 14 | | | 16 | 57 | | | 7 | 40 | .05 | .05 | 19 | 159 | .05 | .04 |
| 96- 99 | 834 | 1,149 | .30 | .29 | 836 | 2,926 | .38 | .37 | 410 | 2,456 | .40 | .39 | 217 | 1,818 | .71 | .69 |
| 100-100 | 9,081 | 5,488 | .76 | .76 | 474 | 1,623 | .79 | .79 | 142 | 851 | .61 | .61 | 66 | 573 | 1.12 | 1.12 |
| CREDITS | 9,943 | 6,658 | .67 | .67 | 1,329 | 4,617 | .52 | .51 | 564 | 3,375 | .45 | .44 | 306 | 2,581 | .77 | .75 |
| 101-105 | 66 | 94 | .31 | .32 | 75 | 291 | 1.66 | 1.69 | 39 | 239 | 3.43 | 3.50 | 27 | 231 | .44 | .45 |
| 106-110 | 21 | 35 | .29 | .31 | 27 | 111 | .45 | .49 | 28 | 179 | .90 | .97 | 11 | 100 | .04 | .04 |
| 111-115 | 20 | 27 | | | 15 | 62 | .22 | .24 | 19 | 133 | .09 | .10 | 10 | 100 | 1.92 | 2.17 |
| 116-120 | 12 | 11 | 8.14 | 9.56 | 8 | 35 | .27 | .32 | 7 | 50 | .84 | 1.00 | 13 | 137 | .53 | .63 |
| 121-130 | 22 | 35 | .01 | .01 | 31 | 154 | 1.18 | 1.47 | 43 | 330 | .37 | .45 | 30 | 318 | 2.44 | 3.02 |
| 131-140 | 16 | 25 | .16 | .21 | 23 | 127 | 6.40 | 8.63 | 9 | 74 | .52 | .70 | 4 | 47 | .91 | 1.22 |
| 141- UP | 33 | 68 | 1.93 | 3.06 | 30 | 158 | 1.52 | 2.30 | 6 | 55 | .15 | .24 | 11 | 192 | .04 | .08 |
| CHARGES | 190 | 296 | .90 | 1.08 | 209 | 938 | 1.91 | 2.25 | 151 | 1,060 | 1.13 | 1.31 | 106 | 1,125 | 1.06 | 1.31 |
| TOTALS | 10,133 | 6,954 | .68 | .69 | 1,538 | 5,554 | .75 | .76 | 715 | 4,435 | .61 | .62 | 412 | 3,707 | .86 | .90 |

| | $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 | 8 | | | | | | | | | | |
| 61- 80 | | | | | 2 | 27 | | | 1 | 34 | | | 7 | 358 | .49 | .37 |
| 81- 85 | | | | | 3 | 52 | .01 | .01 | 11 | 351 | .10 | .08 | 11 | 590 | .41 | .34 |
| 86- 90 | 5 | 54 | .11 | .09 | 7 | 123 | .01 | .01 | 41 | 1,339 | .32 | .28 | 18 | 1,028 | 1.09 | .96 |
| 91- 95 | 50 | 577 | .29 | .27 | 107 | 1,936 | .35 | .33 | 57 | 1,773 | .59 | .55 | 22 | 1,387 | .46 | .43 |
| 96- 99 | 175 | 2,072 | .44 | .42 | 88 | 1,595 | .61 | .59 | 52 | 1,667 | .71 | .69 | 13 | 869 | .57 | .55 |
| 100-100 | 58 | 685 | .66 | .66 | 49 | 948 | .39 | .39 | 34 | 1,175 | .26 | .26 | 8 | 529 | .58 | .58 |
| CREDITS | 288 | 3,387 | .45 | .44 | 257 | 4,689 | .43 | .41 | 196 | 6,339 | .47 | .44 | 79 | 4,761 | .62 | .57 |
| 101-105 | 51 | 639 | .85 | .87 | 26 | 489 | .86 | .88 | 18 | 616 | .43 | .44 | 17 | 1,180 | .29 | .30 |
| 106-110 | 21 | 272 | .17 | .19 | 17 | 342 | .32 | .34 | 15 | 569 | .57 | .61 | 13 | 952 | .91 | .97 |
| 111-115 | 4 | 53 | .40 | .45 | 12 | 248 | .32 | .36 | 17 | 712 | .58 | .65 | 17 | 1,224 | .68 | .77 |
| 116-120 | 19 | 275 | .15 | .18 | 23 | 540 | .68 | .80 | 28 | 1,072 | .80 | .94 | 7 | 522 | .35 | .42 |
| 121-130 | 36 | 553 | .50 | .62 | 24 | 572 | 1.29 | 1.60 | 20 | 885 | .69 | .86 | 15 | 1,181 | .17 | .21 |
| 131-140 | 6 | 95 | 1.99 | 2.69 | 8 | 190 | .13 | .18 | 18 | 914 | .32 | .43 | 16 | 1,553 | 1.25 | 1.66 |
| 141- UP | 13 | 260 | .03 | .04 | 22 | 707 | 1.46 | 2.39 | 48 | 3,035 | .85 | 1.45 | 41 | 5,243 | .91 | 1.61 |
| CHARGES | 150 | 2,147 | .53 | .61 | 132 | 3,088 | .90 | 1.10 | 164 | 7,804 | .68 | .91 | 126 | 11,855 | .77 | 1.06 |
| TOTALS | 438 | 5,534 | .48 | .50 | 389 | 7,777 | .62 | .65 | 360 | 14,143 | .59 | .66 | 205 | 16,616 | .73 | .87 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | 66 | .14 | .06 | 3 | 1,165 | .80 | .40 | 7 | 1,240 | .76 | .37 | | | | |
| 61- 80 | 11 | 1,218 | .33 | .24 | 4 | 3,689 | .28 | .20 | 27 | 5,338 | .30 | .22 | | | | |
| 81- 85 | 6 | 745 | .52 | .43 | 1 | 1,246 | .21 | .17 | 36 | 2,989 | .31 | .26 | | | | |
| 86- 90 | 7 | 799 | .15 | .13 | 3 | 3,232 | .26 | .23 | 98 | 6,634 | .39 | .34 | | | | |
| 91- 95 | 8 | 1,111 | .51 | .48 | 1 | 311 | | | 302 | 7,366 | .42 | .39 | | | | |
| 96- 99 | 8 | 1,019 | .47 | .46 | | | | | 2,633 | 15,571 | .50 | .49 | | | | |
| 100-100 | 10 | 1,471 | .41 | .41 | 3 | 1,373 | .72 | .72 | 9,925 | 14,715 | .65 | .65 | | | | |
| CREDITS | 51 | 6,429 | .40 | .35 | 15 | 11,015 | .37 | .28 | 13,028 | 53,852 | .49 | .44 | | | | |
| 101-105 | 7 | 1,230 | .21 | .21 | | | | | 326 | 5,010 | .65 | .67 | | | | |
| 106-110 | 6 | 882 | .40 | .43 | 1 | 973 | .83 | .90 | 160 | 4,416 | .62 | .66 | | | | |
| 111-115 | 8 | 1,275 | .94 | 1.06 | | | | | 122 | 3,834 | .72 | .81 | | | | |
| 116-120 | 4 | 807 | .47 | .56 | 2 | 2,714 | 1.23 | 1.47 | 123 | 6,164 | .87 | 1.04 | | | | |
| 121-130 | 6 | 1,186 | .23 | .29 | 5 | 4,843 | .52 | .64 | 232 | 10,057 | .57 | .70 | | | | |
| 131-140 | 13 | 2,631 | .61 | .82 | 3 | 2,393 | .09 | .12 | 116 | 8,049 | .64 | .87 | | | | |
| 141- UP | 35 | 11,195 | .65 | 1.26 | 31 | 31,503 | .40 | .81 | 270 | 52,416 | .55 | 1.06 | | | | |
| CHARGES | 79 | 19,206 | .59 | .91 | 42 | 42,427 | .46 | .80 | 1,349 | 89,944 | .60 | .92 | | | | |
| TOTALS | 130 | 25,634 | .54 | .70 | 57 | 53,442 | .44 | .61 | 14,377 | 143,796 | .56 | .68 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

