Exhibit 18a
As Filed

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.

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2003 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60									1	3						
61- 80	17	12	.03	.02	14	40	.03	.03	33	162	.06	.04	33	230	.71	.56
81- 85	192	235	.17	.14	636	2,002	.41	.34	612	3,136	.48	.40	424	3,032	.48	.40
86- 90	29	37	.57	.50	113	386	.20	.17	126	677	1.39	1.22	95	722	.41	.36
91- 95	30	41	.26	.25	70	244	2.11	1.95	67	390	.47	.44	60	488	.40	.37
96- 99	59	79	.03	.03	52	195	.85	.83	58	346	.89	.87	47	402	.54	.53
100-100	4,172	4,416	.57	.57	1,091	3,731	.71	.71	227	1,347	.46	.46	93	807	.52	.52
CREDITS	4,499	4,820	.54	.53	1,976	6,598	.64	.59	1,124	6,061	.59	.52	752	5,681	.49	.42
101-105	19	28	.37	.38	39	157	.13	.13	29	189	.46	.48	29	262	.88	.90
106-110	11	18	1.31	1.42	22	91	.23	.25	20	135	1.11	1.20	20	191	4.07	4.37
111-115	11	14			10	46	.08	.09	25	179	.86	.97	18	186	.23	.26
116-120	1	1			15	73	.83	.98	15	114	.79	.93	15	152	.19	.22
121-130	8	14			21	102	.24	.30	31	239	1.29	1.62	20	221	1.12	1.40
131-140	10	19	.01	.01	20	112	.14	.19	22	176	.11	.15	15	179	.56	.75
141- UP	40	105	10.41	20.64	85	663	1.01	2.10	102	1,262	.48	.97	76	1,268	.49	.95
CHARGES	100	199	5.66	8.32	212	1,244	.66	.99	244	2,293	.62	.94	193	2,458	.83	1.21
TOTALS	4,599	5,019	.74	.74	2,188	7,842	.64	.64	1,368	8,355	.60	.60	945	8,139	.59	.58

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	2	14	.23	.13	2	24	.48	.24	8	172	1.65	.80	6	207	.09	.04
61- 80	107	1,069	.77	.61	296	4,561	.59	.46	337	8,836	.60	.45	243	12,235	.68	.49
81- 85	423	4,249	.66	.55	253	3,915	.74	.61	166	4,835	.67	.56	64	3,705	.69	.57
86- 90	136	1,462	.93	.81	115	1,945	1.07	.94	113	3,494	.71	.63	66	4,120	.59	.52
91- 95	77	901	.35	.33	92	1,638	.75	.70	91	3,035	.70	.65	69	4,375	.49	.46
96- 99	55	652	.09	.09	64	1,212	.58	.56	81	2,903	1.14	1.11	43	2,954	1.22	1.19
100-100	82	1,003	1.07	1.07	73	1,382	.47	.47	80	2,776	.98	.98	54	3,745	1.53	1.53
CREDITS	882	9,350	.69	.59	895	14,677	.70	.59	876	26,052	.75	.63	545	31,341	.79	.65
101-105	39	502	.85	.88	38	763	1.74	1.78	74	2,817	.70	.72	51	3,587	.87	.89
106-110	34	447	1.02	1.10	47	1,015	.34	.37	75	2,825	.89	.96	43	2,993	1.15	1.24
111-115	23	330	.96	1.08	40	891	.32	.36	61	2,480	.80	.90	51	4,226	.84	.95
116-120	20	298	1.88	2.21	33	773	.34	.40	54	2,298	.62	.73	37	2,987	.85	1.00
121-130	43	664	1.58	1.97	66	1,639	.77	.96	72	3,267	1.37	1.71	58	5,066	.56	.70
131-140	23	382	.81	1.09	54	1,404	1.09	1.47	47	2,350	.69	.93	38	3,529	.91	1.23
141- UP	142	3,024	1.13	1.98	124	4,267	.83	1.46	132	7,958	1.02	1.74	78	9,394	.95	1.63
CHARGES	324	5,647	1.16	1.64	402	10,752	.80	1.08	515	23,995	.92	1.19	356	31,782	.87	1.12
TOTALS	1,206	14,997	.87	.88	1,297	25,429	.74	.75	1,391	50,048	.83	.84	901	63,123	.83	.84

	$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	.64	.32	84	24,019	.64	.32				
61- 80	178	20,909	.57	.41	127	77,205	.64	.45	1,385	125,259	.63	.45				
81- 85	63	8,500	.60	.50	55	26,956	.47	.39	2,888	60,563	.55	.45				
86- 90	41	5,593	.76	.66	53	39,364	.51	.45	887	57,801	.59	.52				
91- 95	42	6,227	.83	.77	36	22,095	.66	.61	634	39,435	.67	.62				
96- 99	42	6,537	.87	.85	29	17,681	.83	.81	530	32,961	.87	.85				
100-100	46	7,538	1.16	1.16	20	12,408	.87	.87	5,938	39,151	.92	.92				
CREDITS	438	57,514	.73	.60	359	217,096	.63	.48	12,346	379,191	.67	.53				
101-105	36	6,105	.82	.83	37	17,474	1.19	1.23	391	31,883	1.03	1.06				
106-110	40	6,450	1.28	1.38	20	9,947	.68	.74	332	24,112	.95	1.02				
111-115	38	6,603	.76	.86	20	14,082	.64	.71	297	29,036	.70	.79				
116-120	33	5,963	.56	.66	12	5,633	.57	.67	235	18,292	.63	.74				
121-130	40	8,543	.68	.85	24	16,476	1.43	1.80	383	36,230	1.09	1.37				
131-140	23	4,635	.85	1.15	15	9,789	1.49	2.01	267	22,575	1.12	1.52				
141- UP	62	15,720	.92	1.51	28	20,412	1.15	1.86	869	64,072	1.02	1.70				
CHARGES	272	54,019	.85	1.07	156	93,812	1.08	1.33	2,774	226,201	.96	1.22				
TOTALS	710	111,533	.79	.78	515	310,909	.76	.66	15,120	605,392	.78	.72				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60					1	2	.45	.26	1	3	.02	.01				
61- 80	16	13	2.47	1.87	9	26	.03	.02	10	51			24	166	.08	.06
81- 85	179	222	.31	.26	582	1,867	.80	.67	606	3,119	.39	.32	416	2,993	.59	.49
86- 90	35	42	.44	.38	151	515	.53	.47	133	728	1.43	1.25	110	850	1.19	1.04
91- 95	19	21	.01	.01	46	167	.65	.60	51	289	.18	.17	44	359	.83	.77
96- 99	28	39	.10	.09	54	206	1.51	1.47	37	222	2.06	2.01	29	248	1.05	1.03
100-100	3,942	4,224	1.55	1.55	1,094	3,769	.71	.71	259	1,574	1.20	1.20	104	904	.54	.54
CREDITS	4,219	4,561	1.46	1.44	1,937	6,551	.74	.69	1,097	5,986	.78	.69	727	5,520	.70	.61
101-105	18	29	.40	.41	32	129	.19	.19	36	230	1.53	1.58	34	305	1.87	1.92
106-110	4	8			23	96	.24	.26	23	155	.53	.58	25	235	.99	1.07
111-115	4	5	4.93	5.60	13	63	.08	.09	20	138	.37	.42	14	139	.24	.27
116-120	6	11	.45	.53	11	53	1.01	1.18	20	143	.52	.61	12	120	.23	.27
121-130	10	18	.12	.15	28	132	2.16	2.70	28	216	.89	1.11	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	1.93	4.35	95	763	.86	1.82	97	1,182	1.85	3.64	77	1,282	.92	1.73
CHARGES	76	180	1.39	2.23	210	1,277	.82	1.29	233	2,134	1.39	2.07	198	2,479	.95	1.36
TOTALS	4,295	4,741	1.46	1.46	2,147	7,827	.76	.76	1,330	8,120	.94	.93	925	7,999	.78	.77

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	5			4	41			4	71	.39	.19	5	174	.25	.12
61- 80	55	546	.11	.09	218	3,473	.56	.44	313	8,325	.58	.44	231	11,838	.70	.52
81- 85	476	4,841	.43	.35	369	5,797	.45	.37	193	5,608	.93	.77	86	4,748	.41	.34
86- 90	135	1,453	.83	.73	129	2,198	.97	.85	118	3,597	.79	.69	75	4,678	.53	.46
91- 95	75	856	.45	.41	85	1,511	.95	.88	92	2,983	1.07	.99	72	4,660	.80	.74
96- 99	51	615	.51	.50	62	1,173	.70	.68	73	2,518	.60	.59	63	4,572	.45	.43
100-100	99	1,229	.78	.78	70	1,314	.61	.61	69	2,448	.49	.49	50	3,384	1.04	1.04
CREDITS	892	9,544	.52	.45	937	15,508	.63	.53	862	25,550	.74	.62	582	34,052	.65	.54
101-105	31	380	1.64	1.68	44	891	2.13	2.19	63	2,367	1.57	1.61	66	4,586	.70	.72
106-110	30	386	1.82	1.96	48	1,013	1.64	1.77	72	2,781	.68	.73	41	3,054	.49	.52
111-115	22	309	.81	.92	30	709	.30	.34	63	2,559	.72	.81	37	2,863	.61	.69
116-120	20	299	10.60	12.54	37	883	.92	1.08	56	2,354	.52	.61	34	2,901	.62	.73
121-130	23	350	1.00	1.26	60	1,500	.76	.95	94	4,195	.48	.60	63	5,514	1.06	1.33
131-140	48	814	.40	.54	48	1,263	.68	.92	64	3,049	.77	1.03	35	3,277	2.28	3.10
141- UP	109	2,395	.85	1.54	158	5,308	.59	1.03	131	7,787	.68	1.15	90	10,666	.82	1.37
CHARGES	283	4,932	1.51	2.16	425	11,568	.84	1.16	543	25,093	.73	.94	366	32,861	.92	1.19
TOTALS	1,175	14,477	.86	.86	1,362	27,075	.72	.73	1,405	50,642	.73	.75	948	66,913	.78	.79

	$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	14	1,302	.81	.45	31	17,743	.43	.22	61	19,341	.45	.23				
61- 80	163	18,441	.89	.64	126	84,055	.53	.38	1,165	126,934	.60	.43				
81- 85	72	9,843	.55	.45	59	34,288	.53	.44	3,038	73,323	.55	.45				
86- 90	55	7,509	.80	.70	46	31,547	.55	.48	987	53,117	.64	.57				
91- 95	44	5,972	.71	.66	52	29,892	.53	.49	580	46,710	.62	.58				
96- 99	31	4,912	.55	.53	40	26,553	.63	.62	468	41,058	.61	.60				
100-100	34	5,329	.63	.63	18	9,294	.60	.60	5,739	33,468	.80	.80				
CREDITS	413	53,309	.73	.60	372	233,371	.54	.42	12,038	393,951	.61	.49				
101-105	34	5,355	1.22	1.25	37	17,556	.93	.96	395	31,827	1.05	1.07				
106-110	49	8,722	1.06	1.15	31	22,738	.74	.80	346	39,188	.82	.89				
111-115	47	8,744	.70	.79	20	9,857	1.31	1.48	270	25,387	.91	1.03				
116-120	31	5,338	.78	.93	17	10,385	.66	.78	244	22,486	.81	.96				
121-130	40	7,751	.84	1.06	29	21,697	.67	.84	397	41,609	.74	.93				
131-140	31	6,934	.67	.89	20	16,756	.50	.68	278	32,366	.75	1.02				
141- UP	59	15,189	.94	1.56	30	22,406	.78	1.32	879	67,086	.82	1.40				
CHARGES	291	58,033	.89	1.12	184	121,394	.77	.95	2,809	259,951	.84	1.06				
TOTALS	704	111,342	.81	.81	556	354,765	.62	.55	14,847	653,902	.70	.66				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2005 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60									2	8			1	5		
61- 80	12	10	.11	.08	10	29	.84	.63	8	40	.15	.12	10	66	.02	.02
81- 85	157	203	2.20	1.84	522	1,703	1.05	.88	580	2,996	1.45	1.22	393	2,846	.91	.76
86- 90	46	60	.34	.29	160	547	.75	.66	206	1,116	.47	.41	168	1,285	.86	.75
91- 95	20	27	.25	.23	49	170	2.08	1.93	47	270	2.50	2.33	47	381	.28	.26
96- 99	12	15	.06	.06	33	128	.32	.31	34	203	.23	.22	24	209	.34	.33
100-100	3,695	4,046	.55	.55	1,071	3,612	.85	.85	260	1,569	1.18	1.18	112	967	.52	.52
CREDITS	3,942	4,360	.62	.61	1,845	6,189	.92	.86	1,137	6,201	1.20	1.07	755	5,759	.76	.67
101-105	5	3	.09	.09	34	139	.13	.13	30	188	1.17	1.21	25	224	3.41	3.51
106-110	6	12			14	61	1.54	1.67	21	142	.10	.11	19	180	.25	.27
111-115	5	9			15	64	.07	.08	14	97	2.93	3.31	20	196	.20	.22
116-120	6	10	16.79	19.76	6	29	.01	.01	17	126	1.66	1.95	14	139	.06	.07
121-130	4	5			27	135	.78	.97	17	125	1.52	1.89	17	185	.21	.26
131-140	3	8			7	31			17	144	.24	.33	12	134	.78	1.04
141- UP	32	87	1.06	2.09	84	719	.35	.77	99	1,187	.68	1.33	95	1,579	2.98	5.72
CHARGES	61	133	1.91	3.03	187	1,178	.40	.65	215	2,009	.88	1.33	202	2,639	2.16	3.27
TOTALS	4,003	4,493	.66	.66	2,032	7,367	.84	.84	1,352	8,210	1.12	1.11	957	8,398	1.20	1.21

	$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	.61	.34	3	49	.03	.02	4	172	.17	.10
61- 80	26	248	.14	.11	141	2,330	.54	.43	261	7,141	.41	.32	232	12,155	.33	.25
81- 85	486	4,955	.48	.40	434	6,900	.53	.44	230	6,547	.45	.37	114	6,499	.42	.35
86- 90	172	1,835	.62	.54	154	2,594	.58	.50	137	4,258	.43	.37	76	4,649	.91	.80
91- 95	72	835	.49	.46	96	1,725	.84	.78	96	3,189	.87	.80	52	3,354	.71	.66
96- 99	57	712	.66	.65	60	1,138	.98	.96	67	2,285	.46	.45	53	3,522	.47	.45
100-100	95	1,130	.97	.97	71	1,362	.78	.78	47	1,704	.84	.84	51	3,647	.67	.67
CREDITS	908	9,715	.57	.50	958	16,069	.62	.54	841	25,172	.51	.44	582	33,999	.52	.43
101-105	47	606	.38	.39	39	789	1.35	1.39	73	2,773	.46	.47	62	4,697	.54	.55
106-110	15	194	1.38	1.48	35	734	.28	.30	59	2,386	1.04	1.12	43	3,272	.81	.87
111-115	17	237	1.70	1.92	31	699	.45	.51	62	2,625	.91	1.03	58	4,537	.67	.76
116-120	16	236	2.23	2.63	36	836	.67	.79	58	2,418	.93	1.10	34	2,987	.85	1.00
121-130	26	411	.49	.62	75	1,943	.52	.65	77	3,496	.54	.68	61	5,218	.42	.53
131-140	31	529	.16	.22	48	1,300	.92	1.25	68	3,304	.72	.97	46	4,310	.55	.74
141- UP	127	2,733	.86	1.50	148	4,890	.52	.89	153	9,036	.83	1.41	104	12,461	1.65	2.76
CHARGES	279	4,947	.82	1.17	412	11,193	.62	.85	550	26,037	.77	1.02	408	37,481	.96	1.24
TOTALS	1,187	14,662	.65	.66	1,370	27,262	.62	.63	1,391	51,209	.65	.67	990	71,480	.75	.77

