

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2002 through 2006. 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 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			3		10	8.69	7.68	1		5			1		9		
91- 95	4		8			2		9			14		83	3.60	3.39	13		102	.08	.08
96- 99	13		21	.05	.05	31		111	.48	.46	18		109	.23	.22	14		119	.51	.50
100-100	160		174	.38	.38	45		159	.01	.01	19		120	.56	.56	12		106	.04	.04
CREDITS	179		207	.33	.32	84		296	.49	.48	53		322	1.22	1.18	40		336	.22	.21
101-105	2		4	1.35	1.41	3		12	.62	.63	1		6			1		10		
106-110																				
111-115	2		3			1		4			1		8			1		11	2.92	3.32
116-120	2		2	.19	.23											1		11		
121-130						1		6								1		9		
131-140	1		2													2		21	2.53	3.38
141- UP																1		13		
CHARGES	7		11	.52	.59	5		21	.34	.37	2		14			7		76	1.14	1.40
TOTALS	186		218	.34	.34	89		317	.48	.47	55		335	1.17	1.13	47		411	.39	.39
			\$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		202	3.24	1.85
61- 80						1		18	5.34	4.05	5		156	.09	.07	6		347	.14	.10
81- 85											11		353	3.58	2.96	6		360	1.54	1.29
86- 90	2		25			13		229	.29	.25	9		252	.46	.40	2		142	.36	.32
91- 95	9		99	.01	.01	18		298	.58	.53	14		450	.45	.42	3		226	.28	.26
96- 99	14		172	.39	.38	10		177	.49	.47	4		128	.02	.02					
100-100	10		121	.30	.30	6		113	.91	.91	6		181	.01	.01	7		485	.21	.21
CREDITS	35		417	.25	.24	48		836	.63	.58	49		1,519	1.05	.93	28		1,762	.83	.69
101-105	4		47	.03	.03	7		141	.01	.01	3		103	.07	.07	6		449	.74	.76
106-110	2		27	.07	.07	5		108	.24	.26	3		96	.64	.69					
111-115	1		11	.80	.90						2		71	.17	.19	1		103	.66	.75
116-120	2		28								3		157	.12	.14	1		74	.12	.14
121-130	2		30			2		46	.10	.12	4		184	1.40	1.75	2		179	1.14	1.45
131-140	2		35	.02	.03	1		23			2		92	.18	.23	2		185	.30	.41
141- UP						1		37			1		40			1		121	.03	.05
CHARGES	13		179	.07	.08	16		355	.09	.10	18		742	.50	.59	13		1,112	.60	.71
TOTALS	48		596	.20	.20	64		1,190	.47	.46	67		2,262	.87	.84	41		2,874	.75	.70
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS							
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	3		246	.13	.06	6		1,597	1.17	.45	14		2,048	1.25	.50					
61- 80	6		697	.60	.40	10		4,201	.48	.33	29		5,424	.48	.33					
81- 85	3		368	.09	.07	3		1,584	.30	.25	25		2,670	.87	.72					
86- 90	4		621	.43	.38	2		1,064	.15	.13	39		2,362	.32	.28					
91- 95	5		936	1.08	1.00						82		2,211	.79	.74					
96- 99	4		578	.33	.32						108		1,415	.34	.33					
100-100	4		624	.19	.19	4		1,379	.31	.31	273		3,461	.27	.27					
CREDITS	29		4,071	.51	.42	25		9,825	.50	.33	570		19,590	.58	.44					
101-105	2		262	.57	.59	1		495	.49	.51	30		1,529	.49	.50					
106-110	4		539	.37	.39						14		770	.37	.40					
111-115	3		593	.56	.62						12		804	.56	.63					
116-120	1		169	.10	.12						10		442	.10	.12					
121-130	1		134	.09	.12	2		875	.71	.91	15		1,464	.75	.96					
131-140	3		500	.74	.99	1		701	3.79	5.21	14		1,558	2.02	2.75					
141- UP	6		1,500	.33	.53	7		4,803	.47	.76	17		6,514	.42	.68					
CHARGES	20		3,696	.42	.55	11		6,875	.84	1.24	112		13,081	.65	.89					
TOTALS	49		7,767	.47	.47	36		16,700	.64	.55	682		32,671	.61	.56					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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			4											
81- 85																				
86- 90	1					1			3							1			8	
91- 95	6		8			1			2					9	.01 .01	17		137	.02 .02	
96- 99	21		30	.03 .03	42		151	.03 .03	22		133	.06 .06	14		120	.20 .19				
100-100	121		138			35		126	.17 .17	10		62	.85 .85	7		59				
CREDITS	149		176	.01 .01	80		285	.09 .09	41		249	.25 .24	39		324	.08 .08				
101-105	2					3		12								2		18		
106-110	1		1			2		11	.14 .15	1		7			1		10			
111-115																1		10	3.01 3.33	
116-120	1		1			1		3								2		19	2.81 3.31	
121-130	1		2	2.72 3.28	1		6								3		35	3.72 4.58		
131-140	1		2													1		11		
141- UP	1		3			1		8								3		38		
CHARGES	7		9	.59 .78	8		40	.04 .05	1		7			13		141	1.52 1.87			
TOTALS	156		186	.04 .04	88		325	.08 .08	42		256	.24 .23	52		465	.52 .53				
			\$10,000 -	14,999				\$15,000 -	24,999				\$25,000 -	49,999				\$50,000 -	99,999	
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80						2		34	.22 .16	1		33			7		380	.72 .54		
81- 85	1		11			1		20			7		217	.04 .03	5		280	2.25 1.85		
86- 90	4		44	.10 .09	13		217	.01	16		473	.40 .35	4		244	.12 .10				
91- 95	16		187	.73 .68	16		260	.31 .29	9		288	.06 .06	4		319	.23 .21				
96- 99	11		125	.04 .04	11		190	.11 .11	6		209	.27 .26								
100-100	12		145	.06 .06	9		176		9		308	2.85 2.85	9		651	2.41 2.41				
CREDITS	44		513	.30 .29	52		898	.12 .11	48		1,528	.75 .68	30		1,917	1.34 1.17				
101-105	4		49	.76 .78	5		92	.05 .05	9		331	.07 .07	4		332	.07 .08				
106-110	1		14			2		45			7		259	.03 .03	1		85			
111-115	3		45	.10 .11	1		25	3.40 3.75	4		174	.12 .14	2		202	.38 .43				
116-120						3		71	.14 .16	1		47								
121-130	1		15	.17 .21	2		40	.20 .24	1		45	.06 .08	3		320	2.59 3.30				
131-140						1		26	.04 .05	1		52			2		215	.19 .25		
141- UP	1		17	2.34 3.36										3		436	.92 1.77			
CHARGES	10		140	.60 .67	14		299	.36 .41	23		908	.06 .07	15		1,591	.86 1.12				
TOTALS	54		653	.36 .36	66		1,197	.18 .18	71		2,437	.49 .48	45		3,508	1.12 1.15				
			\$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	5		475	.79 .42							16		3,125	.53 .21						
61- 80	13		1,449	.66 .45							29		4,055	.59 .42						
81- 85						1		278	.01 .01	15		806	.80 .66							
86- 90	1		192	.45 .41	3		1,537	.11 .10	44		2,718	.18 .16								
91- 95	4		580	.59 .54	2		1,237	1.08 .99	84		3,074	.65 .60								
96- 99	3		414	1.55 1.53	1		468	.34 .34	131		1,840	.50 .49								
100-100	5		562	.10 .10	4		1,454	.27 .27	221		3,680	.81 .81								
CREDITS	31		3,673	.67 .51	26		9,735	.46 .30	540		19,298	.57 .42								
101-105	9		1,477	.32 .32	2		1,854	.22 .23	40		4,166	.23 .24								
106-110	2		351	1.24 1.35	2		990	.03 .03	20		1,774	.27 .29								
111-115	5		761	.24 .27	1		591	.20 .23	17		1,808	.28 .32								
116-120	1		228	.02 .02																
121-130	2		296	.57 .72	1		1,516	.24 .29	15		2,274	.66 .82								
131-140	1		258	.03 .03																
141- UP	2		788	3.25 6.27	3		3,573	.38 .80	14		4,864	.89 1.84								
CHARGES	22		4,160	.92 1.10	9		8,525	.27 .37	122		15,820	.50 .65								
TOTALS	53		7,832	.80 .76	35		18,260	.37 .32	662		35,119	.54 .49								



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 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				2																
86- 90											1		5	21.40	9.49		1				7
91- 95											1		7	.13	.12		2				15
96- 99	26		42	.91	.89	37		141	.46	.45	27		157	.80	.78	25		214	.05	.05	
100-100	113		118	.01	.01	36		120	1.00	1.00	16		94	.27	.27	9		79	.11	.11	
CREDITS	140		161	.25	.24	73		260	.71	.70	45		262	2.71	2.66	37		316	.06	.06	
101-105	1		2			4		17	.10	.11	6		39	.01	.02	1				9	
106-110																1				9	
111-115						1		3			1		6								
116-120	2				3											1				11	
121-130						2		10	.02	.03						2				21	
131-140																1				11	
141- UP						1		7			1		7			1				15	
CHARGES			3		5	8		37	.05	.06	8		52	.01	.01	7				75	
TOTALS	143		167	.24	.24	81		298	.62	.63	53		314	2.26	2.26	44		391	.05	.05	

