

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 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
0- 60	2		1					3		3	.02				1		3	.08		.04		2		8	.34		.17
61- 80	17		16	1.63	1.27			13		34	1.52	1.19			18		90	12.41	9.52		32		220	.85		.67	
81- 85	195		245	2.60	2.16			614		1,958	1.00	.83			540		2,759	.45	.37		411		2,937	.42		.35	
86- 90	28		36	4.07	3.56			119		416	1.37	1.20			156		848	.53	.46		89		677	.60		.53	
91- 95	32		44	1.19	1.11			72		262	1.06	.99			75		418	.28	.26		53		436	.31		.29	
96- 99	39		48	.24	.23			69		251	1.09	1.06			48		295	.39	.38		47		389	.54		.52	
100-100	4,436		4,599	.96	.96			1,147		3,922	.94	.94			236		1,410	.47	.47		99		866	.20		.20	
CREDITS	4,749		4,989	1.06	1.04			2,037		6,847	1.00	.93			1,074		5,824	.64	.56		733		5,533	.42		.37	
101-105	19		23	.62	.63			40		155	.47	.49			33		213	1.97	2.02		43		377	.76		.78	
106-110	5		8					13		50	3.60	3.88			22		150	1.30	1.40		24		223	1.08		1.17	
111-115	8		11	.25	.28			15		68	.15	.16			19		133	.08	.09		10		99	.13		.15	
116-120	7		9					12		54	.07	.08			18		137	.87	1.03		12		126	1.30		1.54	
121-130	12		18	.32	.39			24		116	3.64	4.56			31		232	.14	.17		14		155	.36		.46	
131-140	7		14	.20	.26			16		82	.09	.12			14		114	6.25	8.40		12		142	.16		.22	
141- UP	32		126	2.92	7.29			102		787	.61	1.22			110		1,316	.86	1.66		83		1,318	1.04		1.91	
CHARGES	90		209	1.89	3.24			222		1,311	.89	1.38			247		2,295	1.14	1.71		198		2,439	.89		1.26	
TOTALS	4,839		5,198	1.09	1.09			2,259		8,157	.98	.97			1,321		8,120	.78	.78		931		7,972	.57		.56	

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
0- 60	1		5	.07	.04			5		52	1.07	.52			6		111	2.03	1.02		8		280	.62		.31	
61- 80	100		987	.93	.73			280		4,346	.70	.54			338		9,076	.97	.73		224		11,361	.64		.46	
81- 85	446		4,449	.65	.54			284		4,384	.66	.54			181		5,189	.68	.56		86		4,910	.61		.51	
86- 90	131		1,401	1.17	1.03			141		2,406	.83	.73			106		3,349	.75	.66		58		3,449	1.01		.89	
91- 95	74		868	.66	.62			97		1,768	.96	.89			79		2,590	.54	.50		60		3,881	.97		.90	
96- 99	49		574	.55	.54			74		1,408	.53	.52			69		2,442	1.03	1.01		45		2,989	.64		.63	
100-100	100		1,210	.93	.93			79		1,528	.40	.40			86		3,108	.68	.68		40		2,709	.60		.60	
CREDITS	901		9,494	.79	.68			960		15,891	.70	.59			865		25,865	.81	.69		521		29,579	.72		.59	
101-105	37		467	.34	.35			58		1,157	1.62	1.66			84		3,083	.73	.75		60		4,371	.68		.70	
106-110	34		446	1.14	1.22			38		826	.69	.74			60		2,333	.35	.38		46		3,470	.74		.80	
111-115	29		396	.14	.16			32		684	.78	.88			59		2,390	.61	.69		36		2,602	.47		.53	
116-120	26		383	1.66	1.95			36		850	.92	1.08			55		2,280	.98	1.16		35		2,721	.99		1.16	
121-130	43		654	.20	.25			67		1,646	1.34	1.67			73		3,299	.32	.40		51		4,446	1.04		1.30	
131-140	40		687	1.38	1.87			42		1,089	1.74	2.35			48		2,316	.85	1.14		34		3,194	.69		.93	
141- UP	134		2,891	.74	1.29			125		4,185	.88	1.49			116		7,062	.61	1.05		87		11,060	.80		1.43	
CHARGES	343		5,923	.77	1.08			398		10,438	1.10	1.47			495		22,763	.62	.80		349		31,864	.79		1.04	
TOTALS	1,244		15,417	.78	.79			1,358		26,329	.86	.85			1,360		48,629	.72	.73		870		61,443	.75		.77	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	23		1,985	.60	.31			43		23,181	.83	.44			94		25,629	.82	.43									
61- 80	177		20,402	.74	.53			133		64,193	.62	.44			1,332		110,726	.69	.50									
81- 85	55		7,120	.76	.63			43		32,789	.60	.50			2,855		66,741	.63	.53									
86- 90	61		8,702	1.09	.96			52		35,481	.49	.42			941		56,765	.67	.59									
91- 95	59		8,755	.70	.65			41		30,735	.64	.59			642		49,758	.68	.62									
96- 99	35		5,337	.79	.77			33		21,059	.69	.68			508		34,792	.72	.70									
100-100	37		6,010	.55	.55			25		13,237	1.00	1.00			6,285		38,599	.80	.80									
CREDITS	447		58,311	.77	.63			370		220,676	.65	.51			12,657		383,010	.70	.56									
101-105	30		4,790	.56	.57			22		14,540	.95	.97			426		29,175	.84	.86									
106-110	35		6,130	.69	.74			23		12,744	1.23	1.33			300		26,379	.95	1.02									
111-115	40		7,202	.96	1.09			10		5,241	.89	1.01			258		18,825	.79	.89									
116-120	24		4,134	.68	.80			25		13,874	.82	.96			250		24,570	.84	1.00									
121-130	53		10,293	.83	1.03			25		13,040	.87	1.09			393		33,899	.84	1.05									
131-140	27		6,193	.89	1.20			15		9,894	1.74	2.35			255		23,724	1.28	1.73									
141- UP	60		14,942	.86	1.39			21		16,648	.65	1.07			870		60,334	.76	1.29									
CHARGES	269		53,684	.81	1.03			141		85,981	.99	1.21			2,752		216,906	.88	1.11									
TOTALS	716		111,995	.79	.78			511		306,657	.74	.65			15,409		599,917	.76	.71									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60											1					3						
61- 80	16	12	.03	.02		14	40	.03	.03		33	162	.06	.04		33	230	.72	.57			
81- 85	192	235	.16	.14		636	2,004	.39	.33		617	3,161	.48	.40		423	3,025	.52	.43			
86- 90	30	40	.54	.48		115	393	.20	.17		125	673	1.40	1.23		95	722	.41	.36			
91- 95	29	40	.27	.26		69	241	2.14	1.98		67	390	.47	.44		60	488	.42	.39			
96- 99	59	79	.03	.03		55	204	.82	.79		54	322	.95	.92		45	386	.56	.55			
100-100	4,172	4,414	.55	.55		1,095	3,748	.73	.73		225	1,334	.47	.47		92	799	.62	.62			
CREDITS	4,498	4,819	.52	.51		1,984	6,630	.64	.60		1,122	6,046	.59	.52		748	5,650	.52	.45			
101-105	20	30	.35	.36		38	152	.13	.13		28	184	.47	.49		29	262	.88	.90			
106-110	11	18	1.86	2.02		21	86	.28	.31		21	143	1.05	1.14		20	191	4.35	4.68			
111-115	11	14				10	46	.08	.09		25	179	.86	.97		18	186	.23	.26			
116-120	1	1				16	77	.79	.93		15	114	.88	1.04		15	152	.19	.23			
121-130	8	14				21	102	.24	.30		31	239	1.29	1.62		20	221	.78	.97			
131-140	9	19	.01	.01		20	112	.14	.19		21	169	.11	.15		15	179	.56	.75			
141- UP	40	105	9.23	18.29		85	663	.96	2.00		102	1,262	.48	.97		76	1,261	.71	1.37			
CHARGES	100	200	5.05	7.40		211	1,238	.64	.96		243	2,289	.62	.95		193	2,452	.94	1.36			
TOTALS	4,598	5,019	.70	.70		2,195	7,868	.64	.64		1,365	8,335	.60	.60		941	8,101	.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	2	14	.23	.13		2	24	.48	.24		7	148	1.89	.90		7	266	.07	.04			
61- 80	107	1,069	.62	.49		299	4,620	.60	.47		338	8,873	.58	.44		241	12,136	.67	.49			
81- 85	423	4,247	.66	.54		253	3,907	.79	.65		166	4,824	.62	.51		62	3,609	.68	.56			
86- 90	133	1,428	.82	.72		117	1,979	1.04	.91		114	3,520	.72	.64		65	4,054	.60	.52			
91- 95	74	864	.30	.28		92	1,640	.75	.69		89	2,964	.66	.61		70	4,431	.49	.45			
96- 99	55	652	.20	.19		65	1,232	.56	.55		81	2,903	1.07	1.05		44	3,009	1.25	1.21			
100-100	80	975	.77	.77		69	1,299	.54	.54		79	2,743	.84	.84		52	3,618	1.50	1.50			
CREDITS	874	9,249	.62	.54		897	14,702	.72	.61		874	25,976	.71	.60		541	31,124	.78	.65			
101-105	40	516	.83	.86		39	783	1.70	1.75		73	2,781	.70	.72		53	3,719	.74	.77			
106-110	34	446	.78	.84		46	995	.34	.37		76	2,862	.88	.95		43	2,993	1.16	1.25			
111-115	23	330	1.04	1.17		38	840	.34	.38		59	2,392	.83	.94		52	4,285	.74	.84			
116-120	21	313	1.42	1.67		33	768	.34	.40		52	2,231	.57	.67		37	2,934	.81	.96			
121-130	44	681	1.47	1.83		67	1,665	.62	.78		74	3,361	1.31	1.64		57	4,980	.55	.69			
131-140	23	382	.61	.82		54	1,396	1.13	1.53		48	2,411	.64	.87		39	3,682	.90	1.21			
141- UP	143	3,045	1.08	1.89		125	4,305	.80	1.40		133	8,012	1.03	1.75		78	9,394	.98	1.68			
CHARGES	328	5,713	1.07	1.50		402	10,752	.77	1.05		515	24,050	.91	1.18		359	31,987	.84	1.09			
TOTALS	1,202	14,962	.79	.80		1,299	25,455	.74	.75		1,389	50,026	.81	.82		900	63,111	.81	.82			
		\$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	26	2,210	.62	.33		39	21,388	.61	.30		84	24,054	.61	.31								
61- 80	179	21,048	.62	.45		128	76,802	.63	.44		1,388	124,992	.63	.45								
81- 85	64	8,641	.61	.51		57	27,549	.46	.38		2,893	61,202	.54	.45								
86- 90	43	5,944	.72	.63		54	39,573	.50	.44		891	58,325	.57	.51								
91- 95	42	6,227	.81	.75		35	21,899	.68	.64		627	39,185	.68	.63								
96- 99	40	6,085	.85	.83		30	17,997	.80	.79		528	32,869	.85	.83								
100-100	44	7,209	1.12	1.12		20	12,408	.85	.85		5,928	38,547	.88	.88								
CREDITS	438	57,363	.74	.60		363	217,616	.61	.47		12,339	379,174	.66	.52								
101-105	36	6,105	.83	.84		37	17,474	1.13	1.17		393	32,006	.99	1.02								
106-110	40	6,450	1.24	1.33		19	9,599	.59	.64		331	23,783	.90	.97								
111-115	38	6,603	.75	.85		20	13,444	.66	.74		294	28,319	.70	.79								
116-120	33	5,963	.56	.66		12	5,633	.58	.69		235	18,187	.61	.72								
121-130	40	8,551	.67	.84		24	16,476	1.40	1.75		386	36,289	1.06	1.33								
131-140	24	4,778	.84	1.14		15	9,789	1.43	1.92		268	22,916	1.08	1.46								
141- UP	65	16,855	.89	1.47		26	19,381	1.18	1.90		873	64,283	1.01	1.70								
CHARGES	276	55,306	.83	1.06		153	91,795	1.06	1.30		2,780	225,783	.94	1.19								
TOTALS	714	112,669	.78	.77		516	309,411	.75	.64		15,119	604,956	.76	.70								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60						1	2	.45	.26		1	3	.02	.01								
61- 80	16	13	2.47	1.87		10	30	.02	.02		9	46				22	154	.05	.04			
81- 85	181	225	.31	.26		581	1,863	.82	.68		607	3,120	.53	.45		413	2,970	.59	.49			
86- 90	35	42	.44	.38		150	511	.62	.54		133	729	1.37	1.19		110	850	1.43	1.25			
91- 95	19	21	.01	.01		45	164	.66	.61		52	296	.28	.26		46	376	.80	.74			
96- 99	28	38	.10	.10		54	208	1.49	1.46		40	241	1.18	1.15		28	239	1.47	1.43			
100-100	3,942	4,221	1.62	1.62		1,095	3,776	.73	.73		258	1,567	1.07	1.07		103	894	.53	.53			
CREDITS	4,221	4,561	1.52	1.51		1,936	6,554	.76	.71		1,100	6,003	.79	.70		722	5,484	.75	.65			
101-105	19	29	.39	.40		33	132	.25	.26		35	225	1.95	2.01		35	315	1.71	1.75			
106-110	5	10	.05	.06		24	100	.23	.25		23	154	.91	.98		24	226	1.02	1.11			
111-115	4	5	4.93	5.60		14	68	.08	.09		20	138	.37	.42		13	129	.25	.28			
116-120	5	9	.55	.65		11	53	1.01	1.18		19	135	.55	.65		11	110	.25	.29			
121-130	9	18	.12	.15		26	122	2.33	2.92		27	209	.84	1.05		22	237	.14	.17			
131-140	1	2				8	40	.03	.04		9	71	.42	.56		14	161	1.75	2.37			
141- UP	33	107	1.94	4.35		95	763	.85	1.78		98	1,192	1.58	3.09		78	1,294	.92	1.73			
CHARGES	76	179	1.41	2.23		211	1,278	.82	1.28		231	2,123	1.31	1.95		197	2,472	.94	1.36			
TOTALS	4,297	4,740	1.52	1.52		2,147	7,832	.77	.77		1,331	8,126	.92	.91		919	7,956	.81	.80			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1	5				4	41				4	71	.39	.19		5	174	.25	.12			
61- 80	53	524	.12	.09		217	3,456	.57	.44		315	8,389	.56	.43		231	11,801	.67	.49			
81- 85	480	4,886	.45	.37		370	5,810	.44	.36		193	5,590	.89	.74		85	4,690	.39	.33			
86- 90	133	1,428	.87	.76		129	2,205	1.00	.88		112	3,422	.76	.67		76	4,759	.49	.43			
91- 95	74	845	.45	.42		80	1,428	.81	.75		93	3,032	.86	.79		71	4,606	.67	.62			
96- 99	49	593	.52	.50		66	1,248	.62	.60		72	2,477	.58	.57		61	4,425	.46	.45			
100-100	103	1,277	.73	.73		65	1,225	.64	.64		70	2,466	.44	.44		47	3,162	1.04	1.04			
CREDITS	893	9,557	.53	.46		931	15,414	.61	.52		859	25,447	.68	.58		576	33,616	.61	.51			
101-105	32	395	1.58	1.61		46	930	2.09	2.14		64	2,410	1.56	1.60		68	4,712	.64	.66			
106-110	30	386	1.49	1.60		49	1,034	1.20	1.30		72	2,782	.63	.68		41	3,054	.48	.51			
111-115	23	323	.72	.81		30	709	.30	.34		60	2,430	.72	.82		37	2,865	.67	.76			
116-120	20	296	10.69	12.65		36	859	.85	1.01		56	2,354	.56	.67		35	2,970	.53	.62			
121-130	23	350	.95	1.20		59	1,473	.77	.96		95	4,242	.51	.63		64	5,614	.86	1.07			
131-140	48	814	.40	.54		49	1,289	.70	.94		64	3,043	.76	1.02		35	3,308	2.24	3.05			
141- UP	109	2,395	.73	1.31		160	5,356	.53	.93		132	7,846	.68	1.16		92	10,879	.71	1.18			
CHARGES	285	4,959	1.41	2.01		429	11,650	.77	1.07		543	25,107	.73	.95		372	33,401	.84	1.08			
TOTALS	1,178	14,516	.83	.83		1,360	27,064	.68	.70		1,402	50,554	.71	.73		948	67,017	.72	.73			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	16	1,517	.72	.40		31	17,743	.40	.20		63	19,556	.42	.22								
61- 80	165	18,702	.83	.60		130	86,264	.48	.35		1,168	129,380	.56	.40								
81- 85	73	9,945	.55	.45		57	33,064	.51	.42		3,040	72,164	.54	.44								
86- 90	54	7,380	.82	.72		45	29,702	.50	.44		977	51,028	.63	.55								
91- 95	44	5,934	.73	.67		52	27,701	.53	.49		576	44,404	.60	.55								
96- 99	30	4,702	.46	.45		38	24,325	.60	.59		466	38,498	.58	.57								
100-100	31	4,842	.58	.58		18	9,294	.61	.61		5,732	32,724	.80	.80								
CREDITS	413	53,024	.70	.57		371	228,095	.51	.39		12,022	387,754	.58	.47								
101-105	34	5,355	.72	.74		38	17,977	.89	.92		404	32,479	.93	.96								
106-110	49	8,722	1.11	1.20		30	20,940	.70	.76		347	37,408	.80	.86								
111-115	47	8,744	.67	.76		21	10,361	1.21	1.36		269	25,772	.88	.99								
116-120	30	5,188	.63	.74		16	11,563	.62	.73		239	23,537	.74	.87								
121-130	42	8,172	.80	1.00		30	21,920	.67	.84		397	42,356	.71	.89								
131-140	32	7,135	.66	.89		19	15,567	.45	.61		279	31,430	.73	.99								
141- UP	60	15,394	.87	1.44		30	22,637	.76	1.29		887	67,863	.77	1.31								
CHARGES	294	58,710	.81	1.02		184	120,964	.74	.91		2,822	260,845	.79	1.00								
TOTALS	707	111,734	.76	.76		555	349,059	.59	.52		14,844	648,599	.67	.63								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1										2	8				1	5				
61- 80	10	9	.13	.09		9	26	.74	.56		7	35	.17	.13		9	59	.01	.01		
81- 85	156	201	1.64	1.38		524	1,709	1.06	.90		584	3,018	1.50	1.26		393	2,847	.67	.56		
86- 90	46	60	.34	.29		160	548	.75	.66		206	1,116	.63	.54		166	1,271	.89	.78		
91- 95	21	28	.25	.23		48	166	2.15	1.99		48	276	2.45	2.28		47	381	.29	.27		
96- 99	12	15	.06	.06		35	133	.34	.33		35	208	1.04	1.01		25	216	.33	.32		
100-100	3,699	4,049	.58	.58		1,070	3,612	.82	.82		258	1,555	.92	.92		111	958	.50	.50		
CREDITS	3,945	4,361	.62	.62		1,846	6,195	.90	.85		1,140	6,216	1.22	1.08		752	5,737	.64	.57		
101-105	6	5	.06	.06		34	139	.13	.13		32	203	1.17	1.21		25	224	3.21	3.30		
106-110	6	12				14	61	1.51	1.63		21	142	.10	.11		19	179	.25	.27		
111-115	5	9				16	69	.06	.07		14	96	1.20	1.35		20	196	.20	.22		
116-120	6	10	21.09	24.82		6	29	.01	.01		17	126	1.57	1.84		14	140	.13	.15		
121-130	4	5				25	126	.83	1.03		15	109	.92	1.15		17	185	.21	.26		
131-140	2	5				7	31				15	129	.27	.37		12	134	.80	1.07		
141- UP	31	85	1.07	2.12		83	713	.42	.92		99	1,187	.64	1.24		94	1,574	3.00	5.82		
CHARGES	60	131	2.26	3.58		185	1,168	.44	.71		213	1,991	.73	1.11		201	2,634	2.16	3.28		
TOTALS	4,005	4,492	.67	.67		2,031	7,362	.83	.83		1,353	8,207	1.10	1.08		953	8,371	1.12	1.13		
		\$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	19	.43	.24		3	49	.03	.02		4	172	.17	.10		
61- 80	22	206	.14	.11		142	2,341	.43	.34		263	7,198	.36	.28		234	12,266	.35	.26		
81- 85	489	4,988	.44	.37		432	6,882	.53	.44		225	6,415	.46	.38		111	6,319	.42	.35		
86- 90	174	1,858	.62	.54		157	2,640	.47	.41		142	4,410	.40	.35		76	4,668	.71	.63		
91- 95	71	822	1.04	.96		92	1,652	.92	.85		98	3,259	.71	.66		50	3,236	.66	.61		
96- 99	56	698	.56	.55		61	1,155	1.04	1.01		67	2,285	.43	.42		54	3,607	.46	.45		
100-100	94	1,118	.73	.73		72	1,382	.68	.68		43	1,577	.70	.70		49	3,488	.68	.68		
CREDITS	906	9,690	.56	.49		958	16,071	.59	.51		841	25,193	.46	.40		578	33,757	.49	.41		
101-105	48	619	.44	.45		40	809	.91	.94		73	2,773	.45	.46		61	4,639	.46	.47		
106-110	16	206	1.28	1.38		34	708	.28	.31		58	2,353	.98	1.06		42	3,203	.79	.85		
111-115	18	251	1.20	1.35		30	682	.69	.78		63	2,664	.88	.99		58	4,537	.61	.69		
116-120	16	236	2.42	2.86		35	816	.42	.50		58	2,408	.83	.98		37	3,239	.75	.88		
121-130	26	416	.50	.63		74	1,918	.48	.60		76	3,455	.50	.62		60	5,123	.36	.45		
131-140	31	529	.21	.29		48	1,303	.78	1.07		68	3,307	.71	.96		46	4,310	.49	.67		
141- UP	127	2,731	.75	1.32		149	4,915	.46	.77		153	9,004	.67	1.13		104	12,474	1.48	2.47		
CHARGES	282	4,988	.76	1.08		410	11,150	.53	.73		549	25,962	.69	.91		408	37,526	.86	1.11		
TOTALS	1,188	14,678	.63	.63		1,368	27,221	.57	.58		1,390	51,155	.58	.60		986	71,282	.68	.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	5	463	.18	.10		16	9,918	.48	.24		34	10,634	.45	.23							
61- 80	153	18,387	.66	.48		135	92,807	.36	.26		984	133,333	.40	.29							
81- 85	68	8,621	.51	.42		46	45,495	.42	.35		3,028	86,495	.51	.42							
86- 90	49	6,848	.65	.57		55	29,471	.43	.38		1,231	52,890	.51	.44							
91- 95	63	9,180	.65	.61		48	36,799	.37	.35		586	55,798	.50	.46							
96- 99	39	6,410	.33	.32		41	31,787	.45	.44		425	46,514	.45	.44							
100-100	33	5,326	.75	.75		14	8,461	.75	.75		5,443	31,528	.72	.72							
CREDITS	410	55,234	.60	.50		355	254,739	.41	.33		11,731	417,192	.48	.39							
101-105	45	7,214	.72	.73		38	20,665	.56	.58		402	37,289	.59	.61							
106-110	43	7,356	.46	.50		38	19,650	.57	.62		291	33,868	.59	.64							
111-115	41	7,353	.49	.56		23	14,688	.65	.74		288	30,545	.63	.71							
116-120	34	6,325	.37	.43		17	9,147	.81	.95		240	22,476	.69	.81							
121-130	52	9,982	.60	.75		32	27,749	.75	.94		381	49,069	.65	.81							
131-140	28	6,143	.54	.73		17	10,414	.38	.52		274	26,305	.50	.67							
141- UP	71	18,456	.96	1.61		36	32,878	.72	1.25		947	84,016	.91	1.55							
CHARGES	314	62,829	.66	.84		201	135,191	.65	.82		2,823	283,569	.70	.89							
TOTALS	724	118,063	.63	.65		556	389,930	.49	.45		14,554	700,761	.57	.54							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	7	7				4	11	.07	.05		1	4				6	43	.08	.06						
81- 85	145	185	.54	.46		500	1,646	.28	.24		497	2,582	.76	.64		366	2,660	.30	.25						
86- 90	46	65	.46	.40		191	663	.61	.53		218	1,178	.40	.34		169	1,277	.56	.49						
91- 95	9	10				49	180	1.31	1.21		67	379	.87	.81		59	481	.98	.91						
96- 99	12	19	.59	.57		29	113	.24	.23		36	223	.26	.26		30	253	.32	.32						
100-100	3,797	4,130	.51	.51		1,094	3,717	.44	.44		267	1,606	.51	.51		91	783	.34	.34						
CREDITS	4,016	4,415	.51	.51		1,867	6,329	.44	.41		1,086	5,972	.61	.54		721	5,497	.42	.37						
101-105	5	8	.53	.53		26	107	.45	.46		44	275	.88	.90		27	235	.13	.13						
106-110	9	17	.02	.02		24	97	.95	1.03		24	152	.77	.83		22	208	.14	.15						
111-115	5	6	3.37	3.76		12	57	2.98	3.37		17	123	.64	.73		14	134	.98	1.10						
116-120	3	6				9	43	.48	.57		9	70	.04	.04		7	71	.01	.01						
121-130	10	18	.06	.07		18	83	.28	.35		22	170	.15	.18		13	133	.07	.08						
131-140	6	10				13	67	2.87	3.86		17	142	.08	.11		16	187	.64	.86						
141- UP	28	89	.03	.06		96	840	1.79	3.96		103	1,288	.47	.94		83	1,423	.30	.59						
CHARGES	66	154	.19	.29		198	1,293	1.59	2.64		236	2,221	.49	.74		182	2,392	.31	.47						
TOTALS	4,082	4,569	.50	.50		2,065	7,622	.63	.64		1,322	8,193	.57	.58		903	7,889	.39	.39						
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999						
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	10	103	.08	.07		75	1,241	.34	.26		232	6,568	.43	.33		203	10,446	.33	.25						
81- 85	443	4,558	.31	.26		420	6,670	.91	.75		250	6,913	.60	.50		91	5,136	.50	.42						
86- 90	176	1,881	.45	.39		177	3,005	.90	.79		157	4,813	.52	.45		91	5,699	.44	.39						
91- 95	89	1,025	.94	.88		83	1,485	.34	.32		97	3,250	.45	.42		58	3,910	.63	.58						
96- 99	50	608	.96	.94		61	1,123	.55	.54		66	2,295	.54	.53		63	4,263	.54	.53						
100-100	79	935	.28	.28		64	1,235	.76	.76		55	1,980	.76	.76		31	2,298	.76	.76						
CREDITS	847	9,108	.45	.39		880	14,760	.76	.66		857	25,819	.53	.45		537	31,752	.47	.40						
101-105	39	502	.31	.32		41	817	.16	.17		72	2,555	.45	.46		51	3,615	.54	.55						
106-110	36	486	.25	.27		39	832	.66	.71		57	2,176	.37	.39		51	3,935	.24	.26						
111-115	16	213	.17	.19		34	734	1.01	1.14		55	2,282	.48	.54		49	4,023	.37	.42						
116-120	22	329	.24	.28		29	705	.20	.24		64	2,793	.62	.73		42	3,310	.41	.48						
121-130	36	544	.49	.61		59	1,484	.64	.80		112	4,863	.39	.48		50	4,249	.89	1.11						
131-140	28	469	.81	1.10		65	1,774	.72	.97		64	3,076	.40	.53		46	4,451	.64	.86						
141- UP	126	2,753	.53	.94		166	5,724	.67	1.17		151	8,833	.38	.64		108	13,209	.50	.85						
CHARGES	303	5,297	.47	.67		433	12,070	.63	.89		575	26,578	.42	.55		397	36,792	.52	.68						
TOTALS	1,150	14,405	.46	.46		1,313	26,830	.70	.74		1,432	52,397	.48	.49		934	68,544	.50	.52						
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS													
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60	5	443	.02	.01		10	7,157	.71	.37		15	7,600	.67	.35											
61- 80	140	16,808	.35	.26		124	86,090	.31	.22		802	121,320	.33	.24											
81- 85	62	8,177	.48	.40		43	19,695	.29	.24		2,817	58,223	.47	.39											
86- 90	54	7,480	.42	.37		40	42,381	.23	.20		1,319	68,442	.34	.30											
91- 95	44	6,504	.59	.55		40	24,200	.37	.35		595	41,423	.47	.43											
96- 99	44	6,835	.59	.57		47	37,669	.29	.28		438	53,402	.37	.36											
100-100	39	6,237	.56	.56		14	19,781	.54	.54		5,531	42,701	.55	.55											
CREDITS	388	52,484	.46	.39		318	236,973	.33	.27		11,517	393,111	.40	.33											
101-105	47	7,733	.39	.40		40	20,449	.52	.54		392	36,296	.48	.49											
106-110	42	7,377	.51	.55		34	17,842	.45	.49		338	33,122	.44	.47											
111-115	42	7,139	.61	.69		25	11,467	.36	.41		269	26,179	.47	.53											
116-120	40	7,896	.56	.65		18	11,123	.44	.52		243	26,346	.48	.56											
121-130	52	9,940	.50	.62		35	29,330	.47	.59		407	50,814	.50	.63											
131-140	43	9,407	.57	.77		23	15,206	.59	.80		321	34,791	.59	.79											
141- UP	70	17,967	.50	.85		39	43,960	.54	.87		970	96,085	.53	.88											
CHARGES	336	67,460	.51	.66		214	149,378	.50	.63		2,940	303,633	.50	.65											
TOTALS	724	119,943	.49	.51		532	386,351	.39	.37		14,457	696,744	.45	.44											

