

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results

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

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1994 INDUSTRY GRP = 1

UP TO - 2,499

\$2,500 - 4,999

\$5,000 - 7,499

\$7,500 - 9,999

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	1							1	4	.07	.04				
61- 80	5	6			5	14	.02	.02	2	9			1	6		
81- 85	2	2			2	5			2	9			3	20	.02	.02
86- 90	12	16	.10	.09	6	22	1.19	1.05	6	33	.03	.02	13	104	.13	.12
91- 95	33	48	.24	.22	44	160	.01	.01	87	512	.98	.92	171	1,432	.55	.52
96- 99	188	271	1.75	1.70	555	2,129	.54	.53	666	4,017	.19	.19	480	4,037	.73	.71
100-100	4,205	4,664	.74	.74	1,442	5,006	.49	.49	407	2,460	.66	.66	158	1,349	.98	.98
CREDITS	4,446	5,009	.79	.78	2,054	7,335	.49	.49	1,171	7,043	.41	.40	826	6,948	.73	.71
101-105	24	38	.68	.69	57	224	.91	.93	97	614	.77	.79	72	630	.41	.42
106-110	8	12	.07	.07	30	126	1.67	1.80	23	154	3.51	3.78	26	244	.19	.20
111-115	6	11	.04	.05	12	49	.32	.36	17	118	.08	.09	13	132	.11	.12
116-120	9	14	1.29	1.52	16	74	.15	.18	18	128	.03	.04	17	178	.54	.64
121-130	10	19			29	138	.13	.16	44	343	.91	1.14	25	266	1.43	1.76
131-140	3	7			14	73	1.30	1.74	13	110	2.66	3.59	6	73	.41	.56
141- UP	7	16			11	71	.17	.27	12	123	2.81	4.55	15	229	.38	.66
CHARGES	67	116	.39	.45	169	756	.75	.87	224	1,589	1.24	1.42	174	1,752	.52	.60
TOTALS	4,513	5,125	.78	.78	2,223	8,091	.52	.52	1,395	8,633	.57	.57	1,000	8,701	.69	.69

\$10,000 - 14,999

\$15,000 - 24,999

\$25,000 - 49,999

\$50,000 - 99,999

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	2	14	.15	.08	3	23	.02	.01	10	189	.53	.29	4	193	.54	.29
61- 80	9	85	.13	.10	10	153	.20	.14	37	1,136	.19	.14	163	9,052	.41	.31
81- 85	3	29	.01		20	321	.59	.49	109	3,607	.46	.38	130	7,574	.45	.37
86- 90	24	270	.17	.15	114	2,156	.58	.51	346	10,787	.45	.40	140	8,247	.47	.41
91- 95	382	4,520	.48	.45	485	8,674	.30	.28	321	9,986	.55	.51	110	6,868	.45	.42
96- 99	448	5,234	.29	.28	265	4,934	.65	.63	178	5,947	.66	.64	96	6,668	.47	.46
100-100	177	2,132	.87	.87	168	3,161	.78	.78	107	3,703	1.57	1.57	56	3,943	1.39	1.39
CREDITS	1,045	12,284	.46	.44	1,065	19,422	.50	.47	1,108	35,356	.62	.57	699	42,546	.54	.46
101-105	106	1,328	1.06	1.09	112	2,226	.82	.84	121	4,341	.31	.32	78	5,546	.55	.56
106-110	37	488	1.33	1.44	61	1,265	.72	.78	99	3,895	.52	.56	70	5,226	.42	.45
111-115	39	531	.23	.26	58	1,292	.44	.50	97	3,804	.77	.87	60	4,800	.42	.48
116-120	46	673	.57	.67	68	1,570	.25	.30	72	2,959	.74	.88	56	4,683	.59	.70
121-130	66	1,023	.87	1.08	71	1,702	.36	.45	98	4,444	.68	.85	68	6,262	.73	.91
131-140	12	204	.15	.20	26	693	.98	1.33	47	2,145	.53	.72	45	4,334	.62	.84
141- UP	16	305	.67	1.06	37	1,234	.51	.87	97	6,158	.51	.88	107	13,683	.70	1.24
CHARGES	322	4,551	.81	.93	433	9,982	.56	.67	631	27,746	.57	.71	484	44,534	.60	.78
TOTALS	1,367	16,836	.55	.55	1,498	29,404	.52	.53	1,739	63,102	.60	.62	1,183	87,080	.57	.59

\$100,000 - 249,999

\$250,000 AND OVER

ALL RISKS

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	50	4,876	.24	.13	178	64,773	.74	.34	249	70,073	.71	.33				
61- 80	234	25,335	.59	.42	179	81,752	.59	.41	645	117,548	.57	.40				
81- 85	57	6,921	.69	.57	28	11,473	.75	.62	356	29,962	.62	.52				
86- 90	56	7,890	.48	.42	42	27,470	.96	.85	759	56,997	.70	.62				
91- 95	62	9,074	.57	.53	43	22,082	.53	.50	1,738	63,355	.50	.46				
96- 99	51	8,064	.45	.44	33	21,578	1.02	1.00	2,960	62,878	.68	.66				
100-100	43	6,403	.80	.80	41	26,711	.85	.85	6,804	59,532	.88	.88				
CREDITS	553	68,564	.56	.44	544	255,839	.74	.50	13,511	460,346	.66	.49				
101-105	57	8,928	.83	.85	29	20,941	.60	.61	753	44,816	.64	.65				
106-110	50	8,284	.34	.37	27	16,246	.53	.58	431	35,940	.50	.54				
111-115	29	4,758	.66	.75	17	10,883	.92	1.04	348	26,379	.71	.81				
116-120	25	4,748	.27	.31	22	17,258	.48	.57	349	32,284	.48	.56				
121-130	53	9,769	.71	.89	32	21,716	.48	.60	496	45,682	.60	.74				
131-140	43	9,067	.62	.85	29	19,793	.29	.39	238	36,499	.45	.61				
141- UP	107	30,762	.50	.90	91	94,202	.48	.91	500	146,784	.51	.94				
CHARGES	364	76,317	.56	.76	247	201,040	.50	.71	3,115	368,383	.54	.74				
TOTALS	917	144,880	.56	.57	791	456,878	.63	.56	16,626	828,729	.61	.57				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1995 INDUSTRY GRP = 1

Table with 5 columns: RISK GROUP, RISK COUNT, STD PREM, ACT LR, MAN LR. Rows include EXP-MOD (0-60 to 141-UP) and CHARGES/TOTALS. Includes sub-headers for risk ranges like UP TO - 2,499, \$2,500 - 4,999, etc.

Table with 5 columns: RISK GROUP, RISK COUNT, STD PREM, ACT LR, MAN LR. Rows include EXP-MOD (0-60 to 141-UP) and CHARGES/TOTALS. Includes sub-headers for risk ranges like \$10,000 - 14,999, \$15,000 - 24,999, etc.

Table with 5 columns: RISK GROUP, RISK COUNT, STD PREM, ACT LR, MAN LR. Rows include EXP-MOD (0-60 to 141-UP) and CHARGES/TOTALS. Includes sub-headers for risk ranges like \$100,000 - 249,999, \$250,000 AND OVER, and ALL RISKS.





DATE 09/14/01

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1																			
61- 80	2			.18	.14	4	10	.53	.37	2	8	.04	.03		3	20				
81- 85	4					2	6	.06	.05	1	5				1	8				
86- 90	6			9.95	8.77	6	19	5.83	5.07	6	33	.07	.07		5	37	1.94	1.74		
91- 95	26			.52	.49	37	132	.99	.94	76	468	.80	.75		165	1,380	.30	.28		
96- 99	171			.15	.14	693	2,642	.34	.33	764	4,550	.40	.39		413	3,472	.34	.33		
100-100	5,477			.88	.88	1,340	4,561	.36	.36	329	2,010	.48	.48		150	1,286	1.06	1.06		
CREDITS	5,687			.85	.85	2,082	7,370	.38	.37	1,178	7,074	.45	.44		737	6,203	.49	.47		
101-105	23			.42	.41	93	369	.60	.61	83	527	.24	.25		66	583	.32	.33		
106-110	9			1.06	1.15	30	133	.11	.12	35	240	.57	.61		25	234	1.61	1.74		
111-115	3					16	65	.25	.28	22	154	.15	.17		14	142	2.07	2.34		
116-120	3			.26	.31	15	71	.09	.10	12	87	.12	.14		22	231	.16	.20		
121-130	8			.13	.14	28	140	.48	.60	38	287	.68	.85		29	317	.15	.19		
131-140	3			.10	.14	14	77	.16	.22	18	150	.21	.28		10	118	.71	.96		
141- UP	8			.02	.03	12	69	.24	.36	12	112	.70	1.06		14	184	1.64	2.44		
CHARGES	57			.19	.22	208	925	.38	.43	220	1,558	.39	.44		180	1,811	.74	.85		
TOTALS	5,744			.84	.84	2,290	8,295	.38	.38	1,398	8,632	.44	.44		917	8,014	.55	.55		

  