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		287	.19	.14		
81- 85						1		17			2		65			4		201	.35	.29		
86- 90	1		10			2		34			13		423	.69	.61	11		645	.08	.07		
91- 95	15		181	.18	.17	15		281	.14	.13	19		614	.41	.38	2		131	.08	.07		
96- 99	18		211	.03	.03	10		176	.06	.06	5		188	2.79	2.72	7		464	.30	.29		
100-100	9		112	.06	.06	13		264	.50	.50	11		357	.39	.39	6		497	.40	.40		
CREDITS	43		514	.09	.09	41		771	.24	.23	50		1,646	.73	.68	35		2,225	.23	.21		
101-105	5		64	.12	.12	4		70	.35	.36	3		108	.47	.48	1		60	.28	.29		
106-110	2		28	4.57	4.95	2		44	3.37	3.66	2		82			4		283	.20	.22		
111-115	1		16	.10	.11	2		52	.03	.04	5		200	.76	.86	2		143	.54	.62		
116-120	4		63	.02	.03	3		58	.12	.14	2		82	.21	.24							
121-130	2		30	.05	.06	4		100	.02	.03	2		114	1.71	2.11	4		402	.05	.06		
131-140						1		32	.05	.06	2		110	.01	.01	2		189	.53	.70		
141- UP						1		32			2		109	.25	.43	6		912	.46	.92		
CHARGES	14		203	.70	.78	17		390	.48	.56	18		805	.55	.67	19		1,989	.35	.51		
TOTALS	57		717	.26	.26	58		1,161	.32	.33	68		2,451	.67	.68	54		4,214	.29	.32		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS											
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR		
0- 60	2		188	.37	.19	9		3,316	.37	.15	11		3,503	.37	.15							
61- 80	11		1,303	.27	.19	8		3,119	.45	.32	24		4,708	.39	.27							
81- 85	6		602	.35	.29	2		706	2.31	1.94	16		1,592	1.20	1.00							
86- 90	3		341	.15	.13	5		3,321	.50	.44	37		4,785	.54	.48							
91- 95	4		579	.14	.13	4		1,159	.09	.09	62		2,966	.18	.16							
96- 99	3		463	.13	.12	2		906	.25	.24	160		2,961	.40	.40							
100-100	4		579	.20	.20	6		4,696	.13	.13	223		6,916	.20	.20							
CREDITS	33		4,053	.23	.19	36		17,221	.40	.29	533		27,432	.39	.30							
101-105	2		253	.03	.03	1		520	.42	.44	28		1,142	.29	.30							
106-110	6		1,039	.68	.74						17		1,485	.70	.76							
111-115	3		479	.64	.72	2		794	.26	.29	17		1,694	.44	.49							
116-120	3		550	.26	.31						15		767	.22	.26							
121-130	2		402	.06	.08	2		1,990	.90	1.12	20		3,070	.67	.83							
131-140						1		367	.22	.29	7		709	.26	.34							
141- UP	6		1,354	.61	.96	3		2,445	.52	1.13	21		4,881	.52	1.00							
CHARGES	22		4,077	.50	.62	9		6,116	.58	.85	125		13,749	.51	.69							
TOTALS	55		8,130	.36	.36	45		23,337	.45	.37	658		41,181	.43	.39							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80																				
81- 85																				
86- 90																				
91- 95						2		5												
96- 99	25		37	.02	.02	23		90			25		153	.18	.17	18		155	.03	.03
100-100	111		123	.17	.17	36		129	.40	.40	16		96	.24	.24	9		76	.04	.04
CREDITS	136		160	.14	.14	61		224	.23	.23	41		249	.20	.20	27		231	.03	.03
101-105	1		1			8		31	2.83	2.92	3		20			1		9		
106-110											1		6							
111-115	1		2								2		15			1		9		
116-120						1		5								1		10		
121-130	1		3			1		5			1		7			1		13	.02	.03
131-140											2		16							
141- UP											2		20	.06	.10					
CHARGES	3		6			10		41	2.12	2.27	11		84	.01	.02	4		40	.01	.01
TOTALS	139		166	.13	.13	71		265	.52	.52	52		333	.15	.16	31		272	.03	.03
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80	1		10													5		291	.55	.41
81- 85											2		80	.05	.04	7		397	.50	.42
86- 90											8		280	.10	.09	7		451	.45	.39
91- 95	9		113	2.43	2.29	17		315	.13	.13	24		825	.41	.38	5		347	.51	.47
96- 99	21		250	.33	.32	14		243	.28	.27	9		331	.16	.16					
100-100	13		162	.07	.07	12		241	.23	.23	6		202	.19	.19	8		554	.05	.05
CREDITS	44		534	.69	.67	43		799	.21	.20	49		1,718	.27	.25	32		2,040	.38	.33
101-105	1		14			3		50	.37	.38	1		44			5		284	.13	.13
106-110	2		30			2		37	.26	.28	2		65	.10	.11	2		144	.03	.03
111-115						1		19			8		390	.21	.24	2		199	.03	.03
116-120	2		31			6		134	2.15	2.54	3		128	.05	.06	4		277	.25	.29
121-130	8		114	.23	.28	8		196	.04	.05	2		87	.06	.08	2		196	.25	.31
131-140						4		97	1.77	2.37	2		107	.01	.01	2		178	.25	.34
141- UP						4		105	.01	.02	4		226	.24	.41	4		566	.05	.09
CHARGES	13		189	.14	.16	28		637	.78	.97	22		1,047	.15	.19	21		1,845	.13	.17
TOTALS	57		722	.55	.55	71		1,436	.46	.49	71		2,765	.22	.23	53		3,885	.26	.27
			\$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						6		3,145	.20	.09	6		3,145	.20	.09					
61- 80	9		1,191	.09	.07	11		5,363	.26	.19	26		6,855	.24	.18					
81- 85	3		300	.07	.06						12		777	.29	.24					
86- 90	4		403	.05	.05	4		2,410	.17	.15	23		3,545	.19	.17					
91- 95	3		397	.05	.05	2		874	.12	.11	62		2,877	.33	.31					
96- 99	2		292	1.32	1.28						137		1,551	.40	.39					
100-100	6		851	.07	.07	4		4,756	.10	.10	221		7,189	.11	.11					
CREDITS	27		3,435	.18	.15	27		16,548	.18	.13	487		25,939	.21	.17					
101-105	6		835	.47	.48	2		1,993	.08	.08	31		3,280	.21	.21					
106-110	5		708	.58	.62	1		314	.91	.97	15		1,304	.55	.59					
111-115	6		999	.28	.32	3		1,396	.40	.44	24		3,028	.31	.34					
116-120						1		300	.07	.09	18		886	.44	.52					
121-130	1		235	.29	.37	3		2,676	.24	.30	28		3,531	.22	.29					
131-140	4		988	.16	.22	1		409	.53	.72	15		1,796	.33	.45					
141- UP	6		2,094	.22	.49	4		3,047	.26	.55	24		6,058	.22	.46					
CHARGES	28		5,860	.30	.42	15		10,136	.26	.35	155		19,884	.27	.37					
TOTALS	55		9,295	.26	.29	42		26,684	.21	.19	642		45,823	.24	.23					

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 MAN 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		2			2		4												
81- 85	3		1	25.40	21.00	2		7			2		12	1.02	.85	3		21	.22	.18
86- 90	10		9			3		10			3		19	.49	.43	7		56	.09	.08
91- 95	14		17			19		70	4.34	4.06	26		153	.03	.03	33		274	.21	.20
96- 99	87		114	.01	.01	159		578	.22	.22	97		576	.55	.54	33		273	19.44	18.82
100-100	850		927	.20	.20	236		846	1.60	1.60	99		604	3.65	3.65	71		617	.82	.82
CREDITS	966		1,069	.21	.21	421		1,517	1.18	1.16	227		1,363	1.87	1.83	147		1,242	4.74	4.60
101-105	9		14	5.26	5.35	8		30	3.17	3.22	7		44	.13	.13	5		46	.21	.21
106-110	2		2			1		4			12		86	.23	.25	4		36	.86	.93
111-115											6		42	.02	.03	3		30		
116-120	1		3			3		15	.33	.39	3		24			5		56	.30	.35
121-130	4		6			2		11			7		55	.03	.03	7		74	.36	.44
131-140	3		5			1		6												
141- UP	3		5	.16	.24						1		8			3		38		
CHARGES	22		34	2.12	2.47	15		66	1.54	1.70	36		260	.11	.12	27		281	.30	.35
TOTALS	988		1,103	.27	.27	436		1,582	1.20	1.18	263		1,623	1.59	1.59	174		1,523	3.92	3.94
			\$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		5								1		14	5.23	2.93	3		114	3.64	2.08
61- 80	4		38	.02	.02	3		55	.01	.01	12		372	.09	.07	29		1,467	1.12	.83
81- 85	5		53	.02	.02	11		202	.04	.04	23		682	.12	.10	9		476	2.44	2.01
86- 90	11		122	.31	.27	31		556	1.44	1.27	25		777	.09	.08	7		435	.70	.61
91- 95	72		822	.09	.08	50		887	.54	.50	29		882	.13	.12	8		550	.91	.85
96- 99	38		436	1.10	1.07	38		682	.64	.62	14		490	1.23	1.19	9		607	.55	.54
100-100	50		615	2.28	2.28	25		491	.40	.40	36		1,179	.38	.38	6		408		
CREDITS	181		2,093	.95	.90	158		2,873	.67	.62	140		4,396	.32	.29	71		4,057	1.07	.90
101-105	11		136	.43	.45	8		157	1.55	1.59	12		432	.89	.91	6		462	1.99	2.07
106-110	2		26	.03	.03	6		130	.76	.82	10		376	.74	.80	4		276	.08	.09
111-115	4		58	.02	.03	7		154	.06	.07	11		453	1.30	1.47	5		373	.45	.51
116-120	6		85	.03	.04	11		268	.92	1.08	3		117	.11	.13	1		68	.08	.09
121-130	6		86	2.97	3.67	10		227	.68	.83	11		447	1.04	1.30	3		298	.18	.22
131-140	2		29	.17	.23	7		175	.93	1.26	3		123	4.71	6.28	2		205	.32	.42
141- UP	4		74	.02	.03	4		155	.26	.55	3		188	.30	.47	2		165	.84	1.20
CHARGES	35		495	.66	.78	53		1,266	.75	.93	53		2,135	1.11	1.29	23		1,848	.75	.86
TOTALS	216		2,587	.90	.88	211		4,139	.70	.70	193		6,531	.58	.57	94		5,905	.97	.89
			\$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	11		758	.63	.30	8		1,461	.56	.23	24		2,352	.76	.34					
61- 80	18		2,129	.72	.52	4		853	.44	.29	74		4,920	.73	.52					
81- 85	5		656	.26	.22						63		2,110	.70	.58					
86- 90	4		455	.13	.11	1		281	.37	.32	102		2,720	.51	.45					
91- 95	2		410	.36	.34	1		615	.19	.18	254		4,681	.38	.36					
96- 99	3		448	.26	.26						478		4,206	1.84	1.79					
100-100	4		545	.27	.27						1,377		6,232	1.03	1.03					
CREDITS	47		5,401	.49	.37	14		3,210	.44	.24	2,372		27,220	.89	.73					
101-105	4		616	.71	.74						70		1,936	1.15	1.19					
106-110	2		412	.12	.13	1		303	1.15	1.25	44		1,652	.51	.55					
111-115	2		351	.49	.56						38		1,461	.65	.73					
116-120	2		310	.19	.22						35		946	.36	.43					
121-130											50		1,205	.79	.99					
131-140	1		265	1.31	1.82						19		808	1.44	1.94					
141- UP	4		1,012	.57	1.13						24		1,645	.50	.91					
CHARGES	15		2,966	.55	.73	1		303	1.15	1.25	280		9,653	.76	.92					
TOTALS	62		8,367	.51	.45	15		3,513	.50	.29	2,652		36,874	.85	.76					





COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 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			2	.49	.15					
61- 80	6		3	.34	.25	2		5			1		4			1		8	.46	.36	
81- 85	2		1			1		3			1		4			2		16			
86- 90	2		2			3		11			2		10			2		15	.01	.01	
91- 95	13		15			18		66			12		70	2.12	2.00	21		180	1.23	1.16	
96- 99	144		206	.82	.80	161		573	.97	.95	121		719	.80	.78	75		625	1.86	1.81	
100-100	729		869	.51	.51	265		946	.17	.17	120		738	.76	.76	64		553	2.72	2.72	
CREDITS	896		1,097	.56	.56	450		1,605	.45	.44	258		1,546	.83	.81	165		1,398	2.07	2.02	
101-105	6		9			10		38	2.59	2.67	12		76	.03	.03	9		79	.09	.09	
106-110	2		1			4		16			1		7			2		18			
111-115	5		4			5		19			4		27	.03	.03	3		31	.37	.41	
116-120	4		6			3		14	4.65	5.51	4		29	.89	1.06	2		20	1.04	1.22	
121-130	6		13			10		44	.21	.27	11		80	.06	.07	8		83	.03	.04	
131-140	5		12	.04	.06	2		10								2		24			
141- UP	3		6			6		32	.02	.03	5		46	.05	.08	1		14			
CHARGES	31		51	.01	.01	40		174	1.01	1.22	37		266	.14	.16	27		268	.15	.18	
TOTALS	927		1,148	.54	.54	490		1,779	.51	.51	295		1,812	.73	.73	192		1,666	1.76	1.76	
			\$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		70	4.31	2.13	2		91	.02	.01	
61- 80	1		9			2		32	.09	.07	8		224	.77	.57	16		809	.15	.11	
81- 85						4		63	.26	.21	11		340	.02	.02	18		998	.74	.61	
86- 90	7		79	.09	.08	13		236	.01	.01	35		1,072	.52	.46	10		623	.27	.24	
91- 95	54		640	.59	.55	70		1,255	.47	.44	38		1,231	.32	.30	11		747	.40	.38	
96- 99	80		955	.49	.48	38		685	.63	.61	20		681	.01	.01	12		858	4.11	4.01	
100-100	70		844	.31	.31	48		929	.51	.51	49		1,732	.52	.52	10		673	.14	.14	
CREDITS	212		2,526	.44	.43	175		3,200	.47	.45	165		5,349	.44	.40	79		4,798	1.03	.89	
101-105	13		162	4.16	4.28	21		410	1.16	1.19	15		557	.23	.23	8		585	.52	.54	
106-110	7		86	.62	.67	5		105	.16	.17	10		389	.75	.82	7		536	.35	.38	
111-115	6		85	.04	.05	8		179	.06	.07	14		528	.35	.39	6		463	.05	.06	
116-120	2		31	2.08	2.47	10		228	.06	.07	11		463	.61	.72	4		311	2.49	2.93	
121-130	5		81	.07	.09	14		339	.10	.12	12		516	.38	.47	12		1,131	.34	.42	
131-140	1		18			3		84	.47	.63	5		238	.33	.45	3		261	.09	.12	
141- UP	3		58			6		191	20.01	31.77	11		690	.77	1.24	6		688	.22	.34	
CHARGES	37		522	1.53	1.76	67		1,535	2.87	3.39	78		3,381	.50	.61	46		3,975	.46	.56	
TOTALS	249		3,048	.63	.62	242		4,735	1.25	1.27	243		8,730	.46	.47	125		8,773	.77	.77	
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	4		369	1.81	1.02	5		1,038	.31	.15	16		1,569	.82	.41						
61- 80	16		1,756	1.29	.91	5		1,600	.41	.29	58		4,449	.72	.51						
81- 85	6		691	.85	.69	2		626	.81	.68	47		2,744	.68	.56						
86- 90	4		480	.16	.14	1		291	.45	.41	79		2,820	.33	.30						
91- 95	5		805	.42	.40	3		2,185	.05	.05	245		7,194	.34	.32						
96- 99	2		310	.29	.28	2		575	.33	.32	655		6,187	1.16	1.13						
100-100	7		1,104	1.34	1.34	2		2,165	.06	.06	1,364		10,553	.57	.57						
CREDITS	44		5,515	1.00	.81	20		8,481	.24	.19	2,464		35,516	.65	.57						
101-105	2		280	.22	.23	1		282			97		2,478	.71	.72						
106-110	3		385	.59	.63	1		311	.66	.71	42		1,854	.53	.57						
111-115	3		426	.60	.68	1		424	.14	.16	55		2,186	.25	.28						
116-120	1		152	.48	.56	1		323	.02	.02	42		1,578	.84	.99						
121-130	4		673	.17	.21	2		1,086	.09	.11	84		4,046	.21	.26						
131-140	7		1,455	.14	.18	3		1,449	.23	.30	31		3,553	.19	.25						
141- UP	5		1,598	.16	.24	1		547	.37	.57	47		3,870	1.28	2.00						
CHARGES	25		4,968	.24	.31	10		4,423	.20	.26	398		19,563	.57	.70						
TOTALS	69		10,484	.64	.63	30		12,904	.23	.21	2,862		55,079	.62	.61						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 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			7		
81- 85	2		2																		
86- 90	3										2		12								
91- 95	17		17	.19	.18	9		28			7		39	1.17	1.10	12		98			
96- 99	98		108	.26	.26	152		546	.63	.62	120		708	.17	.17	100		837	.22	.22	
100-100	705		820	1.10	1.10	297		1,034	.37	.37	142		873	.15	.15	88		756	.02	.02	
CREDITS	825		948	.98	.98	458		1,608	.45	.44	271		1,631	.18	.18	201		1,698	.12	.12	
101-105	4		2			9		36	.03	.03	7		44	.24	.25	14		126	.24	.25	
106-110	4		7			2		9			3		19			1		11			
111-115	4		5			1		4			6		41	5.86	6.65	3		30			
116-120	2		4			5		24			3		22	3.77	4.45	1		12			
121-130	6		6			10		50			7		55	3.49	4.29	5		53			
131-140	2		4	18.09	23.85	4		22			3		23	.02	.03	3		33			
141- UP	6		15			3		17			6		60			2		27			
CHARGES	28		43	1.89	2.41	34		161	.01	.01	35		265	1.99	2.42	29		290	.11	.12	
TOTALS	853		991	1.02	1.03	492		1,770	.41	.41	306		1,896	.43	.44	230		1,988	.12	.12	
			\$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		5								2		28	1.17	.48	1		29	.02	.01	
61- 80						1		19			2		58			14		738	.14	.11	
81- 85						1		20	.04	.03	8		228			16		889	.18	.15	
86- 90	4		50			8		150	.17	.15	22		719	.17	.15	20		1,176	.31	.27	
91- 95	41		484	.05	.05	66		1,190	.87	.81	60		1,860	.28	.26	19		1,203	.49	.46	
96- 99	88		1,024	.64	.62	60		1,080	.06	.06	40		1,303	.85	.83	14		986	.76	.74	
100-100	86		1,033	.26	.26	84		1,595	.30	.30	50		1,727	.27	.27	29		1,959	.57	.57	
CREDITS	220		2,595	.37	.36	220		4,054	.40	.38	184		5,924	.38	.36	113		6,981	.44	.40	
101-105	11		146	.05	.05	17		328	.48	.50	12		414	.14	.15	10		670	.65	.67	
106-110	7		89	.13	.14	6		122	1.76	1.91	8		290	.68	.74	8		584	.30	.32	
111-115	5		81	.09	.10	5		109		.01	16		654	1.12	1.27	10		839	.83	.93	
116-120	2		31	.11	.13	10		224	.04	.05	5		230	2.17	2.56	5		363	.06	.07	
121-130	4		60	.01	.01	16		372	.14	.18	13		575	.58	.72	5		446	.75	.92	
131-140						3		73	.49	.66	5		260	.34	.46	4		430	.08	.11	
141- UP	1		21	.13	.19	6		195			11		575	.67	1.03	10		1,102	1.10	1.70	
CHARGES	30		428	.08	.09	63		1,422	.33	.39	70		2,999	.77	.93	52		4,436	.66	.80	
TOTALS	250		3,023	.32	.32	283		5,476	.38	.38	254		8,923	.51	.52	165		11,417	.53	.53	
			\$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	6		573	.34	.19	5		1,453	.69	.33	15		2,088	.59	.29						
61- 80	19		2,238	.38	.27	9		2,913	.42	.30	46		5,973	.36	.26						
81- 85	10		1,160	3.69	3.04	4		1,045	.30	.25	41		3,345	1.42	1.18						
86- 90	9		1,185	.56	.49	4		1,372	.18	.16	72		4,663	.30	.27						
91- 95	9		1,187	.56	.52	3		1,013	1.73	1.62	243		7,118	.65	.61						
96- 99	6		726	.36	.35	1		1,825	.49	.48	679		9,143	.48	.47						
100-100	10		1,475	.21	.21	5		2,205	.19	.19	1,496		13,479	.33	.33						
CREDITS	69		8,544	.84	.69	31		11,825	.49	.39	2,592		45,809	.50	.44						
101-105	3		319	.07	.08	2		660	.87	.91	89		2,745	.47	.49						
106-110	5		989	.32	.34	4		1,616	.22	.24	48		3,735	.34	.37						
111-115	3		510	1.60	1.80	1		369	.51	.56	54		2,642	1.01	1.14						
116-120	4		592	.11	.13	3		1,162	.52	.62	40		2,665	.48	.57						
121-130	6		934	.07	.09	2		699	.06	.07	74		3,250	.31	.39						
131-140	4		895	.40	.55	2		1,109	.10	.13	30		2,849	.25	.33						
141- UP	2		729	.09	.18	1		727	.22	.34	48		3,469	.53	.86						
CHARGES	27		4,968	.34	.43	15		6,343	.32	.38	383		21,356	.47	.57						
TOTALS	96		13,513	.66	.62	46		18,168	.43	.39	2,975		67,165	.49	.47						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80																				
81- 85																				
86- 90																1		8		
91- 95	2		3			9		28			7		41	.18	.17	8		67	.69	.65
96- 99	118		152	2.23	2.18	193		709	.31	.30	150		910	.22	.22	107		903	1.43	1.40
100-100	695		773	.46	.46	296		1,062	.26	.26	135		809	.11	.11	77		666	1.01	1.01
CREDITS	815		928	.75	.75	498		1,799	.28	.27	292		1,760	.17	.17	193		1,645	1.22	1.20
101-105	5		7			4		15			9		54	.02	.02	12		105	.03	.03
106-110	3		5	.58	.63	4		17	5.29	5.73	6		43	1.66	1.79	4		39	.43	.46
111-115	2		2			8		33	.29	.33	5		35	3.25	3.67	6		56	.01	.01
116-120	2		1			3		11			5		39	5.04	6.02	1		10		
121-130	4		7			7		36			6		45	.80	.99	3		31	.06	.07
131-140	1		3			2		12			2		16							
141- UP	4		3			7		41	2.98	4.52	1		10	.09	.12	6		82	.02	.02
CHARGES	21		29	.10	.12	35		164	1.37	1.68	34		243	1.73	1.98	32		322	.07	.09
TOTALS	836		957	.73	.73	533		1,963	.37	.37	326		2,003	.36	.36	225		1,967	1.04	1.05