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	15	.71	.30		13	16	1.03	.35		8	23	.01		4	17	.04	.02		
61- 80	140	91	.28	.21		66	185	1.20	.91		59	283	1.66	1.26		68	456	.18	.14	
81- 85	600	682	1.86	1.54		1,337	4,270	1.22	1.01		1,247	6,392	1.17	.97		831	5,940	.71	.58	
86- 90	142	132	3.87	3.39		219	727	.58	.51		208	1,153	.48	.42		171	1,302	1.44	1.26	
91- 95	129	124	2.57	2.40		125	440	3.04	2.83		132	756	1.05	.97		101	804	.24	.22	
96- 99	186	199	1.57	1.52		153	550	.88	.85		140	834	4.01	3.90		110	934	.69	.67	
100-100	11,011	12,261	1.33	1.33		3,507	12,087	.98	.98		988	5,956	.82	.82		414	3,559	.78	.78	
CREDITS	12,253	13,503	1.39	1.37		5,420	18,275	1.07	1.01		2,782	15,396	1.14	1.03		1,699	13,013	.75	.66	
101-105	57	64	2.24	2.29		70	270	1.42	1.46		93	589	.70	.72		33	285	.17	.18	
106-110	36	44	.83	.90		61	249	.55	.60		37	252	2.60	2.80		40	380	2.71	2.92	
111-115	39	52	6.24	7.05		39	170	2.08	2.35		38	264	1.09	1.23		34	330	2.67	3.01	
116-120	43	49	.82	.97		31	143	.76	.89		34	248	.93	1.10		24	244	1.32	1.56	
121-130	69	88	5.05	6.30		58	269	.61	.76		61	474	.79	.99		41	448	.23	.28	
131-140	32	47	14.91	20.14		38	196	1.73	2.36		36	305	.97	1.31		34	396	.42	.56	
141- UP	115	290	2.52	5.02		197	1,607	1.47	3.12		211	2,569	.64	1.27		148	2,550	.47	.93	
CHARGES	391	633	3.81	5.47		494	2,904	1.33	2.04		510	4,701	.83	1.24		354	4,633	.81	1.22	
TOTALS	12,644	14,136	1.50	1.49		5,914	21,179	1.11	1.10		3,292	20,098	1.07	1.06		2,053	17,646	.77	.76	