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	345	.29	.16	17	10,209	.52	.26	33	10,807	.51	.25				
61- 80	151	18,145	.79	.57	136	93,919	.43	.31	987	134,084	.47	.34				
81- 85	69	8,773	.57	.48	45	45,102	.47	.39	3,030	86,525	.55	.45				
86- 90	48	6,764	.71	.62	54	27,735	.51	.45	1,221	50,843	.58	.51				
91- 95	64	9,353	.66	.61	48	37,505	.45	.42	591	56,809	.55	.51				
96- 99	39	6,430	.32	.31	41	33,409	.46	.45	420	48,050	.46	.45				
100-100	34	5,455	.81	.81	13	7,542	.95	.95	5,449	31,032	.82	.82				
CREDITS	409	55,266	.67	.56	354	255,421	.47	.38	11,731	418,151	.54	.44				
101-105	45	7,214	.84	.86	38	20,665	.62	.64	398	37,298	.67	.69				
106-110	43	7,392	.58	.62	37	18,904	.68	.74	292	33,278	.69	.74				
111-115	41	7,337	.54	.61	23	14,688	.80	.91	286	30,491	.73	.82				
116-120	33	6,200	.41	.49	18	9,739	.78	.92	238	22,720	.72	.85				
121-130	53	10,247	.68	.85	32	27,749	.84	1.06	389	49,516	.73	.91				
131-140	29	6,456	.66	.89	17	10,414	.44	.61	278	26,631	.56	.77				
141- UP	69	17,787	1.08	1.80	36	32,822	.81	1.39	947	83,301	1.01	1.74				
CHARGES	313	62,634	.75	.96	201	134,982	.74	.93	2,828	283,234	.78	1.00				
TOTALS	722	117,900	.71	.73	555	390,403	.57	.52	14,559	701,385	.64	.61				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60																
61- 80	7	7			4	11	.07	.05	1	4			6	43	.10	.07
81- 85	144	184	1.00	.84	505	1,662	.57	.48	490	2,545	.72	.61	366	2,661	.45	.38
86- 90	45	64	.47	.41	193	669	.81	.71	214	1,156	.37	.33	170	1,285	.92	.80
91- 95	11	12			49	180	1.78	1.64	69	388	.97	.90	59	481	1.04	.96
96- 99	12	19	.64	.62	30	117	.23	.22	35	217	.27	.27	29	245	.55	.53
100-100	3,802	4,141	.55	.55	1,087	3,691	.58	.58	266	1,601	.50	.50	95	816	.52	.52
CREDITS	4,021	4,426	.57	.56	1,868	6,330	.63	.59	1,075	5,911	.59	.53	725	5,531	.62	.55
101-105	4	7	.63	.64	25	103	1.48	1.52	45	281	.55	.57	27	234	1.08	1.11
106-110	9	18	.02	.02	21	84	.95	1.03	26	167	.69	.74	21	199	.16	.18
111-115	5	6	1.60	1.78	13	62	5.22	5.88	18	129	.60	.67	14	134	1.37	1.56
116-120	3	6			9	43	.48	.57	9	70	.04	.04	8	83	.02	.03
121-130	9	16	.07	.08	19	89	.32	.40	23	177	.14	.17	14	144	.06	.08
131-140	6	10			13	67	4.13	5.56	16	135	.09	.12	16	187	.61	.83
141- UP	28	90	.03	.06	94	822	2.16	4.79	105	1,307	.83	1.66	84	1,437	.41	.81
CHARGES	64	153	.12	.18	194	1,268	2.09	3.50	242	2,265	.65	.98	184	2,417	.49	.75
TOTALS	4,085	4,579	.55	.55	2,062	7,598	.87	.88	1,317	8,176	.61	.62	909	7,948	.58	.59

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60																
61- 80	12	122	.07	.06	77	1,267	.43	.34	232	6,560	.67	.52	196	10,042	.36	.27
81- 85	443	4,557	.47	.39	417	6,628	.93	.77	250	6,925	.70	.58	95	5,344	.68	.57
86- 90	176	1,875	.43	.37	178	3,033	.99	.87	159	4,886	.60	.53	91	5,660	.47	.42
91- 95	88	1,012	1.29	1.20	85	1,512	.58	.54	97	3,234	.56	.52	61	4,125	.76	.71
96- 99	50	608	1.24	1.21	60	1,107	.68	.66	67	2,321	.71	.70	61	4,103	.66	.64
100-100	79	936	.32	.32	63	1,209	.91	.91	56	2,034	1.32	1.32	31	2,319	.66	.66
CREDITS	848	9,111	.58	.51	880	14,756	.84	.73	861	25,959	.70	.60	535	31,593	.55	.47
101-105	39	502	.73	.74	44	881	.18	.18	74	2,643	.63	.64	51	3,633	.62	.63
106-110	36	486	.77	.83	38	806	.69	.74	57	2,176	.41	.44	53	4,099	.30	.32
111-115	16	213	.17	.20	34	734	1.20	1.36	54	2,240	.71	.80	50	4,115	.49	.56
116-120	23	346	.35	.41	29	705	.15	.17	63	2,777	.75	.88	44	3,486	.52	.61
121-130	35	531	.92	1.15	60	1,514	.91	1.13	113	4,898	.53	.67	50	4,249	1.18	1.47
131-140	29	485	1.33	1.80	65	1,775	.82	1.11	59	2,816	.50	.68	45	4,337	.79	1.07
141- UP	125	2,733	.57	1.00	165	5,689	.93	1.65	152	8,920	.49	.82	106	13,001	.70	1.20
CHARGES	303	5,298	.68	.95	435	12,103	.81	1.14	572	26,469	.55	.72	399	36,920	.67	.88
TOTALS	1,151	14,408	.62	.63	1,315	26,860	.83	.87	1,433	52,428	.63	.65	934	68,512	.62	.65

	$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	210			10	7,157	.77	.40	13	7,367	.75	.39				
61- 80	141	17,008	.41	.30	125	95,759	.41	.29	801	130,823	.42	.30				
81- 85	63	8,309	.63	.52	43	18,448	.43	.36	2,816	57,262	.60	.50				
86- 90	54	7,415	.47	.42	40	42,381	.30	.26	1,320	68,423	.41	.36				
91- 95	44	6,526	.72	.67	40	24,711	.42	.39	603	42,180	.56	.52				
96- 99	45	6,970	.75	.73	49	39,990	.41	.40	438	55,696	.50	.49				
100-100	36	5,568	.95	.95	12	8,974	1.07	1.07	5,527	31,290	.84	.84				
CREDITS	386	52,005	.60	.50	319	237,420	.43	.35	11,518	393,042	.51	.42				
101-105	49	8,085	.52	.53	40	20,451	.68	.70	398	36,820	.63	.64				
106-110	42	7,409	.66	.72	34	17,892	.56	.60	337	33,335	.54	.59				
111-115	42	7,139	.77	.87	26	11,892	.57	.65	272	26,665	.65	.74				
116-120	40	7,896	.88	1.03	18	11,123	.59	.69	246	26,533	.66	.78				
121-130	54	10,313	.68	.86	34	29,020	.59	.75	411	50,949	.67	.83				
131-140	45	9,880	.72	.97	23	15,206	.72	.97	317	34,897	.73	.98				
141- UP	69	17,781	.64	1.08	39	43,936	.73	1.17	967	95,715	.70	1.17				
CHARGES	341	68,502	.68	.87	214	149,520	.65	.83	2,948	304,915	.66	.86				
TOTALS	727	120,507	.65	.67	533	386,940	.51	.48	14,466	697,957	.58	.57				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60																
61- 80	6	5			3	9			7	33	.38	.29	8	54	.15	.12
81- 85	111	148	.25	.21	521	1,738	.28	.24	516	2,703	.26	.22	357	2,597	.32	.27
86- 90	45	58	.29	.25	180	631	.54	.47	186	1,008	.88	.76	139	1,045	.37	.32
91- 95	11	16	.55	.51	47	175	1.93	1.80	58	332	.81	.75	49	389	.46	.43
96- 99	9	12	.18	.17	18	68	.10	.09	41	248	1.09	1.06	31	264	.16	.16
100-100	3,864	4,239	.62	.62	1,072	3,669	.70	.70	222	1,335	.67	.67	100	872	9.47	9.47
CREDITS	4,046	4,478	.60	.60	1,841	6,290	.59	.56	1,030	5,658	.54	.48	684	5,221	1.86	1.64
101-105	8	10	.30	.31	26	100	.84	.85	28	174	3.03	3.11	23	206	2.17	2.23
106-110	6	9			20	83	.13	.14	29	194	2.09	2.25	20	182	.33	.35
111-115	4	8	.06	.07	14	61	.58	.66	15	105	.16	.18	16	158	.16	.18
116-120	3	5			14	67	1.35	1.59	10	73	.36	.43	13	134	1.08	1.28
121-130	7	10	4.65	5.79	20	100	2.82	3.53	20	154	.29	.36	12	133	.06	.08
131-140	3	8			10	49	5.15	6.97	13	110	.17	.24	15	173	.03	.05
141- UP	29	92	.58	1.37	93	715	.07	.14	115	1,424	1.24	2.44	86	1,457	1.43	2.79
CHARGES	60	142	.71	1.23	197	1,176	.68	1.06	230	2,233	1.26	1.96	185	2,443	1.14	1.73
TOTALS	4,106	4,620	.61	.61	2,038	7,466	.61	.61	1,260	7,892	.74	.75	869	7,664	1.63	1.66

	$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																
61- 80	20	191	.40	.31	118	1,895	.37	.29	255	7,063	.51	.40	212	10,972	.40	.30
81- 85	467	4,775	.48	.40	409	6,478	.48	.39	279	7,841	.47	.39	108	6,235	.50	.42
86- 90	161	1,721	.37	.33	182	3,028	.76	.67	125	3,822	.49	.43	69	4,107	.48	.43
91- 95	90	1,019	.40	.37	82	1,530	.82	.76	88	2,935	.43	.40	64	4,482	.47	.44
96- 99	44	514	.44	.43	51	984	.68	.67	54	1,819	1.25	1.22	64	4,407	.55	.54
100-100	88	1,050	.57	.57	68	1,326	.60	.60	61	2,100	.37	.37	33	2,325	.51	.51
CREDITS	870	9,270	.46	.40	910	15,243	.58	.50	862	25,581	.53	.45	550	32,528	.47	.39
101-105	55	694	.45	.47	50	993	.21	.22	71	2,663	2.27	2.33	68	5,020	.36	.37
106-110	27	362	.44	.48	39	832	.92	.99	70	2,745	.52	.57	59	4,469	.57	.61
111-115	24	330	.45	.51	31	656	.59	.67	54	2,204	.72	.82	44	3,453	.59	.67
116-120	17	247	.69	.82	30	685	.30	.36	53	2,244	.61	.72	28	2,393	.45	.53
121-130	27	419	.12	.16	59	1,509	.58	.73	88	3,749	.38	.48	62	5,478	.42	.52
131-140	29	478	.59	.80	43	1,146	.88	1.19	59	2,780	.60	.82	41	3,793	.70	.95
141- UP	126	2,679	.62	1.07	144	4,894	.89	1.56	155	9,294	.53	.90	119	14,540	.55	.96
CHARGES	305	5,208	.54	.75	396	10,714	.73	1.01	550	25,680	.72	.95	421	39,145	.52	.69
TOTALS	1,175	14,478	.49	.49	1,306	25,957	.64	.65	1,412	51,261	.62	.64	971	71,673	.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	1	66	.02	.01	8	5,466	.12	.06	9	5,532	.12	.06				
61- 80	152	17,405	.44	.32	149	118,746	.43	.31	930	156,373	.43	.31				
81- 85	58	7,660	.47	.39	46	26,295	.47	.39	2,872	66,471	.45	.38				
86- 90	69	9,099	.51	.45	54	29,607	.34	.30	1,210	54,125	.43	.37				
91- 95	46	6,850	.39	.36	47	29,150	.42	.38	582	46,879	.44	.41				
96- 99	36	5,651	.52	.51	34	33,922	.38	.37	382	47,889	.45	.44				
100-100	29	4,249	.37	.37	15	13,379	.48	.48	5,552	34,545	.75	.75				
CREDITS	391	50,980	.45	.38	353	256,566	.41	.33	11,537	411,815	.46	.38				
101-105	62	10,444	.34	.35	47	24,057	.45	.47	438	44,360	.54	.56				
106-110	38	6,735	.56	.61	24	12,256	.39	.42	332	27,866	.50	.54				
111-115	44	8,320	.45	.51	29	15,937	.59	.67	275	31,232	.56	.63				
116-120	21	3,834	.51	.61	16	11,395	.52	.61	205	21,076	.52	.61				
121-130	62	11,957	.42	.52	19	13,661	.37	.47	376	37,170	.41	.51				
131-140	25	5,392	.40	.54	17	18,393	.72	.98	255	32,322	.66	.89				
141- UP	59	14,997	.73	1.23	37	36,921	.56	.91	963	87,013	.63	1.06				
CHARGES	311	61,679	.51	.63	189	132,618	.53	.66	2,844	281,039	.56	.72				
TOTALS	702	112,659	.48	.49	542	389,184	.45	.41	14,381	692,854	.50	.48				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2003 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	37	12	.55	.25	15	26	.01	.01	6	20			6	26	.10	.05
61- 80	157	111	4.09	3.02	77	221	1.83	1.38	66	309	.78	.59	78	525	.40	.31
81- 85	584	640	.96	.80	1,400	4,504	.83	.69	1,274	6,503	.63	.52	875	6,243	.67	.55
86- 90	132	128	1.18	1.03	217	726	3.27	2.86	234	1,274	.53	.47	146	1,107	1.18	1.03
91- 95	138	139	.39	.37	111	388	3.11	2.89	117	680	.77	.72	114	917	.81	.75
96- 99	196	210	.86	.84	131	485	.93	.90	146	878	.67	.65	100	836	1.79	1.75
100-100	10,453	11,805	1.13	1.13	3,579	12,376	1.09	1.09	1,072	6,466	1.30	1.30	455	3,899	1.16	1.16
CREDITS	11,697	13,045	1.13	1.12	5,530	18,727	1.16	1.09	2,915	16,131	.90	.82	1,774	13,553	.92	.81
101-105	65	77	.40	.42	71	270	.67	.69	62	393	10.78	11.03	50	451	.61	.62
106-110	42	60	.19	.20	42	174	.06	.06	44	297	1.33	1.44	37	343	5.83	6.27
111-115	41	51	1.68	1.89	23	104	2.62	2.94	29	206	1.71	1.93	22	211	.06	.07
116-120	42	53	.09	.11	28	130	.25	.29	33	246	.24	.28	31	323	.26	.31
121-130	53	74	.47	.59	52	244	.98	1.23	60	466	.98	1.23	35	388	.70	.88
131-140	31	44	4.23	5.71	33	171	2.81	3.79	33	283	1.08	1.46	25	299	.47	.63
141- UP	112	276	1.68	3.43	199	1,584	.93	1.91	206	2,683	1.01	2.09	173	2,863	.74	1.41
CHARGES	386	634	1.29	1.83	448	2,676	1.00	1.56	467	4,574	1.86	2.91	373	4,877	1.00	1.51
TOTALS	12,083	13,679	1.14	1.14	5,978	21,404	1.14	1.13	3,382	20,705	1.11	1.11	2,147	18,430	.94	.93

