

PENNSYLVANIA COMPENSATION RATING BUREAU

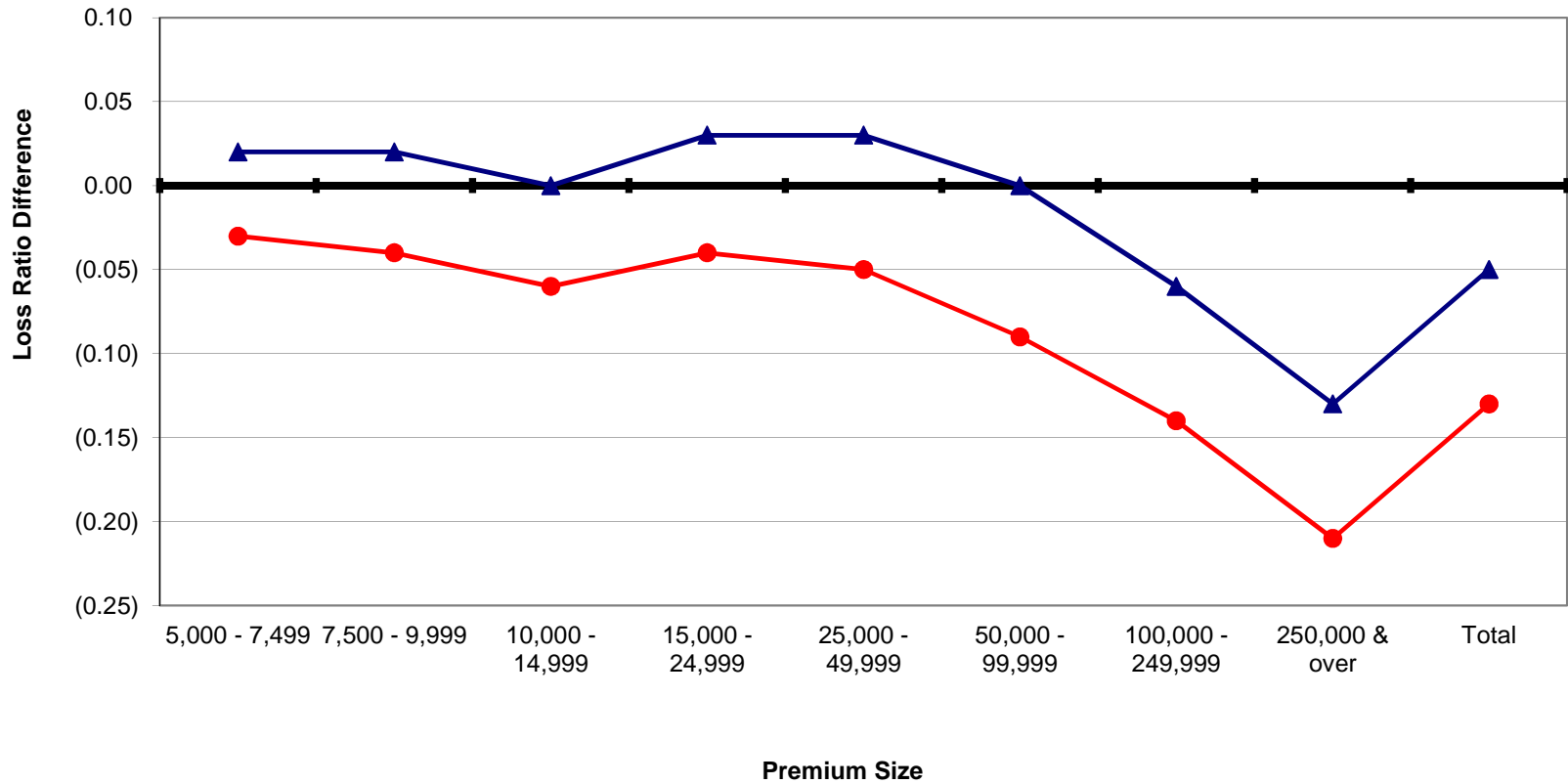
Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

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 (2004-2008) 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 23, 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.

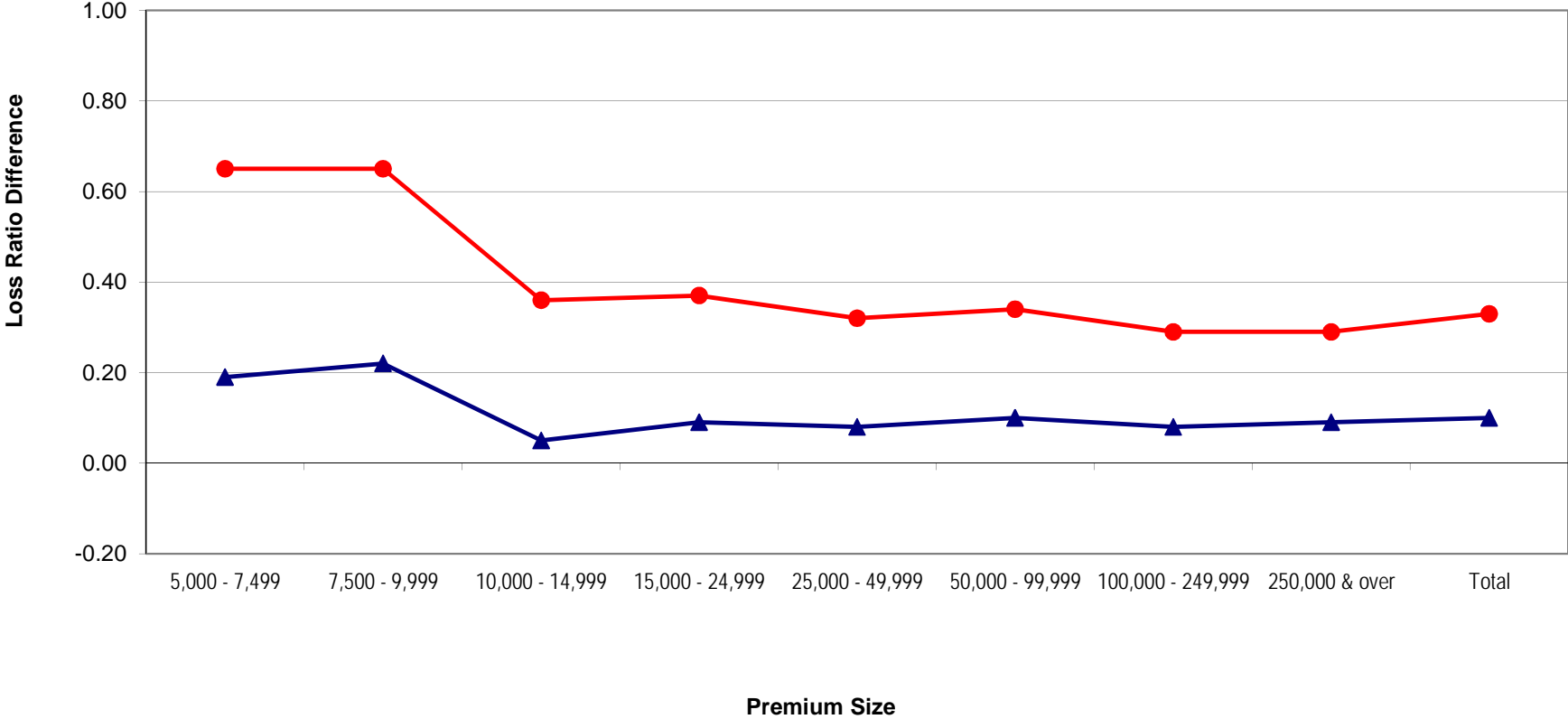
Bureau Filing No. 208, approved effective April 1, 2004 revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire 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 Credit Risks