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	99	.02	.01		13	123	.94	.45		10	173	2.02	.99		16	608	1.63	.82	
61- 80	172	1,670	.52	.40		375	5,749	1.05	.81		494	13,065	.81	.61		312	15,576	.61	.45	
81- 85	850	8,514	.77	.64		515	7,997	.93	.77		267	7,505	.99	.82		100	5,819	.71	.59	
86- 90	205	2,204	1.10	.97		184	3,125	.95	.84		151	4,579	.93	.81		80	4,932	1.14	1.00	
91- 95	150	1,687	1.18	1.10		137	2,473	1.53	1.43		137	4,452	.66	.61		77	5,023	.65	.61	
96- 99	92	1,104	.86	.83		100	1,833	.61	.59		81	2,717	1.67	1.62		44	2,895	.70	.69	
100-100	311	3,763	.45	.45		231	4,415	.83	.83		141	5,008	1.08	1.08		63	4,399	.85	.85	
CREDITS	1,798	19,042	.76	.66		1,555	25,715	.98	.84		1,281	37,501	.95	.80		692	39,250	.75	.61	
101-105	63	790	2.48	2.54		85	1,748	.95	.98		81	2,992	.84	.86		54	3,658	.50	.51	
106-110	40	531	.61	.66		60	1,288	1.37	1.48		71	2,688	.57	.62		50	3,773	1.09	1.18	
111-115	43	603	.81	.92		58	1,303	1.21	1.37		75	2,933	.86	.96		22	1,629	.41	.46	
116-120	29	434	.66	.78		48	1,109	1.27	1.50		56	2,218	1.27	1.49		29	2,365	.71	.84	
121-130	61	951	1.26	1.58		88	2,184	.64	.80		71	3,110	.91	1.14		46	4,026	1.53	1.91	
131-140	33	536	.16	.21		64	1,677	1.64	2.21		50	2,386	.73	.98		21	2,111	.70	.95	
141- UP	205	4,469	.80	1.42		152	5,179	.56	.97		126	7,541	.98	1.74		42	4,991	.80	1.39	
CHARGES	474	8,314	.95	1.35		555	14,489	.93	1.23		530	23,867	.89	1.16		264	22,555	.88	1.10	
TOTALS	2,272	27,356	.82	.81		2,110	40,204	.96	.95		1,811	61,368	.93	.90		956	61,805	.80	.75	

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	35	3,106	.93	.49		38	12,515	.70	.34		200	16,697	.79	.38						
61- 80	182	18,539	.69	.49		93	36,500	.58	.40		1,961	92,114	.67	.48						
81- 85	58	7,078	.50	.42		20	8,034	.50	.41		5,825	62,231	.83	.68						
86- 90	41	5,334	.71	.62		14	9,624	.63	.56		1,415	33,112	.86	.76						
91- 95	42	6,014	.82	.76		9	3,602	1.08	1.00		1,039	25,374	.92	.86						
96- 99	25	3,916	1.06	1.04		9	5,057	.57	.55		940	20,040	1.02	.99						
100-100	40	6,343	.73	.73		13	7,532	.88	.88		16,719	65,323	.94	.94						
CREDITS	423	50,331	.73	.58		196	82,864	.64	.46		28,099	314,890	.83	.67						
101-105	37	5,295	1.02	1.05		7	2,896	.57	.59		580	18,588	.86	.89						
106-110	21	3,381	.51	.55		3	1,410	.95	1.02		419	13,996	.90	.98						
111-115	16	2,952	.36	.40		6	2,680	.55	.62		370	12,915	.74	.84						
116-120	15	2,938	.83	.97		4	1,550	.63	.74		313	11,299	.91	1.07						
121-130	21	3,900	.58	.72		9	6,799	.52	.65		525	22,250	.83	1.04						
131-140	14	2,809	.43	.58		1	518	.53	.73		323	10,980	.82	1.11						
141- UP	19	4,999	.65	1.07		8	6,121	.23	.41		1,223	40,317	.71	1.26						
CHARGES	143	26,275	.66	.80		38	21,974	.48	.62		3,753	130,345	.80	1.04						
TOTALS	566	76,606	.71	.63		234	104,838	.61	.48		31,852	445,235	.82	.75						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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	38	13	.53	.23		17	31	.04	.02		6	20				6	26	.10	.05	
61- 80	156	110	4.14	3.06		77	224	1.58	1.20		69	321	.76	.58		77	519	.41	.31	
81- 85	584	639	1.01	.84		1,402	4,509	.79	.66		1,270	6,483	.69	.57		875	6,243	.70	.58	
86- 90	130	127	1.37	1.20		214	719	3.00	2.62		232	1,265	.54	.47		146	1,107	1.25	1.10	
91- 95	138	140	.62	.58		112	388	2.49	2.31		118	688	.67	.62		112	901	.73	.68	
96- 99	198	214	.70	.68		125	463	.87	.85		141	852	.67	.66		102	851	1.84	1.79	
100-100	10,445	11,791	1.11	1.11		3,585	12,397	1.15	1.15		1,082	6,527	1.28	1.28		456	3,909	1.08	1.08	
CREDITS	11,689	13,034	1.12	1.10		5,532	18,732	1.16	1.09		2,918	16,155	.91	.83		1,774	13,557	.92	.81	
101-105	65	77	.40	.41		71	270	.76	.78		67	423	10.03	10.26		50	451	.61	.63	
106-110	45	60	.15	.16		47	192	.09	.09		45	300	1.23	1.33		38	351	5.18	5.57	
111-115	38	46	1.88	2.12		23	103	1.93	2.16		28	198	1.77	2.00		22	210	.06	.07	
116-120	44	55	.09	.11		25	116	.27	.31		33	246	.21	.25		32	333	.25	.30	
121-130	49	70	.50	.62		52	244	.98	1.23		54	420	.64	.80		35	387	.71	.89	
131-140	30	40	4.60	6.20		34	174	2.38	3.21		33	283	1.08	1.46		25	299	.47	.63	
141- UP	116	282	1.54	3.13		199	1,582	.90	1.85		206	2,683	.99	2.06		173	2,866	.69	1.32	
CHARGES	387	631	1.25	1.77		451	2,682	.94	1.47		466	4,554	1.81	2.83		375	4,896	.94	1.41	
TOTALS	12,076	13,664	1.12	1.12		5,983	21,414	1.13	1.12		3,384	20,709	1.11	1.11		2,149	18,453	.92	.92	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	13	81	2.05	1.00		17	161	5.71	2.80		17	297	1.28	.58		11	402	.40	.21	
61- 80	184	1,815	.97	.75		382	5,855	.83	.64		528	14,028	.82	.62		329	16,441	.54	.40	
81- 85	893	8,958	.79	.65		514	7,964	.94	.77		237	6,650	.85	.71		90	4,957	.61	.50	
86- 90	224	2,382	.50	.44		207	3,490	.58	.51		166	5,065	.58	.51		67	3,986	.69	.60	
91- 95	129	1,510	.73	.68		161	2,818	.97	.90		141	4,469	.48	.44		63	4,041	.81	.75	
96- 99	117	1,392	.41	.39		95	1,789	.45	.44		99	3,412	.68	.67		52	3,525	.55	.54	
100-100	352	4,260	.97	.97		250	4,821	1.53	1.53		151	4,999	.52	.52		51	3,483	.44	.44	
CREDITS	1,912	20,399	.78	.68		1,626	26,899	.97	.84		1,339	38,921	.71	.59		663	36,835	.59	.48	
101-105	76	990	.47	.48		69	1,360	1.39	1.43		94	3,388	.43	.44		61	4,378	.50	.51	
106-110	52	692	.47	.50		54	1,136	.76	.82		81	3,075	.81	.87		46	3,667	.34	.36	
111-115	38	524	.28	.32		56	1,255	.29	.33		67	2,589	.64	.72		39	3,038	.68	.77	
116-120	37	557	1.11	1.31		55	1,282	.40	.48		54	2,254	1.17	1.38		25	2,122	.99	1.17	
121-130	59	905	.37	.46		69	1,683	.56	.70		90	3,898	.84	1.05		37	3,206	.59	.74	
131-140	53	900	1.01	1.37		74	1,950	.63	.85		66	3,142	1.03	1.39		26	2,420	.80	1.07	
141- UP	209	4,639	1.53	2.72		164	5,500	.89	1.56		122	7,172	.86	1.48		51	6,082	.60	1.00	
CHARGES	524	9,207	1.08	1.51		541	14,166	.76	1.02		574	25,518	.82	1.05		285	24,912	.60	.75	
TOTALS	2,436	29,606	.87	.86		2,167	41,065	.90	.88		1,913	64,439	.75	.73		948	61,747	.59	.56	
		\$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	28	2,379	.70	.36		41	11,640	.81	.38		194	15,050	.85	.40						
61- 80	186	19,943	.78	.55		65	25,828	.68	.48		2,053	85,084	.72	.52						
81- 85	58	7,079	.54	.45		20	12,663	.63	.52		5,943	66,146	.73	.60						
86- 90	39	4,992	.75	.66		15	8,957	.55	.48		1,440	32,090	.68	.60						
91- 95	34	4,472	1.11	1.03		14	5,396	.81	.75		1,022	24,823	.83	.78						
96- 99	32	4,492	.33	.32		13	7,052	.55	.54		974	24,044	.57	.56						
100-100	25	3,824	1.00	1.00		10	5,720	.43	.43		16,407	61,732	1.00	1.00						
CREDITS	402	47,180	.74	.58		178	77,256	.65	.48		28,033	308,968	.78	.63						
101-105	28	4,552	.77	.79		11	4,919	.60	.62		592	20,809	.83	.85						
106-110	27	4,618	.81	.87		7	3,053	.59	.63		442	17,142	.74	.79						
111-115	16	2,846	.70	.78		6	2,811	.34	.38		333	13,620	.57	.65						
116-120	11	2,003	.63	.75		7	2,777	.60	.71		323	11,745	.76	.90						
121-130	23	4,472	.52	.66		1	595	.06	.08		469	15,879	.61	.76						
131-140	12	2,328	1.71	2.32		3	2,249	.22	.31		356	13,785	.93	1.26						
141- UP	22	5,122	.53	.83		7	4,152	.52	.91		1,269	40,081	.83	1.45						
CHARGES	139	25,940	.75	.91		42	20,555	.49	.59		3,784	133,061	.77	.98						
TOTALS	541	73,120	.74	.67		220	97,812	.62	.49		31,817	442,029	.77	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	33	14	.99	.42		10	17	3.03	1.31		3	7	.11	.04		2	10	.02	.01	
61- 80	203	134	.10	.08		74	206	.42	.32		54	257	.22	.17		60	399	.68	.52	
81- 85	664	727	1.88	1.56		1,291	4,132	1.12	.93		1,367	7,068	.44	.37		878	6,347	.55	.45	
86- 90	157	150	.06	.06		254	857	3.91	3.41		255	1,381	.95	.83		196	1,483	.52	.46	
91- 95	147	142	.80	.74		128	431	.87	.81		119	682	2.17	2.01		106	847	.91	.84	
96- 99	152	151	1.98	1.93		101	373	.49	.48		83	493	.24	.24		62	523	1.72	1.68	
100-100	10,092	11,625	1.44	1.44		3,884	13,640	.97	.97		1,163	7,046	.72	.72		509	4,348	.88	.88	
CREDITS	11,448	12,943	1.44	1.41		5,742	19,656	1.11	1.05		3,044	16,935	.66	.60		1,813	13,957	.72	.64	
101-105	55	57	1.10	1.13		73	281	.14	.15		66	425	.24	.25		61	541	3.55	3.65	
106-110	57	67	1.72	1.86		43	174	1.00	1.07		39	266	1.82	1.97		44	412	.79	.86	
111-115	35	42	.02	.02		28	123	.35	.40		27	187	.22	.25		34	335	1.21	1.37	
116-120	49	57	.25	.29		35	161	.19	.23		22	166	.71	.84		24	248	.86	1.02	
121-130	55	80	.42	.53		50	258	.12	.15		54	430	.84	1.05		45	493	.28	.35	
131-140	29	48	3.85	5.24		27	134	.19	.26		28	235	.13	.18		27	322	.36	.48	
141- UP	125	273	2.18	4.43		230	1,897	1.86	3.94		227	2,898	.58	1.19		149	2,435	.92	1.74	
CHARGES	405	625	1.61	2.30		486	3,028	1.28	2.06		463	4,608	.61	.97		384	4,785	1.12	1.61	
TOTALS	11,853	13,568	1.44	1.44		6,228	22,684	1.14	1.14		3,507	21,542	.65	.65		2,197	18,742	.82	.81	
		\$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	65	.10	.05		8	70	.39	.18		16	309	.33	.17		10	376	3.19	1.60	
61- 80	142	1,392	1.20	.93		340	5,279	.54	.42		541	14,727	.81	.62		333	17,221	.53	.39	
81- 85	1,018	10,208	.71	.59		674	10,483	.68	.56		328	9,117	.69	.57		122	6,787	.59	.49	
86- 90	225	2,420	1.26	1.10		220	3,703	.75	.66		158	4,867	.63	.55		77	4,588	.73	.64	
91- 95	154	1,759	.79	.73		156	2,729	.84	.78		134	4,345	1.09	1.02		68	4,287	.62	.58	
96- 99	114	1,359	.51	.49		89	1,658	1.17	1.14		86	2,865	.54	.53		51	3,324	.57	.55	
100-100	471	5,695	.88	.88		324	6,161	.94	.94		168	5,585	.76	.76		55	3,714	.75	.75	
CREDITS	2,134	22,897	.83	.73		1,811	30,084	.76	.66		1,431	41,815	.77	.64		716	40,297	.62	.51	
101-105	63	803	1.43	1.47		73	1,432	1.33	1.36		90	3,361	.96	.99		63	4,473	.77	.79	
106-110	39	523	.29	.31		54	1,154	.51	.54		94	3,829	.55	.59		62	4,671	.66	.72	
111-115	46	639	.64	.72		41	894	.53	.60		70	2,752	.37	.42		37	3,014	.51	.58	
116-120	41	601	.94	1.11		49	1,098	.90	1.06		52	2,086	1.69	1.99		31	2,471	.80	.94	
121-130	50	760	.19	.24		82	2,116	.60	.75		91	4,029	.28	.35		40	3,585	.28	.35	
131-140	45	771	.37	.50		76	2,018	.26	.35		75	3,521	.65	.88		29	2,673	.67	.91	
141- UP	246	5,439	.57	1.05		213	6,959	.67	1.15		162	9,479	.76	1.29		60	7,004	.72	1.22	
CHARGES	530	9,535	.61	.90		588	15,672	.66	.91		634	29,057	.70	.91		322	27,892	.64	.80	
TOTALS	2,664	32,433	.77	.77		2,399	45,756	.73	.72		2,065	70,872	.74	.73		1,038	68,189	.63	.60	
		\$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	25	2,414	.48	.26		27	9,623	.86	.44		144	12,905	.84	.43						
61- 80	201	21,267	.55	.39		84	40,626	.55	.39		2,032	101,510	.59	.43						
81- 85	51	6,522	.59	.49		19	6,400	.47	.39		6,412	67,791	.65	.54						
86- 90	54	7,105	.47	.41		22	7,192	.41	.36		1,618	33,746	.71	.62						
91- 95	36	5,009	.60	.56		18	15,071	.60	.57		1,066	35,304	.74	.69						
96- 99	34	5,215	.61	.60		12	5,765	.76	.74		784	21,725	.70	.68						
100-100	20	2,960	.52	.52		6	2,935	.20	.20		16,692	63,710	.92	.92						
CREDITS	421	50,493	.55	.43		188	87,613	.58	.43		28,748	336,691	.71	.58						
101-105	31	4,810	.58	.60		6	2,378	.54	.55		581	18,563	.86	.88						
106-110	26	4,327	.68	.73		13	5,956	.62	.68		471	21,379	.64	.69						
111-115	20	3,730	1.15	1.31		4	1,331	.26	.30		342	13,045	.66	.74						
116-120	11	1,982	1.79	2.11		5	4,709	.59	.69		319	13,580	1.01	1.19						
121-130	26	4,958	.75	.93		10	4,778	.58	.72		503	21,490	.49	.62						
131-140	15	3,041	1.57	2.11		1	543	.12	.16		352	13,306	.76	1.02						
141- UP	29	6,825	.57	.91		8	4,560	.17	.29		1,449	47,769	.69	1.19						
CHARGES	158	29,675	.88	1.07		47	24,256	.48	.59		4,017	149,132	.71	.91						
TOTALS	579	80,168	.67	.61		235	111,869	.56	.46		32,765	485,822	.71	.66						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	7		2	.26	.14			9		16	.21	.10			3		10					1		4					
61- 80	184		122	2.44	1.83			61		171	.22	.16			42		195	.14	.10			42		282	.52	.40			
81- 85	664		735	3.23	2.71			1,267		4,063	.33	.28			1,207		6,243	.49	.41			902		6,557	.81	.68			
86- 90	185		211	1.09	.95			347		1,175	.21	.18			367		1,969	.60	.53			261		1,998	.53	.46			
91- 95	92		102	1.35	1.25			105		367	.22	.20			114		658	1.43	1.32			110		891	.39	.37			
96- 99	65		66	2.61	2.54			65		237	.51	.50			57		342	.43	.42			69		594	.13	.12			
100-100	9,891		11,360	.84	.84			3,852		13,444	.89	.89			1,217		7,355	.93	.93			581		5,005	.82	.82			
CREDITS	11,088		12,599	1.01	1.00			5,706		19,475	.71	.68			3,007		16,772	.73	.66			1,966		15,330	.72	.65			
101-105	51		58	.39	.40			57		232	1.93	1.98			75		477	1.22	1.26			56		499	.11	.12			
106-110	39		42	.01	.01			44		175	1.40	1.51			49		326	.86	.93			33		310	.44	.47			
111-115	46		74	1.56	1.76			36		161	.12	.13			36		251	2.10	2.38			30		288	.10	.11			
116-120	33		44	.92	1.08			30		132	.31	.37			24		173	1.56	1.84			26		272	.92	1.09			
121-130	42		56	.20	.25			56		261	1.07	1.34			56		426	.72	.90			45		488	.20	.24			
131-140	38		49	8.32	11.21			33		166	1.40	1.90			37		313	1.19	1.60			31		353	.53	.71			
141- UP	126		319	3.06	6.46			212		1,770	.99	2.11			238		3,020	.69	1.41			177		3,005	.71	1.40			
CHARGES	375		643	2.45	3.66			468		2,897	1.04	1.67			515		4,986	.89	1.39			398		5,215	.56	.84			
TOTALS	11,463		13,241	1.08	1.08			6,174		22,371	.75	.76			3,522		21,758	.76	.77			2,364		20,545	.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	2		13					1		6					5		102	1.94	1.05			5		165	1.15	.59			
61- 80	101		968	.24	.19			219		3,403	.61	.47			469		12,981	.63	.48			291		15,036	.70	.52			
81- 85	992		10,112	.58	.49			800		12,615	.42	.35			433		12,373	.85	.71			121		6,829	.65	.54			
86- 90	287		3,044	1.05	.92			251		4,209	.60	.53			170		5,117	1.23	1.07			83		4,993	.53	.46			
91- 95	148		1,713	.80	.75			141		2,526	.61	.57			112		3,622	.40	.38			87		5,602	.63	.59			
96- 99	85		1,034	1.31	1.28			85		1,593	.69	.68			110		3,819	.81	.79			63		4,181	.76	.74			
100-100	512		6,177	.77	.77			339		6,360	.52	.52			181		6,246	.57	.57			45		2,927	.69	.69			
CREDITS	2,127		23,061	.73	.65			1,836		30,713	.52	.45			1,480		44,260	.75	.64			695		39,732	.67	.55			
101-105	73		919	2.06	2.11			69		1,351	.30	.31			72		2,653	.45	.47			76		5,321	1.01	1.04			
106-110	56		752	.27	.30			63		1,313	.44	.48			88		3,443	.73	.78			59		4,437	.66	.72			
111-115	51		695	.40	.45			49		1,069	.44	.50			70		2,793	.41	.47			43		3,376	.43	.49			
116-120	33		489	1.88	2.21			41		925	.21	.25			57		2,272	.59	.69			38		3,091	1.01	1.19			
121-130	56		879	2.30	2.89			90		2,289	.57	.72			108		4,667	.71	.90			57		4,768	1.26	1.58			
131-140	46		793	1.08	1.46			86		2,272	.57	.77			63		2,905	.46	.62			35		3,119	.54	.72			
141- UP	236		5,362	.48	.89			218		7,081	.62	1.07			168		10,187	.55	.98			71		8,319	.70	1.17			
CHARGES	551		9,889	.89	1.29			616		16,300	.53	.73			626		28,920	.57	.76			379		32,430	.81	1.02			
TOTALS	2,678		32,951	.78	.78			2,452		47,012	.52	.52			2,106		73,180	.68	.68			1,074		72,162	.73	.72			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3		315	.15	.09			14		3,896	.46	.24			50		4,529	.49	.26										
61- 80	213		23,237	.50	.36			95		52,746	.45	.32			1,717		109,141	.52	.38										
81- 85	68		8,596	.41	.34			28		10,912	.44	.37			6,482		79,036	.59	.49										
86- 90	60		8,415	.45	.40			39		15,780	.72	.63			2,050		46,910	.69	.61										
91- 95	43		6,246	.58	.54			25		16,393	.66	.61			977		38,121	.63	.58										
96- 99	41		6,154	.23	.23			8		3,861	.61	.59			648		21,882	.60	.58										
100-100	26		3,888	.45	.45			7		2,737	.95	.95			16,651		65,498	.77	.77										
CREDITS	454		56,850	.45	.37			216		106,325	.54	.42			28,575		365,116	.62	.52										
101-105	39		6,142	.46	.47			11		4,972	.82	.84			579		22,623	.75	.77										
106-110	29		4,835	.51	.55			15		6,651	.86	.93			475		22,286	.68	.73										
111-115	17		2,734	.41	.46			6		2,399	.35	.40			384		13,840	.43	.49										
116-120	20		3,661	.46	.54			3		1,179	.21	.25			305		12,238	.66	.78										
121-130	24		4,310	.51	.64			8		4,053	.33	.40			542		22,195	.76	.95										
131-140	16		3,452	.57	.77			7		2,915	1.31	1.79			392		16,337	.74	1.00										
141- UP	30		7,174	.53	.85			7		4,622	.28	.49			1,483		50,858	.60	1.06										
CHARGES	175		32,307	.50	.61			57		26,790	.65	.78			4,160		160,376	.66	.85										
TOTALS	629		89,157	.47	.43			273		133,115	.56	.47			32,735		525,492	.63	.59										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		1					2		5																			
61- 80	124		81	1.11	.83			51	136	.04	.03			46	216	.27	.21			45	289	1.02	.77						
81- 85	699		796	1.19	1.00			1,280	4,165	.66	.56			1,200	6,255	.45	.38			794	5,822	.41	.35						
86- 90	228		278	.26	.22			454	1,523	.64	.56			425	2,302	.40	.35			286	2,177	.47	.41						
91- 95	99		104	2.03	1.88			118	404	.07	.07			140	809	1.09	1.01			101	827	1.84	1.71						
96- 99	53		48	.03	.03			63	238	.51	.50			77	475	.19	.19			64	536	.33	.32						
100-100	10,088		11,339	.78	.78			3,784	13,161	.67	.67			1,144	6,906	.53	.53			509	4,370	.81	.81						
CREDITS	11,293		12,645	.81	.79			5,752	19,632	.65	.62			3,032	16,963	.50	.45			1,799	14,022	.64	.57						
101-105	56		63	.07	.07			59	237	1.02	1.05			81	520	.60	.62			54	485	.07	.07						
106-110	42		40	.21	.22			53	217	1.58	1.70			38	258	.18	.19			32	300	.49	.53						
111-115	35		39					35	150	.27	.31			39	275	.11	.13			26	253	.87	.98						
116-120	32		42	.34	.40			18	76	.02	.03			30	214	.14	.16			20	211	1.52	1.80						
121-130	60		76	2.89	3.63			57	265	.05	.06			56	435	.77	.97			44	476	1.60	2.00						
131-140	28		43	1.44	1.96			26	141	.32	.43			38	318	.42	.56			37	439	.10	.13						
141- UP	124		335	3.31	7.17			240	2,024	1.06	2.31			226	2,850	.41	.83			194	3,273	.38	.73						
CHARGES	377		637	2.22	3.41			488	3,109	.91	1.51			508	4,870	.42	.65			407	5,437	.51	.78						
TOTALS	11,670		13,282	.87	.87			6,240	22,741	.68	.69			3,540	21,833	.48	.48			2,206	19,459	.60	.61						

