

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

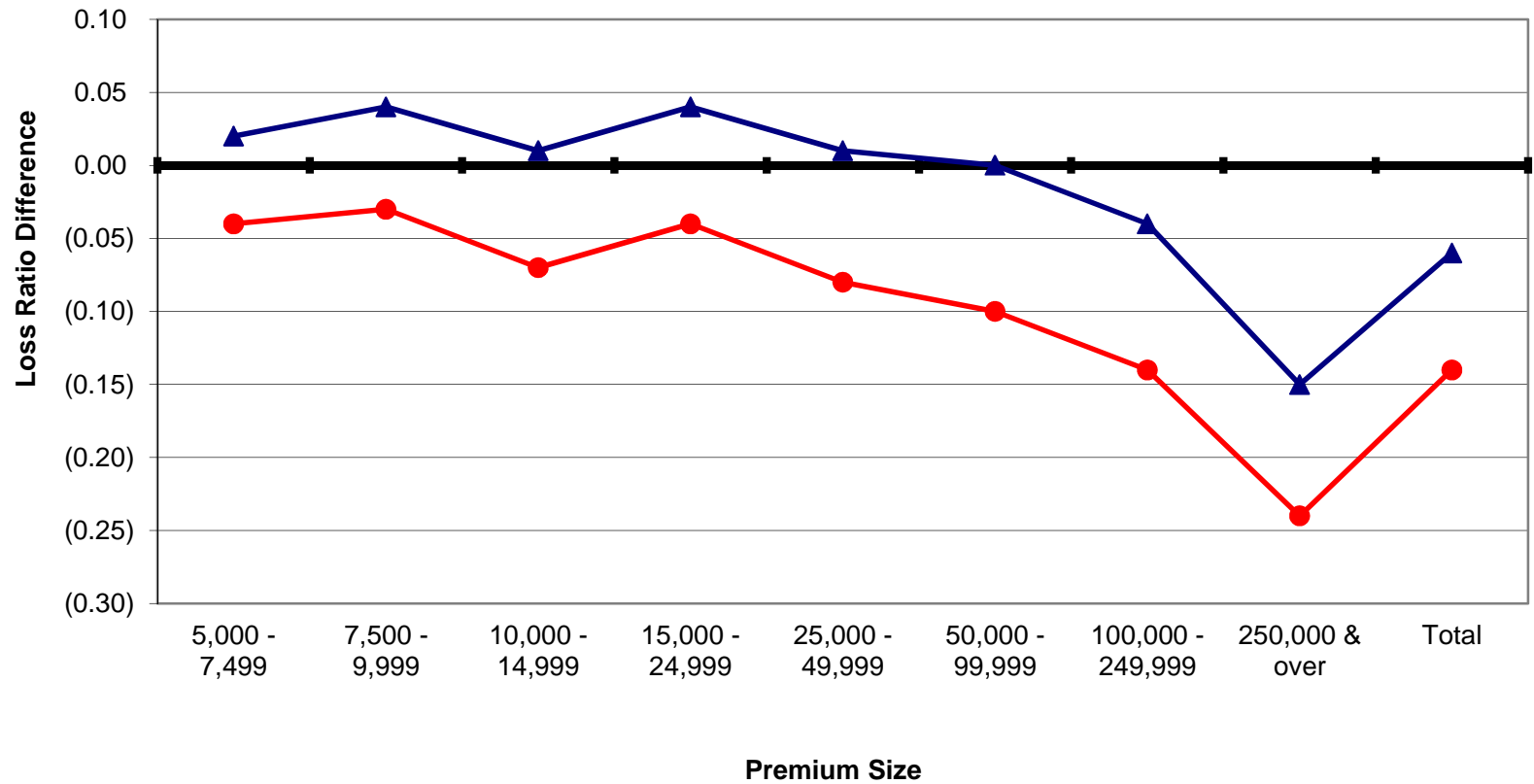
This exhibit compares loss ratios on an Actual and Manual basis where actual loss ratios include the impact of experience modification factors. The first two pages show the five year (2006-2010) results of the Experience Rating Plan separately for credit-rated risks (page 1) and debit-rated risks (page 2) displayed graphically.

The remainder of the exhibit, pages 3 through 18, 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.

Pennsylvania Compensation Rating Bureau
April 1, 2014 Loss Cost Filing

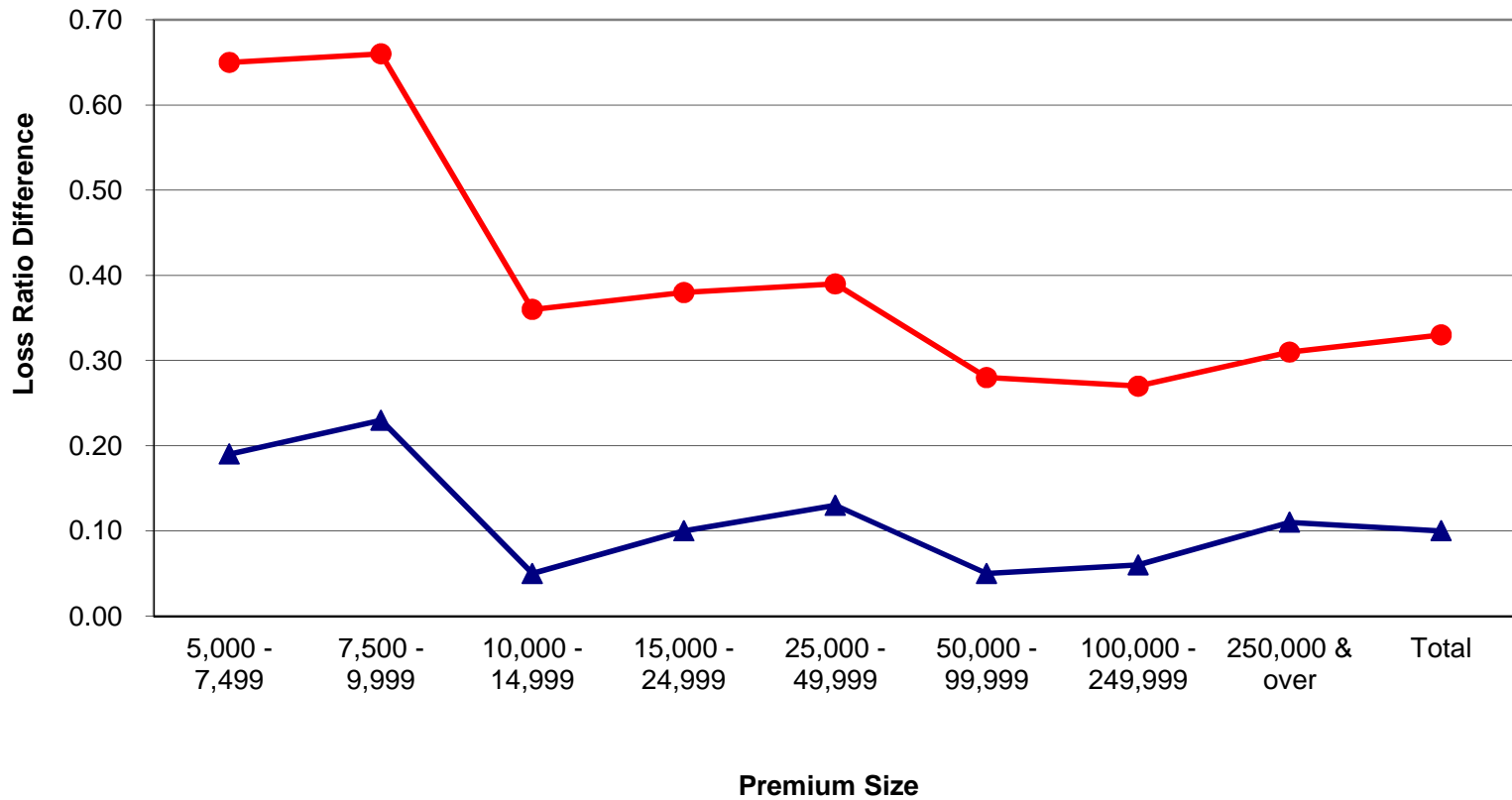
Credit Risks
2006 - 2010



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

Pennsylvania Compensation Rating Bureau
April 1, 2014 Loss Cost Filing

Debit Risks
2006-2010



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

DATE 10/28/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80	7		7					4		11	.07	.05			3		12	.02	.02			7		49	.08	.06			
81- 85	151		193	1.72	1.45			509		1,676	.54	.46			489		2,543	.69	.58			365		2,657	.77	.65			
86- 90	48		68	.45	.39			191		662	.85	.74			215		1,160	.37	.32			167		1,262	1.02	.89			
91- 95	11		12					50		183	1.75	1.61			71		399	.88	.81			60		489	1.02	.95			
96- 99	12		19	.64	.62			30		117	.23	.22			36		222	.26	.26			29		245	.55	.53			
100-100	3,800		4,134	.67	.67			1,081		3,676	.58	.58			269		1,619	.40	.40			94		807	.56	.56			
CREDITS	4,029		4,433	.71	.70			1,865		6,326	.62	.58			1,083		5,957	.55	.49			723		5,514	.80	.71			
101-105	4		7	.97	.98			25		103	1.47	1.51			42		260	.54	.56			27		236	1.06	1.09			
106-110	10		20	.02	.02			22		88	.91	.98			25		160	.98	1.06			20		189	.11	.12			
111-115	5		6	1.60	1.78			13		62	8.59	9.71			18		130	.60	.67			14		134	1.28	1.45			
116-120	4		8					9		43	.48	.57			9		70	.04	.04			8		83	.02	.03			
121-130	10		18	.34	.43			20		92	.28	.36			23		177	.14	.17			14		144	.06	.08			
131-140	6		10					13		67	3.90	5.24			16		135	.09	.12			14		162	1.31	1.77			
141- UP	28		90	.03	.06			94		826	2.04	4.53			107		1,325	.89	1.78			84		1,437	.38	.75			
CHARGES	67		160	.16	.25			196		1,281	2.15	3.59			240		2,257	.71	1.08			181		2,385	.51	.78			
TOTALS	4,096		4,593	.69	.69			2,061		7,607	.88	.89			1,323		8,213	.59	.60			904		7,899	.71	.72			
			\$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	15		150	.08	.06			76		1,252	.40	.31			234		6,578	.95	.73			197		10,133	.46	.34			
81- 85	442		4,544	.50	.42			413		6,564	.93	.77			244		6,752	.86	.71			96		5,416	.71	.59			
86- 90	174		1,855	.62	.54			177		3,015	1.17	1.02			156		4,814	.70	.62			89		5,560	.63	.55			
91- 95	85		980	1.51	1.40			87		1,559	.85	.78			100		3,369	.62	.57			61		4,080	.82	.76			
96- 99	52		633	1.07	1.05			58		1,074	.66	.65			67		2,301	.75	.73			65		4,366	.73	.71			
100-100	82		972	.31	.31			68		1,296	1.07	1.07			59		2,133	1.24	1.24			33		2,448	1.61	1.61			
CREDITS	850		9,134	.65	.57			879		14,760	.92	.80			860		25,948	.84	.72			542		32,029	.70	.60			
101-105	40		509	.83	.85			44		873	.19	.19			71		2,504	.61	.63			52		3,723	.73	.74			
106-110	35		475	.56	.60			42		882	.64	.69			55		2,110	.42	.45			52		3,986	.33	.35			
111-115	16		213	.17	.20			36		791	1.31	1.48			56		2,308	.74	.83			45		3,740	.54	.61			
116-120	21		313	.13	.16			31		746	.14	.16			63		2,764	1.26	1.48			41		3,225	.46	.54			
121-130	36		553	1.17	1.47			60		1,503	.94	1.17			112		4,866	.76	.95			52		4,424	1.77	2.21			
131-140	29		486	1.90	2.58			63		1,723	.78	1.06			60		2,874	.55	.74			44		4,243	.86	1.16			
141- UP	121		2,638	.76	1.34			163		5,615	1.15	2.04			157		9,206	.63	1.06			104		12,678	.76	1.29			
CHARGES	298		5,188	.84	1.18			439		12,133	.92	1.28			574		26,632	.70	.92			390		36,018	.80	1.04			
TOTALS	1,148		14,322	.72	.73			1,318		26,893	.92	.96			1,434		52,580	.77	.80			932		68,047	.75	.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	3		210					10		5,226	1.13	.57			15		5,466	1.08	.55										
61- 80	138		16,678	.62	.46			122		83,646	.47	.34			803		118,518	.52	.38										
81- 85	64		8,392	.65	.54			42		20,276	.44	.36			2,815		59,013	.63	.53										
86- 90	55		7,547	.64	.57			41		56,377	.28	.25			1,313		82,321	.42	.37										
91- 95	45		6,637	.77	.72			40		24,787	.59	.55			610		42,497	.69	.64										
96- 99	42		6,483	.97	.94			47		39,299	.52	.51			438		54,758	.61	.60										
100-100	41		6,427	1.13	1.13			18		21,975	.71	.71			5,545		45,488	.82	.82										
CREDITS	388		52,374	.75	.64			320		251,586	.48	.40			11,539		408,060	.59	.49										
101-105	47		7,818	.61	.63			40		21,010	1.06	1.09			392		37,044	.87	.90										
106-110	43		7,680	.79	.86			32		17,271	.74	.79			336		32,861	.67	.73										
111-115	43		7,262	.78	.88			28		12,873	.91	1.03			274		27,520	.83	.94										
116-120	40		7,893	1.02	1.20			17		10,319	.80	.95			243		25,463	.84	.99										
121-130	54		10,320	.81	1.02			36		33,862	.75	.94			417		55,959	.85	1.06										
131-140	42		9,214	.98	1.33			23		15,206	.84	1.15			310		34,119	.87	1.18										
141- UP	64		16,688	.73	1.26			38		39,330	.92	1.46			960		89,832	.84	1.41										
CHARGES	333		66,874	.81	1.03			214		149,871	.86	1.08			2,932		302,798	.83	1.07										
TOTALS	721		119,248	.78	.82			534		401,458	.62	.59			14,471		710,859	.69	.68										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	6	5				5	15				7	33	.38	.28		8	54	.15	.12						
81- 85	119	158	.28	.24		523	1,743	.42	.36		518	2,709	.37	.31		354	2,579	.40	.34						
86- 90	48	60	.28	.25		186	646	.91	.80		185	1,005	1.09	.95		141	1,060	.71	.62						
91- 95	12	17	.53	.49		47	174	2.35	2.19		60	342	.78	.72		51	406	.44	.41						
96- 99	9	12	.18	.17		18	68	.10	.09		41	248	.98	.96		31	264	.16	.16						
100-100	3,856	4,227	.73	.73		1,061	3,633	.68	.68		227	1,362	.86	.86		104	901	6.38	6.38						
CREDITS	4,050	4,478	.71	.70		1,840	6,279	.67	.63		1,038	5,698	.66	.59		689	5,264	1.48	1.30						
101-105	8	11	.24	.25		26	100	1.16	1.19		28	175	1.76	1.81		22	195	3.40	3.50						
106-110	5	7				20	83	.13	.14		28	188	.43	.47		20	182	.34	.37						
111-115	4	8	.06	.07		14	61	.50	.57		14	98	.07	.08		17	166	.18	.20						
116-120	4	7				14	67	.75	.88		9	65	.41	.48		13	134	2.51	2.95						
121-130	7	10	4.62	5.75		19	95	2.08	2.61		22	169	5.65	7.08		11	121	.06	.08						
131-140	4	10				10	50	5.34	7.24		13	110	.17	.24		15	173	.67	.91						
141- UP	31	102	.54	1.26		92	709	.07	.13		112	1,386	.87	1.71		84	1,394	2.32	4.44						
CHARGES	63	155	.66	1.15		195	1,166	.62	.96		226	2,191	1.19	1.85		182	2,365	1.88	2.83						
TOTALS	4,113	4,633	.70	.71		2,035	7,445	.66	.66		1,264	7,889	.81	.82		871	7,629	1.60	1.62						
		\$10,000 -					\$15,000 -					\$25,000 -					\$50,000 -								
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	22	206	.64	.49		121	1,935	.68	.53		255	7,026	.72	.56		211	10,985	.55	.41						
81- 85	468	4,783	.59	.50		405	6,399	.54	.45		273	7,680	.81	.67		108	6,227	.60	.49						
86- 90	157	1,674	.71	.62		185	3,083	.74	.65		128	3,959	.68	.60		69	4,118	1.00	.88						
91- 95	91	1,031	.37	.34		83	1,548	1.49	1.38		86	2,877	.64	.60		65	4,553	.72	.67						
96- 99	45	528	.53	.52		51	981	.64	.63		56	1,892	1.41	1.37		62	4,265	.69	.68						
100-100	94	1,118	.75	.75		72	1,409	.92	.92		66	2,265	.59	.59		34	2,376	.77	.77						
CREDITS	877	9,341	.61	.53		917	15,354	.74	.64		864	25,699	.77	.66		550	32,554	.67	.57						
101-105	56	699	.48	.50		51	1,014	.39	.40		72	2,731	2.23	2.30		67	4,946	.91	.94						
106-110	26	349	2.57	2.77		39	835	1.05	1.13		71	2,751	.77	.83		61	4,602	.83	.89						
111-115	22	306	.36	.41		32	685	1.03	1.16		54	2,196	1.36	1.53		41	3,196	.84	.95						
116-120	17	247	.70	.83		30	687	.34	.40		53	2,255	.70	.83		28	2,392	.51	.60						
121-130	26	401	.18	.23		57	1,455	.83	1.04		91	3,873	.47	.60		62	5,480	.73	.92						
131-140	27	447	.17	.24		43	1,145	1.13	1.53		59	2,795	.72	.98		41	3,833	.99	1.33						
141- UP	120	2,553	.91	1.58		141	4,788	1.13	1.98		157	9,383	.76	1.28		113	13,579	.71	1.21						
CHARGES	294	5,002	.80	1.11		393	10,609	.96	1.32		557	25,983	.91	1.20		413	38,028	.78	1.02						
TOTALS	1,171	14,343	.67	.68		1,310	25,963	.83	.84		1,421	51,682	.84	.87		963	70,583	.73	.76						
		\$100,000 -					\$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	.69	.41		8	3,654	.23	.12		10	3,750	.24	.12											
61- 80	148	16,856	.61	.44		149	123,867	.58	.41		932	160,984	.59	.42											
81- 85	64	8,441	.86	.71		47	31,700	.60	.50		2,879	72,420	.62	.52											
86- 90	71	9,429	.66	.58		55	31,688	.57	.50		1,225	56,722	.65	.57											
91- 95	44	6,470	.38	.35		46	28,032	.59	.55		585	45,450	.61	.57											
96- 99	31	4,855	.95	.92		36	38,052	.66	.64		380	51,165	.72	.70											
100-100	29	4,408	.57	.57		20	19,196	.70	.70		5,563	40,894	.82	.82											
CREDITS	388	50,526	.66	.55		361	276,190	.59	.48		11,574	431,385	.64	.52											
101-105	64	10,819	.59	.60		45	22,857	.67	.69		439	43,547	.78	.81											
106-110	41	7,186	.68	.73		23	14,592	.82	.88		334	30,776	.80	.86											
111-115	44	8,317	.62	.71		27	15,151	1.04	1.17		269	30,184	.91	1.03											
116-120	21	3,834	.89	1.05		14	9,805	.91	1.07		203	19,492	.82	.96											
121-130	60	11,572	.70	.88		22	18,645	.65	.81		377	41,821	.69	.86											
131-140	22	4,834	.34	.45		18	20,057	1.11	1.51		252	33,456	.94	1.28											
141- UP	58	14,888	.98	1.64		37	28,616	.99	1.60		945	77,397	.93	1.56											
CHARGES	310	61,450	.72	.89		186	129,723	.88	1.09		2,819	276,671	.85	1.07											
TOTALS	698	111,976	.69	.70		547	405,913	.69	.62		14,393	708,056	.72	.69											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	1															1		5	.63	.37	
61- 80	5	4				12	30	.10	.08		9	45	.01	.01		9	65	.03	.02		
81- 85	203	252	.38	.32		548	1,785	.38	.32		497	2,583	.60	.51		352	2,560	.60	.51		
86- 90	65	81	.03	.03		214	743	.85	.74		212	1,147	.53	.46		125	945	1.10	.96		
91- 95	25	40	.12	.11		60	218	2.06	1.91		70	401	.89	.82		43	357	.54	.50		
96- 99	13	19	.34	.33		34	126	2.11	2.06		37	222	.83	.81		23	196	.51	.49		
100-100	4,067	4,211	.76	.76		962	3,212	.55	.55		171	1,025	1.35	1.35		84	720	.94	.94		
CREDITS	4,379	4,606	.72	.71		1,830	6,114	.62	.58		996	5,423	.75	.67		637	4,847	.73	.64		
101-105	6	4	11.45	11.65		24	86	2.91	2.99		36	226	2.33	2.41		27	249	.09	.10		
106-110	8	12	.21	.22		18	73	.08	.09		25	175	.11	.12		31	288	.65	.70		
111-115	10	20	.19	.22		16	75	.18	.21		14	99	8.21	9.27		23	224	.55	.62		
116-120	7	11	3.97	4.73		10	44	.90	1.06		11	83	.08	.09		9	90	4.06	4.77		
121-130	9	10	.13	.16		22	105	2.81	3.49		36	273	1.09	1.37		17	186	1.97	2.47		
131-140	11	17	.14	.19		16	77	1.00	1.34		20	170	.03	.04		20	234	.33	.45		
141- UP	41	137	.47	1.00		99	803	1.22	2.48		114	1,399	1.86	3.64		72	1,145	.77	1.41		
CHARGES	92	211	.79	1.30		205	1,263	1.31	2.09		256	2,426	1.76	2.68		199	2,417	.84	1.17		
TOTALS	4,471	4,816	.72	.73		2,035	7,378	.74	.74		1,252	7,848	1.06	1.08		836	7,264	.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																2	83	2.22	1.25		
61- 80	28	283	.19	.15		142	2,269	.57	.44		247	6,988	.45	.35		173	8,937	.54	.40		
81- 85	398	4,044	.35	.29		346	5,442	.72	.59		235	6,698	.50	.42		74	4,343	.83	.69		
86- 90	159	1,689	.51	.45		162	2,738	.33	.29		94	2,833	.86	.75		67	4,243	1.16	1.02		
91- 95	78	876	1.11	1.02		69	1,250	1.79	1.66		72	2,377	1.15	1.07		68	4,410	.36	.33		
96- 99	52	626	1.15	1.13		60	1,120	1.03	1.01		71	2,415	.72	.71		65	4,529	.81	.79		
100-100	75	928	.70	.70		65	1,263	1.05	1.05		41	1,326	1.40	1.40		34	2,357	.89	.89		
CREDITS	790	8,445	.55	.48		844	14,083	.77	.66		760	22,636	.67	.57		483	28,903	.72	.62		