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		59	.22	.17	8		456	.18	.14
81- 85						1		21			4		116			16		982	.14	.12
86- 90	1		13			8		147	.08	.07	21		673	.34	.30	20		1,195	.44	.38
91- 95	18		214	.07	.06	65		1,178	.09	.08	62		1,963	.23	.21	20		1,227	.24	.22
96- 99	84		994	.08	.08	80		1,452	.20	.19	33		1,126	.05	.04	11		660	.09	.09
100-100	99		1,192	.06	.06	101		1,954	.10	.10	50		1,670	.55	.55	24		1,714	.06	.06
CREDITS	202		2,413	.07	.07	255		4,752	.13	.12	172		5,606	.30	.28	99		6,235	.19	.18
101-105	19		234	.34	.35	11		219	.50	.52	14		527	.19	.20	14		1,019	.44	.45
106-110	1		11			14		294	.34	.37	11		342	.35	.38	11		826	.28	.30
111-115	2		30			10		224	.29	.33	10		399	.19	.21	11		974	.77	.87
116-120	3		42	.47	.55	9		212	.85	1.01	24		998	.52	.61	8		667	.11	.13
121-130	13		195	.50	.62	11		255	.40	.49	15		673	.09	.12	7		615	.60	.75
131-140	2		33			1		31			8		449	.11	.15	4		342	.73	.98
141- UP	6		114			7		242	.67	1.16	9		467	.22	.32	9		972	.14	.22
CHARGES	46		660	.30	.35	63		1,478	.49	.58	91		3,855	.27	.32	64		5,416	.42	.50
TOTALS	248		3,074	.12	.12	318		6,229	.21	.21	263		9,461	.28	.29	163		11,650	.30	.30

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60	2		134			6		1,792	.49	.23	8		1,926	.46	.22					
61- 80	14		1,592	.06	.04	12		3,325	.30	.21	36		5,433	.22	.16					
81- 85	8		979	.07	.06	4		1,216	.13	.11	33		3,315	.11	.09					
86- 90	5		591	.32	.28	3		1,267	.19	.17	59		3,894	.31	.27					
91- 95	9		1,331	.15	.14	2		750	.22	.21	202		6,803	.19	.17					
96- 99	11		1,648	.25	.25	6		2,432	.25	.24	793		10,986	.32	.31					
100-100	12		1,787	.18	.18	4		2,801	.12	.12	1,493		14,428	.23	.23					
CREDITS	61		8,063	.16	.14	37		13,584	.25	.19	2,624		46,785	.25	.22					
101-105	10		1,550	.25	.26	1		587	.01	.01	99		4,316	.26	.27					
106-110	4		620	.06	.06	1		400	.65	.71	59		2,598	.36	.39					
111-115	3		540	.05	.05	3		1,194	.21	.24	60		3,486	.37	.42					
116-120	3		478	.03	.04	5		2,734	.07	.09	63		5,193	.23	.27					
121-130	7		1,346	.49	.62	3		1,136	.20	.25	76		4,339	.36	.45					
131-140	1		147			1		415	.07	.09	22		1,448	.23	.31					
141- UP	6		1,322	.16	.28	6		3,167	.05	.08	61		6,421	.14	.22					
CHARGES	34		6,003	.22	.27	20		9,632	.12	.15	440		27,801	.26	.32					
TOTALS	95		14,066	.19	.19	57		23,216	.19	.18	3,064		74,586	.26	.25					

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	3					1					2					1				
61- 80	12					2					2					2				
81- 85	5					3		10	1.34	1.11						1		8	.05	.04
86- 90	11					8		26			9		51			4		33		
91- 95	41		46	.14	.14	51		186	.55	.52	91		561	.34	.32	104		866	.34	.32
96- 99	286		386	.43	.42	452		1,635	.48	.47	308		1,811	.68	.65	110		924	2.08	2.02
100-100	8,220		5,767	.71	.71	847		2,931	.45	.45	219		1,321	.95	.95	104		895	.40	.40
CREDITS	8,578		6,220	.69	.68	1,364		4,796	.46	.46	631		3,757	.71	.69	326		2,742	.94	.91
101-105	15		22	.38	.39	37		135	.56	.57	27		173	1.15	1.18	19		169	1.55	1.58
106-110	4		4	.08	.09	15		63	2.64	2.85	15		103	.20	.22	9		84	.17	.19
111-115	10		9			12		52	7.20	8.12	12		85	.08	.09	3		30	.21	.24
116-120	5		10	2.59	3.02	12		55			14		105	.24	.28	6		65	.54	.64
121-130	18		27			22		102	.98	1.21	15		114	3.08	3.81	10		106	1.19	1.47
131-140	4		6			3		15	.05	.07	5		43			4		48	.01	.01
141- UP	8		8	3.58	6.20	1		4			1		9	.08	.12	5		72	.03	.05
CHARGES	64		85	.74	.88	102		426	1.68	1.89	89		633	.96	1.08	56		574	.78	.91
TOTALS	8,642		6,305	.69	.69	1,466		5,222	.56	.56	720		4,390	.74	.74	382		3,315	.91	.91
	\$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	42.94	8.50	1		10			3		58	.01		7		282	2.82	1.47
61- 80	3		29	9.48	7.05	14		200	.89	.63	29		852	1.01	.76	47		2,458	.18	.14
81- 85	1		10			13		220	.24	.20	48		1,428	.74	.61	22		1,249	.24	.20
86- 90	30		348	.21	.19	72		1,298	1.12	.99	71		2,151	.78	.69	21		1,254	.62	.55
91- 95	191		2,196	.78	.73	94		1,644	.40	.37	45		1,458	1.15	1.07	15		1,034	.68	.63
96- 99	99		1,171	.31	.30	56		1,017	1.54	1.49	21		697	.68	.66	14		1,001	.86	.84
100-100	93		1,137	.66	.66	67		1,252	.47	.47	68		2,354	1.06	1.06	29		1,945	.73	.73
CREDITS	418		4,894	.67	.64	317		5,643	.80	.74	285		8,999	.92	.82	155		9,223	.58	.49
101-105	26		326	.23	.24	23		467	.20	.21	29		1,052	1.15	1.19	15		1,101	1.08	1.11
106-110	8		102	.02	.02	19		406	.27	.29	20		767	.60	.65	9		664	1.24	1.33
111-115	11		154	2.75	3.10	17		394	.18	.20	11		429	.58	.65	7		465	.53	.60
116-120	12		176	.18	.21	16		353	.10	.11	11		448	1.88	2.20	3		257	.71	.84
121-130	14		222	1.52	1.90	14		310	.77	.96	11		564	.42	.52	11		979	.29	.36
131-140	5		80	.01	.01	13		341	.37	.50	15		751	.18	.25	10		855	4.07	5.43
141- UP	7		159	1.12	1.90	10		355	.13	.23	7		462	.42	.75	15		1,894	.63	1.03
CHARGES	83		1,218	.86	1.02	112		2,625	.28	.33	104		4,473	.74	.88	70		6,214	1.19	1.52
TOTALS	501		6,112	.71	.70	429		8,268	.63	.63	389		13,471	.86	.84	225		15,437	.82	.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	18		1,385	1.09	.54	8		4,552	1.41	.66	45		6,299	1.40	.67					
61- 80	29		3,011	.81	.56	18		6,788	.86	.56	158		13,374	.75	.51					
81- 85	7		923	.44	.36	2		1,273	2.01	1.67	102		5,126	.85	.71					
86- 90	5		661	.20	.18						231		5,831	.71	.62					
91- 95	10		1,316	.61	.57	2		976	.88	.80	644		10,283	.68	.63					
96- 99	7		958	.37	.37	3		1,005	.73	.71	1,356		10,606	.80	.77					
100-100	12		1,504	.66	.66	9		4,975	.72	.72	9,668		24,081	.70	.70					
CREDITS	88		9,758	.68	.52	42		19,569	1.02	.70	12,204		75,600	.79	.65					
101-105	11		1,706	.22	.23	4		1,569	1.18	1.21	206		6,720	.80	.82					
106-110	6		1,039	.32	.34	2		2,298	.64	.69	107		5,530	.61	.66					
111-115	5		952	.66	.75	2		994	.86	.98	90		3,564	.80	.91					
116-120	6		1,037	.09	.11	3		1,183	.36	.42	88		3,689	.46	.54					
121-130	6		1,077	.51	.64	4		4,167	.62	.77	125		7,668	.63	.78					
131-140	3		595	2.18	2.97	2		976	.61	.79	64		3,710	1.52	2.03					
141- UP	13		4,205	.57	1.09	7		5,922	.69	1.04	74		13,089	.62	1.03					
CHARGES	50		10,612	.54	.72	24		17,110	.69	.87	754		43,970	.72	.92					
TOTALS	138		20,371	.60	.59	66		36,679	.87	.76	12,958		119,570	.77	.72					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 INDUSTRY GRP = 3

		UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		1					2		5					3		4												
61- 80	8		4					6		18					4		18					2		14					
81- 85	7		5					4		9					4		20	.36	.30			2		14	.01	.01			
86- 90	11		8	.80	.70			11		35	1.25	1.10			6		36				9		73	.66	.59				
91- 95	32		33	9.90	9.32			37		136	.02	.01			76		454	.49	.46		103		853	.21	.20				
96- 99	368		484	.40	.39			617		2,217	.48	.46			378		2,232	.19	.19		138		1,146	1.55	1.50				
100-100	7,925		5,791	.68	.68			761		2,590	.45	.45			218		1,325	.40	.40		101		868	1.18	1.18				
CREDITS	8,353		6,327	.71	.71			1,438		5,009	.45	.45			689		4,090	.29	.28		355		2,968	1.02	.98				
101-105	23		36	.24	.24			42		158	1.18	1.21			26		166	4.52	4.63		23		196	.47	.48				
106-110	13		22	3.02	3.28			22		94	.40	.43			14		98	2.39	2.58		6		55	.49	.53				
111-115	10		9	.10	.12			13		55	.77	.86			7		48	.03	.03		9		88	.01	.01				
116-120	7		9					12		57	.05	.06			10		76	.04	.05		9		97	.58	.68				
121-130	11		17	11.05	13.87			19		90	.26	.32			19		142	.05	.07		8		88	4.22	5.20				
131-140	6		8	.05	.07			8		41	1.50	2.02			2		16	.10	.13		4		45	.01	.02				
141- UP	9		13					2		16	.02	.03			5		46	.06	.09		5		78	.24	.41				
CHARGES	79		114	2.36	2.72			118		511	.69	.79			83		592	1.69	1.93		64		647	.87	1.02				
TOTALS	8,432		6,440	.74	.74			1,556		5,520	.48	.47			772		4,682	.47	.46		419		3,616	.99	.99				
		\$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		15	.04	.01			1		13					5		89	.03	.02		9		343	2.14	1.13				
61- 80	1		11					5		68	.08	.06			25		738	.41	.31		60		3,154	.56	.41				
81- 85	2		24	3.68	3.05			8		129	.08	.06			47		1,410	.30	.25		25		1,374	.57	.47				
86- 90	19		228	.09	.08			77		1,356	.33	.30			95		2,801	.99	.87		22		1,232	.87	.76				
91- 95	202		2,301	.42	.39			139		2,390	.53	.49			57		1,799	.75	.70		25		1,552	.36	.33				
96- 99	111		1,277	.49	.47			70		1,288	.46	.44			21		743	.49	.48		14		958	.80	.78				
100-100	113		1,331	.31	.31			75		1,408	.40	.40			64		2,142	.37	.37		37		2,404	.45	.45				
CREDITS	452		5,186	.41	.39			375		6,654	.43	.40			314		9,722	.62	.55		192		11,017	.61	.52				
101-105	21		262	.89	.91			20		402	.26	.27			22		821	.83	.86		11		870	.56	.58				
106-110	12		155	.17	.18			9		190	1.27	1.37			16		600	1.25	1.36		13		970	.67	.72				
111-115	14		198	.29	.33			17		373	.57	.65			15		632	.17	.20		14		1,118	.57	.64				
116-120	21		313	1.24	1.47			19		416	.29	.34			15		595	.58	.69		5		426	.33	.39				
121-130	15		214	1.56	1.93			14		347	.30	.37			15		680	1.18	1.46		8		695	1.00	1.24				
131-140	1		17					8		207	.66	.89			9		444	.39	.53		3		327	.19	.26				
141- UP	8		150	1.59	2.35			5		179	1.37	2.41			19		1,222	.95	1.61		13		1,417	2.60	4.21				
CHARGES	92		1,309	.98	1.13			92		2,113	.55	.65			111		4,995	.81	1.00		67		5,823	1.09	1.33				
TOTALS	544		6,495	.52	.52			467		8,767	.46	.45			425		14,717	.68	.67		259		16,840	.78	.74				
		\$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	15		1,281	1.23	.66			12		6,356	.61	.30			53		8,108	.76	.38										
61- 80	42		4,798	.53	.37			17		8,395	.77	.55			170		17,218	.64	.46										
81- 85	13		1,654	.55	.45			1		283	.57	.47			113		4,923	.48	.40										
86- 90	8		1,018	1.67	1.47									258		6,789	.90	.79											
91- 95	8		1,098	.38	.35			2		826	.87	.80			681		11,442	.52	.49										
96- 99	7		1,000	.32	.31			3		1,504	.58	.58			1,727		12,849	.54	.53										
100-100	11		1,672	.52	.52			7		4,145	.56	.56			9,312		23,675	.54	.54										
CREDITS	104		12,520	.67	.51			42		21,509	.67	.46			12,314		85,002	.61	.50										
101-105	4		521	.42	.43			2		689	.89	.92			194		4,121	.82	.84										
106-110	5		848	.19	.20			1		715	1.25	1.36			111		3,748	.82	.89										
111-115	6		1,054	.32	.36			5		3,197	.51	.56			110		6,771	.45	.50										
116-120	6		1,112	.28	.34									104		3,100	.44	.52											
121-130	10		1,939	.43	.54			3		2,612	.78	.95			122		6,824	.79	.98										
131-140	8		1,824	.51	.68			5		7,418	.36	.49			54		10,348	.39	.53										
141- UP	15		3,662	.54	.92			12		10,968	.50	.97			93		17,750	.72	1.32										
CHARGES	54		10,961	.44	.58			28		25,597	.52	.76			788		52,662	.63	.85										
TOTALS	158		23,481	.56	.54			70		47,107	.59	.57			13,102		137,664	.61	.60										



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	1			1	26.73	16.14										1			7			
61- 80	1									1												
81- 85	1									2												
86- 90	8		5	2.79	2.47					2						4		23	1.83	1.63		
91- 95	34		36	2.38	2.24					17					59	20		111	.37	.35		
96- 99	372		490	.05	.05					714	2,567	.42	.41		471	2,834	.29	.28				
100-100	7,625		5,991	.59	.59					866	2,924	.52	.52		231	1,411	.50	.50				
CREDITS	8,042		6,523	.57	.56					1,602	5,567	.47	.46		726	4,380	.37	.36				
101-105	16		23	11.39	11.78					37	141	.77	.79		34	216	.10	.10				
106-110	10		10	.40	.44					23	86	.06	.07		21	144	.21	.22				
111-115	5		3							10	41	.25	.28		8	53	.13	.14				
116-120	11		18							7	33	1.54	1.82		13	94	.01	.01				
121-130	10		13							11	54	.08	.11		20	155	.12	.14				
131-140	6		10	.25	.33					12	59	3.44	4.60		1	7	1.83	2.40				
141- UP	15		32	1.16	1.83					16	98	.15	.26		3	34	.15	.28				
CHARGES	73		109	2.83	3.52					116	512	.78	.93		100	704	.14	.15				
TOTALS	8,115		6,632	.60	.60					1,718	6,079	.50	.50		826	5,084	.33	.33				
			\$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		18	.01	.01						1		30	.90	.37		
61- 80	2		16			4		65	.02	.02				5	133	.06	.04	27	1,512	.15	.11	
81- 85	2		19			2		27	.01	.01				18	643	.54	.45	37	2,209	.22	.18	
86- 90	5		57	.31	.27	16		306	.08	.07				74	2,395	.29	.26	35	2,031	.27	.24	
91- 95	130		1,540	.17	.16	193		3,473	.24	.23				105	3,169	.14	.13	40	2,666	.23	.21	
96- 99	264		3,105	.23	.22	115		2,113	.28	.27				62	2,058	.41	.40	12	886	.39	.38	
100-100	126		1,513	.36	.36	89		1,717	.77	.77				67	2,429	.38	.38	37	2,489	.52	.52	
CREDITS	529		6,251	.25	.24	421		7,719	.36	.34				331	10,827	.30	.28	189	11,823	.30	.27	
101-105	28		353	.56	.58	30		596	1.27	1.30				29	1,037	.21	.21	22	1,532	.62	.64	
106-110	12		153	.14	.15	18		374	1.02	1.10				22	858	.47	.51	22	1,673	.42	.46	
111-115	8		116	.59	.66	11		247	.06	.06				19	743	.42	.48	16	1,161	.18	.20	
116-120	18		276	.31	.36	27		612	.17	.20				21	860	.42	.49	11	971	.11	.13	
121-130	19		288	1.59	1.97	21		533	.79	.98				25	1,111	.29	.37	22	2,020	.51	.65	
131-140	5		85	.04	.06	6		144	.02	.03				21	1,004	.16	.21	10	995	.19	.26	
141- UP	11		229	2.01	3.36	12		384	.19	.30				25	1,521	.40	.69	26	2,984	.44	.73	
CHARGES	101		1,500	.86	1.03	125		2,890	.61	.72				162	7,135	.33	.42	129	11,335	.40	.50	
TOTALS	630		7,752	.37	.37	546		10,609	.43	.43				493	17,962	.31	.33	318	23,158	.35	.36	
			\$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	6		622	.18	.10	9		2,211	.26	.10				19	2,882	.25	.11					
61- 80	39		4,634	.44	.32	8		8,830	.65	.46				88	15,200	.53	.38					
81- 85	18		2,099	.26	.21	3		1,414	.47	.40				83	6,419	.32	.26					
86- 90	8		913	.43	.38	2		781	.06	.05				158	6,549	.27	.24					
91- 95	14		2,023	.58	.54	5		3,441	.14	.12				599	16,863	.23	.22					
96- 99	11		1,662	.19	.18	4		5,186	.27	.26				2,307	23,281	.32	.31					
100-100	12		2,004	.50	.50	6		3,014	.44	.44				9,175	24,487	.52	.52					
CREDITS	108		13,956	.40	.33	37		24,877	.41	.31				12,429	95,682	.38	.33					
101-105	13		2,037	.29	.30	6		2,456	.51	.52				241	8,633	.52	.53					
106-110	12		2,061	.25	.28	2		818	.39	.42				150	6,250	.40	.43					
111-115	10		1,694	.35	.40	3		1,839	.72	.80				97	5,967	.43	.48					
116-120	14		2,511	.23	.27	3		1,001	.13	.16				132	6,450	.22	.26					
121-130	13		2,520	.30	.38	11		11,004	.31	.40				170	17,895	.36	.46					
131-140	14		2,965	.33	.45	3		3,251	.52	.70				81	8,556	.38	.51					
141- UP	16		4,264	.34	.62	27		26,169	.34	.58				154	35,756	.36	.62					
CHARGES	92		18,052	.30	.39	55		46,538	.37	.53				1,025	89,506	.37	.51					
TOTALS	200		32,009	.34	.36	92		71,415	.38	.42				13,454	185,187	.38	.40					