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80	55		540	.58	.45			160	2,528	.76	.60			402	11,253	.61	.47			281	14,709	.51	.38						
81- 85	970		9,944	.61	.51			791	12,460	.61	.51			474	13,539	.61	.50			114	6,517	.53	.44						
86- 90	332		3,519	1.16	1.01			252	4,224	.84	.74			188	5,845	.40	.35			98	6,199	.41	.36						
91- 95	139		1,568	.58	.53			142	2,535	1.58	1.46			113	3,649	.51	.48			75	4,794	.42	.39						
96- 99	84		990	.59	.58			88	1,647	.65	.63			79	2,710	.60	.58			68	4,704	.31	.30						
100-100	452		5,444	.73	.73			296	5,655	.72	.72			160	5,529	.88	.88			46	3,073	.48	.48						
CREDITS	2,032		22,005	.72	.64			1,729	29,049	.76	.67			1,417	42,542	.61	.52			682	39,998	.46	.38						
101-105	78		997	.35	.36			79	1,592	.35	.36			90	3,209	.55	.56			57	4,018	.26	.27						
106-110	42		569	.69	.75			53	1,115	.15	.17			81	3,175	.85	.91			49	3,593	.39	.42						
111-115	45		622	.85	.96			42	898	.62	.69			83	3,347	.38	.43			41	3,048	.37	.42						
116-120	37		526	.14	.16			35	830	.36	.42			45	1,913	.28	.33			36	2,970	.57	.67						
121-130	65		1,026	.31	.39			87	2,199	.32	.40			111	4,892	.74	.93			66	5,698	.44	.55						
131-140	41		683	.41	.56			84	2,241	.22	.30			81	3,819	.82	1.11			30	2,857	.47	.63						
141- UP	243		5,489	.41	.75			202	6,784	.55	.94			165	9,709	.40	.68			79	9,577	.30	.53						
CHARGES	551		9,913	.42	.61			582	15,659	.42	.57			656	30,065	.56	.73			358	31,759	.38	.49						
TOTALS	2,583		31,918	.63	.64			2,311	44,707	.64	.64			2,073	72,608	.59	.59			1,040	71,757	.42	.42						

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	207		23,561	.48	.35			96	50,118	.31	.23			1,467	103,430	.43	.31											
81- 85	81		9,774	.49	.40			33	14,397	.31	.25			6,436	83,671	.52	.43											
86- 90	61		8,097	.37	.33			35	14,863	.35	.31			2,359	49,026	.48	.42											
91- 95	48		7,109	.75	.69			21	10,002	.45	.42			996	31,803	.67	.62											
96- 99	34		5,367	.35	.34			24	17,122	.47	.46			634	33,837	.45	.44											
100-100	25		3,833	.78	.78			14	7,508	.40	.40			16,518	66,817	.68	.68											
CREDITS	456		57,740	.51	.41			232	116,922	.36	.29			28,424	371,519	.52	.44											
101-105	37		6,101	.40	.41			11	4,674	.27	.27			602	21,896	.36	.37											
106-110	30		5,156	.33	.36			9	5,357	.33	.36			429	19,780	.44	.47											
111-115	26		4,579	.31	.35			6	3,065	.31	.35			378	16,276	.38	.43											
116-120	15		3,073	.27	.32			3	1,095	.38	.46			271	10,949	.38	.45											
121-130	22		4,298	.52	.65			9	4,792	.48	.61			577	24,155	.54	.68											
131-140	15		3,142	.39	.53			6	2,748	.44	.59			386	16,431	.49	.66											
141- UP	26		5,816	.42	.67			3	1,588	.54	.83			1,502	47,443	.46	.80											
CHARGES	171		32,164	.38	.46			47	23,319	.38	.44			4,145	156,931	.44	.57											
TOTALS	627		89,905	.46	.43			279	140,241	.36	.31			32,569	528,449	.50	.47											

