

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

Attached are exhibits routinely prepared in review of the results of the experience rating plan. The first section of the attachments is a report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report addresses each Industry Group (3) and Manual Year (5) on a separate page, and displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year, and for all Industry Groups and Years combined.

Bureau Filing No. 208, approved effective April 1, 2004 revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire experience period shown. The experience modification factors used to generate this report are on an uncapped basis, consistent with testing used in the design of the Experience Rating Plan effective April 1, 2004.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60						3	6	2.25	1.13							1	4	.07	.03	
61- 80	2	2	.18	.14		4	10	.32	.22		3	13	.02	.02		2	13			
81- 85	4	1				2	6	.06	.05		2	10				1	8			
86- 90	6	6	9.63	8.50		9	28	3.15	2.75		6	35	.06	.05		7	53	1.56	1.40	
91- 95	27	38	.21	.20		34	123	1.08	1.01		75	465	3.43	3.24		159	1,335	.44	.41	
96- 99	179	281	.44	.43		697	2,661	.41	.40		754	4,469	.71	.68		406	3,418	.57	.55	
100-100	5,426	5,438	1.48	1.48		1,299	4,416	.54	.54		306	1,860	.74	.74		143	1,221	1.73	1.73	
CREDITS	5,644	5,766	1.43	1.43		2,048	7,250	.51	.50		1,146	6,853	.90	.87		719	6,051	.78	.76	
101-105	29	52	.15	.15		87	345	1.07	1.09		83	530	.30	.30		64	568	.51	.52	
106-110	6	10	3.84	4.17		33	143	.14	.15		37	252	1.07	1.15		21	193	.59	.63	
111-115	6	9				15	60	.16	.18		26	186	.09	.10		16	162	3.81	4.31	
116-120	4	6	.36	.43		17	82	.08	.09		16	117	4.38	5.20		21	219	.18	.21	
121-130	10	16	.09	.11		27	137	.80	.99		35	271	1.57	1.96		29	323	.40	.50	
131-140	2	6	.13	.18		18	98	.53	.72		13	104	.05	.07		10	117	1.68	2.29	
141- UP	9	21	.02	.03		7	41	.12	.18		16	151	1.53	2.37		12	162	2.14	3.25	
CHARGES	66	120	.43	.50		204	906	.63	.71		226	1,611	1.01	1.15		173	1,744	.99	1.14	
TOTALS	5,710	5,886	1.41	1.41		2,252	8,156	.52	.52		1,372	8,464	.92	.92		892	7,795	.83	.83	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	2	13	.10	.04		3	35	.57	.30		10	163	2.49	1.09		7	302	.03	.02	
61- 80	4	37				14	216	.21	.16		56	1,685	.43	.33		156	8,574	.47	.34	
81- 85	5	51	.54	.44		18	321	.69	.58		117	3,805	.58	.49		111	6,150	.74	.61	
86- 90	35	401	.31	.27		125	2,328	.40	.36		276	8,269	.41	.36		90	5,283	.57	.50	
91- 95	430	5,025	.48	.45		445	7,852	.67	.62		256	8,075	.60	.56		94	5,939	.56	.52	
96- 99	331	3,879	.80	.78		229	4,158	.72	.70		130	4,426	.71	.69		47	3,100	.62	.61	
100-100	109	1,322	1.22	1.22		82	1,584	.82	.82		65	2,305	1.06	1.06		48	3,436	.70	.70	
CREDITS	916	10,727	.68	.64		916	16,494	.65	.61		910	28,727	.60	.53		553	32,783	.59	.50	
101-105	106	1,324	.70	.72		103	2,042	.78	.79		114	4,229	1.04	1.07		63	4,408	.83	.85	
106-110	33	439	.42	.45		52	1,072	1.27	1.36		85	3,207	.78	.85		42	3,249	.76	.82	
111-115	25	369	.21	.24		62	1,397	.58	.65		83	3,333	.46	.52		40	3,083	.59	.67	
116-120	40	583	.67	.79		53	1,242	.43	.51		62	2,639	1.11	1.31		36	2,691	1.35	1.59	
121-130	56	858	1.08	1.35		65	1,588	1.20	1.49		67	2,934	1.06	1.31		47	4,200	.66	.83	
131-140	21	337	3.43	4.64		28	764	1.31	1.77		36	1,778	.46	.61		32	3,108	.61	.83	
141- UP	28	564	1.18	1.88		39	1,209	.67	1.08		47	2,859	.92	1.50		73	8,519	.75	1.24	
CHARGES	309	4,474	.97	1.14		402	9,314	.86	1.02		494	20,979	.86	1.01		333	29,258	.77	.98	
TOTALS	1,225	15,201	.76	.77		1,318	25,809	.73	.74		1,404	49,706	.71	.70		886	62,041	.68	.68	
		\$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	56	5,135	.76	.39		136	45,992	.88	.38		218	51,650	.87	.38						
61- 80	164	17,999	.63	.44		114	51,446	.77	.54		519	79,995	.70	.49						
81- 85	51	6,870	.63	.52		27	10,479	.84	.70		338	27,701	.73	.60						
86- 90	33	4,117	.45	.40		14	9,568	.61	.54		601	30,088	.51	.45						
91- 95	65	9,692	.81	.76		26	12,428	.66	.61		1,611	50,970	.67	.62						
96- 99	39	6,116	.73	.71		17	16,275	.65	.63		2,829	48,785	.67	.65						
100-100	40	6,328	.74	.74		36	27,179	.62	.62		7,554	55,089	.78	.78						
CREDITS	448	56,257	.68	.54		370	173,369	.75	.50		13,670	344,278	.71	.54						
101-105	33	5,463	.62	.64		16	7,475	.81	.83		698	26,437	.79	.81						
106-110	31	5,054	.91	.99		23	13,710	.74	.80		363	27,330	.79	.86						
111-115	30	5,723	.85	.95		14	8,023	.96	1.08		317	22,345	.78	.88						
116-120	24	4,335	.74	.87		12	7,737	.36	.42		285	19,651	.71	.84						
121-130	40	7,450	.92	1.15		21	23,491	.59	.72		397	41,268	.73	.90						
131-140	29	6,367	1.15	1.55		16	8,653	.45	.61		205	21,331	.77	1.04						
141- UP	85	22,720	.58	1.01		31	22,930	.69	1.21		347	59,174	.68	1.16						
CHARGES	272	57,111	.76	1.02		133	92,018	.65	.83		2,612	217,535	.74	.94						
TOTALS	720	113,368	.72	.72		503	265,387	.72	.57		16,282	561,813	.72	.65						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	1	1				1	2				3	12	.03	.02		2	6	1.09	.39					
61- 80	1	1				1	4	1.98	1.46		3	13	.02	.02		2	14	.03	.02					
81- 85	3	4	.57	.47		2	6	.17	.14		4	19	.19	.16		1	7	.28	.24					
86- 90	8	6	35.67	31.20		8	26	.18	.16		6	32	.12	.11		4	32	.01	.01					
91- 95	28	39	.26	.25		41	146	.30	.28		71	432	.52	.49		145	1,208	.83	.79					
96- 99	170	253	1.08	1.05		698	2,684	.60	.58		742	4,425	.61	.59		419	3,477	.64	.62					
100-100	5,285	5,311	.66	.66		1,366	4,665	.62	.62		296	1,796	1.33	1.33		119	1,013	.70	.70					
CREDITS	5,496	5,616	.72	.71		2,117	7,532	.60	.60		1,125	6,728	.79	.77		692	5,757	.68	.66					
101-105	24	37	.23	.24		76	309	1.19	1.22		91	578	.67	.69		82	743	.50	.51					
106-110	8	12	.08	.09		33	140	.46	.49		33	221	2.11	2.26		35	329	.86	.93					
111-115	7	10	3.15	3.58		11	48	.06	.06		25	170	1.75	1.98		24	238	1.49	1.67					
116-120	6	10	.99	1.16		18	75	1.41	1.67		23	166	.86	1.02		16	165	.44	.52					
121-130	13	23	.08	.10		24	117	3.57	4.46		34	264	.45	.56		37	389	.96	1.19					
131-140	5	12				10	56	.01	.01		12	97	2.83	3.82		6	69	.60	.80					
141- UP	5	10	1.65	2.44		13	74	.15	.23		10	97	2.48	3.78		14	207	.44	.71					
CHARGES	68	114	.61	.70		185	819	1.18	1.34		228	1,593	1.21	1.37		214	2,140	.74	.84					
TOTALS	5,564	5,730	.71	.71		2,302	8,351	.66	.66		1,353	8,322	.87	.87		906	7,896	.70	.70					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	2	11	18.13	7.82		4	39	3.70	1.78		9	151	.72	.34		11	455	.68	.36					
61- 80	6	53	.01	.01		7	105	.09	.06		43	1,323	.86	.64		160	8,885	.50	.37					
81- 85	3	27	.09	.07		9	149	.25	.21		101	3,202	.37	.31		128	7,041	.67	.56					
86- 90	26	294	.28	.25		121	2,242	.38	.34		309	9,514	.56	.49		86	4,963	.99	.87					
91- 95	391	4,590	.46	.43		461	8,193	.65	.60		231	7,439	1.01	.94		86	5,495	.71	.66					
96- 99	349	4,102	.60	.58		229	4,216	1.19	1.16		146	4,937	.73	.71		56	3,714	1.12	1.09					
100-100	120	1,438	.62	.62		64	1,211	.47	.47		60	2,118	1.03	1.03		41	2,838	.56	.56					
CREDITS	897	10,516	.55	.52		895	16,155	.74	.69		899	28,684	.73	.66		568	33,392	.72	.61					
101-105	88	1,084	1.02	1.04		108	2,151	.96	.99		97	3,597	.75	.77		63	4,441	1.12	1.15					
106-110	41	544	1.03	1.11		56	1,178	.64	.69		66	2,516	.62	.67		52	3,834	.74	.80					
111-115	32	431	1.70	1.91		50	1,104	1.26	1.43		85	3,345	.67	.76		52	3,993	.83	.94					
116-120	50	730	.52	.61		49	1,143	.68	.81		56	2,320	.58	.69		29	2,334	.74	.87					
121-130	44	697	.47	.59		67	1,604	.37	.46		61	2,708	.70	.88		57	5,072	.92	1.15					
131-140	15	260	.67	.92		20	520	1.30	1.76		41	1,913	1.20	1.63		27	2,558	.71	.96					
141- UP	27	516	.58	.89		44	1,409	1.20	1.91		65	3,788	.98	1.52		61	7,359	.71	1.19					
CHARGES	297	4,262	.84	.98		394	9,109	.87	1.03		471	20,187	.78	.94		341	29,592	.83	1.04					
TOTALS	1,194	14,778	.63	.64		1,289	25,265	.79	.80		1,370	48,871	.75	.76		909	62,984	.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	54	4,868	.81	.42		148	56,947	.79	.35		235	62,492	.80	.35										
61- 80	168	18,880	.71	.51		110	50,791	.85	.61		501	80,069	.78	.56										
81- 85	44	5,984	.58	.48		26	13,468	.76	.63		321	29,908	.65	.54										
86- 90	50	7,399	.79	.69		26	24,259	.87	.77		644	48,767	.79	.69										
91- 95	55	8,221	.70	.65		25	13,644	.76	.70		1,534	49,407	.73	.68										
96- 99	43	5,935	.93	.91		24	21,693	.61	.60		2,876	55,436	.74	.72										
100-100	40	6,454	.61	.61		24	22,086	.63	.63		7,415	48,930	.67	.67										
CREDITS	454	57,741	.73	.57		383	202,887	.78	.52		13,526	375,008	.75	.56										
101-105	32	5,028	.73	.75		26	13,955	1.18	1.22		687	31,925	1.01	1.03										
106-110	24	4,153	.50	.54		18	10,287	.73	.78		366	23,212	.69	.75										
111-115	42	7,833	.74	.83		18	10,437	.85	.96		346	27,609	.83	.94										
116-120	23	4,135	.62	.73		13	6,531	1.26	1.48		283	17,611	.87	1.03										
121-130	33	6,925	.66	.82		18	9,040	.63	.79		388	26,838	.69	.87										
131-140	23	4,951	.65	.87		19	10,980	.77	1.04		178	21,416	.79	1.06										
141- UP	70	17,824	.85	1.43		28	21,126	.68	1.15		337	52,410	.78	1.30										
CHARGES	247	50,849	.73	.95		140	82,356	.84	1.06		2,585	201,021	.81	1.01										
TOTALS	701	108,590	.73	.70		523	285,243	.80	.61		16,111	576,029	.77	.67										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60						1		1			4	13	.06	.03							
61- 80	4		6			1		2			6	28	.39	.29		3	18				
81- 85	3		3			1		3			4	22	.19	.16		2	14	1.73	1.42		
86- 90	9		12	.75	.67	7		22	7.72	6.77	8	45	6.35	5.54		11	88	.54	.48		
91- 95	39		57	.04	.03	55		201	2.57	2.42	82	497	.46	.44		180	1,507	.33	.32		
96- 99	169		229	1.12	1.09	685		2,589	.59	.57	748	4,470	1.05	1.02		409	3,410	.59	.58		
100-100	5,042		5,169	.73	.73	1,343		4,573	.63	.63	288	1,761	.73	.73		126	1,071	.77	.77		
CREDITS	5,266		5,476	.74	.74	2,093		7,392	.69	.68	1,140	6,835	.95	.92		731	6,108	.56	.54		
101-105	27		47	3.21	3.28	79		320	.91	.93	81	508	.92	.94		68	603	.71	.73		
106-110	12		18	.05	.05	28		122	.69	.74	30	200	.74	.79		28	259	1.28	1.38		
111-115	12		23	.14	.16	20		90	.22	.24	19	134	.20	.23		16	155	2.62	2.95		
116-120	10		12	.09	.10	19		88	6.65	7.85	17	116	.08	.10		20	209	1.25	1.48		
121-130	9		11			25		123	.93	1.16	42	336	.72	.89		30	322	1.97	2.44		
131-140	10		14	1.77	2.40	14		72	.01	.02	10	82	.30	.40		8	100	1.55	2.10		
141- UP	9		24	.14	.25	7		45	.05	.08	8	76	.09	.14		11	148	8.21	12.57		
CHARGES	89		150	1.23	1.46	192		859	1.27	1.44	207	1,451	.64	.72		181	1,796	1.91	2.18		
TOTALS	5,355		5,626	.75	.75	2,285		8,251	.75	.75	1,347	8,287	.90	.89		912	7,903	.87	.87		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	3		17			7		59	.24	.10	8	95	.08	.03		13	474	.92	.47		
61- 80	9		88	4.46	3.28	12		157	.05	.04	73	2,293	1.17	.89		195	10,716	.75	.56		
81- 85	5		53	.24	.20	20		335	2.28	1.91	125	3,979	.62	.52		96	5,354	.67	.55		
86- 90	24		268	.23	.21	158		2,902	.45	.40	313	9,499	.61	.54		98	5,815	.55	.48		
91- 95	430		5,011	.39	.37	489		8,752	.65	.61	243	7,724	1.03	.96		98	6,204	.75	.69		
96- 99	332		3,885	1.13	1.09	236		4,342	.49	.48	124	4,254	1.19	1.16		63	4,362	.82	.80		
100-100	112		1,348	.57	.57	68		1,332	.84	.84	60	2,101	.94	.94		39	2,724	.93	.93		
CREDITS	915		10,670	.71	.68	990		17,879	.62	.57	946	29,945	.87	.77		602	35,651	.73	.61		
101-105	95		1,173	3.00	3.07	96		1,925	1.00	1.03	93	3,541	1.12	1.15		59	4,214	.53	.55		
106-110	39		511	1.07	1.15	63		1,324	1.39	1.50	72	2,745	.80	.86		44	3,213	.54	.58		
111-115	26		366	.22	.24	53		1,198	1.43	1.61	82	3,230	.88	.99		50	3,854	.67	.76		
116-120	48		678	.92	1.09	54		1,253	.94	1.10	55	2,167	.45	.53		42	3,464	.53	.63		
121-130	38		572	.90	1.11	47		1,098	1.19	1.48	60	2,582	1.75	2.18		49	4,340	.79	.99		
131-140	14		239	.25	.34	27		732	.29	.38	34	1,634	1.06	1.43		32	3,010	.92	1.24		
141- UP	20		398	.38	.60	36		1,060	.77	1.19	55	3,231	.61	.97		70	8,508	.97	1.61		
CHARGES	280		3,937	1.39	1.61	376		8,589	1.05	1.22	451	19,129	.95	1.14		346	30,604	.75	.94		
TOTALS	1,195		14,608	.89	.89	1,366		26,468	.76	.75	1,397	49,074	.90	.89		948	66,255	.74	.73		