	$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	80	2.06	1.00	18	158	.86	.39	17	297	1.29	.58	11	402	.41	.21
61- 80	183	1,810	.98	.76	385	5,901	.85	.65	524	13,935	.81	.61	330	16,491	.58	.42
81- 85	893	8,959	.83	.68	516	7,995	.94	.77	238	6,680	.77	.63	87	4,801	.59	.49
86- 90	224	2,384	.53	.46	206	3,475	.58	.51	166	5,054	.60	.53	67	3,991	.54	.48
91- 95	129	1,510	.68	.64	162	2,839	1.04	.96	139	4,426	.60	.56	58	3,755	1.08	1.01
96- 99	119	1,416	.60	.58	96	1,802	.45	.44	97	3,335	.63	.62	52	3,500	.57	.56
100-100	355	4,297	1.01	1.01	251	4,842	1.24	1.24	153	5,082	.54	.54	55	3,779	.40	.40
CREDITS	1,916	20,456	.82	.72	1,634	27,012	.90	.78	1,334	38,809	.70	.59	660	36,718	.61	.49
101-105	75	977	.51	.53	68	1,343	1.31	1.34	99	3,563	.47	.48	58	4,202	.52	.54
106-110	49	647	.52	.56	53	1,114	.87	.94	80	3,043	.86	.93	44	3,480	.33	.35
111-115	39	538	.28	.32	54	1,203	.30	.34	66	2,544	.73	.82	41	3,202	.65	.74
116-120	37	557	1.28	1.50	55	1,276	.40	.48	54	2,243	.96	1.13	27	2,203	.95	1.12
121-130	60	919	.36	.45	66	1,621	.55	.69	94	4,091	1.02	1.28	37	3,272	.62	.76
131-140	54	916	1.00	1.35	73	1,924	.69	.94	67	3,190	1.02	1.38	26	2,420	.88	1.18
141- UP	208	4,622	1.58	2.81	165	5,521	.94	1.63	117	6,882	.77	1.34	52	6,185	.71	1.19
CHARGES	522	9,176	1.11	1.57	534	14,004	.79	1.06	577	25,556	.82	1.05	285	24,964	.64	.80
TOTALS	2,438	29,632	.91	.90	2,168	41,015	.86	.85	1,911	64,365	.75	.73	945	61,682	.62	.59

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	29	2,506	.63	.33	41	11,973	.86	.41	193	15,499	.82	.40				
61- 80	188	20,136	.75	.54	65	25,720	.62	.44	2,053	85,160	.71	.51				
81- 85	58	7,112	.56	.46	20	12,663	.64	.53	5,945	66,099	.72	.60				
86- 90	38	4,845	.78	.68	15	8,957	.56	.49	1,445	31,942	.68	.60				
91- 95	33	4,315	1.12	1.04	14	5,396	.84	.79	1,015	24,366	.93	.86				
96- 99	30	4,156	.36	.35	13	7,052	.56	.55	980	23,670	.59	.57				
100-100	25	3,874	.99	.99	10	5,720	.43	.43	16,408	62,141	.98	.98				
CREDITS	401	46,945	.74	.58	178	77,481	.65	.48	28,039	308,876	.78	.63				
101-105	27	4,428	.83	.85	11	4,919	.62	.64	586	20,625	.85	.87				
106-110	27	4,618	1.05	1.13	7	3,053	.59	.64	425	16,828	.84	.91				
111-115	16	2,846	.71	.80	6	2,811	.34	.38	337	13,717	.59	.67				
116-120	10	1,722	.92	1.09	7	2,777	.66	.78	324	11,530	.79	.93				
121-130	24	4,675	.55	.69	1	595	.06	.08	482	16,344	.68	.85				
131-140	12	2,328	1.77	2.40	3	2,249	.22	.31	357	13,824	.97	1.31				
141- UP	22	5,122	.53	.83	7	4,152	.45	.80	1,261	39,889	.84	1.47				
CHARGES	138	25,739	.84	1.01	42	20,555	.49	.59	3,772	132,756	.80	1.03				
TOTALS	539	72,684	.77	.69	220	98,037	.62	.49	31,811	441,633	.78	.72				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	32	12	1.11	.45	12	23	3.42	1.64	4	10	.64	.27	2	9		
61- 80	201	131	.08	.06	74	206	.41	.31	55	262	.22	.17	60	397	.79	.60
81- 85	666	725	2.04	1.70	1,283	4,108	1.13	.94	1,368	7,076	.42	.35	879	6,355	.61	.50
86- 90	157	151	.08	.07	251	850	3.93	3.43	252	1,365	1.06	.93	193	1,461	.50	.44
91- 95	146	146	.01		128	433	.94	.88	120	688	2.41	2.23	104	833	1.02	.94
96- 99	148	146	2.82	2.74	107	395	.47	.46	81	480	.57	.56	70	593	1.63	1.60
100-100	10,094	11,636	1.52	1.52	3,875	13,604	.99	.99	1,159	7,016	.79	.79	515	4,404	.71	.71
CREDITS	11,444	12,948	1.52	1.49	5,730	19,620	1.13	1.07	3,039	16,899	.71	.64	1,823	14,053	.70	.62
101-105	58	59	1.06	1.09	71	271	.17	.17	67	432	.25	.25	61	540	2.56	2.64
106-110	59	69	1.69	1.82	45	182	1.03	1.11	43	294	1.65	1.78	43	402	1.38	1.49
111-115	35	41	.02	.02	29	127	.34	.39	27	187	.20	.23	32	313	.86	.98
116-120	54	66	.22	.25	34	152	.20	.24	24	180	.68	.80	19	196	.21	.25
121-130	54	81	.42	.52	53	268	.11	.13	52	414	.98	1.22	43	470	.66	.82
131-140	28	45	4.06	5.51	26	130	.10	.13	28	235	.13	.18	27	320	.52	.71
141- UP	126	273	2.21	4.49	230	1,891	1.93	4.08	228	2,909	.62	1.28	150	2,415	.81	1.51
CHARGES	414	634	1.60	2.28	488	3,021	1.32	2.13	469	4,651	.64	1.02	375	4,655	1.01	1.44
TOTALS	11,858	13,582	1.52	1.52	6,218	22,640	1.16	1.16	3,508	21,550	.69	.69	2,198	18,707	.78	.76

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	11	70	.09	.04	8	70	.39	.18	16	329	.31	.16	10	376	3.30	1.65
61- 80	144	1,413	1.28	.99	343	5,324	.64	.49	540	14,699	.77	.59	331	17,127	.60	.44
81- 85	1,017	10,189	.76	.63	672	10,448	.80	.66	329	9,155	.71	.58	123	6,854	.72	.60
86- 90	223	2,403	1.26	1.11	220	3,709	.67	.59	158	4,855	.63	.56	79	4,703	.80	.70
91- 95	160	1,824	.83	.77	159	2,779	.84	.78	133	4,320	1.20	1.11	67	4,169	.59	.55
96- 99	106	1,264	.34	.33	93	1,738	1.11	1.08	88	2,931	.55	.53	47	3,087	.55	.54
100-100	471	5,700	.86	.86	323	6,147	.91	.91	165	5,489	.73	.73	54	3,661	.88	.88
CREDITS	2,132	22,863	.85	.75	1,818	30,216	.80	.69	1,429	41,777	.76	.64	711	39,977	.69	.56
101-105	66	845	1.14	1.17	70	1,363	1.26	1.29	89	3,326	1.21	1.25	63	4,498	.74	.76
106-110	40	533	.28	.30	55	1,180	.55	.59	97	3,948	.58	.62	59	4,461	.65	.71
111-115	44	610	.66	.75	41	894	.52	.59	72	2,851	.36	.40	39	3,135	.64	.73
116-120	40	588	.96	1.14	49	1,102	1.02	1.20	49	1,993	1.93	2.27	32	2,557	.75	.89
121-130	52	792	.19	.23	82	2,111	1.04	1.31	94	4,151	.37	.46	39	3,506	.26	.32
131-140	47	798	.44	.60	76	2,009	.24	.33	74	3,457	.73	.99	28	2,593	.77	1.04
141- UP	242	5,354	.63	1.16	213	6,964	.71	1.22	161	9,409	.84	1.43	60	7,033	.80	1.37
CHARGES	531	9,521	.63	.92	586	15,623	.74	1.02	636	29,135	.80	1.03	320	27,783	.67	.84
TOTALS	2,663	32,384	.79	.78	2,404	45,840	.78	.77	2,065	70,912	.77	.76	1,031	67,760	.68	.65

	$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	2,496	.49	.26	29	10,821	.87	.45	150	14,217	.85	.44				
61- 80	202	21,343	.55	.39	82	38,731	.52	.37	2,032	99,634	.59	.43				
81- 85	50	6,362	.57	.47	20	6,759	.46	.38	6,407	68,031	.69	.58				
86- 90	54	7,140	.47	.41	23	7,599	.46	.40	1,610	34,236	.72	.63				
91- 95	36	5,009	.63	.59	17	14,683	.65	.61	1,070	34,884	.78	.72				
96- 99	34	5,215	.68	.66	12	5,765	.83	.81	786	21,615	.73	.72				
100-100	20	2,963	.71	.71	6	3,403	.13	.13	16,682	64,025	.94	.94				
CREDITS	422	50,528	.57	.45	189	87,761	.58	.43	28,737	336,642	.73	.60				
101-105	30	4,753	.56	.58	6	2,378	.55	.56	581	18,465	.85	.87				
106-110	25	4,180	.75	.81	13	5,956	.60	.65	479	21,205	.66	.72				
111-115	20	3,730	1.16	1.31	4	1,331	.26	.30	343	13,218	.67	.76				
116-120	12	2,141	1.80	2.12	5	4,709	.64	.75	318	13,684	1.06	1.25				
121-130	25	4,722	.81	1.02	10	4,778	.63	.79	504	21,293	.58	.73				
131-140	15	3,041	1.63	2.19	1	543	.12	.16	350	13,172	.82	1.11				
141- UP	29	6,802	.58	.92	8	5,040	.17	.30	1,447	48,091	.72	1.27				
CHARGES	156	29,370	.91	1.12	47	24,736	.49	.61	4,022	149,129	.74	.96				
TOTALS	578	79,898	.69	.63	236	112,496	.56	.46	32,759	485,771	.74	.68				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	9	3	.20	.11	7	13	.05	.03	2	7	.01		1	4		
61- 80	181	121	2.48	1.86	63	176	.24	.17	43	198	.13	.10	43	289	.51	.39
81- 85	662	730	3.58	3.00	1,264	4,053	.34	.28	1,212	6,275	.53	.45	899	6,534	.86	.72
86- 90	189	217	1.57	1.37	344	1,170	.21	.19	365	1,958	.74	.64	261	1,999	.49	.43
91- 95	92	100	.74	.69	101	354	.22	.21	115	662	1.93	1.79	110	891	.53	.49
96- 99	63	63	4.82	4.69	70	255	.48	.47	56	337	.44	.43	69	593	.12	.12
100-100	9,895	11,372	.85	.85	3,846	13,423	.99	.99	1,217	7,350	.99	.99	581	5,007	.96	.96
CREDITS	11,091	12,606	1.05	1.04	5,695	19,445	.78	.74	3,010	16,785	.81	.74	1,964	15,316	.79	.71
101-105	51	57	.42	.43	61	245	1.74	1.79	76	484	1.51	1.55	58	516	.11	.11
106-110	38	43	.01	.01	41	163	1.16	1.25	48	319	.84	.90	33	309	.51	.55
111-115	45	74	1.16	1.32	37	163	.10	.11	35	244	3.09	3.49	30	288	.10	.11
116-120	34	44	.91	1.07	29	129	.32	.38	26	187	1.44	1.70	24	249	.06	.07
121-130	42	55	.19	.24	56	261	1.05	1.31	54	408	.77	.96	48	524	.26	.33
131-140	39	50	8.14	10.98	34	170	1.37	1.86	35	297	1.25	1.68	31	353	.48	.65
141- UP	127	320	3.23	6.82	213	1,771	1.12	2.40	241	3,053	.79	1.60	175	2,976	1.08	2.12
CHARGES	376	643	2.49	3.71	471	2,902	1.09	1.76	515	4,993	1.02	1.60	399	5,216	.72	1.09
TOTALS	11,467	13,249	1.12	1.12	6,166	22,347	.82	.82	3,525	21,778	.86	.86	2,363	20,532	.77	.77

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	3	20	.05	.03	2	17	.07	.04	5	102	2.39	1.30	4	131	1.81	.93
61- 80	100	960	.29	.22	216	3,379	.74	.58	463	12,832	.66	.50	292	15,080	.84	.62
81- 85	992	10,125	.64	.54	801	12,621	.44	.36	433	12,366	.85	.70	122	6,872	.72	.60
86- 90	286	3,024	1.10	.96	254	4,264	.68	.60	171	5,122	1.28	1.12	84	5,054	.59	.52
91- 95	151	1,745	.89	.82	136	2,427	.50	.47	115	3,731	.45	.42	86	5,507	.60	.56
96- 99	82	1,005	1.36	1.33	84	1,586	.78	.76	108	3,749	.77	.75	62	4,130	.82	.80
100-100	512	6,169	.87	.87	340	6,370	.71	.71	181	6,267	.56	.56	47	3,089	.72	.72
CREDITS	2,126	23,048	.80	.71	1,833	30,664	.58	.51	1,476	44,169	.76	.65	697	39,864	.75	.62
101-105	71	897	1.77	1.81	71	1,386	.26	.27	73	2,697	.44	.45	75	5,240	.73	.75
106-110	57	758	.39	.42	64	1,338	.47	.51	86	3,361	.77	.83	58	4,383	.78	.84
111-115	50	682	.37	.42	49	1,068	.88	.99	72	2,868	.67	.76	41	3,235	.59	.67
116-120	34	502	2.35	2.77	43	968	.20	.24	56	2,218	.59	.70	39	3,207	1.04	1.23
121-130	59	920	2.35	2.95	91	2,305	.60	.75	111	4,788	.88	1.11	55	4,536	1.37	1.72
131-140	44	761	1.16	1.57	84	2,212	.50	.67	63	2,929	.55	.74	35	3,119	.59	.80
141- UP	236	5,364	.50	.93	219	7,112	.78	1.34	166	10,096	.73	1.29	71	8,316	.72	1.20
CHARGES	551	9,883	.91	1.33	621	16,389	.62	.85	627	28,957	.70	.92	374	32,035	.83	1.03
TOTALS	2,677	32,931	.83	.84	2,454	47,053	.60	.60	2,103	73,125	.74	.73	1,071	71,899	.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	3	315	.15	.09	14	3,896	.47	.24	50	4,507	.52	.27				
61- 80	212	23,143	.57	.41	96	50,962	.49	.35	1,709	107,138	.59	.42				
81- 85	67	8,462	.42	.35	28	10,912	.46	.38	6,480	78,951	.62	.52				
86- 90	62	8,681	.59	.51	37	14,868	.82	.73	2,053	46,357	.78	.68				
91- 95	43	6,248	.58	.54	26	17,024	.65	.60	975	38,690	.63	.58				
96- 99	42	6,281	.25	.24	8	3,861	.68	.67	644	21,860	.63	.61				
100-100	27	4,055	.53	.53	9	5,825	.65	.65	16,655	68,926	.82	.82				
CREDITS	456	57,185	.51	.41	218	107,348	.57	.45	28,566	366,430	.67	.56				
101-105	38	5,938	.54	.56	10	4,654	.96	.99	584	22,113	.72	.74				
106-110	26	4,410	.54	.58	15	6,651	.83	.89	466	21,736	.71	.76				
111-115	17	2,734	.46	.52	6	2,399	.83	.94	382	13,755	.67	.75				
116-120	18	3,274	.57	.67	3	1,179	.21	.24	306	11,957	.71	.84				
121-130	25	4,450	.49	.62	8	4,053	.34	.42	549	22,301	.82	1.03				
131-140	16	3,462	.48	.65	7	2,915	1.33	1.80	388	16,267	.75	1.01				
141- UP	31	7,403	.61	.98	6	4,160	.31	.54	1,485	50,571	.71	1.25				
CHARGES	171	31,672	.54	.66	55	26,011	.72	.87	4,160	158,701	.73	.94				
TOTALS	627	88,857	.52	.48	273	133,359	.60	.50	32,726	525,131	.69	.64				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	3	1			2	5										
61- 80	130	86	3.58	2.67	50	133	.04	.03	43	202	.96	.73	45	294	1.50	1.14
81- 85	692	783	.91	.77	1,283	4,172	1.02	.86	1,204	6,276	.63	.53	795	5,828	.44	.37
86- 90	223	275	.25	.22	452	1,518	.63	.55	425	2,303	.41	.35	286	2,177	.75	.65
91- 95	98	104	3.45	3.20	117	401	.07	.06	140	809	.97	.90	101	826	1.83	1.70
96- 99	52	47	.03	.03	69	259	.24	.24	76	468	.20	.19	64	536	.30	.30
100-100	10,091	11,349	.96	.96	3,779	13,151	.86	.86	1,148	6,938	.64	.64	506	4,345	1.20	1.20
CREDITS	11,289	12,645	.98	.96	5,752	19,638	.85	.80	3,036	16,998	.61	.56	1,797	14,006	.82	.74
101-105	56	60	.05	.05	55	220	1.32	1.35	78	499	.70	.72	52	465	.09	.09
106-110	42	38	.22	.23	47	195	2.32	2.49	41	278	.16	.17	33	310	.49	.53
111-115	29	32			36	154	.18	.21	42	297	.11	.12	26	253	.97	1.09
116-120	32	40	.35	.42	22	93	.04	.05	29	206	.13	.15	20	211	2.78	3.29
121-130	65	84	2.06	2.59	58	271	.21	.26	54	420	.70	.87	42	452	1.60	2.00
131-140	28	40	1.55	2.09	27	144	.64	.87	39	326	1.03	1.39	39	466	.10	.13
141- UP	129	348	4.14	8.86	240	2,024	1.31	2.88	227	2,859	.50	1.00	194	3,270	.48	.94
CHARGES	381	642	2.65	4.09	485	3,100	1.16	1.93	510	4,885	.51	.79	406	5,427	.62	.95
TOTALS	11,670	13,287	1.06	1.06	6,237	22,738	.89	.90	3,546	21,882	.59	.59	2,203	19,433	.77	.78

