

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2004 through 2008. 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 2004 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		2															
81- 85																								
86- 90	1		2				2		6				1		6									
91- 95	1		1				3		9	16.75	15.69		4		24	.11	.10		11		91	.03	.02	
96- 99	21		28	.38	.37		47		168	.38	.37		25		156	.08	.08		15		124	.49	.48	
100-100	119		123	.64	.64		39		136	1.46	1.46		15		91	1.39	1.39		7		61	.11	.11	
CREDITS	143		157	.57	.57		92		321	1.31	1.29		45		277	.51	.50		33		276	.26	.25	
101-105							5		18				4		26	.13	.14		4		34	7.09	7.27	
106-110													1		6				1		9			
111-115							2		9															
116-120							1		4				1		6				1		9			
121-130	1		1				2		10				1		9				1		11			
131-140	1		2				1		4															
141- UP	2		7				2		9	2.24	3.24								2		24	2.62	3.81	
CHARGES	4		9				13		54	.37	.43		7		46	.07	.08		9		87	3.50	4.09	
TOTALS	147		166	.54	.55		105		375	1.18	1.18		52		323	.45	.45		42		362	1.03	1.04	

EXP-MOD	\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR
0- 60																								
61- 80							1		11				1		34				3		173	.03	.02	
81- 85													4		114	.19	.16		10		555	.17	.14	
86- 90	3		27				9		162	.49	.44		8		255	1.14	1.00		6		315	.47	.41	
91- 95	14		169	.19	.18		17		303	.22	.20		20		629	.37	.35		4		243	.09	.08	
96- 99	23		270	.52	.51		9		173	.16	.15		5		160	18.84	18.32		2		124	.02	.02	
100-100	12		153	.54	.54		11		206	6.26	6.26		7		234	.42	.42		5		377	.59	.59	
CREDITS	52		619	.41	.40		47		855	1.71	1.62		45		1,426	2.57	2.37		30		1,787	.28	.24	
101-105	4		50	34.53	36.11		2		36	.13	.13		3		126	.41	.42		4		368	1.12	1.15	
106-110	2		31										4		172	.72	.77		2		130	.26	.28	
111-115							4		95	.97	1.09		3		108				5		374	.51	.58	
116-120	4		54	.35	.41		2		50	2.80	3.34		4		141	3.92	4.62		1		114	.29	.34	
121-130	4		58	.02	.03		3		78	.01	.02		3		149	.50	.62		4		387	.08	.10	
131-140	1		21	1.66	2.30		1		29	.63	.84		2		92	.01	.01		1		87	4.35	5.87	
141- UP	3		106	1.00	2.49		2		56	.01	.02		3		313	3.53	9.02		4		637	.60	1.14	
CHARGES	18		321	5.89	8.27		14		344	.75	.91		22		1,100	1.73	2.36		21		2,097	.70	.90	
TOTALS	70		940	2.28	2.46		61		1,199	1.43	1.45		67		2,526	2.20	2.37		51		3,884	.50	.54	

EXP-MOD	\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS											
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR
0- 60	3		231	.63	.37		9		2,186	.46	.21		12		2,417	.48	.22							
61- 80	6		756	.59	.41		6		3,463	.40	.27		19		4,440	.41	.28							
81- 85	5		744	.66	.56		1		910	1.16	.99		20		2,323	.72	.60							
86- 90	2		236	.01	.01		2		757	1.11	.96		34		1,766	.77	.67							
91- 95	2		248	.13	.12								76		1,719	.32	.30							
96- 99	3		372	.11	.11		3		2,318	.06	.06		153		3,892	.91	.88							
100-100	8		1,151	.36	.36		5		3,744	.24	.24		228		6,275	.55	.55							
CREDITS	29		3,737	.42	.35		26		13,378	.40	.30		542		22,833	.59	.47							
101-105	1		233	1.11	1.13		3		870	.46	.47		30		1,760	1.76	1.80							
106-110	4		557	.41	.44		1		283	1.05	1.12		15		1,187	.57	.62							
111-115	3		469	.41	.46		4		2,110	1.03	1.15		21		3,165	.83	.94							
116-120													14		378	1.96	2.32							
121-130	5		944	1.11	1.39								24		1,645	.70	.87							
131-140							1		345	1.19	1.56		8		580	1.45	1.93							
141- UP	4		910	.50	.78		2		1,942	.45	1.09		24		4,003	.75	1.54							
CHARGES	17		3,112	.70	.87		11		5,550	.75	1.02		136		12,719	.96	1.26							
TOTALS	46		6,850	.55	.54		37		18,927	.50	.43		678		35,551	.72	.67							

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																											
86- 90																												
91- 95								1							1													
96- 99																												
100-100	26		42	.67	.65			37		141	.40	.40			25		145	.97	.95			25		214	.05	.05		
CREDITS	112		116	.03	.03			34		113	1.06	1.06			17		100	.16	.16			9		79	.11	.11		
101-105	139		160	.20	.20			72		258	.68	.67			44		257	3.67	3.61			37		316	.06	.06		
106-110	1		2					4		17	.10	.11			6		39	.01	.02			1		9				
111-115																												
116-120								1		3					1		6											
121-130	2		3																									
131-140								2		10	.02	.03																
141- UP								1		7					1		7											
CHARGES	3		5					8		37	.05	.06			8		52	.01	.01			7		75				
TOTALS	142		165	.19	.19			80		296	.60	.61			52		309	3.06	3.05			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																													
81- 85								1		17					2		65						4		222	.14	.11		
86- 90	1		10					2		34					13		423	.82	.72			11		645	.13	.11			
91- 95	17		202	.18	.17			14		259	.16	.15			18		569	.48	.44			2		131	.08	.07			
96- 99	17		199	.02	.01			10		176	.06	.06			5		188	2.77	2.70			7		464	.30	.29			
100-100	9		112	.06	.06			13		264	.51	.51			11		357	.40	.40			7		553	.42	.42			
CREDITS	44		524	.09	.08			40		749	.25	.24			50		1,634	.78	.72			35		2,216	.26	.24			
101-105	5		64	.12	.12			4		70	.35	.36			3		108	.87	.88			1		60	.28	.29			
106-110	2		28	4.57	4.95			2		44	3.37	3.66			2		82					3		222	.06	.07			
111-115	1		16	.10	.11			2		52	.03	.04			5		200	.71	.81			2		143	.71	.81			
116-120	4		63	.02	.03			3		58	.12	.14			2		82	.21	.24										
121-130	2		30	.05	.06			4		100	.02	.03			3		158	1.98	2.47			3		281	.07	.09			
131-140								1		32	.05	.06			2		110	.01	.01			2		189	.73	.96			
141- UP								1		32					3		197	.14	.26			4		596	.02	.04			
CHARGES	14		203	.70	.78			17		390	.48	.56			20		937	.63	.80			15		1,492	.20	.29			
TOTALS	58		726	.26	.26			57		1,139	.33	.33			70		2,571	.73	.75			50		3,708	.24	.25			

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	.43	.23			8		2,773	.65	.32			10		2,960	.64	.31										
61- 80	10		1,174	.36	.24			7		2,770	.55	.39			22		4,198	.47	.33										
81- 85	5		482	.34	.29			2		706	1.89	1.59			15		1,473	1.08	.90										
86- 90	3		341	.15	.13			6		3,813	.60	.52			38		5,277	.67	.59										
91- 95	4		579	.15	.14			3		770	.19	.17			62		2,537	.23	.22										
96- 99	4		631	.25	.25			3		3,148	.34	.33			159		5,349	.40	.39										
100-100	7		1,050	.33	.33			6		4,696	.13	.13			225		7,441	.22	.22										
CREDITS	35		4,445	.29	.24			35		18,676	.47	.37			531		29,235	.46	.38										
101-105	2		253	.03	.03			1		520	.29	.30			28		1,142	.27	.27										
106-110	6		1,039	.63	.68										16		1,425	.67	.72										
111-115	3		479	.81	.92			2		794	.26	.29			17		1,694	.50	.56										
116-120	3		550	.26	.31			1		500	.11	.13			16		1,267	.18	.21										
121-130	2		402	.06	.08			1		1,251	1.48	1.83			19		2,255	.98	1.22										
131-140								1		367	.27	.35			7		709	.34	.45										
141- UP	6		1,500	1.01	1.63			3		2,445	.71	1.54			20		4,799	.68	1.32										
CHARGES	22		4,223	.65	.82			9		5,877	.70	1.01			123		13,291	.61	.82										
TOTALS	57		8,667	.47	.46			44		24,553	.53	.47			654		42,527	.50	.47										

