

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 1997 through 2001. 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 1997 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	.18	.14										
81- 85																												
86- 90	1		1					2		6				1		6												
91- 95								1		3				10		62	.03	.03	14		112	.05	.04					
96- 99	31		46	.05	.05			46		164	.40	.39		29		174	.19	.18	14		117	.04	.04					
100-100	190		171	1.28	1.28			35		119	1.22	1.22		17		102	.13	.13	9		78	.49	.49					
CREDITS	222		219	1.01	1.01			84		292	.72	.71		58		349	.14	.14	37		307	.16	.15					
101-105	3		5	4.89	4.95			4		17	1.23	1.24		2		14	.04	.04										
106-110	1		1					1		5				1		7			1		9							
111-115	2		3					1		3	.04	.04		1		8	.42	.47	1		10							
116-120								1		4				1		8	2.74	3.29	1		10	1.43	1.71					
121-130								1		4				3		24	2.00	2.49	1		12	3.61	4.55					
131-140	1		3											1		10												
141- UP								1		6	4.03	5.74		2		18	7.62	12.54	1		12	.35	.51					
CHARGES	7		11	1.94	2.17			9		39	1.18	1.31		11		88	2.37	2.94	5		54	1.18	1.43					
TOTALS	229		230	1.06	1.06			93		331	.77	.77		69		437	.59	.60	42		361	.31	.31					

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	49	.31	.16										
81- 85								1		17				3		93	.18	.15	3		411	.20	.15					
86- 90	3		31					9		169	.16	.14		11		348	.94	.82	1		84	.36	.31					
91- 95	13		148	.35	.33			19		341	1.07	1.00		6		192	.15	.14	2		98							
96- 99	6		72	.03	.03			7		139	.10	.10		2		72	.87	.86	2		138	.03	.02					
100-100	10		131	2.28	2.28			12		236	1.57	1.57		15		476	.25	.25	8		607	.15	.15					
CREDITS	32		382	.92	.88			48		902	.86	.81		39		1,229	.46	.42	25		1,497	.20	.17					
101-105	6		80	.01	.01			7		142	.41	.42							3		220	.05	.05					
106-110	1		13					4		82	.01	.01		1		34	.02	.02	2		155	1.58	1.68					
111-115	1		17					1		22	.01	.01		6		218	1.83	2.08	1		77	.01	.02					
116-120	2		25	19.25	22.94			2		48	2.43	2.82		3		119	.10	.12	1		73							
121-130	1		15	.85	1.05			1		25	.94	1.18		2		102	.57	.71	4		366	.43	.54					
131-140	1		20	.01	.01			1		27	.13	.18		1		55	.15	.20	1		103	.24	.31					
141- UP	2		53					2		53	1.22	1.97		7		417	.61	.98	4		396	.23	.37					
CHARGES	14		224	2.23	2.77			18		400	.67	.77		20		944	.77	1.04	16		1,389	.38	.48					
TOTALS	46		606	1.40	1.47			66		1,301	.80	.80		59		2,173	.60	.63	41		2,886	.29	.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	5		471	1.91	.99			9		2,185	.69	.22		16		2,705	.90	.31										
61- 80	13		1,216	.26	.18			3		751	.43	.31		26		2,383	.30	.22										
81- 85	1		94	.13	.11			2		647	.75	.62		10		1,010	.60	.49										
86- 90	2		282	.22	.20									30		928	.48	.42										
91- 95	1		179	.55	.49									66		1,134	.49	.45										
96- 99								1		455	.44	.43		138		1,377	.28	.28										
100-100	7		1,308	.43	.43			10		4,270	.26	.26		313		7,497	.39	.39										
CREDITS	29		3,550	.55	.43			25		8,309	.43	.27		599		17,035	.48	.34										
101-105	2		397	.54	.54			1		740	.47	.47		28		1,614	.42	.42										
106-110	2		258	.14	.15			1		450	.25	.26		15		1,013	.39	.42										
111-115								1		637	.51	.58		15		994	.73	.83										
116-120	1		119	.22	.26									12		405	1.66	1.97										
121-130	1		195	.26	.32			3		2,650	.60	.74		17		3,394	.59	.73										
131-140	1		137	.16	.21			1		436	.31	.40		8		792	.24	.32										
141- UP	6		1,313	.19	.30			2		1,748	.37	.72		27		4,017	.37	.64										
CHARGES	13		2,420	.24	.33			9		6,661	.47	.62		122		12,230	.50	.65										
TOTALS	42		5,970	.43	.40			34		14,970	.45	.37		721		29,265	.49	.43										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 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		8	20.40	16.85		
86- 90																													
91- 95	2		2					3		11					7		44	.19	.18			16		133	.15	.14			
96- 99	27		38	.05	.05			44		157	1.26	1.23			20		122	.40	.39			13		104	.60	.58			
100-100	190		200	.58	.58			36		127	1.38	1.38			11		66	.02	.02			8		68	.06	.06			
CREDITS	219		241	.49	.49			83		295	1.26	1.24			38		231	.25	.25			38		312	.78	.74			
101-105	2		3					3		11	.75	.76			1		5					1		9					
106-110								1		4					2		16	.02	.02			1		10	.05	.05			
111-115																						1		9	.69	.79			
116-120	1		3												2		15												
121-130	3		4												4		34	.04	.04			2		22	.21	.26			
131-140															1		7	.27	.37										
141- UP																						1		13	.02	.04			
CHARGES	6		9					4		16	.55	.57			10		77	.05	.05			6		62	.18	.22			
TOTALS	225		250	.47	.47			87		310	1.23	1.21			48		309	.20	.21			44		374	.68	.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	1		8	.40	.23																							
61- 80															2		62	.16	.12			10		509	.88	.66		
81- 85															9		299	.78	.65			3		133	.31	.25		
86- 90	7		77	.01	.01			13		229	.17	.15			10		311	.02	.02			3		213	.07	.06		
91- 95	19		221	.83	.77			13		243	.50	.46			4		142	.20	.19			1		73				
96- 99	10		116	.13	.13			8		138	.77	.75			4		143	.03	.03			1		62	1.87	1.84		
100-100	10		118	.02	.02			7		149	.62	.62			12		399	.08	.08			6		453	.47	.47		
CREDITS	47		540	.38	.35			41		759	.47	.44			41		1,356	.23	.21			24		1,443	.58	.50		
101-105	6		76	.09	.09			3		55	.37	.38			5		175	.87	.89			2		142	.33	.34		
106-110	2		27					6		129	1.32	1.43			5		235	1.03	1.12			2		140	.62	.68		
111-115	1		15	.14	.16			4		92	1.82	2.07			1		50	.16	.18			2		175	.05	.06		
116-120								5		111	.02	.02			2		83	.04	.05									
121-130	2		29	.19	.23			2		50	1.54	1.91			1		35	.22	.27			2		164	.52	.67		
131-140															2		87	2.40	3.31									
141- UP	1		15					2		66	.06	.11			3		138	.26	.37			7		831	.61	.94		
CHARGES	12		162	.09	.10			22		504	.88	1.04			19		803	.82	.95			15		1,452	.51	.68		
TOTALS	59		702	.31	.30			63		1,264	.64	.65			60		2,159	.45	.45			39		2,895	.54	.57		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	9		801	.75	.38			10		2,510	.56	.17			20		3,319	.61	.21									
61- 80	11		1,145	.82	.59			10		2,401	.45	.31			33		4,116	.60	.43									
81- 85	2		223	.37	.31			1		241	1.99	1.65			16		903	1.10	.91									
86- 90	2		198	.37	.32										35		1,029	.13	.12									
91- 95								2		643	.10	.10			67		1,512	.28	.26									
96- 99	1		127	.12	.11										128		1,006	.56	.55									
100-100	8		1,297	.47	.47			9		5,846	.29	.29			297		8,724	.34	.34									
CREDITS	33		3,791	.61	.46			32		11,640	.41	.25			596		20,608	.46	.33									
101-105	1		186	.10	.10			2		1,173	.21	.21			26		1,837	.27	.28									
106-110	2		341	5.02	5.42			2		1,370	.66	.70			23		2,273	1.37	1.48									
111-115	1		192	.73	.83			1		819	.69	.78			11		1,352	.66	.75									
116-120															10		212	.03	.03									
121-130	2		284	.43	.55										18		622	.49	.62									
131-140	2		407	.47	.63			1		1,139	.34	.47			6		1,641	.48	.66									
141- UP	5		1,309	.23	.36			1		460	.26	.39			20		2,832	.34	.53									
CHARGES	13		2,719	.92	1.22			7		4,963	.45	.52			114		10,768	.61	.75									
TOTALS	46		6,510	.74	.67			39		16,603	.42	.30			710		31,376	.51	.42									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999 \$2,500 - 4,999					INDUSTRY GRP = 1 \$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					1		4			.03	.02							
81- 85								1		3																		
86- 90								1		4													3		25	.03	.03	
91- 95	2		3					7		26					12		72		.04	.04			12		95	.58	.55	
96- 99	22		36	.47	.46			38		136	.15	.14			21		118	.59	.57			8		64	.18	.17		
100-100	203		195	.64	.64			44		154	.22	.22			10		62	1.10	1.10			7		60	.21	.21		
CREDITS	227		234	.61	.61			92		325	.17	.16			44		256	.55	.53			30		244	.33	.32		
101-105	1		2	61.24	64.94			2		6	.18	.19			2		13	3.39	3.44			4		36	.44	.45		
106-110								1		4												1		8				
111-115	2		5					1		3	1.85	2.07																
116-120	1		2					1		4					3		22					1		9				
121-130								2		11	.10	.12			3		22	.04	.04			2		20	.18	.22		
131-140								1		6	1.43	1.86			1		7	.06	.08			1		12				
141- UP															1		10											
CHARGES	4		10	62.08	68.92			8		34	.48	.56			10		74	.60	.73			9		86	.23	.26		
TOTALS	231		244	3.04	3.04			100		359	.20	.19			54		330	.56	.57			39		331	.30	.30		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80															5		146	1.59	1.17			6		325	.28	.20		
81- 85															12		344	1.08	.90			1		63	.38	.32		
86- 90	6		65	.13	.12			14		250	.53	.47			7		209	.06	.05			5		320	.41	.36		
91- 95	19		218	.07	.06			12		218	.41	.38			3		86	1.00	.92									
96- 99	4		46					8		143	.17	.16			5		189	.65	.64			3		183	.41	.40		
100-100	11		132	1.08	1.08			10		186	.93	.93			18		638	.48	.48			11		804	.40	.40		
CREDITS	40		461	.36	.34			44		796	.53	.49			50		1,613	.70	.64			26		1,695	.38	.34		
101-105	5		60	1.01	1.04									3		111	.14	.15			1		60	.98	1.00			
106-110	1		16	.22	.24			2		43	.01	.01			5		210	.39	.42			1		55	.17	.18		
111-115	2		32	.07	.08			5		106	.11	.13			5		216	2.37	2.64									
116-120	2		30	.13	.16			1		22	.08	.10			1		52	.75	.87									
121-130	2		31	2.09	2.54									3		119	.50	.63			3		318	.34	.43			
131-140	1		14	.17	.22			2		55	3.13	4.29			1		66	.13	.18			1		78				
141- UP	3		59	.05	.08			2		76	.03	.04			2		144	2.87	4.55			2		193	.17	.28		
CHARGES	16		242	.58	.70			12		301	.62	.78			20		917	1.23	1.46			8		704	.30	.39		
TOTALS	56		703	.44	.45			56		1,097	.55	.55			70		2,530	.89	.89			34		2,399	.36	.35		