101-105	39	509	.92	.95		61	1,189	.79	.81		81	2,880	.67	.69		60	4,412	.95	.98		
106-110	28	390	1.38	1.49		44	930	.44	.47		58	2,361	.42	.45		42	3,306	.51	.55		
111-115	23	323	.50	.57		34	752	.46	.52		63	2,472	.51	.57		38	2,953	.45	.51		
116-120	22	335	.60	.71		27	639	1.51	1.77		57	2,453	1.14	1.35		43	3,364	.68	.80		
121-130	47	739	.30	.38		81	2,061	.73	.92		77	3,404	1.41	1.78		62	5,285	.73	.92		
131-140	29	503	.33	.45		45	1,213	.76	1.03		54	2,638	.71	.96		28	2,835	.45	.61		
141- UP	132	2,756	.98	1.70		137	4,636	1.12	1.95		142	8,561	.99	1.70		97	11,965	.89	1.56		
CHARGES	320	5,555	.81	1.12		429	11,419	.90	1.22		532	24,770	.89	1.17		370	34,120	.74	.97		
TOTALS	1,110	14,000	.65	.67		1,273	25,502	.83	.85		1,292	47,406	.79	.82		853	63,024	.73	.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	5	564	1.32	.77		8	21,057	.21	.12		17	21,710	.25	.14							
61- 80	135	15,072	.70	.51		111	75,712	.41	.29		871	109,405	.46	.34							
81- 85	51	6,327	.97	.81		54	33,314	.57	.47		2,758	67,348	.61	.51							
86- 90	37	4,874	.93	.82		41	19,359	.53	.47		1,176	38,651	.68	.60							
91- 95	62	9,641	.56	.52		44	24,830	.55	.51		591	44,399	.62	.58							
96- 99	43	6,823	.36	.36		20	15,761	.56	.55		418	31,838	.60	.59							
100-100	21	3,377	.59	.59		28	25,413	.63	.63		5,548	43,831	.70	.70							
CREDITS	354	46,678	.68	.57		306	215,446	.48	.37		11,379	357,183	.56	.46							
101-105	50	8,117	.59	.60		33	29,071	.75	.77		417	46,743	.74	.77							
106-110	25	4,053	.57	.62		22	15,082	.63	.68		301	26,671	.59	.64							
111-115	25	4,754	.83	.93		18	10,291	.72	.81		264	21,963	.70	.79							
116-120	25	4,383	.64	.76		11	6,402	.64	.75		222	17,803	.76	.90							
121-130	48	9,614	.80	.99		25	17,408	.84	1.05		424	39,086	.86	1.08							
131-140	33	7,894	.61	.82		17	14,535	1.00	1.33		273	30,117	.79	1.06							
141- UP	61	15,274	.69	1.15		31	33,945	.93	1.63		926	80,620	.91	1.59							
CHARGES	267	54,089	.68	.87		157	126,734	.82	1.03		2,827	263,003	.80	1.03							
TOTALS	621	100,767	.68	.70		463	342,181	.60	.55		14,206	620,186	.66	.64							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																													
61- 80	12		9	.78	.60			8		24	.06	.04			14		68	.30	.23			13		90	.01	.01			
81- 85	213		276	.07	.06			580		1,889	.23	.19			443		2,294	.45	.38			321		2,326	.30	.25			
86- 90	109		140	2.45	2.14			286		973	.38	.33			238		1,283	.76	.66			162		1,232	.58	.51			
91- 95	26		30	7.57	7.06			80		287	.70	.65			68		395	.41	.38			44		353	.28	.26			
96- 99	21		30	.27	.26			28		101	3.09	3.00			29		176	1.00	.98			38		325	.95	.93			
100-100	4,140		4,159	.99	.99			820		2,742	.85	.85			141		842	.59	.59			58		499	.59	.59			
CREDITS	4,521		4,643	1.02	1.00			1,802		6,016	.61	.56			933		5,059	.57	.50			636		4,824	.44	.38			
101-105	20		30	.01	.01			27		103	7.75	7.92			32		204	.12	.12			27		241	.53	.54			
106-110	14		20	2.95	3.18			21		93	.15	.16			33		217	.23	.24			17		160	.05	.06			
111-115	17		29	1.22	1.38			14		61	.58	.66			23		157	.49	.55			5		48	.01	.02			
116-120	5		2					18		85	.03	.04			14		108	.06	.07			13		133	.19	.23			
121-130	13		27	.42	.53			18		79	.23	.29			30		239	2.33	2.94			23		260	.24	.30			
131-140	13		22	.12	.16			14		75	1.81	2.43			28		233	.12	.16			21		245	1.01	1.36			
141- UP	43		128	.67	1.34			115		887	2.28	4.62			107		1,224	.41	.77			87		1,313	.92	1.59			
CHARGES	125		257	.76	1.10			227		1,383	2.18	3.47			267		2,383	.52	.75			193		2,400	.70	1.00			
TOTALS	4,646		4,901	1.00	1.00			2,029		7,400	.90	.90			1,200		7,441	.55	.56			829		7,224	.52	.53			
			\$10,000 -					\$15,000 -							\$25,000 -								\$50,000 -						
EXP-MOD			14,999					24,999							49,999								99,999						
0- 60	1		7																										
61- 80	35		343	.51	.40			142		2,257	.31	.25			234		6,350	.47	.36			160		8,111	.68	.50			
81- 85	378		3,848	.34	.29			277		4,347	.50	.41			162		4,466	.99	.82			68		3,941	.54	.45			
86- 90	153		1,633	.55	.48			133		2,230	.54	.47			80		2,406	.86	.76			66		4,082	.76	.67			
91- 95	69		785	1.11	1.03			101		1,833	.65	.60			73		2,422	.80	.74			62		4,001	.62	.57			
96- 99	41		492	1.28	1.24			68		1,291	1.46	1.42			65		2,283	.95	.93			53		3,700	.56	.55			
100-100	37		449	2.07	2.07			44		832	.86	.86			25		835	.58	.58			20		1,426	.51	.51			
CREDITS	714		7,556	.64	.55			765		12,791	.61	.53			639		18,762	.75	.63			429		25,261	.63	.54			
101-105	52		640	.51	.52			51		1,025	1.08	1.11			66		2,321	.25	.25			47		3,365	.77	.78			
106-110	26		354	.37	.40			45		942	.37	.39			55		2,195	.56	.61			35		2,556	.57	.61			
111-115	24		341	.42	.47			37		823	.63	.72			57		2,158	.76	.86			42		3,208	.86	.97			
116-120	20		300	.35	.41			38		899	.88	1.04			44		1,733	.34	.40			29		2,410	.57	.67			
121-130	36		565	1.00	1.25			71		1,768	.98	1.22			72		3,279	.44	.55			62		5,648	.78	.98			
131-140	46		787	.50	.67			54		1,407	.57	.77			51		2,511	.76	1.03			33		3,135	.84	1.14			
141- UP	107		2,231	.70	1.19			114		3,926	.76	1.33			141		8,235	.66	1.10			88		10,799	.63	1.10			
CHARGES	311		5,219	.62	.84			410		10,789	.77	1.03			486		22,433	.57	.75			336		31,121	.71	.93			
TOTALS	1,025		12,775	.63	.64			1,175		23,580	.68	.71			1,125		41,195	.65	.68			765		56,382	.67	.71			
			\$100,000 -					\$250,000 AND OVER							ALL RISKS														
EXP-MOD			249,999																										
0- 60	3		350	1.01	.60			5		4,596	.24	.13			9		4,952	.29	.16										
61- 80	101		11,615	.67	.49			103		85,000	.38	.27			822		113,866	.44	.31										
81- 85	45		5,959	.62	.52			43		29,137	.31	.26			2,530		58,485	.42	.35										
86- 90	54		7,767	.65	.57			39		37,180	.60	.53			1,320		58,925	.63	.55										
91- 95	42		6,171	.60	.56			35		23,052	.46	.43			600		39,328	.55	.51										
96- 99	34		5,317	.55	.54			38		26,310	.51	.50			415		40,023	.60	.58										
100-100	17		2,903	.66	.66			16		9,387	.96	.96			5,318		24,074	.87	.87										
CREDITS	296		40,082	.64	.54			279		214,661	.45	.37			11,014		339,653	.53	.43										
101-105	43		6,885	.68	.70			24		16,351	.99	1.02			389		31,163	.85	.87										
106-110	32		5,226	.74	.80			15		8,298	.64	.69			293		20,061	.62	.67										
111-115	25		4,655	.35	.39			12		6,612	.50	.57			256		18,093	.56	.63										
116-120	22		4,015	.43	.50			18		8,816	1.11	1.31			221		18,502	.78	.92										
121-130	30		6,074	.82	1.03			23		19,784	.90	1.13			378		37,725	.84	1.05										
131-140	32		6,503	1.20	1.61			9		7,144	1.35	1.84			301		22,062	1.07	1.45										
141- UP	49		12,732	.63	1.07			27		19,721	.69	1.21			878		61,196	.69	1.19										
CHARGES	233		46,090	.71	.90			128		86,727	.87	1.09			2,716		208,802	.77	.99										
TOTALS	529		86,171	.68	.69			407		301,388	.58	.52			13,730		548,455	.62	.59										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	3		4					7		19	.03	.02			3		14					3		20	.07	.05		
81- 85	108		129	.07	.06			252		831	.42	.36			357		1,862	.60	.51		302		2,213	.70	.59			
86- 90	151		204	2.29	1.98			561		1,847	.69	.59			338		1,802	.31	.27		184		1,377	.95	.83			
91- 95	41		55	.15	.14			67		237	1.27	1.17			62		360	.16	.15		57		453	.30	.27			
96- 99	13		20	.81	.79			40		156	1.27	1.24			43		259	.16	.15		28		236	.33	.32			
100-100	4,014		4,067	.66	.66			839		2,802	.79	.79			128		778	.27	.27		57		494	.60	.60			
CREDITS	4,330		4,480	.71	.70			1,766		5,891	.74	.68			931		5,076	.39	.35		631		4,794	.70	.62			
101-105	9		14	.02	.02			36		144	.70	.72			27		170	.62	.63		29		268	.52	.54			
106-110	11		11	.08	.09			18		78	.39	.42			17		111	.90	.97		12		111	1.01	1.09			
111-115	13		18	.54	.61			13		57	.55	.62			18		133	.06	.07		12		121	.59	.67			
116-120	8		13					18		79	.34	.40			13		97	.05	.05		16		168	.21	.24			
121-130	11		21	.03	.04			13		61	.03	.04			21		168	.15	.18		19		208	1.31	1.65			
131-140	13		29	.45	.61			23		115	4.84	6.52			19		154	.67	.90		19		221	.65	.88			
141- UP	38		112	1.46	3.03			102		780	1.49	2.93			100		1,165	.33	.62		72		1,095	.77	1.34			
CHARGES	103		218	.86	1.31			223		1,314	1.46	2.22			215		1,997	.37	.54		179		2,193	.74	1.03			
TOTALS	4,433		4,698	.72	.72			1,989		7,204	.87	.87			1,146		7,073	.38	.38		810		6,986	.71	.71			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	27		267	.35	.27			113		1,820	1.41	1.11			235		6,459	.72	.56		168		8,848	.37	.28			
81- 85	383		3,935	.53	.44			306		4,741	.35	.29			179		5,114	.50	.42		62		3,576	.63	.52			
86- 90	159		1,688	.97	.85			127		2,151	.43	.37			118		3,554	.53	.47		54		3,313	.55	.48			
91- 95	81		933	.49	.45			92		1,661	.43	.40			81		2,561	.50	.47		54		3,485	.54	.50			
96- 99	47		561	.70	.68			69		1,325	.99	.97			57		2,002	.58	.57		47		3,128	.73	.71			
100-100	52		601	1.17	1.17			41		779	1.42	1.42			33		1,171	1.61	1.61		22		1,502	.79	.79			
CREDITS	749		7,984	.67	.58			748		12,476	.66	.57			703		20,860	.65	.55		407		23,852	.53	.45			
101-105	43		543	.82	.84			57		1,144	.75	.77			70		2,659	.55	.56		40		2,818	.58	.59			
106-110	26		339	.66	.72			44		945	1.24	1.34			63		2,485	.84	.91		44		3,522	.58	.62			
111-115	28		389	1.56	1.76			30		706	.52	.59			48		1,872	1.45	1.63		42		3,239	.42	.47			
116-120	15		209	.99	1.17			31		742	.32	.37			44		1,841	.44	.52		27		2,305	.25	.29			
121-130	42		664	.80	1.00			67		1,621	.31	.39			64		2,772	.86	1.08		56		4,962	.38	.47			
131-140	47		784	1.25	1.70			57		1,527	.72	.97			60		2,854	.66	.89		30		2,840	.40	.55			
141- UP	113		2,420	.46	.80			106		3,620	.75	1.31			141		8,437	.53	.88		81		9,592	.58	1.00			
CHARGES	314		5,349	.77	1.06			392		10,304	.67	.90			490		22,920	.69	.90		320		29,279	.48	.63			
TOTALS	1,063		13,333	.71	.73			1,140		22,780	.67	.69			1,193		43,780	.67	.70		727		53,131	.51	.53			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN
0- 60	1		128	.03	.02			5		5,180	.15	.09			6		5,308	.15	.09								
61- 80	107		12,296	.42	.31			119		100,106	.32	.23			785		129,853	.37	.27								
81- 85	42		5,630	.47	.39			35		20,814	.49	.41			2,026		48,844	.50	.42								
86- 90	50		7,040	.41	.36			41		21,283	.36	.32			1,783		44,258	.46	.41								
91- 95	39		5,431	.56	.52			45		34,793	.35	.33			619		49,969	.40	.38								
96- 99	37		5,597	.86	.84			25		13,315	.33	.32			406		26,599	.55	.54								
100-100	15		2,465	1.44	1.44			12		7,271	.23	.23			5,213		21,930	.71	.71								
CREDITS	291		38,586	.57	.48			282		202,762	.34	.27			10,838		326,761	.44	.36								
101-105	44		7,251	.50	.52			34		14,373	.49	.50			389		29,385	.52	.54								
106-110	44		7,632	.61	.65			20		13,902	.68	.73			299		29,135	.68	.73								
111-115	23		3,918	.45	.51			23		14,416	.57	.64			250		24,868	.61	.69								
116-120	39		6,895	.49	.58			17		9,199	.65	.76			228		21,549	.52	.61								
121-130	32		6,600	.59	.74			22		14,518	.80	.99			347		31,595	.67	.83								
131-140	24		5,380	.92	1.24			10		8,690	.55	.74			302		22,594	.69	.93								
141- UP	60		14,865	.53	.87			19		17,597	.69	1.17			832		59,682	.61	1.03								
CHARGES	266		52,541	.57	.72			145		92,695	.64	.78			2,647		218,809	.62	.78								
TOTALS	557		91,127	.57	.60			427		295,457	.43	.39			13,485		545,570	.51	.49								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	1				3	6	.16	.07											
61- 80	122	83	2.85	2.12		49	130	.04	.03		47	219	1.45	1.10		41	268	1.47	1.11	
81- 85	693	783	.69	.58		1,278	4,155	1.20	1.01		1,199	6,254	.67	.56		793	5,813	.43	.36	
86- 90	228	284	.24	.21		450	1,509	.65	.57		424	2,297	.41	.36		287	2,185	.86	.75	
91- 95	98	105	5.53	5.13		115	395	.06	.06		143	828	1.26	1.17		102	834	2.05	1.91	
96- 99	55	48	.03	.03		66	249	.42	.41		73	452	.30	.30		64	537	.67	.66	
100-100	10,072	11,312	1.21	1.21		3,771	13,129	.79	.79		1,148	6,936	.80	.80		507	4,355	1.36	1.36	
