

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 1998 through 2002. 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 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	20.20	16.68		
86- 90																													
91- 95	2		2					3		11					7		44	.19	.18				16		133	.15	.14		
96- 99	25		34	.06	.06			43		152	3.51	3.42			21		128	.43	.41				12		95	.16	.16		
100-100	185		195	.55	.55			33		116	1.51	1.51			9		55	.03	.03				7		60	.07	.07		
CREDITS	212		231	.47	.47			79		279	2.54	2.50			37		227	.28	.28				36		296	.66	.63		
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	.66	.75		
116-120	1		3												2		15												
121-130	2		2					1		6					3		26	.04	.05				3		31	.15	.19		
131-140	1		2												1		7	.27	.37										
141- UP																							1		13	.02	.04		
CHARGES	6		10					5		21	.40	.43			9		69	.05	.06				7		72	.16	.19		
TOTALS	218		241	.45	.45			84		300	2.39	2.37			46		296	.23	.23				43		368	.56	.56		
			\$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	.40	.23																								
61- 80															2		62	.16	.12				10		509	.86	.64		
81- 85															9		299	1.49	1.24				2		93	.33	.27		
86- 90	6		67					12		208	.18	.16			10		311	.02	.02				3		213	.07	.06		
91- 95	19		220	.42	.39			13		243	.50	.46			4		142	.20	.19				1		73				
96- 99	9		105	.14	.14			7		121	.88	.85			2		62	.04	.03				1		62	1.94	1.91		
100-100	10		118	.02	.02			9		190	.62	.62			12		399	.08	.08				5		356	.59	.59		
CREDITS	45		518	.22	.20			41		762	.50	.47			39		1,275	.41	.37				22		1,305	.62	.53		
101-105	5		66	.10	.10			3		56	.37	.38			5		175	.87	.89				2		142	.33	.34		
106-110	2		27					6		129	1.28	1.39			5		235	.98	1.06				2		140	.60	.66		
111-115	1		15	.14	.16			4		92	1.66	1.90			1		50	.16	.18				2		175	.05	.06		
116-120								5		111	.02	.02			2		83	.04	.05										
121-130	1		15	.10	.12			1		29	1.95	2.44			1		35	.22	.27				2		164	.52	.67		
131-140															2		87	2.37	3.26										
141- UP	1		15					2		66	.06	.11			3		138	.26	.37				7		831	.60	.92		
CHARGES	10		138	.07	.08			21		484	.83	.98			19		803	.80	.93				15		1,452	.50	.66		
TOTALS	55		656	.19	.18			62		1,246	.63	.64			58		2,078	.56	.56				37		2,757	.56	.59		
			\$100,000 -		249,999					\$250,000 AND OVER							ALL RISKS												
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	8		709	.63	.31			10		2,510	.56	.17			19		3,227	.57	.19										
61- 80	9		942	.90	.65			10		2,401	.45	.32			31		3,913	.61	.43										
81- 85	1		88	.39	.33			1		241	2.46	2.05			14		728	1.73	1.44										
86- 90	2		198	.37	.32										33		998	.13	.12										
91- 95								1		402	.09	.08			66		1,270	.24	.23										
96- 99	1		127	.12	.11										121		887	.98	.94										
100-100	7		1,168	.49	.49			8		5,594	.29	.29			285		8,252	.34	.34										
CREDITS	28		3,233	.61	.45			30		11,147	.43	.26			569		19,274	.50	.35										
101-105	1		186	.10	.10			1		282	.65	.66			24		935	.47	.48										
106-110	2		341	4.62	4.99			2		1,370	.70	.75			23		2,273	1.33	1.43										
111-115	1		192	.81	.92			1		819	.69	.78			11		1,352	.67	.75										
116-120															10		212	.03	.03										
121-130	2		284	.41	.54										16		593	.46	.59										
131-140	2		407	.47	.63			1		1,139	.30	.41			7		1,643	.45	.61										
141- UP	5		1,309	.23	.36			1		460	.25	.39			20		2,832	.34	.52										
CHARGES	13		2,719	.87	1.16			6		4,071	.53	.63			111		9,839	.64	.80										
TOTALS	41		5,952	.73	.68			36		15,218	.45	.32			680		29,113	.55	.45										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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						2		7			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	.59	.56	
96- 99	21		34	.50	.49	37		132	.19	.19	22		125	.56	.54	6		48	.23	.23	
100-100	198		192	.80	.80	40		139	.42	.42	9		56	1.63	1.63	7		60	.21	.21	
CREDITS	221		229	.75	.74	88		310	.27	.26	44		257	.64	.62	28		229	.35	.34	
101-105	1		2	54.95	58.56	2		6	.18	.19	2		13	3.39	3.44	4		36	1.21	1.23	
106-110						1		4								1		8			
111-115	2		5																		
116-120	1		2			1		4			3		22			1		9			
121-130						2		11	.10	.12	2		15	.05	.06	2		20	.18	.22	
131-140						1		6	1.43	1.86	1		7	.06	.08	1		12			
141- UP											2		21								
CHARGES	4		10	60.59	67.26	7		31	.34	.39	10		77	.58	.72	9		86	.55	.63	
TOTALS	225		239	3.16	3.16	95		341	.28	.27	54		334	.63	.64	37		315	.41	.41	

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	1.62	1.20	6		325	.28	.20	
81- 85											12		344	1.08	.90	1		63	.38	.32	
86- 90	5		56	.02	.02	14		250	.53	.47	7		209	.06	.05	5		320	.41	.36	
91- 95	19		218	.07	.06	12		218	.39	.35	3		86	1.18	1.09						
96- 99	4		46			8		144	.17	.16	2		71	.89	.85	4		237	.51	.50	
100-100	9		109	1.73	1.73	9		166	1.39	1.39	16		566	.71	.71	8		564	.47	.47	
CREDITS	37		428	.48	.45	43		777	.61	.57	45		1,423	.84	.75	24		1,509	.42	.37	
101-105	5		60	1.01	1.04						3		111	.14	.15	1		60	.96	.98	
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	3.27	3.65						
116-120	1		13	.02	.03	1		22	.08	.10	2		85	.46	.55						
121-130	2		31	2.09	2.54						3		119	.50	.63	3		318	.35	.43	
131-140						2		55	4.00	5.47	1		66	.13	.18	1		78			
141- UP	3		59	.05	.08	2		76	.03	.04	2		144	5.41	8.58	2		193	.14	.24	
CHARGES	14		210	.64	.77	12		301	.78	.98	21		950	1.78	2.11	8		704	.29	.38	
TOTALS	51		638	.53	.54	55		1,078	.66	.66	66		2,373	1.21	1.21	32		2,213	.38	.37	

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		862	.15	.08	10		1,769	.78	.32	19		2,631	.57	.25						
61- 80	10		1,008	.39	.27	3		1,387	.22	.16	27		2,877	.36	.25						
81- 85	2		250	1.03	.84						16		660	.99	.82						
86- 90	2		191	1.49	1.30	1		236	.25	.23	38		1,292	.48	.43						
91- 95	2		217	12.57	11.47	2		1,115	.72	.67	71		2,050	1.85	1.72						
96- 99	1		105	.49	.48						105		941	.41	.40						
100-100	11		1,838	.60	.60	5		3,519	.80	.80	312		7,209	.74	.74						
CREDITS	37		4,471	1.11	.84	21		8,026	.67	.48	588		17,660	.75	.59						
101-105	2		221	.60	.62	2		1,165	.61	.64	22		1,674	.98	1.03						
106-110	2		240	.50	.54						13		577	.37	.40						
111-115	2		384	.86	.97						16		742	1.41	1.59						
116-120						1		448	1.48	1.75	11		605	1.16	1.38						
121-130	1		151	.06	.08	2		1,324	2.18	2.72	17		1,989	1.58	1.97						
131-140	2		420	.04	.05						9		643	.39	.53						
141- UP	5		1,325	.37	.62						16		1,817	.72	1.19						
CHARGES	14		2,740	.40	.55	5		2,937	1.45	1.67	104		8,047	1.03	1.28						
TOTALS	51		7,212	.84	.77	26		10,963	.88	.70	692		25,707	.84	.74						