| EXP-MOD | UP TO - 2,499 RISKS | STD PREM | ACT LR | MAN LR | $2,500 - 4,999 RISKS | STD PREM | ACT LR | MAN LR | $5,000 - 7,499 RISKS | STD PREM | ACT LR | MAN LR | $7,500 - 9,999 RISKS | STD PREM | ACT LR | MAN LR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0- 60 | 1 | | | | | | | | | | | | | | | |
| 61- 80 | 5 | 1 | | | | | | | | | | | | | | |
| 81- 85 | 1 | | | | 1 | 4 | | | | | | | | | | |
| 86- 90 | 8 | 5 | | | 2 | 7 | | | 3 | 19 | .22 | .20 | 1 | 8 | | |
| 91- 95 | 23 | 23 | 3.93 | 3.68 | 8 | 31 | | | 17 | 106 | .01 | .01 | 32 | 269 | 1.63 | 1.54 |
| 96- 99 | 541 | 736 | .86 | .84 | 769 | 2,753 | .63 | .61 | 394 | 2,339 | .42 | .41 | 168 | 1,385 | .61 | .59 |
| 100-100 | 9,850 | 5,946 | .51 | .51 | 563 | 1,876 | .32 | .32 | 120 | 733 | 2.69 | 2.69 | 61 | 531 | 1.13 | 1.13 |
| CREDITS | 10,429 | 6,712 | .56 | .56 | 1,343 | 4,671 | .50 | .49 | 534 | 3,198 | .93 | .91 | 262 | 2,193 | .86 | .84 |
| 101-105 | 53 | 73 | .06 | .06 | 76 | 284 | .16 | .16 | 35 | 221 | .33 | .34 | 35 | 311 | .39 | .39 |
| 106-110 | 16 | 24 | .01 | .01 | 25 | 105 | .06 | .06 | 16 | 109 | .60 | .64 | 10 | 90 | .12 | .13 |
| 111-115 | 15 | 20 | 1.65 | 1.87 | 13 | 58 | .05 | .06 | 8 | 55 | 1.44 | 1.64 | 8 | 77 | .04 | .05 |
| 116-120 | 11 | 18 | .06 | .08 | 18 | 80 | .03 | .04 | 11 | 83 | .19 | .22 | 13 | 135 | .10 | .11 |
| 121-130 | 22 | 38 | .04 | .05 | 36 | 163 | .41 | .50 | 41 | 306 | 2.60 | 3.22 | 28 | 309 | .56 | .69 |
| 131-140 | 4 | 3 | | | 13 | 61 | .07 | .10 | 5 | 42 | .44 | .59 | 7 | 76 | .06 | .08 |
| 141- UP | 23 | 44 | .03 | .05 | 18 | 96 | .30 | .46 | 11 | 106 | 1.02 | 1.56 | 3 | 35 | .20 | .29 |
| CHARGES | 144 | 219 | .19 | .22 | 199 | 846 | .19 | .21 | 127 | 923 | 1.25 | 1.47 | 104 | 1,033 | .32 | .37 |
| TOTALS | 10,573 | 6,931 | .55 | .55 | 1,542 | 5,517 | .45 | .45 | 661 | 4,121 | 1.00 | 1.02 | 366 | 3,226 | .69 | .70 |

| EXP-MOD | $10,000 - 14,999 RISKS | STD PREM | ACT LR | MAN LR | $15,000 - 24,999 RISKS | STD PREM | ACT LR | MAN LR | $25,000 - 49,999 RISKS | STD PREM | ACT LR | MAN LR | $50,000 - 99,999 RISKS | STD PREM | ACT LR | MAN LR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0- 60 | | | | | 1 | 7 | | | | | | | | | | |
| 61- 80 | | | | | 1 | 14 | | | 3 | 85 | .16 | .13 | 11 | 648 | .82 | .61 |
| 81- 85 | 1 | 10 | | | | | | | 17 | 566 | .53 | .45 | 13 | 715 | .20 | .16 |
| 86- 90 | 4 | 47 | | | 9 | 179 | .11 | .09 | 41 | 1,265 | .38 | .33 | 20 | 1,207 | .37 | .32 |
| 91- 95 | 84 | 974 | .21 | .19 | 104 | 1,867 | .59 | .55 | 54 | 1,629 | .58 | .54 | 13 | 747 | .10 | .09 |
| 96- 99 | 131 | 1,542 | .20 | .20 | 75 | 1,406 | .49 | .47 | 37 | 1,233 | .47 | .46 | 14 | 990 | .42 | .41 |
| 100-100 | 73 | 892 | .36 | .36 | 52 | 996 | .38 | .38 | 23 | 786 | .50 | .50 | 11 | 751 | .82 | .82 |
| CREDITS | 293 | 3,465 | .24 | .23 | 242 | 4,470 | .49 | .47 | 175 | 5,563 | .49 | .45 | 82 | 5,058 | .44 | .39 |
| 101-105 | 33 | 415 | .34 | .35 | 28 | 574 | .97 | .99 | 22 | 785 | .80 | .83 | 11 | 806 | .67 | .69 |
| 106-110 | 8 | 109 | .10 | .11 | 17 | 357 | 2.41 | 2.61 | 19 | 750 | .21 | .23 | 10 | 738 | .59 | .64 |
| 111-115 | 8 | 118 | 1.21 | 1.37 | 10 | 227 | .16 | .19 | 21 | 903 | .74 | .84 | 10 | 771 | .07 | .08 |
| 116-120 | 13 | 181 | .68 | .81 | 26 | 616 | .66 | .78 | 17 | 690 | 2.73 | 3.24 | 12 | 910 | .18 | .22 |
| 121-130 | 37 | 554 | .84 | 1.04 | 25 | 613 | .06 | .07 | 20 | 868 | 1.05 | 1.31 | 11 | 954 | .29 | .37 |
| 131-140 | 6 | 95 | .03 | .04 | 7 | 204 | .60 | .81 | 20 | 1,006 | 1.41 | 1.91 | 13 | 1,247 | .67 | .90 |
| 141- UP | 12 | 213 | 1.64 | 2.42 | 23 | 729 | .70 | 1.13 | 48 | 2,980 | .66 | 1.11 | 31 | 4,052 | .52 | .99 |
| CHARGES | 117 | 1,685 | .74 | .87 | 136 | 3,320 | .76 | .93 | 167 | 7,983 | .96 | 1.26 | 98 | 9,478 | .47 | .66 |
| TOTALS | 410 | 5,150 | .40 | .41 | 378 | 7,789 | .61 | .64 | 342 | 13,546 | .76 | .86 | 180 | 14,536 | .46 | .54 |

| EXP-MOD | $100,000 - 249,999 RISKS | STD PREM | ACT LR | MAN LR | $250,000 AND OVER RISKS | STD PREM | ACT LR | MAN LR | ALL RISKS RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0- 60 | 2 | 183 | .08 | .04 | 4 | 2,384 | .41 | .16 | 8 | 2,574 | .38 | .15 | | | | |
| 61- 80 | 10 | 1,134 | .52 | .39 | 3 | 958 | .17 | .13 | 33 | 2,841 | .46 | .34 | | | | |
| 81- 85 | 4 | 464 | .23 | .19 | 3 | 2,701 | .17 | .14 | 40 | 4,461 | .23 | .19 | | | | |
| 86- 90 | 7 | 1,057 | .63 | .56 | 1 | 514 | 1.08 | .98 | 96 | 4,308 | .50 | .44 | | | | |
| 91- 95 | 8 | 1,072 | .31 | .29 | 1 | 909 | .41 | .38 | 344 | 7,629 | .47 | .43 | | | | |
| 96- 99 | 6 | 820 | .12 | .12 | 2 | 2,527 | .54 | .53 | 2,137 | 15,732 | .49 | .47 | | | | |
| 100-100 | 6 | 940 | .43 | .43 | 2 | 728 | .56 | .56 | 10,761 | 14,179 | .62 | .62 | | | | |
| CREDITS | 43 | 5,671 | .39 | .34 | 16 | 10,723 | .40 | .28 | 13,419 | 51,723 | .49 | .43 | | | | |
| 101-105 | 5 | 809 | .97 | 1.00 | 2 | 1,188 | .15 | .16 | 300 | 5,466 | .56 | .58 | | | | |
| 106-110 | 6 | 931 | .27 | .29 | 2 | 1,969 | .57 | .61 | 129 | 5,181 | .56 | .61 | | | | |
| 111-115 | 6 | 996 | .35 | .39 | 1 | 400 | | | 100 | 3,626 | .38 | .43 | | | | |
| 116-120 | 7 | 1,139 | .50 | .59 | 3 | 1,580 | .51 | .60 | 131 | 5,431 | .74 | .87 | | | | |
| 121-130 | 8 | 1,432 | .30 | .38 | 2 | 824 | .13 | .16 | 230 | 6,062 | .54 | .67 | | | | |
| 131-140 | 12 | 2,460 | .42 | .57 | 3 | 1,154 | .71 | .93 | 90 | 6,347 | .67 | .90 | | | | |
| 141- UP | 32 | 9,292 | .31 | .56 | 23 | 27,661 | .28 | .55 | 224 | 45,208 | .35 | .65 | | | | |
| CHARGES | 76 | 17,058 | .37 | .54 | 36 | 34,777 | .31 | .53 | 1,204 | 77,322 | .45 | .67 | | | | |
| TOTALS | 119 | 22,729 | .37 | .47 | 52 | 45,499 | .33 | .42 | 14,623 | 129,045 | .46 | .54 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 4 | 3 | | | | | | | | | | | 1 | 5 | | |
| 61- 80 | 7 | 4 | | | 3 | 8 | | | 3 | 12 | .65 | .46 | 1 | 6 | | |
| 81- 85 | 3 | 4 | | | | | | | | | | | | | | |
| 86- 90 | 8 | 5 | | | 2 | 5 | | | | | | | 3 | 25 | | |
| 91- 95 | 30 | 33 | | | 20 | 62 | .01 | .01 | 23 | 137 | .68 | .64 | 32 | 269 | .37 | .35 |
| 96- 99 | 623 | 846 | .64 | .62 | 996 | 3,601 | .24 | .23 | 634 | 3,836 | .45 | .44 | 471 | 3,961 | .95 | .92 |
| 100-100 | 8,343 | 7,010 | .74 | .74 | 1,256 | 4,328 | .47 | .47 | 388 | 2,344 | .65 | .65 | 221 | 1,910 | .88 | .88 |
| CREDITS | 9,018 | 7,904 | .72 | .72 | 2,277 | 8,005 | .36 | .36 | 1,048 | 6,330 | .53 | .52 | 729 | 6,176 | .90 | .88 |
| 101-105 | 27 | 36 | .05 | .05 | 56 | 210 | .52 | .53 | 46 | 292 | .46 | .48 | 28 | 245 | 4.41 | 4.49 |
| 106-110 | 11 | 18 | .16 | .18 | 15 | 68 | 1.52 | 1.64 | 26 | 177 | .64 | .69 | 10 | 97 | .45 | .48 |
| 111-115 | 11 | 14 | | | 21 | 87 | .10 | .11 | 16 | 110 | .63 | .71 | 12 | 116 | | |
| 116-120 | 12 | 18 | | | 10 | 43 | .02 | .03 | 18 | 134 | 2.86 | 3.37 | 10 | 99 | .02 | .02 |
| 121-130 | 19 | 24 | 4.67 | 5.80 | 24 | 113 | | | 31 | 233 | .48 | .59 | 22 | 237 | .56 | .70 |
| 131-140 | 2 | 5 | | | 13 | 67 | .15 | .20 | 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 | .35 | .55 |
| CHARGES | 98 | 151 | .87 | 1.06 | 161 | 711 | .48 | .56 | 155 | 1,100 | .74 | .85 | 98 | 1,011 | 1.31 | 1.55 |
| TOTALS | 9,116 | 8,055 | .72 | .72 | 2,438 | 8,716 | .37 | .37 | 1,203 | 7,430 | .56 | .56 | 827 | 7,186 | .95 | .96 |