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1			.05	.02	2	19	5.04	2.50	8	144	.31	.15		5	240	.08	.04		
61- 80	2					14	220	.31	.23	50	1,527	.32	.24		152	8,341	.40	.29		
81- 85	3			.03	.02	15	258	.23	.20	119	3,853	.43	.36		99	5,439	.38	.32		
86- 90	35			.404	.20	125	2,356	.30	.27	278	8,411	.34	.30		95	5,486	.46	.41		
91- 95	430			5,013	.30	448	7,896	.40	.37	241	7,590	.42	.39		90	5,896	.41	.38		
96- 99	315			3,705	.57	220	4,025	.64	.63	135	4,630	.56	.55		49	3,247	.41	.40		
100-100	138			1,666	1.07	111	2,146	.44	.44	79	2,805	.75	.75		67	4,823	.58	.58		
CREDITS	924			10,845	.50	935	16,920	.45	.42	910	28,961	.45	.40		557	33,473	.43	.37		
101-105	102			1,291	.63	105	2,070	.55	.57	111	4,100	.64	.66		58	3,956	.56	.58		
106-110	39			515	.40	53	1,095	.74	.80	82	3,150	.44	.48		37	2,837	.37	.40		
111-115	27			397	.31	62	1,371	.32	.36	84	3,258	.42	.47		39	2,974	.34	.38		
116-120	42			614	.35	56	1,312	.23	.27	64	2,723	.64	.75		41	3,222	.53	.62		
121-130	55			837	.59	68	1,654	1.20	1.49	64	2,791	.72	.89		53	4,580	.47	.59		
131-140	22			367	.17	31	856	.77	1.04	37	1,838	.30	.40		33	3,278	.36	.49		
141- UP	26			519	.50	39	1,242	.54	.89	47	2,835	.64	1.05		80	9,394	.39	.65		
CHARGES	313			4,540	.48	414	9,600	.63	.74	489	20,695	.55	.66		341	30,241	.43	.55		
TOTALS	1,237			15,385	.49	1,349	26,520	.51	.52	1,399	49,655	.49	.49		898	63,714	.43	.44		

  

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	55			5,241	.68	127	38,484	.59	.27	199	44,135	.60	.28							
61- 80	173			19,157	.42	114	44,052	.47	.33	516	73,357	.44	.31							
81- 85	49			6,478	.44	32	17,584	.55	.45	325	33,663	.48	.40							
86- 90	37			5,151	.32	21	13,397	.39	.35	614	35,300	.38	.33							
91- 95	61			8,987	.57	21	9,824	.56	.52	1,595	47,222	.46	.43							
96- 99	32			5,122	.47	17	13,253	.49	.48	2,809	44,913	.48	.46							
100-100	40			6,481	.54	39	26,104	.42	.42	7,770	57,402	.54	.54							
CREDITS	447			56,617	.48	371	162,699	.50	.35	13,828	335,993	.48	.37							
101-105	34			5,569	.43	19	10,099	.47	.48	694	28,608	.51	.52							
106-110	36			5,988	.54	19	12,268	.25	.27	365	26,473	.39	.42							
111-115	35			6,620	.47	13	9,240	.69	.78	315	24,226	.53	.59							
116-120	25			4,243	.44	13	9,339	.41	.48	293	21,849	.45	.53							
121-130	42			7,981	.64	18	16,997	.37	.45	403	35,598	.51	.64							
131-140	26			5,824	.55	16	9,697	.36	.48	210	22,214	.42	.56							
141- UP	85			22,943	.34	47	46,459	.33	.60	370	83,776	.36	.63							
CHARGES	283			59,168	.45	145	114,099	.38	.51	2,650	242,743	.43	.57							
TOTALS	730			115,785	.47	516	276,798	.45	.39	16,478	578,736	.46	.43							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 1994 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	1		1			1		2			2		8			2		8		
61- 80	12		7	.04	.03	9		24			4	20	51.67	38.69	1	7		.16	.12	
81- 85	6		6			14		47	7.88	6.62	4	21	9.37	7.86	7	50		5.93	4.92	
86- 90	18		18	.02	.02	14		43			18	100	5.88	5.22	20	156		.17	.15	
91- 95	106		139	2.46	2.31	123		452	1.14	1.08	165	983	.99	.93	277	2,304		.36	.34	
96- 99	606		854	.70	.68	1,159		4,341	.52	.51	1,419	8,550	.56	.54	859	7,222		.57	.56	
100-100	8,922		10,674	1.15	1.15	3,729		13,179	.81	.81	1,183	7,172	.55	.55	541	4,660		1.06	1.06	
CREDITS	9,671		11,698	1.13	1.12	5,049		18,088	.76	.76	2,793	16,845	.68	.67	1,707	14,407		.71	.69	
101-105	68		98	.20	.20	133		527	.47	.48	147	934	2.32	2.38	129	1,157		1.65	1.68	
106-110	29		38	4.97	5.36	43		184	.76	.82	53	344	.06	.07	57	536		.71	.76	
111-115	17		28	.08	.09	30		128	1.15	1.30	36	258	2.40	2.71	26	262		.64	.73	
116-120	19		24	.26	.31	22		101	.42	.49	48	353	.13	.15	37	391		.16	.19	
121-130	43		68	1.09	1.36	74		359	2.51	3.13	91	702	.49	.61	68	721		1.18	.22	
131-140	14		28	.02	.03	18		80	.10	.13	25	206	.82	1.11	20	241		1.20	1.62	
141- UP	21		41	.05	.09	17		113	2.22	3.75	16	158	1.96	3.07	23	330		.23	.37	
CHARGES	211		325	.91	1.07	337		1,491	1.17	1.34	416	2,955	1.25	1.43	360	3,638		.83	.95	
TOTALS	9,882		12,023	1.12	1.12	5,386		19,579	.79	.80	3,209	19,801	.77	.77	2,067	18,045		.73	.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	2		13			2		14			1	22	.90	.53		9	295		3.07	1.48
61- 80	6		56	6.89	5.10	15		204	.11	.08	69	1,883	.73	.54	158	8,801		.59	.44	
81- 85	8		80	1.71	1.42	34		579	.88	.73	155	4,878	.74	.62	122	6,586		.44	.37	
86- 90	64		731	.75	.67	168		3,040	.33	.30	335	10,149	.55	.48	138	8,216		.83	.73	
91- 95	614		7,206	.67	.63	696		12,500	.52	.48	354	10,992	.51	.47	90	5,765		.57	.53	
96- 99	770		8,968	.51	.50	436		7,889	.54	.53	195	6,426	.83	.81	70	4,692		.39	.38	
100-100	430		5,165	1.04	1.04	312		5,961	.61	.61	165	5,708	1.80	1.80	61	3,880		1.54	1.54	
CREDITS	1,894		22,219	.72	.69	1,663		30,187	.53	.50	1,274	40,058	.79	.72	648	38,235		.71	.60	
101-105	153		1,900	.64	.65	127		2,479	.95	.97	116	4,272	.50	.52	74	5,042		.74	.76	
106-110	74		968	1.94	2.09	64		1,374	.75	.81	93	3,585	.72	.78	45	3,275		.52	.56	
111-115	48		654	.76	.86	71		1,509	.81	.91	82	3,211	.87	.99	42	3,195		.89	1.00	
116-120	71		1,049	.26	.31	84		1,889	.49	.58	68	2,784	.78	.92	30	2,480		.84	1.00	
121-130	65		971	2.49	3.08	78		1,856	1.08	1.34	58	2,682	.66	.82	52	4,767		.75	.94	
131-140	16		258	1.41	1.89	30		783	1.64	2.22	37	1,843	.43	.58	24	2,268		1.07	1.44	
141- UP	26		520	.52	.84	41		1,262	1.13	1.79	45	2,805	1.09	1.85	58	6,487		.93	1.50	
CHARGES	453		6,320	1.09	1.25	495		11,152	.92	1.08	499	21,183	.72	.86	325	27,515		.81	1.00	
TOTALS	2,347		28,539	.80	.80	2,158		41,338	.63	.63	1,773	61,241	.77	.76	973	65,750		.75	.74	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	36		3,410	.42	.22	70		19,611	.96	.44	124	23,376	.90	.42						
61- 80	167		17,937	.54	.38	56		19,010	.98	.69	497	47,947	.76	.54						
81- 85	45		6,073	.52	.43	11		4,888	.58	.48	406	23,209	.61	.50						
86- 90	39		4,907	.53	.46	12		10,995	.60	.53	826	38,354	.62	.55						
91- 95	40		5,497	.71	.66	12		5,116	.49	.46	2,477	50,954	.57	.53						
96- 99	33		4,616	.75	.73	15		9,772	.62	.60	5,562	63,329	.59	.57						
100-100	43		6,226	.58	.58	10		4,640	1.01	1.01	15,396	67,265	.97	.97						
CREDITS	403		48,666	.57	.45	186		74,031	.81	.55	25,288	314,434	.72	.60						
101-105	33		4,987	.81	.84	10		6,804	.45	.46	990	28,200	.74	.76						
106-110	26		3,683	.29	.32	6		3,166	.65	.69	490	17,152	.64	.69						
111-115	15		2,489	.73	.83	7		5,901	.45	.51	374	17,637	.73	.82						
116-120	16		3,051	.38	.44	6		2,812	.42	.50	401	14,933	.53	.63						
121-130	31		6,011	.34	.43	10		6,679	.47	.58	570	24,815	.66	.82						
131-140	22		4,334	.44	.60	9		4,488	.36	.49	215	14,528	.61	.83						
141- UP	38		9,349	.69	1.15	27		22,297	.28	.46	312	43,364	.56	.91						
CHARGES	181		33,904	.55	.69	75		52,147	.38	.51	3,352	160,631	.64	.79						
TOTALS	584		82,570	.56	.53	261		126,178	.64	.54	28,640	475,065	.69	.65						





COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1996 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	8		3			2		3	.40	.17	1		3	.10	.05						
61- 80	9		3			4		12	.03	.02	1		4	.11	.07	5		32	.01	.01	
81- 85	6		2			5		16			3		16	.03	.02	5		36			
86- 90	26		19	.01	.01	14		45	5.24	4.66	15		78	.01	.01	14		105			
91- 95	93		103	2.50	2.34	110		393	.43	.40	153		905	1.61	1.51	244		2,030	.23	.22	
96- 99	698		986	1.36	1.32	1,524		5,718	.69	.67	1,523		9,098	.32	.31	946		7,932	.36	.35	
100-100	9,558		11,116	.82	.82	3,363		11,700	.72	.72	1,053		6,380	.74	.74	488		4,203	.75	.75	
CREDITS	10,398		12,231	.88	.87	5,022		17,887	.72	.71	2,749		16,484	.55	.54	1,702		14,338	.45	.44	
101-105	74		107	.39	.40	129		494	1.65	1.69	156		996	1.26	1.28	116		1,034	.37	.38	
106-110	40		53	.27	.29	58		245	1.15	1.24	61		413	.41	.44	51		474	3.73	4.02	
111-115	21		28	.14	.16	41		174	.14	.15	26		179	.25	.28	27		263	.47	.53	
116-120	26		38	3.71	4.38	32		144	.75	.89	45		328	.80	.95	33		345	.18	.21	
121-130	51		88	3.05	3.79	74		355	.26	.33	86		679	.12	.15	70		763	.49	.61	
131-140	17		24			33		180	2.05	2.78	23		184	.61	.82	10		116	.17	.23	
141- UP	16		35	4.46	7.46	26		151	2.48	4.04	23		236	1.70	2.79	17		228	.10	.15	
CHARGES	245		373	1.67	1.95	393		1,743	1.19	1.38	420		3,016	.77	.89	324		3,222	.85	.97	
TOTALS	10,643		12,605	.90	.90	5,415		19,630	.76	.76	3,169		19,499	.59	.59	2,026		17,559	.53	.53	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60						2		18	.07	.03	7		137	1.02	.55	6		238	.19	.10	
61- 80	7		57	4.66	3.42	11		177	.33	.25	38		1,179	.50	.38	145		8,135	.36	.27	
81- 85	4		48			24		428	.06	.05	119		3,943	.48	.40	124		6,967	.50	.42	
86- 90	41		471	.13	.11	137		2,507	.58	.51	332		10,169	.50	.44	130		7,851	.49	.43	
91- 95	567		6,595	.35	.33	711		12,764	.44	.41	368		11,424	.50	.47	108		6,590	.40	.37	
96- 99	727		8,499	.64	.62	408		7,508	.66	.64	203		6,526	.52	.51	69		4,500	.31	.30	
100-100	415		5,027	.81	.81	267		5,085	.73	.73	179		6,205	.84	.84	75		5,257	.64	.64	
CREDITS	1,761		20,696	.58	.56	1,560		28,487	.55	.52	1,246		39,583	.56	.51	657		39,539	.45	.39	
101-105	144		1,777	.75	.77	115		2,273	.36	.37	81		2,856	.44	.45	69		4,860	.60	.61	
106-110	71		952	.82	.88	61		1,263	.70	.76	93		3,480	.53	.58	51		3,742	.43	.46	
111-115	36		500	.62	.70	56		1,215	.84	.95	85		3,399	.59	.66	42		3,450	.44	.50	
116-120	65		958	.95	1.13	90		2,049	.45	.53	64		2,588	.42	.50	41		3,394	.56	.66	
121-130	87		1,320	.67	.82	85		2,043	.70	.87	66		2,827	.67	.83	50		4,439	.60	.75	
131-140	22		362	.41	.55	23		626	1.31	1.77	36		1,701	.49	.65	25		2,424	.55	.74	
141- UP	32		607	.67	1.04	29		889	.77	1.20	54		3,032	1.53	2.40	38		4,308	.52	.83	
CHARGES	457		6,476	.74	.85	459		10,358	.64	.74	479		19,884	.68	.81	316		26,616	.53	.64	
TOTALS	2,218		27,172	.62	.62	2,019		38,845	.58	.57	1,725		59,468	.60	.59	973		66,156	.48	.47	
	\$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	37		3,379	.67	.34	59		15,722	.52	.24	122		19,504	.55	.25						
61- 80	191		20,472	.52	.37	73		24,516	.69	.48	484		54,587	.57	.41						
81- 85	59		7,161	.52	.43	13		5,973	.41	.34	362		24,590	.47	.39						
86- 90	51		6,915	.56	.49	12		5,027	.28	.25	772		33,185	.48	.42						
91- 95	41		5,511	.50	.47	14		7,503	.69	.64	2,409		53,818	.49	.46						
96- 99	30		4,133	.61	.60	4		2,710	.58	.57	6,132		57,610	.53	.51						
100-100	29		4,081	.70	.70	15		6,562	.48	.48	15,442		65,616	.73	.73						
CREDITS	438		51,651	.55	.43	190		68,014	.57	.39	25,723		308,910	.56	.47						
101-105	32		5,026	.50	.51	15		12,120	.56	.58	931		31,543	.57	.59						
106-110	30		4,530	.38	.41	13		9,621	.20	.22	529		24,772	.44	.48						
111-115	16		2,602	.52	.58	9		5,620	.23	.26	359		17,430	.44	.50						
116-120	15		2,517	.27	.32	3		1,427	.16	.19	414		13,789	.46	.54						
121-130	34		6,174	.82	1.03	6		3,026	.61	.78	609		21,713	.67	.84						
131-140	12		2,642	.43	.58	7		3,570	.26	.35	208		11,831	.48	.65						
141- UP	20		5,159	.29	.49	9		6,887	.18	.29	264		21,531	.54	.88						
CHARGES	159		28,651	.49	.59	62		42,270	.34	.39	3,314		142,609	.53	.62						
TOTALS	597		80,302	.53	.48	252		110,284	.48	.39	29,037		451,519	.55	.51						



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	3		2			7		10	.01							2		11			
61- 80	17		14	.06	.04	4		8	1.06	.73	2		9		4		25	.04	.03		
81- 85	9		8			1		2			1		5		4		26				
86- 90	24		16			2		7	.02	.02	7		39		14		111	.04	.04		
91- 95	98		103	1.06	1.00	84		304	1.47	1.38	152		910	.27	.25	231		1,906	.69	.65	
96- 99	660		895	1.24	1.21	1,552		5,763	.39	.38	1,329		7,925	.42	.41	711		5,890	.37	.36	
100-100	12,754		13,602	1.00	1.00	3,519		12,117	.69	.69	874		5,289	.50	.50	382		3,302	.74	.74	
CREDITS	13,565		14,641	1.01	1.01	5,169		18,211	.61	.60	2,365		14,177	.44	.43	1,348		11,271	.53	.51	
101-105	87		123	.31	.32	151		597	1.11	1.13	162		1,023	.97	1.00	98		867	.51	.52	
106-110	32		41	.13	.14	75		323	.23	.25	58		382	1.35	1.45	46		434	.29	.31	
111-115	32		45	.24	.27	40		169	.71	.80	27		188	.43	.48	30		300	.74	.84	
116-120	27		38	.30	.35	28		127	.17	.20	33		244	.13	.15	37		374	.59	.70	
121-130	46		70	.13	.17	65		310	.51	.64	76		589	.22	.28	62		657	.37	.46	
131-140	17		30	2.27	3.05	32		161	.85	1.15	16		128	.82	1.11	13		153	.39	.52	
141- UP	25		55	.07	.12	27		151	.36	.55	26		310	.65	1.24	17		229	.70	1.08	
CHARGES	266		402	.37	.43	418		1,836	.67	.76	398		2,865	.72	.84	303		3,014	.49	.56	
TOTALS	13,831		15,042	1.00	1.00	5,587		20,048	.61	.61	2,763		17,042	.48	.49	1,651		14,285	.52	.52	
EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	1		6			2		18			4		84	.31	.18	11		425	.52	.28	
61- 80	8		69	.54	.40	9		136	.35	.26	47		1,380	2.51	1.90	141		7,807	.41	.30	
81- 85	8		87	.20	.16	29		491	.36	.30	112		3,602	.21	.17	95		5,139	2.99	2.48	
86- 90	38		424	.65	.58	143		2,659	.38	.34	275		8,296	.40	.35	92		5,411	.42	.37	
91- 95	543		6,310	.44	.41	521		9,387	.49	.46	252		7,717	.57	.52	83		5,203	.31	.29	
96- 99	543		6,386	.91	.89	284		5,212	.54	.53	146		4,837	.48	.47	56		3,786	.41	.40	
100-100	361		4,326	.66	.66	241		4,616	.31	.31	174		5,951	.60	.60	66		4,525	.52	.52	
CREDITS	1,502		17,608	.67	.64	1,229		22,519	.45	.42	1,010		31,867	.56	.51	544		32,296	.82	.71	
101-105	114		1,438	.90	.93	92		1,813	.25	.26	91		3,294	.62	.64	47		3,405	.29	.30	
106-110	55		732	.48	.51	57		1,152	.25	.27	68		2,615	.43	.46	49		3,447	.25	.27	
111-115	52		724	.42	.47	55		1,231	.36	.41	74		2,854	.42	.48	34		2,692	.72	.81	
116-120	71		1,021	.46	.54	82		1,851	.94	1.11	69		2,843	.27	.31	21		1,733	1.07	1.26	
121-130	73		1,105	.50	.62	70		1,646	.79	.98	70		3,169	.67	.84	38		3,236	.39	.49	
131-140	23		377	1.22	1.64	28		751	.69	.94	39		1,869	.58	.78	27		2,482	.26	.35	
141- UP	22		437	.26	.41	37		1,190	2.45	4.04	49		2,756	.46	.73	45		4,956	.27	.44	
CHARGES	410		5,834	.61	.70	421		9,634	.80	.95	460		19,400	.50	.59	261		21,951	.41	.50	
TOTALS	1,912		23,442	.65	.66	1,650		32,153	.55	.56	1,470		51,267	.54	.54	805		54,247	.65	.64	
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	30		2,765	.27	.15	35		10,246	.49	.24	95		13,568	.44	.22						
61- 80	134		13,902	.38	.27	46		14,854	.42	.29	412		38,204	.48	.34						
81- 85	41		4,916	.56	.46	13		6,452	.44	.37	313		20,728	1.06	.88						
86- 90	22		2,775	.50	.44	12		5,301	.78	.68	629		25,039	.49	.44						
91- 95	34		4,581	.49	.46	6		2,462	.43	.40	2,004		38,883	.48	.45						
96- 99	25		3,634	.33	.33	4		1,394	.31	.30	5,310		45,723	.50	.49						
100-100	28		4,271	.85	.85	10		5,926	.24	.24	18,409		63,926	.66	.66						
CREDITS	314		36,845	.47	.37	126		46,635	.45	.32	27,172		246,070	.58	.50						
101-105	28		3,947	.46	.47	5		2,231	.38	.38	875		18,737	.51	.52						
106-110	13		1,791	.43	.47	9		3,691	.37	.40	462		14,609	.38	.41						
111-115	17		2,996	.38	.42	3		1,180	.06	.07	364		12,379	.45	.50						
116-120	6		934	.36	.42	4		1,841	.34	.40	378		11,005	.55	.65						
121-130	19		3,644	.55	.68	5		3,649	.37	.47	524		18,075	.50	.63						
131-140	23		4,576	.34	.46	5		2,754	.29	.39	223		13,280	.41	.55						
141- UP	32		8,025	.37	.61	14		8,973	.38	.61	294		27,082	.46	.75						
CHARGES	138		25,913	.41	.52	45		24,318	.35	.45	3,120		115,168	.47	.58						
TOTALS	452		62,758	.44	.42	171		70,954	.42	.35	30,292		361,238	.54	.52						