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 2006 INDUSTRY GRP = 3																				
	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80	3		1			1		2			3		12	.66	.47	2		11			
81- 85	2		2																		
86- 90	6		3	.14	.13	1		3								1		8			
91- 95	20		25			10		31	.02	.02	16		97	.37	.34	25		214	.47	.44	
96- 99	476		651	.26	.26	783		2,813	.27	.26	469		2,832	.32	.32	345		2,890	.25	.25	
100-100	7,567		6,150	.43	.43	922		3,135	.22	.22	232		1,412	.42	.42	126		1,095	.20	.20	
CREDITS	8,074		6,832	.42	.41	1,717		5,984	.24	.24	720		4,353	.36	.35	499		4,218	.25	.24	
101-105	22		29	.06	.06	41		153	.06	.06	31		201	2.81	2.86	18		157	1.93	1.96	
106-110	6		8			12		55	.13	.15	20		138	.28	.30	6		58	.02	.02	
111-115	7		9			12		50	.14	.16	9		60	.16	.18	4		41			
116-120	7		12			6		25	.04	.05	13		94	1.29	1.52	9		90	.02	.02	
121-130	13		14	7.12	8.90	14		65			25		189	.16	.20	20		216	.26	.32	
131-140	2		5			12		60	.17	.23	6		50	.01	.01	4		51	.01	.01	
141- UP	12		30	.43	.74	15		85	.05	.08	5		41	.02	.04	3		42	.01	.01	
CHARGES	69		107	1.09	1.35	112		492	.08	.09	109		774	.99	1.13	64		655	.55	.65	
TOTALS	8,143		6,939	.43	.43	1,829		6,476	.23	.23	829		5,126	.45	.45	563		4,874	.29	.29	
	\$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		128	1.11	.60	
61- 80	1		11			1		14			3		85	.19	.14	15		889	.12	.09	
81- 85	1		9			2		32			10		326	.04	.03	37		2,207	.45	.38	
86- 90	6		70			12		200	.47	.41	53		1,786	.42	.37	43		2,675	.22	.19	
91- 95	54		662	.44	.42	172		3,144	.26	.24	149		4,715	.29	.27	45		2,796	.28	.26	
96- 99	350		4,073	.23	.23	182		3,294	.19	.19	77		2,556	.17	.16	25		1,557	.12	.11	
100-100	107		1,302	.17	.17	99		1,903	.23	.23	70		2,416	.32	.32	41		2,837	.23	.23	
CREDITS	519		6,127	.24	.23	468		8,587	.23	.22	362		11,884	.28	.26	209		13,088	.26	.24	
101-105	55		675	.38	.39	33		646	.32	.32	31		1,089	.40	.41	17		1,367	.26	.27	
106-110	21		281	.50	.54	22		482	.32	.34	20		725	.20	.22	16		1,174	.14	.16	
111-115	11		155	.06	.07	17		370	.19	.21	18		760	1.48	1.67	22		1,697	.34	.38	
116-120	7		110	.76	.90	23		514	.61	.73	30		1,210	.15	.18	19		1,609	.42	.49	
121-130	30		448	.21	.26	24		575	.40	.50	30		1,252	.23	.29	24		2,219	.20	.25	
131-140	6		100	.39	.53	7		170	.89	1.21	12		568	1.01	1.36	20		1,771	.18	.24	
141- UP	11		208	.30	.47	20		652	.62	1.05	29		1,659	.28	.46	29		3,622	.44	.71	
CHARGES	141		1,976	.35	.40	146		3,407	.45	.54	170		7,262	.44	.55	147		13,460	.31	.39	
TOTALS	660		8,103	.26	.27	614		11,993	.29	.30	532		19,146	.34	.35	356		26,548	.29	.30	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	5		651	.06	.04	6		2,132	.14	.06	14		2,911	.16	.08						
61- 80	37		4,600	.33	.25	10		5,859	.27	.20	76		11,486	.28	.21						
81- 85	20		2,656	.44	.36	2		2,302	.14	.12	74		7,533	.33	.28						
86- 90	15		1,910	.30	.26	5		3,555	.18	.16	142		10,208	.26	.23						
91- 95	20		2,690	.27	.26	4		4,581	.33	.31	515		18,954	.30	.28						
96- 99	6		801	.05	.05	2		521			2,715		21,987	.22	.21						
100-100	16		2,268	.41	.41	9		3,709	.39	.39	9,189		26,226	.33	.33						
CREDITS	119		15,575	.32	.27	38		22,658	.26	.20	12,725		99,306	.28	.25						
101-105	12		2,005	.21	.21	3		1,787	.07	.07	263		8,109	.33	.34						
106-110	11		1,738	.10	.11	5		4,782	.21	.22	139		9,441	.19	.21						
111-115	6		1,047	.13	.14	4		2,116	.44	.49	110		6,305	.45	.51						
116-120	7		1,190	.11	.13	4		3,605	.18	.21	125		8,457	.25	.30						
121-130	11		1,992	.33	.42	12		7,261	.19	.24	203		14,231	.23	.29						
131-140	14		2,686	.31	.42	11		6,203	.21	.28	94		11,663	.28	.37						
141- UP	29		8,200	.26	.44	33		38,566	.26	.47	186		53,105	.28	.49						
CHARGES	90		18,858	.24	.32	72		64,319	.24	.36	1,120		111,310	.28	.39						
TOTALS	209		34,433	.28	.29	110		86,977	.25	.30	13,845		210,616	.28	.31						



## 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	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			2		3			2		5			1		3				
61- 80	14		8			4		11			3		13			2		13				
81- 85	8		5	6.81	5.60	7		22	.63	.52	2		12	1.02	.85	4		29	.17	.14		
86- 90	23		22			14		46	1.96	1.73	13		74	.12	.11	12		98	.05	.05		
91- 95	59		70	.09	.09	72		265	1.54	1.44	131		797	.62	.58	150		1,243	.29	.27		
96- 99	386		521	.33	.32	642		2,324	.42	.41	423		2,496	.63	.61	157		1,317	5.55	5.37		
100-100	9,230		6,868	.63	.63	1,128		3,936	.68	.68	337		2,044	1.72	1.72	187		1,618	.53	.53		
CREDITS	9,723		7,496	.61	.61	1,869		6,608	.63	.62	911		5,442	1.03	1.00	513		4,320	1.98	1.91		
101-105	26		39	2.17	2.23	48		177	1.01	1.03	35		223	.92	.94	25		225	1.21	1.24		
106-110	6		6	.05	.05	16		68	2.47	2.66	27		189	.21	.23	13		120	.38	.41		
111-115	12		12			13		56	6.68	7.54	19		134	.06	.06	7		72	.55	.62		
116-120	8		15	1.77	2.07	15		70	.07	.08	17		129	.19	.23	12		132	.39	.46		
121-130	22		33			25		118	.84	1.04	22		170	2.09	2.58	18		190	.80	.99		
131-140	8		13			4		20	.04	.05	5		43			6		69	.78	1.06		
141- UP	11		12	2.34	3.85	1		4			2		17	.04	.06	9		123	.02	.03		
CHARGES	93		131	1.08	1.28	122		513	1.61	1.80	127		906	.70	.79	90		931	.66	.78		
TOTALS	9,816		7,626	.62	.62	1,991		7,121	.70	.69	1,038		6,348	.98	.98	603		5,250	1.74	1.74		
			\$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		8	13.66	4.56	1		10			4		73	1.03	.58	14		597	3.12	1.71		
61- 80	7		67	4.11	3.10	18		273	1.02	.73	46		1,380	.66	.50	82		4,273	.50	.37		
81- 85	6		63	.02	.02	24		422	.15	.12	82		2,463	.97	.81	37		2,086	.96	.80		
86- 90	43		495	.22	.20	116		2,084	1.11	.98	105		3,181	.59	.52	30		1,831	.62	.55		
91- 95	272		3,117	.58	.54	162		2,829	.46	.43	88		2,789	.72	.67	26		1,810	.70	.65		
96- 99	151		1,780	.51	.49	104		1,875	1.11	1.08	39		1,315	.82	.79	23		1,608	.74	.73		
100-100	153		1,873	1.17	1.17	98		1,857	.48	.48	110		3,713	.79	.79	42		2,838	.54	.54		
CREDITS	634		7,404	.73	.69	523		9,351	.74	.69	474		14,914	.75	.68	254		15,042	.74	.62		
101-105	41		509	.27	.27	38		765	.44	.45	44		1,587	1.01	1.04	27		2,012	1.21	1.25		
106-110	12		155	.03	.03	30		643	.37	.39	33		1,238	.65	.70	13		940	.90	.97		
111-115	16		224	1.94	2.19	24		548	.14	.16	24		953	.89	1.00	13		941	.51	.58		
116-120	20		290	.12	.14	27		621	.45	.53	17		722	1.21	1.42	5		399	.49	.58		
121-130	22		338	1.75	2.19	26		582	.68	.85	26		1,195	.80	1.01	16		1,457	.37	.47		
131-140	9		144	.04	.06	21		539	.54	.72	20		966	.76	1.02	14		1,245	2.89	3.86		
141- UP	11		233	.77	1.29	15		547	.16	.29	11		690	.36	.62	18		2,180	.61	.99		
CHARGES	131		1,892	.73	.87	181		4,245	.40	.48	175		7,350	.83	.97	106		9,174	1.03	1.27		
TOTALS	765		9,296	.73	.72	704		13,597	.64	.63	649		22,264	.78	.76	360		24,216	.85	.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	32		2,389	.84	.41	22		7,610	1.20	.52	83		10,699	1.23	.56							
61- 80	53		5,837	.75	.53	32		11,841	.70	.46	261		23,717	.68	.47							
81- 85	15		1,947	.31	.26	5		2,857	1.06	.88	190		9,907	.83	.69							
86- 90	13		1,737	.27	.23	3		1,345	.20	.17	372		10,913	.57	.51							
91- 95	17		2,662	.73	.68	3		1,591	.61	.56	980		17,175	.62	.57							
96- 99	14		1,984	.34	.33	3		1,005	.73	.71	1,942		16,226	1.03	1.00							
100-100	20		2,673	.47	.47	13		6,354	.63	.63	11,318		33,774	.72	.72							
CREDITS	164		19,230	.59	.45	81		32,604	.81	.54	15,146		122,411	.78	.63							
101-105	17		2,583	.37	.38	5		2,065	1.01	1.05	306		10,184	.82	.84							
106-110	12		1,991	.29	.31	3		2,601	.70	.75	165		7,952	.57	.61							
111-115	10		1,896	.60	.67	2		994	.86	.98	140		5,830	.73	.82							
116-120	9		1,516	.11	.13	3		1,183	.36	.42	133		5,077	.41	.48							
121-130	7		1,211	.46	.58	6		5,042	.64	.80	190		10,336	.66	.83							
131-140	7		1,360	1.48	2.02	3		1,677	1.94	2.59	97		6,077	1.64	2.20							
141- UP	23		6,717	.52	.95	14		10,725	.59	.92	115		21,248	.55	.91							
CHARGES	85		17,274	.51	.69	36		24,288	.74	.97	1,146		66,704	.71	.91							
TOTALS	249		36,505	.55	.53	117		56,892	.78	.66	16,292		189,115	.76	.70							