| | $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 | | | | | | | 3 | 121 | 2.71 | 1.39 |
| 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 | .27 | .24 | 20 | 347 | .56 | .49 | 82 | 2,732 | .61 | .54 | 68 | 4,176 | .54 | .48 |
| 91- 95 | 81 | 989 | .72 | .68 | 239 | 4,371 | .55 | .51 | 238 | 7,610 | .36 | .34 | 71 | 4,440 | .41 | .38 |
| 96- 99 | 462 | 5,408 | .23 | .23 | 282 | 5,079 | .39 | .38 | 119 | 4,011 | .40 | .39 | 36 | 2,249 | .85 | .83 |
| 100-100 | 217 | 2,626 | .38 | .38 | 215 | 4,161 | .17 | .17 | 130 | 4,428 | .55 | .55 | 81 | 5,643 | .30 | .30 |
| CREDITS | 771 | 9,145 | .33 | .32 | 763 | 14,070 | .37 | .36 | 592 | 19,491 | .44 | .42 | 343 | 21,572 | .53 | .48 |
| 101-105 | 75 | 934 | .51 | .52 | 46 | 894 | .97 | 1.00 | 46 | 1,680 | .85 | .87 | 37 | 2,766 | .37 | .38 |
| 106-110 | 25 | 339 | 2.13 | 2.30 | 37 | 792 | .25 | .27 | 35 | 1,194 | .33 | .35 | 28 | 2,050 | .13 | .14 |
| 111-115 | 11 | 159 | .02 | .02 | 29 | 632 | .29 | .33 | 36 | 1,536 | 1.06 | 1.20 | 34 | 2,782 | .84 | .94 |
| 116-120 | 14 | 207 | .75 | .89 | 35 | 792 | .83 | .98 | 55 | 2,235 | .61 | .72 | 32 | 2,613 | 1.06 | 1.26 |
| 121-130 | 49 | 725 | .77 | .94 | 46 | 1,107 | .57 | .71 | 46 | 1,981 | .18 | .22 | 33 | 3,021 | .38 | .47 |
| 131-140 | 10 | 164 | .23 | .31 | 11 | 264 | 1.22 | 1.65 | 22 | 1,118 | 1.36 | 1.83 | 25 | 2,191 | .48 | .65 |
| 141- UP | 18 | 365 | 1.13 | 1.89 | 33 | 1,055 | .84 | 1.40 | 43 | 2,482 | .45 | .74 | 43 | 5,314 | .81 | 1.31 |
| CHARGES | 202 | 2,894 | .82 | .96 | 237 | 5,536 | .68 | .82 | 283 | 12,226 | .64 | .79 | 232 | 20,739 | .62 | .78 |
| TOTALS | 973 | 12,040 | .44 | .45 | 1,000 | 19,605 | .46 | .47 | 875 | 31,717 | .52 | .54 | 575 | 42,311 | .58 | .60 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 7 | 791 | .06 | .03 | 17 | 6,222 | .55 | .26 | 33 | 7,156 | .53 | .25 | | | | |
| 61- 80 | 56 | 6,725 | .28 | .21 | 33 | 17,126 | .33 | .24 | 142 | 25,714 | .31 | .23 | | | | |
| 81- 85 | 32 | 4,042 | .60 | .50 | 7 | 3,780 | .15 | .13 | 119 | 11,773 | .52 | .43 | | | | |
| 86- 90 | 25 | 3,037 | .42 | .37 | 11 | 6,584 | .27 | .24 | 227 | 17,003 | .43 | .37 | | | | |
| 91- 95 | 31 | 4,367 | .31 | .29 | 9 | 6,916 | .58 | .54 | 774 | 29,193 | .45 | .42 | | | | |
| 96- 99 | 22 | 3,162 | .46 | .45 | 10 | 5,910 | .23 | .22 | 3,655 | 38,063 | .43 | .42 | | | | |
| 100-100 | 38 | 5,642 | .52 | .52 | 20 | 13,412 | .57 | .57 | 10,909 | 51,504 | .52 | .52 | | | | |
| CREDITS | 211 | 27,767 | .41 | .35 | 107 | 59,948 | .41 | .32 | 15,859 | 180,406 | .45 | .40 | | | | |
| 101-105 | 28 | 4,389 | .71 | .73 | 6 | 4,367 | .18 | .18 | 395 | 15,815 | .57 | .59 | | | | |
| 106-110 | 19 | 3,033 | .23 | .25 | 7 | 5,496 | .42 | .46 | 213 | 13,266 | .37 | .40 | | | | |
| 111-115 | 14 | 2,389 | .28 | .31 | 10 | 4,305 | .81 | .91 | 194 | 12,131 | .69 | .78 | | | | |
| 116-120 | 10 | 1,668 | .22 | .26 | 10 | 6,648 | .21 | .25 | 206 | 14,455 | .49 | .58 | | | | |
| 121-130 | 19 | 3,517 | .49 | .62 | 19 | 11,466 | .42 | .53 | 308 | 22,426 | .43 | .54 | | | | |
| 131-140 | 18 | 3,685 | .37 | .50 | 11 | 6,086 | .34 | .46 | 126 | 13,713 | .46 | .63 | | | | |
| 141- UP | 42 | 11,472 | .25 | .43 | 42 | 43,799 | .26 | .46 | 279 | 64,884 | .32 | .57 | | | | |
| CHARGES | 150 | 30,153 | .36 | .47 | 105 | 82,167 | .32 | .46 | 1,721 | 156,689 | .42 | .57 | | | | |
| TOTALS | 361 | 57,920 | .38 | .40 | 212 | 142,115 | .36 | .38 | 17,580 | 337,096 | .44 | .46 | | | | |

