

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2008 through 2012. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 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
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		155	.62	.61			24		144	.30	.29			20		170	.16	.15	
100-100	115		114	.40	.40			33		112	.20	.20			14		86	1.21	1.21			7		57			
CREDITS	146		159	.29	.29			75		269	.44	.44			40		242	.61	.60			30		252	.21	.20	
101-105	2		4					6		20				3		19						2		18	.09	.09	
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						2		20	.02	.02	
131-140								2		8				1		7											
141- UP	2		5					2		13																	
CHARGES	10		21					20		83	.57	.69		5		32						5		47	.04	.05	
TOTALS	156		181	.26	.26			95		352	.47	.49		45		274	.54	.53				35		299	.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
0- 60															1		20										
61- 80	1		10																				3		176	.03	.02
81- 85	1		12																				2		147	.62	.52
86- 90															6		200	1.37	1.22				5		354	.03	.03
91- 95	1		10					6		117	4.14	3.90		12		398	.10	.10				2		125	.18	.17	
96- 99	24		286	.22	.22			15		260	.08	.07		11		385	.09	.08				6		388	.28	.27	
100-100	12		153	3.94	3.94			11		215	.07	.07		7		246	.41	.41				8		583	.11	.11	
CREDITS	39		471	1.42	1.37			32		592	.87	.85		37		1,250	.36	.34				26		1,773	.17	.16	
101-105	2		28					1		23				4		158	.08	.08				3		223	.32	.33	
106-110	2		26	4.48	4.82			2		45				2		65	3.55	3.88				1		66	.01	.01	
111-115	2		29	.17	.19			3		63	2.64	2.99		7		320	1.09	1.23				1		62	.22	.25	
116-120	2		29	.36	.42			1		26				8		327	.02	.03				2		193	1.02	1.20	
121-130	1		12	.02	.03			8		182	1.37	1.69		6		256	.35	.44				4		348	.29	.37	
131-140								2		54	.06	.07		1		38	.02	.03				3		318	5.91	8.09	
141- UP	3		51	.12	.18			3		111	.18	.33		2		109	.02	.03				4		428	.01	.02	
CHARGES	12		175	.80	.95			20		503	.87	1.13		30		1,272	.55	.64				18		1,639	1.39	1.79	
TOTALS	51		646	1.25	1.28			52		1,095	.87	.96		67		2,521	.45	.47				44		3,412	.75	.80	

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								2		460	.06	.03			3		480	.06	.03								
61- 80	3		360	1.55	1.17			6		3,447	.38	.26			14		3,995	.47	.33								
81- 85	1		98	.02	.02			2		954	1.14	.95			8		1,226	.96	.81								
86- 90	3		352	.01	.01			2		549	.11	.10			16		1,455	.24	.21								
91- 95	1		121	.07	.07									26		792	.73	.68									
96- 99	3		379	.03	.03			5		4,000	.19	.18			179		6,211	.19	.18								
100-100	2		337	.19	.19			3		1,169	.68	.68			212		3,073	.59	.59								
CREDITS	13		1,646	.39	.35			20		10,579	.38	.31			458		17,232	.41	.35								
101-105	2		362	.07	.07			1		1,842	1.30	1.36			26		2,696	.93	.97								
106-110	6		947	.21	.23			1		1,617	.57	.61			18		2,785	.53	.57								
111-115	1		136					1		601	.09	.10			19		1,225	.48	.54								
116-120	1		120	3.09	3.62			1		860	.06	.07			17		1,562	.41	.48								
121-130	6		1,242	.14	.18			1		668	1.63	2.05			36		2,758	.64	.80								
131-140	5		1,347	.45	.61									14		1,771	1.40	1.92									
141- UP	15		5,284	.71	1.39			3		5,381	.25	.73			34		11,383	.45	1.03								
CHARGES	36		9,437	.54	.84			8		10,969	.54	.85			164		24,180	.60	.91								
TOTALS	49		11,084	.52	.72			28		21,549	.46	.50			622		41,412	.52	.60								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80																				
81- 85																				
86- 90						2		8												
91- 95											1		6			1		7		
96- 99	45		64	.50	.49	43		156	.01	.01	20		119	.06	.06	15		124	.11	.10
100-100	134		136	2.85	2.85	27		94	.34	.34	9		52	.05	.05	6		56	.03	.03
CREDITS	179		199	2.10	2.09	72		258	.13	.13	30		177	.05	.05	22		187	.08	.08
101-105	4		5			5		16			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																1		11		
131-140	2		2			2		11	.40	.55	3		23	.02	.02	1		13		
141- UP	2		4	.18	.29	1		5												
CHARGES	11		16	.04	.05	12		47	.16	.18	9		65	.12	.14	5		49	.05	.06
TOTALS	190		215	1.95	1.96	84		305	.13	.13	39		242	.07	.07	27		236	.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			3		138	1.05	.87
86- 90	1		13			2		37			6		199			3		227		
91- 95	5		58	.01	.01	13		234	.03	.03	6		174	.06	.06	6		367	.53	.49
96- 99	21		251	2.73	2.65	16		294	.22	.22	3		108	.37	.36	3		217	.06	.06
100-100	9		112	.01	.01	6		123	.02	.02	4		146	.07	.07	5		324	1.60	1.60
CREDITS	37		442	1.55	1.50	37		688	.11	.11	21		681	.09	.08	23		1,418	.64	.58
101-105	3		39	.15	.16	3		56	.14	.14	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	2.04	2.30	3		187	.40	.44
116-120	1		14	.19	.23						7		304	2.46	2.90					
121-130	4		55	.03	.04	2		52	.03	.04	7		312	.22	.27	4		419	.34	.43
131-140						3		89	.01	.02	2		105		.01	4		415	.85	1.17
141- UP	2		40	.07	.10	1		27	.13	.23	2		100	.28	.46	3		353	.24	.40
CHARGES	15		218	.06	.08	12		286	.11	.13	34		1,430	.99	1.17	18		1,716	.42	.54
TOTALS	52		660	1.06	1.09	49		974	.11	.11	55		2,110	.70	.76	41		3,134	.52	.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		130	2.74	1.62	2		1,128	.67	.35	3		1,258	.89	.47					
61- 80	3		388	.86	.63	5		1,496	.30	.22	12		2,038	.41	.30					
81- 85											5		191	.76	.63					
86- 90						1		525	.07	.07	15		1,009	.04	.03					
91- 95	5		714	.06	.06	1		341	.43	.41	38		1,903	.21	.20					
96- 99	6		759	1.15	1.13	1		300	1.75	1.69	173		2,391	.94	.92					
100-100	1		175	1.52	1.52	4		3,474	.12	.12	205		4,691	.35	.35					
CREDITS	16		2,166	.87	.76	14		7,265	.32	.26	451		13,481	.48	.41					
101-105	2		213	.10	.10	1		296	.07	.07	28		876	.15	.15					
106-110	1		189	.19	.21	2		1,014	2.27	2.46	24		1,814	1.34	1.45					
111-115	1		179	.01	.01	1		305	.02	.02	14		948	.60	.68					
116-120	3		632	.03	.03						15		979	.79	.93					
121-130	3		539	1.09	1.38						21		1,387	.58	.72					
131-140	5		1,228	.47	.64	1		611	.91	1.26	23		2,497	.60	.82					
141- UP	6		1,976	.43	.93	6		7,372	.26	.50	23		9,877	.29	.57					
CHARGES	21		4,955	.42	.63	11		9,598	.50	.83	148		18,379	.50	.74					
TOTALS	37		7,121	.56	.69	25		16,863	.42	.48	599		31,860	.49	.55					

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	1		1			1		3								2		18		
96- 99	30		45	.02	.02	43		153	.69	.68	25		149	.04	.04	13		107	.17	.17
100-100	141		137	.12	.12	35		128	2.09	2.09	16		102	.63	.63	8		71	1.44	1.44
CREDITS	172		183	.09	.09	79		284	1.31	1.30	41		250	.28	.28	24		201	.60	.58
101-105	3		4			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	.15	.18	1		3			1		9			3		34	1.55	1.93
131-140											1		10			1		10	.06	.08
141- UP											1		10							
CHARGES	7		11	.08	.09	5		19			7		54			8		83	.79	.94
TOTALS	179		193	.09	.09	84		304	1.23	1.22	48		304	.23	.24	32		284	.65	.67

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		34			4		213	.16	.12
81- 85						1		20	12.24	9.96						4		231	.27	.23
86- 90	1		13	.03	.03	2		38	7.74	6.83	12		381	1.57	1.37	3		148		
91- 95	7		80			11		196	.06	.05	10		292	.08	.08	3		208	1.24	1.17
96- 99	21		241	1.92	1.86	13		227	.06	.06	7		243	.30	.30					
100-100	6		77			4		70	4.81	4.81	8		276	1.84	1.84	6		452	.74	.74
CREDITS	35		410	1.13	1.09	31		550	1.64	1.55	38		1,226	.98	.91	20		1,253	.55	.49
101-105	2		25	.01	.01	2		33	.05	.05	2		79	67.38	70.62	3		192	.33	.34
106-110	3		37			2		44	.05	.05	3		138	.07	.08	4		315	.26	.28
111-115	1		12	.18	.20	1		25			2		74	.03	.03	2		136	2.04	2.29
116-120						5		107	.37	.43	1		57	.25	.29	1		70	.05	.06
121-130	3		47	.01	.01	3		74	.08	.10	7		308	.07	.09	3		244	.15	.19
131-140						1		26			5		215	1.59	2.17	1		122	.01	.02
141- UP	2		35	.07	.10	2		60	2.15	3.22	3		205	.02	.03	1		118	.01	.01
CHARGES	11		156	.03	.04	16		368	.48	.58	23		1,075	5.29	6.76	15		1,197	.39	.46
TOTALS	46		566	.83	.84	47		918	1.17	1.22	61		2,301	2.99	3.19	35		2,450	.47	.48

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		564	1.18	.41	3		564	1.18	.41					
61- 80	1		147	.47	.29	5		1,669	.07	.05	12		2,069	.10	.08					
81- 85	3		416	.10	.08	1		365	.01	.01	9		1,033	.34	.28					
86- 90	5		678	.62	.54	2		779	.33	.29	25		2,037	.77	.67					
91- 95	2		190	3.50	3.22						37		989	.97	.91					
96- 99	4		501	.90	.88						156		1,665	.68	.67					
100-100	3		602	.12	.12	1		403	.13	.13	228		2,316	.76	.76					
CREDITS	18		2,535	.68	.60	12		3,781	.29	.20	470		10,674	.62	.51					
101-105	2		253	.01	.01	1		320		.01	19		931	5.76	5.93					
106-110	3		452	.21	.22						21		1,010	.18	.20					
111-115	2		308	1.08	1.22	1		1,205	.44	.50	11		1,779	.65	.74					
116-120											10		249	.23	.27					
121-130	3		660	1.08	1.35	1		588	.55	.72	26		1,969	.59	.74					
131-140	2		461	.17	.23						11		844	.50	.68					
141- UP	8		2,111	.80	1.47	5		3,314	.85	1.30	22		5,852	.79	1.29					
CHARGES	20		4,245	.69	.99	8		5,426	.68	.92	120		12,634	1.03	1.38					
TOTALS	38		6,780	.68	.80	20		9,207	.52	.50	590		23,308	.84	.87					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 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		6						1		8			
86- 90																												
91- 95								2		8													3		27	15.28	14.52	
96- 99	25		39	4.68	4.58			38		141	.09	.08			27		168	.09	.09			20		169	.37	.36		
100-100	126		119	.05	.05			40		134	2.51	2.51			11		68	.57	.57			5		44				
CREDITS	151		159	1.19	1.19			80		283	1.24	1.22			39		242	.22	.22			29		248	1.90	1.85		
101-105								5		19	.43	.44										4		34	.04	.04		
106-110	1		1											1		6												
111-115	2		1	78.31	73.29			2		9												1		11				
116-120	2		2					1		3																		
121-130														1		8						5		55	.05	.07		
131-140								1		6				1		8						1		11				
141- UP														1		13						1		14				
CHARGES	5		4	29.69	64.40			9		37	.22	.24			4		35					12		124	.03	.04		
TOTALS	156		163	6.53	6.52			89		320	1.12	1.12			43		277	.20	.20			41		372	1.28	1.32		