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	68		6,059	.97	.49	169		64,018	.99	.42	273		70,736	.98	.42						
61- 80	209		23,515	.66	.47	153		82,831	.77	.54	665		119,654	.76	.54						
81- 85	43		5,436	.66	.55	41		26,739	.71	.58	340		41,937	.70	.58						
86- 90	35		4,736	.82	.72	21		10,554	.90	.79	684		33,942	.71	.63						
91- 95	49		6,957	.66	.61	19		13,421	.83	.77	1,684		50,332	.74	.69						
96- 99	45		6,809	.66	.64	25		15,910	.59	.58	2,836		50,261	.75	.73						
100-100	33		5,376	.65	.65	24		18,002	.69	.69	7,135		43,456	.72	.72						
CREDITS	482		58,888	.70	.54	452		231,474	.82	.52	13,617		410,319	.78	.56						
101-105	47		7,656	.72	.74	12		5,373	.49	.50	657		25,359	.83	.86						
106-110	36		5,897	.85	.92	11		5,398	.67	.71	363		19,688	.79	.85						
111-115	26		4,462	.46	.52	12		6,727	.81	.93	316		20,240	.75	.85						
116-120	18		3,570	.66	.78	11		5,881	.81	.94	294		17,436	.72	.85						
121-130	31		6,319	.62	.77	17		9,058	.63	.78	348		24,760	.82	1.03						
131-140	21		4,525	2.52	3.41	15		8,975	.88	1.19	185		19,383	1.26	1.69						
141- UP	55		14,781	.81	1.34	29		24,599	.60	1.05	300		52,870	.74	1.25						
CHARGES	234		47,210	.90	1.14	107		66,011	.68	.91	2,463		179,737	.82	1.05						
TOTALS	716		106,098	.79	.73	559		297,485	.78	.57	16,080		590,056	.79	.66						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1																			
61- 80	3	2	.06	.05		4	13	3.78	2.90		1	5	.02	.02		4	27	.13	.10	
81- 85	2	1				7	22	4.40	3.62		5	24	.05	.04		4	31	.05	.04	
86- 90	11	10				7	25				5	27	.18	.16		13	100	1.27	1.13	
91- 95	44	55	.24	.22		60	224	1.58	1.49		108	661	.64	.60		180	1,523	.29	.28	
96- 99	243	354	1.54	1.50		790	2,990	.56	.55		744	4,478	.52	.50		440	3,686	.71	.69	
100-100	4,785	4,892	.70	.70		1,199	4,074	.53	.53		256	1,541	.97	.97		129	1,113	.57	.57	
CREDITS	5,089	5,315	.75	.75		2,067	7,349	.59	.58		1,119	6,736	.63	.61		770	6,480	.59	.57	
101-105	32	51	.11	.11		78	317	1.08	1.10		97	609	.85	.87		69	608	.17	.17	
106-110	13	22	.08	.08		28	114	.28	.31		37	248	.85	.91		27	251	.59	.63	
111-115	11	17	.01	.01		10	45	.42	.48		19	128	.22	.25		14	139	1.66	1.87	
116-120	8	14	.03	.04		17	77	.16	.18		16	115	.07	.08		22	227	.66	.78	
121-130	11	14				30	158	2.65	3.34		44	344	.58	.71		38	416	.74	.91	
131-140	7	12	.30	.41		16	84	.10	.13		11	95	.86	1.17		8	94	.20	.26	
141- UP	12	24	.03	.06		10	56	.67	1.04		11	102	1.19	1.79		10	142	.04	.06	
CHARGES	94	155	.08	.09		189	852	1.02	1.17		235	1,642	.71	.80		188	1,875	.51	.59	
TOTALS	5,183	5,470	.73	.73		2,256	8,201	.64	.64		1,354	8,378	.64	.64		958	8,356	.58	.58	
		\$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				6	65	1.13	.57		7	125	.99	.44		9	321	1.41	.63	
61- 80	6	57	1.50	1.12		15	213	.24	.18		53	1,557	.81	.61		177	9,738	.52	.39	
81- 85	6	64	.36	.30		28	514	.50	.42		142	4,475	.68	.57		112	6,143	.64	.53	
86- 90	35	406	.41	.37		171	3,054	.75	.66		300	8,916	.54	.48		103	5,948	.64	.56	
91- 95	445	5,115	.48	.45		459	8,119	.49	.46		240	7,664	1.11	1.03		82	5,234	1.07	.99	
96- 99	330	3,807	.88	.86		236	4,266	.55	.54		133	4,519	.72	.70		62	4,118	.49	.48	
100-100	95	1,129	.41	.41		75	1,454	.87	.87		63	2,265	1.87	1.87		25	1,683	.40	.40	
CREDITS	918	10,581	.62	.59		990	17,685	.58	.54		938	29,520	.86	.77		570	33,186	.65	.55	
101-105	105	1,334	.81	.83		104	2,031	.78	.81		81	2,875	.55	.57		66	4,776	.61	.63	
106-110	41	559	1.27	1.37		73	1,555	.70	.75		71	2,740	.52	.56		57	3,981	.55	.60	
111-115	27	369	.79	.89		46	1,027	.84	.95		80	3,168	.63	.71		36	2,908	.62	.70	
116-120	51	743	1.03	1.21		60	1,436	1.01	1.19		49	1,980	.98	1.15		32	2,795	.49	.58	
121-130	44	683	.93	1.15		57	1,363	.82	1.02		67	2,878	.85	1.05		57	5,125	.72	.90	
131-140	15	254	.72	.97		15	396	.25	.34		44	2,103	.65	.88		32	3,038	1.27	1.71	
141- UP	16	318	.49	.81		33	971	.66	1.00		45	2,728	.68	1.12		67	8,312	.65	1.13	
CHARGES	299	4,260	.90	1.03		388	8,778	.78	.90		437	18,473	.68	.82		347	30,935	.69	.87	
TOTALS	1,217	14,841	.70	.70		1,378	26,463	.65	.64		1,375	47,993	.79	.78		917	64,121	.67	.67	
		\$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	67	6,608	.86	.46		161	64,380	.74	.32		252	71,503	.76	.33						
61- 80	186	21,068	.60	.43		130	64,384	.68	.49		579	97,065	.65	.47						
81- 85	51	6,356	.70	.58		29	14,967	.57	.47		386	32,598	.62	.52						
86- 90	60	8,220	.61	.54		24	14,088	.73	.64		729	40,794	.65	.57						
91- 95	43	5,957	.62	.58		29	20,840	.99	.92		1,690	55,391	.83	.78						
96- 99	41	6,017	.49	.47		21	14,332	.69	.68		3,040	48,565	.64	.62						
100-100	29	4,530	.50	.50		25	16,622	.79	.79		6,681	39,303	.76	.76						
CREDITS	477	58,755	.62	.48		419	209,613	.74	.47		13,357	385,220	.70	.51						
101-105	40	5,984	.60	.61		16	6,259	.60	.62		688	24,843	.62	.64						
106-110	27	4,454	.44	.48		11	6,723	.67	.72		385	20,647	.60	.64						
111-115	21	3,634	.91	1.03		15	6,747	.68	.77		279	18,183	.72	.81						
116-120	22	4,095	.93	1.09		7	4,891	.61	.72		284	16,372	.76	.90						
121-130	38	7,660	.67	.84		17	8,861	.69	.86		403	27,502	.73	.91						
131-140	23	4,973	.45	.60		14	7,464	.57	.77		185	18,513	.65	.88						
141- UP	52	14,054	.59	.98		35	25,044	.75	1.21		291	51,752	.68	1.12						
CHARGES	223	44,853	.63	.81		115	65,988	.68	.89		2,515	177,812	.68	.86						
TOTALS	700	103,608	.63	.58		534	275,601	.72	.53		15,872	563,032	.70	.58						

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	2	1				1	13.25	.01			1	3	14.53	6.80		2	9	2.51	1.38	
61- 80	4	2				4	9				4	18	2.91	2.07		2	13	.03	.02	
81- 85	8	11				1	2				1	5				1	7			
86- 90	13	14	1.80	1.59		11	33	6.51	5.74		6	35	.63	.56		19	146	1.39	1.24	
91- 95	40	49	.79	.74		55	207	.26	.25		103	618	.80	.75		189	1,572	.30	.29	
96- 99	246	353	1.42	1.38		818	3,063	.77	.75		740	4,408	.35	.34		450	3,744	.44	.43	
100-100	4,455	4,629	.84	.84		1,141	3,890	.51	.51		236	1,416	.30	.30		100	874	.19	.19	
CREDITS	4,768	5,059	.88	.87		2,031	7,205	.64	.63		1,091	6,503	.39	.38		763	6,365	.40	.38	
101-105	23	34	.18	.18		80	309	.51	.52		90	574	.72	.73		65	570	1.02	1.04	
106-110	12	17	.02	.02		37	158	.84	.91		39	254	.69	.75		23	216	1.91	2.05	
111-115	9	9	83.03	92.95		20	80	2.03	2.29		15	107	.72	.81		17	172	.59	.66	
116-120	6	9	.06	.07		23	107	.07	.08		22	162	.17	.21		20	203	1.91	2.27	
121-130	14	23	4.01	5.06		33	160	1.53	1.91		48	365	.55	.68		34	369	.48	.60	
131-140	3	8				17	93	.96	1.29		8	66	.79	1.06		10	117	.38	.51	
141- UP	9	29	.30	.54		8	43	.07	.11		10	93	.24	.36		7	93	1.04	1.62	
CHARGES	76	128	6.53	8.02		218	950	.84	.95		232	1,622	.60	.68		176	1,741	1.04	1.18	
TOTALS	4,844	5,188	1.02	1.02		2,249	8,155	.67	.67		1,323	8,124	.44	.43		939	8,106	.53	.53	

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	.01	.01		6	107	.32	.16		8	350	.39	.22	
61- 80	8	75	.41	.31		14	212	.82	.60		50	1,554	.47	.36		169	9,279	.33	.25	
81- 85	7	73	.35	.29		21	372	.14	.12		151	4,765	.52	.43		112	6,097	.60	.50	
86- 90	41	454	.91	.81		179	3,247	.53	.47		275	8,387	.34	.29		94	5,477	.45	.40	
91- 95	427	4,965	.40	.37		478	8,451	.39	.37		210	6,596	.77	.71		59	3,750	.35	.33	
96- 99	326	3,767	.39	.38		215	3,974	.60	.59		126	4,361	.51	.50		66	4,351	.47	.46	
100-100	96	1,149	.61	.61		71	1,402	.33	.33		79	2,788	.32	.32		27	1,862	.47	.47	
CREDITS	905	10,483	.44	.42		980	17,680	.46	.43		897	28,556	.50	.45		535	31,166	.44	.37	
101-105	101	1,266	.33	.34		95	1,870	.83	.85		95	3,438	.45	.47		63	4,449	.53	.54	
106-110	46	612	.33	.35		53	1,128	.50	.54		78	3,039	.52	.56		54	4,060	.43	.46	
111-115	38	522	1.06	1.19		50	1,159	.76	.86		67	2,634	.41	.46		42	3,170	.70	.79	
116-120	42	628	.28	.33		63	1,445	.54	.64		52	2,158	.59	.70		36	2,791	.32	.37	
121-130	67	1,025	.75	.93		49	1,205	.54	.67		68	3,039	.39	.49		43	3,727	.57	.71	
131-140	21	359	1.12	1.53		24	636	.45	.61		41	2,018	.28	.38		33	3,257	.46	.62	
141- UP	14	259	1.49	2.30		38	1,231	1.18	1.93		52	3,006	.47	.76		71	8,652	.61	1.03	
CHARGES	329	4,672	.62	.72		372	8,674	.71	.84		453	19,331	.45	.54		342	30,106	.53	.68	
TOTALS	1,234	15,155	.50	.50		1,352	26,354	.54	.54		1,350	47,888	.48	.48		877	61,273	.48	.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	52	4,808	.43	.22		123	51,502	.48	.21		197	56,801	.47	.21					
61- 80	197	22,467	.61	.44		139	77,771	.47	.33		591	111,400	.49	.35					
81- 85	51	6,609	.43	.36		15	5,657	.34	.28		368	23,597	.46	.38					
86- 90	44	5,867	.47	.41		31	15,344	.39	.35		713	39,004	.43	.38					
91- 95	51	7,089	.52	.48		18	10,098	.41	.39		1,630	43,394	.48	.44					
96- 99	33	4,865	.31	.30		22	16,210	.52	.51		3,042	49,096	.49	.48					
100-100	20	3,281	.43	.43		22	12,388	.29	.29		6,247	33,679	.43	.43					
CREDITS	448	54,985	.51	.39		370	188,970	.45	.29		12,788	356,973	.47	.34					
101-105	28	4,900	.57	.58		19	8,650	.47	.48		659	26,061	.53	.55					
106-110	34	5,864	.47	.51		16	7,791	.57	.61		392	23,140	.52	.56					
111-115	30	5,429	.39	.44		11	5,272	.43	.49		299	18,555	.55	.62					
116-120	32	6,017	.43	.51		15	8,195	.69	.81		311	21,715	.54	.64					
121-130	33	6,367	.59	.74		18	10,526	.55	.68		407	26,805	.56	.70					
131-140	34	6,990	.65	.87		17	10,219	.98	1.32		208	23,764	.73	.99					
141- UP	69	18,247	.60	1.01		30	26,984	.41	.68		308	58,637	.52	.87					
CHARGES	260	53,815	.55	.71		126	77,638	.56	.73		2,584	198,677	.56	.71					
TOTALS	708	108,800	.53	.51		496	266,608	.48	.37		15,372	555,650	.50	.43					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	5	4				5	7	1.15	.49		1	3				2	10			
61- 80	17	13	.07	.05		4	8				2	9				4	23	.04	.03	
81- 85	8	8				5	14	4.78	4.00							4	27			
86- 90	15	12				5	18	.72	.64		8	42	.22	.20		10	81	.04	.04	
91- 95	91	94	3.00	2.82		94	340	2.06	1.93		150	900	.81	.76		232	1,911	.82	.77	
96- 99	708	968	1.43	1.39		1,603	5,955	.51	.50		1,370	8,157	.62	.60		727	6,025	.49	.47	
100-100	12,818	13,615	1.58	1.58		3,420	11,743	.93	.93		813	4,912	.67	.67		346	2,990	1.14	1.14	
CREDITS	13,662	14,714	1.57	1.57		5,136	18,085	.82	.81		2,344	14,022	.65	.64		1,325	11,068	.72	.69	
101-105	91	132	.47	.48		153	605	2.09	2.14		165	1,046	.88	.90		98	870	1.00	1.02	
106-110	34	41	.36	.39		74	313	.19	.21		60	390	2.55	2.74		46	431	.44	.47	
111-115	26	36	.31	.35		46	196	1.42	1.60		27	189	.31	.35		29	291	.95	1.07	
116-120	24	37	.30	.35		25	118	.19	.22		31	227	.26	.31		37	374	1.46	1.73	
121-130	46	73	.12	.15		74	352	.40	.49		83	639	.43	.53		59	628	.40	.50	
131-140	26	44	1.73	2.33		36	182	2.11	2.85		17	137	.42	.56		14	168	.24	.33	
141- UP	15	34	.43	.73		21	115	.83	1.26		22	235	1.70	2.91		17	227	1.35	2.05	
CHARGES	262	398	.50	.58		429	1,881	1.19	1.36		405	2,862	.97	1.11		300	2,989	.83	.95	
TOTALS	13,924	15,112	1.55	1.55		5,565	19,966	.85	.85		2,749	16,884	.70	.71		1,625	14,056	.74	.74	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60						5	45	.01			6	110	3.43	1.74		11	387	.69	.35	
61- 80	7	65	.05	.04		10	151	.09	.06		48	1,438	2.15	1.64		141	7,720	.57	.43	
81- 85	9	102	1.13	.94		29	490	1.21	1.02		102	3,252	.28	.23		99	5,406	2.91	2.41	
86- 90	38	415	.66	.58		142	2,641	.59	.53		278	8,348	.54	.48		88	5,264	.51	.45	
91- 95	535	6,224	.58	.54		519	9,337	.82	.76		252	7,722	.86	.79		82	5,172	.50	.47	
96- 99	554	6,504	.80	.77		300	5,510	.73	.71		144	4,755	.80	.77		61	4,119	.54	.52	
100-100	323	3,853	1.07	1.07		198	3,806	.43	.43		157	5,549	.64	.64		50	3,353	.74	.74	
CREDITS	1,466	17,163	.77	.74		1,203	21,980	.70	.66		987	31,173	.73	.67		532	31,421	.97	.83	
101-105	114	1,422	1.25	1.28		92	1,801	.90	.92		89	3,213	1.06	1.09		48	3,422	.54	.55	
106-110	56	752	.35	.37		59	1,201	1.07	1.16		59	2,236	.76	.82		41	2,861	.66	.71	
111-115	51	708	.74	.83		45	991	.58	.66		70	2,686	.76	.86		35	2,808	1.32	1.48	
116-120	65	933	.34	.40		78	1,747	1.01	1.19		63	2,569	.30	.36		18	1,472	1.17	1.38	
121-130	70	1,053	.48	.59		63	1,462	1.45	1.80		66	2,932	1.06	1.33		37	3,171	.49	.61	
131-140	22	370	2.72	3.67		28	768	.86	1.16		31	1,504	1.02	1.38		24	2,164	.57	.77	
141- UP	21	428	.41	.65		35	1,088	2.89	4.68		46	2,580	.58	.91		37	3,989	.75	1.21	
CHARGES	399	5,666	.80	.93		400	9,059	1.23	1.46		424	17,719	.79	.95		240	19,887	.75	.91	
TOTALS	1,865	22,829	.78	.78		1,603	31,039	.86	.86		1,411	48,892	.75	.75		772	51,308	.88	.85	