DATE 09/14/01

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1994 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	6			7	12	6.62	3.15	4	13	.04	.02	2	9	.01					
61- 80	48	35	5.91	4.38	29	82	2.08	1.53	14	63	2.48	1.80	12	76	.43	.32				
81- 85	27	21	2.04	1.70	16	48	.06	.05	13	69	.31	.26	14	102	1.46	1.22				
86- 90	62	58	4.04	3.57	53	179	4.72	4.18	46	260	1.09	.97	51	393	1.05	.93				
91- 95	296	312	.69	.65	263	942	1.27	1.19	411	2,455	.67	.63	682	5,694	.51	.48				
96- 99	1,477	1,804	1.03	1.00	3,091	11,893	.50	.48	3,910	23,319	.54	.52	2,165	18,037	.49	.47				
100-100	115,435	76,048	.64	.64	13,477	46,149	.56	.56	2,580	15,389	.62	.62	854	7,319	.79	.79				
CREDITS	117,359	78,283	.65	.65	16,936	59,304	.57	.57	6,978	41,568	.58	.57	3,780	31,630	.57	.55				
101-105	168	189	1.01	1.03	333	1,345	.79	.80	401	2,562	.72	.73	252	2,223	.39	.40				
106-110	73	84	4.86	5.25	107	447	.64	.69	136	910	1.22	1.31	122	1,142	.73	.78				
111-115	46	65	.60	.68	64	275	.21	.24	91	640	2.30	2.59	64	627	.54	.61				
116-120	69	77	.25	.30	55	252	2.14	2.53	77	569	.99	1.17	79	809	.61	.72				
121-130	111	166	3.35	4.17	155	764	2.25	2.80	193	1,498	.93	1.15	165	1,781	.69	.85				
131-140	52	78	.09	.12	52	285	1.22	1.65	43	366	3.16	4.26	30	355	1.55	2.09				
141- UP	75	141	1.43	2.70	53	318	.43	.67	50	523	2.09	3.53	54	746	1.12	1.78				
CHARGES	594	801	1.77	2.18	819	3,686	1.12	1.29	991	7,069	1.22	1.39	766	7,684	.67	.77				
TOTALS	117,953	79,085	.66	.66	17,755	62,990	.61	.61	7,969	48,637	.67	.67	4,546	39,314	.59	.59				
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	2	10	.01		5	49	.27	.12	10	171	.40	.21	15	583	1.14	.58				
61- 80	24	229	.11	.08	35	520	.33	.25	113	3,382	.73	.56	352	19,783	.41	.30				
81- 85	22	233	.64	.53	45	757	1.65	1.38	341	11,121	.36	.30	284	15,886	.60	.49				
86- 90	95	1,075	.27	.24	429	7,832	.51	.45	879	26,406	.43	.38	239	14,078	.61	.53				
91- 95	1,589	18,534	.44	.42	1,638	28,985	.49	.46	729	22,655	.66	.61	202	13,039	.65	.60				
96- 99	1,481	17,200	.38	.37	767	14,098	.41	.39	411	13,501	.64	.62	153	10,138	.74	.72				
100-100	670	8,136	.74	.74	485	9,247	.65	.65	325	11,276	.61	.61	150	10,548	.60	.60				
CREDITS	3,883	45,418	.47	.45	3,404	61,488	.51	.48	2,808	88,511	.55	.50	1,395	84,054	.58	.50				
101-105	359	4,437	.84	.87	327	6,455	.60	.62	255	9,171	1.04	1.06	163	11,609	.49	.50				
106-110	150	1,976	.37	.40	152	3,277	.70	.76	181	7,047	.81	.88	114	8,291	.56	.61				
111-115	114	1,600	1.11	1.26	149	3,265	.82	.92	209	8,477	.55	.62	85	6,660	.57	.64				
116-120	182	2,631	1.20	1.42	231	5,328	.50	.59	153	6,319	.51	.60	86	7,159	.66	.77				
121-130	178	2,713	.85	1.06	186	4,450	.78	.97	193	8,584	.66	.82	105	9,020	.55	.69				
131-140	60	994	1.05	1.42	72	1,927	.73	.98	110	5,371	.46	.63	92	8,709	.65	.88				
141- UP	93	1,926	1.29	2.14	122	3,985	.63	1.05	185	10,904	.93	1.54	182	22,185	.54	.90				
CHARGES	1,136	16,277	.94	1.10	1,239	28,687	.66	.78	1,286	55,874	.74	.90	827	73,632	.56	.72				
TOTALS	5,019	61,695	.59	.59	4,643	90,175	.56	.56	4,094	144,385	.62	.63	2,222	157,686	.57	.58				
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	76	7,089	.59	.31	149	40,923	.61	.29	284	48,866	.61	.29								
61- 80	355	37,724	.47	.34	145	57,718	.83	.59	1,127	119,612	.65	.47								
81- 85	99	11,960	.57	.47	39	22,622	.72	.60	900	62,819	.61	.51								
86- 90	110	14,294	.55	.49	41	26,140	.79	.68	2,005	90,716	.60	.53								
91- 95	84	11,866	.47	.44	21	18,960	1.98	1.83	5,915	123,441	.77	.72								
96- 99	81	11,130	.50	.49	37	20,979	.66	.64	13,573	142,099	.54	.53								
100-100	102	14,929	.51	.51	54	42,684	.73	.73	134,132	241,725	.64	.64								
CREDITS	907	108,993	.51	.41	486	230,027	.84	.62	157,936	829,277	.63	.54								
101-105	92	13,881	.55	.56	30	17,939	.42	.43	2,380	69,812	.60	.62								
106-110	74	12,911	.52	.56	36	21,198	.65	.70	1,145	57,282	.64	.69								
111-115	45	7,662	.60	.68	33	25,266	.55	.62	900	54,537	.61	.69								
116-120	54	9,506	.63	.74	27	15,341	.59	.70	1,013	47,991	.63	.75								
121-130	76	14,612	.49	.62	45	30,802	.53	.66	1,407	74,391	.60	.75								
131-140	63	13,942	.59	.80	24	24,371	.63	.87	598	56,397	.64	.88								
141- UP	160	46,197	.53	.97	89	85,316	.55	.99	1,063	172,244	.58	1.04								
CHARGES	564	118,712	.55	.74	284	220,233	.56	.76	8,506	532,655	.61	.79								
TOTALS	1,471	227,705	.53	.54	770	450,260	.70	.67	166,442	1361,932	.62	.62								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 1995 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	16	5	.02	.01		6	12	10.95	5.91		2	7	2.09	1.08	2					
61- 80	40	30	.27	.20		21	57	4.59	3.40		16	71	8.43	6.23	14	85	.59	.42		
81- 85	36	28	.01	.01		24	71	.08	.07		17	89	.23	.19	14	104	1.82	1.51		
86- 90	64	54	.41	.36		34	107	.04	.03		39	218	.62	.55	44	332	1.57	1.39		
91- 95	281	317	1.77	1.65		257	928	.35	.33		395	2,369	.51	.48	688	5,767	.35	.33		
96- 99	1,834	2,279	1.23	1.20		4,598	17,592	.42	.41		4,254	25,300	.31	.30	2,275	18,911	.47	.46		
100-100	115,908	76,254	.56	.56		12,086	40,808	.47	.47		2,187	13,160	.46	.46	783	6,745	.51	.51		
CREDITS	118,179	78,966	.58	.58		17,026	59,575	.46	.45		6,910	41,213	.38	.37	3,820	31,951	.47	.46		
101-105	202	252	.46	.47		395	1,586	.53	.54		427	2,672	.61	.63	290	2,535	.89	.91		
106-110	81	115	.33	.36		165	683	.40	.43		161	1,085	.82	.88	112	1,039	.83	.90		
111-115	67	94	1.29	1.45		76	329	.94	1.06		88	619	.77	.87	75	745	.41	.47		
116-120	68	94	3.77	4.46		81	360	.28	.33		87	663	.57	.68	86	887	.94	1.11		
121-130	115	169	.66	.82		178	896	.51	.64		194	1,490	.84	1.04	151	1,621	.57	.70		
131-140	50	83	3.09	4.16		68	332	.29	.40		44	365	1.70	2.29	36	427	2.17	2.92		
141- UP	83	139	2.38	4.18		48	291	2.01	3.20		45	495	.25	.44	50	666	.39	.59		
CHARGES	666	946	1.41	1.68		1,011	4,477	.59	.68		1,046	7,389	.73	.83	800	7,920	.80	.92		
TOTALS	118,845	79,912	.59	.59		18,037	64,052	.47	.47		7,956	48,602	.44	.43	4,620	39,872	.54	.54		