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
0- 60																											
61- 80															1		35	8.96	7.12			2		141	.14	.11	
81- 85	1		10																			4		212	.07	.06	
86- 90								2		38					14		422	.24	.21			1		85	.35	.31	
91- 95	7		82					11		210	.06	.06			12		380	.81	.75			1		59	.86	.80	
96- 99	17		193	.21	.20			13		236	3.75	3.64			5		156	3.85	3.74			5		339	.17	.17	
100-100	5		59	.05	.05			4		74	1.77	1.77			8		296	.14	.14			3		174	.03	.03	
CREDITS	30		345	.13	.12			30		557	1.85	1.76			40		1,288	1.05	.98			16		1,009	.18	.16	
101-105	5		63	.01	.01			3		53	.49	.51			1		42	5.49	5.73			7		437	.98	1.01	
106-110	2		28					3		62	2.70	2.86									2		150	.21	.23		
111-115	2		28	.02	.02			2		45					4		161	.35	.40			1		74	.05	.05	
116-120								2		48	.34	.40			2		79	.02	.02			1		90			
121-130	1		16	.04	.05			1		21	.14	.17			4		173	.27	.33			3		218	.44	.55	
131-140	2		30	.07	.10			1		30												1		126	.49	.64	
141- UP	1		16	.58	.84			2		59	.01	.02			6		383	6.01	9.47			1		77	.12	.17	
CHARGES	13		181	.07	.08			14		317	.67	.80			17		837	3.14	4.17			16		1,172	.54	.61	
TOTALS	43		526	.11	.11			44		874	1.42	1.46			57		2,126	1.88	1.98			32		2,181	.37	.38	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN
0- 60	1		106	1.33	.59			5		1,411	.53	.22			6		1,518	.58	.25								
61- 80	4		557	.09	.07			2		609	.25	.18			9		1,341	.40	.29								
81- 85	1		99	.12	.10			1		299					9		633	.04	.04								
86- 90	3		418	.07	.06										20		962	.16	.15								
91- 95	4		626	.11	.10										40		1,391	.61	.57								
96- 99	4		511	1.78	1.73			3		1,373	.21	.20			157		3,326	.92	.89								
100-100	4		729	.33	.33										206		1,698	.47	.47								
CREDITS	21		3,046	.47	.41			11		3,692	.32	.20			447		10,869	.58	.45								
101-105	2		242	.07	.07										27		890	.80	.82								
106-110	1		147	.06	.06			1		1,076	.05	.05			11		1,470	.18	.19								
111-115															14		329	2.84	3.21								
116-120								1		298	.01	.01			9		520	.04	.04								
121-130	4		586	.13	.17			2		1,327	.23	.29			21		2,403	.22	.28								
131-140	3		716	3.79	5.16										10		927	2.99	4.06								
141- UP	5		1,595	.15	.29			5		4,195	.65	1.26			22		6,350	.83	1.58								
CHARGES	15		3,287	.93	1.40			9		6,895	.45	.68			114		12,890	.81	1.18								
TOTALS	36		6,333	.71	.79			20		10,588	.40	.41			561		23,759	.71	.74								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2012 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								1			4																		
91- 95															2		12						4		32	.02	.02		
96- 99	15		18					35		132	.01	.01			27		165	.06	.06			18		151	.06	.06			
100-100	158		148	.12	.12			37		128	.56	.56			11		67	.25	.25			5		43	.85	.85			
CREDITS	173		167	.11	.11			73		264	.28	.27			40		243	.11	.11			27		227	.20	.20			
101-105								1		5	.15	.16			1		5					4		38	.01	.01			
106-110	1		2																		1		9	.16	.18				
111-115	1		1					2		8	.10	.11																	
116-120	1		3																			1		10					
121-130														3		26						3		34			.01		
131-140								1		4											1		11						
141- UP	2		2					2		15	.09	.16																	
CHARGES	5		8					6		31	.09	.13			4		31				10		103	.02	.02				
TOTALS	178		174	.10	.10			79		295	.26	.26			44		275	.10	.10			37		330	.15	.15			

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		31					2		119	.20	.15		
81- 85															2		57	.05	.04			1		51	.01	.01		
86- 90	1		12					1		14				14		450	.15	.13			3		192	.63	.56			
91- 95	11		128	.45	.42			16		299	.16	.15		15		442	.62	.57			4		240	.39	.36			
96- 99	23		274	.12	.12			6		110	.93	.89		4		131	7.77	7.54			2		145	.18	.18			
100-100	12		152	.07	.07			4		73	.01	.01		5		193	.01	.01			2		116	.02	.02			
CREDITS	47		565	.18	.17			27		496	.30	.29		41		1,305	1.05	.96			14		862	.31	.28			
101-105	2		23	5.10	5.23			1		19	.23	.23		4		152	.10	.11			4		279	.33	.34			
106-110	2		30	.02	.03			2		36				1		54	.04	.04			3		248	.08	.09			
111-115	1		14	.85	.98									5		203	.74	.84			1		68	.03	.03			
116-120	1		17											1		37	.37	.43			1		69	1.17	1.40			
121-130	3		43	.16	.20			6		126	1.89	2.29									1		70	.10	.13			
131-140	1		16	.11	.15									2		74	3.02	4.06			3		292	.14	.19			
141- UP	2		47	.69	1.15			2		71	2.11	3.19		1		58					5		512	.56	.86			
CHARGES	12		190	.91	1.14			11		252	1.55	1.93		14		578	.70	.80			18		1,538	.35	.43			
TOTALS	59		755	.36	.37			38		749	.72	.74		55		1,883	.94	.92			32		2,399	.33	.36			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								6		1,308	.07	.03			6		1,308	.07	.03									
61- 80	4		540	.21	.15			5		2,081	.15	.10			12		2,771	.16	.11									
81- 85	4		427	.14	.12									7		535	.12	.10										
86- 90														20		671	.28	.25										
91- 95	3		444	2.35	2.21			1		450	.01	.01		56		2,047	.74	.69										
96- 99	3		348	.46	.45			1		390	.15	.14		134		1,864	.76	.74										
100-100	3		411	.01	.01			1		640	.29	.29		238		1,971	.18	.18										
CREDITS	17		2,169	.64	.55			14		4,869	.13	.09		473		11,168	.37	.29										
101-105														17		522	.45	.46										
106-110	2		251	.03	.03									12		629	.05	.06										
111-115	1		127	.13	.15									11		422	.43	.48										
116-120	3		834	.02	.02									8		971	.11	.13										
121-130	1		251	.19	.23			1		317	2.39	2.94		18		867	1.22	1.49										
131-140	3		633	.45	.61									11		1,030	.54	.72										
141- UP	6		1,495	.16	.28			5		4,573	.34	.70		25		6,771	.34	.64										
CHARGES	16		3,590	.17	.23			6		4,889	.47	.93		102		11,211	.40	.61										
TOTALS	33		5,760	.35	.39			20		9,759	.30	.31		575		22,378	.38	.40										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	1																					
61- 80	2	3				3	6									1	6	13.68	9.74			
81- 85	1					1	4				1	6										
86- 90	2	2				2	8				1	5				2	16					
91- 95	9	11				7	28	.34	.32		9	55	.71	.67		10	82	1.01	.95			
96- 99	248	317	2.86	2.80		241	851	1.24	1.22		149	896	.13	.13		82	685	.65	.63			
100-100	903	917	.37	.37		221	751	1.70	1.70		82	495	.18	.18		50	423	1.30	1.30			
CREDITS	1,166	1,250	.99	.99		475	1,648	1.42	1.40		242	1,457	.17	.16		145	1,212	.95	.93			
101-105	16	26	.01	.01		17	63	1.85	1.88		11	69	.78	.79		7	64	1.19	1.22			
106-110	5	8	.12	.12		9	37	.05	.06		4	25	.03	.04		1	9	2.48	2.70			
111-115	3	4				6	26				7	46	.35	.39		3	30					
116-120	5	5	16.12	18.98		5	23				3	19				2	20	.10	.12			
121-130	11	15				14	67	5.44	6.70		6	47	.02	.02		7	75					
131-140	1	2	27.51	36.89		8	42				2	19	.02	.03		4	45					
141- UP	9	24	.01	.01		12	61				5	46	2.30	3.78		8	106	1.85	2.78			
CHARGES	50	84	1.57	1.91		71	318	1.52	1.83		38	271	.65	.78		32	349	.85	1.07			
TOTALS	1,216	1,334	1.03	1.03		546	1,966	1.44	1.46		280	1,727	.24	.25		177	1,561	.93	.95			
		\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -					
		14,999					24,999					49,999					99,999					
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	1	8				1	12	.01	.01		1	17										
61- 80						1	16				4	100	.47	.35		5	313	.17	.13			
81- 85	2	20				1	17				8	228	1.36	1.13		3	151	.01	.01			
86- 90	1	11				7	117	.66	.59		19	636	.36	.32		14	871	.26	.23			
91- 95	32	386	.19	.18		44	824	.11	.10		40	1,270	.33	.31		14	792	2.18	2.02			
96- 99	83	1,000	1.03	1.00		68	1,241	.34	.33		25	805	.36	.35		11	667	.51	.50			
100-100	53	642	.71	.71		29	558	.51	.51		25	884	.11	.11		11	742	.08	.08			
CREDITS	172	2,067	.75	.73		151	2,785	.32	.30		122	3,941	.35	.33		58	3,535	.68	.62			
101-105	22	289	.33	.34		9	189	.08	.08		7	262	12.10	12.41		4	246	.90	.92			
106-110	5	66	.11	.11		10	201	.14	.15		10	362	.03	.03		8	644	.17	.19			
111-115	4	52				10	196	5.65	6.36		14	576	.09	.10		4	297	2.01	2.25			
116-120	4	61	7.53	8.83		10	258	.01	.02		18	752	.05	.06		2	186					
121-130	10	151	.01	.01		16	381	.96	1.18		13	534	.66	.82		9	808	.25	.32			
131-140	3	44	.38	.51		5	134	.16	.22		5	256	.39	.53		9	890	.15	.21			
141- UP	7	137	.28	.45		7	234	.31	.52		15	816	1.09	1.75		12	1,434	.39	.61			
CHARGES	55	801	.77	.91		67	1,592	1.01	1.23		82	3,557	1.30	1.61		48	4,505	.40	.53			
TOTALS	227	2,868	.76	.77		218	4,377	.57	.59		204	7,498	.80	.84		106	8,040	.53	.58			
		\$100,000 -					\$250,000 AND OVER					ALL RISKS										
		249,999																				
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	2	212	.25	.14		3	497	.24	.14		9	747	.23	.13								
61- 80	7	701	.31	.23		6	2,936	.35	.25		29	4,080	.35	.25								
81- 85	8	938	.33	.27		1	302	.27	.23		26	1,667	.42	.35								
86- 90	6	874	.29	.26							54	2,540	.31	.27								
91- 95	7	826	.32	.30		2	582	.13	.12		174	4,856	.57	.53								
96- 99	5	732	1.21	1.19		1	512	.21	.21		913	7,705	.73	.71								
100-100	1	128				2	886	.13	.13		1,377	6,425	.51	.51								
CREDITS	36	4,411	.45	.38		15	5,715	.27	.21		2,582	28,020	.53	.47								
101-105	6	877	.10	.11		1	1,070				100	3,154	1.21	1.25								
106-110	1	125	.02	.02		1	338				54	1,816	.10	.11								
111-115	4	639	.04	.04		1	472				56	2,339	.77	.86								
116-120	1	203									50	1,527	.38	.45								
121-130	6	1,183	.33	.42		1	691	1.08	1.33		93	3,952	.61	.77								
131-140	4	733	1.52	2.03							41	2,165	.67	.90								
141- UP	10	2,660	.34	.55		5	3,372	.45	.82		90	8,890	.48	.81								
CHARGES	32	6,422	.39	.52		9	5,943	.38	.54		484	23,842	.61	.80								
TOTALS	68	10,833	.42	.45		24	11,658	.33	.33		3,066	51,863	.56	.59								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80	3		1											1		5					1		6						
81- 85	1																												
86- 90	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	336		397	.27	.26			221		780	.96	.94		124		740	1.32	1.29		57		479	.43	.42					
100-100	931		803	1.74	1.74			154		549	.14	.14		64		385	.09	.09		26		222	2.70	2.70					
CREDITS	1,292		1,217	1.24	1.23			389		1,375	.60	.59		201		1,200	.85	.83		96		807	1.00	.98					
101-105	23		27	.02	.02			17		61	.31	.32		10		64	.01	.01		10		92	.19	.19					
106-110	8		9					5		22	3.61	3.87		5		33				2		19							
111-115	6		3					4		16				3		18				6		59	.28	.32					
116-120	8		13					9		43				7		53	1.45	1.70											
121-130	15		23	2.66	3.32			18		81	.62	.77		9		67	2.29	2.83		9		92	.01	.01					
131-140	3		5					7		32	.01	.02		2		14	.04	.05		2		22	.49	.67					
141- UP	15		33	7.21	12.00			7		38	1.39	2.39		3		28	.01	.02		5		75	.31	.52					
CHARGES	78		114	2.66	3.32			67		293	.69	.84		39		278	.83	.98		34		359	.19	.23					
TOTALS	1,370		1,331	1.36	1.37			456		1,668	.62	.63		240		1,478	.84	.85		130		1,166	.75	.78					
			\$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				7		386	.05	.04					
86- 90	4		46	.04	.04			9		165	7.58	6.71		20		621	1.31	1.15		10		574	.22	.20					
91- 95	40		473	.06	.06			40		748	.54	.50		30		978	1.45	1.35		9		652	.41	.38					
96- 99	69		795	.91	.88			24		441	.44	.42		12		365	.31	.30		3		203	1.32	1.29					
100-100	39		471	.48	.48			18		365	.51	.51		9		330	.13	.13		3		216	.42	.42					
CREDITS	155		1,813	.54	.52			92		1,731	1.18	1.12		75		2,405	.99	.92		39		2,431	.51	.45					
101-105	14		180	.22	.23			9		186	.21	.21		6		186	1.65	1.68		5		334	.40	.41					
106-110	4		57	.04	.04			10		208	4.08	4.38		11		424	1.72	1.85		4		341	.15	.16					
111-115	4		58	.03	.04			5		98	.12	.13		9		401	.30	.34		3		234	.10	.11					
116-120	5		77	.03	.03			12		262	1.14	1.35		3		120	6.27	7.45		1		117							
121-130	14		208	1.12	1.37			10		253	.17	.21		13		611	1.06	1.32		4		402	1.15	1.47					
131-140	1		18					8		207	.30	.40		9		446	.08	.11		6		525	.76	1.03					
141- UP	8		144		.01			11		337	1.12	1.81		10		605	.52	.87		10		989	.11	.16					
CHARGES	50		742	.37	.45			65		1,551	1.08	1.35		61		2,794	1.04	1.32		33		2,941	.40	.51					
TOTALS	205		2,555	.49	.50			157		3,281	1.13	1.21		136		5,198	1.02	1.10		72		5,372	.45	.47					
			\$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	.03	.02			1		178				5		595	.02	.01											
61- 80	7		631	.74	.53			5		1,159	.45	.31		28		2,274	.64	.45											
81- 85	3		360	1.40	1.16			1		254	1.67	1.41		16		1,078	.88	.73											
86- 90	2		253	1.17	1.02			1		1,231				55		2,918	.86	.75											
91- 95	4		622	.60	.56			1		588	.07	.06		174		4,266	.59	.55											
96- 99	2		219	1.04	1.01			1		618	.01	.01		849		5,037	.71	.69											
100-100	1		136	58.98	58.98			1		855	.54	.54		1,246		4,332	2.58	2.58											
CREDITS	23		2,639	3.76	2.95			11		4,882	.30	.25		2,373		20,499	1.08	.97											
101-105														94		1,130	.49	.50											
106-110	4		694	.07	.08									53		1,808	.97	1.05											
111-115	3		419	.09	.10			1		429	.15	.17		44		1,735	.16	.18											
116-120														45		685	1.65	1.96											
121-130														92		1,738	.95	1.19											
131-140	1		150	.69	.91			1		392				40		1,810	.34	.45											
141- UP	9		2,327	.69	1.23			5		3,252	.24	.43		83		7,829	.45	.77											
CHARGES	17		3,590	.50	.74			7		4,073	.21	.34		451		16,735	.57	.78											
TOTALS	40		6,230	1.88	2.02			18		8,955	.26	.28		2,824		37,234	.85	.90											