	$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	17						
61- 80	58	570	.59	.46	160	2,522	.89	.69	404	11,279	.75	.58	283	14,845	.60	.45
81- 85	973	9,974	.84	.70	792	12,482	.77	.64	476	13,610	.66	.55	112	6,391	.61	.51
86- 90	329	3,490	1.25	1.10	254	4,254	.73	.63	185	5,770	.52	.46	98	6,203	.57	.50
91- 95	138	1,557	.60	.56	141	2,518	1.75	1.62	110	3,539	.63	.59	75	4,781	.70	.65
96- 99	83	978	.64	.62	89	1,666	.73	.71	77	2,647	.49	.48	68	4,680	.33	.33
100-100	450	5,423	.87	.87	285	5,458	.74	.74	161	5,581	1.10	1.10	45	3,015	.70	.70
CREDITS	2,031	21,993	.88	.78	1,721	28,900	.85	.74	1,414	42,441	.71	.61	681	39,915	.59	.49
101-105	79	1,010	.63	.65	82	1,665	.43	.44	85	2,993	.69	.71	56	3,962	.39	.40
106-110	43	579	.85	.92	54	1,131	.20	.22	84	3,298	1.13	1.22	48	3,529	.56	.60
111-115	43	596	.69	.77	43	921	1.09	1.22	84	3,373	.69	.78	42	3,122	.38	.43
116-120	39	553	.12	.14	35	824	.26	.31	46	1,950	.43	.51	36	2,970	.64	.76
121-130	60	950	.66	.82	85	2,143	.57	.71	111	4,881	1.02	1.28	66	5,698	.66	.83
131-140	39	649	.38	.52	85	2,263	.30	.41	82	3,859	1.02	1.38	30	2,857	.53	.72
141- UP	244	5,506	.45	.82	200	6,713	.71	1.22	166	9,780	.63	1.08	79	9,566	.52	.90
CHARGES	547	9,842	.50	.73	584	15,660	.56	.77	658	30,136	.80	1.04	357	31,703	.53	.68
TOTALS	2,578	31,835	.76	.77	2,305	44,560	.75	.75	2,072	72,578	.75	.75	1,038	71,619	.56	.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					9	2,929	.41	.23	15	2,952	.41	.23				
61- 80	205	23,510	.59	.42	97	51,177	.45	.33	1,475	104,617	.55	.41				
81- 85	83	10,077	.61	.51	33	14,397	.36	.30	6,443	83,991	.64	.53				
86- 90	63	8,318	.59	.51	33	14,276	.53	.47	2,348	48,585	.62	.54				
91- 95	45	6,541	.83	.77	21	9,954	.64	.59	986	31,030	.82	.76				
96- 99	35	5,671	.51	.50	24	17,703	.62	.60	637	34,656	.55	.53				
100-100	24	3,714	.84	.84	12	5,934	.65	.65	16,501	64,908	.86	.86				
CREDITS	455	57,831	.63	.51	229	116,371	.50	.40	28,405	370,738	.66	.55				
101-105	38	6,214	.42	.43	11	4,672	.33	.33	592	21,760	.45	.46				
106-110	29	4,941	.57	.62	10	5,758	.60	.64	431	20,058	.67	.72				
111-115	27	4,804	.49	.55	6	3,065	.73	.82	378	16,616	.59	.67				
116-120	15	3,073	.46	.55	2	796	.54	.64	276	10,718	.51	.61				
121-130	22	4,298	.67	.84	8	4,179	.80	1.01	571	23,375	.77	.97				
131-140	15	3,142	.63	.85	6	2,748	.43	.58	390	16,494	.61	.83				
141- UP	26	5,816	.60	.96	4	2,335	.68	1.04	1,509	48,217	.63	1.11				
CHARGES	172	32,288	.54	.65	47	23,555	.58	.68	4,147	157,238	.62	.80				
TOTALS	627	90,119	.60	.55	276	139,926	.52	.44	32,552	527,976	.64	.61				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	1	3.59	1.84												
61- 80	177	120	.03	.02	53	147	.80	.60	52	239	1.17	.89	36	239	.11	.08
81- 85	898	1,005	1.05	.88	1,423	4,596	.96	.81	1,245	6,480	.94	.79	872	6,361	.54	.46
86- 90	254	292	1.03	.90	463	1,533	.79	.69	405	2,180	.42	.37	261	1,981	.52	.45
91- 95	104	118	.16	.15	128	453	1.16	1.07	132	761	.31	.28	105	834	.78	.72
96- 99	58	65	2.37	2.32	74	274	.18	.17	72	440	.32	.31	72	615	1.00	.98
100-100	10,137	11,082	.80	.80	3,354	11,638	.75	.75	1,077	6,497	.67	.67	465	4,012	.74	.74
CREDITS	11,629	12,683	.82	.81	5,495	18,642	.81	.76	2,983	16,597	.72	.66	1,811	14,041	.62	.56
101-105	46	51	.01	.01	78	300	.16	.17	82	520	1.52	1.56	41	366	.92	.95
106-110	50	59	.24	.25	50	203	2.29	2.48	39	270	.79	.86	34	321	.19	.20
111-115	39	45	2.96	3.34	39	158	1.10	1.24	33	233	.38	.43	24	230	.38	.43
116-120	23	35	.01	.02	26	119	1.22	1.43	34	238	.13	.15	25	261	1.69	1.99
121-130	43	64	.26	.33	63	300	.15	.19	45	353	.41	.52	34	372	.45	.56
131-140	33	46	.04	.05	37	193	.11	.15	38	320	.68	.92	37	430	.84	1.14
141- UP	150	383	.13	.27	235	1,873	.73	1.54	231	2,759	.81	1.58	160	2,554	1.05	1.91
CHARGES	384	683	.32	.48	528	3,147	.72	1.14	502	4,693	.79	1.20	355	4,535	.91	1.34
TOTALS	12,013	13,366	.80	.79	6,023	21,789	.80	.80	3,485	21,290	.74	.74	2,166	18,576	.69	.69

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	3	21	.02	.01									1	31		
61- 80	99	952	2.43	1.85	217	3,407	1.02	.79	448	12,312	.50	.38	327	17,106	.52	.39
81- 85	1,040	10,568	.49	.41	823	13,001	.41	.34	443	12,541	.76	.63	128	7,214	.75	.62
86- 90	319	3,355	.72	.63	247	4,112	.62	.55	172	5,368	.50	.44	88	5,383	.51	.45
91- 95	123	1,392	1.58	1.46	124	2,243	.79	.74	100	3,311	.95	.88	89	5,753	.29	.27
96- 99	72	862	.16	.16	100	1,999	.42	.41	85	2,925	.62	.60	66	4,350	1.83	1.78
100-100	406	4,938	.48	.48	265	4,984	.57	.57	145	4,934	.57	.57	62	4,182	.44	.44
CREDITS	2,062	22,088	.66	.58	1,776	29,748	.56	.49	1,393	41,390	.63	.54	761	44,019	.65	.54
101-105	74	913	.81	.84	99	1,976	1.56	1.60	100	3,638	.43	.44	73	5,163	.47	.49
106-110	46	628	.27	.29	62	1,355	.35	.38	81	3,169	.77	.83	43	3,312	.18	.19
111-115	41	568	.72	.81	63	1,372	.64	.72	74	2,964	.44	.50	44	3,352	.74	.84
116-120	30	439	.81	.95	48	1,102	1.54	1.82	68	2,805	.47	.56	32	2,554	.67	.79
121-130	47	731	1.04	1.30	86	2,113	.51	.64	96	4,242	.85	1.07	50	4,356	.46	.57
131-140	50	834	.23	.32	72	1,907	.58	.78	84	3,806	.66	.89	28	2,434	1.09	1.48
141- UP	197	4,366	.37	.66	186	6,133	.56	.98	156	9,580	.46	.81	59	6,947	.27	.45
CHARGES	485	8,478	.50	.71	616	15,957	.74	.99	659	30,204	.57	.74	329	28,118	.49	.61
TOTALS	2,547	30,566	.61	.60	2,392	45,705	.62	.62	2,052	71,594	.60	.60	1,090	72,137	.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
0- 60	2	202	.01		5	2,146	.38	.22	12	2,401	.34	.20
61- 80	225	25,408	.52	.38	122	60,152	.33	.24	1,756	120,082	.45	.33
81- 85	75	9,616	.60	.50	47	22,233	.48	.40	6,994	93,615	.61	.51
86- 90	79	11,200	.57	.50	36	19,081	.41	.36	2,324	54,485	.51	.45
91- 95	46	6,386	.30	.27	18	8,490	.53	.49	969	29,742	.56	.52
96- 99	35	5,232	.58	.57	20	10,183	.50	.49	654	26,945	.74	.72
100-100	24	3,561	.42	.42	8	3,632	.60	.60	15,943	59,460	.65	.65
CREDITS	486	61,605	.52	.42	256	125,915	.41	.32	28,652	386,729	.56	.47
101-105	46	7,026	.74	.76	5	5,645	.28	.28	644	25,599	.62	.63
106-110	34	5,149	.60	.64	12	6,398	.31	.34	451	20,864	.46	.49
111-115	22	3,648	.51	.57	5	2,682	.49	.55	384	15,251	.57	.65
116-120	21	3,545	.32	.38	8	4,297	.60	.71	315	15,395	.61	.72
121-130	11	1,950	.36	.45	11	6,843	.43	.54	486	21,324	.54	.67
131-140	16	3,314	.47	.65	5	2,479	.30	.40	400	15,763	.60	.81
141- UP	18	4,250	.36	.58	4	4,772	.21	.33	1,396	43,618	.46	.80
CHARGES	168	28,881	.52	.62	50	33,116	.37	.44	4,076	157,813	.54	.68
TOTALS	654	90,487	.52	.47	306	159,031	.40	.34	32,728	544,543	.55	.51

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2003 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	42	19	.90	.43	14	20	1.11	.44	12	34			7	26		
61- 80	160	112	.23	.17	104	288	1.84	1.39	86	416	2.32	1.77	125	838	.19	.15
81- 85	1,200	1,395	1.39	1.15	3,840	12,449	.88	.73	3,465	17,640	.60	.50	2,165	15,481	.44	.36
86- 90	173	185	.10	.09	606	2,091	1.54	1.34	686	3,734	.78	.68	411	3,107	.81	.71
91- 95	186	210	3.88	3.62	338	1,226	1.15	1.07	325	1,868	.87	.81	250	2,028	.58	.54
96- 99	386	418	1.25	1.22	371	1,358	.19	.19	299	1,786	.40	.39	189	1,577	1.14	1.11
100-100	121,259	79,836	.67	.67	11,881	39,807	.51	.51	1,917	11,463	.64	.64	698	5,990	.61	.61
CREDITS	123,406	82,175	.69	.69	17,154	57,239	.64	.61	6,790	36,941	.66	.58	3,845	29,046	.55	.48
101-105	84	97	4.75	4.88	181	728	.54	.55	158	1,013	.43	.44	116	1,030	.37	.38
106-110	29	43	.33	.35	85	355	.45	.49	98	644	1.06	1.14	65	609	.58	.63
111-115	52	68	7.09	8.00	81	362	.48	.55	77	544	.59	.66	66	655	.52	.59
116-120	44	68	.74	.87	57	254	1.23	1.46	76	551	1.48	1.75	54	554	1.32	1.55
121-130	76	98	14.11	17.59	108	521	1.10	1.37	98	754	.75	.94	87	949	1.05	1.31
131-140	50	66	1.12	1.50	68	353	3.07	4.16	73	603	1.05	1.41	61	716	1.87	2.52
141- UP	215	551	8.72	17.84	431	3,586	.68	1.45	498	6,193	.53	1.07	328	5,221	1.21	2.22
CHARGES	550	992	7.34	11.19	1,011	6,159	.84	1.30	1,078	10,302	.66	1.01	777	9,733	1.07	1.55
TOTALS	123,956	83,167	.77	.77	18,165	63,398	.66	.65	7,868	47,243	.66	.64	4,622	38,779	.68	.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	8	50	.31	.15	12	117	.03	.02	16	300	.35	.18	27	1,106	10.54	5.69
61- 80	388	3,882	1.05	.82	938	14,574	.73	.57	1,127	30,192	.60	.46	716	36,586	.50	.36
81- 85	2,085	20,787	.54	.44	1,155	17,977	.60	.50	575	16,181	.84	.69	214	12,239	.81	.67
86- 90	460	4,940	.95	.83	441	7,399	.61	.53	340	10,486	.62	.54	164	9,715	.78	.69
91- 95	350	3,981	.72	.67	300	5,382	1.07	.99	275	8,753	.65	.60	170	11,039	.70	.65
96- 99	221	2,617	.85	.82	203	3,820	.68	.66	204	7,047	.62	.60	136	9,336	.69	.67
100-100	579	6,938	.88	.88	373	7,099	.72	.72	263	9,034	.65	.65	117	8,106	.79	.79
CREDITS	4,091	43,195	.72	.62	3,422	56,368	.70	.60	2,800	81,991	.66	.55	1,544	88,127	.77	.63
101-105	167	2,089	1.15	1.18	180	3,655	.74	.75	177	6,406	.62	.64	132	9,367	.61	.63
106-110	93	1,225	.70	.75	119	2,478	.48	.52	158	6,112	.64	.69	101	7,485	.89	.96
111-115	79	1,086	.65	.73	104	2,306	.64	.72	141	5,881	.80	.90	109	8,823	.70	.79
116-120	69	987	.38	.45	103	2,404	.95	1.12	117	5,023	.67	.79	77	6,416	1.13	1.33
121-130	124	1,919	.92	1.15	167	4,060	.64	.80	206	9,257	.72	.90	139	12,250	.58	.73
131-140	95	1,579	1.10	1.48	142	3,731	.57	.78	153	7,349	.60	.80	92	8,491	.52	.71
141- UP	418	9,008	.46	.80	347	11,564	.69	1.21	307	18,695	.59	1.01	171	20,458	.85	1.42
CHARGES	1,045	17,893	.67	.93	1,162	30,198	.67	.90	1,259	58,722	.65	.84	821	73,289	.75	.95
TOTALS	5,136	61,089	.70	.69	4,584	86,566	.69	.68	4,059	140,713	.65	.65	2,365	161,417	.76	.74