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								2		5																			
61- 80																													
81- 85																													
86- 90																													
91- 95																													
96- 99	24		36	.02	.02			24		94					22		135	.36	.35				18		155	.03	.03		
100-100	113		127	1.27	1.27			33		117	.14	.14			18		108	.21	.21			8		67	.04	.04			
CREDITS	137		163	1.00	.99			59		216	.08	.07			40		243	.29	.29			26		223	.03	.03			
101-105	1		1					8		31	3.24	3.34			3		20				1		9						
106-110															1		6												
111-115	1		2												2		15				1		9						
116-120								1		5											1		10						
121-130	1		3					1		5					1		7				1		13	.03	.03				
131-140															2		16												
141- UP															2		20	.06	.10										
CHARGES	3		6					10		41	2.43	2.60			11		84	.01	.02			4		40	.01	.01			
TOTALS	140		169	.96	.96			69		257	.45	.45			51		327	.22	.23			30		263	.03	.03			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80	1		10																				5		291	.65	.48		
81- 85															2		80	.05	.04			6		334	.45	.38			
86- 90															8		283	.10	.09			7		451	.45	.39			
91- 95	9		113	2.01	1.90			18		337	.29	.27			24		825	.42	.39			5		347	.56	.52			
96- 99	20		237	.70	.68			13		222	.15	.15			10		356	.15	.15										
100-100	12		148	.08	.08			12		241	.16	.16			6		217	.27	.27			8		527	.05	.05			
CREDITS	42		508	.80	.77			43		799	.21	.21			50		1,761	.28	.26			31		1,950	.39	.35			
101-105	1		14					3		50	.47	.48			1		44				5		284	.09	.09				
106-110	2		30					2		37	.27	.28			2		65	.27	.30			2		144	.03	.03			
111-115								1		19					7		338	.11	.12			1		98					
116-120	2		31					6		134	.84	1.00			3		128	.25	.29			4		277	.25	.29			
121-130	8		114	.25	.31			8		192	.04	.05			2		87	.31	.39			2		196	.51	.64			
131-140								4		90	1.31	1.76			2		107	.01	.01			2		178	.25	.34			
141- UP								4		105	.01	.02			5		298	.29	.48			3		431	.06	.11			
CHARGES	13		189	.15	.18			28		627	.44	.54			22		1,066	.19	.24			19		1,609	.17	.21			
TOTALS	55		696	.62	.63			71		1,426	.31	.33			72		2,827	.24	.25			50		3,560	.29	.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								4		2,119	.41	.21			4		2,119	.41	.21									
61- 80	9		1,134	.07	.05			10		4,276	.29	.21			25		5,711	.26	.19									
81- 85	3		300	.07	.06										11		714	.25	.20									
86- 90	4		403	.06	.05			4		2,410	.23	.20			23		3,547	.23	.20									
91- 95	3		397	.06	.05			3		1,463	.27	.26			64		3,488	.37	.34									
96- 99	3		483	1.23	1.19			2		2,957					136		4,675	.19	.19									
100-100	7		1,014	.09	.09			4		4,756	.16	.16			221		7,322	.16	.16									
CREDITS	29		3,731	.22	.19			27		17,982	.21	.17			484		27,576	.24	.20									
101-105	6		835	.66	.67			2		1,993	.18	.18			31		3,281	.32	.33									
106-110	4		584	.42	.46			1		314	2.00	2.11			14		1,180	.77	.82									
111-115	6		999	.56	.63			2		700	.71	.80			21		2,180	.50	.57									
116-120								1		300	.17	.20			18		886	.30	.35									
121-130								4		3,068	.27	.34			28		3,684	.27	.34									
131-140	4		988	.27	.37			1		409	.51	.69			15		1,789	.36	.49									
141- UP	7		2,362	.24	.48			4		3,047	.41	.87			25		6,263	.31	.62									
CHARGES	27		5,768	.38	.53			15		9,832	.39	.53			152		19,262	.36	.48									
TOTALS	56		9,499	.32	.36			42		27,814	.27	.26			636		46,838	.29	.29									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80																												
81- 85								1				3																
86- 90																												
91- 95	2		3					1		3	2.30	2.16							1		7							
96- 99	12		17					39		140	.01	.01			33		195	1.52	1.49			14		122				
100-100	109		122	.14	.14			36		125	.91	.91			13		81	.03	.03			9		77	.01	.01		
CREDITS	123		142	.12	.12			77		271	.45	.44			46		276	1.09	1.07			24		206				
101-105								6		25											1		8					
106-110								1		3					3		22											
111-115								1		4					1		8					2		18				
116-120															1		9											
121-130	1		3					3		11	.43	.53			3		22					4		46				
131-140	1							1		5																		
141- UP	3		7	.03	.05			1		10																		
CHARGES	5		10	.02	.03			13		57	.08	.10			8		61					7		72				
TOTALS	128		152	.11	.12			90		328	.39	.39			54		336	.89	.90			31		278				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999															
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR			
0- 60																															
61- 80															2		40	.01					1		52						
81- 85																						3		193	.02	.02					
86- 90																						4		160	.24	.22	9		523	.73	.65
91- 95	5		63	1.25	1.18			11		216					21		689	.21	.20			12		782	.26	.25					
96- 99	20		239	.07	.07			20		371	.02	.02			8		285					5		329	.14	.14					
100-100	10		117	.05	.05			8		150	.04	.04			8		305	.07	.07			8		575	.15	.15					
CREDITS	35		419	.24	.24			39		737	.02	.02			43		1,479	.14	.13			38		2,455	.30	.28					
101-105	4		48	.04	.05			3		56	.08	.08			4		146	.08	.09			5		348	.62	.64					
106-110	1		12					2		39												3		244	.01	.01					
111-115	1		15					4		84	.15	.17			3		126					3		177	.05	.05					
116-120	1		18					1		23					13		606	.47	.55			1		66	3.19	3.71					
121-130	8		123	.08	.10			4		96	.15	.19			5		202	1.86	2.28			2		189	1.76	2.25					
131-140	1		19	.55	.75			2		58	.05	.06			1		65					3		264	.12	.17					
141- UP	1		19	1.49	2.12			2		131	.22	.71			5		274	1.45	2.63			3		364	.36	.57					
CHARGES	17		255	.20	.24			18		488	.13	.18			31		1,418	.76	.95			20		1,651	.57	.69					
TOTALS	52		674	.23	.24			57		1,225	.06	.07			74		2,897	.44	.47			58		4,107	.41	.42					

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		3,043	.04	.02		
61- 80	6		636	.06	.05			8		5,582	.14	.10			17		6,311	.13	.09									
81- 85	3		376	.14	.12			4		3,024	.41	.33			11		3,595	.36	.29									
86- 90	2		341	.28	.25										15		1,024	.51	.45									
91- 95	4		512	.02	.02			3		1,168	.39	.36			60		3,444	.26	.25									
96- 99	5		711	2.16	2.12			2		3,230	.02	.02			158		5,638	.35	.34									
100-100	3		407	.10	.10			5		3,320	.09	.09			209		5,279	.11	.11									
CREDITS	23		2,983	.60	.53			27		19,366	.15	.12			475		28,334	.22	.18									
101-105	4		638	.04	.04			1		734	.01	.01			28		2,003	.13	.14									
106-110	2		268	.56	.61			2		805	.64	.70			14		1,394	.48	.52									
111-115	5		856	.38	.42			2		589	.28	.32			22		1,877	.27	.30									
116-120	3		433	.15	.18										20		1,153	.49	.57									
121-130	4		807	.04	.05			2		1,502	.82	1.02			36		3,001	.67	.83									
131-140	4		693	.27	.37			3		1,599	.11	.15			16		2,702	.15	.21									
141- UP	9		2,916	.23	.40			9		9,551	.26	.53			33		13,273	.28	.55									
CHARGES	31		6,612	.22	.30			19		14,779	.31	.51			169		25,403	.32	.48									
TOTALS	54		9,595	.34	.39			46		34,145	.22	.22			644		53,738	.27	.28									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499						\$2,500 - 4,999						\$5,000 - 7,499						\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR
0- 60																								
61- 80							1		2															
81- 85																			2		15	.06	.05	
86- 90																								
91- 95	1		1										2		12				1		9	1.47	1.37	
96- 99	30		44	.01	.01		41		153	.85	.83		24		144	.36	.36		21		179	.15	.15	
100-100	117		116	.40	.40		33		111	.20	.20		14		85	.50	.50		8		66	.01	.01	
CREDITS	148		161	.29	.29		75		266	.57	.56		40		241	.40	.39		32		269	.15	.15	
101-105	2		4				5		17				3		19				1		9	.07	.07	
106-110							3		10										1		9			
111-115	1		3				3		12															
116-120	1		3				1		4															
121-130	4		7				2		10				2		15	1.92	2.41		2		20	.02	.02	
131-140							3		14				1		7									
141- UP	2		5				2		13															
CHARGES	10		21				19		80				6		41	.70	.81		4		38	.03	.03	
TOTALS	158		182	.25	.26		94		347	.44	.45		46		282	.44	.44		36		307	.14	.14	

EXP-MOD	\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR
0- 60													1		20									
61- 80	1		10																2		106	.04	.03	
81- 85	1		12																3		228	.20	.16	
86- 90													6		200	.38	.34		5		354	.03	.03	
91- 95	1		10				7		134	.58	.55		12		398	.15	.14		3		178	.22	.20	
96- 99	24		288	.09	.08		14		245	.10	.10		12		418	.10	.10		6		388	.19	.18	
100-100	12		154	.70	.70		8		156	.15	.15		6		195	.27	.27		5		403	.06	.06	
CREDITS	39		474	.28	.27		29		535	.24	.23		37		1,231	.19	.18		24		1,658	.12	.11	
101-105	2		28				2		38				6		230	.09	.09		3		223	.34	.35	
106-110	2		26	1.55	1.66		2		45				2		65	2.58	2.82		1		66	.01	.01	
111-115	2		29	.17	.19		3		63	.19	.22		7		331	.64	.73		2		124	.11	.12	
116-120	2		29	.36	.42		1		26				7		277	.03	.03		2		193	.36	.42	
121-130	2		26	.44	.53		8		182	.76	.94		5		221	.47	.58		4		348	.37	.47	
131-140							2		54	.06	.07		1		38	.02	.03		3		318	1.41	1.93	
141- UP	3		51	.12	.17		3		107	.18	.31		2		109	.02	.03		4		428	.01	.02	
CHARGES	13		188	.39	.46		21		515	.33	.43		30		1,271	.40	.47		19		1,700	.44	.56	
TOTALS	52		662	.31	.32		50		1,050	.28	.31		67		2,502	.30	.31		43		3,358	.28	.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																								
61- 80	3		360	1.26	.95		2		487	.05	.03		3		507	.05	.03							
81- 85	1		98	.02	.02		6		3,412	.23	.16		13		3,890	.32	.23							
86- 90	2		215	.02	.01		2		954	.56	.47		9		1,307	.45	.38							
91- 95	2		303	.08	.07		2		549	.07	.06		15		1,319	.10	.09							
96- 99	2		250	.03	.03								29		1,045	.20	.19							
100-100	3		470	.15	.15		5		4,459	.12	.12		179		6,568	.14	.14							
CREDITS	13		1,696	.33	.30		3		1,169	.19	.19		209		2,925	.21	.21							
101-105	3		588	.11	.12		20		11,031	.20	.16		457		17,560	.21	.18							
106-110	6		947	.20	.22		2		2,108	.70	.74		29		3,265	.50	.53							
111-115	1		136										17		1,168	.34	.37							
116-120	1		120	.61	.71		1		601	.09	.10		20		1,298	.23	.26							
121-130	5		998	.11	.14								15		652	.25	.29							
131-140	6		1,532	.36	.49		1		668	.26	.33		35		2,495	.28	.35							
141- UP	14		4,908	.29	.57								16		1,962	.51	.70							
CHARGES	36		9,230	.26	.40		3		5,381	.13	.36		33		11,003	.20	.44							
TOTALS	49		10,925	.27	.37		7		8,758	.27	.48		165		21,842	.29	.45							