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		5		
81- 85	1					2		7								2		15		
86- 90	6		4	25.95	22.62	1		3			4		21			3		24		
91- 95	16		13			10		77	.02	.02	16		89	.44	.41	23		184	.46	.43
96- 99	253		312	2.21	2.17	209		752	.35	.34	122		725	3.88	3.79	50		425	1.36	1.33
100-100	1,028		914	3.93	3.93	173		604	.20	.20	75		461	1.46	1.46	37		318	.55	.55
CREDITS	1,307		1,245	3.53	3.50	395		1,404	.27	.27	217		1,296	2.72	2.66	116		970	.86	.84
101-105	16		17	3.94	4.03	13		47	3.50	3.57	10		62	1.29	1.33	7		62	.39	.39
106-110	13		15			3		12			2		13			6		56	2.48	2.67
111-115	3		7			8		36			4		27	2.05	2.31	6		54	7.46	8.39
116-120	10		19	1.22	1.44	3		14	.22	.27	2		15			6		63	.04	.05
121-130	14		16	.05	.06	13		63	10.13	12.61	17		126	3.37	4.18	12		131		
131-140	12		23	7.82	10.65	3		14	32.69	44.46	1		9			1		13	.01	.01
141- UP	19		34	.04	.06	8		41	.01	.02	5		46	.31	.47	7		94	1.27	1.90
CHARGES	87		131	2.10	2.61	51		227	5.61	6.78	41		297	1.93	2.32	45		473	1.45	1.75
TOTALS	1,394		1,376	3.39	3.44	446		1,631	1.02	1.03	258		1,593	2.57	2.61	161		1,443	1.06	1.09

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		11								2		51	1.51	1.07	9		498	.12	.09
81- 85	2		22								9		286	.11	.09	4		219	1.48	1.24
86- 90	2		21	.04	.03	21		374	.07	.06	21		680	.99	.87	8		485	.34	.30
91- 95	42		477	.67	.63	42		763	.34	.32	19		616	1.99	1.84	3		203	.56	.53
96- 99	60		702	.28	.27	22		416	1.44	1.41	7		226	1.28	1.26	5		370	.01	.01
100-100	35		435	.40	.40	31		558	.30	.30	15		497	.81	.81	6		420	.13	.13
CREDITS	142		1,668	.41	.40	116		2,111	.50	.47	73		2,355	1.15	1.05	35		2,195	.33	.29
101-105	12		149	1.61	1.65	14		295	.65	.68	7		247	.04	.04	6		375	.26	.26
106-110	4		51	.13	.14	1		17	.13	.14	7		280	.51	.55	8		549	.01	.02
111-115	4		56	4.73	5.35	5		112	1.52	1.72	11		457	1.52	1.72	4		304	.01	.01
116-120	7		98	.01	.01	8		182	.04	.04	6		269	.54	.64	2		185	.02	.02
121-130	9		146	3.10	3.86	4		97	.01	.01	8		341	2.56	3.19	4		364	.02	.02
131-140	4		69	.30	.41	3		78	.03	.04	6		260	.70	.96	5		509	1.19	1.59
141- UP	5		87	.05	.08	11		353	.14	.23	10		565	.71	1.09	7		675	.12	.20
CHARGES	45		656	1.51	1.79	46		1,135	.37	.47	55		2,419	1.01	1.25	36		2,960	.27	.34
TOTALS	187		2,324	.72	.74	162		3,246	.46	.47	128		4,774	1.08	1.13	71		5,155	.30	.31

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		164	.09	.05	5		802	.25	.12	7		965	.23	.11					
61- 80	10		1,104	.53	.40	1		192	.49	.30	27		1,862	.44	.32					
81- 85	1		93	.01	.01	3		1,429	.97	.82	24		2,071	.84	.70					
86- 90	2		251	.65	.57	1		371	1.14	1.00	69		2,235	.70	.62					
91- 95	3		477	.11	.10						174		2,859	.73	.68					
96- 99	1		98								729		4,026	1.35	1.32					
100-100	2		250	2.90	2.90	2		1,926	.54	.54	1,404		6,384	1.12	1.12					
CREDITS	21		2,437	.63	.51	12		4,720	.67	.52	2,434		20,402	.93	.82					
101-105	3		495	.62	.63	2		759	.42	.43	90		2,509	.60	.61					
106-110											44		993	.30	.32					
111-115	2		295	.06	.07	1		290	1.25	1.39	48		1,638	1.20	1.35					
116-120											44		845	.22	.26					
121-130	3		745	.33	.41						84		2,029	1.30	1.62					
131-140	2		517	.19	.26						37		1,492	1.04	1.42					
141- UP	5		1,860	.13	.28	1		828	.18	.36	78		4,582	.23	.43					
CHARGES	15		3,912	.23	.35	4		1,877	.44	.59	425		14,087	.65	.86					
TOTALS	36		6,349	.39	.44	16		6,597	.60	.53	2,859		34,489	.82	.83					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		1					1		2																			
61- 80	6		4					1		2					5		25					4		26					
81- 85	4		1					1		3												1		7	3.20	2.69			
86- 90	8		5					4		11					1		6												
91- 95	19		14					15		53					12		71	2.34	2.21			11		94	.05	.05			
96- 99	206		261	2.21	2.16			177		644	2.01	1.97			117		703	.79	.77			66		563	1.37	1.33			
100-100	1,169		1,058	6.57	6.57			199		677	1.00	1.00			73		445	1.03	1.03			39		334	.21	.21			
CREDITS	1,414		1,344	5.60	5.56			398		1,392	1.42	1.40			208		1,250	.94	.92			121		1,024	.85	.82			
101-105	12		15					21		81	.36	.37			10		61	.05	.05			7		65	1.40	1.43			
106-110	8		5					4		15	50.34	54.78			2		13					5		45	.07	.07			
111-115	4		1					7		31					5		33					3		29	.19	.22			
116-120	4		6					6		26	.09	.11			3		23	.62	.73			3		32	.58	.68			
121-130	9		13					12		56	.14	.18			16		128	.34	.42			13		141	.90	1.12			
131-140	10		16	.67	.89			6		33	.04	.05			3		24												
141- UP	17		36	.19	.30			11		59					3		31	.76	1.22			4		54					
CHARGES	64		90	.19	.25			67		301	2.68	3.20			42		313	.27	.32			35		367	.67	.79			
TOTALS	1,478		1,435	5.26	5.30			465		1,692	1.64	1.67			250		1,563	.81	.82			156		1,391	.80	.82			
			\$10,000 -							\$15,000 -							\$25,000 -								\$50,000 -				
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		11					1		44	.01				
61- 80	1		10					2		28					1		28					7		372	.05	.04			
81- 85	2		23					1		15					3		103	.15	.12			8		466					
86- 90	1		13					7		124	.04	.04			20		619	1.27	1.13			4		233	2.00	1.74			
91- 95	25		300	.06	.06			38		693	.73	.68			25		766	1.92	1.78			5		277	.04	.04			
96- 99	58		661	.24	.23			21		374	.04	.04			12		422	.15	.14			8		487	.29	.28			
100-100	41		487	.15	.15			23		440	.02	.02			11		376	.11	.11			7		525	.80	.80			
CREDITS	128		1,494	.17	.16			92		1,673	.32	.30			73		2,324	1.03	.94			40		2,404	.44	.39			
101-105	7		83	.04	.04			11		198	2.02	2.07			6		197	.01	.01			6		380	1.10	1.13			
106-110	7		91	.04	.04			10		212	1.18	1.27			4		160	.07	.08			5		371	1.41	1.52			
111-115	3		45					2		53					10		379	.53	.60			4		338	.45	.51			
116-120	5		77	.01	.01			20		464	.33	.39			10		370	.37	.44			1		67	2.40	2.85			
121-130	9		136	3.50	4.32			15		349	1.05	1.30			15		637	.16	.20			3		270	.05	.06			
131-140	2		35					1		21					8		389	.11	.15			4		424	1.03	1.37			
141- UP								9		254	.20	.30			10		531	.85	1.32			10		1,101	.28	.45			
CHARGES	33		468	1.04	1.19			68		1,551	.79	.94			63		2,663	.36	.45			33		2,951	.68	.88			
TOTALS	161		1,962	.37	.38			160		3,225	.54	.57			136		4,986	.67	.72			73		5,354	.57	.61			
			\$100,000 -							\$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		153					5		888	.11	.05			12		1,099	.09	.05										
61- 80	6		557	.12	.09										33		1,052	.08	.06										
81- 85	4		458	.19	.16			1		217	.16	.14			25		1,294	.12	.10										
86- 90	3		353	1.05	.91										48		1,364	1.19	1.05										
91- 95	5		565	.22	.20										155		2,832	.81	.76										
96- 99	1		229	2.18	2.11										666		4,343	.94	.91										
100-100	3		481	1.91	1.91										1,565		4,824	1.99	1.99										
CREDITS	24		2,797	.74	.62			6		1,106	.12	.06			2,504		16,808	1.07	.94										
101-105	3		475	.13	.14			1		272	.10	.11			84		1,828	.57	.59										
106-110	2		251	1.78	1.90										47		1,164	1.72	1.85										
111-115								2		1,055	.64	.71			40		1,964	.53	.59										
116-120	1		201												53		1,266	.39	.46										
121-130	1		176	.04	.05										93		1,906	.60	.74										
131-140	1		166	.54	.72										35		1,107	.53	.71										
141- UP	7		2,008	.29	.49			1		748	.01	.02			72		4,819	.30	.49										
CHARGES	15		3,277	.36	.51			4		2,075	.34	.43			424		14,055	.55	.70										
TOTALS	39		6,074	.54	.57			10		3,181	.27	.23			2,928		30,863	.83	.85										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2012 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999																			
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR							
0- 60	2		1					1		1												1		7											
61- 80	4		5					1		3					2		11					1		7											
81- 85															2		11					1		7											
86- 90	5		5					2		6																									
91- 95	15		12					9		32					13		75	.01	.01			9		72	4.43	4.15									
96- 99	146		180	.52	.51			159		575	.75	.73			115		690	.56	.55			74		615	.26	.25									
100-100	1,166		1,119	.92	.92			239		830	1.05	1.05			86		528	.39	.39			46		390	1.15	1.15									
CREDITS	1,338		1,323	.85	.84			411		1,447	.90	.89			218		1,314	.45	.44			131		1,090	.85	.83									
101-105	14		18	1.27	1.29			13		53	.12	.12			13		81	.04	.04			6		56	4.56	4.66									
106-110	3		3					5		21	.05	.06			7		48	.02	.02			4		36											
111-115	1		2					4		17	.03	.04			4		27					6		62	2.26	2.54									
116-120	3		4					4		17					3		23	.72	.85			2		21											
121-130	8		9					14		65	1.50	1.89			12		93	.01	.02			7		80	3.54	4.41									
131-140	6		9					4		23	2.71	3.65			4		34					4		47	.07	.09									
141- UP	6		7					2		11	.08	.13			4		36	1.02	1.55			2		26	.19	.29									
CHARGES	41		52	.43	.50			46		208	.81	.95			47		342	.17	.20			31		328	2.09	2.48									
TOTALS	1,379		1,375	.83	.83			457		1,655	.89	.89			265		1,656	.39	.40			162		1,419	1.14	1.16									
			\$10,000 -							\$15,000 -							\$25,000 -																		
			14,999							24,999							49,999																		
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60															2		28					3		102											
61- 80	2		19					2		29					3		84					3		215	1.01	.79									
81- 85								1		13					6		183	1.26	1.04			7		425	.11	.09									
86- 90	2		22					7		131					14		504	.18	.16			9		487	.58	.51									
91- 95	25		300	.28	.26			37		663	.53	.50			33		1,039	.50	.46			11		677	.39	.37									
96- 99	73		844	.49	.47			36		656	.07	.07			20		622	.22	.21			4		270	.18	.17									
100-100	45		542	.03	.03			27		512	.24	.24			19		663	.03	.03			10		698	.22	.22									
CREDITS	147		1,726	.30	.29			110		2,003	.26	.25			97		3,124	.32	.29			47		2,874	.35	.31									
101-105	6		76	.55	.57			7		130	.15	.15			7		246	.04	.04			7		483	.10	.10									
106-110	6		76	1.66	1.79			2		44	2.75	2.93			6		245	.42	.45			4		280	.12	.13									
111-115	4		60	.04	.05			6		145	.84	.95			10		405	.17	.19			3		275	.69	.78									
116-120	10		134	.06	.07			18		426	.63	.74			8		330					2		175	.21	.25									
121-130	8		124	.77	.96			12		299	.20	.25			9		435	.18	.23			9		891	.53	.67									
131-140	3		49		.01			6		157	.91	1.24			3		143	.11	.15			1		78	.02	.03									
141- UP	2		37					3		96	.49	.77			7		408	.42	.64			7		818	.56	.92									
CHARGES	39		557	.49	.58			54		1,297	.60	.72			50		2,212	.20	.25			33		3,000	.41	.52									
TOTALS	186		2,282	.34	.35			164		3,300	.39	.41			147		5,336	.27	.28			80		5,874	.38	.40									
			\$100,000 -							\$250,000 AND OVER							ALL RISKS																		
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								4		1,195	.09	.04			12		1,327	.08	.04																
61- 80	12		1,466	.11	.08			3		564	.02	.01			33		2,404	.16	.12																
81- 85	5		495	.82	.67			1		275					23		1,408	.48	.40																
86- 90															39		1,154	.32	.28																
91- 95	4		419	.09	.09			1		289	1.98	1.86			157		3,576	.60	.56																
96- 99	4		504												631		4,957	.35	.34																
100-100								1		393	.20	.20			1,639		5,675	.52	.52																
CREDITS	25		2,884	.21	.17			10		2,716	.28	.18			2,534		20,502	.41	.35																
101-105	4		626	.35	.36			2		665	.36	.37			79		2,434	.35	.36																
106-110	4		571	.01	.01										41		1,324	.29	.31																
111-115	1		119												39		1,113	.47	.53																
116-120	1		139	.75	.87										51		1,269	.34	.40																
121-130	3		616	.74	.93										82		2,612	.59	.74																
131-140	3		504	.28	.38										34		1,043	.35	.47																
141- UP	3		1,187	.05	.10			1		613	.04	.06			37		3,239	.25	.42																
CHARGES	19		3,762	.26	.34		</																												