  

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	6	36	.24	.11		11	102	1.40	.65		15	265	.29	.14	18	684	.89	.45		
61- 80	16	150	.13	.10		32	470	.71	.53		111	3,362	.42	.32	380	21,228	.47	.35		
81- 85	25	266	.63	.53		46	763	.11	.09		371	12,168	.38	.31	298	16,746	.37	.31		
86- 90	87	959	.52	.46		399	7,410	.47	.41		891	27,076	.41	.36	257	15,082	.56	.49		
91- 95	1,714	19,983	.39	.37		1,765	31,323	.37	.34		786	24,379	.41	.38	214	13,390	.50	.46		
96- 99	1,537	17,827	.46	.45		782	14,370	.56	.54		465	15,258	.51	.49	144	9,622	.63	.61		
100-100	680	8,220	.64	.64		473	9,016	.46	.46		283	9,835	.73	.73	157	10,682	.48	.48		
CREDITS	4,065	47,441	.46	.44		3,508	63,455	.44	.41		2,922	92,343	.45	.41	1,468	87,433	.49	.42		
101-105	346	4,344	.52	.53		276	5,418	.54	.55		246	8,853	.62	.63	152	11,029	.57	.59		
106-110	130	1,753	.48	.52		155	3,319	.29	.31		188	7,326	.56	.60	116	8,387	.42	.45		
111-115	122	1,691	.52	.59		132	2,934	.67	.76		188	7,430	.60	.68	105	8,198	.38	.43		
116-120	170	2,461	.21	.24		211	4,804	.39	.46		164	6,431	.47	.56	73	5,957	.45	.53		
121-130	194	2,994	.95	1.18		171	4,085	.75	.93		183	8,206	.79	.99	113	9,828	.44	.55		
131-140	64	1,061	.58	.79		73	1,952	.64	.87		117	5,660	.64	.86	94	8,897	.55	.74		
141- UP	98	2,044	.99	1.68		93	2,975	.55	.91		166	9,946	.99	1.64	164	19,205	.57	.94		
CHARGES	1,124	16,349	.61	.72		1,111	25,487	.54	.63		1,252	53,852	.69	.84	817	71,502	.50	.63		
TOTALS	5,189	63,790	.50	.50		4,619	88,942	.46	.46		4,174	146,195	.54	.54	2,285	158,935	.50	.50		

  

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	83	8,246	.48	.26		164	49,738	.75	.35		323	59,102	.71	.34						
61- 80	399	43,151	.52	.37		185	83,270	.85	.61		1,214	151,873	.70	.50						
81- 85	97	11,319	.45	.38		44	31,224	.85	.71		972	72,778	.59	.49						
86- 90	107	13,674	.49	.43		50	28,200	.92	.81		1,972	93,112	.61	.54						
91- 95	116	16,671	.54	.51		36	22,593	.64	.59		6,252	137,720	.46	.43						
96- 99	63	8,846	.46	.45		32	18,499	.69	.67		15,984	148,503	.50	.48						
100-100	100	15,497	.53	.53		38	27,411	.44	.44		132,695	217,629	.52	.52						
CREDITS	965	117,405	.51	.40		549	260,935	.77	.55		159,412	880,717	.57	.48						
101-105	84	13,206	.45	.46		32	15,710	.59	.61		2,450	65,605	.56	.58						
106-110	61	10,176	.61	.66		22	15,360	.58	.63		1,191	49,242	.54	.58						
111-115	63	10,485	.44	.50		30	20,751	.63	.71		946	53,276	.55	.62						
116-120	49	8,252	.36	.43		17	8,441	.37	.44		1,006	38,351	.41	.49						
121-130	74	14,219	.42	.53		39	33,709	.53	.67		1,412	77,218	.56	.71						
131-140	54	11,018	.47	.64		30	17,823	.40	.54		630	47,619	.52	.70						
141- UP	145	42,094	.49	.89		83	83,341	.47	.83		975	161,195	.53	.93						
CHARGES	530	109,450	.47	.64		253	195,135	.51	.69		8,610	492,506	.53	.69						
TOTALS	1,495	226,855	.49	.49		802	456,069	.65	.59		168,022	1373,224	.55	.53						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1996 INDUSTRY GRP = 3

EXP-MOD	RISKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999						
		STD	PREM	ACT LR	MAN 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	5	43.95	21.50	10	18	3.66	1.90	7	22	.76	.39	1	4						
61- 80	38	27	.24	.18	20	58	.25	.18	16	71	.01	.01	10	65	.37	.27				
81- 85	28	18	.76	.63	20	60	.20	.17	13	67	.15	.12	8	60	.13	.11				
86- 90	72	63	.17	.15	25	79	.29	.26	28	154	1.59	1.41	32	246	1.37	1.21				
91- 95	241	263	.97	.91	243	880	.53	.50	389	2,302	.29	.28	622	5,198	.96	.91				
96- 99	1,797	2,328	.47	.46	4,715	17,932	.51	.50	4,351	25,907	.37	.36	2,324	19,294	.34	.33				
100-100	117,061	77,960	.49	.49	12,143	41,073	.43	.43	2,209	13,254	.41	.41	808	6,940	.38	.38				
CREDITS	119,254	80,663	.50	.50	17,176	60,100	.46	.45	7,013	41,776	.38	.38	3,805	31,806	.46	.45				
101-105	211	264	.81	.83	389	1,548	1.43	1.46	450	2,816	.47	.48	264	2,356	.63	.65				
106-110	97	131	.43	.46	140	589	.41	.44	157	1,031	.31	.33	123	1,142	.48	.52				
111-115	47	64	1.18	1.33	85	380	1.18	1.33	86	605	.18	.20	77	766	.62	.70				
116-120	52	79	.32	.38	69	320	.40	.48	89	654	1.16	1.37	91	943	.39	.47				
121-130	97	149	1.65	2.05	170	827	.28	.35	212	1,658	1.21	1.49	157	1,701	.82	1.01				
131-140	49	85	1.62	2.20	84	425	.76	1.02	48	393	.40	.53	31	366	1.33	1.80				
141- UP	67	107	2.33	4.03	43	272	.37	.61	54	537	.80	1.30	45	643	.82	1.30				
CHARGES	620	879	1.14	1.34	980	4,361	.85	.97	1,096	7,694	.66	.75	788	7,918	.67	.77				
TOTALS	119,874	81,541	.50	.50	18,156	64,461	.49	.48	8,109	49,470	.43	.43	4,593	39,723	.50	.50				
		\$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	40	.90	.44	9	78	.24	.12	14	265	.90	.47	14	510	.18	.09				
61- 80	22	209	.93	.70	37	540	.59	.44	104	3,057	.33	.25	423	23,899	.32	.24				
81- 85	22	225	.13	.11	41	702	.52	.43	319	10,419	.26	.22	286	15,778	.34	.28				
86- 90	83	928	.70	.63	390	7,206	.38	.34	900	27,391	.32	.28	247	14,721	.51	.44				
91- 95	1,658	19,341	.35	.33	1,696	30,071	.34	.31	832	25,762	.34	.32	238	14,819	.40	.37				
96- 99	1,660	19,269	.59	.57	777	14,097	.48	.47	407	13,464	.75	.73	150	10,134	.56	.54				
100-100	686	8,304	.60	.60	495	9,417	.51	.51	371	12,724	.35	.35	132	9,276	.47	.47				
CREDITS	4,138	48,317	.50	.48	3,445	62,111	.41	.38	2,947	93,084	.39	.35	1,490	89,137	.41	.35				
101-105	313	3,924	.49	.50	270	5,311	.58	.60	208	7,342	.60	.62	145	10,271	.41	.42				
106-110	150	2,020	.33	.35	153	3,237	.61	.66	163	6,375	.40	.43	136	10,091	.51	.56				
111-115	91	1,285	.36	.41	154	3,317	.50	.57	218	8,789	.37	.41	101	7,854	.59	.66				
116-120	155	2,279	.24	.29	206	4,811	.53	.62	138	5,606	.54	.64	66	5,199	.46	.54				
121-130	184	2,769	.51	.62	165	4,013	.39	.48	180	8,012	.43	.54	117	10,420	.48	.61				
131-140	52	851	.60	.82	72	1,911	.71	.96	89	4,418	.39	.52	66	6,060	.71	.96				
141- UP	70	1,402	1.29	2.10	103	3,210	.86	1.37	146	8,959	.60	1.00	130	15,374	.41	.68				
CHARGES	1,015	14,530	.50	.59	1,123	25,810	.58	.68	1,142	49,501	.48	.58	761	65,269	.49	.61				
TOTALS	5,153	62,847	.50	.50	4,568	87,921	.46	.46	4,089	142,584	.42	.42	2,251	154,406	.44	.44				
		\$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	88	8,996	.32	.17	197	59,084	.67	.31	364	69,023	.63	.30								
61- 80	385	41,348	.47	.33	181	70,318	.67	.47	1,236	139,593	.54	.39								
81- 85	116	13,674	.37	.31	44	23,584	.54	.45	897	64,586	.41	.34								
86- 90	107	14,609	.64	.56	30	17,798	1.30	1.15	1,914	83,196	.63	.56								
91- 95	95	13,385	.42	.39	34	21,812	.50	.47	6,048	133,832	.41	.38								
96- 99	74	10,778	.47	.46	37	20,542	.73	.72	16,292	153,745	.53	.51								
100-100	94	14,506	.33	.33	51	38,384	.65	.65	134,050	231,838	.49	.49								
CREDITS	959	117,297	.44	.35	574	251,524	.69	.49	160,801	875,813	.51	.43								
101-105	93	14,781	.42	.43	38	25,292	.57	.59	2,381	73,904	.54	.55								
106-110	69	11,615	.48	.52	20	14,340	.72	.78	1,208	50,571	.55	.59								
111-115	62	10,807	.53	.60	22	14,965	.37	.41	943	48,834	.46	.51								
116-120	43	7,567	.36	.43	16	8,274	.62	.73	925	35,731	.49	.58								
121-130	68	13,345	.46	.57	34	29,298	.46	.57	1,384	72,193	.48	.60								
131-140	60	12,454	.29	.40	25	14,439	.32	.43	576	41,401	.42	.56								
141- UP	133	38,235	.38	.67	66	70,502	.40	.71	857	139,241	.43	.75								
CHARGES	528	108,803	.41	.54	221	177,111	.46	.62	8,274	461,874	.48	.61								
TOTALS	1,487	226,100	.43	.42	795	428,634	.60	.52	169,075	1337,688	.50	.47								









COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 1995

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	22		7	.01	.01	10		20	6.68	3.65	5		15	.96	.45	8		37	.10	.05
61- 80	50		37	.21	.16	31		82	3.17	2.33	23		101	5.92	4.33	20		125	.58	.42
81- 85	43		34	.01	.01	37		111	.06	.05	26		136	.20	.17	23		174	1.12	.93
86- 90	97		84	.29	.26	57		182	.79	.70	73		400	.87	.77	75		567	.96	.84
91- 95	411		474	1.44	1.35	446		1,610	.39	.37	672		4,029	.67	.63	1,104		9,229	.34	.32
96- 99	2,716		3,539	1.33	1.29	6,694		25,446	.52	.51	6,477		38,648	.35	.34	3,649		30,394	.44	.43
100-100	129,018		91,427	.60	.60	16,855		57,402	.54	.54	3,683		22,211	.52	.52	1,422		12,260	.70	.70
CREDITS	132,357		95,602	.63	.63	24,130		84,852	.53	.53	10,959		65,540	.44	.43	6,301		52,787	.49	.48
101-105	318		427	.63	.65	618		2,465	.76	.77	663		4,173	.62	.64	470		4,155	.77	.79
106-110	119		166	.65	.70	240		992	.76	.82	233		1,566	.86	.93	190		1,782	.72	.78
111-115	99		145	1.81	2.05	128		558	.61	.69	143		1,003	.84	.95	122		1,213	.29	.32
116-120	99		147	2.47	2.92	135		603	.35	.41	151		1,149	.62	.73	143		1,485	.66	.78
121-130	163		249	.47	.58	278		1,370	.47	.59	301		2,308	.87	1.08	248		2,656	.49	.61
131-140	83		134	1.91	2.58	104		519	.56	.75	76		627	1.38	1.85	58		690	1.95	2.62
141- UP	121		214	1.58	2.92	77		463	1.99	3.18	79		843	1.17	2.00	80		1,087	.29	.46
CHARGES	1,002		1,483	1.16	1.38	1,580		6,970	.72	.82	1,646		11,669	.80	.92	1,311		13,067	.67	.77
TOTALS	133,359		97,086	.64	.64	25,710		91,822	.55	.55	12,605		77,209	.49	.49	7,612		65,854	.53	.53
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	10		59	.14	.07	14		128	1.12	.51	26		477	.53	.27	39		1,471	.76	.38
61- 80	27		255	.34	.25	61		895	.66	.49	208		6,282	.50	.38	730		40,906	.45	.34
81- 85	45		479	.50	.42	98		1,630	.29	.24	630		20,647	.43	.36	578		32,520	.34	.28
86- 90	178		1,965	.56	.50	702		12,925	.43	.38	1,625		49,935	.41	.36	509		30,249	.51	.45
91- 95	2,710		31,673	.35	.33	2,958		52,608	.42	.39	1,470		45,717	.44	.41	430		27,412	.54	.50
96- 99	2,735		31,846	.53	.51	1,497		27,472	.49	.48	815		26,904	.73	.71	291		19,166	.59	.58
100-100	1,266		15,315	.72	.72	896		17,145	.84	.84	580		20,033	.87	.87	269		18,563	.55	.55
CREDITS	6,971		81,594	.50	.47	6,226		112,803	.51	.48	5,354		169,995	.53	.48	2,846		170,286	.48	.42
101-105	591		7,407	.70	.71	502		9,893	.48	.49	437		15,511	.67	.69	307		22,228	.58	.59
106-110	231		3,098	.52	.57	277		5,932	.41	.44	358		13,891	.63	.68	227		16,516	.52	.56
111-115	184		2,560	.62	.70	242		5,424	.82	.93	379		15,092	.57	.65	205		16,134	.44	.50
116-120	268		3,915	.34	.40	375		8,561	.53	.63	303		12,048	.62	.73	150		12,438	.42	.50
121-130	308		4,710	.78	.96	313		7,486	.59	.73	330		14,764	.61	.76	221		19,415	.43	.54
131-140	102		1,699	.65	.88	139		3,735	.58	.79	198		9,562	.69	.93	161		15,365	.62	.83
141- UP	144		2,954	.88	1.47	169		5,366	.74	1.21	298		18,143	.89	1.49	307		36,759	.53	.88
CHARGES	1,828		26,343	.65	.76	2,017		46,398	.58	.68	2,303		99,009	.68	.82	1,578		138,854	.51	.64
TOTALS	8,799		107,936	.53	.53	8,243		159,200	.53	.53	7,657		269,004	.58	.58	4,424		309,140	.50	.50
			\$100,000 -		249,999			\$250,000 AND OVER												
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	183		17,810	.54	.28	443		137,219	.75	.34	760		157,243	.73	.34					
61- 80	834		90,283	.50	.36	453		203,155	.68	.48	2,437		342,122	.61	.43					
81- 85	216		26,432	.48	.40	98		54,217	.63	.52	1,794		136,380	.50	.41					
86- 90	225		29,722	.58	.51	91		48,441	.75	.66	3,632		174,469	.56	.49					
91- 95	208		28,993	.55	.51	76		44,822	.52	.48	10,485		246,567	.47	.43					
96- 99	150		21,387	.66	.65	64		41,752	.73	.71	25,088		266,556	.57	.55					
100-100	180		27,613	.66	.66	80		54,816	.49	.49	154,249		336,785	.60	.60					
CREDITS	1,996		242,240	.55	.43	1,305		584,421	.67	.46	198,445		1660,121	.58	.47					
101-105	168		25,914	.47	.48	79		38,982	.51	.52	4,153		131,155	.56	.57					
106-110	117		19,553	.45	.48	57		42,442	.71	.77	2,049		105,937	.60	.65					
111-115	107		18,416	.47	.53	53		35,873	.59	.66	1,662		96,417	.55	.62					
116-120	102		17,701	.47	.55	41		26,374	.34	.40	1,767		84,421	.45	.53					
121-130	161		30,983	.48	.59	63		49,439	.51	.65	2,386		133,379	.52	.65					
131-140	101		20,350	.47	.64	65		42,408	.66	.90	1,087		95,088	.63	.85					
141- UP	265		75,184	.47	.84	185		180,779	.47	.84	1,725		321,792	.51	.90					
CHARGES	1,021		208,100	.47	.62	543		416,297	.52	.72	14,829		968,190	.54	.70					
TOTALS	3,017		450,340	.51	.50	1,848		1000,718	.61	.53	213,274		2628,311	.56	.53					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 1996