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	1		3						1		4													
81- 85	2		1			2		6						1		4				1		8							
86- 90	2		2			3		11						2		10				3		24	.01	.01					
91- 95	13		15			17		61						13		76	1.97	1.85	20		171	1.29	1.21						
96- 99	139		199	.83	.81	161		575	1.01	.99	121		717	1.10	1.07	75		625	2.02	1.96									
100-100	734		877	.50	.50	267		952	.17	.17	120		737	.65	.65	65		563	2.68	2.68									
CREDITS	896		1,097	.55	.55	451		1,608	.46	.46	259		1,550	.91	.89	164		1,391	2.15	2.10									
101-105	6		9			8		31	4.10	4.21	10		65	.02	.03	9		79	.09	.09									
106-110	2		1			4		16			2		15			3		29	.12	.13									
111-115	5		4			5		19			4		27	.03	.03	3		31	.37	.41									
116-120	4		6			3		14	4.65	5.51	3		21	1.51	1.80	2		20	1.28	1.50									
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			7		39	.02	.03	5		46	.05	.08	1		14											
CHARGES	31		51	.01	.01	39		174	1.18	1.45	35		254	.16	.19	28		279	.18	.21									
TOTALS	927		1,148	.52	.53	490		1,782	.53	.54	294		1,804	.81	.81	192		1,670	1.82	1.82									

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		21					4		67	4.48	2.13	2		91	.02	.01					
61- 80	1		9			2		32	.09	.07	8		224	.76	.56	15		760	.16	.11									
81- 85						4		63	.26	.21	11		333	.02	.02	17		926	.87	.72									
86- 90	6		68	.11	.09	13		236	.01	.01	35		1,077	.56	.50	10		623	.27	.24									
91- 95	55		650	.58	.54	70		1,252	.45	.42	38		1,232	.48	.45	10		699	.42	.39									
96- 99	81		966	.60	.58	38		680	.69	.67	19		657	.01	.01	13		920	4.26	4.15									
100-100	71		857	.32	.32	46		899	.46	.46	49		1,732	.63	.63	12		802	.12	.12									
CREDITS	214		2,551	.48	.47	175		3,183	.46	.44	164		5,320	.52	.48	79		4,820	1.12	.98									
101-105	13		163	5.40	5.56	21		410	1.20	1.23	15		557	.23	.23	8		585	.43	.44									
106-110	8		99	.62	.66	4		84	.20	.22	12		460	.65	.71	7		536	.27	.29									
111-115	5		72	.05	.05	8		178	.06	.07	13		484	.36	.41	7		545	.04	.05									
116-120	3		47			10		228	.06	.07	10		430	.67	.79	4		311	1.43	1.69									
121-130	5		77	.08	.09	14		339	.10	.12	10		428	.27	.33	12		1,131	.38	.48									
131-140	1		18			3		84	.47	.63	5		238	.33	.45	3		261	.09	.12									
141- UP	2		36			6		191	21.07	33.46	11		690	.90	1.47	6		688	.21	.33									
CHARGES	37		513	1.85	2.09	66		1,515	3.06	3.62	76		3,287	.52	.63	47		4,057	.36	.44									
TOTALS	251		3,064	.71	.71	241		4,698	1.30	1.31	240		8,607	.52	.53	126		8,877	.77	.77									

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN
0- 60	4		369	1.93	1.09	5		1,038	.43	.21	18		1,587	.92	.46												
61- 80	16		1,756	1.49	1.06	5		1,600	.67	.47	55		4,390	.91	.64												
81- 85	6		691	.42	.34	3		895	.82	.68	47		2,928	.63	.52												
86- 90	4		480	.13	.12	1		291	1.29	1.16	79		2,823	.43	.38												
91- 95	5		805	.40	.37	2		1,891	.05	.05	243		6,853	.38	.36												
96- 99	2		310	.29	.28	2		575	.30	.29	651		6,224	1.29	1.25												
100-100	7		1,104	1.18	1.18	2		2,165	.06	.06	1,373		10,686	.55	.55												
CREDITS	44		5,515	.98	.79	20		8,456	.36	.29	2,466		35,492	.71	.62												
101-105	2		280	.37	.37	1		282			93		2,461	.81	.83												
106-110	3		385	.75	.80	1		311	.66	.71	46		1,936	.53	.57												
111-115	3		426	.55	.62	1		424	.18	.20	54		2,210	.24	.27												
116-120	1		152	.48	.56	1		323	.02	.02	41		1,552	.61	.72												
121-130	4		673	.15	.19	2		1,086	.09	.11	82		3,954	.20	.25												
131-140	7		1,455	.28	.37	3		1,449	.25	.33	31		3,553	.26	.34												
141- UP	5		1,598	.25	.38	1		547	.37	.57	47		3,855	1.40	2.18												
CHARGES	25		4,968	.32	.42	10		4,423	.21	.27	394		19,520	.59	.74												
TOTALS	69		10,484	.67	.66	30		12,878	.31	.28	2,860		55,012	.67	.65												

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								1						
81- 85	2																												
86- 90	3																												
91- 95	18		18	.18	.16			9		28					7		39	1.17	1.10			11		89					
96- 99	96		107	.27	.26			152		546	1.11	1.08			116		684	.05	.04			101		848	.32	.31			
100-100	708		825	.87	.87			294		1,026	.36	.36			145		890	.19	.19			88		753	.03	.03			
CREDITS	827		953	.79	.78			455		1,600	.61	.60			271		1,628	.15	.15			201		1,697	.17	.17			
101-105	4		2					9		36	.03	.03			7		44	.24	.25			14		127	.17	.17			
106-110	4		7					2		9					5		33					1		11					
111-115	4		5					1		4					5		33	3.33	3.79			3		30					
116-120	1		2					5		24					3		22	3.31	3.90			1		12					
121-130	6		6					10		50					9		71	5.11	6.30			5		53					
131-140	2		4	17.80	23.47			4		22					2		15	.03	.04			2		21					
141- UP	6		15					3		16					5		51					2		27					
CHARGES	27		41	1.94	2.49			34		160	.01	.01			36		269	2.06	2.49			28		280	.08	.09			
TOTALS	854		994	.84	.84			489		1,761	.55	.56			307		1,898	.42	.43			229		1,977	.16	.16			

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		5					1		14					2		28	1.17	.48			1		29	.02	.01		
61- 80								1		19					2		58					13		681	.12	.09		
81- 85								1		20	.04	.03			9		265				15		843	.16	.13			
86- 90	4		50					9		165	.16	.14			22		720	.18	.16			20		1,176	.40	.35		
91- 95	40		471	.05	.05			65		1,168	.91	.85			60		1,860	.47	.44			18		1,118	.57	.53		
96- 99	90		1,046	.50	.48			60		1,073	.06	.06			40		1,303	1.91	1.86			14		986	.84	.82		
100-100	85		1,021	.42	.42			84		1,597	.53	.53			51		1,778	.38	.38			30		2,026	.55	.55		
CREDITS	220		2,592	.38	.37			221		4,057	.49	.48			186		6,012	.70	.66			111		6,858	.48	.43		
101-105	10		132	.06	.06			17		328	.48	.50			12		414	.14	.15			10		670	.43	.44		
106-110	6		81	.15	.16			6		121	1.68	1.82			8		290	.44	.48			8		584	.30	.32		
111-115	4		65	.11	.13			5		109		.01			16		654	1.28	1.44			10		839	1.59	1.78		
116-120	4		60	.06	.07			10		224	.04	.05			5		230	2.17	2.56			4		262	.08	.10		
121-130	4		60	.01	.01			15		351	.15	.18			12		532	.44	.55			6		553	.41	.50		
131-140								3		73	.49	.66			5		260	.27	.36			4		430	.08	.11		
141- UP	1		21	.13	.19			6		195					11		575	.88	1.37			10		1,102	1.33	2.04		
CHARGES	29		419	.08	.09			62		1,401	.33	.39			69		2,956	.79	.96			52		4,441	.80	.97		
TOTALS	249		3,011	.33	.33			283		5,458	.45	.46			255		8,968	.73	.74			163		11,299	.60	.61		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	6		577	.87	.47			5		1,453	.60	.29			17		2,110	.66	.33									
61- 80	19		2,238	.44	.32			9		2,913	.53	.37			45		5,916	.44	.32									
81- 85	10		1,160	4.82	3.96			4		1,045	.41	.34			41		3,335	1.84	1.53									
86- 90	9		1,185	.59	.52			4		1,372	.38	.33			73		4,678	.39	.35									
91- 95	9		1,184	.53	.50			3		1,013	1.76	1.64			240		6,990	.72	.68									
96- 99	6		726	.34	.33			1		1,825	.74	.72			676		9,144	.70	.69									
100-100	10		1,475	.28	.28			5		2,205	.43	.43			1,500		13,597	.42	.42									
CREDITS	69		8,546	1.06	.87			31		11,825	.63	.49			2,592		45,770	.64	.56									
101-105	3		319	.77	.79			2		880	.82	.86			88		2,953	.51	.53									
106-110	5		989	.29	.32			4		1,616	.30	.32			49		3,740	.34	.37									
111-115	3		510	1.40	1.57			1		369	.51	.56			52		2,619	1.22	1.37									
116-120	4		592	.10	.12			3		1,162	.52	.62			40		2,589	.49	.58									
121-130	6		934	.13	.16			2		699	.07	.08			75		3,309	.32	.39									
131-140	4		895	.37	.50			2		1,109	.10	.13			28		2,830	.23	.31									
141- UP	2		729	.11	.22			1		727	.17	.27			47		3,459	.63	1.03									
CHARGES	27		4,968	.37	.47			15		6,563	.35	.42			379		21,499	.52	.63									
TOTALS	96		13,515	.81	.76			46		18,387	.53	.47			2,971		67,269	.60	.58									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1																					1							
61- 80																													
81- 85																													
86- 90																						1							
91- 95	3		3					9		28					8		46	.16	.15			7		59	.81	.75			
96- 99	119		154	2.27	2.22			191		703	.05	.04			154		934	.17	.16			107		905	1.94	1.90			
100-100	690		772	.53	.53			300		1,076	.60	.60			137		822	.65	.65			75		648	1.67	1.67			
CREDITS	813		929	.82	.82			500		1,807	.38	.37			299		1,802	.39	.38			191		1,625	1.78	1.75			
101-105	5		7					4		15					9		54	.02	.02			12		105	.03	.03			
106-110	4		7	.41	.44			4		17	5.47	5.93			5		35	2.68	2.88			4		39	1.09	1.18			
111-115	2		2					8		33	.04	.05			4		28	2.15	2.43			7		66	.01	.01			
116-120	2		1					3		11					5		39	6.27	7.49			1		10					
121-130	4		7					8		39					5		38	1.94	2.41			3		31	.06	.07			
131-140								2		12					2		16												
141- UP	4		3					7		40	2.52	3.84			1		10	.09	.12			6		82	.02	.02			
CHARGES	21		28	.11	.12			36		166	1.18	1.46			31		220	2.15	2.47			33		332	.15	.17			
TOTALS	834		957	.80	.80			536		1,973	.44	.45			330		2,023	.58	.58			224		1,957	1.50	1.52			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60								1		13												1							
61- 80															4		115	.12	.08			8		456	.11	.08			
81- 85								1		21					4		116					15		907	.41	.34			
86- 90	1		13					8		147	.08	.07			21		667	.85	.75			19		1,124	1.06	.93			
91- 95	18		214	.14	.13			63		1,143	.03	.03			64		2,030	.19	.17			20		1,227	.44	.41			
96- 99	87		1,039	.06	.06			81		1,469	.51	.50			33		1,120	.09	.08			11		660	.10	.10			
100-100	96		1,153	.06	.06			101		1,961	.10	.10			47		1,554	.86	.86			27		1,956	.07	.07			
CREDITS	202		2,419	.07	.07			255		4,753	.21	.20			173		5,602	.43	.40			101		6,362	.37	.34			
101-105	19		234	.44	.45			11		219	.78	.80			14		527	.53	.54			15		1,119	.38	.39			
106-110	1		11					13		277	.14	.15			11		342	.31	.33			9		650	.33	.36			
111-115	1		15					10		223	.28	.31			10		398	.97	1.10			11		974	1.44	1.62			
116-120	3		42	.46	.55			9		212	.53	.63			23		958	.76	.90			8		667	.10	.12			
121-130	13		195	2.60	3.20			10		235	.87	1.08			16		716	.13	.16			7		615	.38	.48			
131-140	3		48					1		31					8		449	.33	.44			4		342	.93	1.25			
141- UP	6		114					8		271	.75	1.28			8		402	.25	.36			9		972	.41	.63			
CHARGES	46		660	.95	1.13			62		1,469	.54	.65			90		3,792	.49	.58			63		5,340	.57	.68			
TOTALS	248		3,079	.26	.26			317		6,221	.29	.29			263		9,394	.45	.46			164		11,702	.46	.47			