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	28	2,590	.43	.23		36	9,934	.97	.48		99	13,089	.87	.44					
61- 80	131	13,633	.72	.51		48	16,665	.67	.46		412	39,725	.72	.51					
81- 85	39	4,675	.69	.58		10	4,943	.86	.71		305	18,918	1.32	1.09					
86- 90	24	2,939	.68	.60		11	10,361	.42	.37		619	30,123	.51	.45					
91- 95	35	4,647	.61	.57		4	1,383	.26	.24		1,994	37,731	.71	.66					
96- 99	25	3,588	.40	.39		6	2,602	1.13	1.10		5,498	48,182	.66	.65					
100-100	28	4,249	1.00	1.00		7	3,197	.81	.81		18,160	57,266	1.01	1.01					
CREDITS	310	36,321	.68	.54		122	49,086	.72	.51		27,087	245,034	.80	.69					
101-105	29	4,031	.58	.59		8	3,393	.63	.64		887	19,933	.81	.83					
106-110	15	2,332	.71	.77		6	2,617	.55	.59		450	13,174	.72	.78					
111-115	19	3,228	.51	.58		3	1,055	.26	.29		351	12,188	.77	.87					
116-120	6	934	1.31	1.55		3	1,455	.56	.66		350	9,865	.74	.87					
121-130	22	4,214	1.78	2.22		5	3,173	.35	.44		525	17,697	.94	1.17					
131-140	17	3,496	.91	1.23		3	1,728	.30	.39		218	10,561	.82	1.11					
141- UP	31	7,430	.55	.90		10	6,955	.54	.87		255	23,082	.71	1.15					
CHARGES	139	25,664	.84	1.07		38	20,377	.49	.62		3,036	106,500	.79	.96					
TOTALS	449	61,985	.75	.70		160	69,462	.65	.53		30,123	351,533	.80	.75					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	6	2	13.79	6.87		5	9				4	12	.24	.13		1	5				
61- 80	32	21	.75	.52		12	32	.35	.25		12	56	.03	.02		4	27	.10	.07		
81- 85	14	14	.40	.34		11	34	.01	.01		2	10				5	40	3.30	2.75		
86- 90	21	17	.02	.02		17	56	.04	.04		15	80	.15	.14		18	143	.36	.32		
91- 95	93	97	.13	.12		67	246	.64	.60		128	781	.70	.66		234	1,938	1.62	1.53		
96- 99	644	885	1.53	1.48		1,467	5,464	.60	.59		1,404	8,411	.65	.63		774	6,433	1.19	1.15		
100-100	13,019	13,905	1.24	1.24		3,491	12,152	.86	.86		969	5,870	.75	.75		402	3,461	1.08	1.08		
CREDITS	13,829	14,941	1.24	1.24		5,070	17,993	.78	.77		2,534	15,221	.68	.67		1,438	12,046	1.22	1.19		
101-105	77	112	.23	.24		185	723	.94	.96		206	1,296	1.14	1.16		95	840	.84	.86		
106-110	47	62	.02	.02		79	318	.51	.55		60	391	2.41	2.59		54	513	.98	1.06		
111-115	28	38	.22	.25		42	184	.57	.64		39	269	1.99	2.24		31	309	.84	.95		
116-120	26	34	2.99	3.55		23	112	.11	.13		28	202	.86	1.01		32	330	.64	.76		
121-130	44	53	7.90	9.75		53	258	1.14	1.43		77	598	.99	1.23		52	571	.44	.55		
131-140	31	45				33	159	1.89	2.54		32	267	.50	.68		11	128	5.79	7.77		
141- UP	25	46	20.57	34.81		27	169	.11	.19		23	217	.12	.18		16	217	2.50	4.03		
CHARGES	278	390	3.85	4.51		442	1,924	.82	.94		465	3,240	1.20	1.35		291	2,909	1.11	1.27		
TOTALS	14,107	15,331	1.31	1.31		5,512	19,917	.78	.78		2,999	18,460	.77	.78		1,729	14,955	1.20	1.20		
		\$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	27	1.86	1.00		6	62	.38	.20		11	170	2.29	1.03		5	165	.04	.02		
61- 80	19	166	2.18	1.59		22	326	.52	.38		65	1,992	.73	.56		162	8,996	.91	.68		
81- 85	9	94	.02	.02		26	435	1.71	1.43		112	3,587	1.33	1.11		114	6,328	.65	.54		
86- 90	31	348	.78	.69		154	2,828	1.00	.88		286	8,670	.98	.86		105	6,318	.61	.54		
91- 95	521	6,054	.87	.82		548	9,750	.51	.47		270	8,358	.75	.69		87	5,512	.88	.82		
96- 99	644	7,464	1.03	1.00		340	6,181	.61	.59		186	6,224	1.62	1.58		59	3,996	.55	.54		
100-100	349	4,221	1.05	1.05		226	4,267	.59	.59		128	4,431	.68	.68		68	4,562	.57	.57		
CREDITS	1,577	18,374	.98	.94		1,322	23,848	.63	.59		1,058	33,433	1.03	.93		600	35,878	.72	.62		
101-105	127	1,570	1.35	1.39		127	2,486	.83	.85		80	2,840	.67	.69		51	3,795	.62	.64		
106-110	49	651	1.25	1.34		68	1,442	.60	.65		66	2,535	.48	.52		45	3,315	1.20	1.29		
111-115	48	651	.34	.39		54	1,220	.73	.83		79	3,144	.30	.34		46	3,580	.73	.83		
116-120	66	960	.72	.85		76	1,760	1.11	1.31		57	2,309	.82	.97		33	2,922	1.18	1.39		
121-130	69	1,033	.54	.67		60	1,420	1.78	2.21		56	2,364	.68	.85		36	3,086	.78	.96		
131-140	19	315	3.05	4.08		20	529	.16	.22		34	1,636	1.04	1.42		23	2,229	.80	1.07		
141- UP	23	420	.07	.11		38	1,178	.99	1.56		52	2,844	1.89	3.06		43	4,763	.73	1.19		
CHARGES	401	5,601	.96	1.11		443	10,036	.95	1.11		424	17,671	.83	1.00		277	23,689	.85	1.03		
TOTALS	1,978	23,975	.98	.98		1,765	33,884	.72	.72		1,482	51,105	.96	.95		877	59,566	.77	.75		
		\$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	31	2,750	.63	.33		44	11,471	1.45	.67		117	14,674	1.29	.61							
61- 80	132	14,242	.89	.63		43	16,378	.76	.53		503	42,237	.84	.60							
81- 85	37	4,450	.77	.64		14	6,041	.46	.38		344	21,032	.76	.63							
86- 90	26	3,285	1.12	.98		7	2,772	.56	.50		680	24,517	.85	.75							
91- 95	32	4,536	.96	.89		5	3,566	.60	.55		1,985	40,838	.78	.72							
96- 99	30	4,287	.75	.73		11	4,584	1.10	1.08		5,559	53,928	.92	.90							
100-100	25	3,913	.45	.45		7	6,201	.48	.48		18,684	62,984	.84	.84							
CREDITS	313	37,464	.82	.65		131	51,013	.85	.59		27,872	260,211	.87	.74							
101-105	22	3,566	1.11	1.14		5	2,807	.74	.76		975	20,037	.87	.89							
106-110	16	2,947	.63	.68		5	3,735	.53	.58		489	15,910	.77	.84							
111-115	16	2,668	.73	.83							383	12,065	.63	.71							
116-120	13	2,174	.21	.25		1	493	.22	.26		355	11,296	.80	.94							
121-130	23	4,257	.58	.73		9	6,347	.60	.75		479	19,987	.75	.93							
131-140	14	2,983	.59	.80		3	1,981	.22	.31		220	10,273	.77	1.04							
141- UP	35	8,987	.89	1.44		13	8,948	.65	1.07		295	27,789	.91	1.48							
CHARGES	139	27,582	.74	.95		36	24,312	.59	.77		3,196	117,355	.81	.99							
TOTALS	452	65,047	.79	.74		167	75,326	.77	.63		31,068	377,566	.85	.80							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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	27	11	.29	.12		3	4				2	6	.09	.04		2	9	.02	.01					
61- 80	54	34				33	92	6.95	5.08		12	50	.03	.02		12	76	.01	.01					
81- 85	20	13				12	36	9.33	7.78		6	32				9	66	.06	.05					
86- 90	52	46	.01	.01		25	84	.40	.35		24	133	.78	.68		11	83	.02	.02					
91- 95	146	152	1.50	1.41		94	328	.38	.36		195	1,170	.66	.62		306	2,533	.53	.50					
96- 99	580	764	.99	.96		1,499	5,625	.56	.54		1,382	8,245	.96	.93		780	6,468	.65	.63					
100-100	12,363	13,447	.94	.94		3,619	12,471	.93	.93		968	5,851	1.28	1.28		460	3,949	.59	.59					
CREDITS	13,242	14,469	.94	.93		5,285	18,641	.85	.84		2,589	15,486	1.05	1.03		1,580	13,184	.60	.58					
101-105	104	129	.29	.30		160	643	.24	.25		173	1,088	.52	.53		115	1,027	2.00	2.05					
106-110	58	78	.16	.18		60	249	.49	.53		70	463	.81	.88		45	423	1.32	1.43					
111-115	32	45	.08	.09		38	164	.18	.20		34	240	.96	1.08		28	275	1.40	1.58					
116-120	34	42	2.85	3.36		41	189	.57	.67		41	305	.36	.42		33	344	1.75	2.09					
121-130	56	76	3.30	4.14		72	333	.38	.47		84	639	1.40	1.74		52	554	1.26	1.57					
131-140	21	42	2.20	2.96		26	138	.87	1.18		26	211	1.16	1.54		14	162	.31	.41					
141- UP	29	36	.66	1.02		24	139	.76	1.18		20	191	3.26	4.97		16	206	.87	1.37					
CHARGES	334	448	1.21	1.39		421	1,855	.41	.47		448	3,136	.97	1.10		303	2,990	1.51	1.73					
TOTALS	13,576	14,917	.95	.95		5,706	20,495	.81	.81		3,037	18,622	1.04	1.04		1,883	16,174	.77	.77					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	3	19	.06	.03		7	69	2.14	1.06		11	188	.89	.41		11	448	1.73	.90					
61- 80	25	219	1.73	1.28		20	295	4.67	3.51		90	2,587	.98	.75		186	10,097	.54	.40					
81- 85	10	104	3.24	2.73		26	458	18.65	15.62		143	4,439	.57	.47		140	7,870	.84	.70					
86- 90	50	550	.88	.78		205	3,786	.62	.55		312	9,440	.63	.55		104	6,153	.80	.70					
91- 95	613	7,077	.73	.68		616	10,896	.61	.57		318	9,998	.88	.81		92	5,792	1.20	1.12					
96- 99	637	7,435	.56	.55		376	6,809	.78	.75		154	5,094	.65	.63		65	4,342	.76	.74					
100-100	328	3,964	.70	.70		261	4,925	.92	.92		125	4,372	.66	.66		63	4,128	1.20	1.20					
CREDITS	1,666	19,369	.69	.66		1,511	27,237	1.06	.99		1,153	36,118	.72	.65		661	38,830	.85	.72					
101-105	133	1,689	.96	.99		126	2,513	.92	.94		77	2,704	.53	.55		58	4,195	.66	.68					
106-110	46	610	.47	.51		60	1,271	1.18	1.28		70	2,737	.60	.64		60	4,520	.91	.98					
111-115	58	797	.38	.43		50	1,092	.66	.75		78	3,110	.72	.82		33	2,584	.69	.78					
116-120	73	1,074	1.61	1.90		69	1,598	.92	1.08		57	2,176	.79	.93		27	1,972	1.90	2.23					
121-130	65	992	.87	1.09		58	1,414	.80	.99		65	2,754	1.37	1.70		40	3,506	.86	1.07					
131-140	14	232	1.05	1.42		25	675	.43	.58		33	1,495	.88	1.19		21	2,058	.68	.92					
141- UP	27	525	.69	1.10		37	1,151	.24	.38		41	2,440	1.26	2.03		34	3,633	.59	.90					
CHARGES	416	5,920	.92	1.06		425	9,713	.79	.92		421	17,416	.87	1.04		273	22,468	.84	1.00					
TOTALS	2,082	25,288	.74	.74		1,936	36,951	.99	.98		1,574	53,534	.77	.75		934	61,298	.85	.80					
		\$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	41	3,906	.63	.33		56	16,047	.84	.37		163	20,707	.83	.38										
61- 80	172	17,857	.81	.57		58	19,274	.58	.41		662	50,583	.71	.51										
81- 85	34	3,977	.81	.67		10	5,492	.79	.66		410	22,488	1.16	.96										
86- 90	37	4,671	1.06	.93		9	5,284	.66	.57		829	30,230	.74	.65										
91- 95	53	6,342	1.40	1.31		10	3,944	.71	.66		2,443	48,232	.86	.81										
96- 99	29	4,091	.62	.60		7	2,326	.46	.45		5,509	51,198	.70	.68										
100-100	29	4,577	.58	.58		14	9,333	.55	.55		18,230	67,017	.85	.85										
CREDITS	395	45,421	.86	.67		164	61,699	.67	.45		28,246	290,454	.81	.68										
101-105	34	5,029	.77	.79		14	8,345	.48	.49		994	27,363	.69	.71										
106-110	16	2,925	.90	.98		3	1,180	.08	.08		488	14,456	.78	.84										
111-115	15	2,568	1.64	1.85		7	3,675	.68	.76		373	14,549	.85	.96										
116-120	17	3,201	.67	.79		3	1,544	1.20	1.42		395	12,444	1.09	1.29										
121-130	18	3,702	.72	.90		6	2,588	1.40	1.75		516	16,557	1.03	1.28										
131-140	13	2,547	1.36	1.84		7	3,045	.08	.11		200	10,605	.71	.95										
141- UP	31	7,220	.99	1.56		7	5,359	.27	.50		266	20,900	.73	1.20										
CHARGES	144	27,194	.96	1.19		47	25,736	.53	.65		3,232	116,874	.82	.99										
TOTALS	539	72,614	.90	.81		211	87,435	.63	.49		31,478	407,328	.81	.74										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	23	12	.05	.03		9	16	.78	.36		3	10	.10	.05		2	8	.25	.12		
61- 80	65	44	2.42	1.77		15	38	1.21	.88		14	60	.23	.17		17	107	.09	.07		
81- 85	28	21	1.21	1.00		13	35	.69	.57		13	68				12	91	.02	.01		
86- 90	63	50	.43	.38		29	94	.02	.02		21	115	.07	.06		31	238	.22	.19		
91- 95	137	122	.45	.42		129	457	1.14	1.07		193	1,161	.69	.65		274	2,259	.55	.52		
96- 99	676	864	2.01	1.95		1,602	5,984	.64	.62		1,473	8,799	1.20	1.16		902	7,537	.59	.57		
100-100	11,625	12,827	1.05	1.05		3,547	12,330	.89	.89		994	6,030	.60	.60		417	3,591	.94	.94		
CREDITS	12,617	13,940	1.10	1.10		5,344	18,955	.81	.80		2,711	16,243	.92	.90		1,655	13,830	.66	.64		
101-105	118	144	2.52	2.57		166	644	3.52	3.59		174	1,096	.76	.78		113	990	.87	.89		
106-110	49	60	.30	.32		57	236	.41	.44		71	475	.80	.86		52	478	.25	.27		
111-115	46	59	.02	.03		55	232	.86	.97		50	344	.80	.90		29	281	.42	.47		
116-120	36	49	.29	.35		44	195	.56	.67		42	303	.20	.24		33	345	.74	.88		
121-130	54	85	1.69	2.11		64	304	.57	.72		74	574	.34	.43		56	602	.45	.56		
131-140	25	27	9.11	12.21		41	204	.47	.64		33	270	1.14	1.54		24	282	.89	1.20		
141- UP	26	48	.06	.09		17	103	.11	.17		22	232	1.92	3.13		22	317	1.93	3.21		
CHARGES	354	471	1.67	1.93		444	1,918	1.54	1.76		466	3,294	.76	.87		329	3,295	.76	.88		
TOTALS	12,971	14,411	1.12	1.12		5,788	20,873	.88	.88		3,177	19,537	.89	.89		1,984	17,126	.68	.68		
		\$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	6	28	.01			5	42	.09	.04		14	212	.53	.22		15	580	1.13	.57		
61- 80	21	191	1.08	.79		30	412	.92	.66		72	2,122	.48	.36		212	11,719	.56	.42		
81- 85	13	138	2.74	2.28		29	503	1.03	.86		162	5,187	1.26	1.06		123	6,984	1.29	1.07		
86- 90	45	510	.91	.80		201	3,663	.49	.44		345	10,462	.52	.46		99	5,712	.72	.64		
91- 95	660	7,648	.45	.42		639	11,369	.61	.57		343	10,619	.68	.63		97	6,130	.99	.92		
96- 99	708	8,232	.87	.85		390	7,124	.70	.68		199	6,499	.77	.75		74	4,776	.66	.64		
100-100	376	4,477	.49	.49		249	4,678	.86	.86		127	4,328	.63	.63		55	3,747	.65	.65		
CREDITS	1,829	21,223	.65	.63		1,543	27,790	.67	.63		1,262	39,428	.71	.64		675	39,649	.81	.68		
101-105	129	1,627	.89	.91		150	2,985	.79	.81		98	3,492	.56	.58		59	4,297	.57	.59		
106-110	59	793	1.46	1.58		81	1,727	.48	.51		83	3,092	.80	.86		64	4,753	.66	.72		
111-115	43	597	1.30	1.46		70	1,514	1.11	1.25		70	2,791	.96	1.09		41	3,070	.64	.73		
116-120	78	1,161	.65	.77		70	1,611	1.10	1.30		67	2,694	.61	.72		39	3,191	.79	.93		
121-130	66	994	1.00	1.25		72	1,746	1.23	1.53		64	2,731	1.21	1.51		36	3,100	.51	.65		
131-140	25	409	1.55	2.09		32	851	1.04	1.40		41	2,004	.31	.42		26	2,460	.82	1.10		
141- UP	18	345	.11	.16		34	1,060	.68	1.07		49	2,955	.59	.96		21	2,186	.39	.62		
CHARGES	418	5,925	.98	1.12		509	11,495	.90	1.05		472	19,759	.73	.87		286	23,057	.63	.74		
TOTALS	2,247	27,148	.72	.72		2,052	39,286	.74	.73		1,734	59,187	.72	.70		961	62,705	.74	.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	52	4,908	.75	.39		63	19,976	.72	.33		192	25,794	.73	.34							
61- 80	179	18,757	.66	.47		53	19,376	.65	.47		678	52,827	.63	.46							
81- 85	47	5,824	.74	.62		9	4,555	.36	.30		449	23,406	.96	.80							
86- 90	53	6,961	.75	.67		11	5,224	.42	.37		898	33,029	.59	.52							
91- 95	38	5,127	.53	.49		15	8,151	.65	.61		2,525	53,042	.65	.60							
96- 99	30	4,351	.61	.59		2	687	.11	.11		6,056	54,852	.79	.77							
100-100	17	2,582	.40	.40		9	4,343	.76	.76		17,416	58,933	.80	.80							
CREDITS	416	48,511	.66	.51		162	62,313	.64	.41		28,214	301,882	.73	.60							
101-105	30	4,627	.58	.60		7	4,250	.30	.31		1,044	24,152	.68	.70							
106-110	21	3,534	.63	.67		6	2,451	.22	.24		543	17,599	.62	.67							
111-115	18	2,996	.36	.41		13	6,193	.69	.77		435	18,075	.72	.81							
116-120	15	2,761	.65	.77		4	1,897	.42	.49		428	14,207	.68	.81							
121-130	17	2,887	.46	.58		6	4,345	.49	.62		509	17,367	.71	.89							
131-140	12	2,364	1.02	1.37		4	3,680	.52	.72		263	12,552	.75	1.02							
141- UP	33	9,032	.83	1.45		11	7,413	.33	.58		253	23,691	.61	1.03							
CHARGES	146	28,201	.68	.86		51	30,229	.44	.56		3,475	127,644	.68	.82							
TOTALS	562	76,711	.67	.60		213	92,541	.57	.44		31,689	429,526	.71	.65							