CREDITS	11,271	12,615	1.20	1.18		5,732	19,574	.84	.80		3,034	16,984	.72	.65		1,794	13,993	.91	.82	
101-105	60	65	.07	.07		61	245	.90	.92		79	505	.59	.61		52	464	.09	.09	
106-110	41	41	1.11	1.20		53	220	2.22	2.39		40	272	.16	.17		33	310	.40	.43	
111-115	32	33				35	148	.31	.35		42	294	.09	.10		27	263	.78	.88	
116-120	31	38	.38	.44		21	89	.04	.05		30	213	.12	.14		22	231	3.07	3.62	
121-130	63	86	1.99	2.50		58	271	.05	.06		56	434	.92	1.16		42	456	2.26	2.83	
131-140	28	43	1.45	1.97		25	134	.62	.84		34	283	1.19	1.60		38	452	.09	.12	
141- UP	125	337	4.80	10.25		236	1,980	1.35	2.96		226	2,854	.68	1.36		193	3,260	.58	1.13	
CHARGES	380	642	2.98	4.56		489	3,086	1.14	1.89		507	4,855	.63	.97		407	5,437	.74	1.14	
TOTALS	11,651	13,258	1.29	1.29		6,221	22,659	.88	.89		3,541	21,840	.70	.70		2,201	19,429	.86	.88	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60						1	8	2.22	.91		1	16								
61- 80	60	590	.49	.38		163	2,564	1.02	.79		408	11,412	.90	.70		284	14,909	.66	.49	
81- 85	966	9,898	.93	.78		782	12,322	.78	.65		475	13,552	.70	.58		109	6,238	.80	.66	
86- 90	333	3,537	1.47	1.29		253	4,237	.66	.58		183	5,704	.55	.48		98	6,213	.73	.64	
91- 95	141	1,591	.65	.61		140	2,502	.45	.42		114	3,665	.57	.53		75	4,768	.67	.62	
96- 99	80	944	.63	.62		90	1,686	.63	.62		78	2,674	.49	.48		67	4,621	.34	.33	
100-100	454	5,479	.99	.99		288	5,503	.70	.70		162	5,607	.83	.83		47	3,059	.94	.94	
CREDITS	2,034	22,040	.99	.88		1,717	28,822	.73	.64		1,421	42,630	.73	.62		680	39,808	.68	.57	
101-105	74	940	.46	.47		83	1,676	.49	.51		87	3,075	.91	.93		57	4,050	.43	.44	
106-110	41	553	.52	.56		55	1,155	.31	.33		81	3,167	1.26	1.36		48	3,516	.75	.81	
111-115	44	610	.96	1.09		45	963	1.56	1.75		81	3,260	.64	.72		42	3,133	.39	.45	
116-120	37	526	.12	.15		33	767	.70	.82		45	1,897	.55	.65		36	2,965	.64	.76	
121-130	63	997	.62	.78		86	2,168	.84	1.06		108	4,765	.86	1.08		64	5,430	.73	.91	
131-140	41	683	.44	.61		85	2,262	.28	.38		82	3,870	1.10	1.48		30	2,860	.53	.71	
141- UP	243	5,480	.56	1.02		194	6,506	.77	1.32		169	9,945	.85	1.45		79	9,635	.70	1.22	
CHARGES	543	9,789	.55	.80		581	15,497	.69	.94		653	29,979	.89	1.17		356	31,589	.63	.81	
TOTALS	2,577	31,828	.85	.86		2,298	44,318	.72	.72		2,074	72,609	.79	.79		1,036	71,397	.65	.65	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60						9	3,004	.57	.33		17	3,035	.57	.33						
61- 80	202	22,971	.66	.48		97	49,486	.51	.37		1,473	102,631	.63	.46						
81- 85	85	10,628	.83	.69		34	14,747	.51	.42		6,414	84,389	.73	.61						
86- 90	65	8,474	.74	.65		35	14,968	.64	.56		2,356	49,409	.72	.63						
91- 95	48	7,034	.90	.84		21	9,956	.62	.58		997	31,678	.74	.68						
96- 99	34	5,454	.41	.41		22	16,448	.84	.82		629	33,114	.64	.63						
100-100	23	3,647	.95	.95		13	7,206	.60	.60		16,485	66,233	.91	.91						
CREDITS	457	58,208	.73	.59		231	115,815	.59	.48		28,371	370,489	.72	.61						
101-105	37	6,112	.48	.49		10	4,416	.40	.41		600	21,547	.51	.53						
106-110	29	4,852	.76	.81		8	4,341	.65	.69		429	18,426	.78	.84						
111-115	25	4,412	.57	.65		8	3,705	.92	1.04		381	16,823	.69	.78						
116-120	16	3,197	.50	.59		2	797	.62	.74		273	10,721	.60	.71						
121-130	21	4,088	.96	1.20		8	4,179	.74	.94		569	22,872	.84	1.05						
131-140	15	3,142	.71	.96		6	2,748	.46	.61		384	16,477	.65	.88						
141- UP	27	6,008	.67	1.06		4	2,335	.81	1.24		1,496	48,339	.77	1.35						
CHARGES	170	31,811	.66	.79		46	22,521	.65	.77		4,132	155,206	.71	.92						
TOTALS	627	90,019	.70	.65		277	138,337	.60	.51		32,503	525,694	.72	.68						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	2			3.44	1.77															
61- 80	182	126	.03	.02		57	156	.65	.48		52	242	1.43	1.08		36	237	.11	.08	
81- 85	897	1,006	1.21	1.02		1,420	4,586	1.57	1.33		1,235	6,430	1.13	.95		868	6,329	.73	.61	
86- 90	254	291	1.11	.97		463	1,532	1.19	1.03		402	2,162	.45	.39		256	1,943	.59	.52	
91- 95	100	112	.32	.30		131	465	1.60	1.48		132	759	.67	.62		110	874	.90	.83	
96- 99	54	59	3.70	3.62		74	274	.17	.17		68	419	.30	.30		73	623	.83	.81	
100-100	10,115	11,050	1.09	1.09		3,335	11,568	1.04	1.04		1,081	6,524	.90	.90		462	3,985	1.03	1.03	
CREDITS	11,604	12,644	1.10	1.07		5,480	18,581	1.18	1.11		2,970	16,536	.91	.83		1,805	13,992	.80	.72	
101-105	50	54	.01	.01		74	287	.17	.18		87	554	1.92	1.97		41	365	1.79	1.83	
106-110	50	59	.25	.27		50	204	3.63	3.93		42	291	2.43	2.62		34	320	.23	.25	
111-115	37	40	1.29	1.46		39	157	.97	1.10		31	218	.17	.20		24	230	.95	1.08	
116-120	21	32	.01	.02		24	112	1.24	1.45		37	256	.21	.24		28	293	1.65	1.94	
121-130	47	68	.02	.02		67	317	.07	.09		43	338	.81	1.01		33	360	.34	.43	
131-140	33	47	.03	.05		36	188	.09	.12		38	322	.66	.89		35	408	.79	1.06	
141- UP	150	378	.13	.27		234	1,863	1.17	2.45		234	2,782	.94	1.83		159	2,531	1.47	2.67	
CHARGES	388	678	.18	.27		524	3,127	1.06	1.66		512	4,762	1.04	1.57		354	4,506	1.24	1.81	
TOTALS	11,992	13,323	1.05	1.05		6,004	21,708	1.16	1.16		3,482	21,298	.94	.94		2,159	18,497	.91	.90	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	4	29	.02	.01		2	23				1	31								
61- 80	104	998	4.23	3.23		215	3,393	1.06	.83		450	12,329	.71	.55		330	17,342	.56	.41	
81- 85	1,043	10,600	.71	.59		814	12,850	.54	.45		437	12,394	.97	.80		129	7,271	.85	.71	
86- 90	317	3,322	.84	.73		245	4,074	.58	.51		178	5,533	.54	.48		89	5,398	.89	.78	
91- 95	119	1,352	1.12	1.04		126	2,282	.63	.59		104	3,457	.88	.82		86	5,553	.36	.34	
96- 99	70	839	.27	.27		102	2,039	.56	.54		83	2,850	.94	.92		66	4,299	1.44	1.40	
100-100	407	4,950	.62	.62		263	4,924	.92	.92		154	5,241	.66	.66		58	4,001	.89	.89	
CREDITS	2,064	22,091	.87	.77		1,767	29,585	.68	.59		1,406	41,804	.79	.67		759	43,895	.74	.62	
101-105	70	866	1.27	1.31		102	2,038	1.40	1.43		97	3,549	.74	.75		72	5,086	.87	.89	
106-110	49	668	.32	.34		57	1,251	.67	.72		82	3,217	1.01	1.09		42	3,237	.30	.32	
111-115	41	568	1.34	1.51		64	1,399	.65	.74		73	2,959	.51	.57		44	3,350	1.01	1.13	
116-120	30	439	.74	.87		47	1,078	2.52	2.97		68	2,801	.61	.72		32	2,554	.96	1.13	
121-130	49	763	1.07	1.34		85	2,085	.67	.83		99	4,382	.69	.87		52	4,515	.54	.67	
131-140	50	831	.35	.47		75	1,981	.98	1.33		80	3,625	.74	1.01		29	2,482	.98	1.32	
141- UP	199	4,455	.43	.78		182	6,007	.94	1.65		156	9,634	.63	1.10		57	6,677	.44	.73	
CHARGES	488	8,589	.63	.90		612	15,839	1.03	1.37		655	30,166	.69	.90		328	27,902	.68	.84	
TOTALS	2,552	30,680	.81	.80		2,379	45,424	.80	.79		2,061	71,970	.75	.74		1,087	71,797	.72	.68	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	2	202	.01			4	1,434	.68	.40		15	1,720	.57	.34						
61- 80	228	25,954	.62	.45		121	59,430	.54	.39		1,775	120,206	.63	.46						
81- 85	74	9,432	.91	.76		45	19,162	.84	.69		6,962	90,060	.86	.72						
86- 90	76	10,810	.86	.76		36	18,920	.57	.50		2,316	53,986	.69	.61						
91- 95	44	6,198	.44	.41		18	8,607	.73	.68		970	29,660	.64	.60						
96- 99	38	5,752	.78	.76		19	9,116	.75	.74		647	26,270	.85	.83						
100-100	27	3,927	3.51	3.51		10	4,870	.58	.58		15,912	61,040	1.07	1.07						
CREDITS	489	62,276	.88	.72		253	121,538	.63	.50		28,597	382,942	.78	.65						
101-105	46	7,102	.99	1.01		5	5,681	.35	.36		644	25,582	.85	.87						
106-110	32	4,802	.58	.63		12	6,419	.52	.56		450	20,466	.63	.68						
111-115	22	3,648	.69	.77		5	2,682	.54	.61		380	15,252	.72	.81						
116-120	21	3,545	.34	.40		8	4,297	.79	.93		316	15,407	.81	.96						
121-130	13	2,370	.66	.82		10	5,618	1.06	1.33		498	20,815	.75	.94						
131-140	17	3,545	.85	1.16		5	2,394	.54	.72		398	15,822	.77	1.04						
141- UP	17	3,936	.52	.83		4	4,772	.35	.55		1,392	43,037	.67	1.16						
CHARGES	168	28,949	.70	.82		49	31,863	.60	.71		4,078	156,382	.73	.93						
TOTALS	657	91,225	.82	.75		302	153,402	.62	.53		32,675	539,324	.77	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		1																			
61- 80	248	141	1.93	1.44			100	277	.53	.40		53	241	.26	.19		61	413	.27	.21		
81- 85	1,189	1,273	1.37	1.16			1,583	5,021	.97	.82		1,227	6,355	.71	.60		847	6,137	.67	.56		
86- 90	361	409	1.87	1.64			506	1,674	2.08	1.82		413	2,216	1.21	1.05		253	1,893	.69	.60		
91- 95	138	129	1.35	1.25			162	567	.63	.59		116	672	.43	.40		108	847	1.12	1.04		
96- 99	69	83	1.71	1.67			75	284	.86	.84		62	373	.75	.73		65	556	3.77	3.68		
100-100	11,031	11,240	.86	.86			2,843	9,796	.71	.71		775	4,679	.59	.59		370	3,178	.42	.42		
CREDITS	13,038	13,276	.96	.93			5,269	17,619	.91	.85		2,646	14,537	.73	.66		1,704	13,024	.76	.68		
101-105	87	95	1.55	1.60			65	244	.09	.09		68	438	1.41	1.45		52	456	.28	.29		
106-110	66	75	5.51	5.96			65	272	1.39	1.50		50	346	.16	.17		31	289	.20	.21		
111-115	44	50	3.79	4.27			32	132	4.78	5.38		38	270	.69	.78		24	235	1.77	1.99		
116-120	46	59	.08	.10			41	187	.82	.96		14	101	.29	.35		19	193	.54	.63		
121-130	76	107	1.23	1.55			79	372	1.06	1.34		40	315	.50	.63		27	297	.40	.50		
131-140	30	49	.80	1.08			42	209	.62	.84		46	385	.66	.91		42	494	.67	.91		
141- UP	224	536	.66	1.29			265	2,088	1.05	2.19		206	2,462	.47	.92		187	3,026	.75	1.39		
CHARGES	573	971	1.32	1.97			589	3,504	1.11	1.76		462	4,318	.57	.86		382	4,990	.69	1.03		
TOTALS	13,611	14,247	.98	.98			5,858	21,123	.94	.94		3,108	18,854	.69	.69		2,086	18,013	.74	.74		
		\$10,000 -		14,999				\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999		
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60																						
61- 80	103	983	.75	.57			277	4,330	.86	.67		460	12,350	.57	.43		283	14,650	.71	.53		
81- 85	889	9,074	.63	.53			642	10,037	.55	.45		317	8,872	.56	.46		108	6,248	.73	.60		
86- 90	249	2,640	.65	.57			218	3,698	.81	.71		150	4,589	.95	.84		92	5,542	.77	.68		
91- 95	116	1,329	.80	.74			126	2,275	.92	.86		102	3,359	.52	.48		60	3,838	.57	.53		
96- 99	75	884	1.33	1.30			88	1,654	.31	.31		86	2,994	1.23	1.20		53	3,487	.67	.65		
100-100	309	3,762	1.10	1.10			203	3,825	.82	.82		134	4,409	.88	.88		62	4,169	.68	.68		
CREDITS	1,741	18,672	.78	.68			1,554	25,818	.70	.60		1,249	36,573	.70	.59		660	37,996	.70	.58		
101-105	71	885	.82	.85			87	1,736	.80	.82		93	3,381	1.05	1.08		61	4,233	.79	.82		
106-110	44	588	.41	.44			60	1,291	1.47	1.59		76	2,900	.47	.51		49	3,622	.76	.82		
111-115	23	331	.36	.40			42	957	.84	.95		65	2,631	.75	.85		34	2,678	.61	.69		
116-120	36	534	.74	.87			50	1,162	1.29	1.52		51	2,140	.72	.85		33	2,676	.26	.31		
121-130	60	915	1.34	1.69			79	1,935	.51	.64		100	4,488	.86	1.08		47	4,020	.62	.77		
131-140	66	1,074	.05	.07			77	2,027	.50	.67		62	3,073	.72	.97		33	3,145	1.29	1.74		
141- UP	186	4,046	.65	1.15			182	6,037	1.00	1.69		132	7,841	.62	1.05		42	4,522	1.01	1.67		
CHARGES	486	8,372	.65	.91			577	15,146	.90	1.20		579	26,455	.73	.94		299	24,896	.78	.96		
TOTALS	2,227	27,045	.74	.73			2,131	40,964	.77	.77		1,828	63,028	.71	.71		959	62,892	.73	.70		
		\$100,000 -		249,999				\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3	285	.05	.03			2	532				9	881	.09	.05							
61- 80	217	23,348	.68	.49			115	54,102	.55	.40		1,917	110,834	.62	.45							
81- 85	65	8,488	.75	.62			37	20,172	.70	.58		6,904	81,678	.69	.58							
86- 90	59	8,191	.91	.80			22	9,657	.65	.57		2,323	40,509	.87	.76							
91- 95	38	5,249	.47	.44			23	11,623	.46	.43		989	29,889	.56	.52							
96- 99	37	5,527	.91	.89			13	8,762	.46	.45		623	24,605	.79	.77							
100-100	28	4,204	1.06	1.06			9	4,931	.59	.59		15,764	54,193	.78	.78							
CREDITS	447	55,294	.76	.61			221	109,780	.57	.45		28,529	342,589	.70	.58							
101-105	39	5,923	.52	.53			14	7,307	.80	.82		637	24,699	.76	.78							
106-110	24	3,931	.53	.58			18	8,522	.88	.95		483	21,837	.77	.83							
111-115	21	3,744	.82	.93			3	1,574	1.22	1.37		326	12,601	.87	.98							
116-120	12	2,002	.93	1.10			5	2,165	.79	.92		307	11,218	.71	.84							