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

Pennsylvania Compensation Rating Bureau Debit Risks



▲ Actual Loss Ratio - Average Actual Loss Ratio

● Manual Loss Ratio - Average Manual Loss Ratio

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60								1		2	.45	.26			1		3	.02	.01											
61- 80	16		13	2.47	1.87			9		26	.03	.02			10		51					24		166	.08	.06				
81- 85	181		225	.31	.26			584		1,873	.84	.70			604		3,108	.38	.32			416		2,992	.62	.51				
86- 90	35		42	.40	.35			151		515	.70	.61			135		740	.84	.73			111		859	1.18	1.03				
91- 95	19		21	.01	.01			46		167	.65	.60			53		301	.28	.26			44		359	.64	.59				
96- 99	28		38	.10	.10			55		209	1.52	1.48			35		211	1.97	1.92			30		256	1.02	1.00				
100-100	3,938		4,214	1.56	1.56			1,096		3,782	.71	.71			259		1,573	1.25	1.25			103		897	.55	.55				
CREDITS	4,217		4,555	1.47	1.45			1,942		6,575	.77	.72			1,097		5,987	.71	.63			728		5,528	.70	.61				
101-105	18		29	.40	.41			32		129	.19	.19			38		242	1.46	1.51			34		305	1.83	1.87				
106-110	4		8					23		96	.24	.26			25		167	.51	.55			25		235	1.94	2.10				
111-115	4		5	.07	.08			13		63	.08	.09			20		138	.37	.42			13		129	.24	.27				
116-120	6		11	.45	.53			12		58	.92	1.08			19		135	.55	.65			12		120	.23	.27				
121-130	10		18	.12	.15			28		132	2.16	2.70			27		209	.83	1.04			22		237	.14	.17				
131-140	1		2					9		44	.54	.72			9		71	.42	.56			14		161	1.78	2.41				
141- UP	33		107	1.05	2.36			96		771	1.64	3.45			98		1,192	2.00	3.93			78		1,294	.91	1.71				
CHARGES	76		180	.73	1.16			213		1,292	1.30	2.03			236		2,154	1.47	2.17			198		2,481	1.04	1.49				
TOTALS	4,293		4,734	1.44	1.44			2,155		7,867	.85	.85			1,333		8,141	.91	.90			926		8,010	.80	.80				

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		5					4		41				4		71	.39	.19			5		182	.24	.12				
61- 80	56		555	.11	.09			218		3,471	.56	.43			312		8,298	.62	.47			229		11,734	.71	.52			
81- 85	476		4,839	.43	.35			365		5,720	.49	.40			195		5,673	.94	.78			87		4,852	.54	.44			
86- 90	135		1,454	2.97	2.61			127		2,160	.97	.85			120		3,664	.82	.72			75		4,676	.57	.50			
91- 95	71		810	.47	.43			84		1,487	.94	.87			90		2,932	1.15	1.07			73		4,723	.73	.68			
96- 99	47		569	.53	.52			61		1,150	.63	.62			76		2,621	.58	.56			63		4,536	.44	.42			
100-100	100		1,239	.88	.88			73		1,378	.63	.63			74		2,601	.47	.47			50		3,384	1.27	1.27			
CREDITS	886		9,471	.87	.75			932		15,408	.64	.54			871		25,861	.76	.64			582		34,086	.69	.58			
101-105	32		390	1.60	1.63			45		914	1.99	2.04			62		2,346	1.39	1.43			65		4,558	.81	.83			
106-110	31		400	2.19	2.36			50		1,054	1.56	1.69			73		2,819	.75	.81			43		3,181	.52	.56			
111-115	23		323	.76	.86			30		709	.30	.34			63		2,559	.83	.94			37		2,863	.72	.82			
116-120	21		308	.50	.59			37		877	.94	1.10			55		2,320	.52	.61			33		2,815	.60	.71			
121-130	23		354	.99	1.25			60		1,500	.75	.94			95		4,228	.55	.68			63		5,514	1.08	1.35			
131-140	48		814	.40	.54			48		1,263	.69	.93			63		2,994	.80	1.08			35		3,277	2.35	3.19			
141- UP	108		2,379	.84	1.51			156		5,262	.60	1.05			128		7,634	.72	1.22			91		10,784	.90	1.50			
CHARGES	286		4,968	.92	1.31			426		11,580	.83	1.15			539		24,900	.76	.98			367		32,992	.98	1.27			
TOTALS	1,172		14,439	.89	.89			1,358		26,987	.72	.74			1,410		50,761	.76	.78			949		67,078	.83	.84			

