

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85																												
86- 90																												
91- 95								2		5																		
96- 99	24		36	.02	.02			24		94				21		129	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			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		10																			5		291	.65	.48		
81- 85														1		37						6		334	.31	.26		
86- 90														8		283	.11	.10				7		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			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	8		1,006	.05	.04			4		2,119	.56	.28		4		2,119	.56	.28										
81- 85	3		300	.07	.06			10		4,276	.31	.22		24		5,583	.28	.20										
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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85								1			3																	
86- 90																												
91- 95	2		3					1		3	2.30	2.16										1		7				
96- 99	12		17					39		140	.01	.01			33		195	1.96	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					

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80															2		40	.01				1		52				
81- 85																						3		193	.02	.02		
86- 90															4		160	.25	.22		9		523	.72	.64			
91- 95	5		63	1.11	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			

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

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80								1				2																	
81- 85																							2		15	.06	.05		
86- 90																													
91- 95	1		1												2		12					1		9	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					

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		10												1		20					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				

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

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85																												
86- 90								2					8															
91- 95															1								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		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		9	.18	.14																	3		145	.26	.20		
81- 85														2		53						2		95	.04	.04		
86- 90	1		13					2		37				6		199						4		276	.01			
91- 95	5		58	.01	.01			13		234	.03	.03		6		174	.06	.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			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2		209	1.54	.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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80																							1						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										

DATE 06/07/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1	1														1	5					
61- 80																						
81- 85																						
86- 90																1	8					
91- 95	3	3				9	28				8	46	.16	.15		7	59	.81	.75			
96- 99	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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2		1																		
61- 80	1		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	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						2		16	1.47	.75	1		18								
61- 80											4		111	.01	.01	6		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	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1		126			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						

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	1																													
61- 80	2	3						2	4						1	6	13.68	9.74												
81- 85	1							1	4						1	6														
86- 90	2	2						2	8						1	5														
91- 95	10	11						8	32	.30	.28				9	55	.71	.67												
96- 99	247	315	2.92	2.86				242	857	1.01	.98				149	896	.13	.13												
100-100	899	913	.39	.39				221	748	1.39	1.39				81	487	.18	.18												
CREDITS	1,162	1,245	1.02	1.01				476	1,653	1.16	1.14				241	1,449	.17	.16												
101-105	15	23	.01	.01				18	65	1.77	1.81				11	69	.78	.79												
106-110	4	8	.12	.13				8	32	.06	.07				4	25	.03	.04												
111-115	4	5						5	23						7	46	.35	.39												
116-120	5	5	16.12	18.98				5	23						3	20														
121-130	13	19	.07	.08				16	74	3.52	4.35				6	47	.02	.02												
131-140	1	2	18.35	24.61				7	36						3	27	.01	.02												
141- UP	9	24	.01	.01				12	61						4	38	4.17	7.08												
CHARGES	51	85	1.34	1.65				71	315	1.20	1.45				38	271	.85	1.02												
TOTALS	1,213	1,330	1.04	1.05				547	1,968	1.16	1.18				279	1,720	.28	.28												
		\$10,000 -	14,999						\$15,000 -	24,999						\$25,000 -	49,999													
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	1	8						1	12	.01	.01				3	45														
61- 80	1	16						1	16						4	104	4.15	3.16												
81- 85	2	20						1	17						5	144	.31	.25												
86- 90	1	11						7	117	.66	.59				19	636	.44	.39												
91- 95	32	386	.19	.18				43	803	.12	.11				40	1,284	.35	.33												
96- 99	86	1,032	.99	.96				69	1,260	.34	.33				27	877	.37	.36												
100-100	54	658	.72	.72				29	552	.52	.52				27	952	.09	.09												
CREDITS	176	2,115	.74	.72				151	2,777	.32	.31				125	4,041	.40	.37												
101-105	22	285	.33	.34				9	189	.08	.08				6	229	13.86	14.26												
106-110	5	66	.11	.11				11	225	.13	.14				10	362	.02	.03												
111-115	4	52						10	196	5.35	6.02				14	575	.10	.12												
116-120	4	61	10.09	11.84				10	258	.01	.02				18	752	.05	.06												
121-130	10	151	.01	.01				16	381	.69	.86				12	497	.70	.86												
131-140	3	44	.38	.51				5	134	.16	.22				5	256	.39	.53												
141- UP	7	137	.52	.85				8	270	.30	.49				15	816	1.00	1.61												
CHARGES	55	797	1.02	1.20				69	1,652	.88	1.08				80	3,487	1.30	1.62												
TOTALS	231	2,911	.82	.83				220	4,428	.53	.55				205	7,528	.82	.86												
		\$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												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	3		1									1		5			1		6									
81- 85																												
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				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		8	.22	.16			1		11				2		54				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				

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	4		418	.02	.01			2		325	.06	.04		6		743	.04	.02										
81- 85	7		631	.64	.46			4		999	.12	.08		27		2,113	.46	.33										
86- 90	3		360	1.40	1.16			1		254	.68	.57		16		1,150	.63	.52										
91- 95	2		253	.64	.56			1		1,231				55		2,918	.41	.36										
96- 99	4		622	.51	.47			1		588	.04	.04		172		4,242	.32	.30										
100-100	2		219	1.06	1.04			1		618	.01	.01		855		5,091	.60	.59										
CREDITS	1		136	58.96	58.96			1		855	.20	.20		1,238		4,260	2.46	2.46										
101-105	23		2,639	3.66	2.87			11		4,870	.10	.09		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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	3		1					1		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											
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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR									
0- 60	3		2																									
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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1	1				1	2															
61- 80	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								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	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											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	2	1																				
61- 80											1	5				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					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1																				
61- 80	5	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					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						1	7														
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					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	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							

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	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							

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							

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1																					
61- 80	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								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	2	1																				
61- 80	3	1									2	10				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								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1																				
61- 80	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			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						1	7				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		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	4	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							

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	11	6				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								