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								1			2				1		3	12.78	7.94									
81- 85															1		6											
86- 90	1		1					1		4				1		6				2		16	.10	.08				
91- 95	1		1					4		16	.01	.01		12		75	.01	.01	15		124	.03	.03					
96- 99	26		37	.03	.03			28		100	.11	.11		22		125	.32	.30	5		40	1.66	1.61					
100-100	179		173	.46	.46			50		174	1.06	1.06		13		79	5.90	5.90	9		78	.01	.01					
CREDITS	207		212	.38	.38			84		295	.66	.65		50		295	1.87	1.79	31		258	.29	.27					
101-105	3		3					4		13	.40	.40		3		20	.04	.04	3		25	1.75	1.77					
106-110								1		5	.06	.07		4		24	.10	.11	1		10	13.03	13.76					
111-115	1		3											3		23	.01	.02										
116-120	1							1		6	.05	.06		2		16												
121-130	3		4					1		5				1		9			1		10							
131-140	1		1																									
141- UP														1		11			2		26	.37	.56					
CHARGES	9		11					7		28	.20	.22		14		102	.03	.04	7		71	2.57	3.07					
TOTALS	216		223	.36	.36			91		323	.62	.61		64		397	1.40	1.39	38		329	.78	.77					
			\$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		27	.07	.04	1		39	.22	.13				
61- 80	1		7					2		32	8.20	6.54		4		121	.26	.19	4		211	.57	.43					
81- 85								4		68	.62	.52		6		183	.22	.18	1		55	1.30	1.10					
86- 90	3		38					9		167	.05	.04		9		255	.07	.06	3		174	.89	.79					
91- 95	17		189	.45	.42			17		291	3.36	3.09		3		103	2.40	2.21	4		202	.68	.64					
96- 99	3		34	.39	.37			11		192	.08	.08		5		153	2.44	2.38	2		111	2.30	2.23					
100-100	5		58	.03	.03			11		212	.02	.02		14		448	1.34	1.34	5		319	2.46	2.46					
CREDITS	29		325	.31	.29			54		963	1.37	1.27		42		1,290	1.02	.91	20		1,111	1.38	1.22					
101-105								3		63	.03	.03		3		109	.18	.18	1		75	.15	.16					
106-110	2		25	4.72	5.07			3		71	.24	.25		2		86	.24	.26	2		127	.78	.83					
111-115	3		39	1.41	1.62			6		137	.01	.01		2		70	.48	.53	6		518	.38	.43					
116-120	3		45					3		63	.08	.09		2		87	.23	.27	1		77	.22	.26					
121-130														2		89	.38	.47	1		98	.11	.13					
131-140								1		22				2		120	.52	.72	1		95	.35	.48					
141- UP	2		42	.14	.25			1		40	.04	.07		3		167	.81	1.27	4		425	.04	.07					
CHARGES	10		151	1.18	1.49			17		397	.07	.08		16		728	.45	.55	16		1,416	.27	.35					
TOTALS	39		476	.58	.59			71		1,359	.99	.97		58		2,018	.81	.81	36		2,527	.76	.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	9		852	.78	.40			10		1,873	1.07	.47		21		2,790	.96	.44										
61- 80	10		1,081	.53	.38			7		3,234	.59	.42		30		4,692	.63	.45										
81- 85	2		333	.83	.69			1		248	2.42	2.00		15		894	1.15	.96										
86- 90	4		567	.09	.08			1		734	.34	.30		34		1,960	.25	.22										
91- 95	3		474	.26	.24			1		248	.17	.16		77		1,723	.94	.87										
96- 99	1		117	1.22	1.20			1		270	.18	.17		104		1,179	.82	.80										
100-100	7		974	.46	.46			5		2,914	.30	.30		298		5,428	.63	.63										
CREDITS	36		4,398	.52	.39			26		9,521	.60	.43		579		18,667	.71	.54										
101-105	2		279	1.16	1.19									22		588	.69	.71										
106-110														15		348	1.10	1.19										
111-115	3		404	.72	.81			2		898	1.98	2.21		26		2,092	1.13	1.26										
116-120	3		660	.24	.28									16		953	.21	.25										
121-130	4		806	.13	.16									13		1,020	.15	.18										
131-140	1		141	1.06	1.40									6		379	.65	.88										
141- UP	3		861	.91	1.66			1		845	.49	.96		17		2,416	.57	1.03										
CHARGES	16		3,151	.58	.75			3		1,744	1.26	1.77		115		7,798	.66	.85										
TOTALS	52		7,548	.54	.50			29		11,265	.70	.54		694		26,465	.69	.60										

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	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR			
0- 60																							
61- 80																							
81- 85																							
86- 90																							
91- 95	1	1				2	7				13	73	.01	.01		11	91	.01	.01				
96- 99	16	24	8.35	8.14		40	140	.07	.07		28	164	.09	.08		5	42						
100-100	189	198	.52	.52		37	130	.28	.28		17	107	1.77	1.77		7	59	4.51	4.51				
CREDITS	206	223	1.37	1.36		79	277	.17	.16		59	349	.59	.57		23	192	1.40	1.35				
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		2	20						
111-115	2	2				1	4				1	8				2	20	3.31	3.69				
116-120	2	3				1	5								1	10							
121-130	1	2				2	8	.43	.53		2	16			1	11							
131-140											1	9	.07	.09		1	12	20.35	27.80				
141- UP	3	7				1	6								1	13	.05	.08					
CHARGES	10	17	.83	1.04		8	33	.11	.13		10	74	.07	.08		12	119	2.63	3.03				
TOTALS	216	240	1.33	1.34		87	309	.16	.16		69	423	.50	.49		35	312	1.87	1.92				
	\$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	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR			
0- 60	1	7	6.33	3.66																			
61- 80						2	31				4	123	.31	.24		6	330	.45	.33				
81- 85	1	12				1	18	2.29	1.90		5	141	.26	.21		4	208	.72	.60				
86- 90	4	48	.03	.03		18	313	.04	.04		8	233	.88	.77		5	305	.24	.21				
91- 95	17	185	.15	.14		13	233	.20	.19		4	139	.08	.08		2	97	.77	.70				
96- 99	6	69	1.95	1.90		6	114	1.27	1.23		7	249	.17	.17		1	61	.01	.01				
100-100	7	82	.18	.18		10	203	.76	.76		9	320	.59	.59		5	408	.81	.81				
CREDITS	36	404	.56	.52		50	912	.44	.41		37	1,206	.44	.40		23	1,408	.55	.48				
101-105	3	40				4	82	.04	.04		4	139	.73	.75		3	214	.39	.39				
106-110	1	15	.24	.26		4	90	.16	.18		8	283	.10	.10		1	84	.36	.40				
111-115						5	97	.09	.10		1	43	.30	.34		2	171	.16	.18				
116-120	1	14	.03	.03		3	70	.29	.34		2	87	.03	.04									
121-130	3	49	.09	.11		1	22	.03	.04		2	94	.68	.85		2	243	.16	.20				
131-140	1	16	.51	.68		1	24				3	171	.21	.28		3	302	.18	.24				
141- UP	2	35				1	25	25.88	39.08						4	457	1.01	1.68					
CHARGES	11	168	.10	.12		19	411	1.71	1.94		20	819	.30	.34		15	1,471	.47	.61				
TOTALS	47	572	.42	.42		69	1,323	.83	.82		57	2,025	.38	.38		38	2,879	.51	.53				
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS												
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR			
0- 60	7	544	.35	.18		8	2,064	.58	.29		16	2,615	.54	.28									
61- 80	5	452	.56	.40		8	3,032	.22	.15		25	3,968	.28	.19									
81- 85	1	162	.20	.17		1	631	.24	.20		13	1,172	.35	.29									
86- 90	1	152	.86	.75							37	1,056	.40	.35									
91- 95	1	160	.06	.05		1	432	.28	.26		65	1,418	.21	.19									
96- 99	3	344	.54	.54		2	604	1.30	1.27		114	1,812	.84	.82									
100-100	9	1,410	.91	.91		6	3,763	.46	.46		296	6,681	.64	.64									
CREDITS	27	3,223	.64	.53		26	10,527	.44	.33		566	18,722	.51	.40									
101-105	4	654	.78	.82							29	1,195	.60	.62									
106-110	5	764	.32	.34							25	1,279	.25	.27									
111-115	3	456	.26	.30		1	442	2.55	2.83		18	1,243	1.09	1.23									
116-120	1	187	.70	.84							11	376	.41	.49									
121-130	1	235	.17	.21		3	1,227	.16	.20		18	1,906	.18	.23									
131-140	1	288	.07	.09							11	822	.44	.59									
141- UP	4	1,320	.27	.50		3	1,752	.11	.17		19	3,616	.46	.77									
CHARGES	19	3,904	.37	.47		7	3,421	.44	.61		131	10,436	.47	.61									
TOTALS	46	7,127	.49	.50		33	13,947	.44	.37		697	29,158	.49	.46									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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								1		2																			
61- 80															1		5												
81- 85								2		5																			
86- 90	2		4					2		6	7.07	6.20			1		5						1		9				
91- 95	5		10					3		14					14		83	1.12	1.05				13		102	.09	.08		
96- 99	10		15	.08	.08			34		122	.46	.45			18		111	.23	.22				13		110	.37	.36		
100-100	159		174	.57	.57			44		154	.01	.01			16		99	1.06	1.06				10		87	.24	.24		
CREDITS	176		203	.50	.49			86		303	.33	.32			50		303	.73	.71				37		308	.23	.22		
101-105	2		4	.22	.23			3		12	.75	.77			1		6						1		10				
106-110															1		7												
111-115	3		4					1		4					1		8						2		21	1.57	1.78		
116-120	2		2	.19	.23										1		6												
121-130								1		6													1		9				
131-140	1		2																				2		21	1.02	1.35		
141- UP																							1		13				
CHARGES	8		12	.11	.12			5		21	.42	.46			4		26						7		74	.73	.90		
TOTALS	184		215	.48	.48			91		325	.34	.33			54		329	.68	.66				44		382	.33	.33		