DATE 06/07/13

# 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 | | | | | | | | | | |
| 61- 80 | 2 | 2 | | | | | | | | | | | 3 | 17 | | |
| 81- 85 | 8 | 6 | | | 4 | 12 | | | | | | | 1 | 8 | | |
| 86- 90 | 11 | 12 | | | 4 | 13 | | | 3 | 15 | | | 4 | 33 | .95 | .85 |
| 91- 95 | 33 | 33 | .25 | .24 | 12 | 41 | .18 | .17 | 15 | 92 | | | 26 | 213 | .07 | .06 |
| 96- 99 | 836 | 1,148 | .59 | .58 | 1,115 | 4,007 | .34 | .33 | 697 | 4,189 | .77 | .75 | 469 | 3,971 | .52 | .51 |
| 100-100 | 8,627 | 7,056 | .52 | .52 | 1,182 | 4,083 | .30 | .30 | 380 | 2,322 | .43 | .43 | 178 | 1,519 | .64 | .64 |
| CREDITS | 9,520 | 8,258 | .53 | .53 | 2,318 | 8,158 | .32 | .31 | 1,095 | 6,618 | .64 | .63 | 681 | 5,760 | .54 | .53 |
| 101-105 | 43 | 61 | .02 | .02 | 75 | 291 | .93 | .95 | 49 | 309 | .87 | .89 | 49 | 432 | 2.17 | 2.22 |
| 106-110 | 13 | 18 | .07 | .07 | 22 | 91 | .01 | .01 | 17 | 115 | .65 | .71 | 8 | 75 | | |
| 111-115 | 13 | 23 | | | 19 | 79 | 11.65 | 13.12 | 16 | 110 | .74 | .84 | 10 | 95 | .07 | .08 |
| 116-120 | 8 | 13 | .29 | .34 | 12 | 52 | .55 | .65 | 14 | 105 | .05 | .06 | 13 | 136 | 2.45 | 2.90 |
| 121-130 | 31 | 44 | .28 | .34 | 31 | 144 | .94 | 1.17 | 26 | 204 | .15 | .19 | 30 | 327 | 1.42 | 1.75 |
| 131-140 | 9 | 18 | | | 15 | 80 | .73 | .99 | 12 | 97 | 1.45 | 1.97 | 12 | 145 | .16 | .22 |
| 141- UP | 33 | 77 | .40 | .66 | 28 | 171 | .32 | .52 | 13 | 123 | .20 | .31 | 10 | 132 | .01 | .02 |
| CHARGES | 150 | 254 | .19 | .24 | 202 | 907 | 1.62 | 1.92 | 147 | 1,061 | .59 | .69 | 132 | 1,341 | 1.32 | 1.54 |
| TOTALS | 9,670 | 8,512 | .52 | .52 | 2,520 | 9,065 | .45 | .45 | 1,242 | 7,680 | .63 | .63 | 813 | 7,101 | .68 | .69 |

| 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 | | | | | | | | | 9 | 227 | 1.67 | 1.19 | 13 | 711 | .43 | .32 |
| 81- 85 | | | | | 2 | 36 | .53 | .44 | 14 | 459 | .46 | .38 | 46 | 2,807 | .26 | .22 |
| 86- 90 | 3 | 31 | .63 | .55 | 16 | 297 | .12 | .10 | 72 | 2,455 | .64 | .57 | 73 | 4,467 | .60 | .53 |
| 91- 95 | 59 | 730 | .40 | .38 | 203 | 3,812 | .24 | .22 | 223 | 7,015 | .18 | .16 | 70 | 4,436 | .28 | .26 |
| 96- 99 | 477 | 5,610 | .59 | .58 | 321 | 5,839 | .42 | .41 | 143 | 4,710 | .29 | .28 | 55 | 3,590 | .70 | .68 |
| 100-100 | 225 | 2,733 | .27 | .27 | 148 | 2,751 | .67 | .67 | 100 | 3,498 | .29 | .29 | 63 | 4,253 | .54 | .54 |
| CREDITS | 764 | 9,104 | .48 | .47 | 692 | 12,750 | .41 | .40 | 562 | 18,382 | .31 | .30 | 320 | 20,264 | .48 | .44 |
| 101-105 | 70 | 878 | .55 | .56 | 48 | 956 | 1.38 | 1.41 | 58 | 2,041 | .23 | .24 | 27 | 1,931 | .34 | .35 |
| 106-110 | 29 | 392 | .42 | .46 | 28 | 579 | 1.56 | 1.69 | 34 | 1,325 | .23 | .25 | 36 | 2,975 | .77 | .83 |
| 111-115 | 20 | 263 | .02 | .02 | 27 | 588 | .50 | .56 | 31 | 1,344 | .57 | .65 | 37 | 2,958 | .76 | .86 |
| 116-120 | 16 | 237 | | | 40 | 963 | .51 | .60 | 52 | 2,176 | .49 | .58 | 21 | 1,712 | .83 | .98 |
| 121-130 | 34 | 500 | .10 | .13 | 53 | 1,253 | 1.45 | 1.80 | 50 | 2,112 | .83 | 1.03 | 31 | 2,717 | .63 | .80 |
| 131-140 | 15 | 256 | 2.54 | 3.43 | 10 | 263 | .72 | .97 | 28 | 1,401 | .47 | .64 | 40 | 3,948 | .35 | .48 |
| 141- UP | 15 | 274 | .68 | 1.04 | 27 | 919 | .46 | .80 | 48 | 2,793 | .48 | .79 | 50 | 6,164 | .56 | .97 |
| CHARGES | 199 | 2,800 | .55 | .64 | 233 | 5,522 | .99 | 1.20 | 301 | 13,191 | .48 | .60 | 242 | 22,406 | .59 | .76 |
| TOTALS | 963 | 11,903 | .50 | .50 | 925 | 18,272 | .59 | .60 | 863 | 31,573 | .39 | .40 | 562 | 42,669 | .54 | .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 | 3 | 386 | .14 | .08 | 16 | 7,706 | .31 | .16 | 26 | 8,130 | .31 | .16 | | | | |
| 61- 80 | 41 | 5,033 | .48 | .35 | 28 | 16,246 | .26 | .18 | 96 | 22,236 | .33 | .23 | | | | |
| 81- 85 | 31 | 3,883 | .45 | .38 | 15 | 9,927 | .49 | .41 | 121 | 17,138 | .44 | .37 | | | | |
| 86- 90 | 27 | 3,696 | .92 | .80 | 4 | 4,146 | .44 | .39 | 217 | 15,164 | .63 | .55 | | | | |
| 91- 95 | 34 | 4,736 | .50 | .47 | 11 | 9,067 | .29 | .26 | 686 | 30,173 | .29 | .27 | | | | |
| 96- 99 | 25 | 3,671 | .71 | .69 | 12 | 6,738 | .41 | .40 | 4,150 | 43,473 | .51 | .50 | | | | |
| 100-100 | 32 | 4,811 | .83 | .83 | 18 | 9,671 | .34 | .34 | 10,953 | 42,697 | .47 | .47 | | | | |
| CREDITS | 193 | 26,216 | .63 | .55 | 104 | 63,502 | .35 | .27 | 16,249 | 179,013 | .44 | .38 | | | | |
| 101-105 | 21 | 3,275 | .44 | .45 | 6 | 5,757 | .06 | .06 | 446 | 15,933 | .39 | .40 | | | | |
| 106-110 | 17 | 2,935 | .72 | .78 | 10 | 5,478 | .39 | .42 | 214 | 13,981 | .57 | .61 | | | | |
| 111-115 | 24 | 3,957 | .16 | .18 | 8 | 3,748 | .35 | .40 | 205 | 13,165 | .48 | .54 | | | | |
| 116-120 | 14 | 2,771 | .57 | .67 | 6 | 2,574 | .84 | .99 | 196 | 10,738 | .66 | .78 | | | | |
| 121-130 | 23 | 4,461 | .29 | .37 | 6 | 3,222 | .42 | .53 | 315 | 14,983 | .58 | .72 | | | | |
| 131-140 | 18 | 3,706 | .25 | .34 | 13 | 7,564 | .32 | .43 | 172 | 17,478 | .37 | .50 | | | | |
| 141- UP | 42 | 12,614 | .41 | .71 | 53 | 58,451 | .36 | .65 | 319 | 81,718 | .39 | .69 | | | | |
| CHARGES | 159 | 33,718 | .39 | .52 | 102 | 86,796 | .35 | .54 | 1,867 | 167,996 | .44 | .62 | | | | |
| TOTALS | 352 | 59,934 | .50 | .54 | 206 | 150,298 | .35 | .38 | 18,116 | 347,009 | .44 | .47 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | | | | | | | | | | | | | | | |
| 61- 80 | 6 | 5 | | | 3 | 6 | | | | | | | 1 | 6 | 13.68 | 9.74 |
| 81- 85 | 5 | 4 | | | 1 | 4 | | | 2 | 11 | | | 2 | 15 | .06 | .05 |
| 86- 90 | 8 | 7 | | | 3 | 11 | 13.41 | 12.01 | 5 | 27 | | | 3 | 23 | | |
| 91- 95 | 33 | 33 | | | 17 | 66 | .15 | .14 | 23 | 138 | .29 | .27 | 18 | 150 | .73 | .68 |
| 96- 99 | 1,095 | 1,496 | 1.20 | 1.17 | 1,221 | 4,329 | .62 | .60 | 628 | 3,751 | .26 | .25 | 408 | 3,442 | .40 | .39 |
| 100-100 | 9,413 | 6,719 | 1.01 | 1.01 | 879 | 3,003 | .65 | .65 | 259 | 1,566 | .58 | .58 | 151 | 1,296 | .51 | .51 |
| CREDITS | 10,561 | 8,264 | 1.03 | 1.03 | 2,124 | 7,420 | .64 | .64 | 917 | 5,494 | .35 | .34 | 583 | 4,933 | .45 | .44 |
| 101-105 | 60 | 86 | .23 | .24 | 92 | 340 | .87 | .89 | 77 | 486 | 1.00 | 1.02 | 39 | 351 | .33 | .34 |
| 106-110 | 27 | 40 | .16 | .17 | 44 | 175 | .25 | .27 | 29 | 198 | .75 | .81 | 19 | 180 | .32 | .34 |
| 111-115 | 16 | 22 | .02 | .02 | 16 | 65 | 12.22 | 13.79 | 20 | 136 | .67 | .76 | 14 | 141 | .52 | .59 |
| 116-120 | 15 | 19 | 3.95 | 4.67 | 14 | 59 | .12 | .14 | 16 | 113 | .10 | .12 | 8 | 78 | .43 | .51 |
| 121-130 | 38 | 63 | .02 | .03 | 36 | 172 | 1.84 | 2.29 | 37 | 287 | 1.58 | 1.97 | 34 | 366 | .02 | .03 |
| 131-140 | 11 | 18 | 16.21 | 21.63 | 24 | 120 | .03 | .04 | 13 | 105 | .36 | .48 | 8 | 91 | .90 | 1.22 |
| 141- UP | 38 | 82 | | .01 | 40 | 226 | .14 | .22 | 17 | 159 | 2.72 | 4.45 | 13 | 188 | 1.60 | 2.52 |
| CHARGES | 205 | 329 | 1.19 | 1.45 | 266 | 1,157 | 1.29 | 1.53 | 209 | 1,484 | 1.12 | 1.30 | 135 | 1,393 | .48 | .57 |
| TOTALS | 10,766 | 8,593 | 1.04 | 1.04 | 2,390 | 8,577 | .73 | .74 | 1,126 | 6,977 | .51 | .52 | 718 | 6,326 | .46 | .47 |