121-130	27	4,953	.78	.98			5	2,220	.94	1.18		540	19,622	.78	.98							
131-140	9	2,004	.38	.52			3	1,358	1.32	1.77		410	13,817	.77	1.04							
141- UP	12	3,350	.41	.76			1	608	1.35	2.11		1,437	34,518	.76	1.34							
CHARGES	144	25,907	.62	.74			49	23,753	.91	1.01		4,140	138,312	.77	.97							
TOTALS	591	81,201	.71	.65			270	133,533	.63	.53		32,669	480,900	.72	.66							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	201	117	1.01	.76		58	161				63	299	.21	.16		48	325	1.72	1.32	
81- 85	1,281	1,350	2.92	2.47		1,660	5,252	.70	.59		1,076	5,582	.41	.35		691	5,017	.51	.43	
86- 90	413	465	.59	.51		579	1,896	.98	.85		431	2,289	.78	.68		241	1,817	.91	.80	
91- 95	167	175	1.19	1.10		169	585	.97	.90		127	730	.91	.84		100	804	.93	.86	
96- 99	89	91	.49	.48		95	338	.77	.75		63	376	1.02	1.00		46	394	4.11	4.01	
100-100	11,293	10,979	1.40	1.40		2,285	7,739	.87	.87		635	3,822	1.12	1.12		237	2,032	1.21	1.21	
CREDITS	13,444	13,177	1.52	1.47		4,846	15,971	.82	.75		2,395	13,098	.72	.65		1,363	10,389	.93	.82	
101-105	78	94	2.40	2.47		74	293	.61	.62		66	428	.89	.91		56	503	.70	.72	
106-110	71	83	.31	.34		62	255	.36	.39		47	310	.97	1.05		28	265	1.42	1.53	
111-115	44	56	6.24	7.02		55	237	1.30	1.47		39	265	.07	.08		19	180	.01	.01	
116-120	32	37	6.14	7.22		44	196	2.46	2.90		24	170	.16	.19		27	272	.08	.09	
121-130	81	100	.94	1.18		58	282	.92	1.16		48	369	.52	.65		47	517	.75	.94	
131-140	44	65	.03	.04		46	227	.25	.34		51	422	.11	.15		41	476	1.03	1.40	
141- UP	222	532	1.52	2.99		263	2,094	.60	1.25		257	2,957	.21	.40		138	2,119	.83	1.49	
CHARGES	572	967	1.79	2.68		602	3,584	.74	1.15		532	4,921	.32	.49		356	4,333	.78	1.10	
TOTALS	14,016	14,144	1.53	1.53		5,448	19,555	.80	.80		2,927	18,019	.61	.62		1,719	14,722	.88	.88	
		\$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	109	1,053	.81	.63		289	4,449	.59	.46		414	11,081	.52	.39		265	13,552	.70	.51	
81- 85	751	7,598	.88	.73		565	8,812	.77	.64		238	6,536	.72	.60		82	4,658	1.13	.93	
86- 90	232	2,456	.70	.61		171	2,842	.91	.80		130	3,978	.73	.64		76	4,638	.73	.64	
91- 95	126	1,432	.62	.57		116	2,134	1.01	.94		92	3,095	.85	.79		55	3,718	.90	.84	
96- 99	68	839	.92	.90		79	1,547	.47	.46		73	2,515	.50	.49		57	3,936	1.31	1.28	
100-100	259	3,135	.31	.31		157	2,987	1.09	1.09		110	3,682	1.11	1.11		43	2,954	1.01	1.01	
CREDITS	1,545	16,514	.72	.63		1,377	22,771	.80	.69		1,057	30,887	.69	.58		578	33,456	.89	.73	
101-105	65	828	.89	.91		81	1,627	.91	.93		93	3,343	.63	.65		52	3,832	.39	.40	
106-110	39	505	1.62	1.75		58	1,234	.79	.85		75	2,816	.96	1.03		39	3,017	.80	.87	
111-115	36	499	1.34	1.52		54	1,140	.29	.32		54	2,102	.69	.78		28	2,168	.91	1.03	
116-120	30	436	.04	.04		56	1,293	.94	1.11		46	1,915	.48	.57		27	2,145	.91	1.08	
121-130	75	1,164	.83	1.03		78	1,887	.86	1.07		85	3,764	.81	1.02		42	3,542	.72	.89	
131-140	56	943	.05	.07		61	1,600	.54	.73		47	2,199	.70	.95		27	2,467	.64	.86	
141- UP	164	3,632	.30	.55		136	4,389	1.02	1.72		100	5,526	.97	1.62		39	4,525	.68	1.13	
CHARGES	465	8,007	.54	.76		524	13,170	.83	1.08		500	21,666	.79	.99		254	21,696	.69	.85	
TOTALS	2,010	24,520	.66	.66		1,901	35,942	.81	.79		1,557	52,552	.73	.71		832	55,152	.81	.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	2	213	.19	.11		2	297	.05	.03		4	510	.11	.06						
61- 80	150	16,657	.44	.32		92	47,597	.45	.32		1,689	95,292	.51	.37						
81- 85	63	7,866	.55	.46		29	11,585	.60	.49		6,436	64,255	.73	.61						
86- 90	45	5,994	.98	.86		15	11,186	.54	.48		2,333	37,560	.75	.66						
91- 95	56	8,114	.42	.39		23	11,479	.45	.42		1,031	32,267	.61	.57						
96- 99	38	5,755	.40	.39		9	5,868	.79	.77		617	21,659	.79	.77						
100-100	31	4,897	.85	.85		14	8,944	.57	.57		15,064	51,171	.96	.96						
CREDITS	385	49,496	.55	.46		184	96,956	.51	.41		27,174	302,714	.69	.58						
101-105	24	3,674	.76	.78		10	4,682	.47	.48		599	19,305	.62	.63						
106-110	22	3,568	1.18	1.27		10	5,296	.68	.74		451	17,349	.89	.96						
111-115	20	3,651	1.09	1.23		3	1,075	.18	.20		352	11,374	.81	.92						
116-120	15	2,828	.67	.79		2	1,292	.32	.37		303	10,584	.68	.80						
121-130	14	2,980	.49	.62		3	1,275	1.12	1.42		531	15,881	.76	.95						
131-140	6	1,346	.72	.96		1	437	.64	.84		380	10,183	.58	.78						
141- UP	7	1,785	.46	.78		6	3,412	.60	.90		1,332	30,972	.69	1.19						
CHARGES	108	19,834	.81	.95		35	17,470	.58	.67		3,948	115,647	.72	.90						
TOTALS	493	69,329	.63	.57		219	114,426	.52	.44		31,122	418,361	.70	.65						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 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																											
61- 80	201	118	2.24	1.67				65	178	.01	.01				49	239	.12	.09					31	209	1.33	1.01		
81- 85	711	725	.75	.64				849	2,707	.39	.33				785	4,096	.94	.79					596	4,339	.32	.27		
86- 90	853	985	5.52	4.77				1,263	4,096	.75	.65				682	3,576	.59	.52					325	2,432	.79	.68		
91- 95	152	157	.36	.33				141	483	.31	.29				134	761	.71	.66					89	719	.42	.39		
96- 99	93	97	.05	.05				73	264	.70	.68				87	521	1.36	1.33					46	385	.45	.44		
100-100	11,015	10,885	1.05	1.05				2,387	8,092	.81	.81				604	3,674	.65	.65					261	2,270	1.20	1.20		
CREDITS	13,026	12,967	1.37	1.34				4,778	15,819	.70	.65				2,341	12,868	.75	.67					1,348	10,354	.65	.58		
101-105	78	98	.01	.01				66	260	1.09	1.11				49	307	1.84	1.89					41	366	1.02	1.05		
106-110	56	61	.04	.04				49	192	1.50	1.62				48	317	.24	.26					30	278	.37	.40		
111-115	54	64	2.01	2.27				42	178	.02	.03				38	257	.40	.45					19	186	.23	.26		
116-120	33	31	.01	.01				39	181	.20	.24				23	175	.05	.06					14	145	.70	.83		
121-130	53	72	10.31	12.93				51	236	.13	.16				60	466	.61	.76					40	436	2.57	3.21		
131-140	41	59	2.82	3.79				50	254	.41	.55				42	360	.87	1.18					33	394	.61	.84		
141- UP	196	454	.33	.65				246	1,806	.75	1.48				230	2,640	.42	.78					149	2,304	.37	.66		
CHARGES	511	841	1.42	2.11				543	3,107	.68	1.03				490	4,522	.54	.81					326	4,108	.69	1.00		
TOTALS	13,537	13,808	1.37	1.37				5,321	18,926	.69	.69				2,831	17,390	.69	.70					1,674	14,462	.66	.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								2							2								2					
61- 80	94	909	.30	.23				211	3,287	.62	.48				394	10,766	.50	.38					240	12,494	.45	.33		
81- 85	738	7,561	.75	.63				578	9,017	.46	.38				274	7,456	.58	.48					92	5,429	.47	.39		
86- 90	326	3,468	1.06	.93				211	3,554	.94	.82				160	4,789	.60	.52					82	4,995	.44	.38		
91- 95	109	1,266	1.18	1.09				115	2,084	.38	.35				87	2,977	.70	.65					67	4,682	.35	.32		
96- 99	79	976	.39	.38				79	1,495	1.10	1.08				81	2,738	.67	.65					63	4,302	.64	.62		
100-100	271	3,312	.49	.49				177	3,381	.96	.96				141	4,854	.59	.59					83	5,761	.30	.30		
CREDITS	1,617	17,492	.75	.66				1,371	22,818	.67	.58				1,139	33,623	.57	.49					629	37,735	.44	.37		
101-105	67	846	.60	.61				89	1,764	.27	.28				91	3,274	1.11	1.14					58	4,093	.84	.87		
106-110	41	550	2.02	2.18				61	1,279	.56	.61				65	2,486	1.96	2.11					32	2,333	.50	.53		
111-115	35	500	1.20	1.36				42	879	.51	.57				56	2,120	.57	.64					21	1,661	.55	.62		
116-120	40	576	.99	1.16				47	1,052	.65	.77				53	2,254	.66	.78					22	1,672	.38	.45		
121-130	57	866	.83	1.04				80	1,928	1.07	1.34				85	3,728	.64	.81					36	2,987	.60	.76		
131-140	48	817	1.64	2.23				66	1,711	1.80	2.44				35	1,640	.47	.63					22	2,130	.34	.45		
141- UP	160	3,294	.41	.71				121	3,984	.65	1.10				88	4,970	.95	1.55					36	4,082	.38	.66		
CHARGES	448	7,450	.83	1.13				506	12,596	.80	1.04				473	20,472	.93	1.15					227	18,957	.54	.67		
TOTALS	2,065	24,942	.78	.76				1,877	35,414	.71	.70				1,612	54,094	.71	.68					856	56,692	.47	.45		
		\$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	80	.01					5	2,290	.17	.10				11	2,485	.15	.09										
61- 80	168	18,667	.87	.63				92	61,876	.26	.19				1,545	108,743	.42	.31										
81- 85	62	7,732	.80	.66				26	15,685	.30	.25				4,711	64,748	.53	.44										
86- 90	57	7,860	.68	.60				31	14,795	.22	.19				3,990	50,549	.66	.58										
91- 95	33	4,481	.49	.46				17	8,235	.34	.31				944	25,846	.47	.43										
96- 99	38	5,848	.38	.37				14	10,453	.34	.33				653	27,079	.49	.48										
100-100	45	6,801	.33	.33				25	12,978	.39	.39				15,009	62,007	.64	.64										
CREDITS	404	51,469	.67	.56				210	126,314	.28	.23				26,863	341,458	.53	.44										
101-105	27	4,059	.35	.36				8	3,615	.66	.68				574	18,682	.70	.72										
106-110	21	3,234	.80	.86				6	4,054	.21	.22				409	14,784	.79	.86										
111-115	22	3,903	.88	.99				3	1,182	.25	.28				332	10,930	.66	.74										
116-120	10	1,720	.25	.30				6	3,297	.52	.61				287	11,102	.51	.60										
121-130	17	3,631	.68	.84				4	2,159	.25	.31				483	16,511	.74	.92										
131-140	10	2,192	.58	.79				3	1,333	.39	.53				350	10,889	.78	1.06										
141- UP	12	3,296	.36	.64				2	1,630	.25	.66				1,240	28,460	.54	.95										
CHARGES	119	22,035	.58	.70				32	17,270	.39	.46				3,675	111,359	.66	.83										
TOTALS	523	73,503	.64	.59				242	143,584	.30	.25				30,538	452,816	.56	.51										

DATE 10/28/13

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	13		5			9	17	7.98	4.10		4	13			1	5				
61- 80	139		96	.94	.71	64	174	.01	.01		50	242	2.35	1.79	40	270	.32	.24		
81- 85	1,407		1,585	1.30	1.09	3,695	12,159	.65	.55		3,185	16,486	.63	.53	1,885	13,753	.46	.38		
86- 90	442		465	.61	.53	1,255	4,316	1.04	.91		1,217	6,529	.67	.58	726	5,486	.75	.66		
91- 95	139		170	1.64	1.52	384	1,397	1.02	.94		403	2,301	.52	.48	275	2,200	.57	.53		
96- 99	97		110	.61	.60	173	647	1.11	1.08		210	1,275	.82	.80	160	1,349	1.71	1.67		
100-100	129,236		85,112	.66	.66	12,076	40,506	.49	.49		1,997	11,981	.59	.59	784	6,744	1.06	1.06		
CREDITS	131,473		87,542	.67	.67	17,656	59,216	.58	.55		7,066	38,827	.63	.57	3,871	29,805	.71	.63		
101-105	89		105	.50	.51	164	656	1.39	1.42		201	1,273	.88	.90	117	1,032	1.56	1.60		
106-110	69		77	.57	.62	110	464	.15	.17		126	840	.79	.85	93	862	1.00	1.07		
111-115	51		66	.07	.07	63	279	.15	.16		108	754	.36	.40	54	540	1.25	1.41		
116-120	47		66	.04	.05	67	296	.82	.97		72	524	1.59	1.87	59	610	3.28	3.87		
121-130	61		92	.68	.85	120	598	.71	.88		122	954	1.11	1.39	85	926	1.59	2.00		
131-140	51		79	7.45	10.09	95	503	.63	.86		81	679	1.11	1.51	67	795	1.17	1.59		
141- UP	237		594	7.30	15.00	531	4,413	1.15	2.47		517	6,375	1.22	2.44	374	6,086	.37	.69		
CHARGES	605		1,080	4.72	7.18	1,150	7,210	.98	1.58		1,227	11,399	1.10	1.65	849	10,851	.90	1.33		
TOTALS	132,078		88,622	.72	.72	18,806	66,426	.62	.62		8,293	50,227	.74	.73	4,720	40,656	.76	.76		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1		7			7	66	.03	.02		3	46	6.72	3.59						
61- 80	89		856	1.25	.96	300	4,861	.61	.48		768	21,301	.50	.39	543	28,516	.68	.51		
81- 85	2,179		22,302	.64	.54	1,714	27,052	.60	.50		875	24,580	.58	.48	312	17,981	.78	.65		
86- 90	864		9,092	.65	.57	633	10,564	.81	.71		396	12,112	.58	.50	205	12,572	.83	.73		
91- 95	348		3,951	.99	.92	321	5,870	.76	.71		299	9,560	.99	.92	176	11,536	.58	.54		
96- 99	198		2,373	.82	.80	177	3,341	1.02	1.00		209	7,220	.60	.58	143	9,861	.48	.47		
100-100	682		8,252	.70	.70	423	8,085	.72	.72		266	9,139	.74	.74	130	8,917	1.18	1.18		
CREDITS	4,361		46,833	.70	.62	3,575	59,838	.69	.60		2,816	83,958	.63	.54	1,509	89,382	.74	.62		
101-105	170		2,143	.43	.44	174	3,533	.72	.74		208	7,594	1.00	1.02	170	12,455	.64	.65		
106-110	144		1,908	.69	.75	123	2,643	.32	.35		172	6,660	.72	.77	131	9,778	.87	.94		
111-115	91		1,259	.77	.87	111	2,439	.68	.77		183	7,468	.74	.84	118	9,398	.71	.80		
116-120	79		1,164	.94	1.11	99	2,321	.83	.98		157	6,709	.73	.87	111	8,936	.73	.86		
121-130	128		1,978	.82	1.02	179	4,496	.88	1.10		239	10,448	.74	.92	167	14,668	.74	.93		