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		202	.01			
61- 80								1		18	6.80	5.15			5		156	.09	.07				7		387	.14	.11		
81- 85								1		15					11		350	.68	.57				7		413	.96	.80		
86- 90	2		25					14		245	.39	.34			10		292	.66	.58				2		141	.30	.27		
91- 95	10		109	.04	.04			16		265	.55	.51			14		450	.51	.47				3		226	.29	.27		
96- 99	12		148	.37	.37			10		173	.67	.65			2		72	.03	.03										
100-100	9		114	.62	.62			5		96	.37	.37			8		256	.01	.01				4		274	.16	.16		
CREDITS	33		397	.33	.32			47		813	.64	.59			50		1,576	.43	.38				27		1,643	.37	.30		
101-105	3		37	.04	.04			8		161	.01	.01			3		103	.07	.07				6		449	.36	.37		
106-110	1		15	.12	.13			4		86	.16	.17			3		96	.61	.66										
111-115	1		11	.30	.34										2		71	.08	.09				1		103	.65	.73		
116-120	1		14												3		157	.11	.13				1		74	.12	.14		
121-130	2		30					2		46	.08	.10			3		152	.65	.82				2		177	.37	.47		
131-140	2		35	.02	.03			1		23					2		92	.17	.23				3		301	.58	.78		
141- UP								1		38					1		40						1		121	.13	.21		
CHARGES	10		142	.05	.06			16		354	.05	.06			17		710	.29	.34				14		1,226	.40	.48		
TOTALS	43		539	.26	.26			63		1,167	.46	.45			67		2,285	.39	.37				41		2,869	.38	.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	4		299	.20	.09			6		1,597	.99	.38			15		2,100	.78	.31										
61- 80	6		697	.36	.24			9		3,886	.21	.14			29		5,149	.24	.17										
81- 85	4		467	.07	.06			3		1,584	.21	.17			28		2,834	.35	.29										
86- 90	4		621	.19	.17			1		321	.09	.08			39		1,669	.31	.27										
91- 95	5		936	.23	.22										83		2,196	.35	.33										
96- 99	5		758	.25	.25										104		1,511	.32	.32										
100-100	4		624	.20	.20			5		2,318	.14	.14			264		4,196	.20	.20										
CREDITS	32		4,402	.23	.18			24		9,706	.32	.21			562		19,654	.33	.25										
101-105	2		262	.23	.24			1		497	.13	.13			30		1,540	.20	.20										
106-110	3		415	.23	.25										12		619	.27	.30										
111-115	2		440	.21	.23										13		662	.30	.34										
116-120	1		169	.10	.12										9		422	.11	.12										
121-130	1		134	.09	.12			2		875	.24	.30			14		1,429	.27	.34										
131-140	4		687	.57	.78			2		1,322	.36	.48			17		2,482	.43	.58										
141- UP	6		1,525	.31	.51			8		5,485	.17	.29			18		7,221	.20	.33										
CHARGES	19		3,631	.31	.42			13		8,178	.21	.31			113		14,375	.25	.35										
TOTALS	51		8,034	.27	.26			37		17,884	.27	.24			675		34,029	.30	.28										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 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											3	13				3	20	.07	.05	
81- 85	1										1	6				1	8			
86- 90	3	5				1	4				2	13				2	17			
91- 95	16	20	.01	.01		16	64	.03	.03		23	140	1.12	1.06		29	233	1.01	.95	
96- 99	111	158	9.22	8.98		167	607	.14	.14		86	519	1.04	1.01		41	343	.13	.13	
100-100	875	887	1.49	1.49		248	888	.52	.52		96	588	.64	.64		42	366	.30	.30	
CREDITS	1,007	1,071	2.60	2.58		432	1,564	.35	.35		211	1,278	.84	.82		118	988	.40	.38	
101-105	12	16	.03	.03		14	46	2.08	2.13		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	1.83	1.98						
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				7	34	.49	.61		10	75	.22	.27		1	10			
131-140	2	5				3	16	.63	.85		2	17	.01	.02		1	10			
141- UP	3	4				3	18				2	20	.07	.11						
CHARGES	40	62	.02	.02		38	165	1.61	1.86		38	269	.72	.82		13	127	.54	.63	
TOTALS	1,047	1,133	2.45	2.45		470	1,729	.47	.47		249	1,547	.82	.82		131	1,115	.41	.41	

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	.03	.01						2	90				
61- 80						1	17				7	223	.10	.07		22	1,159	1.17	.84	
81- 85	1	11	2.00	1.66		1	15				14	412	.57	.48		7	358	.24	.19	
86- 90	3	33	.66	.59		28	508	.60	.53		21	671	.11	.10		11	752	.66	.58	
91- 95	41	462	.32	.30		55	997	1.63	1.51		18	529	.47	.44		6	334	.26	.24	
96- 99	47	556	.54	.52		20	358	.22	.22		10	329	.15	.14		7	497	.03	.03	
100-100	46	541	.22	.22		29	561	.12	.12		28	1,010	.34	.34		9	510	.35	.35	
CREDITS	138	1,604	.38	.37		135	2,466	.84	.78		98	3,175	.31	.28		64	3,701	.60	.50	
101-105	6	75	.05	.05		6	114	.93	.94		16	559	1.08	1.12		2	139	.29	.30	
106-110	8	111	.13	.14		9	214	.40	.43		6	214	.08	.08		8	620	.70	.76	
111-115	5	74	.28	.32		4	85	.06	.07		7	267	.11	.12		1	98	.03	.04	
116-120	7	96	.40	.48		7	161	.02	.03		2	79	1.11	1.32		3	273	.03	.03	
121-130	5	79	.57	.71		4	109	.30	.36		4	182	.44	.55		6	486	.66	.82	
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	.45	.70	
CHARGES	34	487	.29	.33		35	821	.31	.36		42	1,646	.64	.74		28	2,388	.47	.58	
TOTALS	172	2,090	.36	.36		170	3,287	.71	.70		140	4,821	.42	.42		92	6,088	.55	.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	317	.91	.47		6	965	.13	.06		14	1,384	.30	.14					
61- 80	17	1,661	.85	.60		4	2,202	.66	.50		57	5,295	.80	.58					
81- 85	9	1,121	.43	.36		1	329	.50	.41		36	2,260	.44	.36					
86- 90	3	342	.12	.11							74	2,345	.40	.35					
91- 95	4	544	.26	.24							208	3,324	.80	.74					
96- 99	1	201	.12	.11							490	3,569	.73	.71					
100-100	8	1,197	.12	.12		4	1,554	.36	.36		1,385	8,103	.45	.45					
CREDITS	46	5,383	.47	.38		15	5,050	.45	.32		2,264	26,280	.59	.50					
101-105	4	485	.09	.09							75	1,531	.67	.69					
106-110	2	279	.79	.86							56	1,538	.65	.71					
111-115											30	601	.10	.12					
116-120	2	289	.16	.18							35	964	.21	.25					
121-130	1	147	.01	.01		1	307	.04	.05		43	1,437	.37	.45					
131-140	2	355	.70	.93							19	775	.70	.94					
141- UP	2	532	.16	.23							24	1,510	.26	.40					
CHARGES	13	2,086	.31	.37		1	307	.04	.05		282	8,357	.45	.54					
TOTALS	59	7,470	.42	.38		16	5,357	.43	.31		2,546	34,637	.56	.51					

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	5		3	.02	.01									1	4			3		20				
81- 85	2		2			1		3								1		7						
86- 90	3		4																					
91- 95	14		15			26		99	.07	.07	27		157	.10	.09	47		387	.19	.18				
96- 99	111		160	2.86	2.78	152		534	.23	.22	90		541	.21	.21	37		307	.28	.27				
100-100	951		957	.99	.99	253		885	.44	.44	77		474	.58	.58	45		396	.53	.53				
CREDITS	1,086		1,141	1.23	1.22	435		1,525	.34	.33	195		1,176	.35	.34	133		1,117	.33	.32				
101-105	7		12	.04	.04	9		36	.06	.06	6		36	.02	.02	3		25	3.05	3.09				
106-110	2		1			13		53	.04	.04	6		43	12.21	13.06	6		58	.14	.15				
111-115	3		4			3		14			4		28			2		20	.11	.12				
116-120	3		5			1		6			5		35	.61	.72	7		74	.79	.93				
121-130	6		13			11		57	1.34	1.64	7		49	.04	.05	2		20	.24	.29				
131-140						2		10	.66	.90	1		10			2		24						
141- UP	3		6			4		18																
CHARGES	24		41	.01	.01	43		194	.45	.52	29		201	2.74	3.10	22		222	.68	.78				
TOTALS	1,110		1,182	1.19	1.19	478		1,719	.35	.35	224		1,377	.70	.69	155		1,339	.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	2		13			1		10			1		14			3		149	.15	.08				
61- 80	2		18	.15	.12	6		86	.07	.05	13		402	.12	.09	24		1,259	.38	.27				
81- 85	3		34	.03	.02	8		134	.33	.28	16		447	.91	.76	5		269						
86- 90	6		75	.09	.08	24		412	1.06	.94	24		698	.78	.68	6		376	.21	.18				
91- 95	56		633	1.84	1.72	38		661	3.47	3.21	19		567	.25	.23	7		421	1.01	.94				
96- 99	24		287	.47	.46	27		521	1.07	1.04	12		409	.07	.07	8		576	.41	.40				
100-100	33		399	.31	.31	28		540	.42	.42	18		566	.03	.03	8		550	.79	.79				
CREDITS	126		1,459	.99	.93	132		2,364	1.51	1.39	103		3,103	.38	.34	61		3,601	.47	.38				
101-105	8		98	1.73	1.76	3		61	.01	.01	12		487	.36	.37	6		525	.27	.28				
106-110	5		69	2.05	2.22	4		90	.04	.04	6		232	.45	.49	6		445	.11	.12				
111-115	3		37	.06	.07	11		233	1.04	1.17	3		119	.85	.96									
116-120	6		87	.32	.37	6		137	2.01	2.37	9		357	.55	.64	2		171	.36	.43				
121-130	4		62	2.00	2.45	3		72	3.60	4.54	6		282	.95	1.19	2		129	.41	.53				
131-140	2		33	.01	.01	2		55	.17	.23	1		44											
141- UP						2		65	.12	.17	6		352	.90	1.39	2		174	.46	.75				
CHARGES	28		386	1.21	1.36	31		713	1.12	1.31	43		1,873	.62	.73	18		1,445	.27	.30				
TOTALS	154		1,845	1.03	1.01	163		3,077	1.42	1.38	146		4,977	.47	.46	79		5,045	.41	.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	5		405	.21	.10	6		785	.49	.17	21		1,381	.36	.14									
61- 80	15		1,503	.69	.47						69		3,295	.48	.34									
81- 85	5		691	.80	.66	4		2,596	1.01	.83	45		4,182	.87	.72									
86- 90	3		476	.50	.44						66		2,041	.64	.56									
91- 95	2		318	.27	.25	1		235	1.40	1.29	237		3,495	1.30	1.21									
96- 99											461		3,336	.52	.51									
100-100	3		481	.01	.01	1		1,410	.14	.14	1,417		6,658	.43	.43									
CREDITS	33		3,874	.52	.38	12		5,026	.70	.50	2,316		24,388	.66	.55									
101-105	1		109								55		1,389	.41	.42									
106-110											48		991	.84	.91									
111-115	4		642	.78	.88						33		1,097	.78	.87									
116-120	1		131	.34	.40						40		1,004	.68	.81									
121-130	3		556	.03	.04						44		1,241	.65	.81									
131-140	3		717	.58	.79						13		892	.48	.66									
141- UP											17		615	.66	1.02									
CHARGES	12		2,155	.45	.56						250		7,230	.63	.75									
TOTALS	45		6,030	.49	.43	12		5,026	.70	.50	2,566		31,617	.65	.58									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 INDUSTRY GRP = 2

Table with columns: EXP-MOD, RISK, STD PREM, ACT LR, MAN LR. Rows include age groups (0-60 to 141-UP), CREDITS, CHARGES, and TOTALS. Sub-headers for ranges: UP TO - 2,499; \$2,500 - 4,999; \$5,000 - 7,499; \$7,500 - 9,999.