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	16		1,517	.76	.42			29		15,072	.43	.22			61		16,893	.46	.24										
61- 80	165		18,762	.89	.64			126		93,243	.50	.36			1,165		136,319	.58	.42										
81- 85	69		9,368	.53	.44			58		33,906	.58	.48			3,035		72,556	.58	.48										
86- 90	56		7,678	.84	.74			45		30,113	.57	.50			990		51,902	.72	.64										
91- 95	44		5,971	.60	.55			53		34,209	.50	.46			577		50,982	.58	.54										
96- 99	31		4,916	.55	.53			40		30,796	.80	.79			466		45,303	.73	.71										
100-100	34		5,315	.62	.62			19		10,452	.55	.55			5,746		34,834	.81	.81										
CREDITS	415		53,527	.73	.59			370		247,792	.55	.44			12,040		408,789	.63	.51										
101-105	34		5,355	1.20	1.23			39		19,039	.96	.99			399		33,307	1.05	1.08										
106-110	48		8,520	1.03	1.12			29		20,057	.71	.76			351		36,538	.82	.88										
111-115	46		8,566	.74	.83			20		11,434	1.21	1.37			269		26,790	.93	1.05										
116-120	30		5,188	.76	.90			17		13,696	.62	.73			242		25,528	.65	.76										
121-130	40		7,735	.91	1.14			30		21,920	.71	.88			398		41,848	.78	.98										
131-140	32		7,110	.67	.90			18		11,148	.50	.68			277		26,884	.82	1.11										
141- UP	58		14,934	.96	1.59			33		27,474	.50	.84			879		71,831	.74	1.26										
CHARGES	288		57,409	.90	1.13			186		124,768	.72	.89			2,815		262,725	.82	1.03										
TOTALS	703		110,937	.82	.81			556		372,560	.61	.55																	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR				
0- 60	1										2					1								
61- 80	10	9	.12	.09		10	29	.98	.73		8	40	.15	.12		10	67	.02	.02					
81- 85	157	202	2.01	1.69		525	1,712	1.04	.88		579	2,991	1.37	1.15		395	2,860	1.13	.95					
86- 90	47	60	.34	.29		162	552	.75	.66		206	1,114	.49	.43		167	1,278	.86	.75					
91- 95	20	27	.25	.23		49	170	1.89	1.75		47	270	2.15	1.99		47	381	.29	.27					
96- 99	13	17	.06	.05		34	131	.29	.28		34	203	.78	.76		24	209	.34	.33					
100-100	3,695	4,040	.53	.53		1,068	3,608	.81	.81		262	1,583	1.15	1.15		113	976	.59	.59					
CREDITS	3,943	4,356	.59	.59		1,848	6,203	.89	.83		1,138	6,209	1.16	1.03		757	5,775	.88	.78					
101-105	6	5	.06	.06		35	142	.13	.13		31	195	1.22	1.26		25	224	4.13	4.25					
106-110	6	12				14	61	1.54	1.67		21	142	.10	.11		19	182	.24	.26					
111-115	5	9				16	69	.06	.07		15	103	1.13	1.27		19	186	.21	.23					
116-120	6	10	16.79	19.76		6	29	.01	.01		17	126	1.66	1.95		16	161	.05	.06					
121-130	4	5				26	131	.80	1.00		16	118	1.51	1.88		17	185	.21	.26					
131-140	3	8				7	31				16	136	.26	.35		12	134	.78	1.04					
141- UP	32	86	1.07	2.09		84	725	.41	.90		99	1,187	.74	1.44		94	1,565	3.11	5.98					
CHARGES	62	134	1.89	2.97		188	1,187	.44	.71		215	2,006	.83	1.26		202	2,638	2.28	3.44					
TOTALS	4,005	4,491	.63	.63		2,036	7,390	.81	.82		1,353	8,215	1.08	1.07		959	8,413	1.32	1.34					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR				
0- 60						2	19	.61	.34		3	49	.03	.02		4	172	.17	.10					
61- 80	27	255	.48	.37		141	2,331	.57	.45		261	7,138	.44	.34		231	12,158	.33	.25					
81- 85	489	4,986	.49	.41		429	6,826	.53	.44		232	6,626	.56	.46		114	6,499	.42	.35					
86- 90	171	1,827	.57	.50		155	2,605	.59	.51		138	4,288	.43	.38		75	4,577	.93	.82					
91- 95	72	832	.50	.46		91	1,642	.87	.81		98	3,268	.83	.77		53	3,418	.68	.63					
96- 99	56	702	.67	.65		61	1,150	1.12	1.09		68	2,321	.45	.44		53	3,507	.49	.48					
100-100	95	1,133	1.02	1.02		73	1,402	.78	.78		50	1,801	.73	.73		51	3,647	.67	.67					
CREDITS	910	9,737	.58	.51		952	15,976	.64	.55		850	25,489	.54	.46		581	33,978	.52	.43					
101-105	48	619	.38	.39		41	831	1.28	1.32		73	2,773	.47	.48		61	4,639	.56	.57					
106-110	15	194	1.38	1.48		34	708	.29	.31		56	2,252	.87	.94		43	3,272	.81	.87					
111-115	17	238	1.52	1.72		31	704	.45	.51		61	2,572	.57	.64		58	4,537	.68	.77					
116-120	16	236	2.68	3.16		37	858	.54	.63		58	2,418	1.04	1.23		34	2,987	1.04	1.23					
121-130	26	411	.49	.62		75	1,943	.79	.99		75	3,425	.55	.69		62	5,289	.45	.56					
131-140	31	529	.16	.22		47	1,274	1.26	1.71		67	3,272	.76	1.04		46	4,310	.56	.75					
141- UP	126	2,711	.88	1.54		149	4,920	.55	.94		153	9,021	.83	1.40		104	12,461	1.50	2.51					
CHARGES	279	4,939	.84	1.20		414	11,237	.70	.96		543	25,733	.74	.97		408	37,494	.93	1.20					
TOTALS	1,189	14,675	.67	.67		1,366	27,213	.67	.68		1,393	51,222	.64	.66		989	71,472	.73	.75					
		\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS										
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR				
0- 60	4	345	.32	.17		15	7,639	.70	.35		32	8,237	.67	.33										
61- 80	149	17,949	.83	.60		137	93,863	.48	.34		984	133,838	.51	.37										
81- 85	68	8,683	.59	.49		45	48,114	.46	.38		3,033	89,501	.55	.46										
86- 90	49	6,895	.85	.74		54	28,499	.51	.44		1,224	51,695	.60	.53										
91- 95	65	9,464	.70	.65		49	37,097	.43	.41		591	56,569	.54	.50										
96- 99	39	6,430	.34	.34		38	28,317	.51	.49		420	42,987	.50	.48										
100-100	35	5,617	.82	.82		15	9,312	1.00	1.00		5,457	33,119	.83	.83										
CREDITS	409	55,383	.71	.59		353	252,840	.50	.40		11,741	415,946	.56	.46										
101-105	47	7,499	.87	.89		38	20,665	.68	.70		405	37,591	.72	.73										
106-110	42	7,180	.60	.65		40	20,967	1.11	1.19		290	34,970	.94	1.01										
111-115	41	7,353	.57	.64		25	16,246	.86	.97		288	32,017	.73	.83										
116-120	33	6,200	.42	.50		17	8,326	.76	.89		240	21,351	.75	.89										
121-130	50	9,637	.81	1.01		32	28,363	.96	1.21		383	49,509	.84	1.05										
131-140	28	6,267	.63	.86		18	11,740	.64	.87		275	27,702	.66	.89										
141- UP	70	17,952	1.10	1.84		35	28,259	.73	1.23		946	78,886	.99	1.67										
CHARGES	311	62,088	.79	1.00		205	134,567	.84	1.04		2,827	282,024	.84	1.07										
TOTALS	720	117,471	.75	.77		558	387,407	.62	.56		14,568	697,971	.67	.65										

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	145		185	2.27	1.92	503		1,656	.55	.46	490		2,545	.70	.59	369		2,683	.60	.51
86- 90	47		66	.46	.40	194		675	.84	.74	213		1,149	.38	.33	167		1,262	.94	.82
91- 95	10		10			50		183	1.75	1.61	70		393	.96	.89	60		489	1.01	.94
96- 99	12		19	.64	.62	31		121	.22	.22	36		222	.26	.26	29		245	.55	.53
100-100	3,800		4,139	.62	.62	1,088		3,700	.61	.61	268		1,615	.40	.40	94		808	.59	.59
CREDITS	4,021		4,427	.68	.67	1,870		6,345	.64	.60	1,080		5,937	.56	.50	726		5,537	.71	.62
101-105	4		7	.81	.82	25		103	1.48	1.52	42		262	.54	.55	28		244	1.14	1.17
106-110	11		21	.02	.02	21		83	.95	1.03	25		161	.67	.72	21		199	.17	.18
111-115	5		6	1.60	1.78	13		62	7.30	8.23	18		129	.60	.68	14		134	2.49	2.81
116-120	4		8			9		43	.48	.57	9		70	.04	.04	8		83	.02	.03
121-130	9		16	.07	.08	19		87	.30	.38	23		177	.14	.17	14		144	.06	.08
131-140	6		10			13		67	3.85	5.18	17		142	.08	.11	15		175	1.35	1.83
141- UP	28		90	.03	.06	95		830	2.21	4.90	105		1,307	.82	1.63	84		1,437	.38	.75
CHARGES	67		158	.12	.19	195		1,274	2.21	3.71	239		2,248	.64	.97	184		2,415	.59	.91
TOTALS	4,088		4,586	.66	.66	2,065		7,620	.91	.92	1,319		8,185	.58	.59	910		7,952	.67	.68
			\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60																				
61- 80	13		131	.08	.06	76		1,251	.40	.31	231		6,522	.77	.60	200		10,300	.43	.32
81- 85	445		4,577	.49	.41	415		6,589	.97	.80	248		6,873	.81	.67	94		5,277	.73	.60
86- 90	175		1,869	.65	.57	173		2,945	1.18	1.03	161		4,943	.69	.61	90		5,601	.49	.43
91- 95	88		1,015	1.37	1.27	86		1,535	.58	.53	97		3,249	.61	.57	59		3,970	.87	.81
96- 99	52		633	1.31	1.28	60		1,111	.69	.68	65		2,274	.79	.77	63		4,273	.69	.68
100-100	79		934	.32	.32	69		1,327	.93	.93	57		2,048	1.41	1.41	31		2,339	.94	.94
CREDITS	852		9,159	.66	.57	879		14,759	.90	.78	859		25,909	.80	.68	537		31,760	.62	.52
101-105	38		486	.73	.75	45		896	.18	.18	74		2,628	.60	.62	52		3,708	.66	.68
106-110	36		481	.56	.60	39		825	.68	.74	56		2,139	.49	.53	52		3,987	.31	.34
111-115	16		213	.17	.20	34		743	1.16	1.31	54		2,250	.75	.85	47		3,884	.53	.60
116-120	21		314	.14	.16	31		746	.14	.16	63		2,771	.87	1.02	44		3,486	.51	.61
121-130	35		531	.92	1.16	59		1,484	.92	1.14	114		4,945	.66	.82	51		4,359	1.30	1.63
131-140	28		471	1.62	2.20	63		1,728	.83	1.13	60		2,854	.52	.70	45		4,337	.85	1.15
141- UP	124		2,709	.62	1.09	165		5,692	1.00	1.77	155		9,089	.54	.91	107		13,076	.79	1.34
CHARGES	298		5,205	.70	.99	436		12,113	.84	1.18	576		26,676	.61	.80	398		36,835	.74	.97
TOTALS	1,150		14,364	.67	.68	1,315		26,872	.87	.91	1,435		52,585	.70	.73	935		68,595	.68	.72
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS							
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60	3		210			9		4,941	.99	.52	12		5,150	.95	.50					
61- 80	139		16,793	.50	.37	124		94,022	.46	.34	804		129,099	.48	.35					
81- 85	62		8,127	.62	.51	44		21,586	.45	.37	2,815		60,099	.62	.52					
86- 90	58		7,996	.54	.48	41		56,415	.26	.23	1,319		82,921	.39	.34					
91- 95	46		6,759	.75	.70	41		24,584	.55	.51	607		42,188	.65	.61					
96- 99	45		6,970	.81	.79	48		39,593	.46	.45	441		55,461	.55	.54					
100-100	39		6,183	1.11	1.11	12		9,753	1.08	1.08	5,537		32,845	.91	.91					
CREDITS	392		53,038	.67	.56	319		250,893	.46	.38	11,535		407,763	.55	.46					
101-105	46		7,548	.56	.57	40		21,490	.94	.97	394		37,372	.79	.81					
106-110	42		7,409	.75	.81	35		18,264	.65	.70	338		33,570	.62	.67					
111-115	42		7,131	.77	.87	26		11,889	.73	.83	269		26,440	.74	.84					
116-120	39		7,683	.98	1.15	17		10,347	.73	.86	245		25,549	.76	.89					
121-130	54		10,313	.77	.96	35		30,525	.72	.91	413		52,580	.78	.97					
131-140	44		9,704	.84	1.14	24		15,880	.78	1.05	315		35,368	.80	1.09					
141- UP	66		16,794	.70	1.20	39		40,104	.82	1.30	968		91,128	.78	1.29					
CHARGES	333		66,583	.76	.97	216		148,498	.78	.98	2,942		302,006	.76	.97					
TOTALS	725		119,621	.72	.75	535		399,391	.58	.54	14,477		709,770	.64	.63					