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	5		4			1		4	41.91	37.00	4		22			1		7		
91- 95	22		21			10		36			12		70			7		59	.02	.02
96- 99	825	1,150	.79	.77		937	3,313	.48	.47		455	2,711	.27	.26		305	2,581	.47	.46	
100-100	8,379	5,665	1.08	1.08		626	2,146	.92	.92		164	990	.76	.76		94	813	.32	.32	
CREDITS	9,239	6,844	1.02	1.02		1,574	5,498	.68	.67		636	3,798	.39	.39		407	3,460	.43	.42	
101-105	44	59	.34	.35		69	257	.83	.84		64	404	1.24	1.27		31	278	.14	.15	
106-110	23	31	.02	.02		33	133	.31	.34		24	167	.71	.76		17	162	.21	.22	
111-115	12	16	.03	.03		8	30	26.81	30.07		13	91	.73	.82		11	110	.70	.79	
116-120	9	12				8	32	.22	.25		13	94	.12	.15		6	58	.49	.58	
121-130	21	37				17	82	.11	.14		30	233	1.93	2.40		23	252	.02	.03	
131-140	11	18	7.38	9.89		15	74	.05	.06		10	81	.46	.62		4	45	1.80	2.43	
141- UP	27	53				27	158	.20	.32		14	129	2.10	3.38		7	108	.92	1.53	
CHARGES	147	226	.68	.83		177	767	1.44	1.70		168	1,198	1.22	1.41		99	1,013	.36	.42	
TOTALS	9,386	7,070	1.01	1.02		1,751	6,265	.77	.78		804	4,996	.59	.60		506	4,473	.41	.42	
		\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -			
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			3		170	7.33	5.37
81- 85	2		21	.01	.01	1		16	.53	.44	8		260	.49	.41	16		971	.43	.36
86- 90	1		9			16		258	.28	.25	28		934	.08	.07	28		1,741	.76	.67
91- 95	31		380	.08	.08	83		1,526	.57	.54	107		3,384	.47	.44	34		2,243	.32	.29
96- 99	252	2,955	.24	.24		181	3,330	.61	.60		70	2,319	.47	.46		25	1,703	.31	.30	
100-100	77	936	1.56	1.56		69	1,308	.46	.46		51	1,738	.52	.52		22	1,400	1.83	1.83	
CREDITS	364	4,312	.51	.50		351	6,447	.56	.54		268	8,731	.43	.41		129	8,259	.82	.75	
101-105	47	604	.27	.28		47	901	1.11	1.14		22	780	.44	.45		14	909	.15	.16	
106-110	18	244	.67	.72		18	390	.09	.10		20	759	.77	.83		15	1,167	.44	.47	
111-115	14	182	1.17	1.33		12	270	.05	.06		10	420	.67	.76		24	1,958	.10	.11	
116-120	16	237	3.94	4.65		19	439	.09	.10		26	1,045	.87	1.03		18	1,391	.54	.64	
121-130	41	624	.42	.52		39	941	.99	1.23		26	1,161	.40	.50		26	2,194	.36	.45	
131-140	4	73	.90	1.21		8	224	1.30	1.76		11	574	1.89	2.55		19	1,751	.71	.96	
141- UP	14	271	.65	1.03		16	487	.56	.91		35	2,137	.46	.75		38	4,405	1.11	1.85	
CHARGES	154	2,234	.88	1.03		159	3,653	.71	.84		150	6,875	.68	.86		154	13,773	.62	.81	
TOTALS	518	6,546	.64	.66		510	10,100	.61	.63		418	15,606	.54	.58		283	22,032	.70	.78	
		\$100,000 -					\$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		782	.16	.07	6		839	.15	.07					
61- 80	10		1,232	.58	.46	8		6,286	.11	.08	29		7,782	.34	.25					
81- 85	13		1,615	1.43	1.19	1		471	.07	.06	46		3,363	.86	.72					
86- 90	8		1,147	.29	.25	3		2,901	.68	.61	95		7,025	.56	.50					
91- 95	9		1,185	.43	.40	1		1,487	.43	.39	316		10,391	.42	.39					
96- 99	10		1,210	.41	.40	4		1,634	.62	.61	3,064		22,905	.45	.44					
100-100	13		2,420	.71	.71	9		4,841	.40	.40	9,504		22,255	.82	.82					
CREDITS	63		8,810	.69	.62	29		18,401	.35	.29	13,060		74,559	.57	.52					
101-105	9		1,434	.31	.32	1		402	.04	.04	348		6,027	.48	.49					
106-110	8		1,354	.14	.15	3		1,113	.51	.55	179		5,520	.40	.44					
111-115	16		2,916	.39	.44	7		9,647	.41	.46	127		15,638	.43	.48					
116-120	6		994	.22	.26	1		314	.23	.27	122		4,615	.64	.76					
121-130	11		2,041	.71	.90	5		2,634	.13	.17	239		10,199	.46	.58					
131-140	9		1,940	.73	.99	1		629	.24	.32	92		5,410	.83	1.13					
141- UP	44		13,089	.63	1.14	40		44,132	.41	.76	262		64,969	.51	.93					
CHARGES	103		23,768	.55	.80	58		58,870	.40	.64	1,369		112,378	.51	.75					
TOTALS	166		32,578	.59	.73	87		77,272	.39	.51	14,429		186,937	.53	.63					

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	9		8			2		6			4		22	.35	.31	3		24	2.24	2.01	
91- 95	14		13			17		60			9		53	.07	.07	19		160	.03	.03	
96- 99	839		1,154	.31	.30	835		2,922	.30	.30	410		2,450	.52	.51	217		1,818	.54	.52	
100-100	9,067		5,473	.92	.92	475		1,624	.91	.91	140		841	.71	.71	69		599	1.49	1.49	
CREDITS	9,934		6,649	.81	.81	1,330		4,617	.51	.50	564		3,371	.56	.55	309		2,608	.74	.72	
101-105	69		99	.42	.43	77		301	1.43	1.46	39		241	1.19	1.22	27		230	.25	.25	
106-110	23		40	.25	.27	26		104	.51	.55	27		173	1.14	1.23	11		100	.05	.05	
111-115	20		27			13		54	.11	.12	19		131	4.20	4.76	10		100	2.09	2.36	
116-120	11		11	13.58	15.91	7		32	.30	.35	8		57	.91	1.08	13		137	.60	.71	
121-130	23		37	.01	.01	32		159	.84	1.05	41		314	1.21	1.49	30		318	1.06	1.31	
131-140	17		25	.16	.21	21		116	10.04	13.54	9		74	.52	.70	4		47	.80	1.07	
141- UP	35		72	3.67	5.86	30		156	1.37	2.10	7		69	.12	.20	11		192	.04	.08	
CHARGES	198		311	1.49	1.78	206		922	2.18	2.58	150		1,059	1.43	1.66	106		1,124	.65	.80	
TOTALS	10,132		6,960	.84	.85	1,536		5,539	.79	.80	714		4,430	.77	.78	415		3,732	.71	.74	
			\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -			
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			6		313	.57	.43	
81- 85						4		65	.01	.01	11		351	.09	.07	11		590	.41	.34	
86- 90	4		44	.03	.02	7		123	.01	.01	41		1,340	.30	.27	18		1,028	1.76	1.55	
91- 95	50		577	.31	.29	106		1,916	.51	.48	55		1,725	.84	.79	21		1,335	.46	.43	
96- 99	172		2,028	.54	.53	88		1,588	.90	.87	53		1,691	.79	.77	15		1,040	.50	.49	
100-100	64		755	.85	.85	53		1,027	.42	.42	37		1,267	.19	.19	10		684	1.47	1.47	
CREDITS	290		3,404	.56	.55	261		4,755	.60	.57	198		6,409	.54	.51	81		4,991	.88	.80	
101-105	52		649	1.57	1.61	27		509	1.44	1.47	18		616	.44	.45	17		1,180	.29	.30	
106-110	21		273	.17	.19	16		325	.29	.31	15		569	.56	.60	13		952	1.01	1.08	
111-115	5		66	.27	.31	12		248	.27	.30	18		764	.53	.60	15		1,130	1.08	1.23	
116-120	18		260	.19	.23	22		520	.61	.72	28		1,072	1.04	1.23	8		587	.36	.42	
121-130	34		527	.32	.39	24		572	1.39	1.73	20		860	.76	.94	15		1,181	.17	.21	
131-140	6		95	2.14	2.90	8		190	.13	.18	17		905	.55	.74	15		1,453	1.98	2.64	
141- UP	14		278	.03	.04	22		700	1.32	2.16	49		3,104	1.43	2.46	41		5,204	1.18	2.09	
CHARGES	150		2,148	.70	.82	131		3,064	.96	1.19	165		7,890	.98	1.31	124		11,686	1.02	1.41	
TOTALS	440		5,552	.62	.64	392		7,819	.74	.77	363		14,299	.78	.88	205		16,677	.98	1.17	
			\$100,000 -					\$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	1.41	.70	7		1,240	1.34	.65						
61- 80	11		1,218	.45	.33	5		4,316	.47	.33	27		5,920	.47	.33						
81- 85	6		745	.96	.79	1		1,246	.23	.19	37		3,002	.42	.35						
86- 90	7		799	.15	.13	3		3,232	.26	.23	98		6,626	.49	.43						
91- 95	8		1,111	.57	.53	1		311			300		7,260	.53	.50						
96- 99	8		1,019	.72	.71						2,637		15,712	.55	.54						
100-100	11		1,654	.40	.40	3		1,373	.69	.69	9,929		15,298	.78	.78						
CREDITS	52		6,612	.52	.45	16		11,642	.49	.37	13,035		55,057	.61	.55						
101-105	6		1,004	.17	.17						332		4,828	.69	.71						
106-110	6		882	.76	.81	1		973	1.34	1.45	159		4,392	.83	.90						
111-115	9		1,446	.57	.64						121		3,966	.83	.94						
116-120	4		807	.63	.75	2		2,714	1.53	1.82	121		6,196	1.07	1.27						
121-130	6		1,186	.35	.44	5		4,843	.57	.71	230		9,998	.59	.73						
131-140	12		2,472	1.00	1.34	3		2,393	.09	.13	112		7,770	.97	1.31						
141- UP	36		11,535	.81	1.57	31		31,503	.53	1.07	276		52,814	.72	1.40						
CHARGES	79		19,332	.74	1.15	42		42,427	.59	1.03	1,351		89,963	.76	1.17						
TOTALS	131		25,944	.69	.89	58		54,069	.57	.77	14,386		145,020	.70	.85						