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	9		867	.15	.08			12		2,265	.73	.32			21		3,132	.57	.26									
61- 80	12		1,174	.39	.27			3		1,387	.18	.13			28		3,040	.34	.24									
81- 85	3		365	.57	.47									17		775	.78	.65										
86- 90	2		191	1.51	1.31			1		236	.25	.23			39		1,301	.49	.43									
91- 95	2		217	12.38	11.30			2		1,115	.56	.52			71		2,050	1.74	1.62									
96- 99	1		105	.49	.48									110		1,020	.39	.38										
100-100	12		1,957	.51	.51			5		2,623	1.38	1.38			331		6,810	.85	.85									
CREDITS	41		4,876	.99	.76			23		7,626	.81	.55			617		18,127	.76	.58									
101-105	2		221	.60	.62			2		1,165	.58	.61			22		1,674	.96	1.00									
106-110	2		240	.59	.63									13		577	.41	.44										
111-115	2		384	.94	1.05									17		745	1.20	1.34										
116-120	2		397	.37	.42			1		448	1.48	1.75			13		987	.86	1.01									
121-130	1		151	.06	.08			2		1,324	2.08	2.60			18		1,996	1.51	1.88									
131-140	2		420	.06	.09									10		658	.33	.45										
141- UP	5		1,325	.42	.71									15		1,807	.56	.93										
CHARGES	16		3,138	.44	.59			5		2,937	1.40	1.61			108		8,443	.93	1.15									
TOTALS	57		8,014	.77	.71			28		10,563	.98	.75			725		26,570	.81	.71									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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		1					1		3	2.00	1.68			1		6											
91- 95	1		1					4		16	.01	.01			12		75	.01	.01			16		132	.03	.03		
96- 99	26		37	.03	.03			30		107	.10	.10			23		131	.20	.19			6		48	1.42	1.38		
100-100	181		176	.52	.52			53		183	.23	.23			13		79	2.96	2.96			9		77	.01	.01		
CREDITS	209		214	.43	.43			89		312	.19	.19			52		306	1.00	.95			33		272	.27	.26		
101-105	3		3					4		13	.40	.40			3		20	.03	.03			3		25	1.13	1.15		
106-110								1		5	.06	.07			4		24	.10	.11			1		10	8.36	8.83		
111-115	1		3												3		23	.01	.02									
116-120	1							1		6	.05	.06			2		16											
121-130	3		4					1		5					1		7					1		10				
131-140	1		1																									
141- UP															1		11					2		26	.37	.56		
CHARGES	9		11					7		28	.20	.22			14		101	.03	.04			7		70	1.70	2.03		
TOTALS	218		226	.41	.41			96		340	.19	.19			66		407	.76	.75			40		343	.57	.57		

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		7					3		50	3.98	3.17			4		121	.39	.28			5		265	.48	.36		
81- 85								4		68	.68	.57			6		183	.29	.24			1		55	1.41	1.20		
86- 90	2		25					9		167	.05	.04			9		255	.07	.06			3		174	.70	.63		
91- 95	16		177	.76	.70			17		291	2.73	2.51			3		103	2.36	2.18			4		202	.68	.64		
96- 99	3		34	.35	.33			11		192	.08	.08			5		153	2.44	2.39			2		111	2.08	2.01		
100-100	5		56	.03	.03			10		189	.02	.02			16		501	.85	.85			3		172	3.76	3.76		
CREDITS	27		298	.50	.46			54		957	1.12	1.03			44		1,343	.87	.78			19		1,018	1.33	1.14		
101-105	1		15					3		63	.03	.03			3		109	.18	.18			1		75	.15	.16		
106-110	2		25	6.33	6.79			3		71	.34	.37			2		86	.24	.26			3		222	1.05	1.12		
111-115	2		28	.03	.04			6		137	.01	.01			2		70	.48	.53			4		325	.33	.37		
116-120	3		45					3		63	.08	.09			2		87	.23	.27			1		77	.28	.34		
121-130	2		29	2.09	2.64										2		89	.38	.47			1		98	.11	.13		
131-140								1		22					2		120	.47	.64			1		95	.14	.19		
141- UP	2		42	.14	.25			2		64	.05	.07			3		167	.81	1.26			4		425	.04	.07		
CHARGES	12		183	1.22	1.53			18		421	.08	.10			16		728	.44	.54			15		1,316	.32	.40		
TOTALS	39		482	.77	.79			72		1,378	.80	.79			60		2,071	.71	.71			34		2,335	.76	.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	LR
0- 60	9		852	.80	.41			9		1,753	.91	.40			20		2,670	.86	.40									
61- 80	11		1,168	.58	.42			7		3,234	.50	.35			32		4,849	.56	.40									
81- 85	2		333	.52	.43			1		248	1.53	1.27			16		897	.82	.68									
86- 90	5		667	.08	.07			1		734	.30	.26			35		2,054	.20	.18									
91- 95	3		474	.22	.20			1		248	.17	.16			77		1,718	.85	.79									
96- 99															106		812	.91	.89									
100-100	8		1,095	.38	.38			4		2,588	.24	.24			302		5,117	.49	.49									
CREDITS	38		4,589	.46	.35			23		8,805	.51	.36			588		18,116	.60	.46									
101-105	2		279	.67	.69			1		282	.15	.15			24		885	.33	.34									
106-110															16		443	1.17	1.26									
111-115	3		404	.68	.76			3		1,227	1.18	1.32			24		2,216	.84	.94									
116-120	3		660	.24	.28										16		953	.21	.25									
121-130	4		806	.13	.16										15		1,048	.20	.24									
131-140	1		141	1.08	1.43										6		379	.59	.79									
141- UP	3		861	.66	1.19			1		845	.50	.97			18		2,440	.47	.86									
CHARGES	16		3,151	.46	.59			5		2,354	.81	1.06			119		8,363	.53	.68									
TOTALS	54		7,740	.46	.42			28		11,159	.57	.45			707		26,480	.58	.51									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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	6	.11	.10										
91- 95	1		1					2		7				13	73	.01	.01			11		91	.01	.01				
96- 99	15		21	6.40	6.24			42		148	.07	.06		28	164	.09	.09		5		42							
100-100	194		208	.07	.07			38		133	.42	.42		16	101	.74	.74		9		76	3.35	3.35					
CREDITS	210		230	.65	.65			82		288	.23	.22		58	343	.26	.26		25		209	1.22	1.18					
101-105	2		3	5.32	5.43			2		6				3		22			4		34	.16	.16					
106-110								1		5	.02	.02		3		19	.24	.26	3		28	.83	.89					
111-115	2		2					1		4				1		8			1		11	3.87	4.29					
116-120	2		3					1		5									1		10							
121-130	1		2					2		8	.43	.53		2		15			1		11							
131-140														1		9	.04	.05	1		12	3.11	4.25					
141- UP	3		7					1		6									1		13	.05	.08					
CHARGES	10		17	.83	1.04			8		33	.11	.13		10		73	.07	.08	12		119	.91	1.05					
TOTALS	220		247	.66	.67			90		321	.21	.22		68		416	.23	.23	37		328	1.11	1.14					

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1		7																									
61- 80								2		31				4		128	.45	.35	6		330	.41	.30					
81- 85	1		12					1		18	2.29	1.90		5		141	.20	.17	4		208	.66	.55					
86- 90	4		47	.04	.03			18		313	.03	.03		7		193	.35	.31	5		305	.23	.21					
91- 95	17		185	.19	.18			13		233	.23	.21		4		139	.08	.07	2		97	.18	.17					
96- 99	6		69	1.71	1.67			6		114	1.29	1.25		6		202	.24	.23	1		61	.01	.01					
100-100	7		81	.01	.01			13		268	.14	.14		8		295	.83	.83	5		431	.51	.51					
CREDITS	36		403	.39	.36			53		977	.29	.27		34		1,098	.42	.38	23		1,433	.41	.35					
101-105	4		51	.01	.01			4		82	.09	.09		4		139	.68	.71	3		214	.09	.10					
106-110	1		15	.24	.25			1		24	.17	.18		8		283	.12	.13	3		231	.30	.33					
111-115								3		57	.14	.15		1		43	.49	.55	2		163	.18	.20					
116-120	1		14	.03	.03			3		70	.29	.34		2		87	.03	.04										
121-130	4		64	.42	.52			2		46	.03	.04		2		94	.38	.48	2		243	.16	.20					
131-140	1		16	.51	.68			1		24				3		171	.20	.27	1		131	.19	.25					
141- UP	2		35					1		25	27.53	41.58						5		586	.69	1.11						
CHARGES	13		195	.20	.24			15		329	2.24	2.59		20		819	.27	.31	16		1,568	.37	.48					
TOTALS	49		598	.33	.33			68		1,306	.78	.77		54		1,917	.36	.35	39		3,001	.39	.41					

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	7		544	.22	.12			9		2,678	.42	.20		17		3,229	.39	.19										
61- 80	6		552	.36	.25			8		2,476	.31	.21		26		3,518	.33	.23										
81- 85	1		162	.19	.16			1		631	.27	.22		13		1,172	.35	.29										
86- 90	1		152	.62	.54									36		1,015	.24	.21										
91- 95	1		160	.05	.04			1		432	.07	.06		65		1,418	.11	.10										
96- 99	3		344	.58	.57			2		604	1.09	1.06		114		1,770	.75	.73										
100-100	9		1,410	.47	.47			5		3,147	.46	.46		304		6,150	.49	.49										
CREDITS	28		3,324	.40	.32			26		9,969	.42	.29		575		18,273	.41	.32										
101-105	4		654	.59	.61									30		1,206	.44	.45										
106-110	5		764	.28	.29									25		1,369	.25	.27										
111-115	2		335	.64	.73			1		442	2.64	2.94		14		1,065	1.39	1.57										
116-120	2		315	.47	.57									12		504	.34	.41										
121-130	1		235	.22	.28			3		1,227	.11	.13		20		1,944	.15	.19										
131-140	1		288	.06	.08									9		651	.19	.25										
141- UP	4		1,320	.33	.60			3		1,752	.10	.16		20		3,744	.46	.76										
CHARGES	19		3,911	.37	.48			7		3,421	.43	.59		130		10,484	.44	.57										
TOTALS	47		7,234	.38	.39			33		13,389	.43	.34		705		28,756	.43	.38										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	1		1												3		12											
81- 85	1																											
86- 90	1							1		3					3		17											
91- 95	12		11	10.44	9.77			17		58	1.18	1.10			26		155	.01	.01			28		231	.16	.15		
96- 99	126		183	.58	.56			159		562	.92	.89			91		538	1.23	1.19			59		489	.14	.14		
100-100	955		932	.87	.87			229		801	.44	.44			67		408	.68	.68			39		346	.57	.57		
CREDITS	1,096		1,126	.91	.91			406		1,423	.66	.65			190		1,131	.83	.80			126		1,065	.29	.28		
101-105	16		17					14		55	.02	.02			10		60	.19	.20			3		28	.37	.38		
106-110	5		6	.05	.06			5		21					8		52	1.75	1.90			3		27				
111-115	5		9					6		23	1.16	1.31			3		20	49.83	56.34			6		58	.17	.19		
116-120	1							4		18					3		22	.02	.03			2		22	.03	.03		
121-130	5		8					8		34	12.24	15.02			10		76	.06	.07			6		65	.17	.20		
131-140	3		5					4		22	.09	.12										2		27	.03	.04		
141- UP	1		2					2		11	5.23	7.60			2		15					3		45	.01	.02		
CHARGES	36		48	.01	.01			43		184	2.71	3.12			36		247	4.57	5.20			25		272	.12	.15		
TOTALS	1,132		1,175	.88	.88			449		1,607	.89	.89			226		1,377	1.50	1.50			151		1,338	.25	.26		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								1		8					1		26					2		88				
61- 80	4		34					2		32	.02	.01			11		309	.33	.25			22		1,172	.13	.10		
81- 85								6		104	.40	.34			14		416	.06	.05			6		379	.46	.37		
86- 90	11		125	.02	.02			14		245	.30	.27			24		726	.35	.31			10		575	.54	.47		
91- 95	40		463	.16	.15			39		662	.55	.52			17		555	.06	.06			5		321	.06	.05		
96- 99	33		390	.28	.28			16		283	.20	.19			13		399	.33	.32			7		539	1.65	1.62		
100-100	56		671	.77	.77			32		602	.35	.35			26		918	.66	.66			13		855	.40	.40		
CREDITS	144		1,682	.42	.40			110		1,937	.39	.36			106		3,348	.35	.31			65		3,927	.48	.41		
101-105	11		140	.52	.53			5		93	.27	.28			6		203	1.28	1.31			4		225	.23	.24		
106-110	5		70	.05	.06			5		96	1.39	1.50			7		262	.03	.04			2		174	.67	.72		
111-115	1		12					9		198	4.18	4.71			10		430	.07	.08			6		468	.19	.22		
116-120	6		86	.08	.09			3		80	.04	.05			8		349	.08	.10			3		180	1.11	1.30		
121-130	5		70	.54	.67			10		230	.12	.15			3		145	.05	.07			4		369	1.22	1.51		
131-140	3		54	.02	.03			4		104	.09	.13			6		310	.98	1.33			4		315	.20	.27		
141- UP	1		17	.05	.07			5		158	1.34	2.04			5		261	.30	.48			5		537	.71	1.13		
CHARGES	32		448	.27	.31			41		960	1.29	1.57			45		1,960	.37	.44			28		2,268	.59	.74		
TOTALS	176		2,131	.39	.38			151		2,896	.69	.70			151		5,308	.35	.35			93		6,195	.52	.50		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	3		252	.69	.39			1		143	2.08	.64			8		517	.92	.42									
61- 80	11		1,221	1.99	1.39			5		1,043	.30	.21			59		3,823	.79	.56									
81- 85	7		796	.38	.31			1		248	1.00	.82			35		1,942	.40	.33									
86- 90	2		220	.10	.08			1		1,039	.35	.31			67		2,949	.35	.31									
91- 95	3		452	.84	.79										187		2,908	.37	.35									
96- 99	2		269	.13	.12			1		303	1.51	1.49			507		3,953	.77	.75									
100-100	9		1,426	1.15	1.15			3		1,311	.13	.13			1,429		8,269	.62	.62									
CREDITS	37		4,637	1.07	.89			12		4,086	.45	.37			2,292		24,362	.60	.53									
101-105	1		119	.12	.12										70		942	.47	.49									
106-110															40		708	.50	.54									
111-115	1		138	.18	.20			1		874	.06	.07			48		2,230	.93	1.06									
116-120	2		296	.07	.08										32		1,053	.25	.29									
121-130	1		130	.08	.10										52		1,128	.85	1.05									
131-140	1		151	.04	.05										27		989	.39	.53									
141- UP	2		660	.11	.19										26		1,704	.47	.76									
CHARGES	8		1,494	.10	.14			1		874	.06	.07			295		8,755	.60	.74									
TOTALS	45		6,131	.84	.77			13		4,960	.38	.33			2,587		33,117	.60	.57									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1998 \$2,500 - 4,999					INDUSTRY GRP = 2 \$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															3	13						3	20	.07	.05			
81- 85	1														1	6						1	8					
86- 90	3		5					2		7					2	13					2	17						
91- 95	17		22	.01	.01			16		64	.03	.03			26	157	1.00	.95			29	233	.61	.57				
96- 99	110		153	9.44	9.18			170		617	.29	.28			85	514	.96	.93			41	343	.13	.13				
100-100	906		915	1.42	1.42			256		914	.50	.50			99	605	.62	.62			43	374	.29	.29				
CREDITS	1,038		1,096	2.50	2.48			444		1,603	.40	.39			216	1,307	.78	.76			119	996	.30	.29				
101-105	12		16	.03	.03			12		38	.06	.06			13	80	1.07	1.10			2	18	2.36	2.43				
106-110	7		12	.02	.02			9		42	3.46	3.73			7	48	1.78	1.92										
111-115	5		8	.05	.05									2	13						6	56	.07	.08				
116-120	7		9					2		10				2	15						3	32	.72	.84				
121-130	4		8					6		28	.59	.74			10	75	.22	.27			2	20						
131-140	2		5					3		16	.63	.85			2	17	.01	.02			1	10						
141- UP	3		4					4		24					2	20	.07	.11										
CHARGES	40		62	.02	.02			36		158	1.09	1.28			38	269	.71	.81			14	137	.51	.58				
TOTALS	1,078		1,158	2.37	2.37			480		1,761	.46	.46			254	1,575	.77	.77			133	1,133	.32	.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	LR
0- 60								2		20	.19	.10										2	90					
61- 80								1		17					10	291	.29	.22			22	1,159	.63	.45				
81- 85	1		11	2.00	1.66			1		15					13	391	.60	.50			7	358	.24	.19				
86- 90	3		33	.66	.59			28		508	.51	.45			22	698	.10	.09			9	634	.94	.83				
91- 95	44		497	.30	.28			55		997	1.58	1.47			19	566	.44	.41			7	388	.23	.21				
96- 99	45		534	.49	.48			22		396	.31	.30			10	329	.15	.14			7	497	.03	.03				
100-100	47		553	.34	.34			32		614	.61	.61			33	1,160	.22	.22			10	562	.32	.32				
CREDITS	140		1,628	.40	.38			141		2,567	.91	.85			107	3,435	.28	.25			64	3,688	.46	.38				
101-105	6		75	.05	.05			6		114	.93	.94			16	553	.76	.78			3	223	.18	.19				
106-110	8		111	.13	.14			9		214	.40	.43			6	214	.08	.08			9	716	.64	.70				
111-115	5		74	.28	.32			4		85	.06	.07			6	220	.13	.15			1	98	.03	.04				
116-120	7		96	.40	.48			9		208	.02	.03			2	79	.98	1.17			3	273	.03	.03				
121-130	5		79	.57	.71			3		82	.39	.48			4	179	.45	.55			7	582	.70	.87				
131-140	2		34	.03	.04			2		55	.44	.59			3	133	1.72	2.29			2	150	.19	.26				
141- UP	1		18	.97	1.46			3		84	.01	.02			4	212	.06	.09			6	622	.47	.74				
CHARGES	34		487	.29	.33			36		841	.31	.36			41	1,590	.54	.63			31	2,663	.47	.57				
TOTALS	174		2,114	.37	.37			177		3,408	.76	.75			148	5,025	.36	.35			95	6,352	.46	.45				