| | $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 | 8 | | | 2 | 22 | .01 | | 5 | 81 | | | 1 | 32 | .01 | |
| 61- 80 | 2 | 21 | | | 1 | 16 | | | 7 | 185 | 2.34 | 1.79 | 11 | 637 | 1.33 | .99 |
| 81- 85 | 5 | 53 | | | 2 | 33 | .26 | .21 | 13 | 403 | .39 | .33 | 23 | 1,418 | .56 | .47 |
| 86- 90 | 3 | 31 | 1.48 | 1.32 | 21 | 343 | .44 | .39 | 53 | 1,780 | .34 | .30 | 47 | 2,964 | .41 | .36 |
| 91- 95 | 63 | 764 | .14 | .13 | 133 | 2,467 | .48 | .45 | 161 | 5,121 | .36 | .33 | 51 | 3,241 | .64 | .60 |
| 96- 99 | 360 | 4,251 | .41 | .40 | 263 | 4,796 | .47 | .46 | 106 | 3,526 | .41 | .40 | 38 | 2,464 | .42 | .41 |
| 100-100 | 144 | 1,763 | 1.28 | 1.28 | 106 | 2,027 | .46 | .46 | 82 | 2,826 | .31 | .31 | 37 | 2,483 | .48 | .48 |
| CREDITS | 578 | 6,891 | .60 | .59 | 528 | 9,703 | .47 | .45 | 427 | 13,922 | .38 | .36 | 208 | 13,237 | .54 | .50 |
| 101-105 | 70 | 902 | .30 | .30 | 58 | 1,133 | 1.08 | 1.10 | 35 | 1,261 | 2.81 | 2.88 | 22 | 1,451 | .31 | .32 |
| 106-110 | 25 | 336 | .85 | .92 | 32 | 682 | .09 | .10 | 32 | 1,186 | .65 | .70 | 26 | 2,049 | .37 | .40 |
| 111-115 | 21 | 276 | .81 | .92 | 25 | 528 | 2.32 | 2.62 | 32 | 1,363 | .48 | .54 | 30 | 2,400 | .37 | .41 |
| 116-120 | 21 | 311 | 3.86 | 4.55 | 32 | 769 | .10 | .12 | 50 | 2,037 | .53 | .62 | 22 | 1,770 | .42 | .49 |
| 121-130 | 51 | 771 | .40 | .49 | 63 | 1,505 | .71 | .88 | 44 | 1,914 | .45 | .56 | 40 | 3,456 | .36 | .45 |
| 131-140 | 7 | 117 | .55 | .74 | 14 | 380 | .94 | 1.26 | 17 | 867 | 1.03 | 1.39 | 31 | 2,977 | .80 | 1.08 |
| 141- UP | 25 | 479 | .40 | .64 | 26 | 832 | .39 | .65 | 52 | 3,068 | .57 | .93 | 52 | 5,984 | .79 | 1.31 |
| CHARGES | 220 | 3,193 | .80 | .94 | 250 | 5,830 | .74 | .89 | 262 | 11,696 | .82 | 1.02 | 223 | 20,087 | .56 | .72 |
| TOTALS | 798 | 10,084 | .66 | .68 | 778 | 15,533 | .57 | .60 | 689 | 25,618 | .58 | .62 | 431 | 33,324 | .55 | .61 |

| | $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 | 212 | .40 | .23 | 9 | 1,907 | .15 | .08 | 21 | 2,261 | .16 | .08 | | | | |
| 61- 80 | 21 | 2,403 | .55 | .42 | 21 | 12,908 | .23 | .16 | 73 | 16,186 | .35 | .25 | | | | |
| 81- 85 | 22 | 2,652 | .86 | .71 | 3 | 1,425 | .63 | .53 | 78 | 6,018 | .69 | .57 | | | | |
| 86- 90 | 16 | 2,236 | .24 | .21 | 5 | 3,450 | .46 | .41 | 164 | 10,872 | .39 | .35 | | | | |
| 91- 95 | 18 | 2,313 | .43 | .40 | 3 | 2,069 | .34 | .31 | 520 | 16,362 | .43 | .40 | | | | |
| 96- 99 | 16 | 2,014 | .89 | .87 | 10 | 6,177 | .26 | .25 | 4,145 | 36,247 | .46 | .45 | | | | |
| 100-100 | 15 | 2,670 | .50 | .50 | 12 | 5,438 | .44 | .44 | 11,098 | 29,792 | .65 | .65 | | | | |
| CREDITS | 110 | 14,501 | .58 | .51 | 63 | 33,374 | .31 | .25 | 16,099 | 117,737 | .49 | .44 | | | | |
| 101-105 | 18 | 2,856 | .21 | .21 | 3 | 3,314 | .63 | .66 | 474 | 12,179 | .75 | .77 | | | | |
| 106-110 | 16 | 2,604 | .17 | .18 | 4 | 2,527 | .36 | .39 | 254 | 9,975 | .35 | .38 | | | | |
| 111-115 | 20 | 3,502 | .28 | .32 | 9 | 10,720 | .30 | .33 | 203 | 19,153 | .42 | .47 | | | | |
| 116-120 | 8 | 1,317 | .28 | .34 | 2 | 1,174 | .10 | .12 | 188 | 7,649 | .49 | .57 | | | | |
| 121-130 | 22 | 4,222 | .35 | .44 | 8 | 5,406 | .32 | .40 | 373 | 18,162 | .41 | .51 | | | | |
| 131-140 | 19 | 4,206 | .58 | .78 | 1 | 629 | .24 | .32 | 145 | 9,510 | .70 | .95 | | | | |
| 141- UP | 69 | 20,966 | .49 | .89 | 49 | 53,919 | .35 | .67 | 381 | 85,903 | .43 | .79 | | | | |
| CHARGES | 172 | 39,673 | .42 | .60 | 76 | 77,688 | .35 | .55 | 2,018 | 162,531 | .46 | .67 | | | | |
| TOTALS | 282 | 54,174 | .46 | .57 | 139 | 111,062 | .33 | .41 | 18,117 | 280,268 | .47 | .54 | | | | |