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	.68	.32			12		1,976	.62	.29									
61- 80	14		1,592	.06	.04			12		3,325	.33	.23			38		5,489	.23	.16									
81- 85	9		1,098	.09	.07			4		1,216	.16	.13			33		3,359	.20	.16									
86- 90	5		591	.19	.17			2		708	.16	.14			57		3,259	.61	.54									
91- 95	8		1,195	.09	.09			4		1,842	.26	.24			204		7,788	.21	.19									
96- 99	11		1,648	.16	.15			6		2,432	.46	.45			800		11,065	.42	.41									
100-100	13		1,905	.24	.24			4		2,801	.33	.33			1,490		14,647	.39	.39									
CREDITS	62		8,164	.14	.12			38		14,117	.36	.28			2,634		47,582	.36	.32									
101-105	10		1,549	.56	.57									99		3,829	.48	.50										
106-110	4		620	.07	.08			1		400	.66	.72			56		2,399	.38	.41									
111-115	3		540	.05	.06			3		1,194	.37	.42			59		3,472	.69	.77									
116-120	3		478	.38	.45			5		2,743	.19	.23			62		5,162	.37	.43									
121-130	7		1,346	.37	.46			3		1,137	.22	.28			76		4,359	.43	.54									
131-140	1		147					1		415	.02	.03			22		1,460	.32	.44									
141- UP	6		1,322	.20	.34			6		3,167	.10	.16			61		6,383	.22	.35									
CHARGES	34		6,002	.31	.38			19		9,055	.20	.26			435		27,064	.40	.49									
TOTALS	96		14,166	.21	.21			57		23,172	.30	.28			3,069		74,646	.37	.37									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499						\$2,500 - 4,999						\$5,000 - 7,499						\$7,500 - 9,999						
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60	2																								
61- 80	1																		2		11				
81- 85	2																		1		8				
86- 90	4						1		3																
91- 95	11		13	.66	.61		6		22				7		43				8		66	.22	.21		
96- 99	173		223	.97	.95		203		755	.35	.35		152		908	.09	.09		122		1,039	.67	.65		
100-100	752		853	.26	.26		328		1,157	.27	.27		134		823	.52	.52		60		509	1.05	1.05		
CREDITS	945		1,096	.41	.41		538		1,937	.30	.30		293		1,774	.29	.29		193		1,634	.76	.74		
101-105	9		15				9		36	.06	.06		9		58	2.23	2.31		14		126	.65	.66		
106-110	3		4				4		17				4		26	.04	.05		1		8				
111-115	5		8				6		25	.03	.04		5		34	4.62	5.23								
116-120	1		3				5		22	1.26	1.50		3		23						20				
121-130	5		3				11		52	1.96	2.40		4		32				9		97	.03	.03		
131-140	2		4				4		21				3		24	2.47	3.41		4		48	.06	.08		
141- UP	3		5				7		42		.01		5		50	.03	.05		2		23				
CHARGES	28		42				46		215	.62	.76		33		247	1.40	1.70		32		323	.27	.31		
TOTALS	973		1,138	.40	.39		584		2,151	.33	.34		326		2,021	.43	.43		225		1,956	.68	.68		

EXP-MOD	\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999						
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60							2		16	1.47	.75		1		18										
61- 80													4		111	.01	.01		6		300	.77	.59		
81- 85							1		15				3		84	.93	.77		15		875	.21	.17		
86- 90	2		21	.90	.79		10		180	.18	.16		23		749	1.05	.93		24		1,475	.45	.40		
91- 95	11		137	.72	.67		55		1,063	.25	.23		59		1,895	.18	.17		11		764	.06	.06		
96- 99	112		1,342	.65	.63		76		1,394	.60	.58		44		1,381	.17	.16		10		600	.98	.95		
100-100	72		893	.02	.02		58		1,091	.09	.09		33		1,137	.06	.06		18		1,234	.27	.27		
CREDITS	197		2,393	.42	.41		202		3,758	.33	.32		167		5,374	.28	.26		84		5,248	.39	.36		
101-105	18		218	.35	.36		6		133	.46	.47		13		451	.11	.12		8		565	.19	.20		
106-110	8		108	.29	.32		8		173				14		505	.02	.02		8		688	.92	1.00		
111-115	3		36				7		155	1.62	1.81		10		420	.95	1.07		10		780	.32	.36		
116-120	3		44				14		336	.33	.38		15		599	.19	.23		9		694	1.04	1.22		
121-130	6		92	.03	.03		9		210	1.16	1.42		11		504	1.33	1.67		9		742	.88	1.10		
131-140	6		100	1.43	1.94		2		44				8		421	.27	.37		11		1,125	.09	.12		
141- UP	3		54				11		343	.07	.11		15		904	.21	.33		11		1,145	.24	.37		
CHARGES	47		651	.39	.45		57		1,393	.49	.61		86		3,804	.41	.50		66		5,740	.48	.59		
TOTALS	244		3,045	.41	.42		259		5,151	.38	.39		253		9,178	.33	.35		150		10,988	.44	.46		