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	40	17	28.63	13.71		10	17	.82	.39		11	33	1.72	.84		8	32	.03	.02	
61- 80	148	100	1.70	1.28		78	220	4.90	3.73		79	371	.40	.31		108	723	1.20	.92	
81- 85	1,173	1,349	1.35	1.12		3,659	11,900	.67	.55		3,346	17,042	.67	.55		1,990	14,216	.94	.78	
86- 90	195	225	4.02	3.53		581	1,989	.89	.78		661	3,593	.70	.61		439	3,324	.92	.81	
91- 95	189	200	1.41	1.31		331	1,203	1.27	1.18		334	1,927	.49	.46		283	2,293	.71	.65	
96- 99	366	412	.91	.88		377	1,386	.67	.65		353	2,120	.61	.60		238	2,006	.89	.87	
100-100	122,287	80,111	.75	.75		11,845	39,664	.59	.59		1,939	11,642	.85	.85		681	5,847	.72	.72	
CREDITS	124,398	82,414	.78	.78		16,881	56,379	.65	.62		6,723	36,729	.71	.64		3,747	28,442	.88	.77	
101-105	91	113	.53	.54		142	565	.96	.99		165	1,048	.87	.90		128	1,148	.40	.41	
106-110	53	66	.41	.44		87	366	.40	.43		115	762	1.01	1.09		88	820	1.70	1.82	
111-115	49	66	.67	.76		87	384	.95	1.08		90	630	.82	.93		64	631	.97	1.10	
116-120	45	56	.06	.07		71	328	2.30	2.71		67	495	1.02	1.21		47	485	.51	.60	
121-130	82	108	.24	.30		114	543	2.15	2.68		108	841	.80	1.00		95	1,025	.61	.76	
131-140	38	55	.31	.42		60	319	.12	.16		67	556	1.90	2.56		49	575	.97	1.31	
141- UP	181	476	.84	1.71		502	4,192	.90	1.93		508	6,248	.72	1.43		319	5,138	.66	1.23	
CHARGES	539	939	.61	.91		1,063	6,696	1.01	1.64		1,120	10,581	.84	1.29		790	9,823	.74	1.06	
TOTALS	124,937	83,353	.78	.78		17,944	63,075	.69	.68		7,843	47,309	.74	.73		4,537	38,265	.84	.82	
		\$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	13	82	4.89	2.45		6	52	.36	.16		27	505	1.58	.83		19	733	.56	.29	
61- 80	293	2,941	.95	.75		860	13,469	.61	.48		1,035	27,818	.76	.58		647	32,962	.62	.45	
81- 85	2,000	19,916	.58	.48		1,152	17,895	.62	.51		558	15,552	.68	.57		226	12,823	.55	.46	
86- 90	482	5,184	.60	.53		404	6,765	.54	.48		365	10,921	.77	.67		165	10,340	.99	.87	
91- 95	359	4,100	.63	.59		339	5,998	.78	.72		278	8,933	.80	.75		148	9,764	1.01	.94	
96- 99	237	2,839	.99	.97		221	4,214	.93	.91		219	7,549	2.15	2.10		108	7,160	.61	.59	
100-100	548	6,640	.59	.59		417	7,956	.95	.95		248	8,457	.89	.89		119	8,260	1.09	1.09	
CREDITS	3,932	41,701	.65	.57		3,399	56,350	.69	.60		2,730	79,736	.90	.76		1,432	82,043	.75	.61	
101-105	152	1,953	.99	1.01		157	3,090	1.11	1.14		182	6,783	.62	.64		141	10,055	.67	.69	
106-110	105	1,407	.64	.69		131	2,806	1.20	1.29		163	6,487	.85	.92		96	7,321	.90	.97	
111-115	64	880	5.20	5.85		116	2,569	1.48	1.68		132	5,519	.72	.81		96	7,474	.62	.70	
116-120	58	849	.37	.44		93	2,184	.89	1.05		122	4,983	.77	.91		87	7,156	1.28	1.51	
121-130	126	1,957	.53	.66		149	3,663	.48	.60		191	8,401	.89	1.12		121	11,029	.92	1.15	
131-140	93	1,583	.90	1.23		132	3,366	1.22	1.64		139	6,788	.89	1.20		83	7,757	.56	.76	
141- UP	391	8,414	.91	1.60		366	12,159	.69	1.19		252	15,135	.68	1.17		169	20,574	.92	1.59	
CHARGES	989	17,042	1.05	1.46		1,144	29,836	.90	1.21		1,181	54,096	.77	.98		793	71,365	.85	1.09	
TOTALS	4,921	58,744	.77	.75		4,543	86,186	.77	.75		3,911	133,831	.85	.83		2,225	153,408	.80	.78	
		\$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	45	4,152	1.34	.74		67	32,062	.86	.44		246	37,686	.94	.49						
61- 80	408	45,009	.69	.49		176	94,807	.69	.49		3,832	218,421	.69	.50						
81- 85	85	10,547	.53	.44		52	29,708	.72	.59		14,241	150,948	.67	.56						
86- 90	117	15,107	.77	.68		51	28,134	.76	.67		3,460	85,582	.78	.68						
91- 95	90	13,092	.75	.69		58	41,428	.70	.65		2,409	88,939	.76	.70						
96- 99	94	14,416	.76	.74		45	43,659	.61	.60		2,258	85,761	.81	.79						
100-100	56	8,787	.85	.85		34	22,675	.69	.69		138,174	200,039	.74	.74						
CREDITS	895	111,110	.74	.59		483	292,473	.71	.55		164,620	867,376	.74	.62						
101-105	80	13,131	.73	.75		62	42,082	1.41	1.44		1,300	79,966	1.09	1.12						
106-110	62	10,532	.68	.74		30	17,211	1.08	1.17		930	47,778	.93	1.01						
111-115	63	11,480	.80	.90		27	16,237	1.87	2.11		788	45,869	1.26	1.43						
116-120	51	9,574	.65	.77		25	23,200	.76	.90		666	49,310	.83	.97						
121-130	85	16,291	.75	.94		28	17,472	.84	1.05		1,099	61,330	.81	1.02						
131-140	44	8,988	.93	1.26		16	7,512	.53	.71		721	37,499	.80	1.08						
141- UP	114	29,186	.68	1.19		36	26,505	.89	1.56		2,838	128,026	.79	1.39						
CHARGES	499	99,181	.73	.94		224	150,219	1.12	1.34		8,342	449,779	.91	1.16						
TOTALS	1,394	210,292	.73	.72		707	442,692	.85	.75		172,962	1317,155	.80	.76						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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	40	17	.98	.48		14	20	1.11	.44		11	31				7	26			
61- 80	154	105	.22	.17		100	276	.60	.45		82	398	1.81	1.38		126	845	.20	.15	
81- 85	1,216	1,422	1.30	1.08		3,907	12,663	.86	.71		3,490	17,772	.61	.51		2,190	15,660	.46	.38	
86- 90	171	181	.18	.16		614	2,119	1.57	1.37		691	3,761	.93	.82		422	3,192	.81	.71	
91- 95	184	201	4.46	4.16		345	1,251	1.21	1.12		329	1,899	.80	.74		249	2,014	.56	.52	
96- 99	389	425	1.23	1.19		371	1,365	.20	.19		309	1,842	.36	.35		190	1,586	.89	.87	
100-100	121,477	79,947	.65	.65		11,801	39,464	.49	.49		1,851	11,059	.68	.68		682	5,858	.61	.61	
CREDITS	123,631	82,299	.67	.67		17,152	57,158	.62	.59		6,763	36,763	.67	.60		3,866	29,180	.55	.48	
101-105	83	95	4.83	4.95		187	755	.42	.43		157	1,004	.44	.45		116	1,028	.38	.39	
106-110	31	43	.32	.35		79	329	.48	.52		99	650	1.02	1.10		66	620	.57	.62	
111-115	51	69	7.05	7.96		85	381	.60	.67		76	537	.50	.56		65	638	.56	.64	
116-120	47	75	.68	.80		60	267	1.18	1.40		74	537	1.50	1.77		60	609	.94	1.10	
121-130	74	95	11.57	14.43		113	548	.90	1.13		104	804	.70	.87		86	935	.99	1.23	
131-140	52	67	1.10	1.48		69	357	3.04	4.12		71	587	.96	1.30		62	729	1.75	2.36	
141- UP	217	559	8.89	18.29		439	3,662	.66	1.40		504	6,262	.60	1.20		334	5,298	1.20	2.20	
CHARGES	555	1,004	7.13	10.92		1,032	6,299	.80	1.25		1,085	10,380	.68	1.05		789	9,857	1.04	1.50	
TOTALS	124,186	83,303	.75	.75		18,184	63,457	.64	.63		7,848	47,143	.68	.66		4,655	39,038	.67	.65	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	7	48	.32	.17		11	107	.04	.02		18	342	.31	.16		26	1,070	10.50	5.65	
61- 80	397	3,977	1.22	.96		1,002	15,572	.69	.54		1,136	30,334	.66	.50		686	34,846	.48	.35	
81- 85	2,075	20,684	.53	.44		1,114	17,313	.60	.50		547	15,352	.84	.70		205	11,658	.78	.65	
86- 90	459	4,927	.95	.83		444	7,488	.65	.57		331	10,171	.58	.51		149	8,983	.88	.77	
91- 95	359	4,102	.73	.68		306	5,478	.82	.76		260	8,254	.63	.58		162	10,398	.74	.69	
96- 99	223	2,648	.78	.76		205	3,856	.75	.73		196	6,803	.63	.61		132	9,041	.75	.73	
100-100	550	6,570	.86	.86		361	6,869	.76	.76		252	8,628	.67	.67		105	7,301	.88	.88	
CREDITS	4,070	42,957	.73	.63		3,443	56,683	.68	.58		2,740	79,884	.68	.57		1,465	83,297	.79	.65	
101-105	171	2,141	1.31	1.34		180	3,646	.71	.73		173	6,260	.58	.60		132	9,376	.62	.64	
106-110	96	1,259	.59	.64		125	2,605	.67	.72		154	5,985	.73	.79		98	7,276	.82	.88	
111-115	81	1,115	.58	.66		104	2,324	.62	.70		148	6,178	.88	.99		102	8,259	.71	.80	
116-120	67	958	.46	.54		99	2,309	.97	1.14		118	4,986	.62	.73		77	6,542	1.08	1.27	
121-130	121	1,876	.86	1.08		171	4,207	.61	.77		203	9,092	.76	.95		136	11,868	.61	.77	
131-140	100	1,666	1.02	1.38		146	3,828	.54	.73		155	7,333	.64	.87		90	8,261	.59	.80	
141- UP	419	9,000	.44	.78		345	11,452	.65	1.13		303	18,323	.57	.98		161	19,224	.89	1.49	
CHARGES	1,055	18,016	.66	.92		1,170	30,371	.66	.88		1,254	58,158	.66	.86		796	70,806	.76	.97	
TOTALS	5,125	60,973	.71	.69		4,613	87,055	.67	.66		3,994	138,041	.67	.66		2,261	154,102	.78	.76	

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	51	4,932	.53	.30		76	35,056	.79	.40		261	41,650	1.00	.52						
61- 80	397	43,240	.70	.50		182	92,689	.61	.44		4,262	222,284	.63	.46						
81- 85	119	14,526	.62	.51		61	54,434	.84	.70		14,924	181,483	.71	.59						
86- 90	101	13,518	.75	.66		57	46,621	.75	.66		3,439	100,960	.77	.68						
91- 95	104	14,672	.94	.88		64	70,493	.69	.65		2,362	118,762	.74	.69						
96- 99	81	12,443	.61	.59		60	43,824	.75	.73		2,156	83,835	.71	.69						
100-100	49	7,882	.91	.91		32	18,427	.78	.78		137,160	192,004	.66	.66						
CREDITS	902	111,213	.72	.58		532	361,543	.72	.57		164,564	940,977	.70	.59						
101-105	75	12,195	.70	.72		53	36,560	.83	.85		1,327	73,059	.76	.78						
106-110	69	11,601	.82	.88		35	20,173	1.50	1.62		852	50,541	1.07	1.15						
111-115	62	11,060	.87	.98		29	18,721	1.14	1.29		803	49,283	.93	1.05						
116-120	48	8,963	.62	.73		23	20,169	.77	.91		673	45,415	.78	.92						
121-130	83	15,656	.65	.81		21	12,292	.77	.97		1,112	57,373	.71	.90						
131-140	53	10,623	.52	.71		21	12,819	.82	1.10		819	46,271	.70	.95						
141- UP	108	27,292	.77	1.28		38	42,593	.57	1.06		2,868	143,666	.71	1.25						
CHARGES	498	97,390	.72	.91		220	163,326	.87	1.09		8,454	465,607	.79	1.01						
TOTALS	1,400	208,603	.72	.70		752	524,869	.77	.69		173,018	1406,584	.73	.69						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	30	13	.29	.14		8	15	5.65	2.76		8	22	20.33	9.72		10	44	.29	.15		
61- 80	151	95	1.22	.92		85	234	.13	.10		76	367	.56	.43		65	443	1.13	.88		
81- 85	1,300	1,439	1.29	1.08		4,059	13,246	.54	.45		3,501	17,969	.73	.61		2,168	15,590	.46	.38		
86- 90	233	265	.87	.76		821	2,825	.70	.61		831	4,511	.83	.73		511	3,860	.64	.56		
91- 95	156	195	.74	.69		291	1,051	.85	.79		396	2,290	.38	.35		258	2,089	.48	.44		
96- 99	201	238	1.14	1.10		308	1,149	.96	.93		283	1,701	.46	.45		222	1,879	.67	.65		
100-100	122,901	81,974	.64	.64		12,133	40,593	.60	.60		2,056	12,308	.58	.58		700	6,037	.56	.56		
CREDITS	124,972	84,219	.65	.65		17,705	59,111	.60	.57		7,151	39,168	.67	.60		3,934	29,940	.53	.46		
101-105	74	80	3.05	3.13		126	504	1.17	1.20		158	1,003	.80	.82		123	1,102	.40	.41		
106-110	47	56	10.74	11.57		117	500	.82	.88		118	791	1.42	1.53		80	749	.86	.93		
111-115	50	66	4.22	4.76		67	296	1.11	1.25		87	607	.43	.48		81	803	.63	.71		
116-120	47	66	1.77	2.08		63	295	1.42	1.68		72	519	.12	.14		60	610	.14	.16		
121-130	66	93	5.54	6.91		118	589	.68	.85		114	888	1.61	2.01		94	1,019	.43	.53		
131-140	37	66	.09	.12		73	382	.65	.88		95	793	.37	.51		67	793	.12	.17		
141- UP	204	470	1.47	3.02		477	3,961	.67	1.42		492	6,237	.52	1.06		327	5,391	.93	1.77		
CHARGES	525	898	2.73	4.10		1,041	6,526	.77	1.23		1,136	10,839	.66	1.02		832	10,466	.69	1.00		
TOTALS	125,497	85,116	.67	.67		18,746	65,638	.62	.61		8,287	50,007	.67	.66		4,766	40,407	.57	.56		
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	5	32	4.29	2.06		11	118	.03	.02		14	251	2.40	1.21		11	454	.48	.27		
61- 80	230	2,331	.28	.22		754	11,826	.64	.50		1,036	27,936	.56	.43		643	32,762	.65	.48		
81- 85	2,222	22,379	.43	.35		1,427	22,128	.56	.46		705	19,633	.59	.49		231	13,317	1.22	1.01		
86- 90	561	5,981	.63	.55		459	7,684	.67	.59		348	10,503	.97	.85		192	12,002	.72	.63		
91- 95	338	3,913	.44	.41		376	6,721	.74	.69		270	8,541	.70	.65		164	10,924	.73	.67		
96- 99	251	3,000	.66	.64		230	4,360	.76	.74		203	6,953	.67	.66		118	8,202	.73	.71		
100-100	595	7,188	.90	.90		379	7,146	1.03	1.03		263	9,141	.73	.73		118	7,866	.89	.89		
CREDITS	4,202	44,824	.54	.47		3,636	59,983	.68	.58		2,839	82,958	.67	.56		1,477	85,528	.79	.65		
101-105	160	1,994	.82	.84		167	3,281	.72	.74		184	6,619	.69	.71		165	11,877	.79	.81		
106-110	106	1,379	.60	.65		111	2,342	.80	.86		173	6,746	.84	.91		108	8,252	.44	.48		
111-115	97	1,369	1.00	1.13		108	2,409	.56	.63		147	5,880	.80	.90		97	7,629	.70	.79		
116-120	66	957	.57	.68		94	2,208	.68	.80		165	6,826	.67	.79		77	6,246	1.10	1.30		
121-130	123	1,851	.89	1.12		183	4,466	.87	1.09		250	11,018	.72	.91		121	10,791	.71	.89		
131-140	109	1,843	.52	.71		146	3,856	.70	.94		155	7,375	.66	.89		102	9,459	.56	.76		
141- UP	460	9,929	.63	1.12		387	12,802	.64	1.13		334	20,334	.78	1.32		202	23,878	.90	1.51		
CHARGES	1,121	19,321	.69	.97		1,196	31,362	.70	.95		1,408	64,799	.74	.96		872	78,132	.76	.98		
TOTALS	5,323	64,145	.59	.58		4,832	91,345	.69	.67		4,247	147,757	.70	.70		2,349	163,659	.78	.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	24	2,201	.68	.39		51	14,047	.60	.30		172	17,196	.67	.34							
61- 80	398	43,030	.52	.37		187	111,640	.54	.39		3,625	230,664	.56	.41							
81- 85	138	17,410	.89	.74		56	41,162	.60	.50		15,807	184,273	.65	.54							
86- 90	100	13,625	.80	.70		70	45,974	.59	.52		4,126	107,231	.69	.61							
91- 95	119	17,013	.71	.66		64	77,716	.68	.63		2,432	130,453	.68	.63							
96- 99	89	13,704	.95	.93		71	75,958	.78	.76		1,976	117,142	.78	.76							
100-100	63	9,839	.54	.54		35	23,297	.48	.48		139,243	205,388	.64	.64							
CREDITS	931	116,822	.69	.57		534	389,794	.63	.52		167,381	992,347	.65	.56							
101-105	94	14,515	.59	.61		40	18,610	.43	.44		1,291	59,586	.62	.63							
106-110	89	14,767	.71	.77		45	25,665	1.05	1.13		994	61,247	.85	.92							
111-115	73	12,797	.72	.81		40	35,016	1.14	1.28		847	66,870	.94	1.06							
116-120	54	9,641	.62	.74		32	14,112	.75	.88		730	41,479	.74	.87							
121-130	100	19,167	.76	.96		52	32,876	.77	.97		1,221	82,758	.77	.97							
131-140	58	12,434	.59	.80		15	8,911	.68	.92		857	45,912	.61	.82							
141- UP	135	34,785	.97	1.69		47	37,287	.65	1.21		3,065	155,074	.78	1.39							
CHARGES	603	118,105	.76	.98		271	172,477	.82	1.02		9,005	512,926	.77	1.00							
TOTALS	1,534	234,927	.73	.73		805	562,271	.69	.63		176,386	1505,272	.69	.67							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	6				8	17				1	2				3	12			
61- 80	129	92	2.32	1.75		71	201	.82	.63		45	217	.74	.56		55	366	.38	.29	
81- 85	1,455	1,612	1.04	.87		3,953	12,939	.58	.49		3,382	17,393	.51	.43		2,083	15,126	.41	.34	
86- 90	371	429	.74	.64		1,159	3,962	.75	.66		1,111	5,984	.77	.67		755	5,703	.44	.39	
91- 95	161	192	2.23	2.06		324	1,191	.46	.43		370	2,122	.42	.39		271	2,153	.47	.44	
96- 99	88	106	.75	.74		177	689	.77	.76		189	1,151	.41	.40		136	1,142	.89	.87	
100-100	125,802	83,934	.50	.50		12,183	40,753	.40	.40		1,988	11,951	.49	.49		781	6,709	.55	.55	
CREDITS	128,022	86,371	.52	.52		17,875	59,753	.47	.45		7,086	38,819	.54	.48		4,084	31,210	.47	.41	
101-105	67	81	.65	.66		126	503	.63	.65		186	1,192	1.15	1.18		132	1,169	.82	.84	
106-110	55	68	.04	.05		103	437	1.28	1.38		133	893	.43	.46		83	784	.37	.40	
111-115	45	62	.05	.06		78	349	.55	.62		103	705	.71	.80		67	655	.82	.92	
116-120	29	43	1.73	2.04		58	276	.66	.78		63	456	.72	.85		58	592	1.57	1.85	
121-130	81	119	.22	.27		127	602	1.15	1.44		122	940	2.42	3.03		80	881	.58	.73	
131-140	40	67	1.11	1.51		76	395	.96	1.29		83	701	.68	.93		70	835	.79	1.07	
141- UP	235	542	1.90	3.77		496	4,270	.46	1.00		504	6,351	.37	.76		370	6,105	.70	1.32	
CHARGES	552	982	1.28	1.94		1,064	6,833	.63	1.03		1,194	11,238	.68	1.04		860	11,021	.74	1.09	
TOTALS	128,574	87,353	.53	.53		18,939	66,586	.49	.48		8,280	50,057	.57	.56		4,944	42,232	.54	.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	1	7				4	37				6	133	.09	.05		3	106	.10	.05	
61- 80	117	1,158	.21	.16		467	7,480	.33	.26		910	25,179	.50	.38		592	30,850	.59	.44	
81- 85	2,312	23,538	.39	.32		1,626	25,364	.57	.47		833	23,327	.56	.46		272	15,325	.52	.43	
86- 90	737	7,864	.71	.62		568	9,612	.57	.50		387	11,669	1.04	.91		180	11,097	.57	.50	
91- 95	319	3,648	.84	.78		338	6,138	.80	.74		310	10,089	.73	.68		176	11,661	.51	.47	
96- 99	215	2,595	.72	.71		212	3,991	.51	.50		222	7,717	.77	.75		142	9,849	.60	.59	
100-100	672	8,122	.59	.59		393	7,399	.65	.65		278	9,481	.78	.78		131	8,957	1.17	1.17	
CREDITS	4,373	46,931	.53	.46		3,608	60,021	.57	.50		2,946	87,596	.67	.57		1,496	87,845	.62	.52	
101-105	156	1,987	.75	.77		180	3,525	.83	.86		203	7,409	.70	.72		152	10,805	.90	.93	
106-110	116	1,555	.72	.78		116	2,512	.41	.44		168	6,578	.86	.93		142	10,964	.50	.54	
111-115	75	1,034	.75	.85		100	2,211	.54	.61		180	7,245	.54	.61		97	7,774	.79	.90	
116-120	74	1,101	.50	.59		110	2,613	.48	.57		119	4,970	.64	.76		99	8,573	1.63	1.93	
121-130	148	2,289	.95	1.19		195	4,876	1.05	1.32		232	10,380	.56	.71		138	12,187	.64	.80	
131-140	97	1,626	.58	.78		169	4,447	.55	.74		172	8,384	.51	.69		104	10,047	.73	.99	
141- UP	479	10,549	.60	1.08		426	13,970	.71	1.23		357	21,340	.70	1.19		236	28,263	.75	1.28	
CHARGES	1,145	20,142	.67	.95		1,296	34,155	.70	.95		1,431	66,308	.65	.84		968	88,614	.81	1.05	
TOTALS	5,518	67,073	.57	.56		4,904	94,177	.62	.62		4,377	153,903	.66	.66		2,464	176,459	.72	.73	
		\$100,000 -	249,999				\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	11	1,082	.08	.05		30	13,584	.46	.24		83	14,986	.42	.22						
61- 80	361	39,780	.39	.28		177	97,854	.38	.27		2,924	203,177	.43	.31						
81- 85	146	18,219	.52	.43		64	46,807	.59	.48		16,126	199,650	.53	.44						
86- 90	102	13,354	.65	.57		62	48,729	.53	.46		5,432	118,402	.63	.55						
91- 95	105	14,920	.57	.53		74	43,663	.53	.49		2,448	95,777	.58	.54						
96- 99	113	16,661	.59	.57		69	90,173	.54	.52		1,563	134,074	.57	.55						
100-100	57	8,566	.49	.49		27	16,096	.48	.48		142,312	201,967	.53	.53						
CREDITS	895	112,581	.50	.42		503	356,906	.49	.41		170,888	968,033	.53	.46						
101-105	112	18,283	.61	.62		66	51,510	.68	.70		1,380	96,465	.71	.73						
106-110	111	18,949	.65	.70		50	32,626	.95	1.02		1,077	75,366	.77	.83						
111-115	68	12,182	.71	.80		28	16,077	.59	.66		841	48,295	.65	.73						
116-120	79	14,273	.95	1.12		42	30,413	1.09	1.29		731	63,310	1.06	1.25						
121-130	116	22,634	.76	.95		51	31,292	.73	.91		1,290	86,200	.75	.93						
131-140	67	14,003	.69	.94		38	23,498	.83	1.11		916	64,004	.71	.97						
141- UP	142	35,237	.85	1.45		63	51,117	.73	1.24		3,308	177,744	.73	1.26						
CHARGES	695	135,561	.75	.95		338	236,532	.79	.97		9,543	611,384	.76	.97						
TOTALS	1,590	248,142	.64	.65		841	593,437	.61	.58		180,431	1579,417	.62	.61						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	12	3				4	8	1.15	.61							1	5				
61- 80	104	66	3.65	2.77		55	153	.01	.01		33	158	.02	.01		28	193	.19	.14		
81- 85	1,375	1,567	.96	.81		3,754	12,364	.46	.39		3,233	16,732	.53	.45		1,906	13,899	.35	.30		
86- 90	417	449	.61	.53		1,301	4,483	.73	.64		1,234	6,617	.47	.41		745	5,634	.55	.48		
91- 95	133	164	.65	.60		390	1,426	.99	.92		405	2,312	.51	.47		274	2,189	.37	.34		
96- 99	84	93	.59	.58		176	661	.96	.93		208	1,266	.38	.37		161	1,359	1.17	1.14		
100-100	129,688	85,432	.48	.48		11,979	40,036	.38	.38		1,889	11,324	.42	.42		728	6,279	.48	.48		
CREDITS	131,813	87,775	.49	.49		17,659	59,132	.45	.42		7,002	38,409	.48	.43		3,843	29,557	.45	.40		
101-105	79	98	.87	.90		160	644	.97	1.00		196	1,240	.37	.38		114	1,007	.80	.82		
106-110	60	70	.52	.56		107	455	.27	.29		121	806	.34	.37		93	858	.54	.58		
111-115	51	70	.09	.10		61	271	.22	.24		110	772	.55	.62		59	589	.44	.49		
116-120	43	61	.02	.02		63	281	.84	.99		72	522	.79	.93		55	566	2.85	3.36		
121-130	56	95	.64	.80		119	592	.81	1.02		119	930	.77	.96		79	864	.84	1.06		
131-140	45	72	5.41	7.34		97	512	1.25	1.69		78	651	.50	.67		68	807	.76	1.02		
141- UP	232	597	4.85	10.10		547	4,571	.72	1.55		521	6,415	.72	1.44		385	6,237	.30	.56		
CHARGES	566	1,063	3.26	5.03		1,154	7,326	.74	1.21		1,217	11,335	.64	.96		853	10,928	.58	.86		
TOTALS	132,379	88,838	.52	.52		18,813	66,458	.48	.48		8,219	49,744	.52	.51		4,696	40,484	.49	.49		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1	7				2	19				3	53	1.75	1.03							
61- 80	89	870	1.08	.84		324	5,270	.46	.36		782	21,663	.39	.30		528	27,723	.47	.35		
81- 85	2,207	22,556	.52	.44		1,693	26,608	.45	.38		840	23,403	.51	.42		266	15,228	.60	.50		
86- 90	859	9,048	.55	.48		605	10,095	.85	.75		398	12,055	.54	.48		186	11,344	.57	.50		
91- 95	358	4,065	.62	.57		323	5,896	.66	.61		300	9,562	.63	.58		165	10,905	.45	.41		
96- 99	194	2,339	.63	.61		182	3,425	.74	.72		212	7,385	.40	.39		136	9,388	.41	.40		
100-100	659	7,994	.46	.46		397	7,616	.56	.56		234	7,996	.77	.77		113	7,741	.94	.94		
CREDITS	4,367	46,878	.54	.48		3,526	58,927	.57	.50		2,769	82,118	.51	.44		1,394	82,329	.54	.46		
101-105	167	2,116	.71	.73		175	3,524	.64	.65		208	7,645	.55	.56		169	12,304	.42	.43		
106-110	135	1,797	.37	.40		123	2,646	.44	.48		179	6,935	.51	.55		129	9,609	.58	.62		
111-115	96	1,337	.58	.65		110	2,401	.44	.50		183	7,556	.52	.59		113	8,973	.55	.63		
116-120	83	1,228	1.04	1.22		96	2,260	.56	.66		159	6,736	.39	.46		109	8,895	.56	.66		
121-130	131	2,018	.84	1.05		185	4,612	.55	.69		247	10,821	.54	.68		162	14,288	.50	.62		
131-140	92	1,534	.32	.43		191	4,945	.44	.60		159	7,711	.52	.71		123	11,958	.57	.77		
141- UP	484	10,607	.47	.85		431	14,333	.61	1.06		359	21,853	.60	1.03		268	32,136	.60	1.01		
CHARGES	1,188	20,637	.55	.78		1,311	34,722	.55	.75		1,494	69,257	.54	.70		1,073	98,163	.55	.71		
TOTALS	5,555	67,515	.54	.54		4,837	93,649	.56	.57		4,263	151,375	.52	.53		2,467	180,492	.55	.57		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	12	1,383	.10	.06		19	8,775	.36	.19		54	10,252	.33	.17							
61- 80	323	36,238	.39	.28		175	101,742	.41	.30		2,441	194,075	.41	.30							
81- 85	119	15,058	.44	.37		64	56,978	.34	.28		15,457	204,392	.45	.37							
86- 90	110	14,434	.65	.57		69	82,383	.37	.33		5,924	156,542	.49	.43							
91- 95	114	16,102	.56	.52		59	37,705	.38	.36		2,521	90,324	.49	.46							
96- 99	106	15,350	.41	.41		61	48,469	.39	.38		1,520	89,735	.43	.42							
100-100	52	7,628	.66	.66		27	14,497	.66	.66		145,766	196,545	.51	.51							
CREDITS	836	106,192	.48	.40		474	350,550	.39	.32		173,683	941,866	.46	.40							
101-105	123	19,759	.53	.55		67	37,121	.43	.44		1,458	85,457	.49	.50							
106-110	78	12,472	.52	.56		38	25,924	.60	.64		1,063	61,572	.55	.59							
111-115	85	14,980	.46	.52		46	24,221	.50	.57		914	61,170	.50	.56							
116-120	87	15,263	.51	.60		32	26,839	.48	.56		799	62,650	.53	.62							
121-130	100	19,122	.74	.92		54	31,666	.55	.69		1,252	85,009	.60	.75							
131-140	88	18,105	.54	.73		43	40,852	.48	.66		984	87,148	.52	.70							
141- UP	169	44,701	.58	.97		64	49,004	.53	.87		3,460	190,455	.58	1.00							
CHARGES	730	144,402	.56	.72		344	235,627	.51	.63		9,930	633,461	.54	.70							
TOTALS	1,566	250,594	.53	.55		818	586,177	.44	.42		183,613	1575,327	.50	.49							