131-140	93		1,550	1.47	1.99	194	5,023	.51	.69		152	7,444	.66	.89	122	11,811	.93	1.26		
141- UP	488		10,762	.76	1.37	436	14,524	.77	1.34		371	22,608	1.02	1.75	265	31,965	.91	1.54		
CHARGES	1,193		20,765	.79	1.12	1,316	34,979	.70	.96		1,482	68,931	.85	1.11	1,084	99,011	.81	1.05		
TOTALS	5,554		67,598	.73	.73	4,891	94,817	.70	.70		4,298	152,889	.73	.74	2,593	188,393	.78	.80		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	14		1,591	.13	.08	17	8,282	.54	.26		69	10,028	.51	.25						
61- 80	343		39,021	.52	.38	181	104,126	.69	.50		2,517	199,464	.64	.47						
81- 85	134		17,134	.72	.60	65	56,154	.59	.49		15,451	209,185	.63	.52						
86- 90	115		14,704	.48	.42	70	80,017	.59	.52		5,923	155,856	.64	.56						
91- 95	122		17,221	.82	.76	61	43,568	.56	.52		2,528	97,774	.69	.64						
96- 99	114		16,798	.66	.65	62	49,707	.70	.68		1,543	92,679	.69	.68						
100-100	60		8,758	.88	.88	35	20,980	.80	.80		145,689	208,474	.69	.69						
CREDITS	902		115,225	.63	.53	491	362,834	.64	.53		173,720	973,461	.65	.56						
101-105	136		21,645	.79	.81	67	36,475	.65	.66		1,496	86,912	.73	.75						
106-110	93		14,352	.81	.88	40	25,992	.96	1.03		1,101	63,577	.84	.91						
111-115	86		15,034	.64	.73	48	24,949	.88	.99		913	62,186	.76	.86						
116-120	88		15,649	.78	.92	37	31,554	.60	.70		816	67,828	.72	.84						
121-130	106		20,095	.89	1.12	56	32,935	.77	.96		1,263	87,192	.81	1.01						
131-140	91		18,804	.87	1.17	41	37,823	.84	1.14		987	84,511	.84	1.14						
141- UP	171		44,934	.96	1.61	65	49,091	.86	1.42		3,455	191,352	.92	1.58						
CHARGES	771		150,514	.85	1.09	354	238,819	.79	.98		10,031	643,557	.82	1.06						
TOTALS	1,673		265,739	.76	.79	845	601,653	.70	.67		183,751	1617,017	.72	.72						

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	13	7				3	5				1	3				3	14			
61- 80	140	93	2.77	2.10		60	164	.13	.10		56	267	.34	.25		49	324	3.04	2.31	
81- 85	1,471	1,598	.89	.75		3,866	12,682	.61	.52		3,465	17,923	.56	.48		2,084	15,075	.37	.31	
86- 90	384	432	1.38	1.21		1,193	4,117	.75	.65		1,178	6,341	.62	.54		756	5,716	.58	.51	
91- 95	156	180	.13	.12		355	1,308	.99	.92		341	1,944	1.34	1.24		260	2,103	.97	.90	
96- 99	84	105	1.29	1.26		170	636	1.21	1.18		189	1,138	1.61	1.57		168	1,415	.90	.88	
100-100	131,281	87,180	.79	.79		12,323	41,169	.71	.71		2,048	12,315	.81	.81		789	6,745	1.00	1.00	
CREDITS	133,529	89,595	.80	.79		17,970	60,081	.70	.66		7,278	39,931	.71	.64		4,109	31,392	.64	.56	
101-105	85	111	2.74	2.81		163	669	.70	.72		153	976	1.53	1.57		144	1,264	.44	.45	
106-110	78	103	16.14	17.45		103	423	.87	.94		113	752	1.12	1.21		89	835	.37	.40	
111-115	47	59	.31	.34		91	392	.61	.69		101	717	.71	.80		69	661	1.26	1.43	
116-120	37	43	.07	.08		61	276	.88	1.04		51	378	.15	.17		57	585	.78	.92	
121-130	71	110	9.12	11.38		113	570	.74	.93		116	892	1.34	1.68		90	978	1.62	2.03	
131-140	62	92	1.04	1.40		71	364	.25	.33		88	724	1.15	1.55		62	723	.33	.45	
141- UP	242	571	1.85	3.74		499	4,110	1.03	2.17		474	5,854	.68	1.35		323	5,236	.83	1.56	
CHARGES	622	1,089	3.81	5.67		1,101	6,803	.89	1.41		1,096	10,293	.86	1.31		834	10,283	.81	1.16	
TOTALS	134,151	90,684	.83	.83		19,071	66,885	.72	.71		8,374	50,224	.74	.73		4,943	41,674	.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	3	23	.08	.05		3	29	.01			3	58				1	32	.01	.01	
61- 80	115	1,104	.23	.18		463	7,486	.51	.40		1,011	28,060	.56	.43		697	36,065	.62	.46	
81- 85	2,295	23,433	.44	.37		1,793	28,015	.71	.59		839	23,398	.74	.61		270	15,664	.74	.61	
86- 90	827	8,808	.92	.80		577	9,634	.67	.59		368	11,197	.75	.66		199	12,101	.70	.61	
91- 95	350	3,957	.72	.67		316	5,698	1.41	1.31		291	9,498	.85	.79		190	12,546	.81	.76	
96- 99	183	2,198	.69	.67		193	3,670	.89	.87		196	6,849	.68	.66		144	9,820	.74	.72	
100-100	595	7,220	.77	.77		406	7,688	1.25	1.25		261	8,925	.94	.94		89	6,073	.71	.71	
CREDITS	4,368	46,744	.61	.54		3,751	62,220	.82	.71		2,969	87,984	.71	.60		1,590	92,301	.70	.58	
101-105	160	2,034	.72	.74		169	3,336	1.12	1.15		230	8,489	.87	.90		152	10,921	.68	.70	
106-110	105	1,385	.51	.55		126	2,600	1.31	1.41		170	6,747	.63	.67		120	9,254	.90	.97	
111-115	102	1,404	.52	.59		116	2,560	.94	1.06		161	6,597	.82	.92		125	9,870	.62	.70	
116-120	59	858	1.79	2.11		119	2,844	1.25	1.47		166	6,984	.52	.62		98	8,095	.92	1.08	
121-130	131	2,029	.45	.56		179	4,435	.91	1.15		238	10,351	1.03	1.29		153	14,268	.73	.92	
131-140	123	2,051	.89	1.21		159	4,153	.71	.96		129	6,274	.77	1.04		98	9,173	.78	1.06	
141- UP	488	10,729	.60	1.09		406	13,468	.85	1.47		381	22,732	.95	1.62		225	26,988	.81	1.37	
CHARGES	1,168	20,491	.67	.95		1,274	33,396	.94	1.28		1,475	68,173	.85	1.10		971	88,567	.78	1.00	
TOTALS	5,536	67,235	.63	.62		5,025	95,616	.86	.85		4,444	156,157	.77	.77		2,561	180,868	.74	.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	10	1,094	.12	.07		19	11,723	.30	.17		59	12,987	.28	.16						
61- 80	452	49,092	.48	.34		226	118,422	.54	.38		3,269	241,077	.54	.39						
81- 85	137	17,275	.52	.43		76	48,428	.53	.44		16,296	203,490	.58	.48						
86- 90	151	20,647	.74	.65		73	48,585	.62	.55		5,706	127,579	.69	.60						
91- 95	128	17,882	.60	.55		75	93,394	.53	.49		2,462	148,509	.64	.59						
96- 99	99	15,110	.57	.55		50	40,112	.76	.73		1,476	81,054	.74	.72						
100-100	62	9,340	.69	.69		38	22,559	.84	.84		147,892	209,215	.80	.80						
CREDITS	1,039	130,440	.56	.46		557	383,223	.58	.48		177,160	1023,911	.65	.55						
101-105	101	15,981	.66	.68		50	33,906	.89	.92		1,407	77,686	.82	.85						
106-110	92	15,166	.77	.83		46	24,520	.97	1.05		1,042	61,786	.90	.97						
111-115	88	15,688	.69	.78		56	78,663	.85	.96		956	116,610	.81	.91						
116-120	75	13,267	.71	.84		42	22,446	.99	1.16		765	55,776	.87	1.02						
121-130	97	19,662	.87	1.08		63	39,764	.74	.92		1,251	93,059	.82	1.03						
131-140	72	14,857	.87	1.18		40	40,426	.67	.91		904	78,836	.74	1.00						
141- UP	174	45,457	1.15	1.93		63	70,022	.87	1.45		3,275	205,167	.92	1.57						
CHARGES	699	140,077	.89	1.15		360	309,747	.84	1.05		9,600	688,919	.85	1.09						
TOTALS	1,738	270,517	.73	.74		917	692,970	.70	.68		186,760	1712,830	.73	.72						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 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	RISKS	STD PREM	ACT LR	MAN LR
0- 60	14	8			4	9			2	8			2	8			2	8		
61- 80	145	92	.61	.46	82	235	.21	.16	65	295	2.64	1.99	59	393	1.43	1.09				
81- 85	1,553	1,708	1.86	1.57	3,814	12,493	.87	.74	3,322	17,172	.68	.58	1,909	13,883	.65	.55				
86- 90	424	479	1.19	1.04	1,281	4,365	.76	.67	1,238	6,608	.86	.75	712	5,353	.68	.60				
91- 95	165	185	.92	.86	323	1,186	.85	.79	391	2,236	.56	.52	241	1,938	.73	.68				
96- 99	81	98	1.12	1.09	179	672	1.05	1.02	201	1,221	.28	.27	145	1,237	.47	.46				
100-100	137,168	87,739	.75	.75	11,511	38,368	.59	.59	1,813	10,851	.76	.76	662	5,679	.93	.93				
CREDITS	139,550	90,309	.78	.77	17,194	57,328	.67	.64	7,032	38,391	.73	.65	3,730	28,491	.72	.64				
101-105	88	91	.07	.07	160	645	.92	.95	167	1,068	1.03	1.05	114	1,027	.58	.60				
106-110	74	89	.46	.49	107	458	.85	.91	120	806	.69	.75	98	926	.63	.68				
111-115	60	78	23.69	26.77	92	401	.45	.51	93	653	2.06	2.33	76	744	.85	.96				
116-120	46	58	.01	.01	85	404	.42	.50	80	587	.79	.93	35	358	1.54	1.82				
121-130	68	89	4.62	5.78	96	441	.33	.41	94	714	.68	.85	86	940	.32	.40				
131-140	40	68	2.88	3.93	84	441	1.21	1.64	75	640	2.27	3.07	57	677	2.44	3.29				
141- UP	242	617	4.28	8.79	544	4,534	1.16	2.46	512	6,325	.91	1.82	351	5,671	1.59	2.95				
CHARGES	618	1,091	4.71	7.22	1,168	7,322	1.00	1.60	1,141	10,792	1.03	1.58	817	10,343	1.29	1.87				
TOTALS	140,168	91,400	.82	.82	18,362	64,650	.71	.70	8,173	49,183	.80	.78	4,547	38,833	.87	.86				
	\$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	12			1	9			2	34			1	46	.54	.32				
61- 80	132	1,299	.29	.22	506	8,075	.76	.59	932	25,624	.51	.39	644	33,093	.54	.40				
81- 85	2,230	22,713	.61	.51	1,538	23,870	.60	.50	691	19,250	.61	.51	224	12,875	.83	.69				
86- 90	729	7,775	.72	.63	552	9,205	.95	.83	333	10,074	1.03	.90	173	10,564	.84	.74				
91- 95	323	3,658	1.43	1.33	296	5,323	.74	.69	259	8,444	.89	.83	167	10,833	.73	.68				
96- 99	185	2,178	1.25	1.22	177	3,330	1.04	1.02	191	6,725	.72	.71	142	9,778	.96	.94				
100-100	543	6,550	.71	.71	357	6,723	.97	.97	205	6,955	1.04	1.04	91	6,307	.93	.93				
CREDITS	4,144	44,185	.73	.64	3,427	56,535	.76	.66	2,613	77,104	.71	.60	1,442	83,496	.72	.60				
101-105	173	2,165	.93	.96	174	3,491	.64	.66	214	7,996	.72	.74	150	10,825	.77	.80				
106-110	128	1,728	1.36	1.47	117	2,420	.57	.61	186	7,137	.45	.49	111	8,422	1.07	1.15				
111-115	94	1,295	.38	.43	105	2,329	.92	1.04	178	7,146	.58	.65	107	8,522	.89	1.00				
116-120	90	1,315	1.32	1.55	115	2,689	.70	.83	152	6,382	.96	1.13	92	7,799	1.33	1.57				
121-130	146	2,256	1.45	1.82	198	4,921	.37	.47	247	10,953	.77	.96	171	15,297	.69	.86				
131-140	145	2,449	.85	1.15	166	4,353	.28	.38	153	7,522	1.03	1.39	88	8,391	.66	.89				
141- UP	441	9,554	.90	1.61	415	13,754	.75	1.30	366	22,944	1.18	2.10	250	29,480	.99	1.68				
CHARGES	1,217	20,763	.99	1.38	1,290	33,957	.62	.84	1,496	70,080	.89	1.17	969	88,735	.91	1.18				
TOTALS	5,361	64,948	.82	.81	4,717	90,492	.71	.71	4,109	147,184	.80	.81	2,411	172,231	.82	.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	9	895	.05	.03	18	7,113	.09	.05	55	8,142	.09	.05								
61- 80	441	48,090	.56	.40	198	136,328	.50	.36	3,204	253,523	.53	.39								
81- 85	118	15,236	.52	.43	68	45,156	.62	.51	15,467	184,357	.66	.55								
86- 90	123	16,255	.62	.55	63	39,257	.64	.56	5,628	109,934	.75	.66								
91- 95	97	13,047	.57	.53	58	53,485	.72	.67	2,320	100,335	.74	.69								
96- 99	91	13,590	.72	.70	64	50,398	.59	.58	1,456	89,226	.69	.68								
100-100	53	7,919	.89	.89	24	15,301	.77	.77	152,427	192,392	.75	.75								
CREDITS	932	115,031	.60	.49	493	347,038	.58	.48	180,557	937,908	.66	.56								
101-105	96	14,884	.58	.59	56	49,128	.78	.79	1,392	91,320	.74	.76								
106-110	98	16,480	.81	.87	37	19,286	.77	.83	1,076	57,752	.79	.85								
111-115	67	11,689	.66	.75	41	26,317	1.15	1.30	913	59,174	.95	1.07								
116-120	65	11,745	.60	.71	31	18,647	.99	1.17	791	49,983	.94	1.10								
121-130	107	21,477	.92	1.15	63	76,779	.77	.97	1,276	133,867	.78	.98								
131-140	64	13,564	.60	.81	33	19,286	.82	1.10	905	57,390	.77	1.04								
141- UP	177	46,370	.71	1.23	66	64,094	.93	1.53	3,364	203,344	.94	1.61								
CHARGES	674	136,210	.72	.94	327	273,537	.86	1.08	9,717	652,830	.85	1.10								
TOTALS	1,606	251,241	.66	.68	820	620,575	.71	.68	190,274	1590,738	.74	.73								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	1				1	3	1.02	.61		2	6				1	5			
61- 80	134	90	2.41	1.79		52	149	1.74	1.32		57	263	.09	.07		63	427	.21	.16	
81- 85	1,563	1,726	.90	.76		3,809	12,455	.46	.39		2,926	15,140	.58	.49		1,745	12,687	.55	.46	
86- 90	519	594	1.16	1.01		1,570	5,303	1.15	1.00		1,358	7,258	.83	.73		744	5,587	.68	.60	
91- 95	153	163	.75	.70		396	1,420	.91	.84		385	2,207	.91	.84		237	1,902	.51	.47	
96- 99	103	110	.35	.34		211	820	.89	.87		195	1,166	.84	.82		162	1,379	.84	.82	
100-100	151,497	88,418	.57	.57		10,286	33,964	.66	.66		1,526	9,124	.64	.64		562	4,830	.63	.63	
CREDITS	153,973	91,102	.58	.58		16,325	54,113	.68	.64		6,449	35,165	.67	.60		3,514	26,818	.60	.53	
101-105	76	90	5.51	5.67		166	666	.70	.71		169	1,082	.53	.54		110	990	1.74	1.79	
106-110	57	70	.06	.06		142	599	1.42	1.53		119	791	.47	.51		91	856	.53	.57	
111-115	51	53	3.87	4.36		87	383	.46	.52		94	663	.50	.57		67	650	.27	.30	
116-120	40	50	.07	.09		64	299	1.93	2.27		65	475	.43	.51		51	533	.94	1.11	
121-130	68	92	4.67	5.84		122	582	.58	.73		117	890	.62	.78		87	936	1.28	1.60	