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		317	.82	.42			6		965	.13	.06			15	1,394	.28	.13										
61- 80	19		1,900	.76	.55			4		2,202	.76	.57			62	5,602	.70	.51										
81- 85	8		989	.39	.32			1		329	.46	.38			34	2,107	.42	.35										
86- 90	4		465	.12	.10									75	2,381	.42	.37											
91- 95	4		544	.26	.24									217	3,469	.72	.67											
96- 99	1		201	.12	.11									491	3,583	.73	.71											
100-100	10		1,512	.15	.15			4		1,554	.36	.36			1,440	8,764	.46	.46										
CREDITS	50		5,929	.43	.35			15		5,050	.49	.35			2,334	27,299	.56	.48										
101-105	4		485	.09	.09									74	1,601	.46	.48											
106-110	2		275	.41	.44									57	1,630	.56	.61											
111-115														29	554	.11	.13											
116-120	2		289	.16	.18									37	1,011	.19	.23											
121-130	1		147	.01	.01			1		307	.04	.05			43	1,507	.41	.50										
131-140	2		355	.70	.93									19	775	.70	.94											
141- UP	2		532	.16	.23									25	1,517	.27	.41											
CHARGES	13		2,082	.26	.31			1		307	.04	.05			284	8,596	.41	.48										
TOTALS	63		8,012	.38	.34			16		5,357	.47	.34			2,618	35,895	.53	.48										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999																					
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR									
0- 60								3							4																						
61- 80	6		3	.02	.01																		1		4					3		19					
81- 85	2		2					1		3																				1		7					
86- 90	3		4					1		4																											
91- 95	14		15					28		107	.06	.06			27		157	.10	.09			49		402	.22	.21											
96- 99	118		166	2.70	2.63			155		548	.22	.21			93		559	.21	.20			39		322	.27	.26											
100-100	983		981	.90	.90			257		897	.47	.47			79		486	.88	.88			48		422	.46	.46											
CREDITS	1,126		1,171	1.14	1.13			445		1,562	.35	.35			200		1,206	.46	.45			140		1,172	.32	.31											
101-105	8		13	.03	.03			9		36	.06	.06			6		36	.02	.02			6		54	1.45	1.48											
106-110	1		1					13		54	.04	.04			7		51	5.80	6.20			6		58	.14	.15											
111-115	4		6					4		18					4		28					2		20	.11	.12											
116-120	2		4					1		6					5		35	.61	.72			7		74	.79	.93											
121-130	6		13					10		51	2.04	2.50			7		49	.04	.05			2		20	.24	.29											
131-140								2		10	.66	.90			1		10					1		13		.01											
141- UP	4		6					4		18					1		11																				
CHARGES	25		43	.01	.01			43		193	.60	.69			31		220	1.45	1.66			24		239	.63	.71											
TOTALS	1,151		1,214	1.10	1.10			488		1,755	.38	.38			231		1,426	.61	.61			164		1,411	.37	.37											

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		13					1		10					1		14					3		149	.15	.08										
61- 80	2		18	.15	.12			5		73	.08	.05			12		373	.12	.10			26		1,350	.36	.26										
81- 85	3		34	.03	.02			9		148	4.06	3.38			17		478	.73	.61			4		224												
86- 90	7		86	2.40	2.12			24		412	1.22	1.08			26		759	.73	.64			6		376	.21	.18										
91- 95	59		669	1.41	1.31			40		695	3.34	3.09			19		567	.25	.23			7		421	1.20	1.12										
96- 99	24		287	.49	.47			28		537	.70	.68			12		409	.07	.07			8		572	.43	.42										
100-100	34		413	.34	.34			29		553	.26	.26			20		620	.04	.04			9		626	.48	.48										
CREDITS	131		1,520	.94	.89			136		2,428	1.63	1.51			107		3,220	.35	.32			63		3,719	.44	.36										
101-105	9		109	1.55	1.59			3		61	.01	.01			13		518	.34	.35			6		525	.17	.17										
106-110	6		84	1.66	1.79			4		90	.04	.04			6		232	.49	.53			6		445	.11	.12										
111-115	3		37	.06	.07			11		233	2.11	2.38			3		119	.81	.92																	
116-120	6		87	.32	.37			6		137	2.01	2.37			10		413	.60	.71			2		171	.38	.45										
121-130	4		62	2.00	2.45			3		72	3.01	3.79			6		282	.93	1.16			2		129	.41	.53										
131-140	2		33	.01	.01			2		55	.17	.23			1		44																			
141- UP								2		65	.12	.17			6		352	1.02	1.57			3		303	.56	.90										
CHARGES	30		412	1.12	1.27			31		713	1.41	1.65			45		1,961	.64	.76			19		1,573	.27	.31										
TOTALS	161		1,932	.98	.96			167		3,141	1.58	1.53			152		5,181	.46	.46			82		5,292	.39	.35										

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		344	.16	.08			7		1,035	.40	.15			21		1,569	.31	.13										
61- 80	18		1,782	.77	.52			1		215	1.97	1.39			74		3,837	.61	.43										
81- 85	5		691	1.02	.85			3		2,345	.84	.69			45		3,932	.92	.76										
86- 90	3		476	.52	.46										70		2,117	.75	.66										
91- 95	2		318	.27	.25			1		235	1.41	1.30			246		3,587	1.24	1.15										
96- 99															477		3,399	.46	.45										
100-100	5		761	.58	.58			1		1,410	.09	.09			1,465		7,169	.43	.43										
CREDITS	37		4,372	.66	.50			13		5,240	.62	.43			2,398		25,610	.67	.55										
101-105	2		293	.01	.01										62		1,646	.32	.32										
106-110															49		1,015	.60	.65										
111-115	4		642	1.18	1.32										35		1,103	1.22	1.38										
116-120															39		927	.75	.89										
121-130	3		553	.03	.04										43		1,232	.64	.80										
131-140	3		717	.25	.35										12		881	.22	.31										
141- UP															20		755	.71	1.11										
CHARGES	12		2,205	.43	.53										260		7,559	.62	.73										
TOTALS	49		6,577	.59	.51			13		5,240	.62	.43			2,658		33,169	.66	.58										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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														
61- 80	1														1								1		7	3.58	2.71		
81- 85															1								4		28	.05	.04		
86- 90	5		4					3		9	.17	.15			3		17	2.21	1.95			4		31	.04	.04			
91- 95	12		15	.18	.17			10		33	.59	.56			31		184	2.30	2.17			48		405	.09	.08			
96- 99	120		161	1.07	1.04			161		589	1.03	1.00			96		565	1.03	1.00			39		321	.39	.38			
100-100	997		1,016	1.02	1.02			255		876	.31	.31			77		462	.38	.38			51		439	.36	.36			
CREDITS	1,136		1,198	1.01	1.01			433		1,520	.59	.58			210		1,241	.98	.96			147		1,231	.28	.27			
101-105	4		6	.03	.03			7		27	.36	.36			6		41	.07	.08			11		99	1.19	1.22			
106-110	3		1					4		17	12.87	13.96			3		18					6		56	.32	.34			
111-115	2		5					3		14	.27	.30			3		22					8		77	1.35	1.51			
116-120	3		3					4		19	1.33	1.56										2		23					
121-130	3		5					5		21	.05	.06			13		99	.09	.11			5		52	.16	.19			
131-140	3		6					2		11					1		8	.16	.22										
141- UP	3		4												2		16					2		30	.61	.97			
CHARGES	21		29	.01	.01			25		109	2.37	2.70			28		203	.06	.07			34		338	.79	.89			
TOTALS	1,157		1,227	.99	.99			458		1,629	.71	.71			238		1,444	.86	.85			181		1,569	.39	.39			