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	87	34	14.71	6.69		26	37	.84	.32		20	60	.97	.48		14	58	.08	.04	
61- 80	305	206	1.07	.80		157	439	3.08	2.34		156	744	2.34	1.78		208	1,399	.81	.63	
81- 85	1,968	2,275	1.64	1.36		5,610	18,127	.83	.69		5,133	26,192	.77	.64		3,232	23,094	.81	.67	
86- 90	365	393	3.97	3.48		919	3,132	.88	.77		1,025	5,594	.63	.55		699	5,303	1.01	.88	
91- 95	350	368	1.77	1.65		528	1,905	1.65	1.53		541	3,101	.60	.56		437	3,534	.55	.51	
96- 99	591	659	1.06	1.03		599	2,187	.77	.75		541	3,250	1.46	1.42		395	3,329	.80	.77	
100-100	137,734	96,971	.83	.83		16,499	55,674	.70	.70		3,163	19,008	.81	.81		1,194	10,273	.70	.70	
CREDITS	141,400	100,906	.88	.87		24,338	81,501	.77	.73		10,579	57,949	.82	.73		6,179	46,988	.79	.69	
101-105	167	200	1.09	1.12		252	990	1.01	1.04		291	1,850	.95	.97		204	1,811	.44	.45	
106-110	94	117	.54	.58		161	664	.69	.75		174	1,164	1.39	1.50		152	1,423	1.87	2.01	
111-115	96	128	2.88	3.25		141	621	1.17	1.33		147	1,027	.79	.90		108	1,060	1.42	1.61	
116-120	95	114	.38	.45		114	526	1.65	1.94		119	881	.97	1.15		83	855	.86	1.01	
121-130	163	214	2.23	2.78		196	928	1.89	2.36		200	1,547	.70	.87		150	1,627	.48	.60	
131-140	77	115	6.21	8.39		114	596	.64	.87		117	976	2.12	2.86		95	1,113	.67	.90	
141- UP	328	892	1.68	3.49		801	6,586	1.00	2.13		829	10,134	.72	1.42		550	9,006	.66	1.25	
CHARGES	1,020	1,781	1.90	2.82		1,779	10,911	1.08	1.72		1,877	17,578	.88	1.33		1,342	16,895	.78	1.13	
TOTALS	142,420	102,686	.89	.89		26,117	92,412	.81	.81		12,456	75,527	.83	.82		7,521	63,884	.79	.77	

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	32	186	2.16	1.00		24	227	.84	.40		43	789	1.74	.89		43	1,621	.97	.49	
61- 80	565	5,599	.82	.64		1,515	23,565	.74	.57		1,867	49,959	.81	.62		1,183	59,899	.62	.45	
81- 85	3,296	32,880	.64	.53		1,951	30,276	.71	.58		1,006	28,247	.77	.63		412	23,552	.61	.50	
86- 90	818	8,789	.82	.72		729	12,295	.70	.62		622	18,849	.80	.71		303	18,721	1.03	.91	
91- 95	583	6,654	.78	.72		573	10,240	.99	.92		494	15,976	.72	.67		285	18,668	.90	.84	
96- 99	378	4,517	.90	.88		395	7,455	.78	.76		369	12,708	1.83	1.79		197	13,044	.64	.62	
100-100	959	11,613	.58	.58		727	13,899	.85	.85		475	16,573	.91	.91		222	15,368	.93	.93	
CREDITS	6,631	70,238	.70	.61		5,914	97,956	.77	.66		4,876	143,102	.90	.76		2,645	150,872	.74	.61	
101-105	252	3,210	1.26	1.29		300	5,995	1.16	1.19		347	12,857	.70	.72		255	18,084	.64	.65	
106-110	179	2,384	.73	.78		229	4,921	1.16	1.25		294	11,508	.68	.74		192	14,564	.91	.98	
111-115	136	1,879	2.73	3.08		206	4,556	1.30	1.47		266	10,842	.73	.83		154	11,706	.56	.63	
116-120	113	1,666	.74	.87		177	4,144	1.00	1.18		233	9,481	.94	1.10		151	12,241	1.11	1.30	
121-130	230	3,561	.66	.83		304	7,493	.72	.90		335	14,811	.77	.96		218	19,501	1.08	1.34	
131-140	166	2,806	.88	1.19		238	6,132	1.43	1.92		237	11,490	.85	1.14		138	13,061	.61	.83	
141- UP	730	15,773	.85	1.49		643	21,523	.69	1.20		494	29,738	.74	1.28		298	36,625	.87	1.51	
CHARGES	1,806	31,279	.97	1.36		2,097	54,763	.95	1.26		2,206	100,726	.76	.98		1,406	125,783	.84	1.08	
TOTALS	8,437	101,517	.78	.77		8,011	152,719	.83	.82		7,082	243,828	.84	.83		4,051	276,655	.79	.77	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	103	9,244	1.04	.56		148	67,758	.82	.42		540	80,013	.87	.45						
61- 80	767	83,951	.70	.50		402	195,500	.64	.46		7,125	421,261	.69	.50						
81- 85	198	24,745	.59	.49		115	70,531	.64	.53		22,921	279,919	.70	.58						
86- 90	219	29,143	.85	.75		117	73,239	.61	.53		5,816	175,458	.76	.67						
91- 95	191	27,862	.75	.69		108	75,765	.69	.64		4,090	164,071	.76	.70						
96- 99	154	23,669	.82	.80		87	69,775	.63	.62		3,706	140,592	.82	.80						
100-100	133	21,139	.73	.73		72	43,443	.82	.82		161,178	303,961	.79	.79						
CREDITS	1,765	219,753	.74	.60		1,049	596,013	.68	.52		205,376	1565,277	.75	.61						
101-105	147	23,216	.76	.78		91	59,518	1.26	1.29		2,306	127,729	1.00	1.03						
106-110	118	20,043	.65	.71		56	31,365	1.14	1.23		1,649	88,154	.93	1.01						
111-115	119	21,633	.79	.90		43	24,157	1.51	1.71		1,416	77,609	1.06	1.20						
116-120	90	16,646	.69	.81		54	38,625	.77	.92		1,229	85,179	.84	.99						
121-130	159	30,484	.75	.94		62	37,312	.79	.99		2,017	117,479	.82	1.03						
131-140	85	17,990	.84	1.13		32	17,923	1.20	1.62		1,299	72,203	.96	1.30						
141- UP	193	49,127	.73	1.24		65	49,274	.72	1.25		4,931	228,677	.77	1.34						
CHARGES	911	179,140	.75	.95		403	258,174	1.02	1.24		14,847	797,030	.89	1.13						
TOTALS	2,676	398,893	.74	.72		1,452	854,187	.78	.68		220,223	2362,307	.79	.74						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003