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			4		13			7		33	.38	.30	8		54	.15	.12
81- 85	117		154	.29	.24	521		1,737	.39	.33	514		2,691	.28	.23	360		2,621	.39	.33
86- 90	47		59	.28	.25	183		638	1.00	.87	188		1,018	1.35	1.18	137		1,030	.66	.58
91- 95	12		17	.53	.49	46		171	2.01	1.87	60		342	.79	.74	50		396	.45	.42
96- 99	9		12	.18	.17	18		68	.10	.09	41		248	.98	.96	31		264	.16	.16
100-100	3,855		4,227	.67	.67	1,068		3,654	.64	.64	223		1,340	.77	.77	100		870	9.50	9.50
CREDITS	4,046		4,475	.65	.64	1,840		6,279	.64	.60	1,033		5,672	.65	.58	686		5,235	1.95	1.72
101-105	8		10	.30	.31	27		105	.80	.81	30		187	2.79	2.85	23		206	3.57	3.67
106-110	5		7			19		79	.14	.15	28		188	1.42	1.53	20		182	.48	.52
111-115	4		8	.06	.07	14		61	.58	.66	15		105	.17	.19	16		158	.12	.13
116-120	4		7			14		67	1.59	1.87	10		73	.36	.43	14		144	1.12	1.31
121-130	7		10	4.65	5.79	21		106	3.21	4.02	20		156	6.38	7.99	12		133	.06	.08
131-140	4		10			10		49	5.84	7.91	13		110	.17	.24	15		173	1.01	1.38
141- UP	31		102	.56	1.29	92		707	.07	.13	114		1,414	.90	1.77	86		1,457	2.01	3.92
CHARGES	63		154	.68	1.18	197		1,174	.78	1.20	230		2,233	1.40	2.17	186		2,453	1.68	2.56
TOTALS	4,109		4,629	.65	.65	2,037		7,454	.66	.66	1,263		7,905	.86	.87	872		7,688	1.86	1.90
			\$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	23		215	.45	.35	117		1,882	.45	.35	254		7,012	.62	.48	213		11,034	.48	.36
81- 85	466		4,759	.50	.42	408		6,452	.53	.44	276		7,768	.67	.55	108		6,221	.54	.45
86- 90	160		1,713	.53	.47	182		3,035	.89	.78	128		3,929	.68	.60	69		4,107	.65	.58
91- 95	92		1,039	.37	.34	82		1,524	1.48	1.37	85		2,827	.56	.52	65		4,553	.67	.63
96- 99	45		528	.52	.51	51		989	.63	.61	55		1,853	1.34	1.30	64		4,410	.68	.67
100-100	94		1,130	.43	.43	71		1,400	.89	.89	63		2,187	.47	.47	31		2,219	.62	.62
CREDITS	880		9,383	.48	.42	911		15,281	.72	.63	861		25,576	.68	.58	550		32,545	.58	.49
101-105	55		693	.49	.51	50		996	.37	.38	72		2,714	2.38	2.44	66		4,860	.49	.51
106-110	27		362	1.72	1.85	39		832	.92	.99	70		2,723	.68	.74	59		4,469	.76	.82
111-115	23		318	.35	.39	30		628	1.10	1.24	55		2,237	1.10	1.24	43		3,363	.72	.81
116-120	17		247	.70	.83	31		706	.28	.33	54		2,297	.70	.82	29		2,498	.53	.63
121-130	26		404	.16	.20	57		1,455	.77	.96	90		3,821	.45	.57	63		5,563	.63	.79
131-140	29		478	.59	.80	43		1,146	.91	1.23	60		2,834	.65	.88	40		3,732	.94	1.27
141- UP	124		2,631	.72	1.25	142		4,827	.99	1.73	155		9,290	.75	1.27	120		14,635	.70	1.21
CHARGES	301		5,132	.68	.95	392		10,589	.84	1.17	556		25,916	.88	1.16	420		39,119	.68	.90
TOTALS	1,181		14,516	.55	.56	1,303		25,870	.77	.79	1,417		51,492	.78	.81	970		71,664	.64	.67
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS							
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR
0- 60	1		66	.69	.41	7		3,455	.14	.07	8		3,521	.15	.08					
61- 80	151		17,235	.48	.35	149		126,116	.51	.36	932		163,599	.51	.37					
81- 85	60		7,874	.67	.56	48		31,997	.55	.46	2,878		72,273	.55	.46					
86- 90	71		9,418	.65	.57	54		30,452	.45	.39	1,219		55,399	.57	.50					
91- 95	45		6,678	.36	.33	47		28,508	.50	.47	584		46,054	.54	.50					
96- 99	36		5,651	.65	.63	35		37,791	.55	.54	385		51,814	.60	.59					
100-100	29		4,282	.50	.50	18		18,482	.59	.59	5,552		39,791	.80	.80					
CREDITS	393		51,203	.54	.46	358		276,801	.51	.41	11,558		432,451	.56	.46					
101-105	62		10,343	.51	.52	48		24,675	.60	.62	441		44,789	.69	.71					
106-110	39		6,860	.72	.78	25		13,096	.60	.65	331		28,798	.69	.74					
111-115	44		8,317	.59	.67	27		14,644	.96	1.09	271		29,839	.83	.94					
116-120	21		3,834	.73	.86	15		10,239	.81	.95	209		20,111	.73	.86					
121-130	61		11,779	.58	.72	20		17,780	.56	.70	377		41,206	.60	.74					
131-140	24		5,217	.49	.66	19		20,560	.89	1.20	257		34,309	.81	1.10					
141- UP	58		14,820	.87	1.47	36		27,992	.86	1.39	958		77,875	.84	1.41					
CHARGES	309		61,170	.66	.82	190		128,987	.75	.93	2,844		276,928	.75	.95					
TOTALS	702		112,373	.61	.62	548		405,788	.59	.53	14,402		709,378	.63	.61					