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	26	9	25.28	12.61		16	27	2.66	1.26		9	28	.64	.31		2	8	.08	.04	
61- 80	49	33	.20	.15		26	74	.20	.15		17	75	.01	.01		18	119	.23	.17	
81- 85	37	24	7.81	6.47		29	88	.14	.11		18	93	.11	.09		19	138	.07	.05	
86- 90	104	87	.14	.12		49	155	1.76	1.56		57	307	.82	.72		60	458	.74	.65	
91- 95	372	413	1.25	1.18		388	1,397	.48	.45		607	3,582	.63	.59		994	8,303	.72	.68	
96- 99	2,712	3,649	.76	.74		6,935	26,315	.53	.51		6,643	39,633	.35	.34		3,783	31,519	.34	.33	
100-100	130,795	93,713	.54	.54		16,852	57,423	.50	.50		3,637	21,906	.49	.49		1,478	12,726	.49	.49	
CREDITS	134,095	97,927	.55	.55		24,295	85,480	.51	.51		10,988	65,623	.42	.41		6,354	53,269	.44	.42	
101-105	310	402	.92	.94		588	2,319	1.45	1.49		684	4,314	.67	.69		445	3,970	.65	.66	
106-110	144	197	.36	.39		220	926	.68	.73		245	1,626	.33	.35		192	1,780	1.31	1.41	
111-115	72	102	.78	.88		141	616	.77	.87		132	926	.20	.23		117	1,159	.55	.62	
116-120	83	128	1.37	1.62		112	515	.55	.65		161	1,183	.92	1.09		138	1,431	.41	.49	
121-130	159	259	1.99	2.47		267	1,293	.26	.32		331	2,596	.90	1.11		266	2,880	.69	.85	
131-140	71	122	3.90	5.27		129	666	1.29	1.74		79	639	.43	.57		48	568	.90	1.21	
141- UP	88	151	2.68	4.60		75	455	1.68	2.77		90	899	.93	1.49		73	1,024	.58	.92	
CHARGES	927	1,360	1.54	1.80		1,532	6,789	.99	1.13		1,722	12,184	.67	.76		1,279	12,811	.72	.83	
TOTALS	135,022	99,287	.57	.57		25,827	92,269	.55	.55		12,710	77,807	.46	.46		7,633	66,080	.49	.49	
\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	9	53	3.47	1.72		13	116	.18	.09		30	589	.66	.35		32	1,191	.71	.35	
61- 80	37	345	1.37	1.02		62	924	.47	.35		176	5,244	.43	.33		746	42,281	.38	.29	
81- 85	29	305	.10	.08		77	1,329	.36	.30		538	17,647	.31	.25		565	31,496	.41	.34	
86- 90	143	1,617	.46	.41		642	11,880	.39	.35		1,566	48,117	.35	.31		521	31,134	.46	.41	
91- 95	2,567	29,947	.38	.36		2,985	53,382	.38	.36		1,565	48,609	.39	.36		451	27,987	.45	.41	
96- 99	2,859	33,303	.58	.57		1,493	27,274	.65	.63		803	26,481	.63	.62		314	21,037	.47	.46	
100-100	1,248	15,156	.63	.63		890	16,935	.57	.57		644	22,238	.50	.50		265	18,517	.50	.50	
CREDITS	6,892	80,726	.52	.50		6,162	111,841	.48	.45		5,322	168,924	.42	.39		2,894	173,642	.44	.38	
101-105	551	6,894	.55	.56		484	9,554	.50	.51		397	14,223	.56	.57		274	19,545	.45	.46	
106-110	266	3,578	.46	.49		278	5,836	.56	.60		330	12,766	.46	.50		244	18,073	.49	.53	
111-115	157	2,209	.49	.55		254	5,513	.56	.63		397	15,926	.46	.52		193	15,002	.51	.58	
116-120	255	3,770	.50	.60		362	8,400	.51	.60		261	10,614	.50	.58		154	12,416	.48	.57	
121-130	334	5,085	.60	.75		315	7,618	.46	.57		313	14,012	.47	.58		230	20,308	.50	.63	
131-140	86	1,410	.69	.93		129	3,464	.77	1.04		184	9,005	.49	.66		132	12,763	.57	.78	
141- UP	126	2,534	1.15	1.88		171	5,350	.99	1.59		281	16,819	.78	1.28		239	28,249	.44	.72	
CHARGES	1,775	25,481	.60	.70		1,993	45,734	.59	.69		2,163	93,366	.54	.66		1,466	126,356	.48	.60	
TOTALS	8,667	106,207	.54	.54		8,155	157,575	.51	.51		7,485	262,291	.47	.47		4,360	299,998	.46	.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	168	16,651	.45	.24		465	141,436	.62	.28		770	160,107	.61	.28						
61- 80	812	87,423	.47	.33		435	172,039	.62	.44		2,378	308,558	.54	.39						
81- 85	249	29,948	.43	.36		104	49,405	.47	.39		1,665	130,471	.42	.35						
86- 90	230	31,127	.65	.57		77	42,557	.76	.67		3,449	167,439	.54	.47						
91- 95	189	26,307	.45	.42		72	41,056	.49	.46		10,190	240,982	.44	.41						
96- 99	156	22,679	.47	.46		68	38,801	.72	.70		25,766	270,691	.53	.52						
100-100	165	25,293	.42	.42		119	84,552	.47	.47		156,093	368,459	.51	.51						
CREDITS	1,969	239,428	.48	.38		1,340	569,846	.59	.41		200,311	1646,706	.51	.42						
101-105	167	26,539	.46	.48		84	59,572	.51	.52		3,984	147,331	.52	.54						
106-110	142	23,486	.46	.49		52	36,887	.47	.50		2,113	105,156	.49	.52						
111-115	104	18,120	.52	.59		54	36,296	.33	.37		1,621	95,869	.44	.49						
116-120	90	16,165	.39	.46		32	17,768	.44	.52		1,648	72,389	.46	.55						
121-130	156	29,736	.54	.68		72	56,868	.48	.60		2,443	140,655	.51	.64						
131-140	109	23,304	.43	.58		51	30,575	.29	.40		1,018	82,515	.44	.60						
141- UP	241	68,109	.39	.69		144	150,781	.39	.68		1,528	274,370	.44	.76						
CHARGES	1,009	205,457	.45	.58		489	388,747	.42	.55		14,355	918,285	.47	.60						
TOTALS	2,978	444,885	.46	.45		1,829	958,593	.52	.45		214,666	2564,991	.50	.47						

DATE 09/14/01

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997

	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	19	9	6.29	3.26		8	17	7.57	3.95		4	12	4.88	2.49		3	11			
61- 80	58	42	.16	.12		23	64	.28	.20		38	173	.42	.31		12	75	.02	.01	
81- 85	30	26	.53	.44		21	63	.34	.28		21	109	.19	.16		13	94	.02	.02	
86- 90	86	82	.20	.18		61	193	.65	.58		47	260	.65	.57		47	372	.07	.06	
91- 95	348	362	.45	.42		403	1,464	.39	.37		713	4,307	.56	.53		1,257	10,417	.29	.27	
96- 99	2,267	3,071	.76	.74		6,673	25,193	.41	.40		5,649	33,552	.49	.48		2,688	22,364	.55	.53	
100-100	143,982	95,473	.71	.71		15,052	50,839	.67	.67		3,011	18,188	.61	.61		1,259	10,859	.67	.67	
CREDITS	146,790	99,066	.71	.71		22,241	77,832	.58	.57		9,483	56,601	.54	.52		5,279	44,192	.51	.50	
101-105	286	377	.52	.53		642	2,556	.93	.95		599	3,782	.69	.71		420	3,707	.85	.87	
106-110	137	166	2.14	2.31		227	959	.67	.72		253	1,699	.63	.68		193	1,790	1.03	1.11	
111-115	69	102	.06	.07		128	557	.56	.63		117	811	4.15	4.68		98	963	.36	.41	
116-120	81	121	3.47	4.11		125	567	2.25	2.65		149	1,093	.65	.77		148	1,546	.72	.86	
121-130	169	275	2.23	2.78		287	1,366	.63	.78		358	2,721	.61	.75		242	2,608	1.26	1.56	
131-140	70	111	.85	1.14		109	547	1.09	1.46		70	567	.92	1.24		43	513	.67	.91	
141- UP	90	138	.41	.68		78	493	1.95	3.20		90	873	2.15	3.38		77	1,049	.98	1.54	
CHARGES	902	1,290	1.35	1.58		1,596	7,046	.99	1.13		1,636	11,545	1.02	1.17		1,221	12,175	.92	1.05	
TOTALS	147,692	100,356	.72	.72		23,837	84,879	.61	.61		11,119	68,146	.62	.62		6,500	56,367	.60	.60	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	6	41	.31	.16		6	57	3.22	1.61		27	478	.32	.16		33	1,173	1.26	.63	
61- 80	30	280	.38	.28		48	733	.21	.16		211	6,259	.54	.41		669	36,619	.50	.37	
81- 85	28	294	.33	.28		80	1,406	.30	.25		535	17,063	.41	.34		423	23,390	.45	.38	
86- 90	129	1,438	.99	.88		744	13,571	.40	.36		1,263	38,079	.47	.42		375	21,874	.56	.49	
91- 95	2,496	28,841	.35	.33		2,345	41,350	.46	.43		1,129	34,804	.58	.54		335	21,249	.48	.44	
96- 99	2,007	23,441	.49	.47		1,113	20,336	.58	.56		606	20,264	.58	.56		255	17,665	.55	.54	
100-100	994	12,029	.76	.76		758	14,627	.98	.98		527	18,274	.52	.52		222	15,344	.96	.96	
CREDITS	5,690	66,366	.49	.47		5,094	92,079	.56	.52		4,298	135,221	.52	.47		2,312	137,314	.56	.48	
101-105	516	6,458	.69	.71		427	8,383	.97	.99		378	13,624	.68	.69		213	15,269	.58	.60	
106-110	247	3,259	.89	.96		254	5,281	.67	.73		320	12,450	.64	.69		205	15,592	.61	.66	
111-115	180	2,520	.58	.66		222	4,939	.73	.83		367	14,256	.62	.70		173	13,405	.54	.61	
116-120	260	3,802	.50	.59		339	7,749	.53	.62		268	10,941	.52	.62		137	11,063	.70	.82	
121-130	252	3,847	.74	.92		264	6,388	.64	.80		296	12,988	.79	.99		157	13,906	.52	.65	
131-140	89	1,490	.60	.81		135	3,537	.80	1.08		169	7,885	.54	.73		134	12,540	.53	.72	
141- UP	126	2,525	.93	1.50		174	5,578	.75	1.21		289	17,136	.65	1.06		232	27,254	.66	1.10	
CHARGES	1,670	23,902	.70	.82		1,815	41,854	.73	.86		2,087	89,281	.64	.78		1,251	109,029	.60	.75	
TOTALS	7,360	90,268	.54	.55		6,909	133,934	.61	.61		6,385	224,502	.57	.57		3,563	246,343	.58	.58	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	201	19,199	.58	.31		335	96,779	.67	.30		642	117,778	.66	.30						
61- 80	641	69,532	.47	.34		303	124,421	.54	.38		2,033	238,198	.51	.37						
81- 85	163	20,379	.56	.46		60	27,472	.47	.39		1,374	90,295	.47	.39						
86- 90	156	20,399	.41	.36		74	34,179	.42	.37		2,982	130,445	.46	.41						
91- 95	156	21,809	.49	.45		65	35,981	.93	.86		9,247	200,585	.55	.51						
96- 99	118	17,261	.40	.39		52	30,148	.55	.54		21,428	213,296	.51	.50						
100-100	128	19,845	.50	.50		100	58,248	.58	.58		166,033	313,726	.68	.68						
CREDITS	1,563	188,423	.49	.38		989	407,229	.60	.41		203,739	1304,324	.56	.46						
101-105	127	19,007	.48	.49		59	42,208	.58	.59		3,667	115,370	.63	.64						
106-110	112	17,755	.57	.62		32	21,921	.55	.59		1,980	80,873	.62	.67						
111-115	91	15,933	.53	.59		44	23,531	.46	.52		1,489	77,018	.58	.65						
116-120	81	14,505	.54	.64		36	25,770	.62	.73		1,624	77,157	.61	.72						
121-130	128	23,868	.42	.53		54	43,140	.56	.70		2,207	111,107	.59	.73						
131-140	94	19,386	.51	.69		30	30,033	.45	.61		943	76,609	.52	.70						
141- UP	226	61,247	.51	.88		118	124,631	.45	.82		1,500	240,925	.53	.92						
CHARGES	859	171,702	.50	.67		373	311,233	.51	.68		13,410	779,057	.57	.74						
TOTALS	2,422	360,125	.49	.48		1,362	718,461	.56	.49		217,149	2083,380	.57	.54						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 1998