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	45	17	.11	.05		11	15	1.10	.41		8	21	.01		4	16	.01	.01			
61- 80	74	47	.55	.40		28	74	.23	.17		19	87	.02	.01	16	97	.23	.16			
81- 85	52	37	.02	.02		18	57	.01	.01		13	67	1.05	.87	14	102	.04	.03			
86- 90	100	67	1.15	1.02		47	153	.72	.63		30	164	.05	.04	24	190	.03	.02			
91- 95	172	167	1.68	1.57		125	435	1.93	1.81		211	1,257	.58	.55	317	2,640	.55	.51			
96- 99	772	1,014	1.26	1.22		1,683	6,248	.65	.63		1,527	9,141	1.11	1.08	917	7,618	.49	.48			
100-100	10,980	12,246	1.01	1.01		3,515	12,130	.63	.63		994	5,991	.64	.64	417	3,588	.53	.53			
CREDITS	12,195	13,594	1.03	1.02		5,427	19,113	.66	.65		2,802	16,727	.88	.86	1,709	14,251	.50	.48			
101-105	99	133	1.22	1.24		174	685	1.15	1.18		189	1,194	.71	.72	117	1,044	.64	.66			
106-110	53	59	.47	.51		80	337	1.75	1.89		68	467	1.46	1.57	48	446	.86	.92			
111-115	52	62	.66	.75		29	114	.17	.19		47	328	1.01	1.14	25	248	1.37	1.54			
116-120	47	50	3.15	3.73		44	199	.78	.92		41	299	.20	.23	45	463	.62	.74			
121-130	59	83	3.29	4.11		95	448	1.09	1.36		93	704	.77	.95	67	724	.65	.81			
131-140	35	56	3.29	4.43		36	188	1.40	1.89		27	220	.26	.35	26	302	.04	.06			
141- UP	37	65	2.17	3.43		25	145	.46	.71		23	222	.09	.14	18	258	.14	.24			
CHARGES	382	509	1.94	2.29		483	2,117	1.12	1.29		488	3,435	.74	.84	346	3,486	.63	.73			
TOTALS	12,577	14,103	1.06	1.06		5,910	21,229	.71	.71		3,290	20,162	.86	.86	2,055	17,737	.53	.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	10	51	.02	.01		9	80	.06	.03		11	191	.74	.35	15	503	1.70	.78			
61- 80	29	259	.24	.17		30	416	1.18	.87		101	2,984	.38	.29	210	11,414	.48	.36			
81- 85	16	174	.89	.73		44	735	.33	.28		158	4,903	.32	.26	135	7,383	.31	.26			
86- 90	54	590	.51	.45		233	4,244	.61	.54		350	10,511	.65	.57	91	5,301	.50	.44			
91- 95	682	7,917	.44	.41		651	11,478	.46	.42		352	10,792	.63	.58	88	5,718	.54	.50			
96- 99	700	8,178	.69	.66		370	6,801	.55	.53		190	6,348	.74	.72	68	4,505	.43	.42			
100-100	307	3,720	.39	.39		236	4,493	.37	.37		135	4,764	.55	.55	54	3,734	.42	.42			
CREDITS	1,798	20,888	.53	.50		1,573	28,246	.49	.46		1,297	40,491	.59	.53	661	38,558	.46	.39			
101-105	130	1,628	.78	.80		149	2,977	.89	.91		115	4,090	.57	.59	58	4,040	.46	.47			
106-110	72	947	.56	.60		79	1,625	.54	.58		76	2,849	.55	.59	53	3,941	.88	.95			
111-115	55	777	.43	.49		73	1,662	.58	.66		82	3,238	.33	.37	42	3,276	1.15	1.29			
116-120	64	938	.54	.64		91	2,109	.30	.36		72	2,851	.52	.61	29	2,334	.65	.77			
121-130	81	1,240	.63	.78		63	1,566	.95	1.19		72	3,215	.99	1.23	37	3,157	.36	.46			
131-140	20	340	.99	1.34		37	979	.40	.54		46	2,089	.45	.61	28	2,787	.27	.36			
141- UP	31	585	.38	.57		39	1,246	.64	1.03		47	2,803	.54	.89	37	4,255	.57	.94			
CHARGES	453	6,455	.62	.71		531	12,164	.64	.75		510	21,135	.57	.68	284	23,789	.63	.76			
TOTALS	2,251	27,342	.55	.55		2,104	40,410	.54	.53		1,807	61,626	.58	.57	945	62,347	.53	.50			
		\$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	51	4,643	.56	.28		64	20,054	.39	.18		228	25,590	.44	.21							
61- 80	161	16,291	.34	.24		61	28,376	.43	.30		729	60,044	.42	.30							
81- 85	38	4,497	.19	.16		13	4,658	.23	.19		501	22,613	.28	.23							
86- 90	47	5,936	.58	.51		7	2,640	.43	.38		983	29,795	.57	.51							
91- 95	37	5,156	.34	.31		8	3,682	.33	.31		2,643	49,242	.50	.47							
96- 99	24	3,602	.28	.28		11	6,443	.45	.45		6,262	59,897	.65	.64							
100-100	38	5,708	.37	.37		15	8,106	.50	.50		16,691	64,479	.61	.61							
CREDITS	396	45,833	.38	.29		179	73,957	.41	.27		28,037	311,659	.52	.43							
101-105	30	4,246	.44	.45		5	1,956	.20	.20		1,066	21,993	.58	.60							
106-110	16	2,822	.50	.54		4	1,484	.45	.49		549	14,978	.68	.73							
111-115	21	4,064	.35	.40		4	4,411	.58	.66		430	18,181	.60	.67							
116-120	17	3,086	.54	.64		3	1,206	.86	1.01		453	13,534	.55	.66							
121-130	27	4,966	.34	.42		9	7,245	.35	.44		603	23,349	.54	.67							
131-140	13	2,659	.21	.28		5	2,888	.18	.25		273	12,508	.32	.43							
141- UP	32	8,275	.36	.60		20	12,328	.34	.58		309	30,182	.41	.69							
CHARGES	156	30,118	.38	.48		50	31,517	.38	.51		3,683	134,724	.52	.65							
TOTALS	552	75,951	.38	.35		229	105,475	.40	.31		31,720	446,382	.52	.48							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	20	11	.57	.27		12	22	.34	.17		2	6	1.79	.81		2	8				
61- 80	48	35	2.79	2.01		21	60	.96	.70		13	61	.29	.22		9	58				
81- 85	30	22	.45	.38		20	63	.66	.55		14	70	.52	.43		16	115	.87	.72		
86- 90	66	60	.20	.17		58	199	.89	.79		42	227	1.33	1.18		28	216	1.31	1.16		
91- 95	275	268	.25	.23		237	837	1.06	.99		420	2,529	.59	.55		785	6,545	.46	.43		
96- 99	1,424	1,866	.71	.69		4,415	16,748	.59	.57		3,716	22,016	.68	.66		1,666	13,795	.48	.47		
100-100	128,414	78,316	.78	.78		10,262	34,046	.63	.63		1,739	10,369	.63	.63		660	5,633	.52	.52		
CREDITS	130,277	80,577	.78	.78		15,025	51,974	.63	.62		5,946	35,279	.66	.64		3,166	26,369	.49	.47		
101-105	172	204	2.24	2.29		423	1,699	1.12	1.14		388	2,443	.67	.68		267	2,376	1.13	1.15		
106-110	61	81	.17	.18		149	622	.71	.77		147	980	.99	1.07		106	1,000	.52	.56		
111-115	43	60	.66	.74		71	305	.81	.91		75	515	1.45	1.63		54	527	.91	1.03		
116-120	46	69	2.65	3.14		75	340	.41	.49		80	597	.49	.57		94	981	.93	1.10		
121-130	87	137	1.98	2.47		150	737	1.13	1.41		177	1,343	1.19	1.47		125	1,320	.56	.70		
131-140	45	70	1.84	2.49		69	359	1.60	2.14		32	281	.10	.13		25	297	.76	1.02		
141- UP	55	87	1.90	3.15		49	301	.74	1.24		43	435	1.01	1.67		32	454	2.57	4.21		
CHARGES	509	707	1.78	2.10		986	4,363	1.00	1.13		942	6,592	.86	.98		703	6,955	.97	1.10		
TOTALS	130,786	81,285	.79	.79		16,011	56,338	.66	.65		6,888	41,871	.69	.69		3,869	33,325	.59	.59		
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	8	49	.98	.48		8	70	.12	.05		14	239	.62	.30		23	973	1.16	.61		
61- 80	16	142	1.45	1.05		29	444	.18	.13		115	3,369	.49	.37		346	18,598	.43	.32		
81- 85	19	195	.13	.11		46	791	.46	.39		314	9,801	.54	.45		219	11,940	.66	.55		
86- 90	92	1,050	.83	.74		484	8,986	.47	.42		702	21,028	.62	.54		210	12,344	.61	.54		
91- 95	1,483	17,088	.54	.51		1,221	21,412	.67	.63		545	16,897	.54	.50		168	10,500	.49	.45		
96- 99	1,163	13,577	.67	.65		611	11,152	.56	.55		307	10,387	.59	.58		120	8,005	.87	.84		
100-100	540	6,568	.72	.72		364	6,973	1.00	1.00		240	8,257	.70	.70		94	6,804	.89	.89		
CREDITS	3,321	38,670	.63	.60		2,763	49,829	.65	.61		2,237	69,978	.59	.53		1,180	69,164	.62	.52		
101-105	285	3,550	.47	.48		252	4,898	.80	.82		184	6,716	.73	.75		116	8,109	.52	.53		
106-110	116	1,527	.69	.75		129	2,706	.71	.77		177	6,729	.81	.88		100	7,583	.65	.70		
111-115	83	1,147	1.03	1.16		126	2,906	.55	.62		178	6,961	.71	.80		75	5,874	.80	.90		
116-120	140	2,032	.40	.47		164	3,677	.52	.61		149	6,094	.86	1.02		57	4,639	.97	1.15		
121-130	158	2,398	.97	1.21		134	3,251	.93	1.15		151	6,576	.72	.90		83	7,296	1.24	1.55		
131-140	50	842	1.06	1.43		55	1,499	.50	.68		81	3,862	.56	.76		70	6,577	.77	1.04		
141- UP	52	1,057	.84	1.34		62	1,965	1.22	2.04		115	6,718	.90	1.49		126	14,564	.65	1.06		
CHARGES	884	12,553	.70	.81		922	20,902	.74	.87		1,035	43,655	.77	.92		627	54,642	.77	.96		
TOTALS	4,205	51,224	.65	.64		3,685	70,731	.68	.67		3,272	113,633	.66	.65		1,807	123,805	.68	.68		
		\$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	80	7,558	.89	.47		133	74,652	.89	.42		302	83,588	.89	.43							
61- 80	277	29,901	.80	.56		115	59,981	.66	.47		989	112,648	.65	.47							
81- 85	93	11,450	1.03	.85		19	9,532	.56	.47		790	43,979	.70	.58							
86- 90	94	12,398	.67	.59		28	14,458	.61	.54		1,804	70,966	.61	.54							
91- 95	67	9,586	.69	.64		24	15,389	.72	.67		5,225	101,051	.60	.56							
96- 99	68	10,036	.86	.84		20	24,171	.78	.76		13,510	131,754	.67	.66							
100-100	57	9,022	.63	.63		50	49,913	.64	.64		142,420	215,901	.71	.71							
CREDITS	736	89,951	.79	.63		389	248,096	.73	.50		165,040	759,888	.69	.57							
101-105	59	9,167	.76	.78		24	14,573	.66	.68		2,170	53,735	.71	.72							
106-110	47	7,811	.71	.76		19	9,603	.54	.59		1,051	38,641	.67	.73							
111-115	42	7,616	.57	.65		18	10,898	1.09	1.22		765	36,810	.82	.92							
116-120	34	5,738	.71	.84		13	6,553	1.22	1.44		852	30,720	.85	1.00							
121-130	64	12,758	.65	.82		19	10,148	.88	1.10		1,148	45,962	.87	1.08							
131-140	34	7,325	.55	.74		20	11,875	.73	.98		481	32,987	.68	.92							
141- UP	103	27,174	1.07	1.82		51	37,670	.65	1.11		688	90,426	.82	1.39							
CHARGES	383	77,589	.80	1.05		164	101,320	.76	.99		7,155	329,279	.78	.98							
TOTALS	1,119	167,540	.80	.77		553	349,416	.74	.59		172,195	1089,167	.72	.66							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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	22	12	.24	.10		8	16	.91	.45		4	14			4	17	.68	.31		
61- 80	46	26	.01	.01		22	65	.44	.32		19	84	2.31	1.67	11	68	.11	.08		
81- 85	29	19	2.21	1.84		18	55	14.59	12.22		13	67	1.78	1.48	8	60	2.55	2.11		
86- 90	53	43	.46	.41		32	113	.20	.18		42	233	.05	.05	37	282	1.31	1.16		
91- 95	251	259	2.29	2.15		219	799	1.55	1.46		356	2,129	.36	.34	666	5,587	.63	.59		
96- 99	1,412	1,803	.73	.70		4,316	16,385	.75	.73		3,961	23,528	.52	.51	1,820	15,107	.48	.46		
100-100	127,919	79,501	.69	.69		10,737	35,916	.72	.72		1,790	10,706	.77	.77	699	6,031	.76	.76		
CREDITS	129,732	81,663	.69	.69		15,352	53,348	.75	.75		6,185	36,760	.59	.57	3,245	27,152	.58	.57		
101-105	148	196	.60	.61		392	1,586	.86	.88		408	2,566	.93	.95	259	2,294	1.47	1.50		
106-110	78	104	3.46	3.72		133	559	1.23	1.33		130	872	1.20	1.29	96	903	1.25	1.35		
111-115	55	71	6.26	7.08		72	312	1.65	1.86		89	616	.71	.79	66	648	.32	.36		
116-120	51	61	1.26	1.49		68	313	.83	.99		72	537	.57	.68	83	863	.27	.31		
121-130	74	88	1.30	1.61		142	685	.76	.96		165	1,265	.59	.73	132	1,409	.79	.98		
131-140	43	72	.08	.10		79	406	.92	1.24		27	225	.98	1.32	34	392	.72	.97		
141- UP	49	70	33.27	55.50		38	239	.86	1.38		34	341	1.07	1.70	39	536	1.26	1.99		
CHARGES	498	663	5.22	6.07		924	4,100	.96	1.09		925	6,422	.86	.96	709	7,044	.99	1.14		
TOTALS	130,230	82,326	.73	.73		16,276	57,448	.77	.77		7,110	43,182	.63	.63	3,954	34,196	.67	.67		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	12	65	.36	.16		10	81	8.16	3.43		14	257	.41	.22	17	615	2.24	1.08		
61- 80	23	204	2.45	1.76		21	304	.37	.27		106	3,182	.70	.53	318	17,014	.70	.52		
81- 85	19	198	.18	.15		43	750	.41	.34		315	10,125	.48	.40	244	13,615	.74	.62		
86- 90	53	598	.71	.63		436	8,099	.41	.37		708	21,286	.63	.56	212	12,466	1.03	.90		
91- 95	1,481	17,147	.61	.58		1,317	23,193	.46	.42		639	19,570	.86	.80	185	11,326	.65	.61		
96- 99	1,319	15,354	.79	.76		657	12,059	.71	.69		347	11,511	.74	.72	116	7,818	.82	.80		
100-100	522	6,278	.65	.65		353	6,674	.68	.68		203	6,846	.59	.59	105	7,371	.96	.96		
CREDITS	3,429	39,843	.69	.66		2,837	51,160	.55	.51		2,332	72,778	.69	.62	1,197	70,225	.81	.69		
101-105	301	3,730	.91	.93		234	4,551	.81	.83		176	6,227	.73	.75	115	8,365	.72	.74		
106-110	136	1,839	.38	.40		157	3,290	.86	.93		176	6,671	.63	.68	108	8,151	.45	.49		
111-115	81	1,147	.77	.87		121	2,675	.63	.71		180	7,119	1.05	1.18	83	6,448	.80	.90		
116-120	139	2,056	.64	.76		149	3,400	.40	.47		149	5,841	1.21	1.43	53	4,359	2.22	2.62		
121-130	132	1,991	.47	.59		119	2,836	1.17	1.45		136	5,853	.85	1.05	91	7,759	.80	1.00		
131-140	43	694	.84	1.13		49	1,321	1.02	1.37		81	3,891	.66	.90	57	5,291	.68	.92		
141- UP	54	1,089	.94	1.55		69	2,175	.48	.77		103	6,317	1.43	2.39	125	15,116	1.09	1.82		
CHARGES	886	12,547	.71	.81		898	20,250	.75	.88		1,001	41,919	.95	1.14	632	55,488	.92	1.15		
TOTALS	4,315	52,390	.70	.69		3,735	71,410	.61	.60		3,333	114,697	.78	.78	1,829	125,713	.86	.85		