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		5			.33
61- 80	6		4			12		32	.10	.07	8		39	.02	.01	6		44			
81- 85	198		246	.34	.28	546		1,780	.34	.28	499		2,596	.39	.33	357		2,596	.50	.42	
86- 90	65		82	.03	.03	212		736	.66	.57	215		1,164	.48	.42	123		931	.48	.42	
91- 95	25		40	.12	.11	60		218	1.69	1.57	70		401	.75	.69	43		356	.72	.67	
96- 99	13		19	.34	.33	35		129	2.85	2.77	37		221	.97	.95	24		203	.68	.66	
100-100	4,064		4,205	.52	.52	966		3,212	.62	.62	170		1,019	.72	.72	78		667	.24	.24	
CREDITS	4,371		4,596	.49	.49	1,831		6,108	.63	.58	999		5,440	.52	.46	632		4,803	.48	.42	
101-105	6		4	11.33	11.57	24		87	1.95	2.00	36		227	2.17	2.24	27		249	.39	.40	
106-110	8		12	.21	.22	17		68	.05	.05	25		175	.11	.12	32		298	.57	.61	
111-115	10		20	.19	.22	17		80	.38	.43	15		105	4.50	5.08	23		224	.34	.38	
116-120	7		11	4.08	4.86	10		44	.92	1.08	11		83	.08	.09	9		90	.86	1.02	
121-130	9		10	.11	.13	23		111	2.27	2.83	33		251	.53	.66	16		175	2.70	3.39	
131-140	11		17	.14	.19	16		77	1.62	2.18	19		162	.03	.04	20		234	.33	.45	
141- UP	40		135	.40	.85	102		825	.77	1.56	116		1,424	1.45	2.84	75		1,204	.59	1.09	
CHARGES	91		208	.74	1.23	209		1,292	.97	1.55	255		2,427	1.32	2.01	202		2,475	.68	.96	
TOTALS	4,462		4,804	.50	.51	2,040		7,400	.69	.69	1,254		7,867	.77	.78	834		7,278	.55	.55	
			\$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		44	1.93	1.03	
61- 80	27		272	.13	.11	138		2,220	.36	.28	252		7,147	.35	.27	171		8,875	.43	.32	
81- 85	395		4,010	.29	.25	349		5,494	.62	.51	234		6,661	.38	.31	72		4,213	.50	.41	
86- 90	159		1,694	.66	.58	163		2,761	.32	.28	92		2,750	.84	.74	68		4,321	.80	.71	
91- 95	78		877	.35	.32	74		1,334	.78	.73	75		2,482	1.08	1.00	69		4,485	.33	.31	
96- 99	53		634	.81	.80	56		1,047	.43	.42	74		2,531	.65	.63	65		4,525	.60	.59	
100-100	77		952	.38	.38	61		1,184	.59	.59	35		1,126	.82	.82	35		2,436	.58	.58	
CREDITS	789		8,440	.42	.36	841		14,040	.52	.45	762		22,696	.56	.47	481		28,898	.52	.45	
101-105	39		509	.54	.55	61		1,197	.49	.51	79		2,807	.54	.55	57		4,205	.52	.54	
106-110	29		402	1.00	1.08	43		911	.23	.24	61		2,468	.43	.46	46		3,593	.43	.46	
111-115	26		365	.45	.50	33		730	.43	.48	61		2,400	.42	.48	38		2,966	.36	.40	
116-120	22		335	.44	.53	27		639	.79	.93	55		2,370	.99	1.16	45		3,533	.40	.47	
121-130	47		739	.27	.34	83		2,107	.69	.87	75		3,323	1.10	1.38	62		5,285	.69	.86	
131-140	29		509	.20	.27	45		1,213	.65	.88	54		2,613	.55	.75	29		2,927	.35	.47	
141- UP	135		2,813	.52	.89	138		4,652	.84	1.47	143		8,697	.74	1.28	100		12,502	.67	1.19	
CHARGES	327		5,672	.48	.67	430		11,449	.68	.92	528		24,678	.71	.93	377		35,010	.55	.73	
TOTALS	1,116		14,111	.44	.46	1,271		25,490	.59	.61	1,290		47,375	.64	.66	858		63,908	.54	.57	
			\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	
0- 60	3		356	1.12	.64	8		21,167	.14	.08	13		21,573	.16	.09						
61- 80	138		15,255	.64	.47	112		74,785	.26	.19	870		108,674	.33	.24						
81- 85	47		5,789	.45	.38	52		31,028	.35	.29	2,749		64,413	.40	.33						
86- 90	37		4,908	.64	.56	44		20,195	.39	.34	1,178		39,542	.51	.45						
91- 95	61		9,425	.40	.37	45		27,523	.40	.37	600		47,140	.45	.42						
96- 99	43		6,823	.25	.24	21		16,266	.48	.47	421		32,398	.48	.47						
100-100	19		3,105	.27	.27	24		22,846	.48	.48	5,529		40,753	.50	.50						
CREDITS	348		45,661	.49	.41	306		213,811	.33	.26	11,360		354,493	.40	.33						
101-105	49		7,969	.35	.36	33		29,015	.52	.54	411		46,270	.50	.52						
106-110	26		4,247	.47	.51	21		14,205	.52	.56	308		26,378	.49	.53						
111-115	26		5,006	.64	.73	18		10,285	.45	.50	267		22,181	.49	.56						
116-120	26		4,533	.39	.46	13		7,944	.40	.48	225		19,582	.49	.58						
121-130	49		9,928	.57	.70	25		17,408	.56	.70	422		39,338	.64	.80						
131-140	33		7,796	.41	.56	16		14,093	.62	.83	272		29,641	.52	.70						
141- UP	66		16,701	.51	.86	28		31,794	.60	1.05	943		80,747	.63	1.11						
CHARGES	275		56,180	.48	.62	154		124,745	.54	.68	2,848		264,136	.56	.72						
TOTALS	623		101,840	.48	.50	460		338,555	.41	.37	14,208		618,629	.47	.45						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	31	12	1.11	.47		12	20	2.54	1.13		3	7	.11	.04		3	14	.01	.01	
61- 80	206	135	.10	.08		73	204	.43	.32		56	267	.21	.16		60	397	.75	.57	
81- 85	668	727	2.19	1.82		1,280	4,100	1.11	.93		1,366	7,064	.44	.37		875	6,326	.58	.48	
86- 90	153	148	.06	.05		252	852	3.91	3.42		256	1,389	1.12	.98		194	1,467	.52	.46	
91- 95	145	143	.80	.74		128	435	.84	.78		121	693	2.49	2.31		108	864	1.00	.92	
96- 99	149	146	.84	.82		109	401	.47	.45		80	475	.26	.25		63	532	1.83	1.79	
100-100	10,094	11,638	1.46	1.46		3,871	13,600	1.00	1.00		1,158	7,013	.78	.78		520	4,447	.72	.72	
CREDITS	11,446	12,949	1.45	1.43		5,725	19,611	1.13	1.08		3,040	16,908	.72	.65		1,823	14,046	.69	.62	
101-105	56	62	1.01	1.04		72	273	.16	.17		68	440	.32	.33		61	541	2.52	2.59	
106-110	59	67	1.72	1.86		45	182	1.03	1.11		37	251	1.94	2.09		43	402	1.04	1.12	
111-115	36	45	.02	.02		26	113	.33	.37		25	173	.21	.24		34	335	1.22	1.38	
116-120	53	62	.23	.27		35	157	.23	.27		22	166	.73	.87		21	215	.99	1.17	
121-130	57	86	2.48	3.12		50	251	.11	.14		51	408	1.05	1.31		44	481	.29	.36	
131-140	27	46	3.88	5.28		25	126	.10	.13		26	217	.09	.13		28	330	.50	.68	
141- UP	123	269	2.25	4.61		232	1,900	1.92	4.05		231	2,925	.63	1.29		147	2,378	.83	1.55	
CHARGES	411	638	1.87	2.65		485	3,001	1.33	2.14		460	4,580	.67	1.07		378	4,680	1.00	1.43	
TOTALS	11,857	13,587	1.47	1.47		6,210	22,613	1.16	1.16		3,500	21,488	.71	.70		2,201	18,726	.77	.76	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	11	71	.09	.04		10	89	.98	.46		17	341	.30	.15		11	430	3.05	1.55	
61- 80	143	1,399	1.33	1.03		338	5,247	.64	.49		544	14,804	.83	.63		333	17,196	.64	.47	
81- 85	1,012	10,148	.77	.64		673	10,452	.77	.63		329	9,125	.69	.57		126	7,032	.74	.62	
86- 90	219	2,356	1.29	1.13		220	3,708	.67	.59		158	4,862	.71	.62		72	4,264	.82	.72	
91- 95	153	1,747	.91	.84		155	2,717	.83	.77		125	4,064	1.21	1.12		66	4,155	.59	.55	
96- 99	113	1,349	.33	.32		93	1,740	1.10	1.07		89	2,935	.46	.44		49	3,188	.58	.57	
100-100	471	5,701	.83	.83		323	6,148	.81	.81		166	5,511	.87	.87		55	3,724	.88	.88	
CREDITS	2,122	22,772	.86	.76		1,812	30,101	.77	.67		1,428	41,642	.80	.67		712	39,988	.72	.58	
101-105	66	846	1.13	1.16		73	1,425	1.29	1.32		92	3,456	1.15	1.19		64	4,555	.77	.79	
106-110	40	533	.28	.31		51	1,103	.57	.62		94	3,857	.61	.66		60	4,526	.63	.68	
111-115	43	590	.68	.77		42	914	.51	.58		69	2,743	.39	.44		38	3,078	.71	.81	
116-120	39	569	.99	1.17		47	1,055	1.14	1.34		53	2,143	1.73	2.04		32	2,557	.77	.91	
121-130	51	780	.19	.24		86	2,204	1.10	1.38		93	4,120	.27	.34		39	3,506	.26	.32	
131-140	46	784	.55	.75		78	2,061	.24	.33		74	3,472	.79	1.06		28	2,589	.89	1.21	
141- UP	246	5,440	.69	1.25		214	6,999	.72	1.23		162	9,456	.88	1.49		59	6,891	.86	1.48	
CHARGES	531	9,541	.67	.98		591	15,760	.77	1.05		637	29,247	.80	1.03		320	27,702	.71	.88	
TOTALS	2,653	32,313	.80	.80		2,403	45,861	.77	.76		2,065	70,889	.80	.78		1,032	67,691	.72	.68	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	26	2,496	.49	.26		28	10,107	.93	.48		152	13,588	.89	.46						
61- 80	202	21,389	.54	.38		81	37,366	.54	.38		2,036	98,402	.62	.45						
81- 85	51	6,528	.60	.50		20	6,759	.66	.55		6,400	68,260	.71	.59						
86- 90	56	7,386	.48	.43		23	7,599	.44	.39		1,603	34,031	.74	.65						
91- 95	35	4,878	.60	.56		17	14,683	.70	.66		1,053	34,378	.80	.75						
96- 99	35	5,333	.65	.64		12	5,765	.90	.88		792	21,862	.72	.70						
100-100	19	2,683	.88	.88		8	5,186	.09	.09		16,685	65,652	.91	.91						
CREDITS	424	50,692	.57	.45		189	87,464	.61	.46		28,721	336,172	.74	.61						
101-105	29	4,588	.60	.62		6	2,378	.55	.56		587	18,562	.86	.88						
106-110	24	4,049	.70	.76		13	5,954	.58	.63		466	20,922	.65	.70						
111-115	21	3,845	1.26	1.43		4	1,331	.26	.30		338	13,166	.74	.84						
116-120	13	2,305	1.55	1.83		5	4,724	.70	.81		320	13,953	1.05	1.24						
121-130	25	4,706	.78	.97		10	4,778	.65	.82		506	21,321	.57	.71						
131-140	15	3,041	1.72	2.32		1	543	.12	.16		348	13,210	.88	1.19						
141- UP	28	6,574	.57	.90		8	5,040	.17	.30		1,450	47,872	.75	1.30						
CHARGES	155	29,108	.92	1.12		47	24,747	.50	.62		4,015	149,006	.76	.99						
TOTALS	579	79,800	.70	.63		236	112,211	.59	.49		32,736	485,178	.75	.70						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	10		3	.20	.11	7		12	.06	.03	2		7	.01		2		7		
61- 80	178		118	2.54	1.91	63		176	.23	.17	44		201	.13	.10	40		270	.54	.41
81- 85	663		739	3.76	3.15	1,266		4,064	.35	.30	1,209		6,263	.53	.44	900		6,542	.91	.76
86- 90	185		213	2.21	1.93	345		1,169	.21	.19	367		1,969	.67	.58	258		1,976	.45	.39
91- 95	92		100	.45	.42	103		361	.22	.20	118		679	1.75	1.62	107		869	.54	.50
96- 99	65		65	4.02	3.91	70		255	.47	.46	58		351	.42	.41	70		603	.12	.12
100-100	9,892		11,366	.87	.87	3,840		13,393	.98	.98	1,214		7,328	1.08	1.08	584		5,027	.95	.95
CREDITS	11,085		12,603	1.09	1.07	5,694		19,430	.77	.73	3,012		16,798	.83	.75	1,961		15,295	.80	.72
101-105	53		59	.40	.41	61		244	1.78	1.83	76		484	1.61	1.65	58		516	.11	.11
106-110	39		43	.01	.01	40		158	.83	.90	48		320	.84	.90	33		311	.51	.55
111-115	47		73	1.60	1.81	36		162	.10	.11	35		245	3.59	4.05	31		298	.09	.11
116-120	31		46	.88	1.03	29		127	.32	.38	25		179	1.51	1.78	25		258	.06	.07
121-130	40		54	.19	.24	56		262	1.04	1.31	55		416	.74	.93	45		489	.28	.35
131-140	38		47	8.67	11.69	33		165	1.31	1.78	36		303	1.23	1.66	31		350	.49	.65
141- UP	128		318	3.16	6.67	211		1,752	1.80	3.85	238		3,020	1.03	2.10	177		2,995	1.06	2.07
CHARGES	376		640	2.50	3.73	466		2,871	1.49	2.39	513		4,968	1.21	1.89	400		5,217	.72	1.08
TOTALS	11,461		13,243	1.16	1.16	6,160		22,300	.86	.87	3,525		21,765	.91	.92	2,361		20,513	.78	.78
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	3		20	.05	.03	3		21	.11	.04	5		102	2.45	1.33	6		205	1.81	.91
61- 80	98		946	.28	.22	219		3,420	.82	.63	467		12,928	.68	.52	290		14,987	.88	.66
81- 85	990		10,090	.63	.53	796		12,548	.47	.39	428		12,238	.88	.73	122		6,887	.68	.56
86- 90	289		3,062	1.12	.98	256		4,292	.84	.74	171		5,136	1.28	1.12	80		4,804	.61	.54
91- 95	150		1,731	.92	.85	139		2,481	.51	.48	116		3,781	.47	.43	90		5,789	.60	.56
96- 99	84		1,030	1.36	1.33	88		1,646	.73	.71	110		3,830	.84	.82	64		4,259	.72	.70
100-100	512		6,179	.89	.89	338		6,324	.77	.77	183		6,302	.64	.64	46		2,983	.91	.91
CREDITS	2,126		23,057	.81	.72	1,839		30,731	.64	.56	1,480		44,317	.80	.68	698		39,913	.76	.64
101-105	69		868	2.53	2.59	70		1,372	.28	.29	73		2,671	.32	.33	76		5,300	.88	.90
106-110	54		722	.46	.49	63		1,321	.40	.44	84		3,283	.82	.88	59		4,456	.77	.83
111-115	49		669	.33	.38	48		1,046	.56	.63	68		2,709	.53	.60	41		3,220	.68	.76
116-120	33		486	2.42	2.85	41		923	.25	.30	55		2,183	.60	.71	38		3,091	1.17	1.38
121-130	59		922	2.41	3.03	91		2,318	.88	1.10	112		4,818	.89	1.12	56		4,660	1.00	1.25
131-140	46		793	1.06	1.43	85		2,235	.47	.64	63		2,918	.55	.74	34		3,023	.62	.83
141- UP	236		5,362	.51	.94	217		7,041	.67	1.17	168		10,201	.72	1.28	71		8,326	.74	1.24
CHARGES	546		9,823	.99	1.44	615		16,256	.59	.81	623		28,783	.68	.90	375		32,075	.83	1.03
TOTALS	2,672		32,880	.86	.87	2,454		46,987	.62	.62	2,103		73,100	.75	.75	1,073		71,988	.79	.77
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	3		315	.15	.09	15		5,931	.36	.19	56		6,622	.43	.23					
61- 80	212		23,148	.60	.42	94		48,103	.51	.36	1,705		104,296	.61	.44					
81- 85	68		8,585	.48	.40	29		11,246	.45	.38	6,471		79,200	.64	.53					
86- 90	62		8,642	.63	.55	38		15,465	.87	.76	2,051		46,728	.82	.72					
91- 95	42		6,116	.60	.56	25		16,321	.64	.59	982		38,228	.63	.58					
96- 99	41		6,156	.27	.26	8		3,861	.74	.72	658		22,056	.63	.62					
100-100	27		4,055	.58	.58	9		3,594	1.06	1.06	16,645		66,551	.89	.89					
CREDITS	455		57,016	.54	.44	218		104,520	.60	.46	28,568		363,681	.69	.58					
101-105	39		6,076	.55	.57	9		4,338	1.10	1.14	584		21,928	.80	.82					
106-110	26		4,410	.52	.56	15		6,649	.89	.96	461		21,673	.73	.78					
111-115	17		2,734	.48	.54	6		2,399	.84	.95	378		13,555	.65	.73					
116-120	19		3,499	.59	.70	4		1,626	.42	.50	300		12,417	.76	.90					
121-130	25		4,450	.48	.60	8		4,053	.33	.42	547		22,444	.78	.97					
131-140	16		3,462	.49	.66	7		2,915	1.36	1.85	389		16,211	.75	1.02					
141- UP	31		7,403	.63	1.02	6		4,160	.36	.63	1,483		50,578	.74	1.31					
CHARGES	173		32,035	.55	.67	55		26,140	.77	.93	4,142		158,806	.75	.97					
TOTALS	628		89,051	.55	.50	273		130,660	.63	.53	32,710		522,487	.71	.67					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2							3																					
61- 80	131		87	2.56	1.91			49		130	.04	.03			46		215	1.47	1.12			48		312	1.39	1.05			
81- 85	693		783	.70	.59			1,279		4,160	1.08	.91			1,197		6,245	.66	.55			797		5,842	.49	.41			
86- 90	228		280	.24	.21			452		1,518	.63	.55			426		2,309	.41	.36			284		2,163	.85	.75			
91- 95	94		102	4.21	3.90			119		410	.06	.06			139		804	1.26	1.17			101		826	1.96	1.82			
96- 99	51		44	.03	.03			67		253	.24	.24			78		480	.19	.19			62		520	.52	.50			
100-100	10,083		11,337	1.17	1.17			3,777		13,146	.82	.82			1,144		6,912	.83	.83			501		4,303	1.26	1.26			
CREDITS	11,282		12,634	1.15	1.13			5,746		19,623	.83	.79			3,030		16,965	.72	.66			1,793		13,965	.89	.80			
101-105	58		67	.06	.07			58		234	.96	.98			79		504	.60	.62			54		483	.09	.09			
106-110	41		38	.22	.23			51		209	1.93	2.07			38		259	.17	.18			31		290	.42	.45			
111-115	32		33	.01	.01			37		158	.29	.33			42		296	.09	.10			25		243	.77	.87			
116-120	31		37	.38	.45			22		91	.02	.02			29		207	.10	.12			21		223	2.67	3.15			
121-130	67		89	1.92	2.41			58		271	.20	.25			55		427	1.15	1.44			46		498	1.64	2.04			
131-140	28		40	1.55	2.09			26		141	.59	.80			39		325	1.05	1.42			39		464	.10	.13			
141- UP	123		333	4.91	10.50			236		1,983	1.41	3.08			227		2,859	.55	1.10			194		3,273	.57	1.10			
CHARGES	380		638	2.97	4.54			488		3,086	1.17	1.93			509		4,876	.57	.88			410		5,474	.67	1.03			
TOTALS	11,662		13,272	1.24	1.24			6,234		22,709	.88	.88			3,539		21,841	.69	.69			2,203		19,439	.83	.84			