EXP-MOD	\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS												
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60	1		126				5		1,530	.71	.39		11		1,690	.66	.36								
61- 80	14		1,761	.25	.18		10		2,877	.25	.18		37		5,060	.27	.20								
81- 85	12		1,481	.50	.42		4		1,421	.08	.06		38		3,885	.29	.24								
86- 90	7		1,007	.12	.10								71		3,439	.47	.42								
91- 95	7		955	.53	.49		4		4,410	.01	.01		179		9,367	.14	.13								
96- 99	7		1,100	.08	.07		2		610	.25	.24		901		9,351	.43	.42								
100-100	8		1,090	.39	.39		3		1,191	.18	.18		1,466		9,979	.27	.27								
CREDITS	56		7,519	.31	.26		28		12,039	.20	.16		2,703		42,771	.31	.27								
101-105	4		629	.45	.47		3		1,345	.08	.08		93		3,576	.25	.26								
106-110	4		661	.45	.49								54		2,190	.45	.48								
111-115	5		736	.01	.01		1		393	.44	.50		52		2,586	.48	.54								
116-120	5		1,035	.93	1.09		4		1,698	.84	.98		61		4,475	.75	.88								
121-130	3		470	.40	.49		2		1,016	.31	.40		69		3,219	.68	.85								
131-140	3		737	.59	.81		3		1,316	.03	.04		46		3,840	.23	.32								
141- UP	6		1,988	.24	.41		4		2,809	.16	.27		67		7,362	.19	.32								
CHARGES	30		6,256	.42	.55		17		8,576	.29	.38		442		27,248	.40	.51								
TOTALS	86		13,775	.36	.36		45		20,615	.24	.22		3,145		70,019	.35	.35								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1																												
61- 80	2		3					1		2							1		6	3.20	2.28								
81- 85	1							1		4																			
86- 90	1		2					2		8					1		5		2		16								
91- 95	10		11					6		23	.41	.38			8		48	.81	.76		9		74	1.13	1.06				
96- 99	244		312	2.78	2.72			243		862	.45	.44			146		879	.18	.17		80		666	.46	.44				
100-100	896		912	.30	.30			221		748	.74	.74			81		486	.17	.17		50		424	.68	.68				
CREDITS	1,155		1,240	.92	.91			474		1,647	.58	.57			236		1,419	.20	.19		142		1,186	.59	.57				
101-105	15		23	.01	.01			19		70	1.55	1.58			11		69	1.36	1.39		7		64	.82	.84				
106-110	4		8	.12	.13			9		37	.05	.06			4		25	.03	.04		1		9	2.48	2.70				
111-115	3		2					6		27					6		39	.51	.58		3		30						
116-120	5		5	26.72	31.48			6		26					5		35				2		20	.10	.12				
121-130	15		24	.05	.06			14		67	1.35	1.66			7		54	.02	.02		8		86						
131-140	1		2					6		31					3		27	.01	.02		4		45						
141- UP	8		20					13		66					3		29	.72	1.29		8		106	1.89	2.84				
CHARGES	51		85	1.51	1.84			73		323	.62	.75			39		278	.49	.59		33		360	.77	.97				
TOTALS	1,206		1,325	.96	.96			547		1,970	.59	.60			275		1,696	.24	.25		175		1,546	.63	.65				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1		8					1		12					2		31											
61- 80								1		16					4		104	4.02	3.06		5		313	.01				
81- 85	2		20					1		17					7		202	.13	.11		3		151	.01	.01			
86- 90	1		11					7		117	.48	.43			19		636	.18	.16		13		800	.33	.29			
91- 95	32		385	.15	.14			45		838	.22	.21			42		1,344	.23	.21		12		683	.48	.44			
96- 99	86		1,033	.54	.53			67		1,215	.28	.27			28		911	.34	.33		11		667	.51	.50			
100-100	56		681	.38	.38			28		533	.11	.11			29		999	.06	.06		12		815	.09	.09			
CREDITS	178		2,138	.41	.40			150		2,747	.23	.22			131		4,228	.29	.27		56		3,428	.29	.27			
101-105	22		288	.33	.34			11		226	.05	.05			6		229	14.95	15.38		4		246	.97	.99			
106-110	5		66	.11	.11			10		201	.19	.20			8		299	.04	.04		8		644	.06	.07			
111-115	4		52					9		174	5.04	5.68			14		598	.11	.12		4		297	2.01	2.25			
116-120	3		45	4.92	5.78			10		258	.01	.02			16		663	.05	.06		2		186					
121-130	9		137	.01	.01			14		335	.25	.31			11		436	.61	.75		10		914	.29	.36			
131-140	3		44	.38	.51			5		134	.16	.21			5		256	.39	.53		9		892	.14	.20			
141- UP	6		104	.68	1.02			9		300	.29	.48			14		758	.51	.81		10		1,198	.17	.27			
CHARGES	52		737	.56	.65			68		1,627	.69	.84			74		3,239	1.32	1.64		47		4,377	.33	.43			
TOTALS	230		2,874	.45	.45			218		4,374	.40	.42			205		7,467	.74	.77		103		7,805	.32	.35			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2		212	.34	.20			3		497	.25	.14			10		761	.26	.14									
61- 80	8		811	.33	.24			7		3,175	.25	.18			29		4,429	.34	.24									
81- 85	7		844	.17	.14									22		1,239	.14	.11										
86- 90	7		973	.20	.18									53		2,568	.24	.21										
91- 95	7		826	.27	.25			2		582	.07	.06			173		4,814	.26	.25									
96- 99	5		732	.32	.32			1		512	.19	.18			911		7,790	.46	.45									
100-100	2		245					4		2,723	.07	.07			1,379		8,566	.21	.21									
CREDITS	38		4,644	.25	.21			17		7,489	.16	.13			2,577		30,166	.30	.27									
101-105	6		877	.09	.10			1		1,070					102		3,162	1.30	1.33									
106-110	1		125	.02	.02									50		1,415	.09	.10										
111-115	4		639	.05	.06			1		472				54		2,330	.68	.77										
116-120	1		203											50		1,440	.27	.32										
121-130	6		1,183	.30	.37			2		1,268	.17	.21			96		4,505	.28	.35									
131-140	4		737	.50	.67									40		2,167	.29	.39										
141- UP	10		2,664	.26	.41			6		4,090	.20	.38			87		9,336	.26	.46									
CHARGES	32		6,429	.24	.31			10		6,901	.15	.22			479		24,355	.43	.58									
TOTALS	70		11,074	.24	.26			27		14,390	.16	.16			3,056		54,521	.36	.38									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 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							1														
61- 80	8							1							2								2		13		.05	.04	
81- 85	5							3			.10	.09			6								8		63		.26	.23	
86- 90	14		14	4.93	4.33			5		14	.15	.14			34								73		612		.33	.31	
91- 95	32		36	5.54	5.21			36		126	.32	.31			38		230	6.26	5.91				211		1,748	2.42	2.34		
96- 99	441		622	1.42	1.38			697		2,479	.88	.86			428		2,556	.31	.30				385		3,221	1.70	1.64		
100-100	7,857		5,660	.57	.57			730		2,511	.47	.47			195		1,176	.42	.42				91		786	1.30	1.30		
CREDITS	8,360		6,342	.69	.69			1,473		5,141	.66	.65			670		4,007	.68	.66				17		147	.12	.12		
101-105	30		39	.11	.11			51		190	.03	.03			34		209	2.36	2.41				9		85	4.17	4.50		
106-110	15		21	1.95	2.11			21		86	.13	.14			15		100	.26	.29				3		31	.22	.25		
111-115	8		14	.10	.11			12		53	.38	.44			9		64	.08	.09				8		80	7.54	8.93		
116-120	14		22	.26	.31			2		8					11		80	.05	.06				24		253	.93	1.14		
121-130	10		13	.30	.36			17		81	.02	.02			20		149	2.33	2.85				6		70	.34	.46		
131-140	7		14	.05	.07			19		99					7		61	.62	.83				8		107	.42	.65		
141- UP	11		22	.07	.12			13		70	.07	.10			8		88	.17	.29				75		773	1.66	1.99		
CHARGES	95		145	.40	.47			135		588	.07	.09			104		750	1.24	1.46				460		3,994	1.69	1.70		
TOTALS	8,455		6,487	.69	.69			1,608		5,729	.60	.60			774		4,757	.77	.77				269		18,901	1.69	1.70		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2							1							1								3		122		.25	.14
61- 80	2		19					7		110	.83	.64			16		490	.70	.53				41		2,140		.36	.27
81- 85	5		51	.03	.03			4		59					33		1,040	.20	.17				22		1,217	1.06	.88	
86- 90	9		100	1.27	1.13			48		877	.11	.10			62		1,879	.76	.67				25		1,369	.26	.23	
91- 95	171		1,934	.74	.69			162		2,830	.43	.40			81		2,450	.32	.30				27		1,652	1.02	.95	
96- 99	150		1,761	.48	.47			76		1,390	.50	.49			30		949	1.13	1.10				14		950	.23	.23	
100-100	106		1,283	.57	.57			77		1,459	.46	.46			60		2,152	.75	.75				25		1,647	.60	.60	
CREDITS	445		5,156	.61	.58			375		6,734	.41	.39			283		8,973	.61	.56				157		9,097	.59	.51	
101-105	34		416	.39	.40			31		643	.21	.21			15		514	.52	.53				22		1,620	.70	.72	
106-110	9		113	1.03	1.12			18		370	.42	.45			27		1,100	.56	.60				12		965	.57	.61	
111-115	13		188	.13	.15			12		254	.37	.42			22		787	.45	.51				15		1,057	.83	.94	
116-120	25		362	1.24	1.46			20		441	1.46	1.72			19		739	.09	.11				13		1,006	.40	.47	
121-130	16		234	.13	.16			19		451	.64	.80			21		957	.36	.45				16		1,521	1.19	1.50	
131-140	6		104	.11	.15			5		139	.04	.05			8		374	2.30	3.14				16		1,487	.45	.62	
141- UP	12		240	.10	.15			17		604	.17	.28			25		1,536	.39	.65				18		2,149	.64	1.11	
CHARGES	115		1,658	.49	.58			122		2,904	.49	.59			137		6,007	.52	.65				112		9,804	.69	.87	
TOTALS	560		6,814	.58	.58			497		9,638	.43	.44			420		14,980	.57	.59				269		18,901	.64	.66	

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		387	.68	.32			9		3,045	.62	.27			26		3,588	.61	.27									
61- 80	38		4,071	.63	.45			11		7,628	.50	.37			128		14,490	.53	.38									
81- 85	12		1,464	.38	.31			3		2,482	.61	.50			87		6,323	.57	.47									
86- 90	7		961	1.00	.87			2		1,539	.39	.33			186		6,850	.53	.47									
91- 95	11		1,651	.29	.27			1		316	.03	.03			632		11,836	.63	.59									
96- 99	12		1,581	.54	.53			1		512	1.97	1.95			2,060		14,548	.88	.85									
100-100	14		2,263	.37	.37			8		5,139	.53	.53			9,163		24,075	.56	.56									
CREDITS	99		12,378	.53	.43			35		20,661	.56	.41			12,282		81,710	.62	.53									
101-105	5		711	.33	.34			8		4,159	.76	.79			247		8,649	.65	.67									
106-110	7		1,176	.77	.83			1		449	.61	.65			134		4,465	.68	.74									
111-115	11		1,754	.49	.55			3		2,176	.30	.34			108		6,379	.45	.51									
116-120	4		701	.52	.61			1		1,023	.10	.12			117		4,462	.59	.70									
121-130	12		2,334	.61	.76			2		1,281	.95	1.21			157		7,275	.78	.98									
131-140	7		1,490	.54	.74			1		2,617	.74	1.03			82		6,455	.68	.93									
141- UP	23		6,100	.53	.86			21		22,093	.50	.91			156		33,009	.50	.88									
CHARGES	69		14,266	.55	.73			37		33,798	.55	.83			1,001		70,694	.58	.79									
TOTALS	168		26,644	.54	.56			72		54,459	.55	.59			13,283		152,404	.60	.63									

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	2			1	98.10	53.70																			
61- 80							1					2							1						7
81- 85	3		2				3		10				1		5	.15	.12								
86- 90	9		5	2.66	2.36		2		7				3		17	2.47	2.20		4					31	
91- 95	33		35	.54	.51		17		59				21		117	.35	.33		37				.05	.05	
96- 99	374		491	.05	.05		715		2,568	.36	.35		471		2,830	.26	.25		282				2,383	.57	.55
100-100	7,626		5,998	.96	.96		870		2,940	.62	.62		235		1,442	.59	.59		114				977	.65	.65
CREDITS	8,047		6,533	.90	.90		1,608		5,587	.49	.48		731		4,410	.38	.37		438				3,711	.54	.53
101-105	18		24	18.31	18.91		36		138	.97	1.00		33		211	.10	.10		26				241	.49	.50
106-110	13		17	4.90	5.26		21		78	.07	.08		21		144	.21	.22		7				64	.19	.20
111-115	4		1				10		42	.25	.28		7		47	.14	.16		7				70	.11	.12
116-120	12		19				7		33	1.54	1.82		15		108	.01	.01		6				63	.03	.04
121-130	10		13				11		54	.08	.11		19		148	.12	.15		18				197	.03	.03
131-140	4		6	.41	.54		12		59	4.83	6.48		1		7	1.83	2.40		4				47	.01	.01
141- UP	15		35	1.11	1.84		15		91	.16	.28		3		34	.15	.28		5				84	.06	.11
CHARGES	76		115	4.94	6.18		112		495	1.02	1.22		99		700	.14	.16		73				765	.20	.23
TOTALS	8,123		6,648	.97	.97		1,720		6,081	.53	.53		830		5,110	.35	.35		511				4,476	.48	.48