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	94	8,931	.76	.40		124	49,445	.86	.40		309	59,451	.87	.41					
61- 80	338	35,784	.70	.50		129	68,056	.92	.65		1,033	124,788	.82	.58					
81- 85	92	11,742	.80	.66		37	50,524	.59	.48		818	87,154	.64	.53					
86- 90	68	9,747	.52	.45		32	24,488	.85	.75		1,673	77,355	.73	.64					
91- 95	88	12,186	.75	.70		38	22,182	.80	.75		5,240	114,377	.69	.64					
96- 99	70	10,482	.86	.84		21	13,616	.45	.44		14,039	127,663	.66	.64					
100-100	81	12,265	.84	.84		47	41,059	.70	.70		142,456	212,648	.71	.71					
CREDITS	831	101,137	.74	.58		428	269,370	.77	.56		165,568	803,437	.72	.60					
101-105	58	8,974	.98	1.01		22	10,451	.68	.70		2,113	48,940	.83	.86					
106-110	37	5,756	1.00	1.08		20	13,277	1.30	1.40		1,071	41,422	.91	.98					
111-115	39	6,742	.68	.76		19	9,724	1.21	1.36		805	35,501	.93	1.05					
116-120	31	5,384	.57	.67		11	5,034	.46	.54		806	27,850	.92	1.09					
121-130	57	10,959	.62	.78		22	9,774	1.21	1.52		1,070	42,619	.86	1.07					
131-140	41	8,327	.62	.84		12	6,594	.62	.83		466	27,214	.67	.90					
141- UP	104	28,694	.98	1.71		42	33,149	1.35	2.36		657	87,726	1.18	2.04					
CHARGES	367	74,836	.83	1.11		148	88,003	1.12	1.48		6,988	311,272	.95	1.20					
TOTALS	1,198	175,973	.78	.74		576	357,373	.86	.70		172,556	1114,709	.79	.73					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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	23	10	11.66	5.45		13	24	4.15	2.01		4	9			5	21	.09	.05			
61- 80	41	29	1.80	1.30		25	72	.49	.36		19	85	.06	.05	19	118	.06	.04			
81- 85	40	23	2.64	2.19		20	63	.03	.02		13	66	.09	.08	10	73	8.67	7.27			
86- 90	75	60	2.64	2.33		38	126	2.31	2.05		39	211	7.08	6.26	30	230	.22	.20			
91- 95	291	283	.55	.51		262	935	1.02	.96		406	2,430	.80	.76	844	7,064	.31	.29			
96- 99	1,424	1,860	.83	.81		4,200	16,113	.62	.60		3,965	23,558	.65	.63	1,912	15,855	.59	.57			
100-100	127,240	80,608	.67	.67		11,544	38,667	.57	.57		1,982	11,901	.64	.64	699	6,010	.81	.81			
CREDITS	129,134	82,873	.68	.68		16,102	55,999	.59	.59		6,428	38,261	.69	.67	3,519	29,372	.58	.56			
101-105	127	151	1.36	1.39		392	1,596	1.21	1.23		399	2,541	1.19	1.22	255	2,254	.77	.79			
106-110	69	92	1.55	1.67		127	545	1.03	1.11		135	906	.65	.70	105	984	1.22	1.32			
111-115	61	76	2.27	2.57		75	325	.24	.27		69	482	.83	.93	60	593	2.93	3.31			
116-120	49	62	2.02	2.38		56	253	.41	.49		63	465	.62	.74	78	810	.67	.79			
121-130	85	117	3.19	3.97		122	587	1.24	1.55		178	1,366	1.54	1.90	115	1,228	.45	.55			
131-140	26	47	.01	.02		65	331	2.42	3.24		28	230	.48	.64	32	380	.81	1.09			
141- UP	49	93	99.75	68.06		39	227	1.43	2.26		38	362	2.75	4.25	30	409	.55	.85			
CHARGES	466	636	16.12	19.14		876	3,862	1.17	1.32		910	6,352	1.18	1.33	675	6,659	.95	1.07			
TOTALS	129,600	83,510	.80	.80		16,978	59,862	.63	.63		7,338	44,612	.76	.76	4,194	36,032	.65	.64			
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	8	51	.07	.04		5	50	2.57	1.25		19	316	1.83	.82	15	633	.55	.28			
61- 80	24	215	1.51	1.08		34	520	.43	.32		128	3,957	.60	.45	440	23,953	.55	.41			
81- 85	29	306	2.21	1.85		52	861	.68	.57		336	10,660	.72	.60	285	15,533	.74	.61			
86- 90	85	943	.20	.18		496	9,109	.48	.42		806	24,237	.52	.45	223	13,129	.54	.48			
91- 95	1,697	19,612	.51	.48		1,490	25,995	.67	.62		700	21,649	.74	.68	195	12,443	.76	.71			
96- 99	1,280	14,877	.72	.70		685	12,579	.59	.58		365	11,946	.79	.77	111	7,328	.67	.65			
100-100	589	7,082	.64	.64		430	8,192	.87	.87		260	8,808	.62	.62	111	7,814	.70	.70			
CREDITS	3,712	43,085	.61	.58		3,192	57,306	.65	.61		2,614	81,573	.66	.60	1,380	80,833	.64	.54			
101-105	316	3,962	.66	.68		272	5,313	.49	.50		200	7,066	.74	.76	130	9,453	.79	.81			
106-110	130	1,715	.57	.62		130	2,708	.44	.48		196	7,479	1.03	1.11	114	8,346	.69	.75			
111-115	81	1,139	.56	.63		139	3,124	1.67	1.89		170	6,680	.57	.64	89	7,070	.82	.92			
116-120	137	2,036	.83	.99		146	3,312	.85	1.00		119	4,816	1.06	1.25	62	5,045	.63	.75			
121-130	109	1,643	1.03	1.28		126	3,089	.78	.97		124	5,510	.96	1.20	93	8,294	.72	.89			
131-140	35	583	.91	1.22		50	1,341	.99	1.34		70	3,431	.55	.74	48	4,398	.89	1.20			
141- UP	58	1,124	.63	.99		75	2,312	1.05	1.64		92	5,432	1.44	2.27	95	11,100	.95	1.57			
CHARGES	866	12,201	.73	.83		938	21,200	.85	.99		971	40,414	.91	1.08	631	53,707	.79	.97			
TOTALS	4,578	55,285	.64	.63		4,130	78,506	.70	.70		3,585	121,987	.74	.73	2,011	134,539	.70	.68			
		\$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	121	11,648	.97	.51		171	64,300	.87	.39		384	77,062	.89	.41							
61- 80	371	40,121	.67	.47		181	130,630	.86	.62		1,282	199,699	.78	.56							
81- 85	113	14,298	.65	.54		39	23,588	.58	.48		937	65,473	.67	.56							
86- 90	93	12,166	.73	.64		35	18,918	.68	.60		1,920	79,129	.61	.53							
91- 95	92	12,760	.70	.65		27	10,593	.70	.65		6,004	113,764	.65	.61							
96- 99	82	12,215	.80	.78		20	22,596	.67	.66		14,044	138,928	.67	.66							
100-100	87	12,749	.67	.67		42	35,162	.61	.61		142,984	216,993	.65	.65							
CREDITS	959	115,958	.72	.56		515	305,787	.78	.54		167,555	891,047	.70	.57							
101-105	64	9,660	1.01	1.04		32	15,582	1.14	1.17		2,187	57,578	.91	.93							
106-110	45	7,767	.77	.83		17	15,651	.59	.63		1,068	46,191	.72	.78							
111-115	41	7,351	.68	.77		17	9,214	1.63	1.85		802	36,053	1.05	1.19							
116-120	38	6,323	.93	1.10		11	4,721	.30	.36		759	27,842	.76	.90							
121-130	67	11,995	.71	.89		17	9,011	.69	.87		1,036	42,840	.79	.99							
131-140	38	7,442	1.00	1.34		20	12,015	.86	1.18		412	30,197	.88	1.20							
141- UP	96	26,261	.86	1.48		49	37,585	.96	1.72		621	84,906	1.07	1.84							
CHARGES	389	76,799	.85	1.11		163	103,778	.93	1.22		6,885	325,608	.91	1.14							
TOTALS	1,348	192,757	.77	.71		678	409,565	.82	.64		174,440	1216,654	.76	.68							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	19	8	.27	.13		9	18	1.78	.93		10	28	4.79	2.22		6	27	.02	.01					
61- 80	47	27	.04	.03		18	51	1.81	1.32		17	74	.69	.49		15	98	.66	.49					
81- 85	42	27	.14	.12		24	73	.01			17	85	.07	.05		15	110	2.93	2.45					
86- 90	53	38	.11	.10		34	105	.10	.09		33	184	.26	.23		33	253	1.20	1.06					
91- 95	323	340	.88	.82		225	815	.34	.32		385	2,334	.85	.80		791	6,609	.31	.30					
96- 99	1,502	1,965	.54	.53		4,483	17,103	.51	.49		4,208	25,115	.41	.39		2,117	17,622	.60	.58					
100-100	125,872	80,765	.58	.58		11,592	38,900	.51	.51		2,011	12,092	.61	.61		739	6,339	1.53	1.53					
CREDITS	127,858	83,171	.58	.58		16,385	57,066	.51	.50		6,681	39,912	.49	.48		3,716	31,057	.74	.71					
101-105	140	161	.58	.59		350	1,401	.91	.93		416	2,662	.70	.72		253	2,228	.59	.60					
106-110	51	52	7.01	7.56		152	625	1.00	1.08		171	1,145	.59	.64		97	913	.59	.64					
111-115	49	67	11.50	12.92		74	315	.76	.86		80	559	.20	.22		61	591	1.60	1.80					
116-120	45	73	.24	.29		72	325	.55	.65		67	485	.25	.29		75	779	.74	.88					
121-130	70	111	.67	.84		146	715	.64	.79		159	1,227	.62	.77		129	1,381	.40	.49					
131-140	30	54	1.21	1.63		92	466	.18	.25		51	413	1.19	1.61		22	262	.47	.63					
141- UP	49	95	19.25	33.26		49	298	1.40	2.21		36	346	7.13	10.84		31	419	1.53	2.34					
CHARGES	434	612	5.24	6.28		935	4,146	.79	.91		980	6,836	.95	1.07		668	6,573	.71	.81					
TOTALS	128,292	83,784	.61	.61		17,320	61,212	.53	.52		7,661	46,748	.56	.56		4,384	37,630	.73	.73					
		\$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	5	28	2.94	1.32		10	67	.16	.06		15	289	.38	.20		22	832	.27	.14					
61- 80	25	226	1.67	1.22		37	544	.42	.31		128	3,867	.68	.52		401	22,209	.40	.30					
81- 85	24	246	.14	.12		50	847	.80	.67		320	10,365	.41	.35		307	16,949	.68	.56					
86- 90	103	1,165	.88	.78		495	9,179	.49	.44		830	25,282	.51	.45		239	14,333	.58	.51					
91- 95	1,696	19,652	.43	.40		1,582	27,826	.52	.49		735	22,208	.50	.47		227	14,219	.55	.51					
96- 99	1,479	17,222	.47	.45		779	14,214	.56	.55		437	14,388	.68	.66		141	9,594	.48	.47					
100-100	561	6,820	.71	.71		384	7,249	.60	.60		230	7,933	.99	.99		113	7,703	.54	.54					
CREDITS	3,893	45,359	.50	.48		3,337	59,925	.54	.51		2,695	84,333	.58	.52		1,450	85,839	.53	.45					
101-105	295	3,681	.60	.61		300	5,927	.73	.75		244	8,787	.85	.87		154	10,908	.66	.67					
106-110	147	1,965	.49	.52		165	3,438	.85	.92		187	7,360	.57	.62		125	9,644	.72	.78					
111-115	107	1,511	1.73	1.95		165	3,670	.62	.70		205	8,223	.63	.71		81	6,401	.70	.78					
116-120	127	1,867	.71	.84		174	3,861	.94	1.11		142	5,917	.79	.93		63	5,150	.70	.82					
121-130	140	2,145	.70	.87		134	3,306	.89	1.11		143	6,100	.68	.84		99	8,445	.53	.66					
131-140	40	678	.49	.66		38	1,069	1.03	1.40		66	3,275	.91	1.24		68	6,479	.54	.74					
141- UP	54	1,046	1.50	2.37		87	2,701	1.30	2.05		113	6,635	1.75	2.80		106	12,682	.86	1.42					
CHARGES	910	12,893	.81	.93		1,063	23,972	.86	1.00		1,100	46,298	.87	1.03		696	59,710	.69	.84					
TOTALS	4,803	58,252	.57	.57		4,400	83,897	.63	.63		3,795	130,631	.68	.67		2,146	145,549	.59	.58					
		\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	102	9,754	.62	.33		184	67,149	.88	.39		382	78,199	.84	.38										
61- 80	393	42,630	.65	.46		173	119,475	.73	.53		1,254	189,201	.67	.49										
81- 85	113	13,969	.56	.46		27	21,157	.68	.57		939	63,827	.61	.51										
86- 90	104	13,891	.59	.52		31	33,328	.61	.54		1,955	97,757	.57	.50										
91- 95	98	14,026	.65	.60		32	15,719	.63	.58		6,094	123,748	.53	.49										
96- 99	80	11,799	.60	.59		36	57,599	.53	.52		15,262	186,621	.53	.51										
100-100	67	10,030	.55	.55		39	37,997	.36	.36		141,608	215,829	.57	.57										
CREDITS	957	116,099	.61	.48		522	352,423	.67	.48		167,494	955,183	.60	.50										
101-105	78	11,610	.72	.73		30	13,873	.58	.60		2,260	61,239	.69	.71										
106-110	60	10,187	.52	.56		26	13,325	.89	.96		1,181	48,655	.71	.76										
111-115	48	8,049	.87	.98		11	4,968	.72	.81		881	34,354	.79	.89										
116-120	47	8,482	.51	.60		13	10,805	.42	.50		825	37,746	.61	.72										
121-130	51	9,703	.70	.88		28	15,156	.66	.82		1,099	48,290	.66	.82										
131-140	50	9,892	.40	.54		15	9,832	.37	.51		472	32,420	.50	.68										
141- UP	110	29,083	.69	1.20		47	35,479	.82	1.47		682	88,782	.93	1.60										
CHARGES	444	87,006	.64	.83		170	103,438	.69	.90		7,400	351,486	.73	.91										
TOTALS	1,401	203,105	.63	.59		692	455,861	.67	.54		174,894	1306,669	.64	.58										