Table with columns: EXP-MOD, RISK, STD PREM, ACT LR, MAN LR. Rows include age groups (0-60 to 141-UP), CREDITS, CHARGES, and TOTALS. Sub-headers for ranges: \$10,000 - 14,999; \$15,000 - 24,999; \$25,000 - 49,999; \$50,000 - 99,999.

Table with columns: EXP-MOD, RISK, STD PREM, ACT LR, MAN LR. Rows include age groups (0-60 to 141-UP), CREDITS, CHARGES, and TOTALS. Sub-headers for ranges: \$100,000 - 249,999; \$250,000 AND OVER; ALL RISKS.

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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	1		1								1		3							
61- 80	1										1		4			1		7	3.58	2.71
81- 85						4		12			1		4			4		28	.05	.04
86- 90	5		4			3		9	.17	.15	3		17	1.09	.96	4		31	.04	.04
91- 95	12		15	.18	.17	10		33	.67	.63	31		184	2.26	2.13	48		402	.46	.43
96- 99	119		160	2.21	2.15	166		607	1.07	1.04	94		550	1.05	1.02	38		314	.21	.20
100-100	1,002		1,021	1.08	1.08	251		863	.38	.38	80		483	.51	.51	50		430	.30	.30
CREDITS	1,140		1,202	1.22	1.21	434		1,524	.66	.65	211		1,246	1.01	.98	145		1,212	.33	.32
101-105	4		6	.04	.04	7		27	.36	.36	6		41	.07	.08	12		107	.62	.63
106-110	3		1			3		13	16.78	18.09	3		18			5		48	.27	.29
111-115	2		5			3		14	.27	.30	3		22			8		77	1.17	1.31
116-120	3		3			4		19	.31	.36						2		23		
121-130	3		5			5		21	.05	.06	12		93	.09	.12	5		52	.16	.19
131-140	4		8			2		11			1		8	.16	.22					
141- UP	4		4								2		16			2		30	.29	.46
CHARGES	23		31	.01	.01	24		105	2.20	2.51	27		197	.07	.08	34		338	.55	.63
TOTALS	1,163		1,233	1.19	1.19	458		1,628	.75	.75	238		1,443	.88	.88	179		1,550	.38	.38
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	1		6			1		12			3		62	.06	.03	1		42		
61- 80	2		18	.03	.02	2		30	.15	.12	14		415	.08	.06	19		969	1.09	.81
81- 85	1		10			3		54	.21	.18	25		762	.22	.19	4		245	.41	.34
86- 90	6		65	.01	.01	30		505	.52	.46	25		726	1.01	.88	10		639	1.22	1.08
91- 95	56		643	.07	.07	31		540	.86	.80	23		688	2.30	2.13	8		575	.50	.47
96- 99	37		440	.27	.26	25		457	.15	.15	12		375	.36	.35	6		374	1.00	.98
100-100	41		486	.29	.29	38		703	.67	.67	31		1,005	1.06	1.06	10		681	.10	.10
CREDITS	144		1,669	.18	.18	130		2,300	.56	.52	133		4,033	.92	.82	58		3,525	.76	.65
101-105	10		119	.39	.40	10		194	1.54	1.58	9		321	.04	.04	8		508	.44	.45
106-110	2		26	7.33	7.85	6		139	.29	.31	6		217	1.13	1.22	4		315	.23	.24
111-115	7		97	.91	1.03	9		178	.05	.06	7		261	.19	.22	6		449	.11	.13
116-120	2		28	1.63	1.93	10		236	.58	.68	7		307	.49	.59	1		75	1.85	2.14
121-130	5		74	.15	.19	8		212	2.29	2.85	9		430	1.18	1.47	5		501	.48	.60
131-140	1		16			3		77	1.13	1.53	3		142	.79	1.06	4		420	.33	.45
141- UP	4		76	.40	.63						1		108							
CHARGES	31		436	.94	1.11	46		1,036	1.02	1.17	42		1,786	.60	.72	28		2,268	.38	.44
TOTALS	175		2,105	.34	.34	176		3,336	.70	.70	175		5,820	.82	.80	86		5,793	.61	.59
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS							
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	8		642	.89	.45	4		478	.86	.31	20		1,247	.79	.35					
61- 80	18		2,104	.89	.62	7		1,862	.38	.26	65		5,409	.69	.48					
81- 85	3		322	6.27	5.26						45		1,438	1.60	1.34					
86- 90	4		418	.32	.28	1		426	.79	.69	91		2,839	.80	.70					
91- 95	3		318	.15	.14	2		779	.31	.30	224		4,178	.79	.74					
96- 99	3		488	1.03	1.02						500		3,766	.76	.74					
100-100	7		914	.23	.23	2		702	.07	.07	1,512		7,289	.52	.52					
CREDITS	46		5,207	1.03	.78	16		4,248	.41	.29	2,457		26,166	.74	.62					
101-105	2		377	.33	.34						68		1,700	.46	.47					
106-110	2		294	.24	.26						34		1,070	.78	.85					
111-115						1		295			46		1,399	.21	.24					
116-120	1		186	.39	.45	1		442	1.25	1.47	31		1,321	.84	.98					
121-130											52		1,387	.91	1.14					
131-140	1		293	.01	.01	1		511	.08	.11	20		1,487	.26	.35					
141- UP											13		234	.17	.33					
CHARGES	6		1,151	.23	.27	3		1,249	.47	.59	264		8,597	.55	.64					
TOTALS	52		6,358	.89	.71	19		5,496	.43	.33	2,721		34,763	.69	.62					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2002 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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60																				
61- 80	2		2			2		4												
81- 85	2		49.95	40.73		2		7			2		12	1.02	.85	3		21	.22	.18
86- 90	8		7			2		6			3		19	.56	.49	4		34	.28	.25
91- 95	13		14			18		66	2.28	2.13	26		153	.03	.03	32		266	.21	.20
96- 99	86		115	.01	.01	159		582	.11	.11	92		548	.31	.30	34		280	8.08	7.83
100-100	847		928	.15	.15	233		835	.75	.75	102		621	11.21	11.21	72		626	4.46	4.46
CREDITS	958		1,066	.15	.15	416		1,500	.56	.55	225		1,353	5.29	5.17	145		1,226	4.18	4.07
101-105	9		14	1.81	1.84	9		35	1.63	1.66	7		44	1.84	1.90	5		46	.21	.21
106-110	2		2								12		86	.39	.42	3		27	1.03	1.10
111-115											6		42	.02	.03	3		30		
116-120	2		6			3		15	.36	.43	3		24			5		56	.30	.35
121-130	4		6			2		11			7		53	.03	.03	7		74	.34	.42
131-140	3		5			1		6												
141- UP	3		5	.16	.24						1		8			3		38		
CHARGES	23		37	.69	.81	15		66	.94	1.04	36		258	.45	.51	26		273	.29	.35
TOTALS	981		1,103	.17	.17	431		1,565	.58	.57	261		1,611	4.52	4.51	171		1,499	3.47	3.49
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	1		5													3		114	1.14	.65
61- 80	4		38	.02	.02	3		55	.01	.01	10		321	.19	.14	29		1,467	1.71	1.27
81- 85	4		41	.03	.02	12		215	.04	.04	21		616	.12	.10	9		478	.85	.70
86- 90	7		78	.01	.01	33		592	.37	.33	26		817	.14	.13	7		435	.28	.25
91- 95	72		822	.12	.11	50		888	.30	.28	28		858	.28	.26	7		464	.63	.59
96- 99	40		458	.70	.68	37		667	.44	.43	18		632	.80	.77	10		699	.41	.40
100-100	49		596	.90	.90	28		551	.49	.49	38		1,230	.35	.35	5		300		
CREDITS	177		2,039	.47	.45	163		2,967	.36	.33	141		4,473	.32	.29	70		3,956	.95	.79
101-105	11		136	.56	.57	8		157	.65	.67	11		395	.69	.71	6		462	.78	.80
106-110	2		26	.03	.03	6		130	.75	.81	9		342	.29	.31	4		276	.10	.11
111-115	4		58	.02	.03	6		127	.03	.04	13		536	.65	.73	5		373	.58	.66
116-120	6		85	.09	.11	11		268	.74	.88	4		157	.14	.16	1		68	.09	.11
121-130	6		86	1.62	2.00	11		257	.17	.22	10		415	.77	.96	3		298	.26	.32
131-140	2		29	.17	.23	6		143	.91	1.23	3		126	.21	.28	2		205	.24	.31
141- UP	4		74	.02	.03	3		116	.41	.85	2		124	.41	.62	2		165	.54	.77
CHARGES	35		495	.47	.56	51		1,198	.52	.64	52		2,095	.54	.62	23		1,848	.45	.52
TOTALS	212		2,534	.47	.46	214		4,164	.40	.40	193		6,568	.39	.38	93		5,804	.79	.72
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR
0- 60	11		748	.38	.19	7		1,205	.29	.12	22		2,072	.37	.16					
61- 80	18		2,109	.67	.49	4		853	.47	.31	72		4,849	.90	.65					
81- 85	5		656	.26	.22						60		2,046	.34	.28					
86- 90	4		455	.20	.17	1		281	.67	.58	95		2,722	.28	.24					
91- 95	2		410	.38	.36	1		615	.10	.09	249		4,557	.29	.27					
96- 99	3		448	.23	.22						479		4,429	.90	.88					
100-100	4		545	.21	.21	1		493			1,379		6,724	1.77	1.77					
CREDITS	47		5,371	.44	.33	14		3,447	.29	.17	2,356		27,399	.87	.72					
101-105	4		616	.58	.61						70		1,904	.70	.73					
106-110	2		412	.18	.20	1		303	.81	.88	41		1,605	.38	.41					
111-115	1		121	.46	.52						38		1,287	.48	.55					
116-120	2		310	.15	.18						37		989	.31	.37					
121-130											50		1,201	.50	.63					
131-140	1		265	1.11	1.54						18		779	.65	.87					
141- UP	4		1,012	.16	.32						22		1,542	.23	.42					
CHARGES	14		2,735	.36	.49	1		303	.81	.88	276		9,307	.47	.56					
TOTALS	61		8,107	.41	.36	15		3,750	.33	.21	2,632		36,706	.77	.69					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 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	7		3	2.54	.79	1		2			1		3			1		3	38.05	50.25	
61- 80	8		5			4		12			2		10	.08	.06	1		5			
81- 85	2		1			3		10								3		22	.06	.05	
86- 90	12		12	.18	.16	3		9	2.95	2.65	3		16			3		22	.09	.08	
91- 95	34		33	.39	.36	48		173	.21	.19	80		478	.58	.55	92		764	.70	.66	
96- 99	344		476	.58	.57	525		1,911	.27	.27	275		1,622	.39	.37	88		723	.55	.53	
100-100	8,345		5,376	.44	.44	642		2,186	.59	.59	165		996	.55	.55	75		647	.46	.46	
CREDITS	8,752		5,905	.45	.45	1,226		4,304	.43	.43	526		3,124	.47	.45	263		2,188	.78	.75	
101-105	23		35	.07	.07	40		153	1.21	1.23	40		252	.12	.12	19		163	.22	.23	
106-110	13		16	.03	.03	20		82	.15	.16	19		128	1.66	1.78	8		75	.01	.02	
111-115	7		8	1.46	1.65	12		52	.16	.18	6		42	.15	.17	5		48	.27	.31	
116-120	9		14			9		37	.02	.02	8		58	.27	.32	3		34	.03	.04	
121-130	10		10			20		95	.06	.08	14		108	.20	.25	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	.20	.35	7		41	.60	.96	7		63	.12	.18	4		54	.08	.13	
CHARGES	80		108	.17	.20	116		499	.49	.56	101		709	.42	.48	55		540	.25	.29	
TOTALS	8,832		6,013	.44	.44	1,342		4,803	.44	.44	627		3,833	.46	.46	318		2,729	.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		4	18.76	6.83	1		12			7		123	.39	.20	3		109	.85	.45	
61- 80	3		30	.15	.11	6		102	.25	.19	28		869	.41	.31	36		1,958	.71	.51	
81- 85	6		57	.57	.47	12		209	.86	.72	28		820	.48	.40	10		538	.34	.28	
86- 90	18		205	.19	.17	62		1,072	.55	.49	32		937	.44	.39	14		808	1.25	1.10	
91- 95	119		1,336	1.13	1.05	79		1,367	.19	.18	37		1,161	.47	.44	16		989	.34	.31	
96- 99	72		820	.21	.20	29		539	1.59	1.56	17		602	1.03	1.00	10		653	.40	.39	
100-100	70		857	.92	.92	78		1,501	.42	.42	60		2,060	.36	.36	20		1,521	.52	.52	
CREDITS	289		3,308	.79	.75	267		4,802	.53	.50	209		6,572	.47	.42	109		6,576	.61	.52	
101-105	18		227	.55	.56	11		202	.33	.34	19		708	.71	.73	6		461	.42	.44	
106-110	16		226	.89	.96	7		151	.13	.15	13		466	.88	.95	13		907	.94	1.01	
111-115	6		90	.19	.22	12		252	.11	.12	7		298	.45	.51	5		383	.11	.13	