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	2														1	7					
81- 85	1					1	4															
86- 90	9	7				2	7			3	19	.22	.20		1	8						
91- 95	25	27	2.03	1.90		9	34			17	106	.01	.01		33	277	3.17	2.99				
96- 99	551	751	1.05	1.02		774	2,768	.91	.89	391	2,324	.63	.62		165	1,361	.90	.88				
100-100	9,833	5,923	.66	.66		563	1,878	.48	.48	120	735	3.16	3.16		64	556	.99	.99				
CREDITS	10,425	6,710	.71	.70		1,349	4,691	.73	.72	531	3,184	1.19	1.17		264	2,209	1.20	1.17				
101-105	55	74	.06	.06		76	284	.14	.15	36	227	.63	.65		35	311	.39	.39				
106-110	17	25	1.84	1.96		25	105	.06	.07	16	109	.61	.66		10	90	.12	.13				
111-115	15	19	1.94	2.19		13	58	.05	.06	9	61	1.71	1.94		8	77	.04	.05				
116-120	12	20	.06	.07		17	74	.04	.04	12	89	.13	.15		13	135	.17	.21				
121-130	22	37	.04	.05		36	162	1.09	1.36	42	313	3.24	4.01		28	308	.45	.56				
131-140	4	3				14	67	.07	.09	4	34	.56	.74		7	76	.06	.08				
141- UP	24	45	1.62	2.58		18	96	.65	.99	12	118	1.70	2.64		3	35	.20	.29				
CHARGES	149	223	.73	.86		199	846	.35	.40	131	951	1.64	1.94		104	1,032	.30	.34				
TOTALS	10,574	6,932	.71	.71		1,548	5,537	.67	.68	662	4,135	1.30	1.32		368	3,241	.92	.94				
		\$10,000 -					\$15,000 -				\$25,000 -					\$50,000 -						
		14,999					24,999				49,999					99,999						
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60						1	7															
61- 80						1	14				3	80	.20	.16		11	648	2.98	2.24			
81- 85	1	10									16	530	.63	.53		14	758	.15	.13			
86- 90	5	58				9	179	.11	.10		42	1,303	.50	.44		18	1,113	.84	.73			
91- 95	83	963	.46	.44		103	1,850	1.13	1.05		53	1,592	.89	.82		14	796	.18	.17			
96- 99	135	1,588	.22	.21		76	1,423	.67	.65		36	1,199	1.05	1.03		14	987	.74	.72			
100-100	69	842	.37	.37		52	998	.78	.78		25	860	.73	.73		11	795	1.35	1.35			
CREDITS	293	3,462	.32	.31		242	4,471	.86	.82		175	5,563	.77	.71		82	5,096	.97	.86			
101-105	32	403	1.50	1.54		29	592	1.30	1.33		22	786	.74	.76		12	859	1.37	1.42			
106-110	9	122	.17	.18		17	357	4.56	4.93		19	748	.20	.21		10	738	.62	.67			
111-115	10	145	.95	1.07		10	227	.25	.28		21	897	.84	.96		10	771	.07	.08			
116-120	13	181	.73	.86		27	632	.25	.30		18	743	3.75	4.44		12	910	.31	.36			
121-130	37	554	.77	.95		23	566	.24	.30		21	925	1.15	1.45		10	889	.25	.32			
131-140	7	112	.03	.04		6	177	2.98	3.99		20	994	2.20	2.98		12	1,121	1.30	1.75			
141- UP	13	234	1.79	2.66		24	770	.60	.98		48	2,993	1.22	2.05		31	4,010	.92	1.71			
CHARGES	121	1,751	1.00	1.18		136	3,321	1.13	1.38		169	8,086	1.38	1.83		97	9,298	.79	1.10			
TOTALS	414	5,213	.55	.56		378	7,792	.97	1.02		344	13,650	1.13	1.27		179	14,395	.85	.99			
		\$100,000 -					\$250,000 AND OVER				ALL RISKS											
		249,999																				
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	2	183	.10	.05		4	2,384	.54	.21		8	2,574	.51	.20								
61- 80	10	1,134	.79	.59		3	958	.23	.17		34	2,845	1.07	.81								
81- 85	4	464	.23	.19		4	3,490	.23	.19		41	5,256	.26	.21								
86- 90	7	963	1.29	1.14		1	514	2.84	2.57		97	4,170	1.03	.91								
91- 95	8	1,072	.32	.30		1	911	.57	.53		346	7,629	.77	.72								
96- 99	6	820	.15	.15		2	2,527	1.14	1.12		2,150	15,746	.78	.76								
100-100	6	1,056	.28	.28		2	728	.81	.81		10,745	14,370	.79	.79								
CREDITS	43	5,693	.53	.46		17	11,513	.67	.47		13,421	52,590	.75	.66								
101-105	5	809	2.05	2.12		2	1,188	.24	.25		304	5,534	.97	1.00								
106-110	6	931	.31	.34		2	1,969	.70	.75		131	5,194	.78	.84								
111-115	6	996	.58	.65		1	400				103	3,652	.47	.54								
116-120	7	1,139	.97	1.14		3	1,580	.83	.98		134	5,503	1.06	1.24								
121-130	8	1,432	.41	.51		2	824	.32	.40		229	6,011	.67	.84								
131-140	13	2,652	.88	1.19		3	1,139	1.01	1.33		90	6,375	1.20	1.62								
141- UP	32	9,281	.43	.78		23	27,905	.46	.92		228	45,487	.56	1.06								
CHARGES	77	17,240	.61	.90		36	35,007	.49	.85		1,219	77,756	.70	1.05								
TOTALS	120	22,932	.59	.74		53	46,520	.54	.68		14,640	130,347	.72	.84								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 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																													
61- 80	2														1							3								
81- 85																									1					
86- 90	9	7	6.16	5.50				1	3						1	5						2	15	.03	.03					
91- 95	22	20	3.34	3.11				8	30	.03	.03				8	50	.27	.26				11	93	.01	.01					
96- 99	447	596	.41	.40				725	2,566	.55	.54				418	2,495	1.85	1.81				183	1,523	.81	.79					
100-100	10,833	6,357	.48	.48				590	1,972	1.22	1.22				116	705	.34	.34				70	600	.69	.69					
CREDITS	11,316	6,980	.49	.49				1,324	4,571	.84	.83				544	3,258	1.50	1.47				267	2,239	.74	.72					
101-105	35	36	.08	.08				66	242	.24	.24				44	271	.33	.34				34	307	.38	.39					
106-110	13	18	8.50	9.12				30	117	.12	.13				14	98	.37	.39				12	110	.10	.11					
111-115	13	15						18	76	1.21	1.36				15	98	1.06	1.19				12	113	.18	.20					
116-120	11	14	.62	.73				15	70	.08	.10				4	26	.83	.98				8	81	.01	.01					
121-130	15	18						22	101	.04	.05				48	364	.23	.29				22	234	.65	.80					
131-140	13	30	.97	1.30				16	76	.48	.64				13	102	.57	.77				4	48	.13	.17					
141- UP	17	38	5.06	7.94				20	103	.11	.17				8	75						9	129	.02	.03					
CHARGES	117	169	2.31	2.82				187	786	.28	.33				146	1,034	.38	.44				101	1,021	.30	.35					
TOTALS	11,433	7,149	.53	.53				1,511	5,357	.75	.76				690	4,293	1.23	1.25				368	3,260	.60	.62					
		\$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													2	73	.92	.74				10	605	.16	.12					
81- 85								2	32						6	189	.25	.21				13	714	.67	.56					
86- 90	3	33	6.72	5.99				11	197	.02	.02				34	1,107	.46	.41				18	1,119	.47	.41					
91- 95	59	704	.07	.06				107	1,973	.87	.81				60	1,733	.33	.30				9	593	.54	.51					
96- 99	180	2,101	.74	.72				66	1,227	.93	.90				34	1,118	.37	.36				10	702	.58	.56					
100-100	79	958	.98	.98				43	834	1.65	1.65				29	978	1.10	1.10				15	1,088	.83	.83					
CREDITS	322	3,805	.73	.71				229	4,261	.99	.95				165	5,198	.52	.48				75	4,821	.57	.51					
101-105	39	483	1.41	1.44				39	778	.64	.65				23	815	.52	.54				10	675	.50	.52					
106-110	13	173	.42	.45				14	284	.74	.79				24	952	.53	.57				13	922	.37	.40					
111-115	8	112	13.87	15.62				17	389	.02	.02				22	907	.75	.85				15	1,158	1.35	1.52					
116-120	11	169	.76	.90				18	435	1.50	1.78				30	1,296	.76	.90				9	769	.75	.88					
121-130	33	498	.72	.88				28	649	.45	.56				25	1,090	.27	.34				15	1,246	.31	.39					
131-140	8	134	.15	.20				7	190	2.92	3.92				20	936	.36	.48				10	857	.74	1.00					
141- UP	10	194	.21	.32				24	729	.61	.96				39	2,439	.94	1.62				41	5,530	.70	1.40					
CHARGES	122	1,762	1.62	1.89				147	3,454	.77	.93				183	8,435	.65	.84				113	11,157	.69	1.02					
TOTALS	444	5,568	1.01	1.03				376	7,715	.89	.94				348	13,633	.60	.68				188	15,977	.65	.81					
		\$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	60	8.56	5.02				3	2,453	.27	.12				7	2,514	.47	.21												
61- 80	8	882	.23	.16				5	1,594	.16	.11				29	3,168	.20	.14												
81- 85	6	561	1.23	1.01				4	2,822	.48	.39				32	4,325	.59	.49												
86- 90	5	777	.18	.16											84	3,263	.44	.39												
91- 95	9	1,139	.31	.29											293	6,334	.49	.45												
96- 99	6	849	.40	.38				3	1,729	.15	.15				2,072	14,904	.78	.76												
100-100	6	1,140	.27	.27				4	3,556	.60	.60				11,785	18,188	.71	.71												
CREDITS	41	5,409	.47	.41				19	12,155	.38	.28				14,302	52,697	.63	.56												
101-105	4	602	.41	.41				2	1,540	.53	.55				296	5,748	.57	.58												
106-110	4	598	1.32	1.43				2	807	1.25	1.33				139	4,080	.77	.83												
111-115	5	946	.56	.64				3	1,716	.73	.82				128	5,531	1.05	1.18												
116-120	7	1,148	.16	.19				1	321	.51	.60				114	4,329	.63	.74												
121-130	12	2,373	.49	.61				4	3,443	.50	.61				224	10,016	.44	.55												
131-140	15	3,137	.37	.50				1	559	.46	.62				107	6,070	.51	.69												
141- UP	33	9,493	.46	.83				21	28,993	.36	.75				222	47,723	.46	.89												
CHARGES	80	18,298	.46	.68				34	37,379	.42	.74				1,230	83,496	.53	.81												
TOTALS	121	23,707	.46	.59				53	49,534	.41	.54				15,532	136,193	.57	.68												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2012 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															1								4						
81- 85	1																												
86- 90	5	3						2	9						1	5	15.00	13.41				1	7	.61	.54				
91- 95	24	19	.05	.04				12	44	.02	.02				12	72	.02	.02				17	139	.41	.38				
96- 99	355	467	.29	.28				723	2,650	.50	.49				373	2,238	.36	.35				223	1,874	.74	.72				
100-100	11,233	6,726	.34	.34				698	2,291	.47	.47				162	971	.79	.79				74	641	.46	.46				
CREDITS	11,618	7,215	.33	.33				1,435	4,994	.48	.47				549	3,290	.50	.50				315	2,661	.66	.64				
101-105	27	32	.10	.10				65	255	.43	.44				42	267	1.90	1.94				29	256	.84	.86				
106-110	14	17						26	111	.54	.58				16	110	.01	.01				17	158	.81	.88				
111-115	6	6						15	68	.01	.01				19	131	.39	.44				9	89	1.37	1.55				
116-120	9	11	.95	1.11				11	46	2.15	2.54				10	71	.79	.94				7	71	.04	.04				
121-130	27	42	.19	.24				32	162	.62	.78				39	302	.12	.15				20	212	1.28	1.58				
131-140	4	10	2.21	2.98				19	94	3.44	4.65				7	57	.01	.02				7	82	.01	.01				
141- UP	14	36	.06	.10				11	55	.06	.10				10	99	3.10	4.99				11	147	.22	.33				
CHARGES	101	156	.29	.36				179	791	.88	1.01				143	1,037	.93	1.08				100	1,014	.76	.89				
TOTALS	11,719	7,371	.33	.33				1,614	5,785	.54	.54				692	4,328	.61	.62				415	3,675	.69	.70				
		\$10,000 -							\$15,000 -						\$25,000 -							\$50,000 -							
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60								1	13																				
61- 80								1	11						1	29						11	662	.16	.12				
81- 85	1	10						1	21						5	163	.15	.13				10	552	.33	.28				
86- 90								14	253	.05	.04				38	1,137	1.44	1.27				14	796	.28	.24				
91- 95	58	700	.20	.19				113	2,038	.47	.44				75	2,209	.55	.51				17	1,028	.78	.72				
96- 99	163	1,897	.38	.37				83	1,502	.11	.11				34	1,103	.75	.73				14	859	.52	.51				
100-100	68	826	.53	.53				49	923	.30	.30				33	1,157	.61	.61				15	1,014	.68	.68				
CREDITS	290	3,433	.38	.37				262	4,760	.30	.28				186	5,798	.76	.71				81	4,912	.50	.45				
101-105	29	360	.22	.22				27	515	.70	.72				29	1,009	.30	.31				12	855	.30	.31				
106-110	14	186	.37	.39				20	431	.09	.10				15	565	.10	.11				14	1,079	.78	.83				
111-115	4	61	.36	.41				11	246	.64	.72				14	559	.33	.38				11	847	.29	.32				
116-120	12	188	.28	.33				28	661	.41	.48				25	967	.83	.98				13	1,177	.29	.34				
121-130	23	342	.46	.57				30	730	.59	.73				25	1,114	.42	.52				20	1,628	1.36	1.69				
131-140	5	93	.96	1.31				9	226	.41	.54				14	684	1.14	1.54				16	1,517	.34	.45				
141- UP	8	163	.07	.10				19	630	.69	1.15				53	3,212	.42	.69				37	4,917	.77	1.46				
CHARGES	95	1,393	.34	.40				144	3,439	.52	.63				175	8,110	.48	.64				123	12,020	.68	.95				
TOTALS	385	4,827	.37	.38				406	8,200	.39	.41				361	13,908	.60	.68				204	16,932	.63	.76				
		\$100,000 -							\$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	185	.45	.25				7	4,454	.23	.11				10	4,652	.23	.11											
61- 80	13	1,487	.18	.13				4	1,794	.18	.13				31	3,987	.18	.13											
81- 85	5	552	.15	.12				1	447	.67	.54				24	1,743	.34	.28											
86- 90	3	364	.27	.24											78	2,575	.80	.70											
91- 95	5	528	.35	.32				1	642	.01	.01				334	7,419	.45	.42											
96- 99	8	1,258	.20	.20				1	385	.28	.27				1,977	14,233	.44	.42											
100-100	5	786	.20	.20				4	3,084	.97	.97				12,341	18,419	.52	.52											
CREDITS	41	5,159	.22	.19				18	10,806	.44	.29				14,795	53,028	.45	.39											
101-105	6	1,055	.14	.14											266	4,604	.43	.44											
106-110	8	1,190	.57	.62				3	1,030	.28	.30				147	4,877	.44	.48											
111-115	4	661	1.51	1.71				1	441	.15	.17				94	3,109	.60	.67											
116-120	10	1,816	.27	.32				4	2,858	.25	.30				129	7,866	.36	.43											
121-130	9	1,928	.25	.32				3	1,631	.16	.20				228	8,092	.55	.68											
131-140	13	2,917	.45	.61				3	2,790	.29	.39				97	8,471	.46	.63											
141- UP	36	9,592	.28	.48				23	35,157	.30	.59				222	54,008	.35	.67											
CHARGES	86	19,159	.36	.50				37	43,907	.29	.51				1,183	91,027	.40	.61											
TOTALS	127	24,318	.33	.40				55	54,714	.32	.42				15,978	144,055	.42	.50											