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	53	5,071	.51	.28	76	33,180	.68	.36	267	39,921	.92	.49				
61- 80	436	47,294	.68	.49	185	92,154	.60	.44	4,265	226,335	.62	.46				
81- 85	128	15,648	.72	.59	65	44,994	.67	.56	14,892	174,791	.67	.56				
86- 90	101	13,130	.68	.60	60	48,210	.76	.66	3,442	102,998	.75	.66				
91- 95	112	15,590	1.00	.93	67	72,713	.71	.67	2,373	122,789	.77	.72				
96- 99	84	12,723	.64	.62	64	45,210	.72	.71	2,157	85,892	.69	.68				
100-100	57	9,192	.89	.89	32	42,119	.89	.89	137,176	219,584	.70	.70				
CREDITS	971	118,647	.73	.59	549	378,581	.71	.57	164,572	972,311	.70	.59				
101-105	80	12,978	.59	.60	53	40,141	.80	.82	1,328	77,504	.73	.74				
106-110	69	11,993	.85	.91	35	20,655	1.59	1.72	852	51,599	1.10	1.19				
111-115	67	11,732	.86	.97	31	19,419	1.15	1.29	807	50,877	.92	1.04				
116-120	53	9,650	.60	.71	25	20,823	.78	.92	675	46,729	.80	.94				
121-130	85	15,853	.64	.80	25	13,895	.71	.89	1,115	59,556	.70	.88				
131-140	58	11,373	.59	.80	24	14,725	.85	1.14	816	48,986	.72	.96				
141- UP	109	27,806	.76	1.27	37	41,896	.64	1.19	2,861	144,979	.73	1.28				
CHARGES	521	101,385	.71	.90	230	171,555	.89	1.11	8,454	480,229	.79	1.01				
TOTALS	1,492	220,033	.72	.70	779	550,136	.76	.70	173,026	1452,540	.73	.69				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	33	15	.25	.12	11	19	4.41	2.11	10	28	13.58	6.69	10	44	.29	.15
61- 80	156	99	1.16	.87	90	247	.18	.13	77	368	.55	.42	65	440	.51	.40
81- 85	1,291	1,429	1.53	1.27	3,991	13,022	.50	.41	3,454	17,716	.72	.60	2,156	15,507	.51	.42
86- 90	232	269	1.10	.97	808	2,781	.60	.53	823	4,474	.82	.72	502	3,795	.67	.58
91- 95	153	188	.75	.70	286	1,031	.91	.85	398	2,300	.47	.44	257	2,080	.49	.46
96- 99	208	243	1.12	1.09	315	1,176	.85	.83	294	1,767	.56	.54	216	1,825	.65	.64
100-100	122,676	81,819	.66	.66	12,200	40,841	.60	.60	2,128	12,764	.59	.59	734	6,332	.66	.66
CREDITS	124,749	84,062	.68	.67	17,701	59,117	.59	.56	7,184	39,418	.67	.60	3,940	30,023	.57	.50
101-105	77	86	3.74	3.84	126	508	1.15	1.18	153	971	.78	.80	124	1,112	.43	.44
106-110	45	50	12.80	13.76	117	500	.81	.87	110	736	1.64	1.77	81	762	.64	.69
111-115	48	62	4.46	5.03	63	275	1.41	1.59	88	617	.50	.56	78	776	.65	.73
116-120	45	61	1.80	2.11	59	275	1.50	1.78	74	535	.12	.14	61	618	.13	.16
121-130	68	99	5.37	6.68	115	574	.76	.94	112	872	1.79	2.23	89	969	.53	.66
131-140	37	66	.09	.12	70	369	.68	.92	89	746	.35	.48	68	809	.12	.16
141- UP	206	472	1.11	2.27	467	3,874	.75	1.61	484	6,166	.50	1.02	320	5,299	.97	1.85
CHARGES	526	898	2.69	4.04	1,017	6,376	.85	1.35	1,110	10,642	.68	1.05	821	10,344	.71	1.02
TOTALS	125,275	84,959	.70	.70	18,718	65,493	.61	.61	8,294	50,059	.67	.66	4,761	40,367	.60	.59

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	25	4.47	2.06	12	122	.03	.02	13	231	2.81	1.40	11	454	.48	.27
61- 80	232	2,339	.52	.41	715	11,208	.67	.52	1,023	27,743	.59	.45	670	34,614	.59	.44
81- 85	2,213	22,271	.42	.35	1,438	22,335	.53	.44	734	20,441	.56	.46	268	15,396	1.09	.91
86- 90	555	5,930	.63	.55	459	7,692	.71	.62	356	10,753	.93	.82	203	12,611	.70	.61
91- 95	341	3,938	.43	.40	367	6,548	.66	.61	286	9,071	.67	.63	161	10,690	.75	.70
96- 99	255	3,053	.71	.69	231	4,378	.75	.73	199	6,861	.66	.65	125	8,766	.68	.67
100-100	606	7,329	.89	.89	390	7,346	1.06	1.06	283	9,846	.68	.68	125	8,433	.86	.86
CREDITS	4,206	44,886	.55	.48	3,612	59,629	.67	.58	2,894	84,948	.66	.56	1,563	90,965	.74	.62
101-105	158	1,969	1.03	1.06	169	3,324	.70	.72	186	6,669	.66	.68	171	12,371	.71	.73
106-110	118	1,544	.81	.87	111	2,336	.72	.78	170	6,614	.82	.89	117	8,805	.49	.53
111-115	95	1,343	1.17	1.32	106	2,372	.66	.75	150	6,007	.81	.91	94	7,382	.71	.81
116-120	65	943	.66	.78	95	2,237	.60	.70	164	6,829	.60	.71	81	6,635	1.07	1.27
121-130	125	1,884	1.01	1.26	178	4,362	.84	1.05	244	10,862	.77	.96	125	11,316	.66	.83
131-140	106	1,788	.54	.73	142	3,777	.79	1.07	158	7,535	.66	.90	106	9,834	.46	.62
141- UP	465	10,071	.63	1.12	395	13,083	.61	1.07	328	20,010	.78	1.32	214	25,280	.93	1.57
CHARGES	1,132	19,541	.75	1.06	1,196	31,490	.68	.93	1,400	64,525	.74	.96	908	81,623	.75	.96
TOTALS	5,338	64,427	.61	.61	4,808	91,119	.68	.67	4,294	149,472	.69	.69	2,471	172,588	.75	.74

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	26	2,284	.71	.40	50	14,282	.73	.37	180	17,504	.77	.39				
61- 80	411	44,397	.51	.36	194	116,807	.51	.36	3,633	238,262	.54	.39				
81- 85	141	17,915	.85	.71	57	34,535	.58	.48	15,743	180,567	.63	.52				
86- 90	106	14,549	.82	.73	69	45,651	.63	.56	4,113	108,506	.71	.62				
91- 95	131	18,346	.69	.64	66	87,540	.67	.62	2,446	141,733	.67	.62				
96- 99	93	14,452	.96	.94	75	77,485	.78	.76	2,011	120,006	.78	.76				
100-100	71	10,955	.52	.52	37	24,144	.53	.53	139,250	209,809	.65	.65				
CREDITS	979	122,898	.68	.56	548	400,443	.63	.52	167,376	1016,388	.65	.55				
101-105	98	15,378	.63	.65	41	19,181	.44	.45	1,303	61,568	.61	.63				
106-110	91	15,421	.76	.82	45	26,063	1.10	1.18	1,005	62,830	.89	.96				
111-115	75	13,061	.75	.84	45	37,633	1.15	1.29	842	69,528	.97	1.10				
116-120	58	10,272	.64	.75	35	15,575	.77	.91	737	43,979	.74	.87				
121-130	106	19,963	.78	.97	55	37,822	.78	.97	1,217	88,723	.78	.98				
131-140	61	12,844	.68	.92	15	8,911	.77	1.04	852	46,679	.64	.86				
141- UP	142	36,250	.97	1.69	47	35,887	.72	1.31	3,068	156,392	.81	1.43				
CHARGES	631	123,190	.79	1.01	283	181,071	.85	1.06	9,024	529,699	.79	1.02				
TOTALS	1,610	246,088	.73	.74	831	581,514	.70	.64	176,400	1546,087	.70	.67				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	16	6			8	17			2	5			3	13		
61- 80	143	106	2.00	1.51	76	216	.81	.61	45	219	1.11	.85	59	390	.44	.34
81- 85	1,444	1,596	1.38	1.16	3,900	12,771	.55	.46	3,355	17,250	.54	.46	2,077	15,073	.42	.35
86- 90	365	421	.65	.56	1,144	3,911	.81	.71	1,102	5,942	.69	.60	749	5,659	.55	.48
91- 95	163	190	2.20	2.04	320	1,178	.52	.49	372	2,130	.66	.61	259	2,060	.49	.45
96- 99	90	108	.10	.10	172	667	.80	.78	185	1,124	.31	.30	134	1,126	.88	.86
100-100	125,571	83,731	.57	.57	12,249	41,029	.45	.45	2,060	12,395	.55	.55	816	7,013	.58	.58
CREDITS	127,792	86,159	.59	.59	17,869	59,789	.51	.48	7,121	39,066	.57	.51	4,097	31,333	.50	.44
101-105	73	91	.31	.32	127	507	.73	.74	180	1,149	1.17	1.21	129	1,139	1.15	1.18
106-110	54	66	.05	.05	104	439	2.04	2.20	130	872	.77	.83	86	813	.31	.33
111-115	43	56	.02	.02	75	332	.73	.83	98	673	.69	.78	69	676	.88	1.00
116-120	30	46	1.62	1.91	58	274	.66	.78	62	451	.91	1.07	61	627	1.66	1.96
121-130	81	117	.22	.28	134	639	1.63	2.04	117	902	2.52	3.15	79	873	.83	1.03
131-140	40	67	1.11	1.52	77	399	1.26	1.70	83	703	.68	.93	63	751	1.30	1.77
141- UP	232	544	2.25	4.48	480	4,138	.51	1.12	492	6,219	.43	.87	366	6,050	.77	1.47
CHARGES	553	988	1.45	2.19	1,055	6,729	.79	1.30	1,162	10,970	.76	1.15	853	10,930	.88	1.29
TOTALS	128,345	87,147	.60	.60	18,924	66,518	.53	.53	8,283	50,035	.61	.60	4,950	42,263	.60	.59

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	7			6	52			6	133	.09	.05	3	106	.10	.05
61- 80	115	1,124	.27	.21	449	7,223	.35	.27	883	24,531	.59	.45	618	32,405	.66	.49
81- 85	2,310	23,520	.40	.33	1,636	25,607	.68	.56	856	23,985	.58	.48	295	16,792	.51	.42
86- 90	733	7,814	.56	.49	566	9,556	.55	.48	398	12,024	1.12	.99	199	12,311	.54	.47
91- 95	321	3,682	.79	.73	348	6,314	.76	.70	316	10,355	.70	.65	179	11,826	.55	.52
96- 99	223	2,685	.88	.86	206	3,864	.72	.71	227	7,863	.68	.66	145	10,081	.74	.73
100-100	683	8,227	.72	.72	405	7,645	.75	.75	281	9,624	.87	.87	145	9,875	1.23	1.23
CREDITS	4,386	47,057	.54	.47	3,616	60,260	.64	.55	2,967	88,516	.71	.61	1,584	93,395	.67	.57
101-105	158	2,014	.60	.62	187	3,661	.98	1.01	206	7,476	.66	.68	155	11,151	1.08	1.12
106-110	115	1,546	.76	.82	112	2,413	.49	.53	165	6,439	.73	.79	147	11,427	.57	.62
111-115	78	1,089	.73	.82	95	2,108	.50	.56	175	7,082	.51	.58	109	8,775	.81	.91
116-120	69	1,021	.45	.53	105	2,467	.57	.68	126	5,282	.68	.80	101	8,663	1.57	1.85
121-130	149	2,305	1.05	1.32	185	4,617	1.28	1.61	223	9,915	.63	.80	150	13,159	.66	.83
131-140	99	1,656	.55	.75	171	4,507	.63	.85	173	8,449	.64	.86	102	9,877	.75	1.02
141- UP	484	10,677	.68	1.21	425	13,914	.80	1.38	359	21,554	.74	1.25	243	29,495	.85	1.45
CHARGES	1,152	20,308	.70	1.00	1,280	33,687	.81	1.09	1,427	66,197	.67	.88	1,007	92,548	.87	1.12
TOTALS	5,538	67,365	.59	.58	4,896	93,947	.70	.70	4,394	154,713	.69	.70	2,591	185,943	.77	.79

	$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	13	1,339	.06	.04	30	13,562	.48	.25	88	15,240	.43	.23				
61- 80	382	42,173	.48	.35	174	94,195	.43	.31	2,944	202,582	.49	.36				
81- 85	153	19,256	.52	.43	66	52,395	.52	.43	16,092	208,244	.53	.44				
86- 90	103	13,463	.66	.58	64	49,319	.61	.53	5,423	120,421	.66	.58				
91- 95	114	16,241	.58	.54	79	50,321	.62	.58	2,471	104,298	.63	.58				
96- 99	115	17,290	.63	.62	70	92,860	.57	.56	1,567	137,666	.61	.59				
100-100	64	9,744	.59	.59	29	17,553	.51	.51	142,303	206,837	.60	.60				
CREDITS	944	119,506	.55	.45	512	370,206	.53	.45	170,888	995,288	.57	.50				
101-105	113	18,587	.57	.58	69	53,425	.75	.77	1,397	99,200	.76	.78				
106-110	114	19,340	.68	.74	56	34,890	1.07	1.15	1,083	78,245	.84	.91				
111-115	73	13,180	.72	.81	29	16,470	.65	.73	844	50,442	.67	.76				
116-120	83	14,899	1.07	1.26	44	31,754	1.24	1.46	739	65,483	1.16	1.37				
121-130	122	23,731	.81	1.02	53	32,362	.83	1.03	1,293	88,620	.83	1.04				
131-140	72	14,965	.87	1.17	38	23,428	.82	1.10	918	64,802	.78	1.06				
141- UP	149	36,601	.89	1.52	62	48,823	.89	1.53	3,292	178,017	.82	1.43				
CHARGES	726	141,303	.81	1.02	351	241,152	.90	1.10	9,566	624,810	.84	1.06				
TOTALS	1,670	260,809	.69	.70	863	611,358	.68	.65	180,454	1620,098	.67	.67				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	10	3			5	9	2.12	1.09	2	8			1	5		
61- 80	113	73	1.26	.96	58	161	.02	.01	36	171	.01	.01	33	224	.07	.05
81- 85	1,385	1,576	1.22	1.03	3,711	12,226	.58	.49	3,218	16,656	.61	.51	1,883	13,744	.42	.36
86- 90	420	448	.68	.60	1,278	4,401	.92	.80	1,233	6,615	.56	.49	732	5,533	.68	.59
91- 95	136	169	1.41	1.31	384	1,407	.95	.88	405	2,312	.57	.53	271	2,169	.46	.43
96- 99	85	95	.59	.57	171	638	1.08	1.05	212	1,289	.70	.69	162	1,366	1.62	1.58
100-100	129,462	85,221	.58	.58	12,048	40,331	.48	.48	1,940	11,634	.45	.45	754	6,499	1.00	1.00
CREDITS	131,611	87,585	.60	.59	17,655	59,173	.55	.52	7,046	38,684	.55	.49	3,836	29,539	.65	.58
101-105	82	102	.55	.57	156	623	1.44	1.48	195	1,235	.50	.51	114	1,006	1.14	1.17
106-110	60	70	1.10	1.18	107	455	.17	.18	122	816	.51	.55	95	880	.49	.53
111-115	49	65	.06	.07	64	289	.14	.16	107	748	.38	.43	54	540	.80	.91
116-120	41	59	.05	.06	67	300	.87	1.02	70	507	.99	1.16	55	566	3.62	4.27
121-130	60	99	.63	.79	115	570	.99	1.24	120	936	.99	1.24	85	930	1.57	1.97
131-140	46	72	6.99	9.48	94	495	1.18	1.60	81	680	.88	1.19	67	794	.99	1.34
141- UP	235	598	6.83	14.04	529	4,411	.85	1.83	520	6,437	.95	1.90	384	6,230	.36	.67
CHARGES	573	1,065	4.50	6.90	1,132	7,143	.87	1.40	1,215	11,359	.83	1.26	854	10,947	.78	1.15
TOTALS	132,184	88,650	.64	.64	18,787	66,317	.58	.58	8,261	50,043	.61	.61	4,690	40,486	.69	.69