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		6					1		12				3		62	.06	.03											
61- 80	2		18	.03	.02			2		30	.15	.12			16		461	.07	.06			20		1,017	.85	.63			
81- 85	1		10					3		54	.21	.18			25		759	.24	.20			4		245	.26	.22			
86- 90	7		74	.02	.02			29		490	.21	.19			25		726	.80	.70			9		585	.72	.63			
91- 95	57		655	.30	.28			31		540	.37	.34			23		688	2.15	1.99			8		575	.20	.19			
96- 99	35		418	.40	.39			25		461	.15	.15			10		307	.26	.25			8		493	.38	.37			
100-100	44		525	.21	.21			40		744	.42	.42			33		1,083	.94	.94			9		630	.11	.11			
CREDITS	147		1,707	.28	.27			131		2,330	.30	.28			135		4,085	.83	.73			58		3,545	.49	.42			
101-105	10		119	.89	.91			10		195	1.98	2.04			9		321	.04	.04			8		508	.37	.38			
106-110	2		26	3.33	3.57			6		139	.29	.31			5		165	1.48	1.59			4		315	.18	.20			
111-115	7		97	.90	1.02			9		178	.05	.06			7		261	.19	.22			6		449	.11	.12			
116-120	2		28	1.02	1.21			11		264	.46	.54			6		268	.30	.36										
121-130	4		58	.34	.43			7		185	2.09	2.61			9		430	.41	.52			5		501	.22	.28			
131-140	1		16					3		77	.72	.98			3		145	.49	.66			5		507	.32	.44			
141- UP	4		76	.74	1.17									2		177	.02	.03				1		185	.21	.41			
CHARGES	30		420	.91	1.08			46		1,037	.96	1.10			41		1,766	.36	.44			29		2,465	.25	.30			
TOTALS	177		2,127	.41	.40			177		3,367	.50	.50			176		5,851	.69	.66			87		6,010	.39	.38			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	8		655	.36	.18			4		478	.99	.35			19		1,218	.59	.26									
61- 80	16		1,819	.68	.47			8		1,732	.52	.36			67		5,088	.60	.42									
81- 85	3		322	5.73	4.81									45		1,435	1.46	1.22										
86- 90	3		311	.11	.09									88		2,247	.53	.46										
91- 95	4		419	.12	.11			2		779	.35	.33			226		4,294	.65	.61									
96- 99	3		488	.56	.55									497		3,803	.60	.58										
100-100	5		648	.15	.15			4		2,247	.17	.17			1,515		8,671	.42	.42									
CREDITS	42		4,663	.81	.60			18		5,236	.39	.29			2,457		26,755	.59	.50									
101-105	2		377	.17	.18									67		1,693	.52	.54										
106-110	1		144	.78	.84									34		881	.88	.95										
111-115								1		295				46		1,399	.22	.25										
116-120	1		186	.48	.56			1		442	.93	1.09			30		1,233	.61	.72									
121-130														51		1,350	.53	.66										
131-140	1		293	.01	.01			1		511	.08	.11			20		1,574	.21	.29									
141- UP														14		486	.24	.45										
CHARGES	5		1,001	.27	.31			3		1,249	.36	.44			262		8,617	.45	.54									
TOTALS	47		5,663	.71	.57			21		6,485	.38	.31			2,719		35,372	.56	.51									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1997 \$2,500 - 4,999					INDUSTRY GRP = 3 \$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		2			1		1								1		4	2.70	1.04
61- 80	5		2	.03	.02	3		8	7.48	5.01	2		9							
81- 85	5		4								1		5	.10	.09	1		8		
86- 90	8		6	.02	.02	2		6	19.56	17.07	3		18			5		40	.06	.05
91- 95	44		48	.14	.13	23		86	.08	.08	68		409	.33	.32	90		740	.67	.63
96- 99	343		473	.20	.20	523		1,883	.30	.29	256		1,493	.91	.89	92		777	.57	.55
100-100	8,463		5,359	.37	.37	623		2,098	.59	.59	179		1,088	.46	.46	88		752	.74	.74
CREDITS	8,872		5,895	.35	.35	1,175		4,082	.48	.48	509		3,021	.66	.65	277		2,322	.65	.63
101-105	22		30	2.25	2.29	41		158	.28	.28	38		240	1.38	1.41	21		183	.46	.47
106-110	6		11			18		76	.18	.19	17		113	.68	.73	9		81	.43	.46
111-115	10		12	.11	.13	19		75	.55	.63	9		65	.12	.13	5		49	.09	.10
116-120	7		11	.15	.18	10		45	.18	.21	5		40			4		41	.03	.03
121-130	11		22	.40	.50	28		130	.79	.99	15		109	.66	.82	10		111	.26	.33
131-140	6		14	.21	.28	6		33	.11	.15	6		52	3.33	4.53	7		78	.09	.12
141- UP	11		17	.29	.49	7		44	.27	.44	6		59	.19	.31	6		78	.25	.36
CHARGES	73		117	.74	.89	129		560	.40	.46	96		678	.99	1.13	62		622	.29	.34
TOTALS	8,945		6,012	.36	.36	1,304		4,642	.47	.48	605		3,700	.72	.72	339		2,944	.57	.57

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	.09	.05						4		57	.11	.04					
61- 80	2		19			2		37			7		203	.01	.01	33		1,776	.16	.12
81- 85	3		31	1.17	.98	3		48			31		920	.33	.28	10		582	.18	.15
86- 90	10		118	.04	.04	47		842	.75	.66	31		954	.48	.42	19		1,119	.72	.63
91- 95	107		1,238	.44	.41	75		1,252	.56	.53	22		746	.15	.14	14		837	.30	.28
96- 99	57		659	.45	.44	33		608	1.16	1.13	24		829	.58	.56	16		1,114	.25	.24
100-100	58		727	.39	.39	58		1,112	.34	.34	50		1,788	.72	.72	21		1,386	.60	.60
CREDITS	238		2,800	.42	.40	218		3,898	.62	.58	169		5,498	.48	.44	113		6,813	.37	.32
101-105	18		214	.18	.18	15		257	.44	.45	22		753	.58	.60	7		515	.83	.85
106-110	8		105	.28	.30	10		199	1.00	1.09	12		404	.87	.94	10		789	.10	.11
111-115	15		207	.25	.28	16		362	.10	.12	9		344	.12	.14	6		457	.29	.33
116-120	13		206	1.16	1.36	13		294	.19	.23	10		408	.49	.58	5		412	.90	1.07
121-130	17		247	1.08	1.33	23		528	.37	.47	17		778	.29	.37	10		858	.47	.59
131-140	5		83	.11	.15	5		128	3.10	4.19	16		828	.90	1.22	4		340	.43	.57
141- UP	13		255	.17	.27	10		322	.91	1.56	24		1,287	.46	.75	17		1,994	1.10	1.81
CHARGES	89		1,317	.51	.62	92		2,090	.62	.76	110		4,801	.54	.69	59		5,364	.70	.91
TOTALS	327		4,117	.45	.46	310		5,987	.62	.64	279		10,298	.51	.53	172		12,178	.52	.52

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	8		566	.28	.14	5		2,357	.88	.48	24		2,994	.75	.40					
61- 80	16		1,696	.54	.40	5		1,144	.42	.29	75		4,894	.36	.26					
81- 85	2		203	.19	.15	3		788	.16	.13	59		2,588	.24	.20					
86- 90	6		750	.30	.27	5		2,571	.67	.60	136		6,423	.62	.55					
91- 95	4		560	.34	.32						447		5,915	.41	.39					
96- 99	3		436	.99	.97	1		602	.06	.06	1,348		8,874	.53	.51					
100-100	16		2,221	.77	.77	5		4,415	.10	.10	9,561		20,948	.44	.44					
CREDITS	55		6,431	.57	.47	24		11,877	.41	.33	11,650		52,636	.47	.42					
101-105	1		172	.10	.10	1		368	.37	.38	186		2,890	.59	.60					
106-110	5		825	.47	.51	1		710	.77	.83	96		3,313	.52	.56					
111-115	4		802	.79	.90						93		2,373	.40	.46					
116-120	5		976	.86	1.01	1		628	.33	.38	73		3,060	.63	.74					
121-130	5		967	.23	.29	4		1,683	.86	1.07	140		5,432	.55	.68					
131-140	3		732	.45	.61	1		1,400	.44	.61	59		3,689	.66	.90					
141- UP	10		2,235	.50	.81	4		3,213	.73	1.24	108		9,503	.70	1.16					
CHARGES	33		6,710	.53	.69	12		8,002	.66	.91	755		30,260	.61	.78					
TOTALS	88		13,141	.55	.56	36		19,879	.51	.49	12,405		82,897	.52	.52					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1998					INDUSTRY GRP = 3					\$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	7		3	2.54	.79	1		2			1		3		1		3	88.96	32.38	
61- 80	9		5			3		10			2		10	.09	.07	1		5		
81- 85	2		1			3		10								2		15	.08	.07
86- 90	12		12	.18	.16	3		9	1.11	1.00	3		16			3		22	.09	.08
91- 95	32		31	.65	.61	50		181	.28	.26	80		478	.58	.55	92		765	.70	.65
96- 99	350		485	.57	.56	537		1,954	.29	.29	284		1,674	.34	.33	92		756	.44	.43
100-100	8,501		5,488	.45	.45	655		2,229	.73	.73	171		1,033	.58	.58	73		630	.36	.36
CREDITS	8,913		6,024	.46	.46	1,252		4,396	.51	.51	541		3,214	.45	.44	264		2,197	.64	.62
101-105	21		33	.07	.07	41		154	.73	.74	40		250	.12	.12	19		163	.22	.23
106-110	15		18	.02	.02	21		88	.10	.11	20		134	1.58	1.70	10		94	.02	.02
111-115	9		12	1.01	1.13	12		52	.30	.34	6		42	.14	.16	7		67	.20	.22
116-120	9		14			8		34	.02	.02	7		50	.31	.36	2		23	.01	.01
121-130	10		10			20		94	.06	.08	15		113	.19	.24	12		120	.62	.77
131-140	8		15	.12	.17	8		39	.19	.25	7		60	.07	.09	4		46	.13	.18
141- UP	10		10	.29	.51	6		36	.68	1.10	7		61	.12	.18	5		67	1.54	2.28
CHARGES	82		112	.18	.20	116		498	.35	.40	102		710	.42	.47	59		581	.41	.47
TOTALS	8,995		6,137	.46	.46	1,368		4,894	.50	.50	643		3,923	.45	.45	323		2,778	.59	.59

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		4	18.76	6.83	1		12			7		123	.39	.20	3		109	1.10	.58
61- 80	3		30	.15	.11	6		102	.25	.19	29		882	.41	.31	38		2,063	.64	.46
81- 85	5		48	.46	.38	13		229	.75	.63	29		849	.47	.39	11		621	.22	.18
86- 90	18		204	.14	.12	65		1,117	.63	.56	32		938	.39	.35	16		906	.66	.58
91- 95	124		1,400	.91	.85	83		1,435	.19	.18	40		1,250	.51	.47	15		942	.36	.34
96- 99	77		871	.27	.26	31		581	1.55	1.51	19		675	1.21	1.17	11		735	.38	.37
100-100	71		868	.92	.92	79		1,519	.41	.41	62		2,146	.35	.35	26		1,914	.44	.44
CREDITS	299		3,424	.71	.67	278		4,995	.54	.51	218		6,863	.49	.44	120		7,289	.50	.43
101-105	19		240	.54	.55	12		224	.32	.32	20		755	.71	.73	7		514	.40	.41
106-110	15		209	.96	1.04	9		191	.12	.13	13		475	.72	.77	14		995	.82	.89
111-115	5		77	.19	.22	12		246	.14	.15	8		338	.55	.62	7		516	.14	.15
116-120	15		219	.34	.40	11		243	1.37	1.62	9		345	.63	.74	5		428	.15	.18
121-130	12		191	.07	.08	11		279	.10	.13	13		603	.43	.53	6		518	.64	.78
131-140	7		112	.19	.26	6		155	1.40	1.93	10		485	.13	.18	4		418	.55	.73
141- UP	9		187	.17	.26	13		443	.72	1.22	18		1,009	.66	1.05	13		1,432	.74	1.20
CHARGES	82		1,234	.39	.47	74		1,780	.57	.72	91		4,009	.57	.70	56		4,821	.58	.72
TOTALS	381		4,659	.63	.63	352		6,775	.55	.55	309		10,873	.52	.52	176		12,110	.53	.52