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															1	6	13.68	9.74			
61- 80	6	5				4	9									2	15	.06	.05			
81- 85	5	4				1	4				2	11				2	15	.06	.05			
86- 90	7	5				3	11	13.41	12.01		5	27				3	23					
91- 95	32	33				17	64	.15	.14		23	137	.29	.27		18	150	.73	.68			
96- 99	1,103	1,510	1.20	1.18		1,219	4,319	.64	.63		628	3,751	.24	.23		407	3,436	.49	.48			
100-100	9,397	6,696	.97	.97		880	3,008	1.09	1.09		260	1,570	.60	.60		151	1,293	.63	.63			
CREDITS	10,551	8,253	1.01	1.00		2,124	7,415	.84	.82		918	5,496	.34	.34		582	4,924	.54	.53			
101-105	62	89	.23	.23		92	340	.97	.99		78	492	1.13	1.16		40	360	.33	.33			
106-110	28	40	.04	.05		45	180	.24	.26		28	192	.62	.67		19	180	.32	.34			
111-115	16	23	.02	.02		17	68	11.82	13.32		20	136	.60	.68		14	141	.55	.62			
116-120	15	19	3.95	4.67		14	59	.12	.14		16	113	.10	.12		8	78	.40	.47			
121-130	36	58				34	165	2.55	3.16		37	287	1.58	1.97		32	347	.02	.02			
131-140	12	20	9.36	12.55		25	124	.03	.04		13	107	.35	.47		8	91	.90	1.22			
141- UP	38	82		.01		41	232	.14	.22		19	175	2.15	3.49		15	214	1.38	2.18			
CHARGES	207	331	.86	1.05		268	1,168	1.40	1.66		211	1,501	1.09	1.27		136	1,409	.47	.56			
TOTALS	10,758	8,584	1.00	1.00		2,392	8,583	.91	.92		1,129	6,997	.50	.51		718	6,333	.53	.54			
		\$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			3	53				1	32	.01				
61- 80	2	21				1	16				7	181	.26	.20		11	659	1.98	1.47			
81- 85	5	53				2	33	.26	.21		16	488	.90	.75		21	1,269	.40	.33			
86- 90	2	20				23	375	.40	.36		53	1,770	.33	.29		47	2,965	.52	.46			
91- 95	64	776	.13	.13		133	2,467	.59	.55		159	5,052	.40	.38		50	3,159	.78	.72			
96- 99	359	4,241	.43	.42		264	4,831	.52	.50		106	3,509	.40	.39		42	2,758	.35	.34			
100-100	142	1,731	1.45	1.45		109	2,081	.43	.43		83	2,868	.38	.38		41	2,725	.99	.99			
CREDITS	575	6,849	.65	.63		534	9,824	.51	.49		427	13,921	.40	.38		213	13,567	.70	.64			
101-105	71	921	.28	.29		57	1,112	.91	.93		33	1,200	2.93	3.01		21	1,377	.31	.32			
106-110	25	336	.86	.93		30	636	.10	.11		32	1,186	.69	.75		24	1,877	.33	.36			
111-115	20	263	.83	.94		25	528	2.44	2.75		31	1,316	.52	.59		29	2,317	.35	.39			
116-120	22	326	4.30	5.07		30	722	.06	.07		52	2,123	.45	.53		22	1,770	.54	.63			
121-130	52	788	.33	.41		63	1,504	1.03	1.27		45	1,951	.46	.58		39	3,350	.33	.41			
131-140	7	117	.70	.95		15	412	.77	1.03		17	867	1.36	1.85		31	2,959	1.10	1.49			
141- UP	24	459	.48	.76		26	833	.44	.73		52	3,061	.61	.99		54	6,268	.87	1.43			
CHARGES	221	3,210	.85	1.00		246	5,748	.81	.97		262	11,704	.85	1.07		220	19,917	.63	.83			
TOTALS	796	10,059	.71	.73		780	15,572	.62	.64		689	25,625	.61	.64		433	33,484	.66	.73			
		\$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	.25	.14		8	1,738	.16	.08		18	2,065	.16	.08								
61- 80	20	2,293	.65	.50		20	12,669	.24	.17		72	15,857	.38	.27								
81- 85	22	2,652	.99	.82		4	1,727	.70	.58		80	6,257	.76	.64								
86- 90	17	2,372	.25	.22		5	3,450	.59	.53		165	11,020	.46	.41								
91- 95	17	2,131	.37	.34		3	2,069	.34	.32		516	16,039	.48	.45								
96- 99	18	2,321	.60	.59		10	6,146	.30	.30		4,156	36,821	.46	.45								
100-100	16	2,884	.61	.61		14	6,897	.41	.41		11,093	31,753	.73	.73								
CREDITS	112	14,867	.59	.52		64	34,696	.34	.28		16,100	119,812	.54	.48								
101-105	17	2,673	.21	.21		3	3,314	.73	.76		474	11,877	.78	.80								
106-110	15	2,426	.16	.17		5	3,068	.49	.52		251	10,121	.39	.41								
111-115	21	3,691	.32	.36		9	10,720	.37	.42		202	19,201	.47	.53								
116-120	8	1,317	.45	.53		2	1,174	.11	.13		189	7,704	.54	.64								
121-130	23	4,466	.45	.57		7	3,993	.55	.69		368	16,908	.53	.66								
131-140	18	4,020	.78	1.05		1	629	.24	.32		147	9,346	.90	1.22								
141- UP	69	21,034	.61	1.12		48	52,885	.40	.77		386	85,242	.50	.92								
CHARGES	171	39,628	.52	.76		75	75,783	.42	.66		2,017	160,399	.54	.78								
TOTALS	283	54,495	.54	.67		139	110,479	.39	.48		18,117	280,211	.54	.62								