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	78	30	.78	.37		31	51	.46	.21		18	55				13	51	.05	.02	
61- 80	326	227	2.11	1.58		191	541	.96	.73		184	880	1.10	.85		236	1,595	.34	.26	
81- 85	1,992	2,295	1.10	.91		5,945	19,175	.80	.66		5,377	27,417	.61	.51		3,488	24,928	.53	.44	
86- 90	331	347	.66	.58		943	3,231	1.72	1.50		1,048	5,698	.90	.79		663	5,021	.85	.74	
91- 95	351	381	2.61	2.44		526	1,879	1.59	1.48		514	2,977	.73	.67		421	3,403	.58	.54	
96- 99	646	718	.94	.91		551	2,032	.41	.40		504	3,016	.51	.50		337	2,823	1.13	1.10	
100-100	136,094	96,152	.70	.70		16,481	55,609	.65	.65		3,158	18,921	.87	.87		1,230	10,565	.79	.79	
CREDITS	139,818	100,151	.72	.72		24,668	82,519	.74	.70		10,803	58,964	.73	.65		6,388	48,387	.65	.57	
101-105	168	202	2.48	2.55		296	1,177	.46	.47		252	1,610	2.96	3.04		195	1,740	.51	.53	
106-110	87	122	.47	.50		147	607	.33	.36		165	1,093	1.08	1.17		124	1,161	2.58	2.78	
111-115	100	129	4.46	5.03		118	530	.81	.91		129	914	.84	.95		105	1,034	.40	.45	
116-120	92	131	.42	.50		101	460	.88	1.04		122	897	1.07	1.26		107	1,093	.63	.74	
121-130	131	179	6.37	7.94		186	894	.85	1.06		189	1,463	.78	.98		141	1,543	.89	1.11	
131-140	91	126	2.05	2.77		123	643	2.36	3.19		125	1,039	.86	1.16		102	1,208	1.26	1.69	
141- UP	373	946	6.73	13.74		723	5,908	.76	1.59		812	10,207	.69	1.39		583	9,425	.98	1.83	
CHARGES	1,042	1,834	4.88	7.25		1,694	10,220	.82	1.27		1,794	17,223	.97	1.50		1,357	17,205	.99	1.45	
TOTALS	140,860	101,986	.80	.80		26,362	92,739	.75	.74		12,597	76,187	.79	.78		7,745	65,591	.74	.72	

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	22	143	1.28	.65		30	293	3.20	1.58		42	787	.97	.47		44	1,738	6.57	3.45	
61- 80	688	6,861	1.06	.83		1,683	26,047	.70	.55		2,002	53,236	.69	.52		1,256	63,423	.54	.39	
81- 85	3,391	33,889	.62	.51		1,881	29,185	.72	.59		950	26,826	.80	.67		357	20,224	.72	.60	
86- 90	816	8,737	.81	.71		768	12,957	.69	.60		611	18,756	.60	.53		281	17,023	.77	.67	
91- 95	562	6,476	.67	.62		559	9,936	.85	.79		490	15,687	.59	.55		295	18,870	.70	.65	
96- 99	395	4,691	.59	.57		365	6,878	.64	.62		376	13,119	.74	.72		228	15,576	.80	.78	
100-100	982	11,805	.89	.89		680	12,989	1.03	1.03		482	16,371	.65	.65		208	14,402	.93	.93	
CREDITS	6,856	72,604	.73	.63		5,966	98,285	.77	.66		4,953	144,781	.69	.58		2,669	151,255	.74	.61	
101-105	287	3,648	1.01	1.04		288	5,790	1.00	1.03		340	12,430	.57	.58		246	17,473	.62	.63	
106-110	182	2,397	.59	.64		225	4,735	.62	.67		311	11,921	.79	.85		187	13,936	.76	.82	
111-115	142	1,969	.58	.65		198	4,420	.47	.54		274	11,159	.81	.92		193	15,582	.71	.81	
116-120	125	1,828	.82	.97		187	4,359	.69	.82		224	9,472	.74	.87		139	11,597	.99	1.17	
121-130	224	3,462	.85	1.06		307	7,555	.60	.76		367	16,351	.89	1.12		230	20,054	.59	.74	
131-140	176	2,948	.97	1.31		274	7,174	.68	.92		269	12,885	.74	1.00		155	14,362	.71	.95	
141- UP	771	16,683	.86	1.52		634	21,258	.74	1.29		558	33,508	.74	1.27		290	34,700	.86	1.45	
CHARGES	1,907	32,936	.85	1.19		2,113	55,289	.71	.95		2,343	107,726	.76	.98		1,440	127,705	.75	.95	
TOTALS	8,763	105,540	.77	.75		8,079	153,574	.75	.73		7,296	252,507	.72	.71		4,109	278,960	.75	.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	105	9,521	.59	.32		156	68,084	.74	.37		539	80,753	.86	.43						
61- 80	762	84,231	.70	.50		375	195,319	.63	.45		7,703	432,360	.65	.47						
81- 85	241	30,246	.60	.50		138	94,647	.70	.58		23,760	308,831	.68	.56						
86- 90	183	24,454	.74	.65		126	95,151	.63	.55		5,770	191,375	.70	.61						
91- 95	180	25,371	.94	.87		113	97,788	.70	.65		4,011	182,769	.74	.69						
96- 99	153	23,020	.62	.60		103	68,873	.74	.73		3,658	140,748	.72	.70						
100-100	118	18,914	1.01	1.01		62	36,554	.75	.75		159,495	292,282	.76	.76						
CREDITS	1,742	215,757	.73	.59		1,073	656,415	.68	.53		204,936	1,629,118	.71	.58						
101-105	139	22,852	.75	.77		101	58,952	.90	.92		2,312	125,874	.83	.85						
106-110	136	22,669	.94	1.01		61	32,825	1.15	1.24		1,625	91,467	.96	1.04						
111-115	116	20,509	.81	.91		55	34,976	.89	1.00		1,430	91,222	.80	.91						
116-120	92	16,929	.60	.71		42	28,579	.72	.84		1,231	75,346	.74	.87						
121-130	146	28,679	.63	.79		46	29,363	1.10	1.39		1,967	109,540	.81	1.02						
131-140	89	17,729	.77	1.03		39	24,857	1.01	1.35		1,443	82,972	.85	1.14						
141- UP	195	49,270	.78	1.30		71	66,126	.75	1.32		5,010	248,030	.81	1.41						
CHARGES	913	178,636	.76	.96		415	275,677	.90	1.12		15,018	824,451	.83	1.06						
TOTALS	2,655	394,392	.74	.71		1,488	932,092	.75	.65		219,954	2,453,569	.75	.70						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	63	27	.65	.29		19	34	3.98	1.85		12	32	13.91	6.30		12	53	.24	.12	
61- 80	370	242	.67	.50		169	470	.25	.19		139	670	.39	.30		147	996	.78	.61	
81- 85	2,145	2,391	1.38	1.15		5,931	19,241	.69	.58		5,475	28,158	.64	.53		3,459	24,906	.50	.41	
86- 90	425	457	.57	.50		1,225	4,192	1.34	1.17		1,219	6,621	.92	.80		817	6,194	.72	.63	
91- 95	322	358	.72	.67		464	1,646	.84	.78		567	3,269	.74	.69		410	3,311	.62	.58	
96- 99	381	428	1.34	1.30		463	1,729	.92	.90		406	2,436	.49	.48		312	2,640	.95	.93	
100-100	136,935	97,820	.77	.77		17,112	58,008	.70	.70		3,477	20,920	.67	.67		1,312	11,279	.68	.68	
CREDITS	140,641	101,723	.79	.78		25,383	85,321	.73	.69		11,295	62,105	.68	.61		6,469	49,381	.60	.53	
101-105	148	167	1.91	1.96		232	918	.72	.74		259	1,653	.81	.83		219	1,959	1.48	1.52	
106-110	109	133	5.39	5.81		184	774	.78	.84		180	1,211	1.45	1.56		148	1,388	.87	.94	
111-115	89	113	2.70	3.05		109	486	.77	.87		134	932	.38	.43		128	1,266	.74	.84	
116-120	101	132	1.03	1.21		109	508	.99	1.17		113	820	.31	.36		95	967	.34	.40	
121-130	130	192	2.88	3.60		194	969	.74	.92		195	1,528	1.28	1.61		161	1,749	.35	.43	
131-140	67	116	1.63	2.20		108	556	.49	.67		132	1,099	.32	.44		108	1,275	.39	.53	
141- UP	362	850	1.76	3.63		802	6,621	1.03	2.19		817	10,327	.66	1.34		554	9,120	.93	1.76	
CHARGES	1,006	1,702	2.18	3.23		1,738	10,833	.92	1.47		1,830	17,570	.73	1.13		1,413	17,724	.84	1.21	
TOTALS	141,647	103,425	.81	.81		27,121	96,154	.75	.75		13,125	79,675	.69	.68		7,882	67,105	.67	.66	
	\$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	16	101	1.41	.68		23	229	.14	.07		34	631	1.16	.58		26	1,004	1.45	.76	
61- 80	425	4,247	.56	.44		1,311	20,561	.60	.47		1,892	51,053	.63	.48		1,207	61,785	.62	.46	
81- 85	3,720	37,472	.51	.42		2,471	38,422	.58	.48		1,226	34,340	.67	.55		438	24,793	.89	.74	
86- 90	919	9,829	.82	.72		808	13,591	.74	.65		618	18,792	.85	.74		345	21,350	.67	.59	
91- 95	566	6,517	.54	.50		612	10,879	.77	.72		497	15,918	.84	.78		303	19,817	.69	.64	
96- 99	414	4,952	.60	.59		385	7,266	.83	.81		361	12,295	.62	.61		230	15,951	.62	.61	
100-100	1,169	14,160	.88	.88		768	14,532	.96	.96		501	17,192	.70	.70		220	14,742	.89	.89	
CREDITS	7,229	77,279	.63	.55		6,378	105,481	.69	.60		5,129	150,220	.70	.59		2,769	159,441	.71	.59	
101-105	255	3,192	1.07	1.09		286	5,643	1.10	1.13		338	12,390	.93	.96		296	21,062	.75	.77	
106-110	175	2,288	.68	.73		214	4,529	.82	.88		339	13,357	.71	.77		211	15,977	.51	.55	
111-115	166	2,331	.86	.98		179	4,012	.51	.57		277	11,061	.68	.76		171	13,507	.65	.73	
116-120	127	1,854	2.31	2.72		179	4,165	.77	.91		273	11,267	.84	.98		143	11,687	.89	1.05	
121-130	196	2,961	.72	.90		324	8,055	.78	.98		436	19,289	.58	.73		225	19,990	.67	.84	
131-140	202	3,427	.46	.62		271	7,163	.57	.78		294	13,940	.68	.91		166	15,441	.94	1.27	
141- UP	815	17,763	.63	1.12		760	25,117	.63	1.09		628	37,658	.75	1.28		354	41,761	.82	1.38	
CHARGES	1,936	33,816	.77	1.10		2,213	58,684	.70	.96		2,585	118,962	.73	.95		1,566	139,425	.76	.96	
TOTALS	9,165	111,094	.67	.67		8,591	164,165	.70	.69		7,714	269,182	.71	.71		4,335	298,866	.73	.72	
	\$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	65	6,132	.61	.34		109	41,413	.58	.29		379	49,657	.62	.31						
61- 80	764	83,000	.60	.43		401	238,531	.52	.37		6,825	461,554	.57	.41						
81- 85	262	33,878	.73	.61		132	80,627	.55	.45		25,259	324,227	.62	.52						
86- 90	208	28,110	.72	.63		137	82,868	.54	.48		6,721	192,005	.68	.59						
91- 95	199	27,957	.70	.65		134	120,489	.63	.59		4,074	210,161	.67	.62						
96- 99	153	23,621	.78	.76		121	106,048	.74	.72		3,226	177,365	.73	.71						
100-100	114	17,642	.55	.55		59	35,527	.49	.49		161,667	301,822	.72	.72						
CREDITS	1,765	220,339	.66	.54		1,093	705,502	.58	.47		208,151	1716,792	.65	.54						
101-105	159	24,680	.62	.63		84	38,965	.65	.67		2,276	110,628	.75	.77						
106-110	164	27,816	.83	.90		88	52,561	.86	.93		1,812	120,033	.80	.86						
111-115	140	25,272	.77	.86		65	46,707	1.13	1.27		1,458	105,687	.89	1.01						
116-120	95	16,811	.76	.90		53	30,384	.67	.80		1,288	78,596	.79	.93						
121-130	168	32,297	.77	.96		92	59,574	.72	.90		2,121	146,604	.71	.89						
131-140	105	22,610	.75	1.01		35	25,021	.53	.71		1,488	90,648	.67	.91						
141- UP	224	57,004	.90	1.52		85	64,484	.66	1.17		5,401	270,706	.76	1.34						
CHARGES	1,055	206,490	.79	1.00		502	317,697	.76	.95		15,844	922,902	.77	.98						
TOTALS	2,820	426,829	.72	.71		1,595	1023,199	.64	.57		223,995	2639,694	.69	.66						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005