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		18	.01	.01														
61- 80	2		16				4		65	.02	.02		5		130	.06	.04		26				1,476	.19	.14
81- 85	2		19				3		44	.01	.01		18		643	.47	.39		34				2,058	.54	.45
86- 90	4		48	.37	.33		17		327	.04	.04		75		2,408	.28	.25		36				2,047	.50	.44
91- 95	132		1,565	.13	.12		193		3,462	.40	.37		103		3,132	.20	.18		41				2,747	.23	.22
96- 99	262		3,074	.20	.20		111		2,034	.26	.25		61		2,005	.70	.68		12				893	.36	.35
100-100	130		1,566	.58	.58		96		1,858	1.17	1.17		66		2,408	.37	.37		40				2,713	.73	.73
CREDITS	532		6,289	.28	.27		426		7,809	.53	.50		328		10,726	.36	.34		189				11,933	.45	.40
101-105	28		353	2.93	3.00		31		608	1.22	1.25		31		1,113	.19	.20		22				1,527	1.37	1.41
106-110	13		166	.13	.14		17		351	1.41	1.52		22		858	.56	.60		21				1,616	.68	.74
111-115	9		128	.57	.65		11		247	.06	.06		19		743	.41	.46		16				1,152	.15	.17
116-120	18		276	.50	.59		25		575	.66	.78		21		855	.60	.71		13				1,142	.10	.12
121-130	18		269	2.40	2.96		19		487	.88	1.10		27		1,214	.23	.29		20				1,835	.55	.70
131-140	5		86	.04	.05		8		192	.02	.03		21		1,004	.15	.20		10				995	.16	.21
141- UP	12		248	1.36	2.25		11		357	.18	.28		27		1,596	.52	.89		27				3,148	.84	1.41
CHARGES	103		1,526	1.48	1.77		122		2,818	.76	.89		168		7,383	.37	.47		129				11,416	.64	.81
TOTALS	635		7,815	.51	.52		548		10,627	.59	.59		496		18,109	.37	.38		318				23,349	.54	.57

EXP-MOD	\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS												
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60	5		547	.20	.11		10		2,346	.59	.23		19		2,912	.54	.23								
61- 80	38		4,565	.49	.36		8		8,830	.68	.48		85		15,093	.56	.41								
81- 85	18		2,099	.25	.21		3		1,414	.72	.60		85		6,295	.47	.39								
86- 90	8		913	.63	.55		3		1,041	.14	.12		161		6,842	.37	.32								
91- 95	16		2,370	.74	.69		4		2,874	.16	.14		597		16,674	.31	.28								
96- 99	12		1,765	.23	.23		5		5,475	.33	.33		2,305		23,517	.35	.34								
100-100	12		2,117	.47	.47		8		4,195	.44	.44		9,197		26,213	.68	.68								
CREDITS	109		14,375	.46	.38		41		26,175	.48	.37		12,449		97,546	.48	.42								
101-105	13		2,037	.39	.40		6		2,456	.49	.50		244		8,708	.78	.80								
106-110	12		1,965	.10	.11		2		818	.37	.40		149		6,077	.45	.49								
111-115	10		1,694	.77	.87		3		1,839	.86	.97		96		5,963	.59	.66								
116-120	13		2,382	.28	.33		2		652	.05	.05		132		6,106	.31	.37								
121-130	13		2,520	.39	.49		11		11,004	.35	.44		166		17,739	.41	.51								
131-140	13		2,630	.43	.57		3		3,251	.56	.75		81		8,278	.43	.58								
141- UP	16		4,264	.39	.72		26		25,337	.48	.82		157		35,196	.50	.87								
CHARGES	90		17,492	.38	.50		53		45,357	.46	.67		1,025		88,068	.49	.67								
TOTALS	199		31,867	.42	.43		94		71,532	.47	.51		13,474		185,614	.48	.51								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499						\$2,500 - 4,999						\$5,000 - 7,499						\$7,500 - 9,999						
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60	2			1																					
61- 80	6			4			3		8				3		12	.66	.47		1		6				
81- 85	3			4																					
86- 90	7			5			1		3										2		17				
91- 95	26		30				10		31	.02	.02		15		91	.95	.89		23		196	.26	.24		
96- 99	478		655	.23	.23		787		2,827	.29	.28		467		2,819	.45	.43		348		2,915	.54	.53		
100-100	7,558		6,129	.65	.65		922		3,129	.27	.27		233		1,422	.50	.50		126		1,099	.17	.17		
CREDITS	8,080		6,827	.61	.60		1,723		5,998	.28	.27		718		4,343	.48	.47		500		4,233	.43	.42		
101-105	21		28	.06	.06		42		157	.06	.06		30		193	.76	.78		18		157	4.07	4.14		
106-110	7		9				12		55	.14	.15		21		145	.16	.17		6		59	.03	.03		
111-115	7		10				13		54	.13	.15		9		60	.16	.18		4		41				
116-120	9		15	.04	.05		6		25	.04	.05		13		94	1.14	1.34		9		90	.02	.02		
121-130	15		15	7.60	9.50		16		76				26		196	.14	.18		18		192	.67	.83		
131-140	2		5				11		54	.18	.24		6		50	.01	.01		4		51	.01	.01		
141- UP	13		35	.37	.65		16		91	.11	.16		5		41	.04	.05		5		69	1.29	1.99		
CHARGES	74		116	1.11	1.39		116		513	.09	.10		110		780	.41	.47		64		659	1.31	1.54		
TOTALS	8,154		6,944	.61	.61		1,839		6,510	.26	.26		828		5,123	.47	.47		564		4,892	.55	.55		

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		90	1.17	.61		
61- 80	1		11				3		46				3		81	.19	.14		14		823	.29	.23		
81- 85	1		9				2		32				11		357	.20	.17		36		2,131	.85	.71		
86- 90	7		80				12		200	.84	.74		54		1,811	.70	.62		40		2,504	.14	.12		
91- 95	55		675	.52	.50		171		3,135	.40	.38		150		4,732	.48	.44		43		2,649	.41	.38		
96- 99	354		4,123	.27	.27		177		3,202	.26	.25		77		2,562	.53	.52		27		1,737	.38	.37		
100-100	107		1,305	.61	.61		98		1,865	.26	.26		71		2,441	.32	.32		46		3,204	.28	.28		
CREDITS	525		6,203	.37	.36		463		8,479	.32	.31		366		11,984	.48	.45		208		13,140	.39	.35		
101-105	55		676	.40	.41		32		625	.64	.66		31		1,105	.92	.95		17		1,366	.41	.42		
106-110	22		297	.93	1.01		22		476	.28	.30		21		760	.33	.36		15		1,088	.14	.15		
111-115	11		156	.06	.07		17		368	.53	.60		19		801	1.25	1.41		21		1,609	.31	.35		
116-120	6		92	1.16	1.39		20		447	.95	1.13		29		1,166	.19	.22		20		1,668	1.16	1.37		
121-130	29		428	.16	.20		28		677	.31	.38		29		1,219	.20	.25		24		2,199	.31	.39		
131-140	7		117	.32	.43		6		143	1.43	1.95		12		568	1.75	2.35		20		1,771	.25	.34		
141- UP	12		249	1.48	2.51		22		708	.97	1.63		29		1,708	.30	.51		29		3,693	.67	1.10		
CHARGES	142		2,014	.56	.66		147		3,443	.65	.80		170		7,327	.58	.72		146		13,395	.50	.64		
TOTALS	667		8,217	.42	.42		610		11,922	.42	.43		536		19,311	.52	.54		354		26,535	.45	.48		

EXP-MOD	\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS												
	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	
0- 60	6		801	.05	.03		6		2,132	.27	.12		16		3,024	.24	.11								
61- 80	35		4,288	.40	.30		11		9,524	.27	.20		80		14,803	.31	.23								
81- 85	20		2,643	.68	.57		3		2,563	.13	.11		76		7,739	.52	.44								
86- 90	16		2,032	.52	.45		4		2,907	.14	.12		143		9,558	.34	.30								
91- 95	21		2,899	.29	.27		5		4,934	.56	.52		519		19,372	.45	.42								
96- 99	7		933	.05	.05		2		521				2,724		22,293	.35	.34								
100-100	15		2,289	.78	.78		10		5,127	.86	.86		9,186		28,008	.53	.53								
CREDITS	120		15,884	.46	.38		41		27,708	.40	.31		12,744		104,798	.42	.37								
101-105	12		2,005	.21	.22		3		1,787	.12	.13		261		8,100	.46	.47								
106-110	11		1,738	.19	.20		5		4,782	.27	.29		142		9,409	.26	.28								
111-115	6		1,047	.17	.19		4		2,116	.85	.95		111		6,262	.59	.66								
116-120	7		1,190	.13	.16		4		3,605	.22	.25		123		8,393	.45	.52								
121-130	12		2,171	.47	.59		12		7,261	.39	.48		209		14,433	.37	.46								
131-140	14		2,686	.42	.56		10		5,761	.41	.55		92		11,205	.46	.62								
141- UP	30		8,167	.25	.43		32		37,592	.23	.42		193		52,353	.29	.51								
CHARGES	92		19,003	.28	.38		70		62,903	.29	.43		1,131		110,154	.35	.50								
TOTALS	212		34,887	.36	.38		111		90,611	.32	.38		13,875		214,951	.39	.42								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1							1																					
61- 80	2																						2	13	.96	.72			
81- 85	4																					1	7						
86- 90	7														3	15						4	33	.88	.79				
91- 95	17		15												7	43						17	140	.04	.04				
96- 99	650		911	.23	.23			883	3,149	.32	.31				516	3,108	.80	.78				339	2,858	.46	.45				
100-100	7,781		6,092	.38	.38			805	2,743	.41	.41				227	1,374	.34	.34				107	913	.23	.23				
CREDITS	8,462		7,031	.36	.36			1,699	5,927	.36	.36				753	4,541	.65	.64				470	3,963	.40	.39				
101-105	35		46	.03	.03			62	238	1.05	1.07				42	265	.96	.99				35	308	1.69	1.73				
106-110	11		15	.08	.08			16	67	.02	.02				10	66	1.12	1.20				7	67						
111-115	9		17					11	45	4.52	5.10				11	76	.03	.03				8	76	.08	.09				
116-120	6		8	.47	.56			8	36	.03	.03				10	73	.08	.09				11	115	.87	1.03				
121-130	25		36	.34	.42			17	81	.02	.02				20	157	.23	.29				18	194	1.46	1.81				
131-140	6		14					9	47	2.21	2.98				10	80	1.03	1.38				7	83	.25	.34				
141- UP	26		61	.06	.10			20	118	.47	.74				8	73						7	92	.01	.01				
CHARGES	118		197	.11	.14			143	632	.98	1.14				111	791	.58	.67				93	936	1.00	1.16				
TOTALS	8,580		7,229	.36	.36			1,842	6,558	.42	.42				864	5,332	.64	.64				563	4,898	.51	.52				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60																														
61- 80								1		11					2	54	5.02	3.62				6	359	.04	.03					
81- 85								2		36	.53	.44			11	375	.32	.27				28	1,739	.30	.25					
86- 90	1		10					6		116	.02	.02			46	1,570	.20	.18				41	2,492	.46	.41					
91- 95	42		522	.47	.44			142		2,637	.28	.26			140	4,292	.16	.15				46	2,863	.21	.19					
96- 99	342		3,995	.32	.31			223		4,029	.28	.27			92	3,039	.35	.34				40	2,623	.84	.82					
100-100	138		1,659	.39	.39			74		1,347	.93	.93			51	1,818	.31	.31				37	2,477	.58	.58					
CREDITS	523		6,186	.35	.34			448		8,177	.38	.37			342	11,148	.27	.25				198	12,554	.47	.43					
101-105	47		605	.62	.63			39		765	1.03	1.05			42	1,465	.33	.34				15	1,075	.14	.15					
106-110	21		286	.48	.51			18		367	.45	.49			19	771	.37	.41				26	2,114	.48	.51					
111-115	18		240	.03	.03			14		308	.09	.11			20	894	.69	.79				19	1,623	.49	.56					
116-120	12		176	.02	.02			24		576	.38	.45			27	1,111	.26	.31				10	889	.14	.17					
121-130	20		285	.14	.17			38		905	1.54	1.92			33	1,387	.44	.55				22	1,934	.23	.29					
131-140	8		137	1.93	2.61			7		190	1.91	2.56			17	805	.80	1.08				25	2,438	.38	.51					
141- UP	11		200	.83	1.27			14		446	.83	1.33			29	1,674	.31	.50				36	4,616	.31	.53					
CHARGES	137		1,928	.51	.59			154		3,557	.94	1.11			187	8,107	.43	.52				153	14,690	.33	.43					
TOTALS	660		8,114	.39	.39			602		11,734	.55	.56			529	19,256	.34	.35				351	27,243	.40	.43					