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	4		1			1		4													
86- 90	13		11	.11	.10	6		20			6		34	.23	.20	4		31	1.76	1.58	
91- 95	31		26			29		102	.01	.01	20		118	.05	.05	31		260	.03	.03	
96- 99	1,220		1,614	.31	.30	1,099		3,858	.42	.41	554		3,309	.69	.67	289		2,421	.49	.48	
100-100	10,132		6,411	1.07	1.07	656		2,267	.70	.70	213		1,278	.50	.50	101		877	1.71	1.71	
CREDITS	11,405		8,065	.91	.91	1,791		6,251	.52	.51	795		4,748	.61	.60	427		3,602	.76	.75	
101-105	96		132	.32	.33	99		377	1.19	1.22	51		317	.91	.93	39		337	.23	.23	
106-110	33		52	.19	.21	34		137	1.00	1.07	34		221	.92	1.00	13		120	.04	.04	
111-115	27		32			17		70	.08	.09	22		150	3.69	4.18	16		159	1.41	1.60	
116-120	19		24	6.14	7.18	17		79	.12	.14	17		124	1.04	1.23	14		148	.56	.66	
121-130	38		60	1.03	1.29	50		240	.77	.96	50		381	1.39	1.72	40		420	.80	.99	
131-140	22		33	.12	.16	30		159	7.36	9.95	14		111	.35	.48	7		81	.59	.80	
141- UP	52		109	4.65	7.50	38		199	1.34	2.10	10		97	.09	.15	16		268	.12	.22	
CHARGES	287		441	1.74	2.10	285		1,262	1.76	2.09	198		1,402	1.25	1.46	145		1,532	.52	.64	
TOTALS	11,692		8,506	.95	.96	2,076		7,512	.72	.74	993		6,150	.76	.77	572		5,134	.69	.72	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60						1		8													
61- 80	2		17	.20	.15	3		38			3		88			16		858	.79	.59	
81- 85	2		21			4		65	.01	.01	15		462	.07	.06	21		1,114	.36	.30	
86- 90	9		102	.03	.03	18		326	3.85	3.42	67		2,160	.57	.50	31		1,829	1.06	.93	
91- 95	95		1,108	.19	.18	159		2,898	.48	.45	91		2,877	1.00	.93	36		2,354	.46	.42	
96- 99	262		3,074	.82	.79	128		2,323	.73	.71	68		2,164	.69	.67	21		1,460	.55	.54	
100-100	112		1,337	.65	.65	77		1,515	.41	.41	50		1,743	.17	.17	18		1,224	1.32	1.32	
CREDITS	482		5,659	.64	.62	390		7,173	.69	.66	294		9,494	.62	.58	143		8,839	.74	.66	
101-105	69		868	1.22	1.26	39		750	1.04	1.06	29		962	.62	.64	23		1,578	.34	.35	
106-110	29		384	.13	.14	28		577	1.66	1.79	31		1,201	.92	.99	20		1,570	.65	.70	
111-115	10		139	.14	.16	18		364	.22	.24	33		1,406	.73	.82	21		1,551	.85	.96	
116-120	24		351	.16	.19	34		782	.79	.93	38		1,495	1.75	2.06	9		703	.30	.35	
121-130	52		791	.51	.63	36		877	.96	1.19	40		1,783	.77	.95	23		2,002	.40	.50	
131-140	7		112	1.81	2.45	19		486	.18	.24	28		1,456	.37	.49	25		2,393	1.52	2.04	
141- UP	24		463	.02	.03	34		1,064	1.23	2.00	61		3,809	1.26	2.15	54		6,546	.97	1.66	
CHARGES	215		3,108	.58	.68	208		4,901	.95	1.17	260		12,113	.99	1.29	175		16,343	.85	1.14	
TOTALS	697		8,767	.62	.64	598		12,074	.80	.84	554		21,607	.83	.92	318		25,183	.81	.93	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	6		614	.62	.34	6		2,471	.97	.50	15		3,093	.90	.47						
61- 80	21		2,237	.60	.44	15		6,971	.43	.30	67		10,232	.49	.35						
81- 85	9		1,105	1.10	.91	2		1,500	.47	.39	58		4,270	.55	.46						
86- 90	9		1,051	.39	.34	5		4,987	.18	.15	168		10,553	.55	.48						
91- 95	17		2,447	.43	.40	3		1,240	.15	.14	512		13,429	.51	.47						
96- 99	16		1,998	.92	.90	2		918	.57	.55	3,659		23,139	.62	.61						
100-100	13		1,966	4.56	4.56	8		5,702	.32	.32	11,380		24,320	1.02	1.02						
CREDITS	91		11,417	1.33	1.13	41		23,789	.40	.32	15,859		89,038	.70	.62						
101-105	8		1,217	.16	.16	1		296	.07	.07	454		6,834	.59	.61						
106-110	11		1,766	.43	.46	3		1,987	1.81	1.97	236		8,015	.98	1.06						
111-115	13		2,045	.42	.47	2		734	.09	.11	179		6,650	.62	.70						
116-120	7		1,438	.37	.44	2		2,714	1.53	1.82	181		7,859	1.09	1.29						
121-130	9		1,725	.58	.73	5		4,843	.57	.71	343		13,123	.63	.79						
131-140	18		3,850	.82	1.10	5		3,396	.23	.31	175		12,077	.80	1.08						
141- UP	51		15,837	.74	1.44	42		42,128	.46	.91	382		70,519	.63	1.20						
CHARGES	117		27,878	.66	1.00	60		56,097	.55	.94	1,950		125,077	.69	1.05						
TOTALS	208		39,295	.85	1.06	101		79,886	.50	.64	17,809		214,115	.69	.81						

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		3													3		18			
81- 85	2					3		11								2		15			
86- 90	15		11	10.37	9.10	3		10			7		40	.11	.09	4		32			
91- 95	42		41	1.33	1.25	20		75	.01	.01	33		195	.21	.20	58		479	2.01	1.89	
96- 99	834		1,107	1.33	1.30	1,026		3,673	.78	.77	538		3,197	1.34	1.31	228		1,892	.97	.94	
100-100	11,002		6,974	1.08	1.08	771		2,610	.49	.49	211		1,298	2.36	2.36	109		944	.88	.88	
CREDITS	11,904		8,137	1.12	1.12	1,823		6,379	.65	.64	789		4,730	1.56	1.53	404		3,380	1.07	1.04	
101-105	74		96	.77	.78	90		335	.61	.62	48		300	.74	.76	43		382	.38	.39	
106-110	32		43	1.08	1.15	30		125	.05	.06	20		135	.50	.53	16		146	1.02	1.10	
111-115	18		26	1.45	1.64	21		94	.03	.03	13		88	1.82	2.05	16		151	2.76	3.12	
116-120	23		40	.60	.71	21		92	.06	.07	14		104	.11	.13	20		208	.13	.15	
121-130	37		55	.05	.06	50		228	3.57	4.44	60		449	3.21	3.98	43		473	.40	.50	
131-140	16		26	7.00	9.53	17		82	5.80	7.82	6		52	.36	.48	9		99	.05	.07	
141- UP	43		79	.95	1.47	26		137	.46	.70	18		174	1.24	1.90	10		129	.98	1.46	
CHARGES	243		365	1.21	1.44	255		1,093	1.44	1.67	179		1,302	1.64	1.94	157		1,588	.67	.78	
TOTALS	12,147		8,502	1.13	1.13	2,078		7,472	.77	.77	968		6,033	1.58	1.61	561		4,968	.94	.97	

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		11			1		14			6		165	.56	.42	24		1,359	1.49	1.12	
81- 85	3		32			1		20	12.24	9.96	25		816	.45	.37	22		1,208	.42	.35	
86- 90	8		93	.01	.01	32		592	.58	.51	75		2,363	.81	.71	29		1,746	.63	.55	
91- 95	132		1,521	.50	.47	156		2,809	.84	.78	82		2,500	1.06	.99	20		1,208	.43	.40	
96- 99	216		2,531	.40	.39	111		2,066	.76	.74	50		1,668	.97	.95	19		1,357	.54	.53	
100-100	110		1,355	.36	.36	87		1,626	.79	.79	48		1,632	.94	.94	23		1,666	.88	.88	
CREDITS	470		5,541	.41	.39	389		7,133	.81	.77	286		9,145	.90	.83	137		8,543	.74	.66	
101-105	46		577	1.47	1.50	45		921	1.05	1.07	31		1,112	5.29	5.45	21		1,427	.94	.97	
106-110	16		211	.13	.14	20		418	3.90	4.22	29		1,167	.26	.28	22		1,601	.34	.37	
111-115	15		213	1.90	2.14	16		364	.62	.70	34		1,428	1.02	1.16	16		1,211	.28	.31	
116-120	20		279	.47	.56	40		920	.22	.26	25		1,069	2.76	3.26	15		1,165	.25	.29	
121-130	49		747	1.18	1.46	30		737	.20	.24	36		1,574	1.25	1.56	17		1,497	.18	.22	
131-140	11		181	.13	.18	10		281	1.88	2.52	31		1,468	1.84	2.50	18		1,752	1.18	1.58	
141- UP	20		356	1.19	1.78	37		1,182	.54	.88	61		3,763	1.08	1.79	39		4,802	.78	1.42	
CHARGES	177		2,563	1.07	1.27	198		4,824	.90	1.11	247		11,580	1.67	2.16	148		13,455	.64	.85	
TOTALS	647		8,104	.62	.63	587		11,957	.85	.89	533		20,725	1.33	1.46	285		21,999	.68	.76	

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	.09	.05	12		3,750	.57	.23	18		4,104	.53	.22						
61- 80	21		2,385	.65	.48	9		2,819	.15	.11	73		6,775	.60	.45						
81- 85	8		974	.15	.12	8		5,285	.41	.35	74		8,360	.41	.34						
86- 90	14		1,893	.96	.85	4		1,664	1.29	1.14	191		8,443	.88	.78						
91- 95	13		1,739	.61	.57	1		911	.57	.53	557		11,477	.78	.73						
96- 99	11		1,420	.41	.40	2		2,527	1.14	1.12	3,035		21,438	.88	.86						
100-100	11		1,908	.57	.57	5		3,058	.55	.55	12,377		23,070	.88	.88						
CREDITS	82		10,665	.59	.50	41		20,013	.60	.43	16,325		83,666	.78	.68						
101-105	10		1,557	1.26	1.30	5		2,268	.27	.27	413		8,973	1.36	1.40						
106-110	9		1,382	.28	.30	2		1,969	.70	.75	196		7,197	.63	.68						
111-115	10		1,600	.58	.65	3		1,895	.47	.53	162		7,069	.69	.78						
116-120	7		1,139	.97	1.14	3		1,580	.83	.98	188		6,598	.92	1.08						
121-130	14		2,836	.54	.68	3		1,412	.42	.53	339		10,009	.78	.98						
131-140	17		3,631	.69	.94	3		1,139	1.01	1.33	138		8,712	1.11	1.50						
141- UP	45		13,251	.44	.83	29		32,047	.49	.95	328		55,920	.56	1.04						
CHARGES	112		25,397	.56	.83	48		42,311	.51	.85	1,764		104,478	.73	1.07						
TOTALS	194		36,061	.57	.69	89		62,324	.54	.63	18,089		188,144	.75	.84						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	5		1			1		2								4		26			
61- 80	8		5			1		2			6		29			3		23	1.05	.88	
81- 85	4		1			1		3			1		6			2		15	.03	.03	
86- 90	17		11	3.55	3.15	5		14			2		11			25		213	1.95	1.84	
91- 95	41		34	1.92	1.79	25		90	.01	.01	20		120	1.49	1.40	269		2,255	.92	.89	
96- 99	678		896	1.12	1.10	940		3,351	.81	.79	562		3,366	1.54	1.51	114		978	.50	.50	
100-100	12,128		7,535	1.33	1.33	829		2,784	1.23	1.23	200		1,218	.60	.60	417		3,511	.85	.83	
CREDITS	12,881		8,483	1.31	1.31	1,802		6,245	.98	.97	791		4,750	1.28	1.26	45		406	.52	.53	
101-105	47		50	.06	.06	92		342	.28	.28	54		332	.28	.29	17		156	.09	.10	
106-110	22		24	6.45	6.92	34		132	5.91	6.37	17		117	.31	.33	16		152	.17	.19	
111-115	19		17	51.58	58.22	27		117	.79	.89	20		131	.79	.89	11		113	.17	.20	
116-120	17		22	.38	.45	22		99	.08	.10	7		49	.73	.86	40		430	.65	.81	
121-130	24		30			34		157	.07	.09	65		500	.25	.32	5		59	.10	.14	
131-140	23		45	.86	1.16	23		116	.33	.44	17		134	.43	.58	14		196	.01	.02	
141- UP	34		74	2.72	4.27	31		162	.07	.10	12		119	.20	.31	148		1,512	.37	.43	
CHARGES	186		263	4.86	6.07	263		1,125	.92	1.08	192		1,383	.35	.41	565		5,022	.71	.73	
TOTALS	13,067		8,746	1.42	1.42	2,065		7,370	.97	.98	983		6,133	1.07	1.09						

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		11			1		44	.01		
61- 80	2		19			2		28			4		136	2.78	2.16	19		1,118	.12	.09	
81- 85	3		33			3		47			9		291	.22	.18	25		1,392	.35	.29	
86- 90	4		46	4.84	4.32	20		358	.02	.02	68		2,148	.65	.58	23		1,437	.71	.62	
91- 95	91		1,086	.06	.06	156		2,875	.78	.72	97		2,879	.82	.76	15		929	.41	.38	
96- 99	255		2,955	.59	.57	100		1,836	1.11	1.08	51		1,695	.64	.62	23		1,528	.40	.39	
100-100	125		1,504	.68	.68	70		1,348	1.13	1.13	48		1,650	.70	.70	25		1,788	.74	.74	
CREDITS	480		5,644	.54	.53	351		6,492	.89	.85	278		8,809	.73	.68	131		8,234	.48	.43	
101-105	51		629	1.09	1.11	53		1,029	.90	.92	30		1,054	.63	.64	23		1,491	.80	.82	
106-110	22		292	.26	.28	27		559	1.12	1.21	28		1,112	.46	.50	20		1,442	.62	.67	
111-115	13		185	8.38	9.47	21		487	.01	.01	36		1,447	.65	.73	20		1,571	1.09	1.23	
116-120	16		246	.52	.62	40		947	.87	1.03	42		1,745	.65	.76	11		926	.80	.94	
121-130	43		650	1.28	1.58	44		1,019	.65	.80	44		1,899	.23	.29	21		1,733	.29	.36	
131-140	12		199	.11	.15	9		241	2.30	3.10	28		1,325	.29	.39	15		1,408	.80	1.08	
141- UP	11		210	.24	.36	35		1,041	.48	.74	55		3,353	1.50	2.52	52		6,707	.63	1.19	
CHARGES	168		2,411	1.39	1.62	229		5,322	.77	.92	263		11,935	.76	.98	162		15,279	.68	.95	
TOTALS	648		8,055	.79	.81	580		11,814	.84	.88	541		20,745	.75	.83	293		23,513	.61	.71	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	4		320	2.06	1.07	13		4,753	.32	.14	25		5,131	.42	.19						
61- 80	18		1,997	.16	.12	7		2,203	.19	.13	71		5,561	.22	.16						
81- 85	11		1,118	.71	.58	6		3,338	.41	.34	66		6,252	.44	.36						
86- 90	11		1,549	.35	.31						152		5,589	.58	.51						
91- 95	18		2,330	.23	.22						488		10,557	.59	.55						
96- 99	11		1,589	1.10	1.06	6		3,102	.17	.17	2,895		22,573	.83	.81						
100-100	13		2,349	.62	.62	4		3,556	.60	.60	13,556		24,710	.94	.94						
CREDITS	86		11,252	.54	.47	36		16,953	.35	.24	17,253		80,373	.72	.63						
101-105	9		1,319	.24	.25	3		1,812	.47	.49	407		8,466	.59	.61						
106-110	7		997	1.25	1.35	3		1,883	.56	.60	197		6,714	.80	.86						
111-115	5		946	.56	.64	5		2,771	.69	.78	182		7,824	.99	1.12						
116-120	8		1,349	.14	.16	2		619	.27	.31	176		6,115	.53	.62						
121-130	17		3,136	.40	.50	6		4,770	.43	.52	338		14,325	.43	.53						
131-140	19		4,019	.98	1.33	1		559	.46	.62	152		8,104	.79	1.07						
141- UP	45		13,096	.40	.71	27		33,935	.39	.80	316		58,893	.48	.93						
CHARGES	110		24,862	.51	.75	47		46,350	.42	.71	1,768		110,442	.57	.83						
TOTALS	196		36,114	.52	.63	83		63,303	.40	.49	19,021		190,815	.63	.72						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2012