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	59		582	.48	.37			160		2,520	1.03	.81			403		11,257	.78	.60			282		14,792	.62	.46			
81- 85	968		9,914	.93	.78			791		12,469	.86	.71			478		13,638	.69	.57			113		6,468	.67	.56			
86- 90	334		3,546	1.33	1.16			253		4,244	.74	.64			185		5,745	.56	.49			98		6,195	.68	.60			
91- 95	140		1,582	.66	.61			138		2,452	.47	.44			113		3,636	.63	.59			74		4,717	.66	.61			
96- 99	83		978	.61	.59			89		1,672	.62	.61			77		2,644	.59	.58			66		4,557	.35	.34			
100-100	453		5,465	.91	.91			282		5,404	.81	.81			162		5,622	1.13	1.13			45		3,015	.67	.67			
CREDITS	2,037		22,067	.94	.84			1,714		28,769	.80	.70			1,419		42,557	.74	.64			678		39,745	.61	.51			
101-105	75		954	.42	.43			81		1,632	.54	.56			88		3,115	.86	.88			57		4,018	.40	.41			
106-110	43		579	.51	.55			57		1,198	.30	.32			81		3,216	1.16	1.25			48		3,531	.60	.64			
111-115	44		611	.96	1.08			42		898	1.37	1.53			83		3,343	.70	.79			42		3,133	.38	.43			
116-120	37		526	.12	.15			37		865	.25	.29			44		1,866	.57	.67			37		3,077	.57	.67			
121-130	60		951	.73	.92			84		2,114	.54	.67			110		4,833	.84	1.05			65		5,545	.73	.92			
131-140	39		649	.40	.54			83		2,211	.29	.39			82		3,870	1.11	1.50			30		2,857	.57	.77			
141- UP	243		5,487	.50	.91			197		6,609	.79	1.36			170		9,985	.78	1.33			80		9,705	.57	.98			
CHARGES	541		9,757	.51	.75			581		15,528	.63	.85			658		30,228	.86	1.12			359		31,866	.56	.72			
TOTALS	2,578		31,824	.81	.82			2,295		44,297	.74	.74			2,077		72,785	.79	.79			1,037		71,611	.59	.59			