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	24	9	.06	.03		17	33	.10	.05		6	20				5	21			
61- 80	323	223	2.30	1.73		141	398	.56	.42		94	447	.43	.33		106	707	.40	.31	
81- 85	2,275	2,548	1.72	1.44		5,744	18,712	.57	.48		5,173	26,654	.62	.52		3,378	24,530	.55	.46	
86- 90	602	699	.81	.71		1,666	5,685	.64	.56		1,684	9,068	.72	.62		1,182	8,972	.53	.46	
91- 95	274	322	1.78	1.65		477	1,725	.57	.53		532	3,056	.82	.76		428	3,425	.43	.40	
96- 99	165	187	1.36	1.32		277	1,060	.66	.65		281	1,702	.49	.48		230	1,952	.60	.58	
100-100	139,392	99,343	.55	.55		17,105	57,810	.54	.54		3,463	20,861	.68	.68		1,473	12,671	.65	.65	
CREDITS	143,055	103,330	.59	.58		25,427	85,422	.56	.53		11,233	61,807	.66	.59		6,802	52,277	.56	.50	
101-105	124	143	.52	.54		217	874	.90	.92		293	1,872	1.17	1.20		213	1,892	.91	.94	
106-110	100	122	.03	.03		161	673	1.33	1.44		203	1,361	.50	.54		135	1,273	.37	.40	
111-115	96	146	.82	.93		130	578	.37	.42		153	1,051	1.09	1.23		117	1,140	.53	.60	
116-120	68	97	3.30	3.88		94	437	.51	.60		104	755	1.06	1.24		98	1,005	1.19	1.41	
121-130	127	180	.20	.26		208	989	1.09	1.36		193	1,475	1.82	2.27		142	1,553	.42	.52	
131-140	80	121	3.96	5.38		116	593	1.03	1.39		135	1,143	.77	1.05		113	1,323	.72	.97	
141- UP	392	946	2.22	4.49		791	6,753	.59	1.29		841	10,557	.49	1.00		641	10,684	1.04	2.00	
CHARGES	987	1,755	1.78	2.69		1,717	10,897	.72	1.17		1,922	18,215	.75	1.14		1,459	18,870	.89	1.32	
TOTALS	144,042	105,086	.61	.61		27,144	96,319	.57	.57		13,155	80,022	.68	.67		8,261	71,147	.65	.64	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	20				7	62	.13	.07		14	283	.74	.41		12	443	.52	.27	
61- 80	240	2,332	.22	.17		828	13,224	.42	.33		1,642	45,359	.51	.40		1,117	58,152	.57	.42	
81- 85	3,793	38,639	.45	.37		2,858	44,861	.52	.43		1,491	42,116	.63	.52		504	28,473	.53	.44	
86- 90	1,198	12,765	.78	.68		976	16,462	.57	.50		699	21,196	.95	.83		339	20,758	.59	.52	
91- 95	538	6,183	.86	.80		571	10,316	.77	.72		520	16,970	.66	.61		313	20,499	.57	.53	
96- 99	356	4,327	.84	.82		358	6,739	.64	.63		399	13,820	.73	.71		259	17,637	.61	.60	
100-100	1,278	15,417	.67	.67		804	15,142	.60	.60		502	17,304	.69	.69		225	15,372	.96	.96	
CREDITS	7,406	79,682	.59	.52		6,402	106,805	.56	.49		5,267	157,048	.66	.56		2,769	161,333	.61	.51	
101-105	277	3,525	1.03	1.06		289	5,685	.72	.74		348	12,835	.59	.61		289	20,765	.83	.85	
106-110	188	2,513	.63	.68		213	4,533	.40	.43		314	12,375	.85	.91		243	18,604	.59	.64	
111-115	144	1,981	.68	.77		179	3,962	.54	.61		313	12,702	.58	.66		198	15,687	.66	.75	
116-120	123	1,826	1.12	1.32		186	4,354	.41	.49		234	9,651	.67	.80		174	14,903	1.31	1.55	
121-130	230	3,584	1.23	1.54		359	9,083	.81	1.02		416	18,501	.59	.74		255	22,078	.71	.88	
131-140	174	2,948	.65	.87		303	8,021	.59	.80		303	14,596	.55	.74		185	17,476	.64	.86	
141- UP	842	18,643	.59	1.06		793	25,966	.64	1.10		678	40,530	.66	1.12		411	49,056	.93	1.57	
CHARGES	1,978	35,019	.74	1.06		2,322	61,605	.63	.85		2,606	121,189	.64	.84		1,755	158,569	.82	1.06	
TOTALS	9,384	114,701	.64	.63		8,724	168,410	.58	.58		7,873	278,238	.65	.65		4,524	319,903	.71	.72	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	19	1,859	.12	.07		60	27,398	.47	.24		167	30,149	.45	.23						
61- 80	727	81,403	.49	.35		407	243,407	.39	.28		5,625	445,651	.44	.32						
81- 85	282	35,435	.49	.41		138	103,214	.50	.41		25,636	365,181	.54	.45						
86- 90	211	28,617	.59	.52		156	93,981	.53	.46		8,713	218,203	.61	.54						
91- 95	211	30,345	.60	.56		147	96,855	.49	.46		4,011	189,695	.57	.53						
96- 99	193	29,225	.46	.45		118	125,821	.52	.50		2,636	202,469	.54	.53						
100-100	116	17,780	.56	.56		48	27,293	.61	.61		164,406	298,992	.60	.60						
CREDITS	1,759	224,665	.51	.42		1,074	717,969	.47	.38		211,194	1750,341	.54	.45						
101-105	196	31,639	.60	.62		115	77,147	.66	.68		2,361	156,377	.69	.70						
106-110	183	31,139	.58	.63		103	58,927	.81	.88		1,843	131,520	.71	.76						
111-115	126	22,269	.60	.68		57	33,164	.60	.67		1,513	92,680	.61	.69						
116-120	133	24,259	.72	.85		62	40,739	1.00	1.18		1,276	98,024	.93	1.09						
121-130	192	36,926	.69	.86		91	63,094	.71	.89		2,213	157,464	.72	.90						
131-140	111	23,598	.63	.86		62	36,826	.74	1.00		1,582	106,645	.66	.90						
141- UP	243	60,866	.84	1.42		106	88,616	.70	1.21		5,738	312,619	.75	1.31						
CHARGES	1,184	230,697	.69	.87		596	398,513	.74	.91		16,526	1055,330	.73	.93						
TOTALS	2,943	455,362	.60	.60		1,670	1116,482	.56	.52		227,720	2805,671	.61	.59						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	14	4				6	13	.74	.39							1	5				
61- 80	235	153	2.16	1.62		110	301	.03	.02		80	378	.16	.12		79	524	.64	.49		
81- 85	2,219	2,548	1.00	.85		5,534	18,175	.49	.42		4,930	25,569	.54	.45		3,066	22,381	.36	.30		
86- 90	691	792	.47	.41		1,946	6,669	.70	.61		1,877	10,096	.44	.39		1,200	9,088	.53	.46		
91- 95	241	277	1.15	1.06		557	2,010	.83	.77		612	3,501	.68	.63		434	3,497	.80	.74		
96- 99	149	160	.42	.41		268	1,012	.77	.75		321	1,964	.32	.32		255	2,149	.86	.84		
100-100	143,573	100,901	.51	.51		16,857	56,915	.45	.45		3,300	19,836	.47	.47		1,328	11,432	.59	.59		
CREDITS	147,122	104,835	.53	.53		25,278	85,093	.49	.47		11,120	61,344	.50	.45		6,363	49,075	.50	.45		
101-105	140	169	.56	.57		245	988	.92	.95		321	2,034	.50	.51		195	1,727	.50	.52		
106-110	111	127	.36	.38		184	769	.72	.78		183	1,216	.36	.39		147	1,366	.47	.51		
111-115	91	115	.23	.26		108	478	.56	.64		166	1,170	.46	.52		99	975	.62	.70		
116-120	78	109	.14	.17		90	399	.65	.76		111	805	.55	.65		82	848	2.28	2.69		
121-130	126	189	1.49	1.87		194	939	.55	.69		197	1,535	.70	.88		136	1,473	1.02	1.27		
131-140	79	125	3.60	4.88		136	720	1.22	1.64		133	1,112	.42	.57		121	1,434	.54	.73		
141- UP	384	1,020	3.92	8.27		883	7,435	.93	2.02		850	10,553	.61	1.22		662	10,933	.32	.61		
CHARGES	1,009	1,854	2.65	4.08		1,840	11,728	.88	1.44		1,961	18,426	.56	.86		1,442	18,757	.53	.79		
TOTALS	148,131	106,689	.57	.57		27,118	96,821	.54	.54		13,081	79,770	.51	.51		7,805	67,832	.51	.51		
	\$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	7				2	19				4	70	1.33	.78							
61- 80	154	1,512	.83	.65		559	9,039	.53	.41		1,416	39,484	.46	.36		1,012	52,878	.45	.34		
81- 85	3,620	37,058	.52	.43		2,904	45,738	.56	.47		1,564	43,855	.55	.46		471	26,882	.56	.47		
86- 90	1,367	14,448	.68	.60		1,034	17,324	.86	.75		743	22,713	.50	.44		375	23,243	.49	.43		
91- 95	586	6,658	.66	.61		548	9,916	.85	.78		510	16,461	.57	.53		298	19,609	.48	.44		
96- 99	328	3,936	.67	.65		331	6,195	.68	.66		357	12,391	.47	.46		267	18,356	.42	.41		
100-100	1,190	14,373	.55	.55		757	14,506	.64	.64		449	15,505	.81	.81		190	13,112	.80	.80		
CREDITS	7,246	77,991	.58	.51		6,135	102,737	.65	.57		5,043	150,480	.54	.46		2,613	154,079	.51	.43		
101-105	284	3,615	.55	.57		295	5,932	.49	.51		370	13,409	.53	.54		277	19,936	.41	.42		
106-110	213	2,852	.41	.45		215	4,594	.41	.44		317	12,286	.57	.62		229	17,136	.46	.50		
111-115	157	2,173	.62	.69		186	4,033	.59	.66		321	13,185	.48	.54		203	16,044	.47	.53		
116-120	142	2,083	.68	.81		160	3,795	.45	.53		268	11,442	.43	.51		187	15,174	.53	.62		
121-130	232	3,588	.63	.79		331	8,295	.50	.63		470	20,576	.55	.69		278	24,235	.55	.69		
131-140	161	2,685	.43	.58		340	8,961	.44	.60		304	14,606	.58	.78		199	19,267	.57	.77		
141- UP	853	18,849	.46	.83		799	26,840	.60	1.05		675	40,395	.50	.86		455	54,922	.52	.89		
CHARGES	2,042	35,847	.51	.72		2,326	62,451	.53	.73		2,725	125,900	.52	.68		1,828	166,714	.51	.66		
TOTALS	9,288	113,838	.56	.56		8,461	165,187	.61	.61		7,768	276,380	.53	.54		4,441	320,793	.51	.52		
	\$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	17	1,826	.08	.05		38	18,844	.48	.25		83	20,787	.45	.24							
61- 80	670	76,607	.41	.30		395	237,950	.35	.25		4,710	418,825	.39	.29							
81- 85	262	33,010	.47	.39		140	91,071	.32	.27		24,710	346,286	.47	.39							
86- 90	225	30,011	.52	.45		144	139,627	.33	.29		9,602	274,010	.45	.39							
91- 95	206	29,714	.61	.57		120	71,907	.39	.36		4,112	163,550	.52	.48							
96- 99	184	27,551	.45	.44		132	103,260	.37	.36		2,592	176,974	.42	.41							
100-100	116	17,697	.65	.65		55	41,786	.55	.55		167,815	306,063	.55	.55							
CREDITS	1,680	216,416	.48	.40		1,024	704,445	.37	.30		213,624	1706,496	.46	.39							
101-105	207	33,593	.47	.49		118	62,244	.45	.46		2,452	143,649	.47	.48							
106-110	150	25,005	.48	.51		81	49,123	.52	.56		1,830	114,475	.50	.54							
111-115	153	26,698	.47	.53		77	38,754	.45	.50		1,561	103,625	.47	.53							
116-120	142	26,232	.50	.59		53	39,057	.47	.55		1,313	99,945	.50	.59							
121-130	174	33,359	.64	.80		98	65,788	.51	.64		2,236	159,978	.56	.70							
131-140	146	30,654	.53	.72		72	58,807	.51	.69		1,691	138,370	.53	.72							
141- UP	265	68,484	.54	.92		106	94,551	.53	.87		5,932	333,984	.55	.93							
CHARGES	1,237	244,026	.53	.67		605	408,324	.50	.62		17,015	1094,024	.52	.67							
TOTALS	2,917	460,442	.51	.51		1,629	1112,769	.41	.39		230,639	2800,520	.48	.47							

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	266	103	5.19	2.38		99	168	1.21	.55		56	166	2.99	1.45		45	188	.11	.05	
61- 80	1,559	1,051	1.62	1.21		768	2,148	1.03	.78		653	3,119	1.03	.79		776	5,221	.59	.45	
81- 85	10,599	12,057	1.37	1.14		28,764	93,431	.68	.57		26,088	133,990	.63	.53		16,623	119,839	.55	.46	
86- 90	2,414	2,689	1.11	.97		6,699	22,909	.97	.85		6,853	37,077	.69	.61		4,561	34,577	.68	.60	
91- 95	1,538	1,706	1.64	1.52		2,552	9,165	1.11	1.03		2,766	15,903	.71	.66		2,130	17,170	.60	.56	
96- 99	1,932	2,152	1.05	1.02		2,158	8,019	.70	.68		2,053	12,368	.73	.71		1,529	12,894	.88	.86	
100-100	693,728	491,187	.67	.67		84,054	284,015	.61	.61		16,561	99,546	.70	.70		6,537	56,220	.68	.68	
CREDITS	712,036	510,946	.70	.69		125,094	419,856	.66	.62		55,030	302,169	.68	.61		32,201	246,108	.62	.55	
101-105	747	880	1.37	1.40		1,242	4,947	.79	.81		1,416	9,019	1.23	1.26		1,026	9,128	.79	.81	
106-110	501	621	1.42	1.53		837	3,487	.78	.84		905	6,046	.94	1.01		706	6,612	1.21	1.30	
111-115	472	631	2.21	2.50		606	2,694	.75	.85		729	5,094	.71	.80		557	5,475	.74	.84	
116-120	434	583	.98	1.15		508	2,330	.97	1.14		569	4,157	.80	.94		465	4,769	1.02	1.21	
121-130	677	954	2.61	3.26		978	4,719	1.02	1.28		974	7,547	1.05	1.32		730	7,946	.62	.77	
131-140	394	603	3.47	4.69		597	3,108	1.18	1.59		642	5,370	.87	1.18		539	6,353	.71	.95	
141- UP	1,839	4,654	3.32	6.86		4,000	33,302	.87	1.85		4,149	51,778	.63	1.27		2,990	49,169	.78	1.48	
CHARGES	5,064	8,926	2.70	4.05		8,768	54,589	.88	1.42		9,384	89,011	.77	1.19		7,013	89,451	.80	1.18	
TOTALS	717,100	519,872	.73	.73		133,862	474,445	.68	.68		64,414	391,180	.70	.69		39,214	335,559	.67	.66	
	\$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	74	457	1.59	.78		86	830	1.41	.69		137	2,562	1.24	.63		125	4,805	3.05	1.59	
61- 80	2,072	20,552	.78	.61		5,896	92,435	.63	.49		8,819	239,091	.63	.48		5,775	296,137	.56	.41	
81- 85	17,820	179,938	.54	.45		12,065	188,481	.60	.50		6,237	175,384	.67	.55		2,182	123,923	.66	.54	
86- 90	5,118	54,569	.77	.67		4,315	72,629	.71	.63		3,293	100,305	.74	.65		1,643	101,094	.70	.61	
91- 95	2,835	32,488	.70	.65		2,863	51,288	.85	.78		2,511	81,012	.67	.63		1,494	97,463	.66	.62	
96- 99	1,871	22,423	.72	.70		1,834	34,534	.72	.70		1,862	64,333	.88	.86		1,181	80,563	.61	.60	
100-100	5,578	67,368	.71	.71		3,736	71,067	.81	.81		2,409	82,945	.75	.75		1,065	72,995	.91	.91	
CREDITS	35,368	377,794	.64	.56		30,795	511,263	.69	.59		25,268	745,631	.69	.59		13,465	776,981	.66	.55	
101-105	1,355	17,190	.98	1.00		1,458	29,045	.90	.92		1,743	63,921	.66	.68		1,363	97,321	.65	.67	
106-110	937	12,434	.60	.65		1,096	23,312	.69	.74		1,575	61,447	.72	.78		1,062	80,217	.64	.69	
111-115	745	10,332	1.06	1.20		948	20,983	.69	.78		1,451	58,949	.65	.73		919	72,526	.61	.69	
116-120	630	9,257	1.13	1.33		889	20,816	.67	.79		1,232	51,313	.72	.84		794	65,603	.96	1.13	
121-130	1,112	17,156	.82	1.03		1,625	40,480	.69	.86		2,024	89,529	.66	.83		1,206	105,858	.71	.89	
131-140	879	14,815	.67	.91		1,426	37,451	.71	.96		1,407	67,516	.67	.90		843	79,607	.69	.93	
141- UP	4,011	87,712	.67	1.19		3,629	120,704	.66	1.14		3,033	181,829	.67	1.15		1,808	217,064	.78	1.33	
CHARGES	9,669	168,896	.76	1.08		11,071	292,792	.70	.95		12,465	574,503	.68	.88		7,995	718,196	.73	.93	
TOTALS	45,037	546,690	.68	.67		41,866	804,056	.69	.69		37,733	1320,135	.69	.69		21,460	1495,177	.69	.69	
	\$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	309	28,581	.68	.37		511	223,497	.68	.34		1,708	261,358	.73	.38						
61- 80	3,690	409,192	.58	.42		1,980	1110,706	.50	.36		31,988	2,179,652	.55	.40						
81- 85	1,245	157,314	.57	.47		663	440,090	.54	.45		122,286	1,624,445	.59	.49						
86- 90	1,046	140,336	.68	.60		680	484,866	.50	.44		36,622	1,051,051	.62	.55						
91- 95	987	141,249	.71	.66		622	462,804	.59	.55		20,298	910,246	.65	.61						
96- 99	837	127,086	.61	.60		561	473,777	.58	.57		15,818	838,149	.63	.62						
100-100	597	93,173	.70	.70		296	184,604	.65	.65		814,561	1,503,121	.69	.69						
CREDITS	8,711	1096,930	.63	.51		5,313	3380,344	.55	.44		43,281	8,368,023	.62	.52						
101-105	848	135,981	.62	.64		509	296,825	.78	.80		11,707	664,257	.74	.76						
106-110	751	126,672	.69	.75		389	224,801	.86	.92		8,759	545,649	.76	.82						
111-115	654	116,381	.68	.77		297	177,758	.89	1.00		7,378	470,823	.76	.85						
116-120	552	100,877	.64	.76		264	177,384	.73	.86		6,337	437,090	.76	.89						
121-130	839	161,745	.70	.87		389	255,130	.72	.90		10,554	691,065	.71	.89						
131-140	536	112,582	.68	.92		240	163,435	.71	.97		7,503	490,839	.70	.95						
141- UP	1,120	284,750	.75	1.27		433	363,052	.66	1.13		27,012	1,394,015	.72	1.25						
CHARGES	5,300	1038,989	.69	.88		2,521	1658,384	.75	.93		79,250	4,693,737	.73	.94						
TOTALS	14,011	2135,919	.66	.65		7,834	5038,729	.62	.56		122,531	13,061,761	.66	.63						