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	4		325	.17	.10	11		3,293	.36	.17	37		3,877	.46	.22					
61- 80	18		1,797	.40	.28	10		3,851	.59	.40	119		8,754	.54	.38					
81- 85	11		1,325	1.32	1.11	2		510	.70	.58	78		3,608	.79	.66					
86- 90	7		911	.61	.53	1		345	.56	.49	160		4,479	.55	.48					
91- 95	6		892	.58	.54	3		4,108	.32	.30	525		11,483	.46	.43					
96- 99	8		1,026	.34	.33	3		977	.36	.35	1,412		9,735	.48	.47					
100-100	11		1,582	.49	.49	12		6,748	.41	.41	9,661		24,157	.47	.47					
CREDITS	65		7,858	.60	.50	42		19,831	.43	.33	11,992		66,092	.50	.43					
101-105	2		295	.19	.19	1		548	1.01	1.05	182		3,176	.55	.56					
106-110	5		823	.50	.54	1		295	.25	.27	123		3,323	.63	.68					
111-115	6		908	.97	1.09	1		499	.04	.04	73		2,757	.45	.51					
116-120	1		170	.25	.29	1		426	.24	.28	68		1,951	.43	.51					
121-130	6		1,151	.39	.48	2		746	.69	.87	107		3,825	.44	.55					
131-140	9		1,952	.33	.44	1		1,363	.65	.85	64		4,645	.45	.60					
141- UP	7		1,968	.30	.49	3		3,055	.46	.82	91		8,268	.51	.85					
CHARGES	36		7,267	.42	.55	10		6,932	.51	.72	708		27,944	.50	.64					
TOTALS	101		15,126	.52	.52	52		26,763	.45	.39	12,700		94,036	.50	.48					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999 \$2,500 - 4,999					INDUSTRY GRP = 3 \$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	8		6	.18	.14			2		5					5	22	.33	.25			2	12	.09	.06				
81- 85	5		4												2	10					3	23	15.79	13.28				
86- 90	12		9	.36	.32			7		21					6	32	.27	.24			5	37	.74	.65				
91- 95	33		39	.02	.02			42		151	.06	.06			86	510	.65	.61			117	940	.24	.22				
96- 99	368		499	.83	.81			534		1,913	.49	.48			251	1,472	.59	.57			83	702	.77	.75				
100-100	8,816		5,486	.70	.70			593		2,050	.71	.71			142	860	.51	.51			61	528	.46	.46				
CREDITS	9,242		6,042	.71	.71			1,178		4,140	.58	.58			492	2,906	.57	.55			271	2,242	.63	.60				
101-105	24		34	1.10	1.12			40		154	.57	.58			36	221	.37	.38			18	154	1.61	1.66				
106-110	17		24	.41	.45			19		80	.05	.05			14	95	.42	.44			7	65	.89	.95				
111-115	11		16					12		48	.10	.11			8	58	1.44	1.62			2	18	.44	.49				
116-120	4		2					8		34	.93	1.10			6	45	.04	.05			6	60	1.84	2.17				
121-130	15		22	.01	.01			24		114	.30	.37			20	155	.36	.45			12	133	1.58	1.95				
131-140	3		4	.14	.19			6		25					2	15					3	35	.58	.78				
141- UP	7		11	12.42	20.36			11		57	.62	.92			2	18					7	97	.15	.22				
CHARGES	81		114	1.65	1.88			120		512	.39	.44			88	608	.43	.49			55	563	1.19	1.41				
TOTALS	9,323		6,156	.73	.73			1,298		4,652	.56	.56			580	3,514	.55	.54			326	2,805	.74	.74				

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		6	.30	.16			2		15	.61	.22			3	46	.04	.02			3	102	1.02	.54				
61- 80								5		71	.53	.40			28	768	.45	.34			43	2,194	.49	.35				
81- 85	9		95	.29	.24			20		354	.70	.59			31	873	.29	.24			17	975	.63	.52				
86- 90	28		318	.09	.08			53		868	.33	.30			32	944	.37	.32			9	558	.12	.11				
91- 95	151		1,694	.54	.51			55		974	.56	.52			32	979	.47	.43			19	1,259	1.28	1.19				
96- 99	57		660	.57	.55			31		576	.70	.68			19	632	.39	.37			12	817	1.20	1.18				
100-100	71		854	.24	.24			73		1,436	.76	.76			47	1,529	.73	.73			23	1,707	.39	.39				
CREDITS	317		3,626	.43	.41			239		4,294	.61	.57			192	5,771	.48	.43			126	7,613	.67	.57				
101-105	22		275	.73	.75			13		258	.17	.18			15	537	.19	.20			10	667	.75	.78				
106-110	8		104	.05	.05			11		222	.31	.34			8	306	1.65	1.78			5	353	.91	.98				
111-115	10		143	1.13	1.27			12		264	.76	.86			14	589	.69	.79			6	407	1.11	1.26				
116-120	16		224	.87	1.02			8		177	.08	.09			8	324	.36	.43			2	163	.32	.38				
121-130	12		186	.44	.55			14		332	.24	.30			8	351	.36	.44			9	755	.48	.61				
131-140	4		73	.11	.15			8		196	.40	.54			7	350	.11	.16			6	513	1.17	1.55				
141- UP	4		73	.03	.05			10		339	.50	.83			20	1,128	.78	1.25			15	1,686	.66	1.07				
CHARGES	76		1,078	.61	.70			76		1,787	.37	.45			80	3,586	.61	.77			53	4,543	.75	.97				
TOTALS	393		4,704	.47	.46			315		6,081	.54	.54			272	9,356	.53	.53			179	12,156	.70	.69				

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	7		496	.63	.33			11		3,570	.55	.24			27	4,234	.56	.25										
61- 80	25		2,438	.69	.50			10		3,590	.70	.48			128	9,106	.62	.44										
81- 85	1		83	.13	.10										88	2,419	.63	.52										
86- 90	8		1,020	.88	.77			1		395	.46	.41			161	4,202	.44	.39										
91- 95	7		854	1.07	1.01			4		2,068	.19	.18			546	9,468	.57	.53										
96- 99	5		882	.27	.26										1,360	8,153	.62	.60										
100-100	14		2,337	.64	.64			11		7,566	.49	.49			9,851	24,352	.59	.59										
CREDITS	67		8,111	.68	.57			37		17,189	.51	.37			12,161	61,934	.58	.50										
101-105	7		1,126	1.17	1.20										185	3,426	.76	.79										
106-110	4		640	.50	.53										93	1,888	.70	.76										
111-115	6		871	.26	.29			2		813	.63	.71			83	3,227	.64	.72										
116-120	1		170	1.20	1.41			2		789	.27	.32			61	1,988	.47	.56										
121-130	4		776	.27	.33										118	2,823	.41	.51										
131-140	7		1,482	.69	.93			1		669	.50	.69			47	3,364	.63	.85										
141- UP	4		913	.34	.53			8		6,703	.52	.98			88	11,026	.56	.98										
CHARGES	33		5,978	.60	.73			13		8,974	.50	.84			675	27,742	.59	.79										
TOTALS	100		14,089	.65	.62			50		26,162	.51	.46			12,836	89,676	.59	.56										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2000 \$2,500 - 4,999					INDUSTRY GRP = 3 \$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							
61- 80	8														2							4							
81- 85	3														3							2							
86- 90	17			.16	.14			10			34	5.72	5.02		5							26	.43	.39		7	55	2.11	1.86
91- 95	43			.41	.39			53			191	.19	.18		103							624	1.05	.99		121	995	.42	.40
96- 99	331			.46	.44			525			1,884	.41	.40		256							1,510	.42	.41		94	783	.68	.66
100-100	8,864			.61	.61			691			2,345	.28	.28		168							1,014	.50	.50		86	742	.87	.87
CREDITS	9,267			.59	.59			1,284			4,469	.37	.36		538							3,202	.57	.55		310	2,588	.69	.67
101-105	35			.45	.46			28			108	.77	.79		32							204	.77	.79		15	133	.52	.53
106-110	13			8.65	9.27			15			59	.75	.81		11							73	2.24	2.40		14	132	1.18	1.27
111-115	10			.11	.13			8			31	.75	.85		9							64	.07	.08		4	38	.08	.09
116-120	7			14.84	17.66			10			49	.29	.34		9							66	.08	.09		10	103	.05	.06
121-130	20			.78	.97			26			123	1.37	1.70		14							105	.68	.84		8	84	.20	.25
131-140	7			.06	.08			7			35	.13	.17		1							9				4	47		
141- UP	7							4			22	.03	.04		3							24	.98	1.41		7	98	1.61	2.56
CHARGES	99			2.25	2.60			98			428	.79	.91		79							544	.78	.88		62	635	.64	.76
TOTALS	9,366			.63	.63			1,382			4,897	.41	.40		617							3,746	.60	.59		372	3,223	.68	.68

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60															1							16	.65	.31		7	285	.38	.20
61- 80	7			.21	.15			10			146	.06	.05		30							862	.42	.32		48	2,431	.55	.39
81- 85	3			1.78	1.49			16			281	.25	.21		37							1,086	.46	.38		7	381	.24	.20
86- 90	34			.26	.23			62			1,068	.32	.28		51							1,468	.26	.23		19	1,051	.76	.66
91- 95	125			.47	.44			76			1,323	.96	.89		32							1,004	.85	.78		15	963	.50	.46
96- 99	60			.21	.20			36			683	.46	.45		15							533	.49	.48		14	984	.63	.61
100-100	99			1.03	1.03			65			1,229	.46	.46		46							1,603	.47	.47		22	1,442	.52	.52
CREDITS	328			.58	.55			265			4,729	.54	.51		212							6,572	.48	.42		132	7,537	.55	.46
101-105	23			.22	.23			23			467	.66	.68		16							591	.95	.98		10	793	.66	.67
106-110	13			.77	.83			11			251	.38	.41		21							846	.24	.25		6	467	.47	.51
111-115	11			.15	.17			9			189	.16	.18		16							619	.66	.74		3	222	.17	.19
116-120	23			.57	.67			12			268	.55	.64		5							210	.05	.05		4	323	.01	.01
121-130	8			1.82	2.26			8			197	.20	.25		14							677	.33	.41		8	686	.50	.62
131-140	5			2.70	3.60			5			123	1.73	2.36		5							240	.42	.57		2	167	.45	.61
141- UP	7			.08	.12			8			269	1.20	2.12		18							1,166	.68	1.11		11	1,261	.37	.63
CHARGES	90			.68	.79			76			1,764	.66	.78		95							4,350	.53	.65		44	3,918	.42	.54
TOTALS	418			.61	.60			341			6,494	.58	.57		307							10,922	.50	.50		176	11,455	.51	.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	9			.45	.26			14			3,796	1.14	.46		33							4,856	.99	.42					
61- 80	30			.81	.56			11			5,067	.76	.53		150							11,584	.69	.49					
81- 85	8			1.05	.86			4			1,354	.38	.32		84							4,225	.57	.48					
86- 90	7			.59	.53			2			445	.31	.27		214							5,578	.48	.43					
91- 95	8			1.005	.61	.57		1			698	.48	.44		577							8,270	.65	.60					
96- 99	3			1.28	1.27			2			1,886	.76	.73		1,336							9,798	.55	.54					
100-100	13			1.06	1.06			7			4,439	.30	.30		10,061							21,634	.55	.55					
CREDITS	78			.84	.67			41			17,685	.67	.46		12,455							65,945	.62	.51					
101-105	8			.52	.53			1			375	1.04	1.08		191							3,987	.68	.69					
106-110	7			.61	.66										111							3,058	.59	.64					
111-115	4			.46	.52			2			1,094	.27	.31		76							3,175	.37	.42					
116-120	4			1.40	1.65			2			698	.42	.49		86							2,870	.67	.79					
121-130	5			.53	.67			1			592	.75	.92		112							3,495	.58	.72					
131-140	3			1.02	1.37			4			3,467	.40	.53		43							4,708	.54	.72					
141- UP	7			.64	1.09			2			1,899	.47	.82		74							6,862	.57	.97					
CHARGES	38			.70	.89			12			8,126	.45	.61		693							28,155	.57	.72					
TOTALS	116			.78	.74			53			25,810	.60	.49		13,148							94,100	.60	.56					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2001 \$2,500 - 4,999					INDUSTRY GRP = 3 \$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2																												
61- 80	7	5						6	17	2.99	2.29			1	4							4	24	.58	.42				
81- 85	3	3	1.01	.84				3	9	.03	.03											2	15						
86- 90	9	10	.20	.18				7	22	.13	.11			6	34							8	62	2.46	2.18				
91- 95	43	44						51	186	.45	.42			83	508	.78	.73					113	935	.40	.38				
96- 99	310	415	.87	.84				529	1,906	.36	.35			277	1,634	.37	.36					103	877	.39	.38				
100-100	8,728	5,612	.37	.37				687	2,360	.49	.49			167	1,003	.53	.53					62	529	.20	.20				
CREDITS	9,102	6,090	.40	.40				1,283	4,500	.44	.43			534	3,183	.48	.47					292	2,440	.41	.39				
101-105	19	21	1.13	1.16				44	169	.39	.40			28	179	2.18	2.24					25	219	1.33	1.36				
106-110	9	16	2.77	2.99				16	70	.06	.07			12	78	.07	.08					11	108	.80	.86				
111-115	7	7	.06	.07				9	38	.06	.07			10	70	.01	.01					6	56	1.79	2.00				
116-120	9	14	.06	.07				12	54	.10	.11			4	32	2.48	2.96					12	120	.28	.33				
121-130	10	15						26	114	.80	.99			19	153	.27	.34					13	136	.73	.89				
131-140	8	11	.02	.03				7	27	.01	.01											2	24	.02	.02				
141- UP	6	8	1.52	2.35				4	22	.12	.18			4	38	2.14	3.39					5	64		.01				
CHARGES	68	93	.89	1.04				118	495	.35	.39			77	549	1.09	1.24					74	727	.84	.96				
TOTALS	9,170	6,183	.41	.41				1,401	4,995	.43	.43			611	3,733	.57	.57					366	3,167	.51	.50				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60															4	71	.76	.40				3	148	.01	.01				
61- 80	4	39	.05	.04				2	34	.12	.09			36	1,035	.62	.47					38	1,950	.55	.40				
81- 85	2	20	.53	.44				9	150	.51	.42			38	1,193	.33	.28					10	569	.33	.27				
86- 90	14	167	.02	.02				63	1,098	.34	.30			48	1,374	.80	.70					11	701	.39	.34				
91- 95	140	1,596	.34	.32				84	1,464	.62	.57			49	1,513	.49	.46					12	684	.73	.68				
96- 99	59	693	.26	.25				49	903	.46	.45			21	703	.37	.36					10	710	.10	.10				
100-100	80	982	.18	.18				59	1,134	.18	.18			56	1,969	.24	.24					19	1,321	.23	.23				
CREDITS	299	3,498	.26	.25				266	4,783	.41	.39			252	7,858	.47	.42					103	6,081	.40	.33				
101-105	21	268	1.08	1.11				21	430	.70	.72			16	593	.43	.44					7	406	.84	.86				
106-110	11	142	.24	.26				4	84	.27	.30			19	717	.26	.28					4	263	.42	.46				
111-115	12	166	.37	.42				17	385	.41	.47			10	396	.28	.32					7	514	.19	.22				
116-120	19	285	.21	.24				15	340	.25	.30			12	498	.25	.30					7	539	.71	.84				
121-130	16	245	.58	.73				15	364	.44	.54			12	539	.83	1.06					3	308	.37	.45				
131-140	3	52	.70	.95				7	193	.82	1.09			8	427	.20	.26					6	548	.68	.93				
141- UP	10	209	1.22	1.98				9	317	.70	1.21			12	683	.72	1.19					9	1,047	.49	.79				
CHARGES	92	1,366	.64	.77				88	2,113	.52	.63			89	3,853	.44	.53					43	3,625	.53	.68				
TOTALS	391	4,864	.37	.37				354	6,896	.45	.45			341	11,710	.46	.45					146	9,707	.45	.43				