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	27	9	9.93	4.65		6	11	32.48	15.66		6	19	2.56	1.34		1	4	21.71	10.20		
61- 80	49	22	7.26	5.19		18	50	.65	.47		17	78	.77	.58		18	115	.04	.03		
81- 85	28	23	.14	.12		10	34	.07	.06		7	33	.06	.05		18	136	.86	.73		
86- 90	57	57	.13	.11		27	88	.73	.64		28	156	1.97	1.74		33	253	.19	.17		
91- 95	294	318	1.26	1.18		217	751	.33	.31		359	2,128	.37	.34		643	5,375	1.29	1.22		
96- 99	1,513	1,976	1.00	.97		4,740	18,032	.49	.47		4,418	26,311	.35	.34		2,386	19,833	.45	.44		
100-100	122,211	80,174	.51	.51		11,858	39,696	.40	.40		1,905	11,417	.50	.50		671	5,758	.60	.60		
CREDITS	124,179	82,581	.53	.53		16,876	58,661	.43	.43		6,740	40,142	.40	.39		3,770	31,473	.62	.60		
101-105	153	195	.70	.71		359	1,450	.92	.94		432	2,735	.52	.53		308	2,738	.57	.58		
106-110	65	88	.26	.28		143	606	.35	.37		167	1,138	.86	.92		94	871	.51	.56		
111-115	39	58	2.34	2.64		100	432	.86	.98		99	691	.81	.92		70	686	.60	.67		
116-120	56	83	.20	.23		84	380	.91	1.07		86	625	.60	.71		77	801	.25	.30		
121-130	92	123	.13	.17		169	829	1.48	1.84		211	1,618	.93	1.15		143	1,538	1.03	1.27		
131-140	38	62	6.26	8.49		105	530	.96	1.29		45	362	.25	.34		25	287	.73	.98		
141- UP	43	80	1.61	2.72		52	330	2.53	4.16		34	335	3.04	4.82		24	325	1.44	2.24		
CHARGES	486	689	1.22	1.44		1,012	4,557	1.06	1.23		1,074	7,503	.79	.89		741	7,246	.67	.76		
TOTALS	124,665	83,270	.54	.54		17,888	63,218	.48	.48		7,814	47,645	.46	.46		4,511	38,720	.63	.63		
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	6	39	.08	.04		3	29	.53	.27		18	293	.48	.22		18	660	.48	.24		
61- 80	18	168	.60	.44		33	490	.65	.48		106	3,191	.45	.34		419	23,476	.40	.30		
81- 85	25	274	1.48	1.24		51	847	.30	.25		325	10,793	.44	.36		297	16,587	.51	.43		
86- 90	94	1,070	.73	.64		469	8,764	.38	.34		857	25,688	.34	.30		254	15,131	.45	.40		
91- 95	1,725	19,983	.50	.47		1,680	29,764	.34	.31		790	24,138	.67	.62		189	11,944	.58	.54		
96- 99	1,593	18,546	.41	.39		820	14,971	.50	.49		442	14,706	.55	.53		148	9,815	.37	.36		
100-100	531	6,423	.40	.40		373	7,118	.61	.61		237	8,048	.58	.58		99	6,888	.64	.64		
CREDITS	3,992	46,503	.46	.44		3,429	61,982	.42	.39		2,775	86,858	.51	.46		1,424	84,502	.47	.40		
101-105	305	3,878	.89	.91		300	5,961	.58	.59		218	8,055	.47	.48		149	10,662	.59	.60		
106-110	150	1,988	.70	.75		144	3,007	.54	.58		184	7,300	.51	.55		127	9,240	.46	.50		
111-115	100	1,390	.70	.78		166	3,676	.94	1.07		202	8,051	.53	.60		98	7,623	.62	.69		
116-120	146	2,160	.54	.64		180	4,065	.42	.50		162	6,622	.55	.65		76	6,333	.70	.83		
121-130	146	2,215	.48	.59		160	3,892	.71	.89		156	6,935	.65	.81		114	10,081	.39	.49		
131-140	38	621	.51	.69		68	1,763	.78	1.05		92	4,509	.52	.70		72	6,970	.53	.71		
141- UP	51	1,006	2.53	3.95		81	2,537	1.05	1.64		105	6,354	.73	1.20		135	16,595	.63	1.06		
CHARGES	936	13,258	.82	.94		1,099	24,900	.69	.80		1,119	47,826	.56	.67		771	67,504	.56	.70		
TOTALS	4,928	59,761	.54	.53		4,528	86,882	.49	.49		3,894	134,684	.53	.52		2,195	152,006	.51	.51		
		\$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	91	9,244	.50	.27		180	72,219	.56	.25		356	82,528	.56	.26							
61- 80	376	39,737	.50	.35		177	128,828	.56	.40		1,231	196,155	.53	.38							
81- 85	122	15,484	.45	.37		29	23,707	.58	.47		912	67,918	.51	.42							
86- 90	115	14,945	.48	.42		29	17,605	.47	.42		1,963	83,757	.42	.37							
91- 95	83	11,524	.45	.42		28	25,072	.45	.41		6,008	130,998	.52	.48							
96- 99	66	9,770	.49	.47		29	23,558	.41	.40		16,155	157,517	.44	.43							
100-100	50	7,795	.41	.41		24	14,967	.41	.41		137,959	188,284	.49	.49							
CREDITS	903	108,498	.48	.37		496	305,956	.53	.36		164,584	907,157	.50	.40							
101-105	83	13,499	.47	.48		44	31,175	.61	.63		2,351	80,349	.58	.60							
106-110	69	11,695	.49	.53		27	14,969	.51	.55		1,170	50,901	.51	.55							
111-115	59	10,060	.43	.48		28	15,635	.31	.35		961	48,301	.50	.56							
116-120	38	7,163	.48	.57		17	10,673	.49	.58		922	38,906	.53	.63							
121-130	81	14,975	.46	.58		24	12,713	.54	.68		1,296	54,919	.55	.69							
131-140	47	9,719	.60	.81		18	10,873	.52	.70		548	35,696	.57	.77							
141- UP	120	31,758	.42	.71		49	37,210	.49	.89		694	96,529	.56	.97							
CHARGES	497	98,870	.47	.60		207	133,248	.51	.64		7,942	405,600	.55	.68							
TOTALS	1,400	207,368	.47	.45		703	439,204	.52	.41		172,526	1312,757	.51	.46							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	25	15	.43	.21		20	36	.84	.42		3	9	1.21	.57		5	22	.01	.01	
61- 80	67	50	1.96	1.43		29	78	.78	.56		18	84	.21	.16		15	93	.01	.01	
81- 85	42	31	.32	.26		27	83	1.31	1.09		16	81	.45	.38		21	150	.67	.56	
86- 90	87	78	.85	.75		72	245	1.14	1.00		56	305	1.03	.91		45	350	1.05	.94	
91- 95	393	400	.89	.84		365	1,300	1.32	1.24		645	3,894	.98	.92		1,176	9,791	.52	.49	
96- 99	2,311	3,115	.91	.88		6,715	25,365	.55	.54		5,840	34,641	.67	.65		2,799	23,238	.50	.48	
100-100	146,658	97,369	.93	.93		14,981	50,204	.69	.69		2,858	17,141	.66	.66		1,149	9,844	.86	.86	
CREDITS	149,583	101,058	.93	.93		22,209	77,310	.66	.65		9,436	56,154	.69	.67		5,210	43,488	.59	.57	
101-105	292	388	1.36	1.39		663	2,649	1.33	1.36		636	4,018	.68	.69		429	3,814	1.00	1.03	
106-110	101	132	.51	.55		256	1,078	.48	.52		244	1,623	1.38	1.48		173	1,624	.51	.54	
111-115	75	105	.48	.54		132	562	.95	1.07		128	889	.92	1.04		99	981	1.40	1.58	
116-120	74	112	1.74	2.06		117	539	.31	.37		127	941	.92	1.08		152	1,574	.95	1.12	
121-130	143	226	1.25	1.55		251	1,225	.88	1.10		295	2,252	1.02	1.26		213	2,271	.50	.61	
131-140	73	120	1.72	2.32		123	639	1.58	2.12		62	521	.17	.23		49	582	.80	1.07	
141- UP	79	142	1.27	2.11		77	457	.71	1.14		81	821	1.30	2.15		61	843	2.16	3.41	
CHARGES	837	1,225	1.23	1.44		1,619	7,150	1.00	1.14		1,573	11,065	.91	1.04		1,176	11,688	.94	1.07	
TOTALS	150,420	102,283	.93	.93		23,828	84,460	.69	.69		11,009	67,219	.72	.72		6,386	55,176	.66	.66	

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	10	61	.80	.38		16	150	.19	.09		30	511	1.82	.86		41	1,662	.85	.44	
61- 80	27	244	.86	.64		53	811	.17	.13		219	6,491	.84	.64		643	34,892	.47	.35	
81- 85	33	349	.48	.40		93	1,602	.74	.62		533	16,858	.50	.42		429	23,495	1.20	.99	
86- 90	165	1,866	.68	.60		751	13,955	.48	.43		1,256	37,645	.55	.49		388	22,891	.58	.51	
91- 95	2,448	28,337	.54	.50		2,185	38,601	.71	.66		1,053	32,694	.63	.58		344	21,611	.51	.48	
96- 99	2,048	23,961	.73	.71		1,140	20,821	.64	.62		581	19,568	.67	.65		228	15,225	.73	.71	
100-100	972	11,743	.89	.89		644	12,364	.80	.80		462	16,111	.73	.73		192	13,592	.81	.81	
CREDITS	5,703	66,561	.67	.64		4,882	88,304	.66	.62		4,134	129,878	.62	.56		2,265	133,367	.69	.59	
101-105	505	6,296	.69	.71		447	8,741	.81	.83		387	14,158	.89	.92		227	15,939	.61	.62	
106-110	205	2,717	.55	.60		240	4,979	.92	.99		321	12,171	.79	.86		183	13,693	.68	.73	
111-115	159	2,224	.80	.90		233	5,294	.56	.64		331	12,980	.66	.74		150	11,765	.87	.98	
116-120	245	3,548	.43	.51		295	6,667	.63	.74		274	11,301	.79	.94		111	8,802	1.12	1.32	
121-130	284	4,309	.87	1.08		262	6,301	1.12	1.39		284	12,441	.88	1.10		167	14,667	.91	1.14	
131-140	93	1,549	1.97	2.66		111	3,031	.79	1.08		148	7,144	.63	.85		126	11,849	.69	.94	
141- UP	101	2,049	.85	1.34		136	4,262	1.49	2.44		208	12,157	.84	1.36		236	27,072	.69	1.14	
CHARGES	1,592	22,693	.78	.91		1,724	39,275	.88	1.04		1,953	82,353	.80	.95		1,200	103,787	.77	.96	
TOTALS	7,295	89,254	.70	.70		6,606	127,579	.73	.73		6,087	212,231	.69	.69		3,465	237,154	.72	.72	