131-140	62	88	1.80	2.43		92	490	.79	1.06		78	647	1.70	2.30		69	813	5.35	7.24	
141- UP	245	620	3.83	7.60		619	5,006	.74	1.54		472	5,726	1.15	2.25		363	5,751	.56	1.03	
CHARGES	599	1,063	3.45	5.30		1,292	8,025	.81	1.29		1,114	10,273	.95	1.41		838	10,529	1.11	1.60	
TOTALS	154,572	92,165	.62	.62		17,617	62,138	.69	.69		7,563	45,438	.74	.72		4,352	37,347	.74	.74	
\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	8	5.35	3.20							3	58	.09	.05		1	52	.03	.02	
61- 80	150	1,503	.76	.59		510	8,112	.45	.35		866	23,632	.42	.32		586	29,926	.64	.47	
81- 85	1,989	20,227	.48	.40		1,362	21,176	.66	.55		576	16,110	.57	.47		192	11,167	.69	.58	
86- 90	702	7,453	.48	.42		482	8,104	.70	.62		349	10,568	1.29	1.13		178	10,962	.73	.65	
91- 95	317	3,590	.69	.64		289	5,229	.80	.74		261	8,632	.71	.66		148	9,795	.72	.67	
96- 99	196	2,338	1.02	1.00		182	3,413	1.04	1.01		215	7,501	.85	.83		125	8,533	.67	.65	
100-100	481	5,812	.82	.82		305	5,880	.85	.85		178	5,982	.84	.84		76	5,134	.64	.64	
CREDITS	3,836	40,930	.59	.51		3,130	51,914	.69	.60		2,448	72,484	.69	.59		1,306	75,569	.68	.56	
101-105	170	2,157	.66	.67		182	3,650	.74	.76		220	7,973	.66	.68		126	8,968	.70	.72	
106-110	109	1,415	1.02	1.10		144	3,038	.84	.91		183	6,983	.57	.62		114	8,695	.62	.67	
111-115	90	1,237	1.27	1.43		88	1,953	.72	.82		162	6,584	1.04	1.17		117	9,474	.49	.55	
116-120	77	1,124	.93	1.09		121	2,770	.60	.71		156	6,471	.86	1.01		104	8,499	.83	.97	
121-130	127	1,954	.45	.57		220	5,370	.61	.76		195	8,429	.80	1.00		137	12,189	.87	1.09	
131-140	177	2,950	.76	1.03		155	4,035	.52	.70		161	7,787	.78	1.05		100	9,469	.78	1.06	
141- UP	449	9,780	.83	1.48		393	13,130	.69	1.21		349	21,753	.90	1.56		253	29,778	.83	1.40	
CHARGES	1,199	20,618	.81	1.14		1,303	33,947	.67	.90		1,426	65,981	.82	1.07		951	87,073	.76	.99	
TOTALS	5,035	61,548	.66	.66		4,433	85,860	.69	.69		3,874	138,465	.75	.77		2,257	162,642	.72	.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	6	667	.37	.22		13	6,138	.15	.09		32	6,938	.18	.10						
61- 80	382	41,937	.49	.35		165	87,322	.61	.44		2,965	193,361	.56	.41						
81- 85	124	15,769	.61	.50		60	66,207	.43	.35		14,346	192,662	.53	.44						
86- 90	109	14,455	.71	.63		56	33,669	.58	.51		6,067	103,954	.74	.65						
91- 95	99	13,906	.54	.50		57	42,694	.58	.53		2,342	89,537	.63	.58						
96- 99	94	13,690	.62	.60		55	52,755	.64	.62		1,538	91,706	.69	.67						
100-100	48	7,264	.92	.92		17	7,554	.93	.93		164,976	173,963	.65	.65						
CREDITS	862	107,688	.59	.48		423	296,339	.57	.47		192,266	852,121	.61	.53						
101-105	87	13,759	.56	.57		69	45,277	.86	.89		1,375	84,612	.78	.80						
106-110	93	16,109	.89	.96		41	30,685	.67	.72		1,093	69,242	.72	.78						
111-115	65	11,084	1.03	1.16		38	21,214	1.30	1.46		859	53,295	1.02	1.15						
116-120	72	13,507	.61	.72		34	32,981	.79	.93		784	66,708	.76	.90						
121-130	92	17,694	.89	1.12		58	37,457	.73	.91		1,223	85,593	.78	.98						
131-140	66	13,178	.67	.91		37	34,054	1.35	1.83		997	73,513	1.07	1.45						
141- UP	162	44,677	.72	1.24		66	58,792	.85	1.33		3,371	195,014	.82	1.38						
CHARGES	637	130,009	.76	.99		343	260,460	.91	1.12		9,702	627,978	.84	1.08						
TOTALS	1,499	237,697	.68	.70		766	556,799	.73	.71		201,968	1480,099	.71	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	2	.13	.07		1	2				1	5	.14	.08		1	5	.14	.08	
61- 80	142	87	.27	.20		42	115	.85	.65		44	215	1.22	.93		38	255	.23	.18	
81- 85	846	899	.77	.65		1,725	5,727	.45	.38		2,083	10,934	.39	.33		1,541	11,264	.56	.48	
86- 90	1,129	1,362	.80	.69		3,652	12,132	.53	.46		2,163	11,358	.63	.55		1,016	7,622	.57	.49	
91- 95	154	182	.48	.44		460	1,669	.96	.89		404	2,327	.65	.60		292	2,351	.60	.56	
96- 99	68	77	2.19	2.14		225	876	.50	.49		185	1,127	.71	.69		145	1,226	.29	.28	
100-100	148,672	89,488	.51	.51		10,315	34,057	.43	.43		1,474	8,808	1.03	1.03		556	4,811	.83	.83	
CREDITS	151,015	92,097	.52	.52		16,420	54,579	.48	.45		6,353	34,769	.66	.59		3,589	27,534	.60	.53	
101-105	76	90	1.17	1.20		179	725	1.03	1.06		147	932	1.48	1.51		123	1,088	.57	.59	
106-110	84	104	.09	.09		118	478	.69	.74		123	812	.57	.61		97	911	1.07	1.15	
111-115	36	43	2.10	2.37		90	396	2.66	2.99		89	629	1.18	1.33		65	642	.36	.41	
116-120	46	49				73	343	1.34	1.58		74	540	.63	.74		53	549	.96	1.13	
121-130	76	96	10.72	13.43		108	528	.70	.88		115	894	1.14	1.42		95	1,041	.68	.85	
131-140	53	80	.26	.36		103	526	.64	.87		82	681	1.00	1.35		73	858	.62	.83	
141- UP	279	706	4.67	9.76		616	4,811	.33	.66		535	6,271	.82	1.57		393	6,237	.63	1.13	
CHARGES	650	1,168	3.90	6.17		1,287	7,806	.62	.98		1,165	10,758	.91	1.36		899	11,327	.66	.95	
TOTALS	151,665	93,266	.56	.56		17,707	62,385	.49	.49		7,518	45,527	.72	.71		4,488	38,860	.62	.62	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	83	836	.75	.59		387	6,207	.29	.23		756	20,695	.62	.48		491	24,955	.48	.35	
81- 85	1,783	18,225	.44	.37		1,397	21,724	.71	.59		657	18,186	.63	.52		193	10,797	.55	.46	
86- 90	891	9,389	.65	.57		585	9,856	.51	.44		378	11,356	.78	.69		146	9,235	.62	.55	
91- 95	332	3,771	.45	.42		303	5,365	.91	.85		287	9,307	.61	.57		170	11,306	.51	.48	
96- 99	191	2,294	.74	.72		182	3,473	.48	.47		186	6,415	.62	.60		134	9,526	.57	.56	
100-100	518	6,309	.53	.53		311	5,875	.81	.81		190	6,447	.61	.61		108	7,114	.59	.59	
CREDITS	3,798	40,823	.53	.46		3,165	52,500	.64	.55		2,454	72,406	.65	.55		1,242	72,932	.54	.45	
101-105	174	2,183	.81	.83		181	3,691	.57	.58		211	7,773	.68	.70		118	8,644	.44	.45	
106-110	100	1,353	.89	.96		134	2,844	.78	.84		172	6,568	.83	.90		140	10,597	.58	.63	
111-115	80	1,125	.25	.28		135	2,958	.57	.64		172	6,717	.73	.82		95	7,866	.57	.64	
116-120	71	1,050	.35	.41		99	2,291	.40	.47		145	6,074	.70	.83		96	7,799	.57	.67	
121-130	172	2,665	.55	.69		222	5,444	.39	.48		232	10,157	.73	.92		174	14,980	.57	.71	
131-140	142	2,440	.52	.71		170	4,444	.61	.82		144	6,725	1.08	1.46		111	10,577	.60	.81	
141- UP	464	10,003	.53	.93		422	13,884	1.02	1.74		364	22,837	.72	1.27		267	31,355	.53	.89	
CHARGES	1,203	20,819	.56	.78		1,363	35,557	.73	.97		1,440	66,850	.77	1.01		1,001	91,817	.55	.72	
TOTALS	5,001	61,641	.54	.54		4,528	88,057	.68	.68		3,894	139,256	.70	.72		2,243	164,749	.54	.57	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	75	.17	.10		14	5,795	.10	.06		21	5,879	.11	.06					
61- 80	329	36,067	.41	.29		156	115,793	.39	.28		2,468	205,224	.42	.31					
81- 85	131	16,430	.54	.45		67	33,532	.46	.38		10,423	147,719	.53	.45					
86- 90	119	15,527	.56	.49		56	51,447	.44	.38		10,135	139,284	.55	.48					
91- 95	98	13,758	.52	.48		60	40,125	.39	.36		2,560	90,161	.50	.47					
96- 99	84	11,978	.63	.62		70	57,082	.54	.53		1,470	94,074	.56	.55					
100-100	59	8,734	.63	.63		23	21,248	.64	.64		162,226	192,891	.57	.57					
CREDITS	821	102,569	.51	.42		446	325,022	.44	.37		189,303	875,231	.51	.45					
101-105	102	16,103	.51	.52		67	34,047	.64	.66		1,378	75,277	.61	.63					
106-110	103	16,949	.54	.58		62	69,166	.51	.56		1,133	109,782	.56	.61					
111-115	72	12,879	.61	.69		35	32,490	.60	.68		869	65,744	.62	.70					
116-120	68	12,631	.64	.75		34	20,712	.57	.67		759	52,039	.60	.70					
121-130	101	20,050	.58	.73		47	38,602	.51	.64		1,342	94,456	.57	.72					
131-140	84	18,224	.76	1.02		40	24,081	.60	.80		1,002	68,636	.69	.93					
141- UP	153	39,615	.66	1.09		69	50,268	.63	1.04		3,562	185,987	.67	1.14					
CHARGES	683	136,452	.62	.79		354	269,366	.57	.69		10,045	651,921	.62	.79					
TOTALS	1,504	239,022	.57	.59		800	594,388	.50	.49		199,348	1527,152	.56	.56					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	6				12	22	5.95	2.99		4	13				2	9			
61- 80	268	186	1.76	1.31		117	315	.03	.02		100	473	1.87	1.42		88	587	.82	.63	
81- 85	2,251	2,561	1.14	.96		5,482	17,990	.77	.65		4,873	25,282	.64	.54		3,043	22,222	.49	.41	
86- 90	718	817	.47	.41		1,896	6,488	.93	.81		1,856	9,986	.57	.50		1,180	8,933	.82	.71	
91- 95	248	286	3.00	2.78		549	1,975	.90	.83		617	3,528	.74	.68		437	3,523	.98	.91	
96- 99	164	177	.46	.45		269	1,013	.84	.82		319	1,949	.64	.62		253	2,131	1.31	1.28	
100-100	143,108	100,558	.72	.72		16,928	57,312	.56	.56		3,414	20,536	.65	.65		1,385	11,906	1.14	1.14	
CREDITS	146,773	104,590	.74	.73		25,253	85,115	.64	.61		11,183	61,768	.65	.59		6,388	49,312	.78	.69	
101-105	153	177	.36	.37		250	1,004	1.28	1.31		322	2,038	.77	.79		196	1,732	1.10	1.12	
106-110	120	139	.65	.70		185	772	.83	.89		191	1,272	.68	.73		146	1,361	.74	.79	
111-115	88	105	.13	.15		111	490	1.27	1.43		168	1,178	.32	.36		95	937	1.12	1.27	
116-120	82	111	.15	.18		97	427	.63	.74		111	807	1.06	1.25		89	924	2.93	3.46	
121-130	134	197	1.22	1.53		198	961	.48	.60		201	1,565	.95	1.19		141	1,526	1.65	2.06	
131-140	85	132	4.93	6.67		133	704	.94	1.27		131	1,097	1.01	1.36		119	1,410	.84	1.14	
141- UP	390	1,021	5.84	12.13		861	7,219	1.31	2.83		850	10,554	1.03	2.07		651	10,782	.43	.83	
CHARGES	1,052	1,882	3.74	5.70		1,835	11,577	1.15	1.88		1,974	18,511	.93	1.40		1,437	18,672	.81	1.21	
TOTALS	147,825	106,472	.79	.79		27,088	96,692	.71	.70		13,157	80,279	.71	.71		7,825	67,984	.79	.79	
	\$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				8	74	.27	.14		4	62	4.95	2.70		1	26	.09	.03	
61- 80	164	1,596	.86	.66		539	8,676	.70	.55		1,410	39,292	.69	.54		1,024	53,558	.63	.47	
81- 85	3,587	36,745	.70	.59		2,909	45,938	.69	.58		1,594	44,884	.66	.54		517	29,635	.77	.64	
86- 90	1,371	14,484	.85	.74		1,063	17,816	.84	.73		735	22,629	.60	.52		392	24,345	.76	.67	
91- 95	574	6,523	.99	.92		548	9,932	.70	.65		513	16,595	.82	.77		312	20,384	.65	.60	
96- 99	330	3,950	.82	.80		325	6,101	.85	.83		354	12,195	.60	.59		275	18,847	.51	.49	
100-100	1,218	14,702	.78	.78		779	14,884	.74	.74		487	16,880	.83	.83		210	14,424	1.20	1.20	
CREDITS	7,245	78,007	.78	.69		6,171	103,421	.74	.64		5,097	152,536	.69	.59		2,731	161,218	.71	.60	
101-105	284	3,592	.49	.51		301	6,082	.58	.60		366	13,173	.90	.93		279	20,228	.61	.63	
106-110	220	2,936	.64	.69		220	4,681	.38	.41		308	11,936	.81	.87		231	17,279	.72	.78	
111-115	151	2,082	.77	.86		192	4,193	1.00	1.13		320	13,036	.72	.81		205	16,271	.61	.69	
116-120	137	2,004	.60	.71		163	3,833	.67	.79		265	11,370	.83	.98		188	15,126	.65	.77	
121-130	227	3,528	.81	1.02		325	8,167	.88	1.10		459	20,079	.77	.97		283	24,522	.93	1.16	
131-140	163	2,719	1.29	1.75		342	9,007	.50	.68		294	14,188	.75	1.02		196	18,914	.85	1.15	
141- UP	852	18,881	.70	1.27		793	26,644	.85	1.48		697	41,759	.89	1.53		448	54,277	.84	1.42	
CHARGES	2,034	35,741	.73	1.04		2,336	62,608	.74	1.02		2,709	125,542	.83	1.08		1,830	166,618	.77	1.00	
TOTALS	9,279	113,748	.76	.76		8,507	166,028	.74	.75		7,806	278,078	.75	.76		4,561	327,836	.74	.76	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	17	1,800	.12	.07		36	16,511	.73	.36		101	18,530	.69	.35						
61- 80	683	78,670	.59	.43		400	237,259	.58	.42		4,793	420,612	.60	.44						
81- 85	283	36,153	.73	.61		141	91,177	.55	.45		24,680	352,587	.65	.54						
86- 90	235	30,725	.59	.52		146	151,362	.48	.42		9,592	287,586	.59	.52						
91- 95	215	30,892	.83	.77		122	78,311	.58	.54		4,135	171,948	.70	.65						
96- 99	190	28,734	.68	.67		131	105,454	.65	.64		2,610	180,551	.66	.64						
100-100	124	18,832	.98	.98		66	50,162	.74	.74		167,719	320,195	.75	.75						
CREDITS	1,747	225,808	.69	.57		1,042	730,236	.58	.48		213,630	1752,010	.65	.56						
101-105	220	35,576	.70	.71		117	61,901	.77	.79		2,488	145,503	.73	.75						
106-110	165	26,884	.80	.86		80	47,604	.85	.91		1,866	114,863	.79	.85						
111-115	154	26,708	.67	.76		84	41,527	.89	1.01		1,568	106,529	.77	.87						
116-120	144	26,740	.82	.97		56	42,669	.65	.76		1,332	104,012	.74	.87						
121-130	181	34,503	.88	1.10		100	70,976	.76	.95		2,249	166,023	.82	1.03						