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	8	701	.50	.27				9	3,112	.46	.19			26	4,032	.45	.20												
61- 80	26	2,487	.50	.35				11	6,349	.66	.47			135	11,945	.60	.43												
81- 85	3	355	.46	.38				2	619	.74	.61			72	2,934	.44	.37												
86- 90	15	2,114	.47	.42				8	3,672	.49	.44			189	9,254	.51	.45												
91- 95	4	490	.07	.07				1	292	.41	.38			580	7,712	.48	.45												
96- 99	5	749	.45	.44				4	2,012	.87	.85			1,367	10,602	.47	.46												
100-100	8	1,300	.29	.29				8	3,505	.22	.22			9,874	19,714	.31	.31												
CREDITS	69	8,197	.43	.34				43	19,561	.54	.39			12,243	66,192	.45	.38												
101-105	9	1,256	.25	.26										190	3,541	.64	.66												
106-110	5	757	.27	.29				1	451	.19	.21			92	2,686	.29	.32												
111-115	4	593	.15	.17				1	470	.22	.25			83	2,695	.27	.30												
116-120	4	666	.26	.31										94	2,548	.37	.44												
121-130	7	1,256	.46	.57				4	3,509	.57	.71			125	6,639	.55	.69												
131-140	4	679	.09	.12				1	479	.26	.36			46	2,442	.34	.46												
141- UP	11	3,543	.47	.90				4	4,749	.48	.75			74	10,680	.52	.87												
CHARGES	44	8,751	.35	.48				11	9,658	.48	.65			704	31,231	.47	.62												
TOTALS	113	16,948	.39	.40				54	29,219	.52	.44			12,947	97,423	.46	.44												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1997					\$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					1					1					1					
61- 80	6			.02	.01	3			7.48	5.01	6			.04	.03						
81- 85	6										1			.10	.09	1					
86- 90	10			.02	.02	5			7.88	6.94	7			.41		5			.40	.06	.05
91- 95	56			1.99	1.86	41			.51	.48	104			.22	.21	132			1,083	.50	.47
96- 99	500			.29	.28	728			.44	.43	376			.93	.90	165			1,383	.37	.36
100-100	9,608			.47	.47	887			.57	.57	263			.49	.49	136			1,176	.67	.67
CREDITS	10,190			.46	.46	1,665			.54	.53	757			.66	.65	440			3,694	.50	.49
101-105	41			1.72	1.76	59			.29	.29	50			1.10	1.12	24			211	.45	.45
106-110	12			.02	.02	24			.13	.14	26			.98	1.06	13			117	.30	.32
111-115	17			.06	.06	26			.68	.76	13			10.97	12.36	12			117	.12	.14
116-120	8			.14	.17	15			.12	.14	9			.31	.37	7			73	.22	.26
121-130	16			.29	.36	37			3.06	3.80	28			.60	.74	17			189	.45	.56
131-140	10			.13	.18	10			.10	.14	7			2.81	3.80	9			105	.07	.10
141- UP	12			.27	.44	10			1.55	2.43	10			1.59	2.53	10			135	.18	.27
CHARGES	116			.62	.72	181			.98	1.13	143			1.98	2.28	92			948	.29	.34
TOTALS	10,306			.46	.46	1,846			.59	.59	900			.91	.91	532			4,642	.46	.46

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	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	1			.09	.05	1					7			.16	.07	2					2					
61- 80	6					4			.01	.01	18			.20	.16	64					3,359	.16	.11			
81- 85	3			1.17	.98	10			.25	.21	48			.24	.20	19					1,120	.33	.27			
86- 90	24			.03	.02	70			.58	.52	66			.51	.45	30					1,778	.64	.56			
91- 95	160			1.849	.36	.34	133			.64	.59	45			.12	.11	21				1,255	.21	.20			
96- 99	96			1,121	.37	.36	56			.75	.73	39			.52	.50	25				1,791	.65	.64			
100-100	124			1,529	.72	.72	102			.49	.49	91			.63	.63	42				2,848	.44	.44			
CREDITS	414			4,864	.46	.44	376			.59	.55	314			.43	.39	203				12,237	.39	.33			
101-105	35			435	.26	.26	27			.40	.41	28			.73	.75	14				960	.51	.52			
106-110	14			188	.18	.19	19			.89	.95	20			.51	.56	14				1,117	.40	.43			
111-115	17			235	.22	.25	26			1.49	1.68	25			.48	.54	13				1,002	.22	.25			
116-120	21			317	2.31	2.72	18			.42	.49	21			.28	.33	9				665	.86	1.02			
121-130	23			332	.95	1.18	34			.32	.40	22			.29	.36	18				1,592	.63	.79			
131-140	9			157	.07	.09	10			1.58	2.14	23			.88	1.20	9				759	.31	.41			
141- UP	16			325	.14	.22	17			1.07	1.75	36			.47	.77	26				2,927	.91	1.49			
CHARGES	135			1,989	.65	.78	151			.81	.98	175			.52	.66	103				9,021	.62	.80			
TOTALS	549			6,853	.51	.52	527			.66	.67	489			.47	.49	306				21,258	.49	.49			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	16			1,289	.96	.50	15			4,685	.83	.33	48			6,216			.83	.35						
61- 80	40			4,133	.89	.63	13			2,938	.38	.27	160			11,101			.49	.35						
81- 85	10			1,093	.32	.26	6			1,683	.51	.42	104			5,541			.36	.30						
86- 90	10			1,251	.25	.22	6			3,609	.57	.51	233			10,300			.53	.47						
91- 95	8			1,191	.56	.52							700			9,957			.41	.38						
96- 99	5			704	.66	.64	3			1,361	.51	.50	1,993			14,205			.57	.56						
100-100	32			4,956	.79	.79	18			9,996	.17	.17	11,303			36,714			.47	.47						
CREDITS	121			14,617	.73	.59	61			24,272	.42	.31	14,541			94,033			.51	.43						
101-105	4			688	.35	.36	2			1,108	.43	.44	284			5,446			.52	.53						
106-110	7			1,083	.39	.43	2			1,160	.57	.61	151			5,034			.49	.53						
111-115	5			940	.70	.80	2			1,510	.25	.29	156			5,597			.67	.76						
116-120	8			1,392	.64	.75	1			628	.33	.38	117			4,519			.63	.75						
121-130	7			1,293	.22	.27	7			4,333	.70	.87	209			9,954			.59	.74						
131-140	5			1,021	.35	.47	2			1,837	.41	.56	94			5,469			.55	.75						
141- UP	18			4,208	.34	.55	6			4,962	.61	1.07	161			15,225			.58	.98						
CHARGES	54			10,624	.40	.53	22			15,537	.55	.73	1,172			51,245			.58	.75						
TOTALS	175			25,241	.59	.57	83			39,809	.47	.42	15,713			145,279			.53	.51						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1998					\$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	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	8		3	1.96	.64	1		2			1		3		1		3		88.96	32.38					
61- 80	9		5			3		10			5		23	.04	.03	4		26	.05	.04					
81- 85	3		1			3		10			1		6			4		30	5.18	4.28					
86- 90	15		17	.13	.12	5		16	.61	.55	5		29			5		39	.05	.05					
91- 95	51		55	.36	.34	69		257	.20	.19	113		678	.65	.62	137		1,132	.61	.58					
96- 99	487		677	2.55	2.48	751		2,728	.35	.34	389		2,309	.48	.47	146		1,202	.37	.36					
100-100	9,597		6,603	.59	.59	947		3,270	.69	.69	281		1,705	.58	.58	124		1,072	.32	.32					
CREDITS	10,170		7,362	.77	.76	1,779		6,294	.52	.51	795		4,752	.53	.52	421		3,505	.56	.53					
101-105	35		52	.05	.06	56		203	.60	.62	54		335	.35	.35	22		190	.41	.42					
106-110	22		30	.02	.02	31		134	1.15	1.23	29		198	1.51	1.62	11		104	.02	.03					
111-115	14		20	.62	.69	12		52	.30	.34	8		56	.11	.12	14		132	.17	.20					
116-120	17		26			10		44	.01	.02	11		79	.20	.23	5		55	.42	.50					
121-130	17		21			26		123	.18	.23	29		223	.18	.22	16		163	.49	.60					
131-140	10		20	.09	.12	11		55	.31	.42	10		85	.08	.10	5		57	.11	.14					
141- UP	13		14	.21	.35	10		61	.41	.63	9		80	.11	.16	6		80	1.30	1.91					
CHARGES	128		184	.11	.13	156		671	.53	.61	150		1,056	.46	.53	79		781	.41	.47					
TOTALS	10,298		7,545	.75	.75	1,935		6,965	.52	.52	945		5,807	.52	.52	500		4,286	.53	.52					

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		11	6.45	3.09	3		32	.12	.06	7		123	.39	.20	5		199	.60	.32					
61- 80	3		30	.15	.11	7		119	.21	.17	41		1,235	.37	.28	70		3,730	.67	.49					
81- 85	6		59	.74	.61	14		244	.70	.59	51		1,539	.57	.47	21		1,112	.23	.19					
86- 90	28		315	.16	.14	106		1,855	.54	.48	64		1,946	.23	.20	28		1,753	.69	.61					
91- 95	187		2,118	.76	.71	151		2,675	.74	.68	63		1,958	.47	.43	23		1,403	.31	.29					
96- 99	132		1,520	.34	.33	61		1,115	1.01	.99	33		1,148	.76	.73	19		1,294	.31	.31					
100-100	128		1,539	.65	.65	118		2,283	.48	.48	107		3,705	.28	.28	42		2,929	.42	.42					
CREDITS	486		5,592	.59	.56	460		8,321	.65	.61	366		11,654	.40	.36	208		12,420	.49	.42					
101-105	31		391	.36	.37	21		393	.50	.51	41		1,483	.75	.77	12		879	.33	.35					
106-110	25		346	.62	.67	24		534	.52	.56	24		924	.65	.70	25		1,850	.74	.80					
111-115	11		166	.23	.26	20		423	.49	.55	15		607	.36	.41	10		789	.10	.12					
116-120	22		315	.36	.42	25		562	.61	.71	13		506	.59	.69	8		701	.10	.12					
121-130	19		299	.21	.26	16		411	.34	.42	18		817	.42	.53	15		1,263	.65	.81					
131-140	9		145	.16	.21	8		210	1.15	1.57	15		706	.71	.96	6		568	.45	.61					
141- UP	11		221	.22	.34	18		592	.54	.91	25		1,358	.53	.82	26		2,885	.65	1.02					
CHARGES	128		1,883	.34	.40	132		3,125	.55	.67	151		6,402	.59	.71	102		8,936	.53	.67					
TOTALS	614		7,474	.53	.53	592		11,446	.62	.62	517		18,056	.47	.46	310		21,357	.51	.50					