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	7			3	23			2	32	11.06	6.51				
61- 80	82	797	1.35	1.05	309	5,025	.54	.42	768	21,272	.46	.35	549	28,843	.55	.41
81- 85	2,208	22,580	.57	.48	1,708	26,910	.57	.48	865	24,190	.53	.44	305	17,500	.76	.63
86- 90	864	9,110	.62	.54	619	10,305	.99	.87	397	12,077	.55	.49	206	12,626	.81	.72
91- 95	348	3,942	1.04	.96	323	5,904	.73	.67	298	9,544	.80	.75	177	11,609	.47	.44
96- 99	192	2,311	.79	.77	183	3,449	.98	.96	208	7,243	.47	.46	138	9,550	.45	.44
100-100	672	8,134	.65	.65	406	7,773	.58	.58	246	8,469	.76	.76	121	8,275	.98	.98
CREDITS	4,367	46,880	.66	.58	3,551	59,388	.68	.59	2,784	82,829	.57	.49	1,496	88,402	.65	.55
101-105	165	2,083	.78	.80	176	3,571	.68	.69	211	7,710	.78	.80	168	12,312	.55	.56
106-110	138	1,841	.43	.46	125	2,690	.42	.45	169	6,550	.63	.68	128	9,579	.69	.74
111-115	95	1,309	.70	.79	108	2,370	.62	.70	184	7,508	.61	.69	122	9,735	.62	.71
116-120	81	1,199	1.10	1.30	96	2,259	.66	.78	156	6,661	.50	.58	110	8,880	.62	.73
121-130	131	2,014	.92	1.15	185	4,627	.76	.95	241	10,535	.67	.84	164	14,482	.65	.81
131-140	91	1,514	.61	.83	192	4,968	.45	.62	158	7,715	.60	.81	120	11,613	.74	1.00
141- UP	482	10,590	.56	1.01	431	14,369	.75	1.31	369	22,474	.89	1.54	269	32,341	.78	1.33
CHARGES	1,183	20,551	.65	.92	1,313	34,854	.66	.90	1,488	69,153	.72	.94	1,081	98,942	.69	.89
TOTALS	5,550	67,431	.66	.65	4,864	94,243	.67	.68	4,272	151,982	.64	.65	2,577	187,345	.67	.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	16	1,803	.27	.16	18	9,625	.42	.20	58	11,514	.43	.21				
61- 80	337	38,303	.47	.34	178	103,450	.55	.40	2,463	198,319	.53	.39				
81- 85	129	16,500	.50	.41	66	56,557	.48	.40	15,478	208,439	.55	.46				
86- 90	115	14,726	.69	.60	71	80,764	.52	.46	5,935	156,605	.62	.54				
91- 95	118	16,539	.71	.66	61	43,561	.47	.44	2,521	97,156	.60	.55				
96- 99	113	16,536	.54	.53	62	49,316	.52	.50	1,526	91,792	.56	.55				
100-100	54	8,083	.66	.66	28	14,583	.61	.61	145,731	199,003	.60	.60				
CREDITS	882	112,490	.56	.46	484	357,856	.52	.43	173,712	962,828	.57	.49				
101-105	131	20,901	.65	.67	69	37,359	.54	.55	1,467	86,903	.61	.63				
106-110	90	14,095	.68	.73	41	28,017	.76	.82	1,075	64,994	.68	.74				
111-115	89	15,529	.52	.59	48	24,975	.74	.84	920	63,067	.64	.72				
116-120	87	15,299	.65	.77	35	28,986	.58	.68	798	64,716	.64	.75				
121-130	109	20,706	.86	1.07	58	36,121	.65	.82	1,268	91,019	.73	.91				
131-140	93	19,177	.69	.93	40	37,476	.67	.91	982	84,505	.68	.92				
141- UP	175	45,837	.83	1.39	67	53,214	.73	1.21	3,461	196,500	.79	1.36				
CHARGES	774	151,543	.73	.93	358	246,147	.67	.83	9,971	651,705	.70	.91				
TOTALS	1,656	264,034	.66	.68	842	604,003	.58	.55	183,683	1614,533	.62	.62				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	6	2			3	7			1	3			1	5		
61- 80	111	70	2.61	1.98	49	131	.14	.11	47	231	.40	.31	39	264	1.98	1.53
81- 85	1,434	1,571	.61	.51	3,880	12,735	.51	.43	3,506	18,141	.46	.39	2,099	15,192	.32	.27
86- 90	371	417	.60	.53	1,200	4,144	.57	.50	1,200	6,455	.56	.49	752	5,682	.55	.48
91- 95	144	166	.11	.10	347	1,282	.74	.68	348	1,982	1.10	1.02	262	2,121	.79	.74
96- 99	79	100	.88	.85	169	629	.63	.61	190	1,141	.91	.89	168	1,414	.66	.64
100-100	131,475	87,328	.61	.61	12,318	41,122	.46	.46	1,990	11,959	.78	.78	775	6,624	.59	.59
CREDITS	133,620	89,652	.61	.60	17,966	60,050	.49	.46	7,282	39,912	.62	.56	4,096	31,302	.48	.43
101-105	78	104	1.32	1.36	162	663	.35	.36	149	952	1.24	1.27	143	1,259	.45	.46
106-110	73	96	10.57	11.42	98	402	1.00	1.08	108	719	.42	.46	86	809	.40	.43
111-115	41	53	.29	.33	89	389	.70	.79	99	699	.96	1.08	65	623	.89	1.01
116-120	31	37	4.65	5.47	57	257	1.24	1.47	50	371	.75	.89	54	554	.89	1.05
121-130	72	108	6.35	7.93	109	554	.41	.51	112	860	1.59	2.00	86	937	1.37	1.72
131-140	57	86	1.25	1.68	72	368	.61	.82	87	719	.58	.78	63	733	.20	.28
141- UP	224	530	1.23	2.51	504	4,152	1.77	3.73	475	5,854	.57	1.13	332	5,370	.46	.86
CHARGES	576	1,016	2.75	4.11	1,091	6,785	1.33	2.12	1,080	10,175	.74	1.13	829	10,285	.57	.82
TOTALS	134,196	90,667	.63	.63	19,057	66,835	.57	.57	8,362	50,087	.64	.63	4,925	41,587	.50	.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					4	43	.01		2	36			2	73	.01	
61- 80	110	1,070	.24	.18	467	7,546	.29	.23	1,026	28,443	.43	.33	697	35,999	.44	.32
81- 85	2,311	23,605	.35	.29	1,783	27,814	.60	.50	822	22,877	.60	.49	265	15,387	.53	.44
86- 90	822	8,755	.74	.65	568	9,500	.56	.49	368	11,222	.55	.49	202	12,305	.51	.45
91- 95	349	3,942	.56	.52	325	5,880	1.02	.94	291	9,505	.78	.73	190	12,563	.58	.53
96- 99	190	2,282	.61	.60	191	3,620	.77	.75	198	6,934	.51	.50	141	9,661	.54	.52
100-100	581	7,062	.56	.56	386	7,304	.80	.80	237	8,026	.70	.70	91	6,325	.45	.45
CREDITS	4,363	46,717	.48	.42	3,724	61,707	.63	.54	2,944	87,042	.56	.47	1,588	92,313	.49	.41
101-105	158	2,006	.58	.60	167	3,319	.60	.61	233	8,597	.56	.57	150	10,741	.43	.44
106-110	105	1,381	.35	.38	126	2,605	1.14	1.23	169	6,664	.55	.59	118	9,073	.83	.89
111-115	100	1,373	.55	.62	113	2,514	.61	.69	159	6,540	.61	.69	128	10,115	.57	.65
116-120	59	853	.45	.53	123	2,938	.85	1.01	162	6,781	.39	.46	96	7,856	.66	.78
121-130	131	2,026	.44	.55	178	4,410	.65	.82	242	10,503	.64	.80	153	14,303	.58	.72
131-140	123	2,047	.84	1.15	156	4,080	.41	.56	131	6,370	.60	.81	90	8,441	.51	.69
141- UP	486	10,661	.59	1.05	404	13,410	.62	1.08	376	22,469	.66	1.12	220	26,519	.59	1.00
CHARGES	1,162	20,348	.57	.82	1,267	33,275	.66	.89	1,472	67,924	.60	.77	955	87,049	.59	.76
TOTALS	5,525	67,065	.51	.51	4,991	94,982	.64	.63	4,416	154,966	.57	.57	2,543	179,361	.54	.54

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	10	1,094	.11	.06	21	13,962	.16	.09	50	15,223	.16	.09
61- 80	452	48,712	.31	.22	223	116,235	.35	.25	3,221	238,700	.36	.26
81- 85	133	16,714	.37	.30	79	49,381	.34	.28	16,312	203,416	.44	.37
86- 90	153	20,920	.50	.44	74	48,923	.36	.32	5,710	128,324	.48	.42
91- 95	124	17,473	.45	.42	69	86,585	.36	.33	2,449	141,499	.47	.43
96- 99	103	15,539	.41	.40	52	40,716	.44	.43	1,481	82,036	.48	.47
100-100	54	8,244	.57	.57	33	27,888	.37	.37	147,940	211,881	.56	.56
CREDITS	1,029	128,695	.39	.32	551	383,690	.35	.29	177,163	1021,080	.46	.39
101-105	101	16,042	.43	.44	51	34,452	.59	.61	1,392	78,135	.54	.55
106-110	92	15,122	.57	.62	46	24,254	.60	.65	1,021	61,124	.65	.70
111-115	86	15,518	.44	.49	55	77,942	.55	.62	935	115,766	.55	.61
116-120	75	13,153	.51	.60	44	25,722	.66	.78	751	58,523	.61	.72
121-130	97	19,637	.62	.77	63	40,616	.49	.61	1,243	93,953	.58	.72
131-140	71	14,688	.54	.74	39	35,685	.48	.65	889	73,220	.51	.69
141- UP	178	46,591	.83	1.40	63	69,532	.55	.92	3,262	205,089	.66	1.14
CHARGES	700	140,751	.62	.81	361	308,203	.55	.69	9,493	685,810	.60	.76
TOTALS	1,729	269,446	.51	.52	912	691,893	.44	.43	186,656	1706,890	.51	.51

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2003

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	79	31	.77	.35	29	47	.49	.22	19	58			13	51	.05	.02
61- 80	334	235	2.05	1.53	195	549	1.70	1.29	185	886	1.37	1.05	236	1,593	.34	.26
81- 85	1,976	2,270	1.14	.95	5,876	18,955	.82	.68	5,351	27,279	.60	.49	3,464	24,756	.50	.42
86- 90	334	351	.55	.48	936	3,204	1.77	1.55	1,046	5,685	.80	.70	652	4,936	.84	.73
91- 95	354	391	2.26	2.11	519	1,858	1.69	1.56	509	2,938	.79	.74	424	3,433	.61	.57
96- 99	641	706	1.00	.97	554	2,038	.43	.42	503	3,011	.54	.52	336	2,815	1.25	1.22
100-100	135,884	96,057	.72	.72	16,551	55,915	.65	.65	3,216	19,276	.85	.85	1,246	10,695	.80	.80
CREDITS	139,602	100,040	.74	.74	24,660	82,564	.76	.71	10,829	59,134	.72	.64	6,371	48,280	.65	.57
101-105	168	202	2.49	2.56	291	1,155	.51	.53	249	1,595	2.99	3.07	195	1,743	.51	.52
106-110	82	121	.40	.44	149	619	.31	.33	162	1,077	1.14	1.23	122	1,142	2.74	2.95
111-115	104	133	4.28	4.83	114	512	.88	.99	131	928	.89	1.00	106	1,052	.38	.43
116-120	87	122	.45	.53	100	457	.89	1.05	124	912	1.06	1.25	100	1,029	.82	.96
121-130	137	186	7.64	9.53	181	867	.96	1.21	189	1,458	.91	1.14	142	1,558	.97	1.22
131-140	91	129	2.01	2.71	121	636	2.48	3.36	128	1,061	.90	1.22	101	1,194	1.32	1.78
141- UP	367	932	6.82	13.91	715	5,833	.79	1.65	806	10,138	.65	1.32	577	9,352	.97	1.81
CHARGES	1,036	1,825	5.05	7.48	1,671	10,079	.86	1.33	1,789	17,169	.97	1.50	1,343	17,068	1.02	1.49
TOTALS	140,638	101,865	.82	.82	26,331	92,643	.77	.76	12,618	76,303	.77	.76	7,714	65,348	.75	.73

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	23	144	1.28	.63	32	299	.51	.24	41	768	1.00	.48	44	1,715	6.90	3.62
61- 80	678	6,761	.99	.77	1,619	25,036	.73	.57	1,988	52,964	.65	.50	1,289	65,313	.55	.40
81- 85	3,401	33,995	.63	.52	1,924	29,886	.71	.59	979	27,696	.79	.65	365	20,744	.74	.61
86- 90	820	8,786	.83	.73	762	12,818	.67	.59	619	19,034	.63	.55	297	17,826	.69	.60
91- 95	556	6,393	.66	.61	554	9,859	1.01	.93	505	16,214	.65	.60	297	19,169	.73	.68
96- 99	395	4,685	.67	.65	363	6,834	.60	.59	382	13,285	.74	.72	231	15,790	.76	.74
100-100	1,016	12,237	.94	.94	697	13,324	.88	.88	496	16,892	.67	.67	226	15,630	.88	.88
CREDITS	6,889	73,001	.74	.65	5,951	98,056	.76	.65	5,010	146,853	.69	.58	2,749	156,186	.74	.60
101-105	281	3,569	.93	.96	286	5,762	1.00	1.03	350	12,786	.60	.61	241	17,156	.64	.66
106-110	176	2,318	.71	.76	219	4,607	.54	.59	313	11,981	.75	.81	188	13,958	.80	.87
111-115	141	1,954	.60	.68	198	4,400	.48	.54	268	10,905	.78	.88	201	16,251	.73	.82
116-120	126	1,842	.90	1.06	191	4,453	.69	.81	225	9,564	.72	.85	141	11,605	1.02	1.20
121-130	227	3,501	.90	1.12	299	7,321	.65	.81	372	16,615	.92	1.16	234	20,588	.58	.73
131-140	172	2,878	1.03	1.38	269	7,059	.71	.96	267	12,888	.72	.97	156	14,441	.68	.91
141- UP	768	16,654	.89	1.57	636	21,352	.79	1.37	556	33,534	.73	1.25	301	36,037	.85	1.43
CHARGES	1,891	32,716	.88	1.23	2,098	54,954	.73	.98	2,351	108,273	.75	.97	1,462	130,035	.76	.96
TOTALS	8,780	105,717	.79	.77	8,049	153,010	.75	.73	7,361	255,127	.71	.71	4,211	286,221	.75	.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
0- 60	108	9,787	.56	.31	156	66,540	.70	.35	544	79,440	.82	.42
61- 80	802	88,338	.67	.48	377	195,080	.62	.44	7,703	436,754	.64	.47
81- 85	249	31,259	.65	.54	140	84,613	.60	.50	23,725	301,454	.66	.54
86- 90	180	23,568	.72	.63	128	96,532	.64	.56	5,774	192,741	.69	.61
91- 95	187	26,133	.98	.91	117	100,204	.71	.66	4,022	186,591	.77	.72
96- 99	156	23,416	.65	.64	106	69,943	.73	.72	3,667	142,523	.72	.70
100-100	128	20,605	1.01	1.01	62	60,247	.84	.84	159,522	320,876	.78	.78
CREDITS	1,810	223,106	.73	.59	1,086	673,158	.67	.53	204,957	1660,378	.71	.58
101-105	143	23,511	.69	.71	101	62,533	.89	.92	2,305	130,012	.82	.84
106-110	136	23,061	1.01	1.09	62	33,655	1.23	1.33	1,609	92,540	1.01	1.09
111-115	121	21,181	.81	.91	57	36,312	.89	1.00	1,441	93,630	.80	.91
116-120	96	17,335	.62	.73	44	29,234	.73	.86	1,234	76,552	.76	.89
121-130	149	29,071	.64	.80	50	30,965	1.08	1.36	1,980	112,130	.82	1.03
131-140	93	18,336	.81	1.09	42	26,763	1.03	1.39	1,440	85,385	.86	1.17
141- UP	193	48,648	.79	1.30	72	66,459	.79	1.39	4,991	248,939	.82	1.43
CHARGES	931	181,143	.77	.97	428	285,923	.92	1.14	15,000	839,187	.84	1.07
TOTALS	2,741	404,249	.75	.72	1,514	959,081	.75	.66	219,957	2499,565	.75	.70