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

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		1			2		4	.26	.08						
61- 80	11		7	.14	.10	3		8			3		13			2		14	.30	.24	
81- 85	7		4			4		11	.07	.06	1		4			2		16			
86- 90	15		15			10		30	.07	.06	9		49			9		71	.15	.13	
91- 95	46		55	3.59	3.38	56		199	1.01	.94	54		325	4.88	4.61	106		888	.49	.46	
96- 99	608		858	.54	.53	917		3,262	.75	.73	571		3,407	.39	.38	300		2,490	2.47	2.40	
100-100	8,712		6,656	.45	.45	1,027		3,561	.50	.50	333		2,023	.45	.45	164		1,415	1.42	1.42	
CREDITS	9,402		7,596	.49	.48	2,018		7,072	.62	.61	973		5,825	.66	.64	583		4,894	1.76	1.71	
101-105	32		44	.09	.10	62		233	.44	.45	50		312	1.57	1.60	32		277	.85	.87	
106-110	16		22	1.54	1.67	25		103	.11	.12	17		113	.23	.25	11		104	3.25	3.50	
111-115	13		18	.08	.09	17		74	.01	.01	13		90	.06	.07	6		61	.33	.37	
116-120	18		28	.21	.25	6		26	2.61	3.09	16		115	.26	.31	10		100	2.88	3.40	
121-130	17		26	.15	.18	29		136	.08	.10	33		247	1.42	1.74	34		359	.70	.86	
131-140	13		28	.04	.06	22		113			7		61	.75	1.00	8		94	.26	.34	
141- UP	16		40	.04	.07	23		128	.21	.32	11		110	.12	.19	11		144	1.11	1.71	
CHARGES	125		207	.25	.31	184		813	.27	.32	147		1,049	.92	1.07	112		1,139	1.16	1.37	
TOTALS	9,527		7,803	.48	.48	2,202		7,885	.59	.59	1,120		6,874	.70	.70	695		6,033	1.65	1.65	
\$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		7			1		9			5		83	3.61	1.77	5		235	.14	.08	
61- 80	3		28			8		119	.77	.59	26		777	.50	.38	65		3,353	.33	.24	
81- 85	5		51	.03	.03	8		123	.14	.11	47		1,458	.12	.10	51		2,812	.70	.58	
86- 90	18		192	.45	.40	70		1,275	.20	.17	104		3,155	.69	.60	41		2,324	.28	.25	
91- 95	243		2,788	.52	.49	249		4,384	.39	.36	142		4,407	.34	.32	42		2,636	.61	.57	
96- 99	253		2,980	.46	.45	123		2,249	.45	.44	54		1,746	2.12	2.06	27		1,850	2.05	1.99	
100-100	187		2,268	.45	.45	132		2,522	.92	.92	115		4,113	.53	.53	38		2,568	.52	.52	
CREDITS	711		8,314	.47	.46	591		10,680	.51	.48	493		15,738	.66	.61	269		15,779	.66	.57	
101-105	51		629	1.81	1.86	53		1,069	.55	.57	32		1,158	.27	.28	34		2,594	.64	.65	
106-110	18		229	.96	1.04	24		495	.35	.38	40		1,611	.43	.46	21		1,631	.41	.44	
111-115	19		275	.12	.13	24		531	.36	.40	41		1,522	.52	.59	25		1,812	.45	.51	
116-120	32		460	.96	1.13	35		789	.85	1.00	33		1,295	.66	.77	19		1,505	.80	.95	
121-130	26		393	.14	.17	37		890	.38	.47	34		1,525	.25	.31	32		3,032	.51	.64	
131-140	8		143	.32	.43	10		273	.23	.31	16		762	.92	1.25	20		1,845	.56	.76	
141- UP	17		398	.41	.75	23		776	5.06	8.26	41		2,646	.97	1.67	29		3,576	.44	.76	
CHARGES	171		2,527	.83	1.00	206		4,823	1.23	1.47	237		10,519	.60	.75	180		15,996	.53	.67	
TOTALS	882		10,840	.56	.56	797		15,503	.73	.74	730		26,257	.64	.66	449		31,775	.60	.61	
\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS											
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	12		987	1.24	.65	24		6,575	.43	.18	55		7,902	.56	.24						
61- 80	59		6,502	.75	.53	23		13,048	.44	.31	203		23,868	.51	.37						
81- 85	24		3,046	.46	.38	7		4,287	.55	.46	156		11,812	.50	.42						
86- 90	12		1,517	.57	.50	4		2,173	.25	.21	292		10,800	.42	.37						
91- 95	17		2,402	.31	.29	5		2,837	.05	.05	960		20,922	.46	.43						
96- 99	14		1,825	.40	.39	4		1,484	.70	.69	2,871		22,151	1.00	.97						
100-100	25		3,832	.58	.58	11		8,257	.23	.23	10,744		37,214	.50	.50						
CREDITS	163		20,110	.60	.49	78		38,661	.38	.27	15,281		134,669	.58	.48						
101-105	10		1,623	.49	.50	13		5,904	.45	.46	369		13,843	.57	.59						
106-110	13		2,003	.60	.65	3		1,043	.54	.57	188		7,354	.53	.57						
111-115	18		2,883	.42	.47	8		4,710	.52	.58	184		11,977	.46	.52						
116-120	5		853	.51	.60	3		1,963	.41	.48	177		7,135	.67	.79						
121-130	23		4,261	.49	.61	5		3,989	.44	.57	270		14,858	.46	.58						
131-140	14		2,945	.34	.46	5		4,411	.49	.67	123		10,676	.47	.65						
141- UP	33		8,895	.38	.61	25		24,938	.46	.82	229		41,651	.56	.97						
CHARGES	116		23,463	.43	.57	62		46,958	.46	.66	1,540		107,494	.53	.71						
TOTALS	279		43,573	.51	.52	140		85,619	.43	.42	16,821		242,163	.56	.56						