116-120	15		219	.34	.40	11		243	1.38	1.62	9		345	.88	1.04	5		428	.15	.18	
121-130	11		173	.07	.09	10		247	.11	.14	13		603	.43	.54	6		548	.78	.95	
131-140	7		112	.19	.26	5		121	1.08	1.47	9		442	.14	.19	4		418	.84	1.12	
141- UP	9		187	.17	.26	13		443	.68	1.15	18		996	1.05	1.64	14		1,536	.70	1.14	
CHARGES	82		1,232	.39	.46	69		1,658	.55	.69	88		3,859	.71	.87	53		4,680	.64	.81	
TOTALS	371		4,540	.68	.68	336		6,460	.54	.54	297		10,431	.56	.56	162		11,256	.63	.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	4		325	.17	.10	10		3,104	.46	.22	36		3,688	.59	.28						
61- 80	19		1,915	.45	.31	11		4,136	.57	.39	118		9,042	.55	.39						
81- 85	8		976	1.30	1.09	2		510	.71	.59	74		3,143	.77	.64						
86- 90	7		911	.68	.59	1		345	.57	.50	155		4,337	.67	.59						
91- 95	4		592	.40	.37	3		4,108	.32	.29	512		11,002	.46	.43						
96- 99	8		1,026	.34	.33	3		977	.38	.37	1,371		9,349	.48	.46						
100-100	12		1,652	.68	.68	12		6,748	.43	.43	9,479		23,544	.49	.49						
CREDITS	62		7,397	.61	.51	42		19,928	.45	.34	11,745		64,104	.52	.45						
101-105	2		295	.19	.19	1		548	1.03	1.06	179		3,042	.58	.59						
106-110	5		823	.50	.54	1		295	.25	.27	115		3,170	.69	.75						
111-115	4		599	1.85	2.08	1		499	.04	.04	65		2,270	.61	.69						
116-120	1		170	.25	.29						70		1,548	.54	.64						
121-130	5		1,021	.42	.52	2		746	.70	.89	103		3,671	.49	.60						
131-140	8		1,702	.38	.51	1		1,363	.64	.84	61		4,318	.49	.65						
141- UP	5		1,281	.11	.16	3		2,335	.67	1.15	90		6,945	.60	.98						
CHARGES	30		5,891	.48	.60	9		5,786	.62	.85	683		24,963	.57	.72						
TOTALS	92		13,288	.55	.54	51		25,714	.49	.42	12,428		89,067	.54	.51						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999							
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR				
0- 60	3		2																				
61- 80	9		8			6	17	7.04	5.40		1	4				3	17	.04	.03				
81- 85	3		3	1.01	.84	3		.03	.03						2	15							
86- 90	10		11	.19	.17	8	25	.11	.10		6	34			7	54	.84	.74					
91- 95	45		44	.61	.56	54	194	.37	.35		84	513	1.13	1.06	115	953	.53	.50					
96- 99	310		411	1.04	1.01	532	1,915	.48	.47		275	1,621	.48	.47	103	876	.57	.55					
100-100	8,775		5,635	.67	.67	687	2,361	.50	.50		173	1,043	.70	.70	62	528	.25	.25					
CREDITS	9,155		6,112	.69	.69	1,290	4,522	.51	.50		539	3,214	.65	.63	292	2,443	.48	.46					
101-105	20		21	1.15	1.18	48	186	.35	.35		27	173	1.98	2.04	25	220	1.50	1.52					
106-110	8		15	2.85	3.07	15	65	.09	.09		12	78	.07	.08	11	108	.80	.86					
111-115	8		8	.05	.06	8	35	.07	.08		9	63	.01	.01	6	57	1.64	1.84					
116-120	9		14	.06	.07	12	54	.12	.15		5	40	1.67	1.99	12	120	.28	.33					
121-130	12		20			26	114	.71	.88		18	144	.52	.65	14	147	2.07	2.53					
131-140	8		11	.02	.03	7	27	.01	.01						1	12							
141- UP	6		9	24.53	35.71	4	21	.13	.19		4	38	2.96	4.69	7	96	.01	.01					
CHARGES	71		99	2.92	3.41	120	503	.32	.36		75	535	1.13	1.29	76	759	1.12	1.29					
TOTALS	9,226		6,211	.73	.73	1,410	5,024	.49	.49		614	3,750	.72	.71	368	3,202	.63	.63					
			\$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											4	71	.51	.27		2	100	.01	.01				
61- 80	4		39	.06	.04	2	34	.12	.09		36	1,038	.53	.40	41	2,108	.63	.46					
81- 85	3		31	.35	.29	8	136	.71	.59		37	1,163	.40	.34	11	612	.26	.21					
86- 90	16		189	.02	.02	62	1,076	.34	.30		48	1,369	.93	.82	12	778	.66	.59					
91- 95	141		1,611	.27	.25	86	1,503	.87	.81		47	1,442	.86	.80	11	623	.97	.90					
96- 99	62		727	.49	.47	51	943	.85	.83		23	778	.52	.51	11	770	.16	.16					
100-100	80		980	.41	.41	63	1,204	.23	.23		55	1,927	.41	.41	16	1,099	.22	.22					
CREDITS	306		3,577	.34	.32	272	4,896	.58	.55		250	7,788	.61	.55	104	6,091	.49	.41					
101-105	20		253	.97	1.00	21	430	.69	.71		17	632	.55	.56	7	404	1.29	1.33					
106-110	10		122	.25	.27	5	101	.27	.29		18	686	.50	.53	4	263	.60	.65					
111-115	12		166	.63	.71	16	365	.30	.34		9	361	.35	.40	7	516	.21	.24					
116-120	18		269	.17	.20	14	319	.24	.28		11	444	.38	.44	8	623	.69	.82					
121-130	16		245	.59	.73	14	344	.37	.45		12	526	1.15	1.46	3	308	.39	.49					
131-140	3		52	.44	.60	6	157	.65	.87		11	555	.33	.45	6	548	.71	.96					
141- UP	9		191	.90	1.49	9	317	.73	1.25		11	623	.96	1.58	11	1,326	.62	1.03					
CHARGES	88		1,297	.59	.70	85	2,032	.47	.57		89	3,828	.62	.75	46	3,988	.64	.83					
TOTALS	394		4,874	.40	.40	357	6,928	.55	.55		339	11,617	.62	.60	150	10,079	.55	.54					
			\$100,000 -		249,999		\$250,000 AND OVER																
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	10		892	.68	.36	10	3,663	.49	.20		29	4,728	.51	.22									
61- 80	23		2,178	.50	.35	14	6,874	.81	.57		139	12,318	.70	.50									
81- 85	4		518	.53	.43	2	619	.75	.61		73	3,106	.47	.39									
86- 90	15		2,112	.73	.64	8	3,535	.74	.66		192	9,183	.69	.62									
91- 95	5		586	.10	.09	1	292	.51	.47		589	7,761	.64	.60									
96- 99	4		644	.30	.29	3	1,579	1.56	1.53		1,374	10,264	.68	.66									
100-100	7		1,110	.36	.36	5	2,827	.73	.73		9,923	18,714	.53	.53									
CREDITS	68		8,040	.52	.41	43	19,390	.78	.54		12,319	66,074	.62	.51									
101-105	9		1,256	.35	.35						194	3,575	.73	.74									
106-110	6		891	.35	.38	1	451	.39	.42		90	2,780	.43	.46									
111-115	4		593	.15	.17	1	470	.56	.62		80	2,633	.34	.38									
116-120	4		666	.47	.56						93	2,548	.45	.53									
121-130	7		1,256	.51	.63	5	3,890	.62	.77		127	6,994	.65	.80									
131-140	4		679	.17	.23	1	479	.28	.38		47	2,522	.38	.51									
141- UP	11		3,653	.63	1.21	3	3,129	.80	1.13		75	9,402	.74	1.22									
CHARGES	45		8,994	.47	.64	11	8,418	.65	.84		706	30,454	.60	.77									
TOTALS	113		17,034	.49	.50	54	27,808	.74	.60		13,025	96,528	.61	.57									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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								2		5			1		3			
61- 80	8		5								2		9			1		7			
81- 85	5		4			4		13	3.33	2.77					1		8	.05	.04		
86- 90	7		6			9		30			7		40	.01		4		31	1.35	1.20	
91- 95	35		38	.17	.16	52		186	.08	.08	89		546	.27	.25	108		902	.17	.16	
96- 99	280		374	.55	.53	470		1,709	.52	.50	306		1,797	.35	.33	110		923	.53	.52	
100-100	8,232		5,794	.52	.52	849		2,916	.36	.36	222		1,345	.63	.63	106		914	.45	.45	
CREDITS	8,569		6,222	.52	.52	1,384		4,854	.41	.40	628		3,741	.43	.42	331		2,788	.40	.38	
101-105	14		19	.95	.98	35		129	.79	.81	28		178	.24	.24	18		159	.83	.84	
106-110	3		4	.08	.09	13		56	2.84	3.07	15		102	.20	.22	8		74	.38	.41	
111-115	6		7			10		43	.21	.24	12		85	.07	.08	4		40	.16	.18	
116-120	4		8	3.15	3.68	16		72			12		90	.88	1.05	5		53	.14	.17	
121-130	18		27			24		114	.86	1.07	14		104	3.97	4.91	10		104	.15	.19	
131-140	5		7			3		17			3		27			6		71	.01	.01	
141- UP	7		7	3.30	5.80	3		14							6		86	.07	.11		
CHARGES	57		79	.87	1.04	104		445	.83	.94	84		584	.96	1.08	57		587	.33	.40	
TOTALS	8,626		6,301	.52	.52	1,488		5,299	.45	.44	712		4,325	.50	.50	388		3,375	.38	.38	
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	1		3			1		10			2		39			4		165	1.66	.86	
61- 80	3		29	6.93	5.15	12		167	.61	.43	34		979	.69	.51	51		2,598	.25	.18	
81- 85	1		10			14		241	.19	.16	48		1,421	.41	.34	18		1,054	.17	.14	
86- 90	31		355	.21	.18	75		1,343	.37	.32	71		2,123	.75	.66	17		979	.52	.45	
91- 95	186		2,137	.34	.32	90		1,564	.34	.32	40		1,267	.76	.71	15		1,024	.31	.29	
96- 99	88		1,043	.50	.49	53		980	.58	.56	18		628	.41	.40	13		918	.41	.41	
100-100	89		1,084	.23	.23	64		1,205	.24	.24	65		2,317	.67	.67	24		1,643	.48	.48	
CREDITS	399		4,660	.38	.36	309		5,509	.37	.34	278		8,774	.64	.57	142		8,382	.37	.31	
101-105	27		342	.51	.52	24		490	.31	.32	24		866	.26	.27	15		1,104	.45	.46	
106-110	10		127	.09	.09	18		379	.32	.35	18		673	.61	.65	10		740	.13	.14	
111-115	11		152	1.31	1.47	17		391	.60	.68	17		665	.12	.14	2		126	.76	.84	
116-120	14		206	.14	.16	18		407	.12	.14	10		395	.95	1.11	4		356	.53	.62	
121-130	13		207	1.04	1.30	15		332	.73	.90	11		589	.40	.51	9		761	.10	.13	
131-140	4		63	.01	.01	11		291	.72	.96	16		808	.35	.47	5		441	.21	.28	
141- UP	5		114	.78	1.33	8		269	.30	.49	8		492	.40	.67	15		1,853	.23	.38	
CHARGES	84		1,211	.59	.69	111		2,560	.43	.50	104		4,488	.40	.48	60		5,379	.28	.35	
TOTALS	483		5,872	.42	.42	420		8,068	.39	.38	382		13,262	.56	.55	202		13,761	.33	.32	
			\$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	19		1,545	.63	.33	9		4,994	.53	.24	41		6,765	.57	.27						
61- 80	28		2,874	.42	.29	18		6,772	.38	.25	157		13,440	.40	.27						
81- 85	6		781	.34	.29	2		1,164	.99	.82	99		4,695	.48	.40						
86- 90	6		804	.33	.29						227		5,711	.52	.46						
91- 95	12		1,532	.37	.35	2		976	.34	.31	629		10,171	.37	.35						
96- 99	6		753	.18	.17	2		758	.56	.55	1,346		9,882	.45	.44						
100-100	8		1,084	.54	.54	9		4,680	.34	.34	9,668		22,983	.45	.45						
CREDITS	85		9,373	.43	.32	42		19,344	.45	.30	12,167		73,647	.45	.37						
101-105	10		1,599	.29	.30	3		1,120	.58	.60	198		6,004	.41	.42						
106-110	6		1,039	.22	.24	2		2,304	.44	.47	103		5,497	.38	.41						
111-115	5		1,043	.29	.33	2		996	.56	.63	86		3,547	.42	.47						
116-120	6		1,037	.07	.09	2		806	.31	.36	91		3,430	.31	.37						
121-130	6		1,077	.39	.48	4		3,901	.56	.70	124		7,216	.54	.68						
131-140	3		696	1.37	1.87	2		873	3.34	4.38	58		3,294	1.35	1.81						
141- UP	11		3,784	.32	.65	6		5,111	.25	.39	69		11,731	.28	.48						
CHARGES	47		10,275	.36	.48	21		15,110	.59	.74	729		40,718	.46	.58						
TOTALS	132		19,648	.39	.38	63		34,454	.51	.43	12,896		114,366	.45	.42						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998