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		260	.25	.14			5		2,772	.29	.14			9	3,036	.28	.14											
61- 80	24		3,051	.22	.16			10		7,800	.27	.18			47	11,289	.27	.19											
81- 85	16		2,126	.48	.40			8		5,863	.42	.35			73	10,158	.41	.34											
86- 90	21		2,735	1.29	1.13			4		4,146	.33	.29			135	11,133	.58	.51											
91- 95	20		2,769	.07	.07			4		3,488	.25	.23			440	16,785	.20	.19											
96- 99	14		1,992	.53	.51			6		2,133	.53	.51			3,105	27,838	.46	.45											
100-100	19		3,079	.84	.84			9		4,960	.42	.42			9,248	26,463	.48	.48											
CREDITS	116		16,013	.57	.50			46		31,162	.35	.27			13,057	106,702	.41	.36											
101-105	16		2,636	.30	.31			2		3,678	.06	.06			335	11,082	.35	.36											
106-110	11		2,006	.66	.72			8		4,673	.21	.22			147	10,433	.38	.41											
111-115	11		1,861	.26	.29			5		2,767	.23	.26			126	7,908	.35	.40											
116-120	4		862	.18	.20			1		383	.06	.07			113	4,229	.22	.26											
121-130	16		3,178	.25	.31			3		1,248	.03	.03			212	9,404	.39	.49											
131-140	13		2,586	.19	.26			8		5,023	.33	.44			110	11,403	.40	.54											
141- UP	30		8,430	.48	.82			39		45,086	.32	.57			220	60,795	.34	.61											
CHARGES	101		21,559	.38	.50			66		62,858	.28	.44			1,263	115,253	.35	.50											
TOTALS	217		37,572	.46	.50			112		94,020	.31	.36			14,320	221,955	.38	.42											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	3			1																								
81- 85	4			2											1			6					2			13	.65	.55
86- 90	4			4				1			4	58.50	51.65		4			21	.02	.01			1			7		
91- 95	22			20				7			26				12			71					6			51	.03	.02
96- 99	821			1,139	.58	.57		938			3,311	.32	.32		459			2,740	.26	.25			304			2,576	.25	.25
100-100	8,407			5,720	.50	.50		614			2,106	.23	.23		166			1,008	.44	.44			92			799	.32	.32
CREDITS	9,261			6,886	.51	.51		1,560			5,447	.32	.32		642			3,846	.30	.29			405			3,445	.27	.26
101-105	43			59	.33	.33		69			257	1.34	1.37		65			408	.67	.68			30			267	.23	.23
106-110	22			32	.17	.18		31			124	.31	.34		25			172	.60	.65			17			162	.20	.21
111-115	8			12	.04	.04		9			33	28.27	31.79		13			89	.88	.99			11			109	.29	.32
116-120	7			10				8			32	.22	.25		13			94	.02	.02			6			58	.46	.54
121-130	21			37				17			81	.08	.10		29			222	.51	.63			21			227	.05	.06
131-140	10			16	3.55	4.73		15			76	.05	.06		10			81	.40	.54			5			59	3.07	4.18
141- UP	25			51				27			161	.41	.66		11			103	2.05	3.34			5			79	.47	.80
CHARGES	136			216	.37	.45		176			765	1.83	2.17		166			1,170	.69	.80			95			963	.39	.46
TOTALS	9,397			7,102	.51	.51		1,736			6,212	.51	.51		808			5,017	.39	.40			500			4,408	.29	.30
				\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999			
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								1			10				1			16					2			86	.06	.03
61- 80	1			11											4			99	.02	.01			4			218	.44	.32
81- 85	2			21	.01	.01									7			224	.48	.40			17			1,046	.38	.32
86- 90	1			9				14			226	.15	.13		31			1,019	.17	.15			28			1,736	.14	.12
91- 95	30			370	.09	.08		84			1,538	.32	.30		105			3,352	.29	.27			35			2,320	.26	.24
96- 99	249			2,911	.22	.22		175			3,189	.30	.29		61			2,014	.40	.39			23			1,546	.19	.19
100-100	73			903	.37	.37		60			1,151	.42	.42		49			1,635	.25	.25			21			1,399	.47	.47
CREDITS	356			4,225	.24	.23		334			6,113	.32	.31		258			8,359	.30	.28			130			8,351	.27	.25
101-105	47			605	.29	.30		49			948	.55	.56		24			849	.36	.36			15			982	.13	.14
106-110	21			284	.46	.49		17			371	.09	.10		21			821	.41	.44			17			1,338	.30	.32
111-115	13			170	.67	.76		12			270	.05	.06		9			369					27			2,190	.27	.31
116-120	14			206	.39	.46		20			462	.10	.12		28			1,118	.41	.48			17			1,277	.30	.35
121-130	41			622	.32	.40		39			943	.36	.45		26			1,161	.31	.38			25			2,108	.18	.22
131-140	4			73	.36	.49		7			193	.77	1.05		11			574	.73	.98			19			1,769	.54	.73
141- UP	14			267	.53	.85		15			451	.32	.52		32			2,001	.42	.69			38			4,385	.43	.73
CHARGES	154			2,226	.39	.46		159			3,637	.34	.41		151			6,891	.39	.50			158			14,050	.34	.44
TOTALS	510			6,452	.29	.30		493			9,750	.33	.34		409			15,250	.34	.36			288			22,401	.31	.35
				\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60								3			741	.11	.05		7			853	.10	.05								
61- 80	12			1,538	.23	.18		7			6,074	.13	.10		31			7,942	.16	.12								
81- 85	13			1,615	.70	.58		1			471	.07	.06		47			3,398	.49	.41								
86- 90	7			937	.34	.30		3			2,901	.34	.31		94			6,863	.29	.25								
91- 95	10			1,327	.32	.30		1			1,487	.23	.21		312			10,561	.27	.25								
96- 99	7			813	.22	.21		3			1,357	.17	.17		3,040			21,595	.29	.28								
100-100	10			1,721	.43	.43		6			3,026	.26	.26		9,498			19,468	.38	.38								
CREDITS	59			7,951	.40	.35		24			16,057	.20	.17		13,029			70,680	.30	.28								
101-105	11			1,872	.21	.21		1			402	.01	.01		354			6,650	.33	.34								
106-110	9			1,532	.11	.11		4			1,601	.36	.39		184			6,437	.28	.30								
111-115	15			2,729	.35	.39		7			9,772	.24	.27		124			15,744	.32	.36								
116-120	7			1,128	.15	.17		1			314	.31	.36		121			4,698	.27	.32								
121-130	10			1,840	.33	.42		6			4,047	.12	.14		235			11,289	.22	.27								
131-140	9			1,940	.28	.37		1			629	.14	.19		91			5,409	.45	.61								
141- UP	45			13,476	.27	.50		41			44,757	.19	.35		253			65,732	.24	.43								
CHARGES	106			24,518	.26	.38		61			61,522	.20	.31		1,362			115,959	.27	.39								
TOTALS	165			32,469	.30	.37		85			77,579	.20	.26		14,391			186,639	.28	.33								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