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	17		1,444	.64	.33	27		6,768	.40	.16	72		8,589	.49	.20
61- 80	48		4,842	.64	.46	24		8,454	.59	.42	214		18,472	.60	.43
81- 85	21		2,536	.88	.73	4		1,079	.91	.76	128		6,617	.71	.59
86- 90	13		1,575	.43	.38	1		345	.56	.49	270		7,889	.46	.40
91- 95	10		1,436	.46	.42	5		4,751	.29	.27	809		16,463	.50	.46
96- 99	10		1,354	.29	.28	3		977	.36	.35	2,031		14,324	.55	.54
100-100	29		4,391	.37	.37	25		14,148	.35	.35	11,398		41,645	.44	.44
CREDITS	148		17,579	.55	.44	89		36,522	.43	.30	14,922		114,000	.51	.42
101-105	7		965	.12	.12	3		1,721	.46	.48	282		6,614	.45	.46
106-110	9		1,440	1.55	1.68	3		1,666	.59	.63	203		7,226	.85	.92
111-115	7		1,100	.93	1.04	2		1,319	.44	.50	113		4,664	.47	.53
116-120	3		459	.19	.22	1		426	.24	.28	115		3,174	.33	.39
121-130	9		1,582	.36	.45	3		1,052	.50	.62	168		5,954	.44	.54
131-140	13		2,714	.40	.53	2		2,502	.51	.68	89		7,061	.48	.65
141- UP	14		3,809	.26	.40	4		3,515	.43	.75	136		12,616	.44	.72
CHARGES	62		12,069	.50	.65	18		12,201	.47	.61	1,106		47,308	.51	.63
TOTALS	210		29,648	.53	.50	107		48,723	.44	.35	16,028		161,308	.51	.47

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999					\$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							4													
61- 80	14		9	.12	.09			3		9					7	30	.25	.18				5	31	.04	.03			
81- 85	7		6					2		5					2	10						4	31	12.04	10.12			
86- 90	15		12	.26	.23			9		29					6	32	.27	.24				8	63	.46	.40			
91- 95	49		57	.01	.01			77		284	.06	.05			125	739	.48	.45				178	1,437	.26	.24			
96- 99	508		701	1.25	1.22			727		2,596	.42	.41			365	2,149	.49	.48				130	1,088	.59	.57			
100-100	10,002		6,662	.73	.73			894		3,101	.62	.62			231	1,408	.66	.66				116	1,009	.45	.45			
CREDITS	10,595		7,448	.77	.77			1,715		6,027	.50	.49			736	4,368	.54	.52				441	3,659	.51	.49			
101-105	33		50	12.76	12.98			51		195	.46	.47			44	270	.47	.48				28	245	1.40	1.44			
106-110	18		25	.40	.43			33		138	.04	.05			21	146	2.29	2.45				14	131	.50	.54			
111-115	17		26					17		70	.15	.17			12	86	.98	1.10				4	38	.27	.30			
116-120	7		8					10		44	.72	.85			14	101	.23	.27				14	143	1.18	1.39			
121-130	21		35	.01	.01			36		176	.79	.98			30	226	.26	.32				16	174	1.26	1.55			
131-140	3		4	.14	.19			9		40	.37	.49			4	32	.01	.02				5	61	.34	.46			
141- UP	11		17	8.21	13.40			15		75	.47	.70			4	40						7	97	.15	.22			
CHARGES	110		166	4.74	5.44			171		739	.44	.51			129	902	.69	.79				88	888	.95	1.10			
TOTALS	10,705		7,613	.86	.86			1,886		6,766	.50	.49			865	5,270	.57	.56				529	4,547	.59	.59			

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	3		19	.09	.05			3		24	.36	.15			4	60	.03	.01				6	252	.50	.26			
61- 80	2		18	.15	.12			10		145	.30	.22			45	1,286	.48	.36				75	3,869	.43	.31			
81- 85	12		129	.22	.18			29		503	1.69	1.41			60	1,695	.58	.48				22	1,263	.50	.42			
86- 90	41		470	.52	.46			91		1,529	.61	.54			65	1,913	.48	.42				20	1,254	.22	.20			
91- 95	229		2,581	.73	.68			107		1,887	1.57	1.45			54	1,632	.42	.39				26	1,680	1.26	1.17			
96- 99	85		992	.52	.50			67		1,255	.64	.62			36	1,230	.32	.31				23	1,572	.83	.81			
100-100	116		1,398	.35	.35			112		2,175	.65	.65			85	2,786	.52	.52				43	3,137	.41	.41			
CREDITS	488		5,607	.56	.53			419		7,519	.93	.86			349	10,604	.47	.42				215	13,027	.57	.48			
101-105	36		444	.97	.99			16		319	.14	.14			31	1,166	.25	.26				17	1,253	.52	.53			
106-110	15		203	.73	.78			17		355	.21	.22			19	749	.94	1.01				12	853	.44	.48			
111-115	15		212	.79	.89			28		603	1.17	1.32			22	924	1.10	1.24				6	407	1.11	1.26			
116-120	24		342	.66	.78			15		336	.87	1.02			19	789	.51	.61				4	333	.35	.41			
121-130	18		279	.97	1.20			17		403	.73	.92			17	751	.59	.74				14	1,202	.44	.55			
131-140	7		120	.09	.12			12		305	.85	1.15			9	460	.11	.14				7	591	1.01	1.36			
141- UP	7		131	.04	.06			14		480	.37	.60			28	1,625	1.01	1.62				20	2,182	.61	.98			
CHARGES	122		1,731	.73	.84			119		2,801	.66	.80			145	6,464	.71	.87				80	6,821	.59	.75			
TOTALS	610		7,338	.60	.59			538		10,320	.86	.85			494	17,067	.56	.56				295	19,848	.58	.55			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	20		1,707	.29	.15			30		6,869	.58	.25			69	8,935	.52	.23											
61- 80	55		5,393	.65	.45			14		5,192	.61	.43			230	15,983	.56	.40											
81- 85	9		1,139	.81	.67			3		2,345	.84	.69			150	7,125	.81	.67											
86- 90	13		1,687	.85	.74			2		632	.38	.34			270	7,620	.54	.47											
91- 95	11		1,390	2.65	2.48			7		3,418	.40	.37			863	15,105	.89	.82											
96- 99	6		987	.29	.28										1,947	12,572	.55	.54											
100-100	31		5,055	.58	.58			17		11,599	.64	.64			11,647	38,331	.61	.61											
CREDITS	145		17,359	.77	.61			73		30,054	.61	.43			15,176	105,671	.63	.53											
101-105	11		1,639	.88	.91			2		1,165	.58	.61			269	6,746	.70	.73											
106-110	6		880	.52	.56										155	3,479	.63	.67											
111-115	12		1,897	.71	.80			2		813	.63	.71			135	5,075	.85	.95											
116-120	3		568	.62	.72			3		1,237	.71	.83			113	3,902	.64	.75											
121-130	8		1,480	.16	.20			2		1,324	2.08	2.60			179	6,051	.82	1.02											
131-140	12		2,619	.47	.64			1		669	.50	.69			69	4,903	.51	.70											
141- UP	9		2,238	.39	.63			8		6,703	.52	.98			123	13,588	.57	.98											
CHARGES	61		11,321	.52	.65			18		11,911	.72	1.08			1,043	43,744	.66	.85											
TOTALS	206		28,680	.67	.62			91		41,965	.64	.53			16,219	149,416	.64	.59											

EXP-MOD	FOR MANUAL YEAR 2000																												
	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			4				1			4			.01	.01
61- 80	15		11					5		16					9		39	1.14	.83		1		6						
81- 85	5		2					4		11	.47	.39			5		28	.15	.12		3		23	3.47	2.90				
86- 90	22		23	.13	.12			13		43	4.51	3.97			8		45	.25	.23		11		87	1.36	1.20				
91- 95	67		68	.27	.25			76		281	.13	.12			140		847	.81	.76		179		1,469	.48	.45				
96- 99	481		628	.48	.47			710		2,549	.37	.36			372		2,185	.55	.53		137		1,155	.60	.58				
100-100	10,030		6,890	.75	.75			992		3,395	.39	.39			260		1,577	.63	.63		153		1,314	.67	.67				
CREDITS	10,621		7,622	.72	.72			1,800		6,294	.40	.39			795		4,724	.62	.60		485		4,059	.61	.59				
101-105	47		61	.39	.40			42		157	1.17	1.20			45		288	.66	.68		24		214	.57	.58				
106-110	16		19	8.36	8.96			22		89	.53	.58			25		163	1.13	1.21		23		218	1.11	1.19				
111-115	11		20	.10	.11			11		46	.52	.58			17		120	.94	1.07		5		48	.06	.07				
116-120	9		11	12.39	14.72			16		77	.63	.74			17		128	.06	.07		12		122	.08	.10				
121-130	35		57	.69	.87			35		162	1.07	1.32			27		209	.53	.66		14		150	.12	.15				
131-140	10		21	.13	.17			12		57	.08	.11			3		26	.01	.01		6		71	1.01	1.37				
141- UP	11		20	.04	.07			4		22	.03	.04			5		44	1.58	2.28		10		139	1.19	1.91				
CHARGES	139		209	1.74	2.03			142		611	.79	.91			139		977	.69	.78		94		961	.66	.77				
TOTALS	10,760		7,831	.75	.75			1,942		6,905	.43	.43			934		5,701	.63	.63		579		5,019	.62	.62				

EXP-MOD	\$10,000 - 14,999															\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60								2		17					3		66	.19	.10		13		497	.30	.16					
61- 80	11		98	.14	.10			19		273	.76	.58			47		1,357	.39	.29		81		4,203	.56	.40					
81- 85	6		61	.86	.72			31		544	.66	.56			67		1,961	.48	.40		11		611	.29	.24					
86- 90	46		523	.29	.25			98		1,693	.23	.20			94		2,703	.38	.34		28		1,639	.69	.60					
91- 95	197		2,250	.41	.38			133		2,338	1.05	.98			55		1,733	.97	.90		29		1,871	.50	.47					
96- 99	102		1,182	.18	.18			68		1,269	.67	.66			37		1,241	1.21	1.18		26		1,726	.54	.53					
100-100	145		1,729	.73	.73			109		2,084	.50	.50			84		2,903	.46	.46		38		2,573	.84	.84					
CREDITS	507		5,842	.45	.42			460		8,218	.65	.60			387		11,965	.59	.53		226		13,119	.60	.50					
101-105	31		385	.23	.24			33		662	.59	.61			21		777	.76	.79		20		1,471	.46	.47					
106-110	20		260	1.12	1.20			20		443	.29	.31			33		1,336	.32	.34		10		753	.64	.69					
111-115	18		257	.44	.50			22		465	.11	.12			23		871	.69	.78		8		641	.87	.97					
116-120	33		487	.59	.69			24		540	.48	.56			14		560	.58	.68		6		470	.06	.07					
121-130	13		197	1.43	1.78			11		273	.18	.22			23		1,097	.74	.93		12		1,068	.38	.47					
131-140	7		123	1.95	2.59			8		190	1.12	1.52			11		532	.48	.65		5		465	.20	.27					
141- UP	9		168	.10	.15			11		360	.96	1.62			25		1,583	.70	1.13		17		1,939	.26	.44					
CHARGES	131		1,877	.70	.82			129		2,934	.49	.57			150		6,757	.61	.75		78		6,808	.40	.50					
TOTALS	638		7,720	.51	.50			589		11,152	.60	.59			537		18,722	.60	.59		304		19,927	.53	.50					

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	26		2,255	.52	.28			32		6,954	.99	.41			79		9,798	.84	.37									
61- 80	58		6,207	.75	.53			22		9,185	.72	.51			268		21,394	.67	.48									
81- 85	11		1,499	.86	.71			6		2,849	.51	.42			149		7,589	.57	.47									
86- 90	13		1,856	.36	.32			4		1,422	.27	.23			337		10,034	.41	.36									
91- 95	12		1,581	.46	.42			3		1,465	.31	.29			891		13,902	.62	.58									
96- 99	8		1,121	1.07	1.04			4		3,048	.81	.78			1,945		16,103	.64	.62									
100-100	23		3,249	.83	.83			11		7,027	.28	.28			11,845		32,740	.58	.58									
CREDITS	151		17,768	.70	.54			82		31,950	.63	.43			15,514		111,560	.62	.50									
101-105	10		1,264	.55	.57			2		656	.66	.68			275		5,935	.57	.59									
106-110	7		1,036	.61	.66									176		4,315	.60	.65										
111-115	8		1,368	.58	.66			5		2,321	.75	.85			128		6,159	.65	.73									
116-120	7		1,462	.87	1.03			3		999	.30	.35			141		4,857	.55	.65									
121-130	11		2,027	.28	.35			1		592	.75	.92			182		5,832	.50	.62									
131-140	6		1,023	.85	1.15			4		3,467	.40	.53			72		5,976	.52	.70									
141- UP	11		3,059	.63	1.08			3		2,745	.48	.86			106		10,081	.54	.92									
CHARGES	60		11,240	.60	.77			18		10,780	.52	.69			1,080		43,154	.56	.70									
TOTALS	211		29,008	.66	.60			100		42,730	.61	.47			16,594		154,714	.60	.54									