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	164	15,282	.77	.40		305	130,579	.89	.41		619	148,327	.88	.41					
61- 80	572	61,533	.73	.52		277	128,092	.71	.50		1,920	232,369	.68	.48					
81- 85	183	22,995	.84	.70		56	24,954	.74	.61		1,433	90,598	.84	.70					
86- 90	151	19,454	.62	.55		53	34,388	.55	.49		3,024	131,176	.57	.50					
91- 95	167	23,925	.72	.67		54	29,200	.67	.62		8,830	189,753	.64	.60					
96- 99	132	19,740	.73	.72		43	43,048	.75	.74		21,837	228,721	.67	.65					
100-100	125	19,600	.74	.74		93	80,289	.64	.64		168,134	328,256	.77	.77					
CREDITS	1,494	182,529	.74	.58		881	470,551	.74	.50		205,797	1349,199	.72	.58					
101-105	121	18,661	.68	.70		48	25,441	.70	.72		3,755	100,105	.75	.77					
106-110	93	15,196	.78	.84		48	25,929	.65	.70		1,864	79,144	.72	.78					
111-115	91	16,567	.66	.74		35	19,976	.99	1.12		1,433	71,342	.80	.90					
116-120	64	11,006	.77	.91		28	15,745	.73	.86		1,487	60,236	.79	.93					
121-130	126	24,422	.93	1.16		45	36,812	.65	.80		2,070	104,926	.82	1.02					
131-140	80	17,188	.85	1.14		39	22,256	.59	.79		904	64,879	.73	.99					
141- UP	219	57,324	.81	1.38		92	67,556	.65	1.12		1,290	172,682	.76	1.28					
CHARGES	794	160,364	.79	1.04		335	213,715	.69	.89		12,803	653,314	.77	.96					
TOTALS	2,288	342,893	.76	.74		1,216	684,266	.72	.58		218,600	2002,514	.73	.67					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	29	15	2.26	1.01		14	27	.53	.26		11	38	.09	.05		7	28	.66	.29	
61- 80	79	48	.33	.23		35	100	.47	.34		34	153	1.29	.94		17	109	.10	.07	
81- 85	46	37	1.34	1.12		31	94	8.49	7.10		19	96	1.27	1.05		14	107	2.68	2.23	
86- 90	82	66	3.53	3.12		57	195	.15	.13		63	344	.08	.07		59	457	.92	.82	
91- 95	372	395	1.56	1.46		327	1,191	1.21	1.14		555	3,343	.46	.43		1,045	8,733	.88	.83	
96- 99	2,226	2,941	1.00	.97		6,481	24,534	.70	.68		6,107	36,363	.56	.55		3,013	25,017	.68	.66	
100-100	146,223	98,718	.76	.76		15,594	52,732	.74	.74		3,055	18,372	.82	.82		1,220	10,504	.86	.86	
CREDITS	149,057	102,219	.78	.77		22,539	78,873	.75	.74		9,844	58,710	.64	.62		5,375	44,955	.77	.74	
101-105	249	345	.44	.45		653	2,618	.92	.94		705	4,441	.96	.98		436	3,878	1.14	1.17	
106-110	133	178	2.03	2.18		245	1,016	.90	.97		223	1,483	1.65	1.78		185	1,745	1.10	1.19	
111-115	90	119	4.09	4.62		125	544	1.14	1.29		153	1,055	1.20	1.35		121	1,195	.68	.77	
116-120	83	106	1.80	2.12		109	500	.76	.90		123	905	.69	.82		131	1,358	.38	.45	
121-130	131	165	3.26	4.04		219	1,060	1.17	1.46		276	2,127	.68	.85		221	2,368	.74	.91	
131-140	79	129	.04	.06		122	622	1.09	1.46		71	589	1.07	1.44		51	589	1.81	2.44	
141- UP	79	126	26.24	43.56		78	482	.49	.79		67	654	.96	1.51		69	960	1.36	2.18	
CHARGES	844	1,167	4.31	5.02		1,551	6,843	.95	1.08		1,618	11,255	1.01	1.13		1,214	12,092	.98	1.12	
TOTALS	149,901	103,386	.82	.82		24,090	85,716	.76	.76		11,462	69,964	.70	.69		6,589	57,047	.81	.81	

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	18	103	2.68	1.27		20	182	4.56	2.12		34	579	1.04	.52		33	1,235	1.37	.69	
61- 80	48	423	2.04	1.47		50	735	.39	.29		214	6,498	.74	.56		640	34,896	.70	.52	
81- 85	31	318	.13	.10		78	1,334	.82	.68		528	16,914	.64	.54		486	26,985	.70	.58	
86- 90	110	1,240	.63	.56		711	13,169	.53	.47		1,303	39,470	.69	.61		403	23,747	.91	.80	
91- 95	2,393	27,791	.64	.60		2,326	41,136	.51	.47		1,140	35,367	.87	.80		358	22,333	.72	.67	
96- 99	2,312	26,919	.83	.80		1,226	22,456	.77	.75		679	22,673	.98	.95		231	15,528	.82	.80	
100-100	991	11,938	.79	.79		643	12,152	.63	.63		391	13,396	.69	.69		214	14,771	.76	.76	
CREDITS	5,903	68,733	.75	.72		5,054	91,164	.60	.57		4,289	134,895	.78	.71		2,365	139,494	.77	.65	
101-105	516	6,384	1.04	1.06		469	9,189	.85	.87		353	12,664	.72	.74		229	16,601	.81	.83	
106-110	226	3,034	.68	.73		281	5,910	.75	.81		308	11,722	.59	.64		205	15,299	.69	.74	
111-115	161	2,230	.83	.93		225	5,000	.79	.90		344	13,607	.78	.88		181	14,021	.79	.89	
116-120	255	3,745	.64	.76		274	6,303	.65	.77		262	10,470	.99	1.16		115	9,616	1.55	1.82	
121-130	245	3,722	.49	.61		246	5,860	1.10	1.37		253	10,924	.78	.97		184	15,916	.83	1.04	
131-140	77	1,269	1.35	1.82		89	2,370	.89	1.20		156	7,440	.88	1.20		107	10,078	.71	.97	
141- UP	104	2,025	.67	1.06		151	4,763	.82	1.30		220	12,949	1.40	2.27		229	27,237	.92	1.54	
CHARGES	1,584	22,409	.80	.92		1,735	39,395	.83	.97		1,896	79,777	.88	1.06		1,250	108,769	.88	1.09	
TOTALS	7,487	91,142	.76	.76		6,789	130,559	.67	.67		6,185	214,672	.82	.81		3,615	248,263	.81	.81	

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	179	16,549	.75	.40		316	117,863	.88	.40		661	136,618	.88	.40					
61- 80	638	68,906	.74	.53		282	135,226	.88	.62		2,037	247,094	.81	.58					
81- 85	173	22,177	.73	.61		77	70,032	.61	.50		1,483	138,094	.66	.55					
86- 90	144	20,431	.71	.62		65	51,519	.85	.74		2,997	150,639	.77	.67					
91- 95	175	24,943	.77	.72		68	39,392	.77	.72		8,759	204,623	.71	.67					
96- 99	143	20,704	.86	.84		56	39,892	.61	.60		22,474	237,027	.74	.72					
100-100	146	22,632	.71	.71		78	69,346	.66	.66		168,555	324,561	.73	.73					
CREDITS	1,598	196,342	.75	.59		942	523,270	.78	.55		206,966	1438,656	.75	.61					
101-105	112	17,568	.94	.96		53	27,214	.94	.97		3,775	100,902	.90	.92					
106-110	77	12,857	.75	.81		43	27,299	.98	1.06		1,926	80,544	.82	.88					
111-115	97	17,243	.71	.80		37	20,160	1.02	1.15		1,534	75,175	.85	.96					
116-120	67	11,694	.52	.62		25	12,058	.88	1.04		1,444	56,756	.88	1.04					
121-130	113	22,140	.62	.78		49	25,161	.85	1.07		1,937	89,443	.78	.98					
131-140	78	16,261	.62	.84		34	19,555	.66	.89		864	58,902	.73	.99					
141- UP	209	55,504	.92	1.57		83	63,223	1.03	1.76		1,289	167,925	1.01	1.71					
CHARGES	753	153,267	.78	1.03		324	194,672	.94	1.21		12,769	629,647	.88	1.10					
TOTALS	2,351	349,610	.76	.73		1,266	717,942	.82	.66		219,735	2068,303	.79	.72					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000

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	50	22	5.64	2.53		17	29	3.40	1.51		10	27	.05	.02		7	30	.07	.04	
61- 80	99	69	.76	.54		59	167	4.07	2.97		37	163	.11	.08		34	212	.04	.03	
81- 85	63	39	1.56	1.29		33	102	3.32	2.77		23	120	.09	.07		21	154	4.32	3.58	
86- 90	136	119	1.41	1.25		70	233	2.14	1.89		71	389	4.83	4.26		52	401	.25	.22	
91- 95	476	492	.78	.73		411	1,465	1.09	1.03		683	4,098	.72	.68		1,330	11,104	.36	.34	
96- 99	2,173	2,854	.90	.87		6,384	24,327	.60	.58		6,095	36,273	.77	.75		3,101	25,733	.60	.58	
100-100	144,645	99,224	.71	.71		16,506	55,710	.65	.65		3,238	19,512	.84	.84		1,285	11,031	.72	.72	
CREDITS	147,642	102,818	.72	.72		23,480	82,032	.66	.65		10,157	60,582	.81	.79		5,830	48,664	.58	.56	
101-105	258	327	1.20	1.23		631	2,559	.93	.95		653	4,137	.98	1.00		438	3,884	1.08	1.11	
106-110	139	188	.83	.89		215	915	.84	.90		235	1,568	.71	.76		178	1,665	1.26	1.36	
111-115	105	143	1.24	1.40		133	578	.22	.24		122	855	.77	.86		104	1,022	2.47	2.79	
116-120	93	115	2.12	2.50		116	529	1.50	1.77		121	885	.46	.55		131	1,363	1.03	1.22	
121-130	150	205	3.06	3.81		219	1,043	.93	1.16		304	2,341	1.38	1.71		197	2,105	.90	1.11	
131-140	57	103	1.15	1.55		105	541	1.70	2.28		64	524	.72	.97		54	642	.80	1.08	
141- UP	87	153	60.73	.39		70	410	1.05	1.66		66	629	2.58	3.98		57	764	2.12	3.27	
CHARGES	889	1,234	8.90	10.44		1,489	6,576	.97	1.10		1,565	10,939	1.05	1.18		1,159	11,445	1.25	1.42	
TOTALS	148,531	104,053	.82	.82		24,969	88,608	.68	.68		11,722	71,522	.85	.85		6,989	60,109	.71	.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	14	87	.05	.03		19	177	1.63	.76		38	598	1.26	.54		39	1,556	1.00	.51	
61- 80	58	521	2.10	1.53		66	972	1.66	1.23		291	8,838	.86	.65		821	44,766	.60	.44	
81- 85	44	463	2.22	1.86		98	1,655	5.98	5.00		604	19,078	.66	.55		521	28,756	.75	.63	
86- 90	159	1,761	.42	.37		859	15,797	.50	.45		1,431	43,176	.56	.49		425	25,097	.61	.53	
91- 95	2,740	31,700	.54	.51		2,595	45,642	.65	.61		1,261	39,371	.83	.77		385	24,439	.86	.80	
96- 99	2,249	26,198	.73	.71		1,297	23,730	.63	.61		643	21,294	.84	.81		239	16,032	.73	.72	
100-100	1,029	12,394	.65	.65		759	14,449	.88	.88		445	15,281	.68	.68		213	14,666	.89	.89	
CREDITS	6,293	73,124	.65	.62		5,693	102,423	.75	.71		4,713	147,636	.72	.64		2,643	155,313	.71	.60	
101-105	544	6,823	1.14	1.17		494	9,751	.70	.72		370	13,310	.80	.82		247	17,863	.70	.72	
106-110	215	2,836	.64	.69		253	5,303	.86	.92		338	12,961	.89	.96		218	16,079	.72	.78	
111-115	165	2,303	.44	.50		242	5,414	1.41	1.60		330	13,020	.68	.77		172	13,508	.75	.85	
116-120	258	3,787	1.07	1.26		269	6,163	.89	1.04		231	9,159	.85	1.01		131	10,481	.84	.99	
121-130	212	3,206	.96	1.19		231	5,601	.86	1.08		249	10,846	1.25	1.56		182	16,140	.77	.96	
131-140	63	1,055	.79	1.07		102	2,747	.67	.90		137	6,559	.75	1.01		101	9,466	.85	1.15	
141- UP	105	2,047	.60	.94		148	4,523	.78	1.21		188	11,103	1.16	1.84		199	23,241	.90	1.47	
CHARGES	1,562	22,057	.90	1.03		1,739	39,503	.88	1.02		1,843	76,959	.91	1.08		1,250	106,778	.79	.97	
TOTALS	7,855	95,181	.70	.70		7,432	141,925	.79	.78		6,556	224,595	.79	.77		3,893	262,091	.75	.72	

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	230	21,614	.91	.47		396	144,365	.92	.40		820	168,505	.92	.41					
61- 80	752	81,492	.70	.49		392	232,735	.81	.57		2,609	369,936	.76	.55					
81- 85	190	23,711	.68	.57		90	55,819	.66	.55		1,687	129,898	.77	.64					
86- 90	165	21,572	.82	.72		65	34,756	.74	.65		3,433	143,301	.66	.58					
91- 95	194	26,060	.86	.80		56	27,959	.76	.71		10,131	212,329	.72	.67					
96- 99	156	23,116	.72	.71		52	40,832	.63	.61		22,389	240,387	.69	.67					
100-100	149	22,702	.65	.65		80	62,496	.62	.62		168,349	327,466	.70	.70					
CREDITS	1,836	220,267	.74	.58		1,131	598,961	.78	.52		209,418	1591,820	.74	.59					
101-105	145	22,346	.86	.88		58	29,300	.83	.86		3,838	110,300	.84	.86					
106-110	97	16,590	.82	.89		31	22,229	.58	.62		1,919	80,336	.75	.81					
111-115	82	14,382	.78	.88		36	19,616	1.17	1.33		1,491	70,842	.92	1.04					
116-120	73	13,094	.79	.94		25	12,146	.66	.77		1,448	57,722	.82	.97					
121-130	116	22,015	.69	.86		40	20,656	.75	.94		1,900	84,157	.85	1.06					
131-140	72	14,513	1.54	2.07		42	24,034	.77	1.05		797	60,185	.97	1.31					
141- UP	182	48,263	.86	1.45		85	67,543	.77	1.38		1,187	158,676	.92	1.56					
CHARGES	767	151,203	.88	1.13		317	195,524	.79	1.04		12,580	622,219	.87	1.08					
TOTALS	2,603	371,470	.80	.74		1,448	794,485	.78	.60		221,998	2214,038	.78	.68					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001

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	43	20	.13	.06		18	34	1.32	.65		13	38	3.50	1.69		8	34	.07	.04	
61- 80	115	74	1.47	1.08		37	102	1.84	1.35		32	139	.47	.34		36	232	.34	.25	
81- 85	72	49	.58	.48		44	130	.92	.76		35	177	.04	.03		31	231	1.40	1.17	
86- 90	127	98	.26	.23		70	224	.06	.05		59	325	.18	.16		77	592	.82	.72	
91- 95	504	517	.71	.66		414	1,496	.77	.73		686	4,156	.77	.73		1,245	10,391	.36	.34	
96- 99	2,421	3,183	1.05	1.02		6,875	26,078	.54	.53		6,425	38,392	.60	.58		3,459	28,845	.61	.59	
100-100	142,282	98,485	.65	.65		16,338	55,305	.60	.60		3,261	19,664	.63	.63		1,285	11,042	1.24	1.24	
CREDITS	145,564	102,426	.66	.66		23,796	83,370	.58	.58		10,511	62,891	.62	.60		6,141	51,368	.70	.68	
101-105	290	356	1.30	1.33		594	2,363	1.64	1.68		687	4,367	.74	.75		435	3,826	.59	.61	
106-110	113	134	2.88	3.10		237	975	.77	.83		279	1,868	.68	.73		176	1,642	.49	.53	
111-115	106	143	5.42	6.11		139	593	.78	.88		149	1,031	.40	.45		104	1,011	1.28	1.44	
116-120	89	136	.24	.28		133	597	.51	.60		125	903	.21	.25		130	1,352	.73	.86	
121-130	135	209	1.04	1.29		240	1,177	.89	1.11		277	2,145	.54	.67		223	2,399	.47	.58	
131-140	62	93	3.37	4.54		149	753	.25	.34		95	778	1.13	1.53		54	638	.62	.83	
141- UP	87	167	10.94	18.13		76	458	1.02	1.61		69	680	4.46	6.94		63	877	1.43	2.27	
CHARGES	882	1,238	3.24	3.81		1,568	6,917	1.03	1.18		1,681	11,772	.86	.97		1,185	11,744	.69	.79	
TOTALS	146,446	103,664	.69	.69		25,364	90,287	.62	.62		12,192	74,663	.66	.65		7,326	63,112	.70	.69	