		FOR MANUAL YEAR 2008																			
		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	1																				
61- 80	5	4				2	4									1	6	3.20	2.28		
81- 85	5	2				1	4				1	6				4	28	.34	.28		
86- 90	5	5				3	11	18.72	16.77		5	26	.01	.01		3	23				
91- 95	33	32				13	49	.19	.18		22	131	.30	.28		16	133	.73	.69		
96- 99	1,095	1,495	1.02	1.00		1,222	4,327	.37	.36		629	3,763	.24	.24		405	3,421	.29	.28		
100-100	9,420	6,748	.47	.47		868	2,964	.36	.36		261	1,580	.36	.36		150	1,289	.42	.42		
CREDITS	10,564	8,287	.57	.57		2,109	7,360	.39	.38		918	5,506	.28	.27		579	4,900	.34	.33		
101-105	60	87	.22	.23		93	344	1.32	1.35		79	496	.74	.75		38	340	.33	.34		
106-110	26	40	.16	.17		43	172	.24	.26		29	197	.53	.57		19	180	.31	.33		
111-115	12	17	.03	.03		18	71	13.12	14.82		19	128	.77	.86		14	140	.22	.25		
116-120	13	17	7.47	8.83		15	63	.11	.13		18	128	.01	.01		8	78	.37	.44		
121-130	40	68	.02	.02		33	158	.61	.76		38	292	.49	.61		31	334	.03	.04		
131-140	11	18	3.16	4.21		24	120	.03	.04		14	115	.29	.39		9	104	1.73	2.35		
141- UP	35	75				42	240	.27	.44		14	132	1.76	2.92		13	185	1.28	2.02		
CHARGES	197	322	.65	.79		268	1,169	1.37	1.63		211	1,489	.66	.76		132	1,361	.48	.57		
TOTALS	10,761	8,610	.57	.57		2,377	8,528	.52	.53		1,129	6,995	.36	.36		711	6,260	.37	.38		
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	1	8				2	22				4	67				2	86	.06	.03		
61- 80	2	21				1	16				8	203	2.07	1.56		11	637	.16	.12		
81- 85	5	53				1	17				14	426	.31	.26		23	1,425	.31	.26		
86- 90	2	20				21	343	.26	.23		56	1,855	.20	.17		46	2,890	.18	.16		
91- 95	63	765	.12	.11		136	2,509	.30	.28		159	5,095	.27	.25		50	3,181	.30	.28		
96- 99	359	4,233	.29	.28		256	4,649	.28	.27		101	3,343	.35	.34		40	2,600	.27	.27		
100-100	141	1,737	.40	.40		96	1,840	.31	.31		84	2,829	.18	.18		38	2,617	.29	.29		
CREDITS	573	6,837	.29	.29		513	9,395	.29	.28		426	13,818	.29	.27		210	13,436	.26	.24		
101-105	71	921	.30	.30		62	1,212	.44	.45		36	1,308	2.87	2.94		22	1,451	.31	.32		
106-110	28	376	.47	.51		29	616	.12	.13		31	1,185	.43	.46		26	2,049	.21	.23		
111-115	19	251	.47	.53		24	506	1.78	2.01		30	1,298	.21	.24		33	2,610	.46	.52		
116-120	19	279	1.11	1.32		31	746	.07	.08		51	2,058	.24	.28		21	1,657	.27	.32		
121-130	52	785	.27	.33		61	1,461	.39	.48		42	1,818	.40	.50		39	3,370	.23	.28		
131-140	7	117	.37	.50		14	380	.45	.61		17	867	.60	.81		31	2,979	.51	.69		
141- UP	23	422	.52	.81		27	858	.29	.48		48	2,867	.43	.69		52	6,012	.35	.58		
CHARGES	219	3,151	.43	.50		248	5,779	.44	.53		255	11,401	.66	.82		224	20,128	.34	.45		
TOTALS	792	9,988	.34	.35		761	15,175	.35	.36		681	25,218	.45	.48		434	33,564	.31	.34		
		\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	2	212	.34	.20		8	1,725	.13	.07		20	2,120	.14	.07							
61- 80	23	2,710	.40	.30		20	12,661	.19	.13		73	16,261	.24	.18							
81- 85	21	2,558	.50	.41		3	1,425	.40	.34		78	5,944	.41	.34							
86- 90	16	2,125	.24	.21		5	3,450	.30	.27		162	10,750	.25	.22							
91- 95	19	2,455	.28	.26		3	2,069	.18	.17		514	16,420	.27	.25							
96- 99	14	1,795	.23	.23		9	6,328	.14	.14		4,130	35,953	.30	.29							
100-100	15	2,437	.34	.34		13	6,918	.18	.18		11,086	30,959	.32	.32							
CREDITS	110	14,291	.34	.30		61	34,576	.19	.16		16,063	118,407	.29	.26							
101-105	20	3,338	.16	.17		4	3,580	.42	.43		485	13,076	.61	.63							
106-110	16	2,604	.14	.15		4	1,601	.36	.39		251	9,019	.26	.28							
111-115	20	3,505	.28	.32		9	10,845	.22	.25		198	19,372	.36	.40							
116-120	9	1,451	.16	.19		1	314	.31	.36		186	6,790	.27	.31							
121-130	21	4,020	.27	.34		9	5,984	.14	.18		366	18,290	.24	.30							
131-140	19	4,210	.35	.47		1	629	.14	.19		147	9,539	.43	.58							
141- UP	69	21,048	.28	.50		50	54,229	.18	.36		373	86,070	.23	.44							
CHARGES	174	40,176	.26	.37		78	77,181	.20	.32		2,006	162,156	.29	.43							
TOTALS	284	54,468	.28	.35		139	111,757	.20	.25		18,069	280,564	.29	.34							

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	12		6	14.27	6.79	2		4			3		8	.12	.05	1		5		
61- 80	29		22	.04	.03	9		22			6		24	.32	.22	10		63	.49	.36
81- 85	27		22			13		40	.02	.02	3		16	.05	.04	7		51	.18	.15
86- 90	52		46	1.80	1.59	19		62	3.41	3.02	23		124	6.68	5.91	26		206	.22	.20
91- 95	189		201	1.15	1.07	129		444	.49	.46	143		847	2.14	2.01	226		1,892	.35	.33
96- 99	3,648		4,980	.72	.71	5,158		18,472	.44	.43	3,159		18,951	.41	.40	2,062		17,357	.78	.76
100-100	43,579		34,443	.60	.60	5,526		18,988	.42	.42	1,750		10,646	.46	.46	909		7,821	.74	.74
CREDITS	47,536		39,719	.62	.62	10,856		38,031	.43	.43	5,087		30,615	.50	.49	3,241		27,394	.73	.71
101-105	190		260	1.82	1.86	337		1,277	.85	.87	266		1,680	.85	.87	190		1,691	1.04	1.07
106-110	85		121	1.09	1.18	128		520	.31	.33	117		796	.44	.48	59		558	.84	.90
111-115	57		80	.02	.03	88		363	3.24	3.66	77		525	.85	.96	52		512	.12	.14
116-120	64		96	1.41	1.68	56		243	.64	.75	83		604	.78	.92	51		518	1.47	1.74
121-130	124		180	.73	.90	141		671	.33	.41	157		1,199	.84	1.05	142		1,525	.44	.54
131-140	41		79	1.76	2.36	89		453	.89	1.20	47		385	.59	.79	39		459	.50	.67
141- UP	121		272	.21	.36	134		772	.35	.56	57		553	.47	.76	52		720	.61	.97
CHARGES	682		1,089	.98	1.21	973		4,299	.81	.96	804		5,742	.73	.85	585		5,982	.74	.86
TOTALS	48,218		40,807	.63	.63	11,829		42,330	.47	.47	5,891		36,357	.53	.54	3,826		33,376	.73	.74

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	4		20			11		113	.21	.11	12		194	1.72	.84	11		449	.32	.17
61- 80	9		86			20		310	.31	.24	56		1,573	.79	.59	153		8,371	.25	.19
81- 85	13		132	.01	.01	20		324	.11	.09	122		3,898	.24	.20	228		13,405	.52	.43
86- 90	40		448	.38	.34	155		2,785	.19	.17	427		13,855	.49	.44	294		17,635	.38	.33
91- 95	632		7,482	.43	.41	1,117		20,314	.37	.34	937		29,429	.30	.28	289		18,405	.38	.35
96- 99	1,917		22,525	.33	.32	1,150		20,862	.32	.31	525		17,346	.72	.70	195		12,885	.75	.73
100-100	989		12,004	.39	.39	774		14,778	.55	.55	544		18,961	.41	.41	301		20,707	.40	.40
CREDITS	3,604		42,696	.36	.35	3,247		59,485	.39	.37	2,623		85,255	.45	.42	1,471		91,857	.45	.40
101-105	309		3,895	1.26	1.29	262		5,155	.69	.70	220		7,877	.81	.83	154		11,037	.55	.57
106-110	123		1,638	.59	.63	141		2,956	.49	.53	173		6,590	.43	.46	142		11,031	.41	.44
111-115	85		1,183	.21	.23	119		2,601	.64	.72	177		7,249	.62	.71	153		11,983	.57	.65
116-120	104		1,545	.68	.81	175		4,051	.55	.65	222		9,103	.45	.53	108		8,754	.53	.62
121-130	185		2,750	.57	.70	232		5,581	.62	.77	214		9,371	.44	.55	166		14,954	.45	.57
131-140	45		767	.71	.97	57		1,486	.65	.87	108		5,362	.67	.90	132		12,548	.38	.52
141- UP	86		1,711	.73	1.19	131		4,297	1.34	2.23	219		13,034	.52	.85	212		25,554	.50	.84
CHARGES	937		13,488	.78	.91	1,117		26,127	.73	.88	1,333		58,587	.55	.68	1,067		95,860	.48	.62
TOTALS	4,541		56,184	.46	.47	4,364		85,612	.49	.50	3,956		143,842	.49	.51	2,538		187,717	.47	.49

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	38		3,831	.52	.29	85		27,954	.44	.21	179		32,583	.46	.22						
61- 80	252		29,732	.45	.33	127		73,249	.36	.26	671		113,452	.38	.27						
81- 85	140		17,222	.73	.61	42		22,964	.48	.40	615		58,072	.55	.45						
86- 90	104		13,350	.58	.51	37		22,434	.37	.32	1,177		70,945	.44	.39						
91- 95	129		18,020	.31	.29	39		26,240	.30	.28	3,830		123,273	.35	.32						
96- 99	100		14,047	.41	.40	44		32,062	.28	.27	17,958		179,487	.47	.46						
100-100	138		21,381	.49	.49	82		51,217	.33	.33	54,592		210,943	.45	.45						
CREDITS	901		117,582	.49	.42	456		256,120	.36	.28	79,022		788,755	.44	.38						
101-105	98		15,464	.33	.34	36		22,284	.36	.37	2,062		70,619	.55	.57						
106-110	89		14,591	.36	.39	30		16,052	.36	.39	1,087		54,854	.40	.43						
111-115	89		14,876	.42	.47	40		26,316	.42	.47	937		65,688	.49	.55						
116-120	56		9,826	.31	.37	24		12,702	.29	.34	943		47,442	.43	.50						
121-130	105		19,799	.37	.46	53		36,536	.37	.46	1,519		92,566	.42	.52						
131-140	89		18,515	.36	.48	38		24,289	.38	.52	685		64,342	.42	.56						
141- UP	213		61,335	.35	.61	198		208,573	.31	.56	1,423		316,820	.36	.64						
CHARGES	739		154,407	.36	.48	419		346,752	.33	.50	8,656		712,332	.41	.56						
TOTALS	1,640		271,989	.41	.44	875		602,872	.34	.37	87,678		1501,088	.42	.45						