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		3							
61- 80	8		5			6	17	2.99	2.29		2		8			5	31	1.25	.91	
81- 85	3		3	1.01	.84	7	22	.01	.01		1		4			6	43	.04	.03	
86- 90	14		15	.15	.13	10	31	.14	.13		10	57	.68	.60	12	93	1.65	1.46		
91- 95	56		61	.05	.04	63	226	.45	.43		127	765	1.07	1.01	172	1,430	.29	.27		
96- 99	445		597	1.12	1.09	732	2,643	.49	.48		401	2,364	.51	.49	147	1,240	.38	.36		
100-100	9,919		6,836	.46	.46	980	3,369	.44	.44		260	1,566	.50	.50	122	1,043	.50	.50		
CREDITS	10,448		7,518	.51	.51	1,798	6,308	.47	.46		802	4,767	.60	.58	464	3,880	.41	.39		
101-105	25		30	1.26	1.30	53	202	.37	.38		37	241	1.63	1.67	40	352	1.18	1.20		
106-110	12		18	2.56	2.76	21	91	2.45	2.65		18	116	.09	.10	20	192	.66	.71		
111-115	11		14	.03	.03	13	56	.11	.12		14	99	.01	.01	15	144	1.71	1.91		
116-120	14		20	.04	.05	17	78	.39	.46		4	32	2.48	2.96	15	153	.22	.26		
121-130	14		21			33	143	.67	.83		34	266	.19	.23	19	200	.54	.66		
131-140	11		17	.01	.02	9	39	.01	.01		2	16	.10	.13	3	36	1.03	1.39		
141- UP	12		19	.63	.95	5	28	.09	.14		6	54	1.50	2.33	8	106	.18	.27		
CHARGES	99		139	.69	.82	151	637	.68	.78		115	825	.75	.86	120	1,184	.83	.95		
TOTALS	10,547		7,657	.51	.51	1,949	6,944	.49	.49		917	5,592	.62	.61	584	5,064	.51	.51		

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		14			1		12			7		133	.43	.23	3		148	.01	.01
61- 80	6		57	.04	.03	6	96	.09	.07		56	1,624	.45	.34	64	3,297	.63	.46		
81- 85	4		43	.25	.21	13	222	.58	.49		68	2,093	.29	.24	18	1,022	.38	.31		
86- 90	25		289	.03	.02	110	1,901	.26	.23		80	2,293	.76	.67	25	1,591	.48	.42		
91- 95	214		2,436	.32	.30	128	2,237	.52	.48		76	2,339	.96	.89	22	1,356	.47	.43		
96- 99	100		1,181	.39	.38	80	1,477	.43	.42		37	1,212	.32	.31	19	1,264	.20	.20		
100-100	131		1,588	.18	.18	112	2,146	.26	.26		97	3,347	.52	.52	33	2,382	.25	.25		
CREDITS	482		5,608	.28	.26	450	8,091	.37	.34		421	13,040	.58	.51	184	11,060	.43	.36		
101-105	35		439	.90	.93	35	707	.98	1.01		29	1,053	.34	.35	18	1,129	.48	.50		
106-110	14		182	.68	.73	11	247	.27	.29		32	1,165	.40	.43	11	809	.29	.32		
111-115	19		263	.57	.64	29	621	.28	.32		18	700	.26	.30	15	1,126	.16	.18		
116-120	22		326	.27	.32	29	674	.34	.40		20	854	.25	.29	7	539	.71	.84		
121-130	24		367	.52	.64	24	595	.92	1.14		23	1,063	.62	.79	10	1,051	.25	.31		
131-140	5		84	.53	.71	11	294	.73	.97		14	744	.25	.34	12	1,187	.47	.64		
141- UP	16		319	.97	1.54	10	342	2.69	4.57		14	860	.57	.99	15	1,817	.53	.87		
CHARGES	135		1,981	.66	.78	149	3,479	.82	.97		150	6,438	.40	.48	88	7,658	.41	.51		
TOTALS	617		7,589	.38	.38	599	11,569	.50	.50		571	19,478	.52	.50	272	18,717	.42	.41		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	23		1,900	.37	.20	22	6,269	.48	.21		62	8,479	.45	.20						
61- 80	48		4,859	.55	.39	27	10,557	.55	.39		228	20,551	.56	.39						
81- 85	7		839	2.43	2.02	3	1,251	.50	.41		130	5,541	.69	.57						
86- 90	19		2,577	.44	.38	8	3,672	.49	.44		313	12,517	.49	.43						
91- 95	9		1,069	.09	.08	4	1,503	.28	.26		871	13,423	.50	.46						
96- 99	11		1,581	.51	.50	6	2,616	.92	.90		1,978	16,175	.53	.52						
100-100	22		3,358	.34	.34	17	8,898	.29	.29		11,693	34,535	.37	.37						
CREDITS	139		16,183	.53	.42	87	34,765	.48	.35		15,275	111,220	.48	.40						
101-105	15		2,288	.34	.34						287	6,440	.57	.59						
106-110	11		1,664	.32	.34	1	451	.19	.21		151	4,936	.39	.42						
111-115	6		928	.33	.37	3	1,207	1.06	1.17		143	5,159	.49	.55						
116-120	7		1,167	.35	.42	1	442	.93	1.09		136	4,285	.44	.52						
121-130	8		1,491	.42	.52	7	4,736	.45	.56		196	9,934	.47	.59						
131-140	6		1,261	.06	.08	2	990	.17	.23		75	4,668	.28	.38						
141- UP	15		4,864	.43	.82	7	6,502	.38	.59		108	14,910	.49	.83						
CHARGES	68		13,663	.35	.47	21	14,328	.46	.62		1,096	50,331	.46	.59						
TOTALS	207		29,846	.45	.43	108	49,093	.47	.40		16,371	161,551	.47	.44						

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	16	7	.92	.34	5	7			3	10			3	11	27.80	11.56
61- 80	52	33	.03	.02	20	59	1.91	1.41	29	126	.43	.31	15	94	.44	.31
81- 85	24	15	.18	.15	16	48	.11	.09	10	54	.09	.07	18	135	4.52	3.76
86- 90	76	74	.14	.13	42	134	2.44	2.16	36	203	.29	.26	41	322	.94	.83
91- 95	279	300	.53	.50	326	1,194	.24	.22	609	3,654	.67	.63	798	6,551	.42	.39
96- 99	2,421	3,304	1.14	1.11	3,648	13,125	.41	.40	1,903	11,212	.59	.57	725	6,069	.46	.44
100-100	49,156	33,454	.60	.60	4,700	16,152	.54	.54	1,295	7,852	.57	.57	651	5,615	.53	.53
CREDITS	52,024	37,189	.65	.64	8,757	30,719	.48	.48	3,885	23,113	.59	.57	2,251	18,797	.52	.50
101-105	181	245	3.23	3.30	261	987	.55	.56	230	1,448	.81	.83	138	1,212	.87	.89
106-110	80	110	1.96	2.11	131	553	.80	.86	119	794	1.25	1.35	81	762	.62	.67
111-115	70	105	.15	.17	79	325	.38	.43	64	455	2.71	3.06	50	479	.62	.70
116-120	55	76	1.80	2.12	68	311	.39	.45	55	410	.36	.42	53	547	.46	.54
121-130	103	165	.29	.36	167	772	1.22	1.51	148	1,133	.34	.42	82	875	.58	.72
131-140	44	85	.10	.13	51	246	.17	.23	26	221	.82	1.10	28	330	.43	.59
141- UP	59	89	1.80	2.89	44	247	.64	.97	34	311	.99	1.52	41	558	.59	.90
CHARGES	592	875	1.57	1.83	801	3,441	.69	.79	676	4,772	.93	1.06	473	4,762	.64	.74
TOTALS	52,616	38,063	.67	.67	9,558	34,160	.51	.50	4,561	27,885	.65	.65	2,724	23,558	.54	.54

EXP-MOD	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
	RISKS	STD	PREM	ACT LR MAN LR	RISKS	STD	PREM	ACT LR MAN LR	RISKS	STD	PREM	ACT LR MAN LR	RISKS	STD	PREM	ACT LR MAN LR
0- 60	8	52	1.46	.78	10	93	.14	.07	28	514	.27	.14	29	1,183	.33	.18
61- 80	28	255	.09	.07	46	701	.41	.31	207	6,014	.41	.31	354	18,458	.49	.36
81- 85	31	323	.53	.45	97	1,681	.92	.77	294	8,717	.43	.36	91	5,127	.36	.30
86- 90	164	1,869	.25	.22	475	8,234	.43	.38	369	10,883	.48	.42	131	8,015	.56	.50
91- 95	987	11,234	.52	.48	652	11,391	.88	.81	293	9,156	.62	.58	121	7,565	.58	.54
96- 99	515	5,996	.35	.34	332	6,145	.68	.67	182	6,131	.62	.61	112	7,646	.53	.52
100-100	644	7,784	.53	.53	553	10,638	.48	.48	464	15,924	.48	.48	198	13,869	.47	.47
CREDITS	2,377	27,513	.47	.44	2,165	38,884	.63	.59	1,837	57,338	.50	.45	1,036	61,864	.50	.42
101-105	168	2,093	.56	.57	132	2,574	.59	.61	150	5,435	.56	.58	81	5,691	.47	.48
106-110	88	1,181	.69	.74	91	1,957	.45	.49	128	4,872	.52	.56	72	5,383	.54	.58
111-115	80	1,133	.46	.52	125	2,694	.74	.84	103	4,094	.61	.69	52	3,965	.38	.42
116-120	122	1,787	.81	.95	111	2,534	.51	.60	87	3,584	.41	.49	34	2,708	.43	.51
121-130	97	1,474	.76	.94	102	2,466	.52	.65	103	4,754	.54	.67	69	6,176	.49	.61
131-140	37	630	.52	.70	49	1,258	1.06	1.44	72	3,635	.56	.76	39	3,569	.49	.66
141- UP	59	1,165	.37	.58	70	2,307	1.01	1.68	128	7,391	.66	1.07	104	11,750	.62	1.01
CHARGES	651	9,462	.61	.72	680	15,789	.67	.81	771	33,765	.56	.69	451	39,244	.52	.65
TOTALS	3,028	36,974	.50	.50	2,845	54,673	.65	.64	2,608	91,103	.52	.52	1,487	101,107	.51	.49

EXP-MOD	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS				RISKS	STD	PREM	ACT LR	MAN LR
	RISKS	STD	PREM	ACT LR MAN LR	RISKS	STD	PREM	ACT LR MAN LR	RISKS	STD	PREM	ACT LR MAN LR					
0- 60	102	8,595	.53	.28	126	31,544	.65	.27	330	42,018	.62	.27					
61- 80	249	25,434	.69	.49	100	36,326	.60	.42	1,100	87,500	.59	.42					
81- 85	58	7,107	.96	.80	22	9,206	.64	.53	661	32,413	.64	.53					
86- 90	68	8,947	.47	.42	21	9,679	.48	.43	1,423	48,359	.48	.43					
91- 95	50	6,667	.87	.81	19	11,137	.33	.30	4,134	68,851	.60	.55					
96- 99	40	5,748	.55	.53	16	8,002	.74	.72	9,894	73,379	.57	.56					
100-100	137	21,009	.58	.58	88	51,668	.36	.36	57,886	183,965	.49	.49					
CREDITS	704	83,506	.65	.52	392	157,563	.52	.37	75,428	536,484	.55	.46					
101-105	47	6,844	.48	.49	9	4,651	.51	.53	1,397	31,180	.57	.58					
106-110	40	6,102	.70	.76	6	3,277	.52	.56	836	24,991	.61	.66					
111-115	38	6,233	.66	.75	14	7,171	.63	.71	675	26,654	.63	.71					
116-120	28	5,048	.60	.70	9	3,731	.51	.59	622	20,736	.53	.62					
121-130	43	7,873	.29	.36	20	12,038	.74	.92	934	37,725	.56	.70					
131-140	42	8,639	.42	.57	11	9,465	.41	.56	399	28,077	.48	.64					
141- UP	67	18,178	.40	.68	28	24,426	.48	.84	634	66,420	.53	.89					
CHARGES	305	58,917	.47	.61	97	64,757	.54	.73	5,497	235,783	.55	.70					
TOTALS	1,009	142,422	.58	.55	489	222,320	.52	.43	80,925	772,267	.55	.51					