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		114	.01				9		2,852	.60	.33			17		2,997	.58	.32									
61- 80	205		23,391	.66	.47			96		49,147	.50	.36			1,479		102,434	.60	.44									
81- 85	83		10,309	.81	.67			33		14,393	.46	.38			6,432		84,220	.72	.60									
86- 90	62		8,161	.63	.56			33		13,694	.54	.48			2,355		47,854	.66	.58									
91- 95	48		7,033	.87	.80			22		10,818	.64	.59			988		32,380	.73	.68									
96- 99	34		5,362	.50	.49			24		17,816	.67	.65			631		34,324	.58	.56									
100-100	22		3,475	.88	.88			12		6,294	.56	.56			16,481		64,975	.92	.92									
CREDITS	455		57,844	.70	.57			229		115,014	.54	.44			28,383		369,183	.70	.59									
101-105	36		5,917	.50	.51			12		5,070	.49	.49			598		21,993	.53	.54									
106-110	33		5,699	.67	.72			9		5,357	.46	.50			432		20,376	.66	.71									
111-115	25		4,463	.50	.56			7		3,417	.79	.89			379		16,595	.63	.72									
116-120	15		2,964	.44	.52			2		796	.54	.64			275		10,653	.51	.60									
121-130	23		4,536	.92	1.15			8		4,179	.76	.96			576		23,442	.80	1.01									
131-140	15		3,142	.65	.88			6		2,748	.45	.60			387		16,447	.64	.87									
141- UP	26		5,816	.58	.91			4		2,335	.78	1.20			1,500		48,386	.71	1.24									
CHARGES	173		32,537	.61	.73			48		23,903	.60	.70			4,147		157,892	.66	.85									
TOTALS	628		90,380	.67	.62			277		138,917	.55	.47			32,530		527,075	.69	.65									