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	8		3	1.96	.64	1		2			1		3			1		3	38.05	50.25		
61- 80	8		5			4		12			5		23	.03	.02	4		26	.05	.04		
81- 85	3		1			3		10			1		6			5		38	4.11	3.40		
86- 90	15		17	.13	.12	4		13	2.09	1.88	5		29			5		39	.05	.05		
91- 95	52		55	.23	.22	67		249	.15	.14	110		661	.67	.63	137		1,131	.70	.66		
96- 99	480		668	2.60	2.53	735		2,671	.43	.42	382		2,269	.54	.52	141		1,162	.39	.38		
100-100	9,405		6,458	.58	.58	923		3,190	.60	.60	270		1,639	.56	.56	124		1,073	.38	.38		
CREDITS	9,971		7,207	.77	.76	1,737		6,147	.51	.50	774		4,629	.56	.54	417		3,472	.66	.63		
101-105	37		54	.05	.05	57		210	1.37	1.40	54		337	.34	.35	22		190	.42	.42		
106-110	20		28	.02	.02	30		128	1.22	1.31	28		192	1.57	1.68	9		85	.02	.02		
111-115	12		17	.75	.85	12		52	.16	.18	8		55	.11	.12	12		113	.20	.23		
116-120	17		26			11		48	.01	.02	12		87	.18	.21	6		66	.37	.44		
121-130	16		20			28		135	.17	.21	27		209	.19	.23	16		162	.49	.61		
131-140	11		22	.08	.11	11		55	.31	.42	10		85	.08	.10	5		57	.11	.14		
141- UP	13		14	.15	.24	10		59	.42	.65	9		82	.11	.16	5		67	.07	.11		
CHARGES	126		180	.11	.13	159		685	.75	.87	148		1,047	.47	.54	75		740	.30	.34		
TOTALS	10,097		7,387	.75	.75	1,896		6,832	.53	.53	922		5,677	.54	.54	492		4,212	.60	.59		
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999		
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	2		11	6.45	3.09	2		22	.02	.01	7		123	.39	.20	5		199	.46	.24		
61- 80	3		30	.15	.11	7		119	.21	.17	37		1,154	.34	.26	68		3,625	.88	.64		
81- 85	7		68	.80	.66	13		224	.80	.67	51		1,531	.70	.58	19		989	.30	.25		
86- 90	27		306	.20	.18	102		1,789	.52	.46	63		1,919	.26	.22	28		1,774	.85	.75		
91- 95	179		2,018	.87	.81	147		2,607	.77	.71	59		1,833	.45	.42	23		1,396	.30	.28		
96- 99	128		1,481	.33	.32	56		1,017	1.03	1.00	29		993	.67	.66	18		1,212	.33	.32		
100-100	126		1,516	.60	.60	116		2,252	.36	.36	100		3,470	.32	.32	34		2,387	.49	.49		
CREDITS	472		5,430	.61	.58	443		8,031	.62	.58	346		11,022	.42	.38	195		11,582	.61	.52		
101-105	29		367	.37	.38	20		372	.52	.53	40		1,442	.88	.90	10		741	.38	.39		
106-110	26		363	.59	.64	22		494	.55	.59	24		915	.72	.78	23		1,667	.82	.89		
111-115	12		179	.22	.25	20		428	.44	.49	15		615	.28	.32	8		656	.09	.10		
116-120	22		315	.36	.42	23		515	.66	.78	13		507	.78	.92	8		701	.10	.12		
121-130	17		267	.22	.27	15		385	.30	.38	18		820	.43	.53	14		1,198	.69	.86		
131-140	9		145	.16	.21	7		176	.88	1.20	14		663	.75	1.02	6		568	.67	.90		
141- UP	11		221	.22	.34	18		592	.52	.87	25		1,346	.81	1.25	27		2,989	.62	.99		
CHARGES	126		1,856	.34	.40	125		2,962	.53	.65	149		6,307	.70	.84	96		8,520	.57	.72		
TOTALS	598		7,286	.54	.54	568		10,993	.60	.60	495		17,329	.52	.52	291		20,101	.59	.58		
			\$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	16		1,351	.59	.30	26		6,579	.45	.17	69		8,298	.54	.22							
61- 80	45		4,518	.69	.49	25		8,739	.56	.39	206		18,250	.64	.45							
81- 85	18		2,186	.82	.68	4		1,079	1.04	.86	124		6,131	.76	.63							
86- 90	12		1,451	.51	.44	1		345	.57	.50	262		7,680	.52	.45							
91- 95	8		1,136	.33	.31	4		4,510	.30	.28	786		15,596	.51	.48							
96- 99	10		1,354	.28	.28	3		977	.38	.37	1,982		13,805	.57	.56							
100-100	27		4,017	.46	.46	24		13,896	.36	.36	11,149		39,898	.45	.45							
CREDITS	136		16,013	.56	.45	87		36,125	.44	.31	14,578		109,658	.53	.44							
101-105	7		965	.12	.12	2		829	.90	.92	278		5,508	.59	.60							
106-110	9		1,444	1.53	1.66	3		1,666	.62	.66	194		6,981	.89	.96							
111-115	5		791	1.60	1.80	2		1,319	.44	.50	106		4,223	.56	.63							
116-120	3		459	.19	.22						115		2,724	.38	.45							
121-130	8		1,452	.38	.47	3		1,052	.51	.63	162		5,701	.45	.56							
131-140	12		2,464	.44	.59	2		2,502	.49	.65	87		6,736	.50	.68							
141- UP	12		3,122	.17	.26	4		2,795	.60	1.01	134		11,286	.49	.78							
CHARGES	56		10,697	.55	.69	16		10,164	.57	.73	1,076		43,158	.56	.70							
TOTALS	192		26,710	.56	.52	103		46,289	.47	.37	15,654		152,817	.54	.49							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999