DATE 06/07/13

# COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

## FOR MANUAL YEAR 2009

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 2 | 1 | | | | | | | | | | | | | | |
| 61- 80 | 3 | 1 | | | | | | | 2 | 10 | | | 2 | 13 | | |
| 81- 85 | 3 | 1 | | | 1 | 4 | | | | | | | | | | |
| 86- 90 | 12 | 10 | .13 | .11 | 6 | 20 | | | 6 | 34 | .23 | .20 | 4 | 31 | 1.77 | 1.59 |
| 91- 95 | 32 | 27 | | | 28 | 98 | .01 | .01 | 18 | 105 | .04 | .04 | 31 | 259 | .04 | .03 |
| 96- 99 | 1,214 | 1,606 | .29 | .28 | 1,105 | 3,880 | .54 | .53 | 552 | 3,301 | .50 | .49 | 290 | 2,430 | .57 | .56 |
| 100-100 | 10,147 | 6,422 | .85 | .85 | 652 | 2,253 | .62 | .62 | 217 | 1,300 | .58 | .58 | 96 | 835 | 1.56 | 1.56 |
| CREDITS | 11,413 | 8,067 | .73 | .73 | 1,792 | 6,256 | .56 | .55 | 795 | 4,750 | .51 | .50 | 423 | 3,568 | .77 | .75 |
| 101-105 | 95 | 130 | .23 | .23 | 96 | 365 | 1.37 | 1.40 | 51 | 315 | 2.60 | 2.66 | 39 | 339 | .36 | .37 |
| 106-110 | 30 | 47 | .21 | .23 | 35 | 144 | .93 | 1.00 | 35 | 227 | .74 | .80 | 13 | 120 | .03 | .03 |
| 111-115 | 27 | 32 | | | 18 | 73 | .18 | .21 | 22 | 151 | .07 | .08 | 16 | 159 | 1.34 | 1.51 |
| 116-120 | 19 | 24 | 3.93 | 4.61 | 18 | 83 | .11 | .13 | 16 | 118 | 1.03 | 1.21 | 14 | 148 | .49 | .58 |
| 121-130 | 37 | 59 | 1.49 | 1.86 | 48 | 231 | 1.09 | 1.35 | 52 | 397 | .69 | .85 | 41 | 431 | 1.80 | 2.24 |
| 131-140 | 22 | 33 | .12 | .16 | 32 | 171 | 4.76 | 6.44 | 14 | 111 | .35 | .48 | 7 | 81 | .66 | .88 |
| 141- UP | 51 | 108 | 4.09 | 6.63 | 39 | 205 | 1.43 | 2.22 | 9 | 83 | .10 | .17 | 16 | 266 | .12 | .22 |
| CHARGES | 281 | 432 | 1.54 | 1.87 | 286 | 1,271 | 1.58 | 1.88 | 199 | 1,402 | 1.03 | 1.20 | 146 | 1,543 | .82 | 1.01 |
| TOTALS | 11,694 | 8,499 | .78 | .78 | 2,078 | 7,527 | .73 | .74 | 994 | 6,152 | .63 | .64 | 569 | 5,110 | .79 | .82 |

| | $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 | 8 | | | | | | | | | | |
| 61- 80 | 2 | 17 | .20 | .15 | 3 | 38 | | | 3 | 88 | | | 17 | 902 | .75 | .56 |
| 81- 85 | 2 | 21 | | | 3 | 52 | .01 | .01 | 15 | 462 | .07 | .06 | 21 | 1,143 | .26 | .21 |
| 86- 90 | 10 | 112 | .07 | .06 | 18 | 326 | 1.33 | 1.18 | 67 | 2,160 | .41 | .37 | 32 | 1,879 | .66 | .58 |
| 91- 95 | 94 | 1,099 | .18 | .17 | 159 | 2,903 | .30 | .28 | 93 | 2,926 | .53 | .49 | 37 | 2,406 | .46 | .43 |
| 96- 99 | 268 | 3,155 | .64 | .62 | 129 | 2,349 | .63 | .61 | 67 | 2,139 | .63 | .61 | 19 | 1,289 | .63 | .61 |
| 100-100 | 108 | 1,293 | .48 | .48 | 70 | 1,378 | .35 | .35 | 46 | 1,617 | .21 | .21 | 14 | 956 | .58 | .58 |
| CREDITS | 484 | 5,697 | .50 | .48 | 383 | 7,055 | .46 | .44 | 291 | 9,391 | .44 | .41 | 140 | 8,576 | .54 | .49 |
| 101-105 | 68 | 858 | .68 | .70 | 39 | 752 | .64 | .65 | 29 | 962 | .59 | .60 | 23 | 1,578 | .39 | .40 |
| 106-110 | 29 | 383 | .13 | .14 | 30 | 611 | 1.09 | 1.18 | 31 | 1,201 | .93 | 1.00 | 20 | 1,570 | .60 | .65 |
| 111-115 | 9 | 126 | .18 | .20 | 18 | 364 | .25 | .28 | 32 | 1,347 | .72 | .82 | 23 | 1,646 | .56 | .63 |
| 116-120 | 26 | 378 | .13 | .15 | 35 | 802 | .95 | 1.13 | 38 | 1,495 | 1.20 | 1.42 | 9 | 706 | .26 | .31 |
| 121-130 | 54 | 817 | .47 | .58 | 37 | 903 | .87 | 1.07 | 40 | 1,808 | .66 | .83 | 24 | 2,067 | .24 | .29 |
| 131-140 | 7 | 112 | 1.67 | 2.27 | 19 | 486 | .14 | .19 | 29 | 1,466 | .23 | .31 | 26 | 2,493 | 1.00 | 1.34 |
| 141- UP | 23 | 444 | .02 | .04 | 35 | 1,098 | 1.30 | 2.13 | 60 | 3,754 | .85 | 1.45 | 53 | 6,502 | .76 | 1.29 |
| CHARGES | 216 | 3,119 | .41 | .49 | 213 | 5,016 | .85 | 1.05 | 259 | 12,033 | .76 | .99 | 178 | 16,563 | .64 | .85 |
| TOTALS | 700 | 8,815 | .47 | .48 | 596 | 12,070 | .63 | .66 | 550 | 21,425 | .62 | .69 | 318 | 25,139 | .61 | .69 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 7 | 693 | .49 | .27 | 7 | 2,618 | .52 | .27 | 17 | 3,320 | .52 | .27 | | | | |
| 61- 80 | 22 | 2,403 | .38 | .28 | 13 | 6,184 | .21 | .15 | 67 | 9,656 | .30 | .22 | | | | |
| 81- 85 | 9 | 1,105 | .81 | .67 | 2 | 1,500 | .29 | .24 | 56 | 4,287 | .39 | .32 | | | | |
| 86- 90 | 9 | 1,052 | .27 | .23 | 5 | 4,987 | .17 | .15 | 169 | 10,610 | .35 | .31 | | | | |
| 91- 95 | 16 | 2,239 | .41 | .38 | 3 | 1,240 | .11 | .10 | 511 | 13,303 | .36 | .34 | | | | |
| 96- 99 | 15 | 1,894 | .81 | .79 | 2 | 918 | .53 | .51 | 3,661 | 22,961 | .58 | .56 | | | | |
| 100-100 | 12 | 1,782 | 5.00 | 5.00 | 8 | 5,702 | .27 | .27 | 11,370 | 23,538 | .91 | .91 | | | | |
| CREDITS | 90 | 11,167 | 1.23 | 1.04 | 40 | 23,150 | .26 | .21 | 15,851 | 87,676 | .56 | .50 | | | | |
| 101-105 | 9 | 1,443 | .19 | .20 | 1 | 296 | .06 | .06 | 450 | 7,039 | .57 | .59 | | | | |
| 106-110 | 11 | 1,766 | .25 | .27 | 3 | 1,987 | 1.01 | 1.10 | 237 | 8,055 | .69 | .74 | | | | |
| 111-115 | 13 | 1,995 | .62 | .70 | 2 | 734 | .10 | .11 | 180 | 6,627 | .54 | .60 | | | | |
| 116-120 | 7 | 1,438 | .27 | .33 | 2 | 2,714 | 1.23 | 1.47 | 184 | 7,906 | .86 | 1.02 | | | | |
| 121-130 | 8 | 1,546 | .33 | .41 | 5 | 4,843 | .52 | .64 | 346 | 13,102 | .56 | .69 | | | | |
| 131-140 | 18 | 3,666 | .54 | .73 | 5 | 3,396 | .18 | .24 | 179 | 12,014 | .55 | .74 | | | | |
| 141- UP | 51 | 15,987 | .56 | 1.08 | 42 | 42,128 | .35 | .70 | 379 | 70,576 | .48 | .92 | | | | |
| CHARGES | 117 | 27,841 | .50 | .75 | 60 | 56,097 | .42 | .72 | 1,955 | 125,318 | .54 | .82 | | | | |
| TOTALS | 207 | 39,009 | .71 | .87 | 100 | 79,247 | .37 | .48 | 17,806 | 212,994 | .55 | .65 | | | | |