	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	18	12	4.05	1.90		13	24	.28	.13		1	3				2	11			
61- 80	57	38	2.53	1.87		24	64	.31	.22		13	58	.22	.16		16	103	.64	.48	
81- 85	41	32	.63	.52		17	52	.01	.01		12	62	.41	.34		19	137	.46	.39	
86- 90	84	75	.80	.71		59	198	1.94	1.71		50	276	.72	.64		45	348	1.08	.96	
91- 95	363	370	.45	.42		321	1,153	.92	.86		624	3,766	.48	.45		1,166	9,716	.52	.49	
96- 99	2,054	2,758	.62	.60		6,439	24,393	.38	.36		5,681	33,771	.70	.68		2,742	22,764	.35	.34	
100-100	145,277	96,824	.63	.63		15,405	51,816	.50	.50		3,162	19,014	.45	.45		1,288	11,052	.52	.52	
CREDITS	147,894	100,108	.63	.63		22,278	77,699	.47	.46		9,543	56,950	.60	.59		5,278	44,130	.44	.42	
101-105	268	360	1.62	1.66		645	2,589	.83	.85		619	3,898	.67	.69		426	3,773	.42	.43	
106-110	93	125	.28	.31		243	1,036	.31	.33		238	1,585	.80	.86		184	1,733	.59	.63	
111-115	66	93	.85	.96		123	525	.44	.50		122	852	.61	.68		99	978	1.08	1.22	
116-120	74	109	.21	.25		116	527	.21	.25		122	905	.37	.44		155	1,615	.57	.68	
121-130	130	201	1.31	1.63		242	1,182	.78	.97		296	2,263	.48	.60		217	2,298	.35	.44	
131-140	56	88	.91	1.22		113	587	.34	.46		68	574	.32	.42		51	608	.58	.78	
141- UP	95	158	.88	1.46		86	498	1.18	1.87		87	921	.57	.97		57	793	.83	1.31	
CHARGES	782	1,134	1.06	1.25		1,568	6,943	.65	.74		1,552	10,998	.60	.68		1,189	11,798	.54	.62	
TOTALS	148,676	101,242	.64	.64		23,846	84,642	.48	.48		11,095	67,948	.60	.60		6,467	55,928	.46	.46	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	6	39	.20	.10		10	92	1.10	.53		25	460	.42	.22		30	1,251	.42	.22	
61- 80	21	185	.30	.23		47	732	.31	.23		194	5,829	.96	.73		628	34,205	.38	.29	
81- 85	29	301	.37	.31		83	1,408	.38	.32		530	16,811	.36	.30		432	23,621	1.01	.84	
86- 90	153	1,749	.38	.33		742	13,840	.34	.31		1,255	37,752	.41	.36		393	23,005	.44	.39	
91- 95	2,441	28,262	.39	.36		2,213	39,125	.43	.40		1,031	31,868	.45	.42		348	21,973	.36	.33	
96- 99	2,017	23,620	.57	.55		1,092	19,992	.50	.48		585	19,731	.46	.45		218	14,623	.46	.45	
100-100	1,133	13,697	.63	.63		790	15,097	.44	.44		565	19,486	.66	.66		259	18,010	.52	.52	
CREDITS	5,800	67,852	.50	.48		4,977	90,287	.43	.40		4,185	131,937	.48	.44		2,308	136,688	.52	.45	
101-105	506	6,334	.56	.57		442	8,652	.57	.59		388	14,206	.57	.58		230	16,194	.38	.39	
106-110	204	2,699	.48	.52		232	4,820	.45	.49		330	12,683	.47	.50		188	13,976	.45	.49	
111-115	165	2,305	.44	.50		242	5,483	.46	.52		331	12,895	.42	.47		159	12,480	.49	.56	
116-120	254	3,679	.46	.54		309	6,960	.48	.56		285	11,739	.46	.54		124	10,067	.65	.77	
121-130	288	4,369	.65	.81		273	6,567	.78	.97		299	13,123	.62	.78		173	15,084	.49	.61	
131-140	96	1,615	.64	.86		113	3,070	.68	.92		162	7,861	.43	.58		125	11,906	.39	.53	
141- UP	103	2,075	.44	.70		141	4,536	1.08	1.80		210	12,317	.51	.84		262	30,415	.44	.72	
CHARGES	1,616	23,075	.54	.62		1,752	40,090	.63	.74		2,005	84,825	.50	.60		1,261	110,122	.46	.58	
TOTALS	7,416	90,928	.51	.51		6,729	130,377	.49	.49		6,190	216,761	.49	.49		3,569	246,810	.50	.49	
	\$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	168	15,762	.52	.28		292	89,481	.60	.27		565	107,134	.58	.27						
61- 80	571	61,714	.44	.31		283	109,369	.51	.36		1,854	212,297	.48	.34						
81- 85	186	23,314	.65	.54		72	40,661	.74	.61		1,421	106,398	.72	.59						
86- 90	154	20,696	.44	.39		56	31,076	.49	.42		2,991	129,013	.43	.38						
91- 95	160	22,860	.49	.46		54	28,620	.51	.48		8,721	187,713	.45	.42						
96- 99	134	19,978	.47	.46		40	26,743	.44	.43		21,002	208,375	.49	.48						
100-100	127	20,115	.61	.61		98	69,513	.37	.37		168,104	334,623	.53	.53						
CREDITS	1,500	184,439	.50	.40		895	395,462	.52	.37		204,658	1285,553	.51	.43						
101-105	113	17,508	.42	.43		44	23,741	.48	.49		3,681	97,256	.50	.51						
106-110	102	16,588	.47	.51		50	29,107	.31	.33		1,864	84,352	.42	.45						
111-115	94	17,147	.43	.48		36	27,980	.52	.59		1,437	80,738	.48	.54						
116-120	69	11,684	.41	.48		30	18,565	.56	.66		1,538	65,850	.51	.60						
121-130	127	24,799	.49	.61		46	39,939	.37	.46		2,091	109,825	.49	.61						
131-140	92	19,725	.47	.64		36	23,215	.38	.51		912	69,248	.43	.59						
141- UP	221	57,921	.40	.68		128	132,907	.38	.66		1,390	242,542	.42	.71						
CHARGES	818	165,373	.43	.57		370	295,454	.41	.55		12,913	749,810	.45	.59						
TOTALS	2,318	349,811	.47	.46		1,265	690,916	.47	.42		217,571	2035,363	.49	.47						

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

Table with 16 columns and multiple rows. Columns include categories like EXP-MOD, RISKS, STD PREM, ACT LR, MAN LR and value ranges like UP TO - 2,499, \$2,500 - 4,999, etc. Rows list various years and categories such as 0-60, 61-80, 81-85, 86-90, 91-95, 96-99, 100-100, CREDITS, 101-105, 106-110, 111-115, 116-120, 121-130, 131-140, 141- UP, CHARGES, and TOTALS.