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	2		1			1		1								1		7			
61- 80	4		5			1		3			3		15			1		7			
81- 85	1										2		11			1		7			
86- 90	10		8			5		18			1		5	15.00	13.41	1		7	.61	.54	
91- 95	39		31	.03	.03	21		76	.01	.01	27		159	.01	.01	30		243	1.55	1.45	
96- 99	516		665	.34	.34	917		3,357	.52	.51	515		3,093	.39	.38	315		2,641	.59	.58	
100-100	12,557		7,993	.41	.41	974		3,249	.62	.62	259		1,566	.63	.63	125		1,074	.73	.73	
CREDITS	13,129		8,704	.41	.41	1,919		6,705	.56	.56	807		4,848	.47	.46	473		3,978	.69	.67	
101-105	41		50	.51	.53	79		313	.37	.38	56		354	1.45	1.47	39		350	1.34	1.38	
106-110	18		23			31		132	.46	.50	23		157	.01	.01	22		203	.64	.69	
111-115	8		9			21		93	.02	.03	23		158	.33	.37	15		151	1.74	1.96	
116-120	13		18	.59	.70	15		63	1.58	1.87	13		94	.77	.92	10		102	.03	.03	
121-130	35		52	.16	.20	46		227	.87	1.10	54		421	.09	.11	30		326	1.70	2.10	
131-140	10		19	1.14	1.51	24		120	3.19	4.32	11		91	.01	.01	12		141	.03	.04	
141- UP	22		46	.05	.07	15		81	.07	.11	14		135	2.55	4.03	13		173	.22	.32	
CHARGES	147		216	.31	.38	231		1,030	.84	.98	194		1,410	.72	.85	141		1,446	1.01	1.18	
TOTALS	13,276		8,920	.41	.41	2,150		7,734	.60	.60	1,001		6,259	.53	.54	614		5,424	.77	.79	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60						1		13			2		28			3		102			
61- 80	2		19			3		40			5		144			16		996	.35	.27	
81- 85	1		10			2		34			13		402	.64	.53	18		1,028	.22	.18	
86- 90	3		33			22		398	.03	.03	66		2,092	.86	.76	26		1,475	.42	.37	
91- 95	94		1,127	.25	.24	166		2,999	.45	.42	123		3,691	.54	.50	32		1,945	.60	.55	
96- 99	259		3,014	.39	.37	125		2,269	.14	.14	58		1,856	1.07	1.04	20		1,274	.41	.40	
100-100	125		1,520	.30	.30	80		1,507	.27	.27	57		2,014	.36	.36	27		1,828	.46	.46	
CREDITS	484		5,724	.33	.32	399		7,260	.29	.27	324		10,227	.66	.61	142		8,647	.43	.39	
101-105	37		459	.52	.54	35		664	.58	.59	40		1,407	.24	.24	23		1,617	.24	.25	
106-110	22		293	.67	.72	24		511	.31	.34	22		863	.19	.20	21		1,607	.56	.60	
111-115	9		136	.27	.31	17		391	.72	.81	29		1,167	.35	.39	15		1,190	.37	.41	
116-120	23		339	.18	.21	46		1,087	.50	.58	34		1,334	.61	.72	16		1,421	.32	.38	
121-130	34		508	.51	.64	48		1,155	.63	.78	34		1,549	.35	.44	30		2,589	1.04	1.30	
131-140	9		158	.58	.78	15		383	.61	.82	19		901	1.13	1.53	20		1,887	.29	.39	
141- UP	12		247	.17	.27	24		796	.79	1.29	61		3,678	.41	.67	49		6,247	.73	1.32	
CHARGES	146		2,141	.43	.51	209		4,988	.59	.72	239		10,900	.44	.56	174		16,558	.60	.81	
TOTALS	630		7,864	.36	.37	608		12,248	.41	.43	563		21,126	.55	.59	316		25,205	.54	.62	

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		185	.45	.25	17		6,957	.17	.08	28		7,288	.18	.09						
61- 80	29		3,493	.16	.12	12		4,439	.14	.10	76		9,161	.17	.12						
81- 85	14		1,474	.37	.31	2		722	.41	.34	54		3,686	.36	.30						
86- 90	3		364	.27	.24						137		4,401	.59	.52						
91- 95	12		1,391	.91	.85	3		1,381	.42	.39	547		13,042	.54	.50						
96- 99	15		2,110	.20	.19	2		775	.21	.20	2,742		21,054	.44	.43						
100-100	8		1,197	.14	.14	6		4,118	.79	.79	14,218		26,065	.50	.50						
CREDITS	83		10,213	.31	.26	42		18,391	.33	.22	17,802		84,697	.43	.37						
101-105	10		1,680	.22	.22	2		665	.36	.37	362		7,559	.41	.42						
106-110	14		2,011	.34	.37	3		1,030	.28	.30	200		6,830	.38	.41						
111-115	6		908	1.12	1.27	1		441	.15	.17	144		4,644	.55	.62						
116-120	14		2,789	.22	.25	4		2,858	.25	.30	188		10,106	.33	.40						
121-130	13		2,795	.35	.44	4		1,948	.52	.65	328		11,571	.61	.76						
131-140	19		4,053	.43	.58	3		2,790	.29	.39	142		10,544	.46	.62						
141- UP	45		12,274	.25	.42	29		40,342	.30	.59	284		64,018	.35	.65						
CHARGES	121		26,511	.32	.44	46		50,074	.30	.53	1,648		115,273	.40	.59						
TOTALS	204		36,724	.31	.37	88		68,466	.31	.38	19,450		199,970	.41	.46						

## 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		4			2		3													
61- 80	29		19			6		14			11		53			11		70	1.09	.79	
81- 85	16		6			6		22			5		28			8		59	.42	.35	
86- 90	62		48	3.29	2.91	22		74	2.01	1.79	21		117	.79	.69	14		109	.55	.48	
91- 95	185		165	.74	.69	112		407	.03	.03	123		729	.37	.34	162		1,344	1.39	1.31	
96- 99	4,351		5,792	.87	.85	5,201		18,558	.63	.62	2,797		16,715	.83	.81	1,508		12,645	.66	.64	
100-100	55,216		35,609	.96	.96	4,110		13,918	.83	.83	1,143		6,930	.92	.92	600		5,168	.85	.85	
CREDITS	59,870		41,643	.95	.94	9,459		32,995	.71	.70	4,100		24,573	.84	.82	2,303		19,395	.76	.74	
101-105	320		416	.39	.40	452		1,707	.70	.71	287		1,794	.93	.95	206		1,835	.55	.57	
106-110	133		182	1.17	1.26	174		706	1.46	1.57	122		823	.52	.56	87		804	.44	.47	
111-115	88		107	8.52	9.64	103		441	2.04	2.30	98		663	1.43	1.62	77		754	1.34	1.51	
116-120	87		123	2.14	2.53	89		393	.33	.39	67		485	.54	.64	63		649	.25	.29	
121-130	170		256	.29	.36	214		1,017	1.60	2.00	266		2,038	1.27	1.57	185		1,997	.68	.85	
131-140	83		142	3.04	4.09	119		601	3.45	4.64	61		496	.31	.42	41		469	.31	.42	
141- UP	189		389	2.01	3.23	151		812	.47	.73	73		700	1.38	2.20	68		979	.50	.81	
CHARGES	1,070		1,615	1.76	2.14	1,302		5,677	1.29	1.52	974		6,998	1.00	1.18	727		7,487	.61	.72	
TOTALS	60,940		43,258	.98	.98	10,761		38,672	.80	.81	5,074		31,571	.87	.89	3,030		26,881	.72	.74	
			\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -			
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			5		49			6		91			5		177			
61- 80	9		87	.04	.03	10		136			25		714	.72	.55	86		4,989	.90	.68	
81- 85	14		149			12		198	1.27	1.06	78		2,460	.47	.39	107		6,011	.36	.30	
86- 90	26		294	.78	.69	115		2,049	.86	.77	329		10,533	.66	.58	156		9,452	.66	.58	
91- 95	476		5,617	.25	.24	770		14,048	.62	.58	552		17,000	.70	.65	153		9,595	.58	.54	
96- 99	1,351		15,814	.52	.51	728		13,325	.61	.59	333		10,893	.70	.68	125		8,376	.43	.42	
100-100	614		7,447	.72	.72	423		8,077	.58	.58	286		9,905	.49	.49	134		9,230	.86	.86	
CREDITS	2,491		29,416	.52	.50	2,063		37,882	.62	.60	1,609		51,596	.64	.59	766		47,831	.63	.57	
101-105	274		3,454	.90	.92	229		4,477	.91	.93	163		5,735	1.92	1.97	111		7,490	.52	.53	
106-110	114		1,515	.42	.45	129		2,702	1.27	1.37	142		5,529	.53	.57	107		8,098	.49	.53	
111-115	67		935	2.38	2.70	97		2,135	.88	.99	163		6,763	.67	.75	101		7,839	.59	.66	
116-120	105		1,542	1.15	1.36	190		4,458	.50	.59	191		7,767	1.09	1.28	73		5,986	.44	.52	
121-130	230		3,484	.76	.94	221		5,293	.74	.92	199		8,757	.60	.74	130		11,171	.48	.60	
131-140	46		768	.55	.74	68		1,803	.96	1.28	123		6,018	.97	1.31	109		10,400	1.02	1.38	
141- UP	91		1,735	.43	.66	156		4,916	.70	1.13	290		17,664	.98	1.62	248		30,569	.79	1.41	
CHARGES	927		13,433	.86	1.01	1,090		25,783	.80	.98	1,271		58,233	.95	1.22	879		81,553	.68	.91	
TOTALS	3,418		42,849	.63	.64	3,153		63,664	.70	.73	2,880		109,828	.80	.87	1,645		129,384	.66	.75	
			\$100,000 -					\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	18		1,678	.72	.39	56		19,670	.38	.18	104		21,680	.40	.19						
61- 80	109		12,405	.43	.31	63		29,101	.26	.18	359		47,587	.38	.27						
81- 85	64		7,322	.73	.60	22		12,572	.46	.38	332		28,825	.51	.42						
86- 90	54		7,229	.48	.42	14		10,101	.50	.44	813		40,006	.60	.53						
91- 95	77		10,038	.47	.44	10		5,601	.36	.33	2,620		64,544	.57	.53						
96- 99	71		9,438	.63	.62	22		13,468	.44	.43	16,487		125,026	.63	.61						
100-100	61		10,304	1.30	1.30	37		23,330	.50	.50	62,624		129,918	.80	.80						
CREDITS	454		58,414	.67	.58	224		113,842	.40	.30	83,339		457,587	.62	.55						
101-105	54		8,447	.40	.41	14		8,355	.49	.51	2,110		43,710	.77	.79						
106-110	56		8,582	.40	.43	16		9,937	.79	.84	1,080		38,877	.62	.67						
111-115	55		9,190	.49	.55	20		16,560	.42	.47	869		45,388	.63	.71						
116-120	44		8,033	.37	.44	13		8,946	.72	.86	922		38,382	.66	.78						
121-130	76		14,958	.45	.57	25		16,966	.51	.63	1,716		65,936	.58	.72						
131-140	91		19,574	.74	1.00	13		8,514	.37	.50	754		48,783	.80	1.08						
141- UP	255		75,492	.51	.94	175		201,337	.41	.80	1,696		334,594	.50	.95						
CHARGES	631		144,276	.52	.75	276		270,615	.44	.73	9,147		615,668	.58	.86						
TOTALS	1,085		202,690	.56	.68	500		384,458	.43	.52	92,486		1073,255	.60	.69						