131-140	148	31,159	.88	1.20		70	55,777	.82	1.11		1,681	135,106	.83	1.12						
141- UP	262	67,630	.88	1.48		107	90,757	.88	1.43		5,911	329,524	.88	1.50						
CHARGES	1,274	249,198	.82	1.03		614	411,211	.81	1.00		17,095	1101,560	.81	1.04						
TOTALS	3,021	475,006	.75	.76		1,656	1141,447	.66	.62		230,725	2853,570	.71	.70						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	7	.33	.19		3	5				1	3				3	14			
61- 80	328	224	1.17	.88		122	335	.36	.27		115	542	.83	.63		93	615	1.66	1.26	
81- 85	2,487	2,762	.97	.82		5,809	19,011	.83	.70		5,218	27,062	.68	.57		3,306	23,984	.47	.39	
86- 90	686	783	1.20	1.05		1,842	6,296	.87	.76		1,765	9,507	.63	.55		1,153	8,719	.60	.53	
91- 95	268	308	.22	.21		533	1,947	1.26	1.17		533	3,046	1.11	1.03		421	3,382	.89	.82	
96- 99	147	176	2.03	1.98		262	978	.84	.82		298	1,804	1.22	1.19		272	2,302	.80	.78	
100-100	145,252	102,457	.82	.82		16,719	56,370	.77	.77		3,356	20,201	.84	.84		1,355	11,632	1.43	1.43	
CREDITS	149,183	106,717	.83	.82		25,290	84,942	.80	.76		11,286	62,165	.76	.69		6,603	50,647	.77	.68	
101-105	143	177	1.74	1.79		263	1,056	.60	.62		268	1,705	1.68	1.72		207	1,824	1.03	1.05	
106-110	133	170	9.91	10.71		173	709	1.58	1.70		183	1,231	1.33	1.43		143	1,336	.34	.36	
111-115	88	107	.66	.74		144	611	.69	.78		146	1,033	.54	.61		110	1,057	1.02	1.16	
116-120	62	81	.04	.05		99	455	.95	1.12		97	699	.19	.23		98	1,012	1.26	1.48	
121-130	125	187	5.61	7.01		199	982	.66	.82		181	1,400	1.73	2.17		134	1,458	1.18	1.48	
131-140	99	149	.65	.88		117	602	.63	.85		139	1,156	.92	1.24		112	1,304	.52	.70	
141- UP	423	1,052	1.11	2.26		825	6,681	.97	2.02		820	10,022	.78	1.54		566	9,161	1.23	2.30	
CHARGES	1,073	1,922	2.27	3.45		1,820	11,096	.91	1.43		1,834	17,246	.95	1.45		1,370	17,153	1.07	1.55	
TOTALS	150,256	108,639	.85	.85		27,110	96,038	.82	.81		13,120	79,411	.80	.79		7,973	67,800	.85	.83	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	7	53	.05	.03		5	51				3	58				3	93	.01		
61- 80	241	2,308	2.00	1.54		799	12,814	.68	.53		1,716	47,415	.62	.48		1,238	64,392	.59	.44	
81- 85	3,806	38,816	.53	.44		3,012	47,264	.64	.53		1,549	43,472	.82	.68		507	29,161	.74	.61	
86- 90	1,301	13,804	.88	.77		1,007	16,791	.66	.58		674	20,689	.68	.60		357	21,617	.80	.71	
91- 95	560	6,341	.75	.69		525	9,528	1.24	1.15		481	15,832	.82	.76		341	22,653	.68	.63	
96- 99	298	3,566	.57	.55		346	6,690	.75	.74		335	11,591	.86	.84		272	18,384	.89	.87	
100-100	1,096	13,289	.71	.71		741	14,020	1.10	1.10		481	16,431	.80	.80		181	12,450	.78	.78	
CREDITS	7,309	78,177	.69	.60		6,435	107,159	.77	.67		5,239	155,487	.74	.63		2,899	168,751	.70	.59	
101-105	286	3,598	.81	.83		322	6,388	1.09	1.12		399	14,769	1.09	1.12		291	20,952	.78	.80	
106-110	180	2,402	.76	.82		222	4,686	1.09	1.18		323	12,714	.75	.81		223	17,094	.77	.83	
111-115	165	2,278	.71	.80		212	4,643	.87	.98		288	11,751	.84	.95		210	16,416	.74	.84	
116-120	106	1,544	1.32	1.55		196	4,609	1.41	1.66		287	12,040	.58	.68		158	13,041	.85	1.00	
121-130	206	3,193	.56	.71		321	7,975	.83	1.04		428	18,605	.84	1.05		267	24,263	.70	.87	
131-140	200	3,329	.66	.90		277	7,279	.85	1.15		268	12,694	.75	1.02		168	15,488	.86	1.17	
141- UP	807	17,737	.60	1.08		729	24,264	.93	1.62		694	41,749	.83	1.42		395	47,243	.73	1.23	
CHARGES	1,950	34,082	.68	.96		2,279	59,844	.97	1.31		2,687	124,323	.82	1.07		1,712	154,497	.76	.97	
TOTALS	9,259	112,258	.68	.68		8,714	167,003	.84	.83		7,926	279,810	.78	.78		4,611	323,248	.73	.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	13	1,361	.13	.08		31	16,811	.32	.18		84	18,456	.30	.17						
61- 80	828	91,903	.54	.39		496	301,719	.55	.40		5,976	522,267	.57	.42						
81- 85	275	35,149	.70	.58		168	99,290	.61	.51		26,137	365,970	.66	.55						
86- 90	298	40,887	.75	.66		164	99,193	.59	.52		9,247	238,287	.68	.60						
91- 95	216	30,550	.52	.48		139	130,033	.56	.51		4,017	223,620	.64	.59						
96- 99	168	25,718	.69	.67		105	87,280	.71	.69		2,503	158,489	.75	.73						
100-100	118	17,675	1.29	1.29		68	46,624	.75	.75		169,367	311,149	.86	.86						
CREDITS	1,916	243,242	.67	.55		1,171	780,951	.59	.48		217,331	1838,238	.67	.57						
101-105	211	33,902	.71	.73		100	62,444	.76	.79		2,490	146,815	.81	.84						
106-110	165	27,155	.71	.77		81	45,530	.86	.93		1,826	113,027	.82	.89						
111-115	154	27,654	.67	.75		88	96,496	.87	.98		1,605	162,046	.82	.92						
116-120	117	20,645	.68	.80		64	36,549	.94	1.11		1,284	90,675	.85	1.00						
121-130	170	33,604	.80	.99		95	64,026	.74	.92		2,126	155,695	.78	.97						
131-140	111	23,235	.75	1.02		63	62,878	.81	1.09		1,554	128,113	.80	1.07						
141- UP	249	64,281	1.07	1.79		104	103,410	.88	1.45		5,612	325,600	.89	1.51						
CHARGES	1,177	230,476	.82	1.03		595	471,333	.84	1.04		16,497	1121,972	.83	1.06						
TOTALS	3,093	473,718	.74	.73		1,766	1252,285	.68	.64		233,828	2960,210	.73	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	17	9				4	9				2	8				3	13	.25	.13	
61- 80	398	236	1.39	1.04		194	542	.37	.28		127	581	1.45	1.09		129	870	.78	.59	
81- 85	2,945	3,233	1.56	1.31		5,945	19,300	.85	.72		5,046	26,111	.68	.57		3,108	22,580	.65	.55	
86- 90	850	969	1.38	1.21		2,001	6,782	1.10	.96		1,863	9,971	.90	.79		1,090	8,191	.73	.64	
91- 95	328	353	.99	.92		545	1,971	.92	.85		577	3,309	.57	.53		392	3,142	.82	.76	
96- 99	163	200	1.29	1.26		288	1,082	1.13	1.10		300	1,817	.44	.43		233	1,988	1.40	1.36	
100-100	152,266	103,190	.77	.77		15,316	51,376	.61	.61		2,759	16,555	.75	.75		1,116	9,577	.76	.76	
CREDITS	156,967	108,190	.80	.79		24,293	81,062	.72	.68		10,674	58,351	.73	.66		6,071	46,361	.73	.65	
101-105	181	191	1.06	1.09		249	975	.89	.92		271	1,732	1.29	1.33		193	1,732	.43	.44	
106-110	148	177	2.59	2.80		190	803	.96	1.04		195	1,327	.48	.51		160	1,503	.55	.60	
111-115	114	147	13.82	15.61		140	608	1.36	1.53		145	1,022	2.30	2.59		123	1,203	.97	1.10	
116-120	99	127	.37	.44		136	634	.57	.67		105	771	.65	.76		63	642	1.59	1.88	
121-130	153	206	2.65	3.32		197	918	.91	1.14		170	1,302	.72	.90		130	1,422	.55	.69	
131-140	81	134	1.78	2.41		142	726	1.02	1.38		141	1,196	1.43	1.94		119	1,405	1.47	1.98	
141- UP	507	1,291	2.37	4.79		908	7,425	1.14	2.39		832	10,186	.93	1.85		610	9,842	1.24	2.29	
CHARGES	1,283	2,273	2.90	4.42		1,962	12,090	1.06	1.70		1,859	17,535	1.02	1.55		1,398	17,749	1.06	1.54	
TOTALS	158,250	110,464	.84	.84		26,255	93,151	.76	.76		12,533	75,886	.80	.79		7,469	64,111	.82	.82	
\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	2	12				1	9				2	34				5	192	1.41	.80	
61- 80	263	2,564	.45	.35		925	14,674	.76	.59		1,639	44,961	.51	.40		1,100	56,680	.58	.43	
81- 85	3,517	35,832	.59	.49		2,526	39,348	.60	.50		1,243	34,820	.58	.48		406	23,467	.80	.66	
86- 90	1,137	12,104	.68	.59		932	15,641	.81	.71		577	17,495	.98	.86		332	20,349	.89	.78	
91- 95	517	5,863	1.24	1.15		491	8,848	.94	.87		433	14,180	.85	.79		295	19,081	.61	.57	
96- 99	312	3,688	1.25	1.22		325	6,104	.84	.82		348	12,134	.85	.83		260	17,794	.87	.85	
100-100	927	11,239	.84	.84		625	11,811	.93	.93		380	12,690	1.02	1.02		187	12,833	.84	.84	
CREDITS	6,675	71,303	.72	.63		5,825	96,436	.75	.64		4,622	136,314	.70	.59		2,585	150,395	.72	.60	
101-105	283	3,559	.90	.93		322	6,416	.71	.73		388	14,257	.79	.81		271	19,470	.82	.84	
106-110	200	2,706	1.16	1.25		221	4,641	.79	.86		320	12,399	.45	.49		202	15,351	.88	.94	
111-115	140	1,949	.40	.45		181	4,037	.82	.92		306	12,250	.60	.68		179	14,153	.74	.84	
116-120	148	2,183	1.07	1.26		192	4,490	.97	1.14		260	10,975	.95	1.12		168	13,838	.97	1.14	
121-130	253	3,910	1.21	1.52		358	8,917	.49	.61		424	18,846	.91	1.14		280	24,602	.69	.86	
131-140	240	4,026	.57	.77		288	7,593	.41	.56		269	13,233	.90	1.21		149	14,371	.75	1.02	
141- UP	759	16,356	.86	1.51		734	24,427	.88	1.52		640	39,346	1.03	1.80		389	45,967	.96	1.65	
CHARGES	2,023	34,690	.88	1.22		2,296	60,522	.74	1.00		2,607	121,305	.86	1.12		1,638	147,751	.85	1.09	
TOTALS	8,698	105,993	.77	.77		8,121	156,958	.74	.75		7,229	257,619	.78	.79		4,223	298,146	.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	17	1,744	.46	.27		28	28,702	.18	.10		81	30,733	.20	.11						
61- 80	793	86,511	.62	.44		424	266,142	.49	.35		5,992	473,762	.53	.39						
81- 85	234	30,050	.68	.56		159	98,642	.62	.51		25,129	333,383	.66	.55						
86- 90	219	29,320	.75	.66		126	68,273	.61	.54		9,127	189,095	.76	.67						
91- 95	197	27,937	.55	.51		125	89,939	.64	.59		3,900	174,624	.68	.63						
96- 99	171	25,940	.67	.65		97	74,921	.57	.56		2,497	145,669	.69	.67						
100-100	102	15,500	.87	.87		61	45,646	.67	.67		173,739	290,416	.75	.75						
CREDITS	1,733	217,003	.66	.54		1,020	672,265	.55	.44		220,465	1637,680	.65	.54						
101-105	185	28,924	.57	.58		103	85,506	.77	.79		2,446	162,762	.74	.76						
106-110	147	24,464	.72	.78		77	42,890	.75	.80		1,860	106,260	.74	.79						
111-115	113	20,186	.73	.82		62	38,182	1.04	1.17		1,503	93,738	.88	.99						
116-120	102	18,130	.65	.76		47	27,214	.89	1.05		1,320	79,005	.87	1.02						
121-130	182	36,045	.87	1.08		93	96,407	.79	.99		2,240	192,575	.80	1.00						
131-140	106	23,462	.58	.79		53	35,179	.91	1.22		1,588	101,324	.78	1.05						
141- UP	250	64,995	.69	1.19		98	98,648	.93	1.56		5,727	318,482	.91	1.58						
CHARGES	1,085	216,206	.70	.89		533	424,024	.85	1.06		16,684	1054,145	.83	1.06						
TOTALS	2,818	433,208	.68	.68		1,553	1096,289	.66	.62		237,149	2691,825	.72	.70						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	1				1	3	1.02	.61		2	6				1	5			
61- 80	347	216	1.58	1.18		118	334	.78	.59		134	630	.17	.13		124	843	.77	.59	
81- 85	3,057	3,352	1.65	1.39		6,049	19,596	.50	.43		4,445	23,016	.53	.44		2,757	20,030	.51	.43	
86- 90	1,041	1,199	1.09	.95		2,435	8,173	1.02	.89		2,027	10,831	.81	.71		1,147	8,635	.72	.63	
91- 95	346	367	1.51	1.40		645	2,292	.90	.83		580	3,332	.85	.79		381	3,059	.59	.55	
96- 99	213	231	.40	.39		334	1,259	1.03	1.01		287	1,717	.89	.87		246	2,098	1.47	1.44	
100-100	166,930	103,556	.68	.68		13,391	44,445	.71	.71		2,302	13,789	.77	.77		857	7,361	.79	.79	
CREDITS	171,938	108,922	.72	.71		22,973	76,101	.70	.66		9,777	53,322	.68	.60		5,513	42,030	.66	.58	
101-105	174	214	3.38	3.48		267	1,062	1.36	1.39		267	1,713	.57	.59		193	1,734	1.27	1.30	
106-110	142	173	.52	.56		225	947	1.01	1.09		199	1,318	.55	.59		136	1,282	.65	.70	
111-115	112	139	4.27	4.81		156	681	.77	.86		156	1,086	.39	.45		91	878	.20	.23	
116-120	77	89	2.59	3.07		126	580	1.83	2.15		103	752	.32	.38		91	938	.58	.69	
121-130	162	218	2.44	3.06		198	943	.65	.82		195	1,497	.87	1.09		157	1,714	.96	1.20	
131-140	119	175	.93	1.26		152	792	.73	.99		157	1,302	.90	1.22		131	1,534	3.32	4.49	
141- UP	510	1,280	2.55	5.06		997	7,988	.88	1.81		836	9,908	.78	1.50		588	9,183	.68	1.22	
CHARGES	1,296	2,287	2.45	3.69		2,121	12,992	.94	1.48		1,913	17,577	.72	1.06		1,387	17,263	.97	1.39	
TOTALS	173,234	111,210	.75	.75		25,094	89,093	.73	.73		11,690	70,899	.69	.68		6,900	59,292	.75	.75	
	\$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	15	2.90	1.71							3	58	.09	.05		1	52	.03	.02	
61- 80	294	2,898	.75	.58		941	14,819	.47	.37		1,514	41,063	.45	.35		1,011	51,589	.66	.49	
81- 85	3,118	31,673	.56	.47		2,204	34,335	.67	.55		976	27,112	.67	.56		342	19,766	.76	.64	
86- 90	1,087	11,541	.53	.47		786	13,176	.72	.63		559	16,952	1.09	.96		320	19,681	.74	.65	
91- 95	512	5,807	.73	.68		506	9,195	.82	.76		426	14,149	.76	.70		265	17,515	.74	.68	
96- 99	305	3,669	1.03	1.01		329	6,251	.98	.96		353	12,299	.79	.78		235	16,170	.80	.78	
100-100	777	9,396	.71	.71		506	9,699	.93	.93		313	10,499	.92	.92		139	9,514	.74	.74	
CREDITS	6,095	65,000	.63	.55		5,272	87,475	.71	.61		4,144	122,132	.70	.59		2,313	134,286	.72	.60	