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					3		4													
61- 80	15	11	.10	.07		4	12				7	30	.25	.18		6	40	.03	.02		
81- 85	7	6				3	8				2	10				4	31	12.09	10.16		
86- 90	14	11	.27	.24		7	22				6	32	.27	.24		7	55	.48	.43		
91- 95	49	55	.04	.04		75	277	.06	.06		122	722	.46	.43		174	1,408	.24	.23		
96- 99	487	677	1.28	1.25		706	2,512	.63	.61		352	2,072	.57	.55		122	1,024	.62	.60		
100-100	9,788	6,513	.77	.77		878	3,055	.78	.78		216	1,323	.58	.58		115	1,001	.46	.46		
CREDITS	10,361	7,275	.81	.81		1,676	5,890	.68	.66		705	4,190	.55	.53		428	3,559	.52	.49		
101-105	32	47	13.22	13.46		48	185	.49	.50		42	258	.49	.50		25	216	1.70	1.74		
106-110	19	25	.40	.43		33	139	.04	.05		20	138	4.09	4.38		13	122	.31	.33		
111-115	16	24				13	56	.08	.09		12	86	2.16	2.43		4	38	.27	.30		
116-120	8	10				12	52	.61	.72		14	101	.23	.27		17	175	1.24	1.47		
121-130	20	32	.01	.01		37	182	.61	.76		28	212	.28	.34		16	174	2.10	2.60		
131-140	2	2	.26	.34		8	34	.43	.58		4	32	.01	.02		6	72	.29	.39		
141- UP	10	17	8.25	13.49		16	78	1.18	1.73		5	47	.01	.02		6	84	.15	.24		
CHARGES	107	159	4.87	5.58		167	726	.48	.56		125	875	1.10	1.25		87	881	1.17	1.37		
TOTALS	10,468	7,434	.90	.90		1,843	6,616	.66	.65		830	5,064	.64	.64		515	4,439	.65	.64		
		\$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	3	19	.09	.05		2	20	.45	.22		3	43	.04	.02		6	252	.51	.27		
61- 80	2	18	.15	.12		11	158	.28	.20		42	1,209	.52	.40		68	3,486	.41	.29		
81- 85	11	118	.24	.20		26	449	.66	.55		55	1,563	.68	.56		21	1,193	.55	.46		
86- 90	37	423	.57	.50		91	1,532	.57	.50		65	1,901	.68	.60		20	1,254	.22	.20		
91- 95	214	2,410	.78	.73		99	1,740	1.63	1.51		52	1,568	.58	.54		26	1,680	1.09	1.01		
96- 99	81	945	.37	.36		66	1,238	.80	.78		33	1,116	.30	.29		23	1,577	.89	.87		
100-100	113	1,361	.36	.36		103	2,011	.82	.82		78	2,558	.58	.58		35	2,573	.44	.44		
CREDITS	461	5,295	.57	.54		398	7,147	.94	.87		328	9,957	.58	.51		199	12,015	.57	.48		
101-105	34	420	.87	.89		14	280	.15	.16		29	1,101	.42	.44		16	1,194	.62	.64		
106-110	13	176	.85	.92		17	362	.20	.22		17	684	.82	.89		12	853	.46	.50		
111-115	15	212	.70	.79		27	576	.74	.84		22	924	1.29	1.46		6	407	1.08	1.22		
116-120	22	310	.67	.79		14	316	.91	1.07		19	766	.46	.54		4	333	.31	.36		
121-130	17	262	1.21	1.49		15	356	1.05	1.32		17	751	.60	.75		12	1,047	.45	.56		
131-140	5	86	.09	.12		12	305	1.00	1.36		8	417	.10	.13		8	673	.90	1.21		
141- UP	6	117	.04	.07		14	480	.35	.56		25	1,454	1.25	1.98		20	2,182	.67	1.08		
CHARGES	112	1,584	.76	.87		113	2,674	.63	.76		137	6,098	.80	.98		78	6,690	.63	.80		
TOTALS	573	6,878	.61	.60		511	9,821	.85	.85		465	16,055	.66	.66		277	18,704	.59	.57		
		\$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	21	1,763	.32	.16		28	6,066	.63	.26		67	8,167	.55	.24							
61- 80	49	4,834	.60	.42		12	4,414	.61	.43		216	14,213	.54	.38							
81- 85	8	1,024	.80	.66		4	2,596	1.01	.83		141	6,998	.84	.69							
86- 90	10	1,201	.78	.68		2	632	.50	.44		259	7,062	.56	.50							
91- 95	9	1,187	3.19	2.97		7	3,418	.46	.42		827	14,465	.93	.87							
96- 99	7	1,139	.63	.62							1,877	12,300	.65	.64							
100-100	28	4,580	.58	.58		14	10,751	.58	.58		11,368	35,726	.63	.63							
CREDITS	132	15,728	.79	.62		67	27,877	.62	.44		14,755	98,931	.67	.55							
101-105	10	1,459	.84	.87		2	1,165	.61	.64		252	6,327	.75	.78							
106-110	6	880	.51	.54		1	350	.64	.68		151	3,729	.66	.71							
111-115	11	1,672	.63	.71		2	813	.70	.78		128	4,808	.84	.94							
116-120	3	466	.61	.72		3	1,237	.73	.86		116	3,767	.64	.76							
121-130	6	1,174	.17	.21		2	1,324	2.18	2.72		170	5,513	.95	1.18							
131-140	12	2,695	.69	.93		1	669	1.10	1.51		66	4,987	.72	.97							
141- UP	10	2,507	.31	.52		7	5,873	.45	.84		119	12,840	.55	.95							
CHARGES	58	10,854	.54	.68		18	11,432	.76	1.09		1,002	41,971	.70	.91							
TOTALS	190	26,582	.68	.64		85	39,308	.66	.55		15,757	140,902	.68	.63							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002

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	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	
0- 60	2		1			1		2			2		5		1		3				
61- 80	10		7			2		4			3		13		1		7				
81- 85	7		4	4.88	4.00	8		24	1.74	1.44	2		12	1.02	.85	4		29	.17	.14	
86- 90	17		17			13		42	1.00	.88	11		63	.17	.15	9		73	.69	.62	
91- 95	53		62	.10	.10	73		266	.63	.59	129		783	.31	.29	153		1,270	.17	.16	
96- 99	376		504	.41	.40	663		2,413	.42	.41	416		2,456	.33	.32	157		1,313	2.13	2.06	
100-100	9,238		6,897	.47	.47	1,126		3,905	.43	.43	340		2,065	3.83	3.83	188		1,627	1.98	1.98	
CREDITS	9,703		7,490	.47	.46	1,886		6,657	.44	.43	903		5,397	1.67	1.62	513		4,322	1.46	1.41	
101-105	25		36	1.20	1.23	47		175	.96	.98	36		227	.54	.56	24		215	.66	.67	
106-110	5		6	.05	.05	13		56	2.84	3.07	28		194	.28	.30	11		101	.56	.60	
111-115	9		11			11		47	.19	.22	19		134	.05	.06	9		91	.43	.49	
116-120	8		16	1.65	1.94	19		87	.06	.07	16		120	.66	.78	10		109	.22	.26	
121-130	22		33			27		131	.76	.93	21		157	2.63	3.25	18		188	.22	.27	
131-140	9		14			4		23			3		27			8		92	.24	.32	
141- UP	10		12	2.10	3.49	3		14			1		8			10		137	.04	.06	
CHARGES	88		128	.75	.88	124		532	.82	.93	124		869	.78	.87	90		934	.35	.42	
TOTALS	9,791		7,619	.47	.47	2,010		7,189	.47	.47	1,027		6,265	1.54	1.53	603		5,256	1.26	1.26	