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2004

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	65	28	.64	.28	24	44	3.69	1.79	15	41	9.30	4.35	12	53	.24	.12
61- 80	373	243	.65	.48	173	479	.27	.20	142	681	.38	.29	149	1,004	.55	.42
81- 85	2,136	2,376	1.57	1.31	5,856	18,997	.66	.55	5,428	27,911	.61	.50	3,451	24,854	.54	.45
86- 90	424	462	.71	.62	1,210	4,145	1.28	1.11	1,208	6,568	.94	.82	805	6,107	.70	.61
91- 95	318	355	.40	.37	460	1,631	.89	.83	569	3,277	.85	.79	405	3,272	.66	.62
96- 99	384	428	1.61	1.56	476	1,777	.84	.82	412	2,470	.70	.68	315	2,665	.91	.88
100-100	136,712	97,679	.80	.80	17,169	58,214	.70	.70	3,546	21,355	.70	.70	1,353	11,641	.67	.67
CREDITS	140,412	101,570	.82	.81	25,368	85,288	.73	.69	11,320	62,303	.69	.62	6,490	49,596	.62	.55
101-105	153	174	2.28	2.35	229	909	.72	.74	256	1,633	.75	.77	219	1,956	1.25	1.28
106-110	108	127	6.00	6.46	185	778	.79	.85	176	1,185	1.50	1.62	149	1,399	.91	.98
111-115	87	108	2.81	3.17	105	465	.94	1.06	135	941	.42	.48	124	1,228	.65	.74
116-120	105	137	.93	1.10	104	480	1.04	1.22	118	858	.30	.35	92	934	.16	.19
121-130	132	198	2.86	3.57	196	974	.77	.96	192	1,501	1.43	1.80	154	1,676	.51	.64
131-140	66	113	1.67	2.25	104	539	.49	.66	126	1,051	.31	.42	109	1,290	.42	.57
141- UP	365	853	1.56	3.23	792	6,529	1.11	2.35	809	10,257	.69	1.41	547	8,995	.92	1.74
CHARGES	1,016	1,712	2.15	3.19	1,715	10,673	.98	1.56	1,812	17,427	.76	1.17	1,394	17,478	.82	1.18
TOTALS	141,428	103,282	.84	.84	27,083	95,961	.75	.75	13,132	79,730	.71	.70	7,884	67,074	.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	100	1.19	.56	24	233	.13	.06	33	631	1.23	.63	26	1,004	1.50	.79
61- 80	431	4,298	.72	.56	1,276	20,006	.64	.50	1,876	50,767	.64	.49	1,232	63,580	.61	.45
81- 85	3,706	37,301	.52	.43	2,479	38,580	.59	.49	1,256	35,205	.66	.54	477	26,998	.88	.73
86- 90	913	9,786	.81	.71	808	13,599	.74	.65	632	19,205	.83	.73	357	21,991	.68	.60
91- 95	576	6,618	.54	.50	611	10,838	.75	.69	511	16,374	.89	.82	300	19,519	.73	.68
96- 99	412	4,933	.59	.57	386	7,289	.83	.81	360	12,310	.62	.61	235	16,425	.59	.58
100-100	1,176	14,257	.87	.87	783	14,808	.96	.96	517	17,783	.67	.67	229	15,478	.90	.90
CREDITS	7,230	77,294	.64	.56	6,367	105,353	.70	.60	5,185	152,275	.70	.59	2,856	164,994	.71	.59
101-105	255	3,193	1.13	1.16	283	5,578	1.06	1.09	338	12,362	.98	1.01	300	21,454	.72	.73
106-110	188	2,463	.85	.92	214	4,529	.88	.95	339	13,343	.72	.78	217	16,320	.54	.58
111-115	161	2,262	.98	1.11	177	3,976	.57	.64	285	11,417	.68	.76	170	13,380	.67	.76
116-120	125	1,830	2.38	2.81	181	4,222	.77	.91	269	11,176	.82	.97	147	12,093	.90	1.06
121-130	200	3,025	.79	.99	320	7,972	.88	1.10	432	19,207	.62	.77	227	20,337	.70	.88
131-140	201	3,400	.48	.65	266	7,049	.62	.83	296	14,041	.70	.95	169	15,704	.89	1.21
141- UP	816	17,820	.66	1.19	766	25,355	.63	1.10	620	37,207	.77	1.31	364	42,980	.88	1.49
CHARGES	1,946	33,994	.83	1.18	2,207	58,681	.73	1.00	2,579	118,752	.75	.97	1,594	142,268	.77	.99
TOTALS	9,176	111,288	.70	.69	8,574	164,033	.71	.71	7,764	271,027	.72	.72	4,450	307,262	.74	.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	66	6,082	.64	.35	110	42,846	.64	.32	391	51,062	.67	.34				
61- 80	776	84,181	.60	.43	402	239,592	.52	.37	6,830	464,830	.57	.41				
81- 85	263	34,120	.71	.59	136	75,581	.55	.45	25,188	321,922	.62	.52				
86- 90	215	29,198	.73	.64	138	84,797	.58	.51	6,710	195,859	.69	.61				
91- 95	211	29,327	.68	.63	135	132,114	.63	.59	4,096	223,326	.67	.63				
96- 99	158	24,579	.82	.80	127	109,803	.75	.73	3,265	182,680	.74	.72				
100-100	125	19,247	.58	.58	61	36,841	.51	.51	161,671	307,302	.73	.73				
CREDITS	1,814	226,735	.67	.54	1,109	721,575	.59	.48	208,151	1746,982	.66	.55				
101-105	162	25,487	.74	.76	84	39,114	.67	.68	2,279	111,861	.78	.80				
106-110	165	28,323	.85	.92	89	54,756	.90	.97	1,830	123,223	.83	.89				
111-115	142	25,536	.79	.89	69	48,821	1.16	1.30	1,455	108,134	.92	1.04				
116-120	101	17,750	.82	.97	57	30,670	.71	.84	1,299	80,150	.81	.96				
121-130	171	32,436	.80	1.00	94	64,297	.73	.91	2,118	151,624	.74	.93				
131-140	107	22,820	.80	1.08	36	26,210	.58	.79	1,480	92,217	.70	.95				
141- UP	230	58,242	.92	1.56	85	63,333	.70	1.24	5,394	271,570	.80	1.39				
CHARGES	1,078	210,593	.83	1.06	514	327,201	.79	.98	15,855	938,779	.80	1.02				
TOTALS	2,892	437,328	.75	.73	1,623	1048,776	.66	.59	224,006	2685,761	.70	.67				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2005

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	25	9	.06	.03	15	30	.02	.01	6	20			5	22		
61- 80	336	237	2.17	1.63	149	422	.57	.43	96	457	.60	.46	112	745	.43	.33
81- 85	2,263	2,529	2.08	1.75	5,686	18,527	.55	.46	5,147	26,521	.64	.54	3,369	24,453	.59	.49
86- 90	600	698	.91	.79	1,648	5,628	.68	.60	1,673	9,016	.67	.59	1,178	8,943	.58	.51
91- 95	275	318	1.57	1.46	470	1,702	.62	.57	534	3,062	1.10	1.02	416	3,332	.48	.44
96- 99	165	186	1.69	1.65	275	1,050	.66	.65	275	1,663	.32	.32	227	1,927	.59	.57
100-100	139,161	99,149	.60	.60	17,166	58,065	.60	.60	3,537	21,314	.75	.75	1,509	12,986	.72	.72
CREDITS	142,825	103,125	.65	.65	25,409	85,423	.60	.57	11,268	62,053	.70	.63	6,816	52,408	.61	.54
101-105	129	151	.35	.36	222	891	.91	.94	286	1,821	1.26	1.30	212	1,879	1.13	1.16
106-110	98	121	.03	.03	159	663	1.78	1.92	199	1,333	.71	.77	138	1,303	.35	.37
111-115	93	140	.62	.71	127	560	.47	.53	147	1,014	1.48	1.67	119	1,161	.57	.65
116-120	70	100	2.77	3.26	93	431	.52	.61	105	764	1.17	1.37	99	1,015	1.05	1.24
121-130	127	178	.20	.26	217	1,034	1.37	1.72	188	1,436	1.94	2.42	144	1,583	.57	.71
131-140	82	124	3.85	5.23	118	600	1.23	1.66	135	1,144	.77	1.05	106	1,238	1.01	1.37
141- UP	391	951	2.47	5.01	777	6,628	.66	1.43	832	10,459	.56	1.14	636	10,606	1.19	2.28
CHARGES	990	1,764	1.86	2.81	1,713	10,808	.83	1.35	1,892	17,972	.84	1.30	1,454	18,785	1.01	1.51
TOTALS	143,815	104,889	.67	.67	27,122	96,231	.62	.62	13,160	80,024	.73	.73	8,270	71,193	.72	.71

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	4	27	.03	.02	10	88	.15	.07	14	283	.90	.50	11	409	.68	.36
61- 80	241	2,332	.26	.20	806	12,931	.49	.38	1,607	44,504	.58	.45	1,142	59,641	.64	.48
81- 85	3,788	38,599	.47	.40	2,871	45,128	.59	.49	1,519	42,899	.64	.53	531	30,163	.54	.44
86- 90	1,191	12,673	.70	.61	974	16,414	.59	.52	706	21,404	1.02	.90	359	22,014	.63	.55
91- 95	544	6,262	.78	.72	580	10,467	.71	.66	527	17,275	.68	.63	317	20,687	.59	.55
96- 99	362	4,402	.95	.93	350	6,588	.78	.76	402	13,897	.67	.65	260	17,733	.70	.69
100-100	1,290	15,525	.80	.80	816	15,377	.74	.74	509	17,595	.76	.76	243	16,612	1.01	1.01
CREDITS	7,420	79,820	.62	.54	6,407	106,993	.62	.54	5,284	157,856	.69	.59	2,863	167,258	.66	.55
101-105	276	3,517	.86	.88	297	5,836	.86	.88	352	12,945	.57	.59	292	21,088	.87	.90
106-110	187	2,498	.70	.75	211	4,486	.45	.49	310	12,186	.80	.86	248	19,082	.66	.71
111-115	145	2,009	.72	.82	175	3,876	.60	.67	309	12,575	.63	.72	208	16,547	.73	.82
116-120	119	1,759	1.23	1.45	184	4,271	.51	.60	240	9,917	.72	.85	174	14,857	1.31	1.55
121-130	234	3,636	1.32	1.65	351	8,865	.94	1.18	411	18,200	.68	.85	266	22,912	.75	.94
131-140	174	2,946	.64	.86	303	8,020	.64	.87	304	14,683	.64	.86	183	17,306	.67	.91
141- UP	847	18,774	.65	1.18	792	25,916	.74	1.28	678	40,686	.76	1.30	418	50,272	1.03	1.74
CHARGES	1,982	35,138	.78	1.11	2,313	61,269	.72	.98	2,604	121,191	.70	.92	1,789	162,064	.88	1.13
TOTALS	9,402	114,958	.67	.66	8,720	168,262	.66	.66	7,888	279,048	.70	.70	4,652	329,322	.77	.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	20	1,999	.12	.07	61	27,667	.49	.25	171	30,554	.47	.24				
61- 80	745	83,461	.57	.41	406	239,076	.44	.32	5,640	443,804	.51	.37				
81- 85	289	36,491	.51	.42	139	108,410	.49	.41	25,602	373,720	.55	.46				
86- 90	213	28,909	.65	.57	155	91,923	.61	.54	8,697	217,621	.67	.58				
91- 95	221	31,843	.60	.56	153	104,850	.56	.52	4,037	199,797	.61	.56				
96- 99	196	30,002	.48	.47	119	130,130	.55	.53	2,631	207,577	.58	.56				
100-100	125	19,254	.64	.64	51	30,921	.65	.65	164,407	306,796	.67	.67				
CREDITS	1,809	231,958	.57	.47	1,084	732,975	.52	.42	211,185	1779,869	.58	.50				
101-105	196	31,739	.63	.64	117	78,744	.73	.75	2,379	158,612	.73	.76				
106-110	183	31,142	.64	.69	108	60,446	.92	.99	1,841	133,259	.78	.84				
111-115	131	23,251	.63	.71	58	33,557	.73	.82	1,512	94,689	.69	.78				
116-120	134	24,373	.84	.99	65	42,672	1.11	1.30	1,283	100,160	1.01	1.19				
121-130	200	38,429	.74	.93	93	64,165	.80	1.01	2,231	160,437	.80	1.00				
131-140	117	24,883	.76	1.03	62	36,756	.75	1.02	1,584	107,700	.72	.98				
141- UP	249	61,792	.91	1.54	104	85,805	.83	1.43	5,724	311,888	.86	1.48				
CHARGES	1,210	235,608	.76	.96	607	402,145	.83	1.03	16,554	1066,745	.81	1.03				
TOTALS	3,019	467,566	.66	.66	1,691	1135,120	.63	.58	227,739	2846,614	.67	.65				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2006

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	13	4			7	14	1.43	.74	2	8			1	5		
61- 80	250	165	2.41	1.81	112	304	.03	.02	80	377	.52	.40	84	560	.82	.63
81- 85	2,221	2,543	1.11	.94	5,499	18,059	.68	.57	4,912	25,477	.62	.53	3,044	22,233	.43	.36
86- 90	688	787	.51	.45	1,923	6,589	.84	.74	1,872	10,074	.51	.44	1,188	8,995	.73	.64
91- 95	245	285	2.10	1.95	550	1,988	.85	.79	614	3,510	.71	.66	431	3,476	.87	.80
96- 99	149	161	.43	.42	270	1,014	.77	.75	323	1,974	.53	.52	255	2,148	1.17	1.14
100-100	143,355	100,711	.62	.62	16,914	57,173	.58	.58	3,354	20,173	.52	.52	1,355	11,660	1.04	1.04
CREDITS	146,921	104,657	.64	.64	25,275	85,141	.63	.59	11,157	61,592	.57	.51	6,358	49,076	.70	.62
101-105	142	170	.38	.39	236	946	1.42	1.46	318	2,015	.56	.57	193	1,706	.85	.87
106-110	111	126	.68	.73	175	734	.83	.89	189	1,260	.46	.49	149	1,389	.45	.48
111-115	83	102	.13	.15	113	505	.78	.87	167	1,173	.33	.38	94	927	.93	1.05
116-120	76	105	.16	.19	98	436	.65	.77	108	783	.67	.79	83	860	3.07	3.62
121-130	134	198	1.19	1.50	192	930	.70	.88	197	1,533	.81	1.02	141	1,526	1.44	1.80
131-140	80	123	4.62	6.25	134	706	1.35	1.82	136	1,141	.83	1.12	122	1,448	.65	.88
141- UP	392	1,036	5.34	11.11	863	7,256	1.13	2.45	852	10,602	.81	1.63	662	10,936	.40	.77
CHARGES	1,018	1,860	3.50	5.39	1,811	11,512	1.08	1.77	1,967	18,508	.73	1.10	1,444	18,792	.70	1.04
TOTALS	147,939	106,516	.69	.69	27,086	96,653	.68	.68	13,124	80,101	.61	.60	7,802	67,868	.70	.70