101-105	287	3,624	.68	.70		314	6,301	.84	.86		379	13,638	.58	.60		225	16,165	.64	.66	
106-110	174	2,274	1.05	1.14		247	5,214	.74	.80		313	11,994	.66	.71		188	14,268	.65	.70	
111-115	150	2,077	1.15	1.30		179	3,915	.58	.65		273	10,844	.91	1.03		187	14,850	.63	.71	
116-120	127	1,861	.63	.74		215	4,962	.74	.87		246	10,119	.70	.82		160	13,054	.79	.93	
121-130	238	3,683	.66	.82		369	9,026	.73	.92		352	15,473	.73	.91		241	21,379	.82	1.03	
131-140	279	4,681	.57	.78		270	7,042	.53	.72		259	12,497	.76	1.03		160	15,071	.77	1.04	
141- UP	720	15,643	.69	1.23		643	21,445	.77	1.34		590	35,514	.85	1.46		380	45,102	.76	1.30	
CHARGES	1,975	33,843	.72	1.00		2,237	57,906	.73	.97		2,412	110,080	.76	.99		1,541	139,890	.74	.95	
TOTALS	8,070	98,843	.66	.66		7,509	145,382	.72	.72		6,556	232,212	.73	.74		3,854	274,176	.73	.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	11	1,230	.52	.31		20	11,031	.18	.11		45	12,400	.22	.13						
61- 80	633	70,209	.51	.37		360	219,918	.49	.35		5,476	402,520	.51	.37						
81- 85	232	29,593	.59	.49		132	106,929	.42	.34		23,312	315,402	.55	.46						
86- 90	208	28,216	.75	.66		110	82,035	.58	.51		9,720	200,439	.71	.62						
91- 95	197	28,191	.52	.48		115	77,225	.52	.49		3,973	161,132	.61	.56						
96- 99	166	24,762	.55	.54		102	84,933	.61	.59		2,570	153,388	.68	.66						
100-100	96	15,064	.85	.85		47	25,884	.81	.81		185,358	249,208	.74	.74						
CREDITS	1,543	197,265	.59	.49		886	607,956	.52	.42		230,454	1494,488	.61	.52						
101-105	154	24,318	.62	.64		103	66,311	.87	.89		2,363	135,080	.77	.79						
106-110	147	24,903	.90	.97		66	44,279	.66	.72		1,837	106,652	.73	.79						
111-115	110	19,391	.88	.99		53	28,901	1.07	1.21		1,467	82,762	.89	1.01						
116-120	109	20,350	.58	.69		54	43,089	.84	1.00		1,308	95,793	.76	.89						
121-130	136	26,748	.83	1.04		84	58,517	.79	.99		2,132	139,199	.79	.99						
131-140	104	21,027	.84	1.13		47	41,635	1.35	1.82		1,678	105,757	1.02	1.38						
141- UP	218	59,194	.70	1.19		99	81,925	.80	1.29		5,581	287,183	.78	1.32						
CHARGES	978	195,932	.75	.97		506	364,656	.88	1.09		16,366	952,427	.81	1.04						
TOTALS	2,521	393,197	.67	.68		1,392	972,612	.65	.61		246,820	2446,916	.69	.67						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	5	2	.12	.07		1	2								1	5	.14	.08			
61- 80	346	210	1.37	1.03		114	312	.32	.24		96	468	.62	.47		72	484	.70	.53		
81- 85	1,665	1,752	.71	.60		2,826	9,264	.43	.36		3,225	16,893	.54	.46		2,439	17,817	.52	.44		
86- 90	2,133	2,551	2.74	2.37		5,476	18,074	.60	.52		3,183	16,736	.59	.51		1,525	11,431	.66	.58		
91- 95	347	394	.38	.36		668	2,389	.86	.80		600	3,448	.61	.56		438	3,524	.52	.49		
96- 99	174	194	.98	.95		338	1,296	.64	.62		315	1,907	.81	.79		219	1,846	.33	.32		
100-100	163,701	104,441	.58	.58		13,541	44,951	.52	.52		2,206	13,260	.88	.88		874	7,575	.93	.93		
CREDITS	168,371	109,545	.63	.62		22,964	76,288	.54	.51		9,625	52,712	.66	.59		5,568	42,681	.62	.55		
101-105	163	202	.53	.54		281	1,128	1.00	1.03		223	1,409	1.45	1.49		193	1,723	.66	.68		
106-110	151	176	.07	.08		185	748	.87	.93		188	1,240	.51	.55		139	1,300	.91	.98		
111-115	103	125	1.83	2.06		145	631	1.72	1.94		145	1,019	.84	.94		96	950	.37	.41		
116-120	87	94				130	603	.87	1.02		110	812	.43	.51		83	861	.77	.91		
121-130	140	188	9.40	11.76		172	826	.49	.61		196	1,528	.87	1.08		154	1,685	1.25	1.56		
131-140	107	169	1.20	1.62		176	895	1.12	1.51		143	1,194	.92	1.24		125	1,473	.62	.84		
141- UP	513	1,273	2.84	5.81		964	7,396	.55	1.11		865	10,075	.66	1.25		614	9,636	.58	1.04		
CHARGES	1,264	2,227	2.67	4.10		2,053	12,227	.73	1.13		1,870	17,278	.75	1.12		1,404	17,628	.68	.97		
TOTALS	169,635	111,772	.67	.67		25,017	88,515	.57	.56		11,495	69,990	.68	.68		6,972	60,309	.64	.64		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60											2	42				2	72				
61- 80	204	2,011	.50	.39		711	11,314	.57	.44		1,385	37,919	.60	.46		899	46,297	.45	.33		
81- 85	2,904	29,721	.53	.44		2,281	35,482	.60	.50		1,110	30,756	.60	.50		347	19,802	.54	.45		
86- 90	1,376	14,545	.79	.69		923	15,561	.59	.52		656	19,699	.69	.61		282	17,542	.56	.49		
91- 95	522	5,969	.61	.57		510	9,109	.70	.65		455	14,845	.61	.57		291	19,473	.48	.45		
96- 99	317	3,831	.64	.63		330	6,293	.73	.72		324	11,155	.62	.61		244	16,956	.62	.60		
100-100	841	10,222	.55	.55		529	10,035	.90	.90		364	12,472	.69	.69		213	14,377	.50	.50		
CREDITS	6,164	66,299	.60	.53		5,284	87,794	.65	.56		4,296	126,889	.63	.54		2,278	134,518	.51	.43		
101-105	284	3,573	.76	.78		327	6,599	.52	.53		372	13,707	.76	.78		216	15,556	.57	.58		
106-110	167	2,242	1.13	1.22		239	5,069	.81	.87		300	11,539	1.08	1.16		216	16,452	.57	.61		
111-115	143	2,013	.74	.84		207	4,542	.55	.62		276	10,709	.82	.93		158	12,765	.53	.60		
116-120	126	1,835	.62	.74		177	4,085	.45	.53		242	10,169	.64	.76		145	11,776	.48	.56		
121-130	271	4,195	.65	.81		369	8,993	.52	.65		381	16,657	.74	.92		266	22,929	.53	.66		
131-140	237	4,041	.89	1.21		293	7,682	.90	1.21		239	11,219	.89	1.19		163	15,547	.53	.71		
141- UP	737	15,717	.49	.86		649	21,488	.91	1.55		593	36,243	.71	1.22		384	45,029	.53	.90		
CHARGES	1,965	33,617	.65	.91		2,261	58,457	.73	.97		2,403	110,242	.78	1.01		1,548	140,054	.53	.69		
TOTALS	8,129	99,916	.62	.62		7,545	146,252	.68	.69		6,699	237,131	.70	.71		3,826	274,572	.52	.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	3	282	.06	.03		24	13,265	.13	.08		38	13,672	.13	.08							
61- 80	604	67,030	.54	.39		367	277,775	.33	.24		4,798	443,820	.41	.30							
81- 85	235	29,792	.59	.49		128	70,031	.43	.36		17,160	261,310	.53	.44							
86- 90	226	30,427	.56	.49		128	87,525	.38	.34		15,908	234,091	.55	.49							
91- 95	170	23,670	.53	.49		122	83,154	.37	.34		4,123	165,975	.47	.44							
96- 99	159	23,423	.62	.61		109	80,850	.48	.47		2,529	147,752	.55	.54							
100-100	119	18,000	.63	.63		60	41,497	.49	.49		182,448	276,828	.59	.59							
CREDITS	1,516	192,624	.57	.47		938	654,098	.38	.31		227,004	1543,449	.50	.43							
101-105	173	27,413	.48	.50		109	52,035	.60	.62		2,341	123,344	.60	.62							
106-110	168	27,815	.58	.63		88	87,122	.52	.57		1,841	153,702	.60	.65							
111-115	117	20,700	.63	.71		61	48,088	.58	.66		1,451	101,542	.62	.70							
116-120	117	21,246	.56	.66		57	33,209	.59	.69		1,274	84,691	.57	.67							
121-130	150	30,281	.60	.74		73	55,279	.57	.72		2,172	142,561	.61	.77							
131-140	118	25,796	.78	1.05		53	34,104	.58	.78		1,654	102,119	.70	.95							
141- UP	225	57,776	.61	1.01		90	69,495	.64	1.07		5,634	274,130	.64	1.10							
CHARGES	1,068	211,028	.60	.76		531	379,331	.58	.70		16,367	982,089	.62	.79							
TOTALS	2,584	403,652	.59	.59		1,469	1033,429	.45	.42		243,371	2525,538	.55	.54							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR ALL MANUAL YEARS

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	57	26	.11	.06		21	41	3.29	1.71		9	30			10	47	.09	.05		
61- 80	1,687	1,071	1.44	1.08		665	1,839	.38	.28		572	2,694	.95	.73	506	3,398	.93	.71		
81- 85	12,405	13,660	1.27	1.07		26,111	85,160	.70	.59		22,807	118,364	.62	.53	14,653	106,633	.53	.44		
86- 90	5,428	6,319	1.73	1.51		13,650	45,813	.83	.72		10,694	57,031	.69	.60	6,095	45,908	.70	.61		
91- 95	1,537	1,709	1.16	1.07		2,940	10,573	.96	.89		2,907	16,663	.77	.71	2,069	16,629	.76	.71		
96- 99	861	978	1.00	.97		1,491	5,628	.89	.87		1,519	9,195	.80	.78	1,223	10,365	1.07	1.04		
100-100	771,257	514,201	.71	.71		75,895	254,453	.64	.64		14,037	84,341	.77	.77	5,587	48,051	1.05	1.05		
CREDITS	793,232	537,964	.74	.74		120,773	403,507	.68	.65		52,545	288,318	.70	.63	30,143	231,031	.72	.64		
101-105	814	960	1.46	1.50		1,310	5,224	1.02	1.05		1,351	8,598	1.13	1.16	982	8,745	.90	.92		
106-110	694	834	2.80	3.01		958	3,979	1.04	1.12		956	6,388	.70	.76	724	6,782	.63	.68		
111-115	505	623	4.72	5.32		696	3,022	1.15	1.30		760	5,338	.85	.96	515	5,025	.76	.86		
116-120	407	502	.59	.70		588	2,699	.98	1.15		526	3,841	.54	.64	424	4,377	1.42	1.67		
121-130	714	997	4.15	5.20		964	4,630	.64	.80		943	7,292	1.03	1.28	716	7,806	1.12	1.40		
131-140	491	759	1.78	2.41		720	3,718	.90	1.22		711	5,945	1.03	1.40	606	7,126	1.39	1.89		
141- UP	2,343	5,917	2.88	5.86		4,555	36,709	.96	2.01		4,203	50,745	.84	1.64	3,029	48,605	.82	1.52		
CHARGES	5,968	10,592	2.79	4.25		9,791	59,982	.96	1.52		9,450	88,148	.87	1.32	6,996	88,465	.91	1.33		
TOTALS	799,200	548,556	.78	.78		130,564	463,489	.72	.72		61,995	376,466	.74	.73	37,139	319,496	.77	.77		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	12	86	.52	.30		14	135	.15	.08		14	254	1.23	.70	12	435	.63	.35		
61- 80	1,166	11,378	.91	.70		3,915	62,298	.63	.49		7,664	210,650	.58	.44	5,272	272,516	.59	.44		
81- 85	16,932	172,786	.58	.49		12,932	202,367	.64	.53		6,472	181,044	.67	.56	2,119	121,830	.73	.61		
86- 90	6,272	66,479	.75	.66		4,711	78,985	.73	.64		3,201	97,465	.79	.69	1,683	103,535	.75	.66		
91- 95	2,685	30,503	.86	.80		2,580	46,613	.88	.81		2,308	75,601	.77	.72	1,504	99,106	.63	.59		
96- 99	1,562	18,705	.86	.84		1,655	31,439	.83	.81		1,714	59,374	.75	.73	1,286	88,151	.73	.72		
100-100	4,859	58,849	.73	.73		3,180	60,449	.92	.92		2,025	68,971	.85	.85	930	63,597	.82	.82		
CREDITS	33,488	358,785	.69	.60		28,987	482,285	.72	.63		23,398	693,358	.69	.59	12,806	749,169	.68	.57		
101-105	1,424	17,947	.73	.75		1,586	31,786	.75	.77		1,904	69,543	.83	.85	1,282	92,371	.69	.71		
106-110	941	12,561	.94	1.01		1,149	24,291	.76	.82		1,564	60,583	.75	.80	1,060	80,443	.72	.77		
111-115	749	10,399	.75	.85		971	21,331	.76	.86		1,463	58,590	.77	.87	939	74,455	.66	.74		
116-120	644	9,428	.84	.98		943	21,980	.86	1.02		1,300	54,673	.74	.87	819	66,835	.75	.89		
121-130	1,195	18,509	.79	.98		1,742	43,078	.68	.86		2,044	89,660	.80	1.00	1,337	117,696	.73	.92		
131-140	1,119	18,795	.76	1.03		1,470	38,603	.64	.86		1,329	63,831	.81	1.09	836	79,391	.76	1.02		
141- UP	3,875	84,334	.67	1.19		3,548	118,268	.87	1.50		3,214	194,611	.87	1.49	1,996	237,619	.77	1.31		
CHARGES	9,947	171,973	.73	1.03		11,409	299,337	.78	1.05		12,818	591,491	.81	1.06	8,269	748,809	.73	.95		
TOTALS	43,435	530,758	.70	.70		40,396	781,622	.75	.75		36,216	1284,850	.75	.76	21,075	1497,979	.71	.72		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	61	6,417	.29	.17		139	86,321	.31	.17		349	93,791	.31	.17												
61- 80	3,541	394,323	.56	.41		2,047	1302,814	.49	.35		27,035	2262,981	.53	.38												
81- 85	1,259	160,738	.67	.55		728	466,069	.53	.44		116,418	1628,652	.62	.51												
86- 90	1,186	159,574	.68	.60		674	488,389	.52	.46		53,594	1149,497	.65	.57												
91- 95	995	141,241	.59	.55		623	458,662	.54	.50		20,148	897,298	.62	.58												
96- 99	854	128,578	.64	.63		544	433,437	.61	.60		12,709	785,849	.67	.65												
100-100	559	85,072	.93	.93		302	209,813	.69	.69		878,631	1447,797	.74	.74												
CREDITS	8,455	1075,942	.64	.53		5,057	3445,506	.53	.43		108,884	8265,865	.62	.53												
101-105	943	150,133	.62	.64		532	328,197	.76	.78		12,128	713,505	.74	.76												
106-110	792	131,220	.74	.80		392	267,425	.70	.75		9,230	594,505	.73	.78												
111-115	648	114,639	.71	.80		348	253,195	.87	.98		7,594	546,617	.79	.90												
116-120	589	107,111	.67	.79		278	182,729	.78	.92		6,518	454,175	.75	.89												
121-130	819	161,181	.80	1.00		445	345,204	.74	.93		10,919	796,054	.76	.96												
131-140	587	124,680	.77	1.05		286	229,572	.89	1.20		8,155	572,420	.82	1.11												
141- UP	1,204	313,876	.79	1.34		498	444,235	.84	1.38		28,465	1534,918	.83	1.41												
CHARGES	5,582	1102,840	.74	.94		2,779	2050,556	.79	.98		83,009	5212,193	.78	1.00												
TOTALS	14,037	2178,781	.69	.69		7,836	5496,062	.63	.58		191,893	13478,059	.68	.67												