DATE 06/07/13

# COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

## FOR MANUAL YEAR 2010

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 1 | | | | | | | | | | | | | | | |
| 61- 80 | 8 | 2 | | | 1 | 3 | | | | | | | 3 | 17 | 3.70 | 2.70 |
| 81- 85 | 2 | | | | 3 | 11 | | | | | | | 2 | 15 | | |
| 86- 90 | 13 | 8 | 15.58 | 13.69 | 3 | 10 | | | 7 | 40 | .11 | .09 | 3 | 24 | | |
| 91- 95 | 43 | 42 | 2.18 | 2.04 | 17 | 64 | .01 | .01 | 33 | 195 | .26 | .25 | 58 | 482 | .91 | .86 |
| 96- 99 | 820 | 1,089 | .89 | .88 | 1,023 | 3,664 | .54 | .53 | 541 | 3,213 | 1.03 | 1.01 | 231 | 1,917 | .66 | .64 |
| 100-100 | 11,015 | 6,986 | .70 | .70 | 771 | 2,610 | .36 | .36 | 209 | 1,283 | 1.74 | 1.74 | 106 | 919 | .84 | .84 |
| CREDITS | 11,902 | 8,128 | .75 | .75 | 1,818 | 6,363 | .46 | .45 | 790 | 4,732 | 1.18 | 1.16 | 403 | 3,372 | .75 | .73 |
| 101-105 | 76 | 99 | .73 | .75 | 88 | 328 | .71 | .72 | 47 | 295 | .52 | .53 | 43 | 381 | .43 | .43 |
| 106-110 | 33 | 44 | .11 | .12 | 31 | 128 | .05 | .06 | 20 | 135 | .48 | .52 | 17 | 154 | .92 | 1.00 |
| 111-115 | 19 | 28 | 1.18 | 1.34 | 21 | 94 | .03 | .03 | 11 | 76 | 1.14 | 1.29 | 14 | 133 | 1.50 | 1.69 |
| 116-120 | 22 | 37 | .65 | .77 | 22 | 98 | .06 | .07 | 13 | 98 | .16 | .19 | 19 | 198 | .08 | .09 |
| 121-130 | 37 | 57 | .04 | .05 | 50 | 230 | .84 | 1.04 | 59 | 441 | 2.16 | 2.67 | 45 | 495 | .47 | .59 |
| 131-140 | 15 | 23 | 2.39 | 3.25 | 16 | 75 | 6.27 | 8.43 | 8 | 68 | .54 | .72 | 9 | 99 | .05 | .07 |
| 141- UP | 40 | 78 | .04 | .06 | 27 | 143 | .21 | .33 | 17 | 162 | .76 | 1.15 | 10 | 129 | .97 | 1.45 |
| CHARGES | 242 | 367 | .53 | .63 | 255 | 1,095 | .86 | 1.00 | 175 | 1,275 | 1.12 | 1.33 | 157 | 1,590 | .56 | .65 |
| TOTALS | 12,144 | 8,495 | .74 | .75 | 2,073 | 7,458 | .52 | .52 | 965 | 6,007 | 1.17 | 1.19 | 560 | 4,963 | .69 | .71 |

| | $10,000 - 14,999 | | | | $15,000 - 24,999 | | | | $25,000 - 49,999 | | | | $50,000 - 99,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | | | | | 1 | 7 | | | 1 | 16 | .03 | .02 | 1 | 42 | .02 | .01 |
| 61- 80 | 2 | 19 | | | 2 | 28 | | | 4 | 114 | .78 | .59 | 25 | 1,419 | .44 | .33 |
| 81- 85 | 3 | 32 | | | 1 | 20 | 7.53 | 6.13 | 26 | 853 | .39 | .33 | 21 | 1,165 | .25 | .20 |
| 86- 90 | 8 | 93 | .01 | .01 | 31 | 576 | .08 | .07 | 74 | 2,325 | .65 | .57 | 31 | 1,840 | .30 | .26 |
| 91- 95 | 134 | 1,541 | .27 | .25 | 157 | 2,826 | .47 | .44 | 84 | 2,574 | .65 | .60 | 19 | 1,159 | .28 | .26 |
| 96- 99 | 214 | 2,506 | .24 | .23 | 110 | 2,049 | .62 | .61 | 52 | 1,743 | .40 | .39 | 19 | 1,360 | .31 | .30 |
| 100-100 | 113 | 1,393 | .34 | .34 | 86 | 1,608 | .35 | .35 | 43 | 1,448 | .67 | .67 | 22 | 1,568 | .56 | .56 |
| CREDITS | 474 | 5,584 | .27 | .26 | 388 | 7,114 | .47 | .45 | 284 | 9,073 | .58 | .53 | 138 | 8,553 | .36 | .32 |
| 101-105 | 46 | 579 | .57 | .58 | 43 | 883 | .86 | .88 | 31 | 1,110 | 4.88 | 5.03 | 20 | 1,373 | .52 | .54 |
| 106-110 | 15 | 197 | .09 | .10 | 20 | 418 | 2.07 | 2.24 | 29 | 1,168 | .27 | .29 | 22 | 1,601 | .33 | .35 |
| 111-115 | 14 | 201 | 1.57 | 1.77 | 16 | 364 | .25 | .29 | 33 | 1,372 | .67 | .76 | 16 | 1,211 | .14 | .16 |
| 116-120 | 20 | 279 | .45 | .53 | 40 | 923 | .49 | .58 | 24 | 1,016 | 2.15 | 2.55 | 15 | 1,165 | .15 | .18 |
| 121-130 | 50 | 761 | 1.02 | 1.26 | 32 | 783 | .07 | .08 | 35 | 1,517 | 1.06 | 1.32 | 19 | 1,628 | .28 | .34 |
| 131-140 | 10 | 164 | .15 | .20 | 11 | 308 | .40 | .54 | 31 | 1,481 | 1.13 | 1.54 | 19 | 1,878 | .72 | .97 |
| 141- UP | 19 | 335 | 1.07 | 1.58 | 36 | 1,141 | .57 | .93 | 62 | 3,830 | .60 | .99 | 38 | 4,739 | .46 | .86 |
| CHARGES | 174 | 2,516 | .77 | .91 | 198 | 4,822 | .62 | .77 | 245 | 11,494 | 1.25 | 1.63 | 149 | 13,594 | .41 | .55 |
| TOTALS | 648 | 8,100 | .42 | .43 | 586 | 11,936 | .53 | .56 | 529 | 20,567 | .96 | 1.05 | 287 | 22,147 | .39 | .44 |

| | $100,000 - 249,999 | | | | $250,000 AND OVER | | | | ALL RISKS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 4 | 347 | .07 | .04 | 12 | 3,750 | .34 | .14 | 20 | 4,162 | .32 | .13 | | | | |
| 61- 80 | 21 | 2,385 | .41 | .30 | 9 | 2,819 | .12 | .09 | 75 | 6,806 | .31 | .23 | | | | |
| 81- 85 | 7 | 881 | .16 | .13 | 7 | 4,496 | .21 | .18 | 72 | 7,472 | .25 | .21 | | | | |
| 86- 90 | 15 | 2,084 | .50 | .44 | 4 | 1,664 | .58 | .52 | 189 | 8,663 | .49 | .43 | | | | |
| 91- 95 | 13 | 1,739 | .36 | .34 | 1 | 909 | .41 | .38 | 559 | 11,532 | .46 | .43 | | | | |
| 96- 99 | 10 | 1,314 | .47 | .46 | 2 | 2,527 | .54 | .53 | 3,022 | 21,383 | .59 | .57 | | | | |
| 100-100 | 11 | 1,792 | .41 | .41 | 5 | 3,058 | .44 | .44 | 12,381 | 22,665 | .61 | .61 | | | | |
| CREDITS | 81 | 10,542 | .39 | .34 | 40 | 19,223 | .35 | .25 | 16,318 | 82,683 | .50 | .43 | | | | |
| 101-105 | 10 | 1,557 | .69 | .71 | 5 | 2,268 | .14 | .14 | 409 | 8,874 | 1.04 | 1.07 | | | | |
| 106-110 | 10 | 1,495 | .28 | .30 | 2 | 1,969 | .57 | .61 | 199 | 7,311 | .48 | .51 | | | | |
| 111-115 | 10 | 1,600 | .29 | .33 | 3 | 1,895 | .21 | .24 | 157 | 6,974 | .38 | .43 | | | | |
| 116-120 | 7 | 1,139 | .50 | .59 | 3 | 1,580 | .51 | .60 | 185 | 6,534 | .67 | .79 | | | | |
| 121-130 | 14 | 2,848 | .27 | .33 | 3 | 1,412 | .23 | .29 | 344 | 10,172 | .52 | .66 | | | | |
| 131-140 | 15 | 3,210 | .35 | .48 | 3 | 1,154 | .71 | .93 | 137 | 8,459 | .67 | .91 | | | | |
| 141- UP | 45 | 13,285 | .30 | .57 | 30 | 32,231 | .29 | .55 | 324 | 56,072 | .34 | .63 | | | | |
| CHARGES | 111 | 25,134 | .34 | .50 | 49 | 42,508 | .31 | .51 | 1,755 | 104,396 | .48 | .70 | | | | |
| TOTALS | 192 | 35,676 | .35 | .43 | 89 | 61,732 | .32 | .37 | 18,073 | 187,079 | .49 | .55 | | | | |