\$10,000 - 14,999 \$15,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999

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	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	
0- 60	2		8			1		10			2		39		11		481	.84	.47		
61- 80	7		67	3.00	2.27	16		240	.95	.68	49		1,455	.51	.39	87		4,452	.72	.53	
81- 85	5		51	.02	.02	27		471	.11	.10	80		2,387	.37	.31	34		1,945	.50	.42	
86- 90	40		457	.16	.14	122		2,180	.37	.33	107		3,232	.59	.52	26		1,555	.43	.38	
91- 95	268		3,068	.27	.25	156		2,717	.35	.32	82		2,575	.56	.52	25		1,714	.39	.37	
96- 99	140		1,650	.54	.53	100		1,820	.53	.52	38		1,333	.57	.56	23		1,618	.41	.40	
100-100	147		1,794	.48	.48	97		1,851	.32	.32	111		3,803	.52	.52	33		2,217	.37	.37	
CREDITS	609		7,096	.40	.38	519		9,289	.39	.36	469		14,823	.52	.47	239		13,982	.53	.44	
101-105	41		514	.49	.50	40		809	.31	.32	38		1,364	.37	.38	27		2,015	.50	.52	
106-110	13		169	.08	.09	28		595	.39	.42	30		1,111	.51	.55	14		1,016	.13	.13	
111-115	16		221	.92	1.03	23		519	.46	.52	32		1,271	.34	.38	8		602	.63	.71	
116-120	21		305	.12	.14	29		674	.37	.43	17		709	.59	.69	6		498	.41	.48	
121-130	21		324	1.09	1.36	28		635	.46	.57	24		1,155	.57	.71	14		1,237	.18	.22	
131-140	8		127	.05	.07	18		457	.74	1.00	21		1,025	.32	.42	10		946	.34	.45	
141- UP	9		188	.48	.81	12		422	.30	.53	11		656	.38	.61	18		2,139	.25	.40	
CHARGES	129		1,849	.52	.60	178		4,111	.42	.50	173		7,292	.43	.51	97		8,453	.33	.41	
TOTALS	738		8,945	.43	.42	697		13,400	.40	.39	642		22,116	.49	.48	336		22,434	.46	.43	

\$100,000 - 249,999 \$250,000 AND OVER ALL RISKS

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	RISKS	STD PREM	ACT LR	MAN LR	LR	
0- 60	34		2,592	.51	.25	22		7,796	.58	.25	78		10,937	.57	.26						
61- 80	52		5,680	.50	.35	31		11,511	.33	.22	258		23,437	.47	.33						
81- 85	15		1,904	.25	.21	5		2,748	.54	.45	187		9,575	.41	.34						
86- 90	14		1,881	.25	.22	2		602	.36	.31	361		10,101	.42	.37						
91- 95	19		2,878	.33	.31	3		1,591	.25	.23	961		16,924	.35	.32						
96- 99	14		1,959	.22	.21	2		758	.56	.55	1,929		15,822	.57	.55						
100-100	16		2,253	.37	.37	15		7,491	.26	.26	11,311		33,903	.68	.68						
CREDITS	164		19,147	.38	.29	80		32,497	.39	.26	15,085		120,700	.53	.42						
101-105	16		2,476	.36	.37	4		1,617	.44	.46	298		9,448	.43	.45						
106-110	11		1,866	.21	.23	3		2,607	.48	.52	156		7,721	.37	.40						
111-115	8		1,603	.28	.32	2		996	.56	.63	137		5,496	.42	.48						
116-120	9		1,516	.09	.11	2		806	.31	.36	137		4,841	.30	.35						
121-130	7		1,211	.35	.44	6		4,775	.50	.63	188		9,846	.50	.62						
131-140	8		1,649	.99	1.36	4		2,194	1.54	2.05	93		6,555	.92	1.24						
141- UP	21		6,320	.29	.56	14		10,596	.21	.34	109		20,494	.25	.42						
CHARGES	80		16,641	.35	.47	35		23,591	.46	.61	1,118		64,401	.42	.53						
TOTALS	244		35,788	.37	.35	115		56,088	.42	.35	16,203		185,101	.49	.45						

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	17	8	.85	.32		7	12	.02	.01		5	15				3	11	45.13	17.92	
61- 80	57	40	.03	.02		23	66	1.87	1.39		26	113	.47	.34		17	108	.26	.19	
81- 85	25	18	1.30	1.07		25	76	.56	.47		10	55	.29	.24		22	164	3.65	3.05	
86- 90	82	79	.13	.12		48	153	1.74	1.54		39	219	.22	.20		43	339	.73	.64	
91- 95	282	302	.23	.21		355	1,301	.25	.24		625	3,756	.69	.65		809	6,660	.50	.47	
96- 99	2,260	3,061	1.35	1.31		3,539	12,756	.51	.50		1,901	11,216	.53	.52		700	5,859	.89	.86	
100-100	48,313	33,529	.68	.68		4,874	16,837	.54	.54		1,360	8,256	1.53	1.53		699	6,030	.99	.99	
CREDITS	51,036	37,036	.73	.72		8,871	31,201	.53	.52		3,966	23,631	.90	.88		2,293	19,171	.83	.80	
101-105	164	224	3.26	3.33		248	936	.88	.90		214	1,350	.63	.64		136	1,196	1.02	1.05	
106-110	70	96	.56	.60		116	487	1.19	1.29		119	803	1.39	1.49		73	692	.84	.91	
111-115	60	87	.33	.37		60	258	.20	.23		67	472	.66	.75		48	463	.70	.79	
116-120	56	83	1.88	2.22		76	348	.25	.29		64	476	.40	.48		61	636	.49	.58	
121-130	110	172	.23	.29		156	733	.63	.78		135	1,040	.67	.84		85	896	.93	1.15	
131-140	45	79	.07	.09		42	200	.19	.25		23	193	.05	.06		25	292	1.24	1.67	
141- UP	57	84	4.63	7.34		39	205	.59	.88		26	236	.81	1.24		41	563	.57	.89	
CHARGES	562	825	1.70	1.99		737	3,166	.68	.78		648	4,570	.74	.84		469	4,738	.84	.97	
TOTALS	51,598	37,861	.75	.75		9,608	34,367	.54	.54		4,614	28,201	.88	.87		2,762	23,909	.83	.83	
		\$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	9	52	2.33	1.14		7	77	.12	.06		23	418	.24	.13		37	1,540	.50	.27	
61- 80	29	270	.84	.61		58	868	.69	.51		226	6,680	.45	.34		369	19,107	.69	.50	
81- 85	35	360	.89	.74		107	1,865	.55	.46		318	9,456	.48	.40		102	5,710	.44	.37	
86- 90	175	2,003	.28	.25		522	9,071	.39	.35		412	12,138	.60	.53		128	7,880	.67	.59	
91- 95	1,068	12,136	.49	.45		661	11,620	.89	.82		321	9,965	.79	.73		123	7,879	.64	.59	
96- 99	550	6,422	.40	.38		367	6,757	.72	.70		180	6,131	.62	.61		107	7,272	.52	.51	
100-100	658	7,928	.46	.46		537	10,341	.51	.51		463	15,812	.52	.52		174	12,144	.52	.52	
CREDITS	2,524	29,172	.46	.43		2,259	40,600	.63	.59		1,943	60,599	.57	.51		1,040	61,532	.60	.50	
101-105	165	2,055	.55	.56		139	2,763	.52	.53		158	5,774	.63	.64		90	6,452	.58	.59	
106-110	85	1,131	.76	.81		101	2,197	.34	.37		133	5,100	.56	.60		67	4,840	.51	.56	
111-115	81	1,145	.65	.74		122	2,628	.39	.44		106	4,238	.62	.70		47	3,636	.43	.48	
116-120	117	1,696	.41	.49		117	2,670	.51	.60		83	3,382	.55	.65		31	2,537	.38	.45	
121-130	89	1,375	.81	1.00		92	2,228	.64	.80		105	4,874	.72	.90		61	5,525	.41	.52	
131-140	33	548	.58	.78		53	1,335	1.03	1.40		71	3,506	.42	.56		41	3,847	.53	.71	
141- UP	50	995	.36	.58		63	2,150	.84	1.42		97	5,718	.86	1.39		97	11,032	.52	.85	
CHARGES	620	8,946	.58	.68		687	15,971	.57	.69		753	32,592	.64	.77		434	37,869	.50	.62	
TOTALS	3,144	38,117	.49	.48		2,946	56,571	.62	.61		2,696	93,191	.60	.59		1,474	99,401	.56	.54	
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	123	10,133	.55	.28		129	33,127	.69	.29		360	45,392	.66	.29						
61- 80	249	25,912	.67	.47		119	45,621	.56	.39		1,173	98,786	.61	.43						
81- 85	60	7,616	.90	.74		21	10,204	.73	.60		725	35,523	.66	.55						
86- 90	68	8,971	.53	.46		19	7,239	.60	.53		1,536	48,092	.55	.48						
91- 95	57	7,845	.79	.74		21	12,488	.35	.33		4,322	73,952	.62	.58						
96- 99	51	7,266	.53	.52		15	7,236	.97	.94		9,670	73,976	.64	.63						
100-100	116	17,350	.60	.60		79	47,731	.41	.41		57,273	175,960	.59	.59						
CREDITS	724	85,093	.64	.50		403	163,646	.56	.39		75,059	551,680	.61	.50						
101-105	57	8,309	.50	.51		9	3,876	.67	.69		1,380	32,936	.62	.63						
106-110	45	6,979	.60	.64		8	5,075	.53	.57		817	27,400	.59	.63						
111-115	39	6,484	.61	.68		13	6,327	.82	.92		643	25,738	.61	.69						
116-120	28	4,943	.50	.59		9	3,484	.57	.67		642	20,254	.50	.59						
121-130	40	7,438	.35	.44		20	12,861	.69	.86		893	37,142	.59	.74						
131-140	44	9,092	.64	.86		13	9,822	.73	.98		390	28,914	.64	.86						
141- UP	70	20,367	.41	.73		34	26,890	.39	.65		574	68,241	.48	.81						
CHARGES	323	63,612	.50	.65		106	68,334	.57	.76		5,339	240,624	.56	.72						
TOTALS	1,047	148,705	.58	.55		509	231,981	.56	.46		80,398	792,305	.60	.55						