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80	3		1			1		2			3		12	.66	.47	2		11			
81- 85	2		2																		
86- 90	6		3	.14	.13	1		3								2		16			
91- 95	22		28			21		65	.01	.01	23		139	.31	.29	33		281	.52	.49	
96- 99	619		840	.61	.60	999		3,612	.27	.26	644		3,895	.29	.29	470		3,949	.51	.50	
100-100	8,373		7,046	.43	.43	1,254		4,326	.23	.23	383		2,317	.31	.31	212		1,837	.49	.49	
CREDITS	9,025		7,920	.45	.45	2,276		8,008	.25	.25	1,053		6,362	.30	.29	719		6,094	.50	.49	
101-105	28		37	.04	.05	53		198	.48	.49	43		275	2.06	2.11	31		271	1.13	1.15	
106-110	9		13	.22	.24	16		72	1.37	1.48	27		187	.59	.63	10		96	.19	.20	
111-115	10		13			20		83	.20	.23	16		110	1.13	1.27	11		106			
116-120	9		14			10		41	.03	.03	18		134	2.39	2.82	11		110	.02	.02	
121-130	18		24	4.22	5.25	22		106			32		241	.28	.34	24		260	.22	.27	
131-140	3		7			14		72	.14	.19	10		83	.01	.01	4		51	.01	.01	
141- UP	16		33	.39	.66	22		126	1.01	1.54	8		71	.04	.07	9		124	.01	.02	
CHARGES	93		142	.84	1.03	157		697	.50	.59	154		1,100	1.08	1.24	100		1,018	.38	.44	
TOTALS	9,118		8,062	.46	.46	2,433		8,705	.27	.27	1,207		7,462	.41	.42	819		7,112	.49	.49	
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60																					
61- 80	2		21			1		14			5		144	.20	.16	3		128	1.11	.60	
81- 85	1		9			3		52			16		523	.03	.03	60		3,585	.37	.31	
86- 90	7		82			20		347	.30	.27	82		2,739	.37	.32	70		4,321	.30	.27	
91- 95	81		989	.59	.56	254		4,636	.20	.19	235		7,503	.29	.27	70		4,371	.29	.26	
96- 99	455		5,318	.21	.20	276		4,989	.20	.19	119		4,012	.13	.13	36		2,217	.11	.11	
100-100	219		2,656	.11	.11	212		4,098	.17	.17	126		4,288	.40	.40	73		5,105	.16	.16	
CREDITS	765		9,074	.22	.21	766		14,138	.19	.19	583		19,208	.28	.27	340		21,363	.25	.23	
101-105	75		922	.37	.38	47		914	.36	.37	46		1,660	.32	.33	36		2,670	.32	.33	
106-110	24		322	.44	.47	38		813	.32	.35	33		1,132	.24	.26	29		2,144	.19	.20	
111-115	13		185	.05	.06	28		612	.22	.25	36		1,549	.82	.93	35		2,870	.46	.52	
116-120	12		183	.56	.67	38		860	.91	1.08	57		2,336	.30	.35	31		2,554	.32	.38	
121-130	51		757	.29	.35	43		1,025	.33	.41	47		2,011	.18	.22	33		3,030	.28	.35	
131-140	8		134	.29	.40	12		298	1.08	1.46	22		1,124	.55	.75	26		2,292	.27	.36	
141- UP	17		322	.19	.30	31		999	.57	.96	42		2,352	.26	.42	42		5,160	.34	.55	
CHARGES	200		2,825	.32	.37	237		5,522	.50	.60	283		12,164	.36	.44	232		20,720	.32	.40	
TOTALS	965		11,899	.24	.25	1,003		19,659	.28	.29	866		31,372	.31	.32	572		42,083	.29	.30	
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	7		785	.05	.03	18		7,068	.26	.11	28		7,981	.25	.11						
61- 80	60		7,384	.23	.17	33		14,547	.27	.20	138		23,773	.26	.19						
81- 85	31		3,935	.32	.27	6		3,518	.14	.12	119		11,625	.27	.22						
86- 90	24		2,904	.27	.23	12		7,232	.18	.16	224		17,647	.26	.22						
91- 95	32		4,418	.22	.20	8		6,205	.29	.27	779		28,634	.27	.26						
96- 99	19		2,741	.31	.30	8		2,953	.21	.20	3,645		34,525	.26	.25						
100-100	34		4,905	.27	.27	17		11,266	.20	.20	10,903		47,844	.27	.27						
CREDITS	207		27,073	.26	.22	102		52,789	.23	.18	15,836		172,029	.26	.23						
101-105	28		4,390	.27	.28	6		4,367	.06	.07	393		15,705	.29	.29						
106-110	20		3,066	.20	.22	7		5,496	.28	.30	213		13,343	.26	.28						
111-115	15		2,586	.17	.19	10		4,705	.37	.42	194		12,819	.40	.45						
116-120	10		1,668	.09	.10	10		6,639	.13	.15	206		14,536	.26	.30						
121-130	19		3,573	.39	.49	18		11,073	.20	.26	307		22,101	.26	.32						
131-140	19		3,820	.26	.35	13		7,027	.22	.29	131		14,907	.28	.38						
141- UP	41		11,616	.24	.43	43		44,780	.25	.44	271		65,584	.26	.46						
CHARGES	152		30,720	.25	.33	107		84,087	.23	.33	1,715		158,995	.27	.37						
TOTALS	359		57,793	.25	.26	209		136,876	.23	.25	17,551		331,024	.27	.28						

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	13		7	1.90	1.00	5		9			7		13	.08	.02	1		3		
61- 80	40		24	.04	.03	17		48			17		73	.11	.08	10		67	.06	.05
81- 85	32		25	3.06	2.54	19		55	.27	.22	9		48	.40	.34	10		73	.07	.06
86- 90	70		58	.37	.32	46		146	.94	.83	37		210	2.89	2.56	39		312	.21	.18
91- 95	232		263	2.37	2.23	234		831	.80	.75	342		2,056	1.20	1.13	502		4,174	.45	.42
96- 99	2,590		3,492	.41	.40	4,280		15,399	.46	.45	2,762		16,491	.35	.34	1,551		12,997	1.47	1.43
100-100	43,557		34,292	.61	.61	5,665		19,539	.48	.48	1,799		10,929	.69	.69	938		8,092	.79	.79
CREDITS	46,534		38,161	.60	.60	10,266		36,026	.48	.47	4,973		29,820	.55	.54	3,051		25,718	1.07	1.04
101-105	137		190	1.92	1.97	268		1,010	.67	.69	210		1,332	1.54	1.57	162		1,436	.98	1.00
106-110	61		85	1.26	1.36	112		467	1.46	1.57	113		777	.57	.62	52		487	1.08	1.16
111-115	58		66	.04	.04	76		320	1.38	1.56	76		525	.73	.83	46		454	.38	.43
116-120	61		95	.34	.41	58		263	.57	.68	81		599	.90	1.06	57		596	.76	.90
121-130	90		131	2.38	2.97	126		600	.23	.29	140		1,065	.93	1.15	117		1,255	.79	.97
131-140	45		82	1.03	1.40	67		339	.81	1.09	28		233	.26	.35	31		361	.22	.30
141- UP	77		155	.52	.87	70		406	.42	.66	39		373	.07	.10	44		602	.31	.49
CHARGES	529		804	1.22	1.49	777		3,407	.74	.87	687		4,904	.92	1.05	509		5,190	.73	.86
TOTALS	47,063		38,965	.62	.62	11,043		39,433	.50	.50	5,660		34,724	.60	.60	3,560		30,909	1.01	1.01
	\$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		35	3.04	1.02	6		60	.06	.03	17		290	1.62	.84	37		1,550	1.84	1.00
61- 80	16		154	1.80	1.33	42		635	.61	.45	131		3,879	.50	.38	315		16,712	.44	.33
81- 85	22		229	1.02	.85	51		856	.11	.09	243		7,477	.47	.39	248		14,125	.53	.44
86- 90	111		1,270	.19	.17	348		6,215	.53	.47	541		16,762	.58	.51	247		14,594	.43	.37
91- 95	1,067		12,380	.49	.46	1,151		20,481	.37	.34	751		23,528	.39	.36	244		15,809	.44	.41
96- 99	1,405		16,454	.36	.35	798		14,481	.40	.39	366		12,244	.70	.68	138		9,317	.78	.76
100-100	969		11,703	.43	.43	766		14,669	.45	.45	599		20,608	.58	.58	283		19,302	.47	.47
CREDITS	3,599		42,225	.42	.41	3,162		57,398	.41	.39	2,648		84,788	.53	.49	1,512		91,409	.52	.45
101-105	245		3,049	.69	.71	221		4,367	.54	.56	208		7,492	.58	.60	156		11,445	.61	.63
106-110	93		1,212	.71	.77	132		2,795	.60	.65	173		6,505	.50	.54	118		8,753	.40	.44
111-115	86		1,236	.50	.57	119		2,651	.34	.38	173		6,885	.62	.70	121		9,386	.49	.55
116-120	117		1,728	.61	.72	167		3,758	.54	.64	165		6,734	.56	.65	81		6,616	.40	.47
121-130	142		2,129	.78	.97	169		4,047	.45	.55	172		7,664	.46	.58	129		11,892	.50	.63
131-140	31		523	.18	.24	67		1,722	.50	.67	98		4,831	.51	.69	85		7,890	.73	.98
141- UP	69		1,429	.82	1.35	101		3,365	1.47	2.44	156		9,376	.62	1.04	150		18,117	.65	1.08
CHARGES	783		11,307	.67	.79	976		22,706	.64	.77	1,145		49,487	.56	.68	840		74,099	.56	.69
TOTALS	4,382		53,532	.48	.48	4,138		80,104	.48	.48	3,793		134,275	.54	.55	2,352		165,507	.53	.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	103		8,764	.67	.35	118		38,865	.59	.26	316		49,597	.65	.29					
61- 80	312		35,778	.54	.38	141		66,145	.53	.37	1,041		123,515	.52	.37					
81- 85	123		15,007	.62	.52	30		14,831	.58	.49	787		52,725	.56	.46					
86- 90	84		10,540	.48	.43	35		18,255	.23	.20	1,558		68,362	.43	.38					
91- 95	108		15,354	.44	.41	34		18,857	.41	.38	4,665		113,734	.44	.41					
96- 99	79		11,016	.35	.34	27		15,865	.37	.37	13,996		127,756	.55	.54					
100-100	133		19,371	.42	.42	69		41,390	.32	.32	54,778		199,895	.49	.49					
CREDITS	942		115,831	.50	.40	454		214,208	.46	.33	77,141		735,584	.51	.43					
101-105	86		13,204	.32	.33	38		18,803	.45	.46	1,731		62,328	.53	.54					
106-110	78		12,854	.40	.43	23		13,593	.42	.45	955		47,528	.46	.50					
111-115	71		12,106	.45	.51	32		17,200	.49	.55	858		50,831	.50	.56					
116-120	54		9,277	.22	.25	22		11,948	.24	.28	863		41,614	.37	.44					
121-130	84		15,500	.38	.48	49		38,314	.39	.49	1,218		82,599	.44	.55					
131-140	71		14,663	.43	.58	33		25,590	.45	.61	556		56,234	.49	.66					
141- UP	144		39,487	.43	.74	129		124,789	.37	.65	979		198,098	.44	.77					
CHARGES	588		117,090	.39	.52	326		250,237	.39	.56	7,160		539,231	.46	.61					
TOTALS	1,530		232,921	.45	.45	780		464,444	.42	.41	84,301		1274,815	.49	.48					