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	7			3	23			3	49	7.24	4.27				
61- 80	152	1,489	.96	.74	546	8,814	.62	.49	1,404	39,111	.58	.45	1,028	53,730	.53	.40
81- 85	3,624	37,112	.63	.53	2,917	46,020	.68	.56	1,591	44,724	.60	.50	512	29,235	.71	.59
86- 90	1,369	14,475	.75	.66	1,051	17,592	.93	.81	741	22,733	.56	.49	395	24,488	.68	.59
91- 95	574	6,511	.97	.90	549	9,934	.96	.89	505	16,317	.72	.67	313	20,515	.58	.54
96- 99	325	3,897	.82	.80	332	6,222	.86	.84	352	12,211	.52	.51	267	18,332	.47	.46
100-100	1,201	14,493	.71	.71	754	14,439	.67	.67	463	16,084	.95	.95	197	13,610	.86	.86
CREDITS	7,246	77,984	.71	.63	6,152	103,045	.75	.65	5,059	151,229	.63	.54	2,712	159,910	.61	.52
101-105	283	3,595	.73	.75	302	6,116	.54	.55	370	13,346	.73	.75	275	19,907	.53	.54
106-110	217	2,906	.57	.61	217	4,627	.41	.45	310	12,025	.73	.78	229	17,206	.57	.62
111-115	154	2,118	.64	.73	185	4,025	.84	.94	322	13,122	.65	.73	214	16,972	.55	.62
116-120	143	2,098	.72	.85	160	3,788	.48	.56	265	11,388	.55	.64	190	15,335	.60	.71
121-130	226	3,496	.85	1.06	330	8,283	.74	.92	465	20,314	.72	.91	280	24,429	.74	.93
131-140	159	2,648	.69	.93	342	9,006	.49	.66	299	14,390	.70	.94	195	18,807	.72	.97
141- UP	851	18,830	.53	.96	796	26,772	.78	1.36	687	41,174	.74	1.27	454	54,908	.72	1.22
CHARGES	2,033	35,691	.61	.87	2,332	62,618	.67	.91	2,718	125,759	.70	.92	1,837	167,565	.66	.85
TOTALS	9,279	113,674	.68	.68	8,484	165,662	.72	.73	7,777	276,988	.66	.67	4,549	327,476	.64	.65

	$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	2,013	.25	.14	37	19,711	.55	.28	86	21,833	.54	.27				
61- 80	683	78,820	.49	.36	400	250,387	.48	.35	4,739	433,760	.50	.37				
81- 85	275	34,886	.56	.47	142	89,402	.45	.37	24,737	349,692	.58	.48				
86- 90	232	30,459	.61	.53	144	137,421	.45	.40	9,603	273,613	.57	.50				
91- 95	207	29,606	.74	.69	122	78,226	.48	.44	4,110	170,366	.63	.58				
96- 99	193	29,177	.59	.57	135	107,008	.49	.48	2,601	182,144	.54	.53				
100-100	114	17,366	.79	.79	52	29,492	.76	.76	167,759	295,201	.68	.68				
CREDITS	1,723	222,327	.58	.49	1,032	711,647	.49	.40	213,635	1726,608	.57	.49				
101-105	218	35,200	.58	.60	120	62,481	.57	.58	2,457	145,482	.59	.61				
106-110	161	26,445	.65	.71	85	51,667	.67	.72	1,843	118,387	.64	.69				
111-115	158	27,472	.58	.66	80	39,933	.69	.78	1,570	106,349	.64	.72				
116-120	142	26,268	.70	.82	55	40,905	.58	.69	1,320	101,967	.63	.74				
121-130	185	35,316	.78	.98	100	69,319	.64	.80	2,250	165,343	.71	.90				
131-140	153	32,198	.69	.94	69	55,430	.67	.91	1,689	135,897	.68	.92				
141- UP	270	69,433	.76	1.27	110	99,485	.73	1.19	5,937	340,433	.74	1.27				
CHARGES	1,287	252,333	.69	.88	619	419,221	.66	.82	17,066	1113,858	.68	.88				
TOTALS	3,010	474,660	.64	.65	1,651	1130,868	.55	.51	230,701	2840,466	.62	.60				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2007

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	7	2	1.02	.57	3	7			1	3			1	5		
61- 80	294	195	.96	.72	105	288	.48	.36	106	503	.76	.58	83	557	1.00	.77
81- 85	2,443	2,724	.75	.63	5,824	19,069	.60	.51	5,267	27,324	.56	.47	3,328	24,150	.38	.32
86- 90	670	767	.74	.65	1,843	6,308	.62	.54	1,791	9,643	.56	.49	1,152	8,708	.52	.45
91- 95	259	299	.15	.14	522	1,910	.95	.88	538	3,075	.87	.81	416	3,344	.75	.70
96- 99	146	176	1.38	1.35	261	971	.47	.45	303	1,830	.80	.78	271	2,293	.69	.68
100-100	145,476	102,649	.63	.63	16,744	56,429	.54	.54	3,289	19,791	.74	.74	1,340	11,508	1.32	1.32
CREDITS	149,295	106,813	.63	.63	25,302	84,982	.57	.54	11,295	62,168	.64	.58	6,591	50,564	.66	.59
101-105	132	165	.85	.88	266	1,064	.34	.35	259	1,646	1.52	1.56	207	1,831	.73	.75
106-110	129	164	6.29	6.80	168	687	1.28	1.38	176	1,183	.78	.84	140	1,311	.34	.37
111-115	84	106	1.40	1.58	142	608	.79	.90	147	1,037	.75	.84	105	1,012	.66	.75
116-120	57	77	2.24	2.64	97	443	1.25	1.48	94	681	.49	.58	92	949	1.14	1.34
121-130	122	182	4.11	5.15	192	954	.58	.73	177	1,367	1.14	1.43	132	1,442	1.01	1.27
131-140	93	141	.78	1.05	119	611	.82	1.10	138	1,149	.57	.77	115	1,337	.39	.53
141- UP	403	1,006	.75	1.55	832	6,741	1.30	2.73	821	10,037	.73	1.44	578	9,381	.77	1.44
CHARGES	1,020	1,841	1.69	2.57	1,816	11,108	1.09	1.73	1,812	17,101	.82	1.25	1,369	17,263	.74	1.08
TOTALS	150,315	108,654	.65	.65	27,118	96,090	.63	.62	13,107	79,269	.68	.67	7,960	67,827	.68	.67

	$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	21	.02	.01	4	43	.01		2	36			3	104	.01	
61- 80	229	2,213	1.19	.92	802	12,848	.50	.39	1,729	47,818	.46	.35	1,236	64,076	.45	.34
81- 85	3,818	38,948	.40	.33	3,015	47,294	.53	.44	1,544	43,260	.62	.51	501	28,835	.58	.48
86- 90	1,302	13,831	.69	.60	997	16,640	.61	.54	665	20,411	.53	.46	359	21,795	.51	.45
91- 95	562	6,353	.76	.70	531	9,654	.93	.87	479	15,752	.75	.70	343	22,799	.48	.45
96- 99	306	3,659	.48	.47	342	6,603	.65	.63	337	11,678	.66	.64	271	18,418	.84	.82
100-100	1,075	13,050	.53	.53	719	13,614	.69	.69	443	15,060	.61	.61	186	12,832	.46	.46
CREDITS	7,295	78,075	.53	.46	6,410	106,697	.60	.52	5,199	154,014	.57	.49	2,899	168,859	.53	.44
101-105	287	3,613	.62	.64	316	6,287	.84	.86	404	14,898	.83	.85	291	20,924	.42	.44
106-110	178	2,371	.34	.37	227	4,792	.88	.95	320	12,577	.60	.64	220	16,854	.63	.68
111-115	165	2,271	.58	.65	207	4,541	.62	.70	287	11,709	.59	.67	216	16,920	.61	.69
116-120	106	1,539	.59	.70	201	4,724	.93	1.10	283	11,830	.45	.53	156	12,803	.62	.74
121-130	205	3,176	.54	.67	323	8,032	.60	.75	426	18,494	.64	.79	265	24,137	.52	.65
131-140	202	3,359	.66	.89	271	7,133	.53	.72	274	12,956	.62	.84	159	14,668	.66	.89
141- UP	809	17,706	.54	.96	734	24,438	.66	1.15	687	41,343	.59	1.00	398	48,006	.53	.91
CHARGES	1,952	34,034	.55	.78	2,279	59,947	.69	.94	2,681	123,808	.61	.80	1,705	154,313	.56	.71
TOTALS	9,247	112,110	.53	.53	8,689	166,644	.64	.63	7,880	277,821	.59	.59	4,604	323,172	.54	.54

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	13	1,361	.09	.05	34	21,574	.17	.09	71	23,156	.16	.09				
61- 80	829	91,525	.39	.28	494	295,133	.38	.27	5,907	515,155	.41	.29				
81- 85	266	33,990	.45	.38	172	97,909	.41	.34	26,178	363,503	.49	.41				
86- 90	301	41,219	.52	.46	164	97,611	.36	.32	9,244	236,934	.48	.42				
91- 95	216	30,709	.41	.38	134	124,224	.38	.35	4,000	218,119	.47	.44				
96- 99	174	26,422	.47	.46	106	84,821	.42	.41	2,517	156,871	.52	.51				
100-100	107	16,054	.48	.48	56	44,899	.42	.42	169,435	305,887	.60	.60				
CREDITS	1,906	241,281	.44	.36	1,160	766,171	.38	.31	217,352	1819,624	.48	.40				
101-105	209	33,512	.47	.48	103	64,154	.51	.53	2,474	148,094	.55	.57				
106-110	164	27,006	.57	.62	82	42,908	.50	.53	1,804	109,854	.58	.62				
111-115	152	27,487	.45	.51	89	96,560	.55	.62	1,594	162,249	.55	.62				
116-120	117	20,532	.48	.56	68	41,415	.62	.72	1,271	94,993	.59	.70				
121-130	170	33,544	.53	.66	93	61,119	.46	.57	2,105	152,447	.53	.66				
131-140	112	23,394	.50	.68	61	56,557	.55	.74	1,544	121,304	.56	.76				
141- UP	255	65,838	.78	1.31	104	111,225	.54	.89	5,621	335,720	.63	1.07				
CHARGES	1,179	231,311	.58	.73	600	473,937	.53	.66	16,413	1124,662	.58	.74				
TOTALS	3,085	472,592	.51	.50	1,760	1240,108	.44	.41	233,765	2944,287	.52	.50				

DATE 10/20/10

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	189	73	.60	.28	78	141	1.46	.70	43	129	2.96	1.45	32	136	.11	.05
61- 80	1,587	1,075	1.62	1.21	734	2,041	.71	.53	609	2,904	.80	.61	664	4,459	.54	.42
81- 85	11,039	12,442	1.32	1.11	28,741	93,607	.66	.56	26,105	134,511	.60	.51	16,656	120,446	.49	.41
86- 90	2,716	3,066	.69	.61	7,560	25,874	.94	.82	7,590	40,986	.67	.58	4,975	37,689	.66	.57
91- 95	1,451	1,647	1.32	1.22	2,521	9,090	1.01	.93	2,764	15,862	.86	.80	2,092	16,857	.68	.63
96- 99	1,485	1,657	1.22	1.19	1,836	6,849	.63	.61	1,816	10,948	.58	.57	1,404	11,848	.94	.92
100-100	700,588	496,245	.67	.67	84,544	285,795	.61	.61	16,942	101,910	.71	.71	6,803	58,490	.91	.91
CREDITS	719,055	516,206	.70	.69	126,014	423,398	.65	.62	55,869	307,249	.66	.60	32,626	249,924	.65	.57
101-105	724	862	1.34	1.38	1,244	4,965	.76	.78	1,368	8,711	1.37	1.40	1,026	9,115	.90	.93
106-110	528	659	2.93	3.16	836	3,482	1.00	1.07	902	6,038	.90	.97	698	6,544	.90	.97
111-115	451	590	1.91	2.15	601	2,649	.76	.86	727	5,095	.76	.86	548	5,378	.63	.71
116-120	395	542	1.20	1.42	492	2,248	.87	1.03	549	3,998	.75	.88	466	4,787	1.21	1.42
121-130	652	943	3.20	4.00	978	4,759	.88	1.11	943	7,294	1.24	1.56	713	7,784	.89	1.11
131-140	412	629	2.55	3.44	596	3,092	1.30	1.76	663	5,547	.68	.92	553	6,507	.74	1.01
141- UP	1,918	4,777	3.42	7.02	3,979	32,986	1.00	2.14	4,120	51,494	.69	1.39	3,000	49,271	.84	1.60
CHARGES	5,080	9,001	2.87	4.32	8,726	54,181	.97	1.55	9,272	88,177	.82	1.26	7,004	89,386	.86	1.26
TOTALS	724,135	525,207	.73	.73	134,740	477,578	.69	.69	65,141	395,427	.70	.69	39,630	339,309	.70	.70

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	47	299	1.02	.51	73	687	.28	.14	93	1,768	1.22	.62	84	3,232	4.21	2.22
61- 80	1,731	17,093	.84	.66	5,049	79,635	.62	.48	8,604	235,163	.58	.45	5,927	306,339	.56	.41
81- 85	18,337	185,955	.53	.44	13,206	206,908	.61	.51	6,889	193,783	.65	.54	2,386	135,976	.68	.57
86- 90	5,595	59,552	.75	.65	4,592	77,063	.71	.62	3,363	102,788	.71	.63	1,767	108,115	.64	.56
91- 95	2,812	32,136	.74	.69	2,825	50,752	.87	.80	2,527	81,932	.74	.68	1,570	102,689	.62	.57
96- 99	1,800	21,576	.70	.69	1,773	33,536	.74	.72	1,833	63,381	.64	.63	1,264	86,698	.67	.66
100-100	5,758	69,562	.77	.77	3,769	71,562	.79	.79	2,428	83,413	.73	.73	1,081	74,160	.84	.84
CREDITS	36,080	386,173	.65	.57	31,287	520,144	.69	.59	25,737	762,227	.66	.56	14,079	817,208	.65	.54
101-105	1,382	17,487	.85	.87	1,484	29,580	.85	.88	1,814	66,337	.74	.76	1,399	100,529	.64	.66
106-110	946	12,557	.63	.68	1,088	23,041	.64	.69	1,592	62,112	.72	.78	1,102	83,420	.64	.69
111-115	766	10,614	.71	.80	942	20,818	.62	.70	1,471	59,727	.66	.75	1,009	80,070	.66	.74
116-120	619	9,068	1.17	1.38	917	21,458	.69	.81	1,282	53,875	.65	.76	808	66,694	.89	1.05
121-130	1,092	16,834	.89	1.12	1,623	40,473	.76	.96	2,106	92,830	.71	.89	1,272	112,403	.66	.82
131-140	908	15,231	.69	.93	1,451	38,266	.59	.80	1,440	68,958	.67	.91	862	80,926	.72	.98
141- UP	4,091	89,784	.65	1.16	3,724	123,832	.72	1.25	3,228	193,944	.72	1.22	1,935	232,203	.80	1.35
CHARGES	9,804	171,574	.73	1.03	11,229	297,469	.71	.96	12,933	597,783	.70	.91	8,387	756,245	.72	.93
TOTALS	45,884	557,747	.67	.67	42,516	817,612	.69	.69	38,670	1360,010	.68	.68	22,466	1573,453	.68	.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	226	21,241	.48	.27	398	178,338	.57	.29	1,263	206,045	.63	.32				
61- 80	3,835	426,325	.55	.39	2,079	1219,269	.48	.34	30,819	2294,303	.52	.38				
81- 85	1,342	170,746	.57	.48	729	455,915	.50	.41	125,430	1710,289	.58	.48				
86- 90	1,141	153,353	.63	.56	729	508,283	.52	.46	40,028	1116,768	.61	.54				
91- 95	1,042	147,617	.67	.62	661	539,618	.55	.51	20,265	998,200	.63	.58				
96- 99	877	133,596	.59	.58	593	501,705	.59	.57	14,681	871,794	.62	.60				
100-100	599	92,526	.71	.71	282	202,399	.65	.65	822,794	1536,062	.69	.69				
CREDITS	9,062	1145,405	.60	.49	5,471	3605,527	.53	.42	55,280	8733,460	.60	.50				
101-105	928	149,449	.61	.63	525	307,027	.68	.70	11,894	694,061	.69	.71				
106-110	809	135,977	.74	.79	426	243,432	.83	.90	8,927	577,263	.76	.82				
111-115	704	124,926	.64	.73	353	255,184	.76	.86	7,572	565,050	.70	.79				
116-120	590	106,258	.70	.82	289	184,895	.76	.89	6,407	453,823	.76	.89				
121-130	875	168,795	.70	.88	430	289,865	.70	.88	10,684	741,981	.72	.90				
131-140	582	121,631	.71	.96	270	201,717	.69	.93	7,737	542,504	.70	.94				
141- UP	1,197	303,953	.83	1.39	475	426,307	.71	1.20	27,667	1508,551	.76	1.32				
CHARGES	5,685	1110,989	.72	.91	2,768	1908,427	.73	.90	80,888	5083,232	.73	.94				
TOTALS	14,747	2256,394	.66	.65	8,239	5513,954	.60	.55	136,168	13816,692	.65	.62				