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	12	60	1.39	.55		21	174	.51	.21		36	626	.55	.26		46	1,733	.77	.38	
61- 80	52	474	1.41	1.04		82	1,169	.56	.41		253	7,546	.65	.49		790	43,666	.47	.35	
81- 85	43	448	.97	.81		107	1,864	.78	.65		624	20,028	.69	.58		542	30,076	.81	.67	
86- 90	183	2,080	.79	.71		867	15,896	.54	.48		1,475	44,660	.52	.46		441	25,994	.62	.55	
91- 95	2,801	32,414	.44	.41		2,680	47,314	.54	.50		1,318	40,490	.66	.62		406	25,583	.76	.71	
96- 99	2,517	29,261	.63	.61		1,405	25,603	.60	.58		769	25,405	.71	.69		277	18,488	.53	.52	
100-100	1,032	12,426	.60	.60		708	13,380	.72	.72		420	14,526	1.02	1.02		193	13,134	.55	.55	
CREDITS	6,640	77,163	.56	.53		5,870	105,400	.58	.54		4,895	153,281	.67	.60		2,695	158,673	.62	.53	
101-105	529	6,642	.71	.73		554	10,943	.76	.77		423	15,154	.73	.75		279	19,980	.63	.64	
106-110	247	3,317	.85	.92		319	6,721	.72	.78		341	13,191	.61	.66		246	18,379	.67	.72	
111-115	177	2,476	1.48	1.67		281	6,212	.78	.88		355	14,183	.69	.78		158	12,379	.67	.75	
116-120	256	3,771	.76	.89		304	6,908	.99	1.17		258	10,591	.78	.92		134	11,135	.67	.79	
121-130	250	3,822	.82	1.02		263	6,415	.97	1.21		274	11,710	.84	1.05		192	16,670	.59	.73	
131-140	80	1,341	.86	1.16		85	2,316	.90	1.22		151	7,383	.68	.91		126	11,978	.78	1.06	
141- UP	88	1,709	1.03	1.63		154	4,731	1.03	1.61		207	12,318	1.23	2.00		194	23,180	.74	1.24	
CHARGES	1,627	23,078	.87	1.00		1,960	44,246	.86	1.00		2,009	84,530	.80	.95		1,329	113,702	.68	.83	
TOTALS	8,267	100,241	.63	.63		7,830	149,646	.66	.66		6,904	237,811	.71	.70		4,024	272,375	.65	.63	

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	221	21,270	.73	.38		408	151,506	.80	.35		826	175,496	.79	.36					
61- 80	758	82,456	.64	.45		356	203,235	.71	.51		2,511	339,093	.66	.48					
81- 85	211	26,149	.63	.53		65	40,679	.61	.50		1,774	119,831	.68	.57					
86- 90	217	29,072	.64	.56		66	52,639	.62	.55		3,582	171,579	.59	.52					
91- 95	179	25,110	.62	.58		76	44,710	.80	.75		10,309	232,182	.63	.59					
96- 99	151	22,167	.57	.56		59	72,617	.56	.54		24,358	290,038	.60	.58					
100-100	113	17,142	.51	.51		73	58,962	.52	.52		165,705	314,066	.64	.64					
CREDITS	1,850	223,364	.63	.49		1,103	624,349	.69	.47		209,065	1642,285	.65	.52					
101-105	148	22,221	.66	.67		53	24,381	.54	.55		3,992	110,234	.67	.69					
106-110	108	18,176	.52	.56		43	22,499	.75	.81		2,109	86,902	.66	.72					
111-115	87	14,678	.78	.87		39	17,908	.69	.78		1,595	70,612	.76	.85					
116-120	84	15,338	.65	.76		24	17,594	.47	.56		1,537	68,324	.66	.78					
121-130	106	20,250	.66	.82		51	28,363	.64	.81		2,011	93,160	.69	.86					
131-140	85	17,229	.50	.67		33	20,975	.47	.64		920	63,484	.60	.80					
141- UP	195	52,169	.69	1.18		93	67,935	.74	1.27		1,226	164,225	.80	1.36					
CHARGES	813	160,060	.64	.83		336	199,655	.65	.85		13,390	656,941	.71	.88					
TOTALS	2,663	383,424	.63	.59		1,439	824,004	.68	.52		222,455	2299,226	.67	.59					

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	74	27	3.33	1.50		18	27	14.31	5.53		15	43	2.16	1.02		7	29	3.64	1.77	
61- 80	127	71	2.65	1.92		50	132	.37	.27		40	183	.63	.46		36	225	.12	.09	
81- 85	88	71	.06	.05		29	93	.03	.03		21	105	.69	.58		33	245	.49	.41	
86- 90	170	139	.80	.70		85	274	1.43	1.26		64	355	.95	.84		76	589	.44	.39	
91- 95	506	534	1.35	1.26		397	1,393	.82	.77		673	4,003	.50	.47		1,149	9,587	.92	.87	
96- 99	2,531	3,343	1.12	1.09		7,241	27,343	.56	.54		6,685	39,859	.52	.51		3,753	31,195	.46	.45	
100-100	137,646	97,050	.59	.59		16,514	55,716	.46	.46		3,135	18,824	.53	.53		1,188	10,220	.54	.54	
CREDITS	141,142	101,235	.62	.61		24,334	84,979	.50	.50		10,633	63,372	.53	.51		6,242	52,089	.56	.54	
101-105	275	362	.84	.86		613	2,444	.93	.95		711	4,504	.60	.61		490	4,352	.65	.66	
106-110	130	164	.31	.34		260	1,101	.85	.92		274	1,860	.99	1.06		165	1,534	.81	.87	
111-115	100	129	7.03	7.94		149	627	.89	1.00		161	1,126	.86	.97		112	1,106	.77	.87	
116-120	109	143	1.23	1.45		151	685	.74	.87		149	1,085	.42	.50		142	1,468	.60	.71	
121-130	165	230	1.67	2.08		297	1,438	1.36	1.70		352	2,686	.84	1.04		244	2,630	.85	1.05	
131-140	76	125	4.56	6.15		158	812	1.06	1.43		80	648	.31	.41		61	707	.38	.51	
141- UP	89	174	1.60	2.67		85	517	1.75	2.81		67	650	1.63	2.54		49	676	.89	1.43	
CHARGES	944	1,326	2.01	2.38		1,713	7,624	1.05	1.21		1,794	12,559	.75	.85		1,263	12,473	.71	.81	
TOTALS	142,086	102,560	.63	.63		26,047	92,603	.55	.55		12,427	75,931	.56	.56		7,505	64,562	.59	.59	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	90	.04	.02		14	129	.16	.08		35	592	.53	.25		41	1,513	.87	.43	
61- 80	55	502	.39	.28		77	1,118	.88	.65		257	7,729	.43	.32		798	44,169	.40	.30	
81- 85	48	521	1.13	.94		116	1,954	.28	.24		634	20,461	.43	.36		544	30,067	.48	.40	
86- 90	189	2,114	.71	.63		881	16,255	.47	.42		1,482	44,585	.41	.36		439	25,909	.46	.41	
91- 95	2,834	32,865	.47	.44		2,809	49,693	.37	.35		1,352	41,526	.67	.62		336	21,413	.53	.49	
96- 99	2,619	30,491	.48	.46		1,405	25,745	.53	.51		758	25,415	.59	.57		282	18,671	.41	.40	
100-100	934	11,291	.42	.42		680	13,014	.49	.49		451	15,599	.53	.53		180	12,484	.55	.55	
CREDITS	6,695	77,874	.47	.45		5,982	107,909	.44	.41		4,969	155,906	.53	.47		2,620	154,226	.46	.39	
101-105	536	6,772	.76	.78		544	10,808	.71	.72		428	15,583	.49	.51		270	19,151	.55	.56	
106-110	268	3,547	.60	.64		276	5,760	.53	.57		338	13,188	.52	.56		234	17,241	.55	.59	
111-115	193	2,689	.69	.78		289	6,496	.82	.92		351	13,923	.46	.52		182	14,069	.76	.85	
116-120	252	3,725	.50	.59		334	7,619	.41	.49		286	11,631	.55	.65		141	11,458	.60	.71	
121-130	294	4,480	.58	.72		272	6,663	.74	.92		296	13,189	.67	.84		194	16,965	.43	.53	
131-140	79	1,319	.80	1.09		129	3,378	.61	.82		179	8,615	.45	.61		133	13,014	.45	.61	
141- UP	96	1,851	1.71	2.63		158	5,013	.98	1.56		204	12,163	.62	1.02		243	29,502	.61	1.03	
CHARGES	1,718	24,384	.73	.84		2,002	45,738	.68	.79		2,082	88,292	.54	.64		1,397	121,400	.57	.70	
TOTALS	8,413	102,258	.54	.53		7,984	153,647	.51	.51		7,051	244,198	.53	.52		4,017	275,626	.51	.50	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	194	18,695	.50	.26		367	143,775	.50	.23		781	164,919	.51	.23					
61- 80	734	78,495	.50	.35		377	234,974	.52	.37		2,551	367,599	.50	.36					
81- 85	211	26,590	.40	.33		57	34,021	.49	.40		1,781	114,127	.45	.38					
86- 90	206	26,748	.50	.44		67	35,589	.43	.38		3,659	152,556	.45	.40					
91- 95	171	23,769	.45	.41		54	38,852	.43	.40		10,281	223,634	.51	.47					
96- 99	123	18,237	.40	.39		62	46,212	.46	.45		25,459	266,510	.50	.49					
100-100	108	16,783	.40	.40		61	35,461	.39	.39		160,897	286,442	.51	.51					
CREDITS	1,747	209,316	.46	.36		1,045	568,883	.49	.32		205,409	1575,789	.50	.39					
101-105	141	22,645	.49	.50		68	41,781	.56	.58		4,076	128,403	.57	.59					
106-110	119	20,380	.49	.52		47	24,244	.53	.57		2,111	89,019	.54	.58					
111-115	110	19,553	.40	.45		43	25,318	.39	.44		1,690	85,036	.53	.60					
116-120	87	16,266	.47	.56		35	20,074	.60	.70		1,686	74,154	.54	.64					
121-130	141	26,308	.47	.59		51	30,484	.50	.62		2,306	105,073	.55	.69					
131-140	94	19,369	.56	.76		40	23,981	.68	.91		1,029	71,968	.58	.79					
141- UP	221	58,280	.47	.79		99	76,521	.44	.76		1,311	185,348	.53	.89					
CHARGES	913	182,802	.48	.61		383	242,403	.51	.65		14,209	739,001	.55	.68					
TOTALS	2,660	392,119	.47	.45		1,428	811,286	.49	.38		219,618	2314,790	.51	.46					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR ALL MANUAL YEARS

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	221	99	2.59	1.20		87	153	3.72	1.72		52	154	1.56	.75		34	142	.90	.43		
61- 80	487	312	1.49	1.07		210	579	1.76	1.29		161	724	.57	.42		138	872	.14	.11		
81- 85	311	227	.67	.56		164	503	2.72	2.27		114	579	.43	.36		120	887	1.69	1.40		
86- 90	602	500	1.21	1.07		354	1,171	1.03	.91		313	1,717	1.52	1.35		309	2,389	.68	.60		
91- 95	2,251	2,337	1.05	.98		1,914	6,845	1.03	.97		3,242	19,493	.69	.65		5,945	49,606	.59	.56		
96- 99	11,662	15,436	1.00	.97		33,696	127,646	.59	.57		31,152	185,528	.62	.60		16,125	134,028	.57	.55		
100-100	717,454	490,845	.73	.73		79,933	269,667	.63	.63		15,547	93,514	.70	.70		6,127	52,641	.85	.85		
CREDITS	732,988	509,756	.74	.74		116,358	406,564	.63	.62		50,581	301,709	.65	.64		28,798	240,564	.64	.62		
101-105	1,364	1,778	1.03	1.06		3,154	12,633	1.15	1.17		3,392	21,467	.79	.81		2,228	19,754	.89	.91		
106-110	616	795	1.28	1.38		1,213	5,086	.77	.82		1,255	8,402	1.06	1.14		877	8,211	.84	.90		
111-115	476	639	3.75	4.23		678	2,903	.79	.89		713	4,956	.83	.94		540	5,315	1.29	1.46		
116-120	448	612	1.37	1.62		626	2,851	.76	.89		645	4,719	.54	.64		686	7,114	.74	.88		
121-130	724	1,034	1.98	2.46		1,226	5,943	1.06	1.32		1,504	11,551	.90	1.12		1,098	11,773	.69	.85		
131-140	347	571	2.13	2.87		657	3,367	1.09	1.46		372	3,061	.71	.96		269	3,157	.86	1.15		
141- UP	421	761	19.53	32.39		386	2,325	1.02	1.63		350	3,435	2.16	3.40		299	4,119	1.60	2.54		
CHARGES	4,396	6,190	3.91	4.59		7,940	35,110	1.00	1.14		8,231	57,591	.91	1.03		5,997	59,442	.91	1.04		
TOTALS	737,384	515,946	.78	.78		124,298	441,674	.66	.66		58,812	359,299	.70	.69		34,795	300,006	.69	.69		
	\$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	70	401	1.04	.48		90	814	1.55	.70		173	2,906	1.01	.47		200	7,699	.95	.48		
61- 80	240	2,165	1.40	1.02		328	4,806	.77	.56		1,234	37,101	.70	.53		3,692	202,389	.52	.39		
81- 85	199	2,099	1.08	.90		492	8,408	1.69	1.41		2,923	93,338	.58	.49		2,522	139,380	.77	.64		
86- 90	806	9,062	.65	.58		4,069	75,072	.51	.45		6,947	209,536	.54	.48		2,096	123,637	.63	.56		
91- 95	13,216	153,106	.52	.49		12,595	222,387	.55	.51		6,124	189,447	.73	.68		1,829	115,379	.69	.64		
96- 99	11,745	136,830	.67	.65		6,473	118,355	.63	.61		3,430	114,355	.75	.73		1,257	83,943	.63	.62		
100-100	4,958	59,792	.67	.67		3,434	65,358	.71	.71		2,169	74,913	.73	.73		992	68,648	.72	.72		
CREDITS	31,234	363,454	.62	.59		27,481	495,199	.61	.57		23,000	721,597	.66	.59		12,588	741,074	.65	.55		
101-105	2,630	32,918	.87	.89		2,508	49,432	.76	.78		1,961	70,869	.72	.74		1,252	89,535	.65	.67		
106-110	1,161	15,452	.67	.72		1,369	28,674	.75	.81		1,646	63,234	.68	.74		1,086	80,692	.66	.71		
111-115	855	11,922	.85	.96		1,270	28,417	.87	.98		1,711	67,713	.66	.74		843	65,741	.77	.86		
116-120	1,266	18,577	.68	.81		1,476	33,660	.71	.83		1,311	53,152	.79	.93		632	51,492	.93	1.10		
121-130	1,285	19,538	.74	.91		1,274	30,840	.96	1.19		1,356	59,110	.88	1.09		919	80,358	.70	.87		
131-140	392	6,533	1.20	1.61		516	13,842	.76	1.02		771	37,141	.67	.91		593	56,385	.69	.93		
141- UP	494	9,681	.95	1.50		747	23,292	1.01	1.61		1,027	60,691	1.05	1.71		1,101	130,233	.77	1.28		
CHARGES	8,083	114,621	.81	.94		9,160	208,157	.82	.96		9,783	411,911	.78	.93		6,426	554,436	.73	.90		
TOTALS	39,317	478,075	.66	.66		36,641	703,356	.67	.67		32,783	1133,507	.70	.70		19,014	1295,510	.68	.67		
	\$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	988	93,410	.73	.39		1,792	688,087	.79	.36		3,707	793,865	.79	.36							
61- 80	3,454	372,881	.66	.47		1,684	934,262	.71	.50		11,628	1,556,090	.67	.48							
81- 85	968	121,622	.65	.54		345	225,506	.62	.51		8,158	592,548	.68	.56							
86- 90	883	117,277	.65	.57		316	208,891	.65	.58		16,695	749,251	.61	.53							
91- 95	886	123,807	.69	.64		308	180,113	.69	.64		48,310	1,062,520	.64	.60							
96- 99	705	103,963	.66	.65		272	242,600	.60	.58		116,517	1,262,683	.63	.62							
100-100	641	98,859	.62	.62		385	306,555	.59	.59		831,640	1,580,791	.68	.68							
CREDITS	8,525	1031,818	.66	.52		5,102	2786,014	.69	.47		36,655	7,597,749	.67	.53							
101-105	667	103,442	.71	.73		280	148,117	.71	.72		19,436	549,945	.74	.76							
106-110	494	83,199	.66	.71		212	122,201	.70	.76		9,929	415,945	.70	.75							
111-115	467	82,422	.65	.73		190	102,978	.83	.94		7,743	373,007	.76	.86							
116-120	375	67,397	.63	.75		137	77,618	.65	.77		7,602	317,193	.73	.86							
121-130	602	115,136	.67	.84		236	141,475	.66	.83		10,224	476,759	.73	.92							
131-140	409	84,560	.79	1.06		188	110,801	.64	.86		4,514	319,418	.72	.97							
141- UP	1,026	271,541	.74	1.27		452	342,778	.72	1.24		6,303	848,856	.80	1.35							
CHARGES	4,040	807,697	.71	.92		1,695	1045,968	.70	.91		65,751	3,301,122	.75	.93							
TOTALS	12,565	1839,515	.68	.64		6,797	3831,982	.70	.54		102,406	10,898,871	.69	.62							