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

| | UP TO - 2,499 | | | | $2,500 - 4,999 | | | | $5,000 - 7,499 | | | | $7,500 - 9,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXP-MOD | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR | RISKS | STD PREM | ACT LR | MAN LR |
| 0- 60 | 11 | 6 | | | 1 | 2 | | | | | | | 1 | 5 | | |
| 61- 80 | 26 | 13 | | | 7 | 18 | | | 5 | 22 | .36 | .26 | 10 | 58 | 2.41 | 1.73 |
| 81- 85 | 21 | 15 | | | 9 | 31 | | | 2 | 11 | | | 5 | 38 | .03 | .02 |
| 86- 90 | 52 | 42 | 2.98 | 2.63 | 18 | 59 | 2.50 | 2.22 | 21 | 116 | .10 | .09 | 17 | 135 | .64 | .56 |
| 91- 95 | 171 | 167 | .60 | .56 | 94 | 332 | .06 | .05 | 112 | 668 | .28 | .26 | 165 | 1,372 | .49 | .46 |
| 96- 99 | 4,588 | 6,185 | .72 | .70 | 5,460 | 19,481 | .46 | .45 | 3,052 | 18,290 | .59 | .58 | 1,869 | 15,720 | .63 | .61 |
| 100-100 | 47,545 | 34,193 | .76 | .76 | 4,740 | 16,278 | .46 | .46 | 1,453 | 8,816 | .73 | .73 | 752 | 6,479 | .83 | .83 |
| CREDITS | 52,414 | 40,621 | .75 | .75 | 10,329 | 36,201 | .46 | .45 | 4,645 | 27,923 | .63 | .62 | 2,819 | 23,808 | .68 | .66 |
| 101-105 | 301 | 413 | .30 | .31 | 407 | 1,534 | .92 | .94 | 270 | 1,697 | 1.10 | 1.12 | 198 | 1,748 | 1.38 | 1.41 |
| 106-110 | 114 | 167 | .15 | .16 | 147 | 605 | .48 | .51 | 127 | 853 | .67 | .72 | 67 | 626 | .39 | .42 |
| 111-115 | 86 | 119 | .28 | .31 | 95 | 398 | 4.36 | 4.92 | 85 | 584 | .58 | .66 | 66 | 644 | .76 | .86 |
| 116-120 | 76 | 111 | 1.77 | 2.09 | 76 | 334 | .15 | .18 | 77 | 567 | .94 | 1.11 | 64 | 658 | .69 | .82 |
| 121-130 | 162 | 247 | .88 | 1.10 | 189 | 890 | 1.01 | 1.25 | 205 | 1,561 | 1.17 | 1.45 | 172 | 1,856 | .87 | 1.08 |
| 131-140 | 59 | 96 | 3.59 | 4.84 | 100 | 512 | 2.64 | 3.57 | 57 | 464 | .55 | .74 | 40 | 466 | .35 | .47 |
| 141- UP | 178 | 381 | 1.29 | 2.10 | 156 | 869 | .60 | .94 | 64 | 598 | .99 | 1.56 | 61 | 880 | .59 | .96 |
| CHARGES | 976 | 1,534 | .93 | 1.14 | 1,170 | 5,142 | 1.22 | 1.44 | 885 | 6,323 | .94 | 1.10 | 668 | 6,878 | .86 | 1.02 |
| TOTALS | 53,390 | 42,155 | .76 | .76 | 11,499 | 41,344 | .55 | .56 | 5,530 | 34,245 | .69 | .69 | 3,487 | 30,686 | .72 | .73 |

| | $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 | 8 | | | 7 | 65 | .36 | .17 | 7 | 115 | | | 5 | 195 | 1.69 | .90 |
| 61- 80 | 8 | 77 | .04 | .03 | 9 | 128 | | | 30 | 809 | 1.15 | .85 | 93 | 5,240 | .55 | .42 |
| 81- 85 | 11 | 114 | | | 11 | 192 | .92 | .76 | 84 | 2,691 | .30 | .25 | 168 | 9,905 | .52 | .43 |
| 86- 90 | 32 | 360 | .28 | .25 | 106 | 1,888 | .45 | .40 | 348 | 11,451 | .54 | .48 | 251 | 15,325 | .52 | .46 |
| 91- 95 | 431 | 5,122 | .33 | .32 | 891 | 16,379 | .41 | .38 | 799 | 25,246 | .36 | .33 | 248 | 15,681 | .42 | .39 |
| 96- 99 | 1,781 | 20,931 | .43 | .42 | 1,105 | 20,112 | .47 | .46 | 487 | 16,130 | .40 | .39 | 167 | 10,953 | .61 | .60 |
| 100-100 | 807 | 9,808 | .52 | .52 | 625 | 11,926 | .38 | .38 | 401 | 13,817 | .41 | .41 | 217 | 14,903 | .44 | .44 |
| CREDITS | 3,071 | 36,421 | .43 | .42 | 2,754 | 50,691 | .43 | .41 | 2,156 | 70,259 | .41 | .39 | 1,149 | 72,201 | .50 | .45 |
| 101-105 | 329 | 4,152 | .52 | .53 | 234 | 4,618 | 1.01 | 1.03 | 199 | 7,056 | 1.62 | 1.66 | 129 | 9,099 | .38 | .39 |
| 106-110 | 123 | 1,647 | .75 | .81 | 147 | 3,082 | .87 | .94 | 161 | 6,074 | .48 | .51 | 132 | 10,245 | .47 | .50 |
| 111-115 | 75 | 1,026 | .56 | .63 | 115 | 2,477 | .76 | .86 | 164 | 6,961 | .71 | .80 | 140 | 10,998 | .60 | .67 |
| 116-120 | 97 | 1,413 | 1.08 | 1.28 | 182 | 4,249 | .57 | .68 | 219 | 8,959 | .84 | .99 | 99 | 7,967 | .67 | .78 |
| 121-130 | 238 | 3,573 | .58 | .72 | 231 | 5,552 | .78 | .97 | 215 | 9,332 | .62 | .77 | 147 | 12,890 | .39 | .49 |
| 131-140 | 49 | 813 | 1.18 | 1.60 | 65 | 1,701 | .62 | .84 | 127 | 6,333 | .80 | 1.09 | 141 | 13,487 | .64 | .87 |
| 141- UP | 100 | 1,897 | .61 | .95 | 157 | 5,046 | .74 | 1.23 | 265 | 15,926 | .61 | 1.01 | 236 | 28,703 | .68 | 1.17 |
| CHARGES | 1,011 | 14,521 | .67 | .78 | 1,131 | 26,726 | .78 | .95 | 1,350 | 60,641 | .78 | .98 | 1,024 | 93,388 | .57 | .74 |
| TOTALS | 4,082 | 50,942 | .50 | .51 | 3,885 | 77,418 | .55 | .57 | 3,506 | 130,900 | .58 | .62 | 2,173 | 165,590 | .54 | .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 | 23 | 2,430 | .23 | .13 | 61 | 22,204 | .39 | .19 | 117 | 25,030 | .39 | .19 | | | | |
| 61- 80 | 161 | 18,950 | .40 | .29 | 104 | 55,283 | .26 | .19 | 453 | 80,598 | .32 | .23 | | | | |
| 81- 85 | 101 | 12,562 | .60 | .50 | 34 | 21,127 | .37 | .30 | 446 | 46,687 | .46 | .38 | | | | |
| 86- 90 | 92 | 12,104 | .54 | .47 | 29 | 20,831 | .34 | .30 | 966 | 62,313 | .47 | .41 | | | | |
| 91- 95 | 112 | 15,394 | .41 | .38 | 27 | 20,201 | .39 | .36 | 3,050 | 100,563 | .39 | .36 | | | | |
| 96- 99 | 88 | 12,056 | .66 | .65 | 36 | 22,270 | .34 | .33 | 18,633 | 162,127 | .50 | .49 | | | | |
| 100-100 | 108 | 16,697 | 1.07 | 1.07 | 63 | 37,281 | .43 | .43 | 56,711 | 170,197 | .60 | .60 | | | | |
| CREDITS | 685 | 90,193 | .60 | .52 | 354 | 199,197 | .35 | .27 | 80,376 | 647,516 | .48 | .42 | | | | |
| 101-105 | 86 | 13,521 | .48 | .49 | 21 | 16,002 | .22 | .23 | 2,174 | 59,840 | .63 | .64 | | | | |
| 106-110 | 73 | 11,833 | .35 | .37 | 26 | 17,457 | .49 | .52 | 1,117 | 52,587 | .48 | .52 | | | | |
| 111-115 | 81 | 13,442 | .30 | .33 | 32 | 21,402 | .39 | .44 | 939 | 58,051 | .50 | .56 | | | | |
| 116-120 | 46 | 8,333 | .39 | .46 | 23 | 14,691 | .54 | .63 | 959 | 47,282 | .62 | .73 | | | | |
| 121-130 | 86 | 16,594 | .35 | .44 | 41 | 26,348 | .41 | .51 | 1,686 | 78,844 | .49 | .61 | | | | |
| 131-140 | 88 | 18,474 | .42 | .57 | 33 | 18,829 | .32 | .44 | 759 | 61,175 | .52 | .70 | | | | |
| 141- UP | 249 | 74,323 | .42 | .77 | 216 | 230,528 | .33 | .61 | 1,682 | 359,151 | .40 | .73 | | | | |
| CHARGES | 709 | 156,520 | .40 | .57 | 392 | 345,257 | .35 | .54 | 9,316 | 716,930 | .47 | .66 | | | | |
| TOTALS | 1,394 | 246,713 | .47 | .54 | 746 | 544,454 | .35 | .40 | 89,692 | 1364,446 | .47 | .52 | | | | |