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	1										1													
61- 80	181	126	.05	.04		60	164	.77	.57		52	241	1.31	1.00		37	245	.11	.08					
81- 85	892	1,000	1.62	1.36		1,433	4,626	1.62	1.36		1,234	6,425	1.06	.90		870	6,345	.65	.55					
86- 90	256	294	1.11	.97		461	1,525	.93	.81		404	2,174	.64	.56		261	1,981	.61	.53					
91- 95	102	113	.18	.17		128	453	1.96	1.82		133	765	.46	.42		107	851	.88	.82					
96- 99	59	65	2.60	2.54		73	272	.17	.17		72	441	.31	.30		71	606	.79	.77					
100-100	10,139	11,087	.95	.95		3,335	11,574	.86	.86		1,079	6,510	.81	.81		464	4,003	.92	.92					
CREDITS	11,630	12,684	1.00	.98		5,490	18,614	1.07	1.01		2,975	16,559	.86	.79		1,810	14,031	.73	.65					
101-105	45	50	.01	.01		75	289	.17	.17		83	528	.73	.74		43	384	1.18	1.21					
106-110	49	62	.23	.25		49	199	3.10	3.35		39	271	2.58	2.78		31	291	.11	.12					
111-115	38	41	1.98	2.23		39	157	.97	1.10		32	225	.27	.30		23	222	.99	1.12					
116-120	20	30	.02	.02		24	113	1.23	1.44		34	236	.13	.16		26	270	2.01	2.37					
121-130	46	66	.26	.32		63	301	.08	.10		42	331	.99	1.23		34	371	.37	.47					
131-140	34	47	.03	.05		37	193	.12	.16		40	336	.67	.91		36	418	.86	1.16					
141- UP	150	380	.13	.27		238	1,886	.93	1.94		235	2,791	.99	1.92		160	2,556	1.26	2.30					
CHARGES	382	676	.25	.37		525	3,138	.88	1.38		505	4,718	.95	1.44		353	4,512	1.10	1.62					
TOTALS	12,012	13,360	.96	.96		6,015	21,752	1.04	1.04		3,480	21,277	.88	.88		2,163	18,543	.82	.81					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR	RISKS	STD	PREM	ACT	LR MAN LR				
0- 60	2	15				1	10									1	31							
61- 80	106	1,015	3.04	2.31		216	3,411	.97	.76		449	12,306	.65	.50		330	17,295	.58	.43					
81- 85	1,038	10,552	.54	.45		820	12,941	.50	.42		445	12,642	.84	.70		128	7,203	.80	.66					
86- 90	318	3,332	.82	.71		250	4,148	.78	.68		173	5,376	.53	.46		89	5,450	.76	.67					
91- 95	122	1,380	1.75	1.63		125	2,263	.53	.49		100	3,297	1.01	.94		90	5,790	.35	.32					
96- 99	72	863	.20	.20		106	2,119	.47	.46		84	2,886	.91	.89		64	4,203	1.96	1.91					
100-100	404	4,909	.60	.60		258	4,836	.86	.86		149	5,041	.68	.68		57	3,833	.79	.79					
CREDITS	2,062	22,065	.77	.68		1,776	29,728	.65	.57		1,400	41,547	.74	.63		759	43,804	.76	.63					
101-105	69	851	1.17	1.20		97	1,926	2.03	2.08		98	3,595	.67	.69		73	5,163	.70	.72					
106-110	48	658	.32	.34		59	1,297	.61	.65		80	3,138	.94	1.02		43	3,301	.26	.28					
111-115	43	597	1.33	1.50		63	1,374	.60	.68		72	2,897	.48	.54		44	3,352	.83	.94					
116-120	28	411	.79	.93		48	1,101	1.82	2.14		67	2,752	.57	.67		33	2,629	.90	1.06					
121-130	47	730	1.18	1.48		85	2,085	.50	.63		100	4,439	.90	1.13		50	4,361	.52	.65					
131-140	48	799	.32	.43		73	1,942	.93	1.25		84	3,820	.68	.92		28	2,434	.78	1.05					
141- UP	200	4,428	.36	.64		186	6,123	.72	1.26		156	9,613	.55	.96		57	6,717	.41	.69					
CHARGES	483	8,475	.59	.84		611	15,848	.93	1.25		657	30,254	.67	.87		328	27,957	.59	.73					
TOTALS	2,545	30,541	.72	.71		2,387	45,576	.75	.74		2,057	71,801	.71	.71		1,087	71,761	.69	.66					
		\$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	202	.01			4	1,434	.55	.32		12	1,695	.47	.27										
61- 80	227	25,694	.60	.44		123	59,911	.46	.33		1,781	120,408	.56	.41										
81- 85	73	9,452	.82	.69		44	18,030	.70	.58		6,977	89,214	.77	.64										
86- 90	78	11,017	.75	.66		38	20,230	.50	.44		2,328	55,528	.64	.56										
91- 95	46	6,526	.36	.34		17	8,239	.67	.63		970	29,676	.64	.59										
96- 99	37	5,570	.67	.66		20	10,183	.62	.61		658	27,208	.84	.82										
100-100	26	3,858	.76	.76		8	3,314	.68	.68		15,919	58,963	.82	.82										
CREDITS	489	62,319	.65	.53		254	121,341	.54	.43		28,645	382,692	.69	.58										
101-105	47	7,226	.94	.97		5	5,645	.34	.35		635	25,657	.80	.82										
106-110	33	4,901	.81	.87		12	6,389	.48	.52		443	20,508	.64	.69										
111-115	21	3,494	.59	.66		5	2,682	.55	.63		380	15,041	.65	.74										
116-120	21	3,545	.33	.39		8	4,297	1.01	1.19		309	15,384	.81	.96										
121-130	14	2,556	.76	.94		10	5,615	.69	.86		491	20,856	.69	.87										
131-140	15	3,100	.61	.83		5	2,479	.66	.87		400	15,568	.69	.93										
141- UP	17	3,932	.37	.58		4	4,772	.32	.51		1,403	43,197	.57	1.00										
CHARGES	168	28,753	.67	.79		49	31,879	.56	.67		4,061	156,210	.68	.86										
TOTALS	657	91,072	.66	.59		303	153,220	.54	.46		32,706	538,903	.69	.64										

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		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	1																			
61- 80	250	142	.01	.01		100	276	.54	.40		54	245	.24	.18		62	418	.40	.30		
81- 85	1,183	1,270	1.18	.99		1,583	5,023	.77	.65		1,226	6,347	.56	.47		845	6,122	.57	.48		
86- 90	374	423	.98	.86		505	1,676	1.88	1.64		414	2,220	.77	.67		249	1,863	.55	.48		
91- 95	138	128	.51	.48		160	562	.65	.60		112	647	.21	.20		111	871	.67	.62		
96- 99	72	83				77	291	1.37	1.34		62	375	.69	.67		65	556	1.31	1.28		
100-100	11,045	11,265	.66	.66		2,840	9,788	.59	.59		783	4,730	.41	.41		375	3,228	.41	.41		
CREDITS	13,064	13,311	.71	.69		5,265	17,615	.78	.73		2,651	14,563	.52	.47		1,707	13,057	.56	.50		
101-105	87	96	1.79	1.84		65	244	.09	.09		67	431	1.23	1.26		54	474	.60	.62		
106-110	65	74	3.76	4.07		64	266	1.73	1.86		50	346	.16	.17		29	270	.20	.22		
111-115	42	49	5.56	6.26		33	136	1.35	1.52		38	270	.86	.97		24	235	1.07	1.20		
116-120	45	59	.08	.10		39	177	.14	.17		16	115	.25	.30		19	193	.52	.62		
121-130	75	104	1.28	1.61		78	370	.70	.88		39	310	.44	.55		27	298	.25	.31		
131-140	32	53	.53	.71		42	208	.48	.65		44	370	.74	1.01		41	480	.30	.40		
141- UP	224	537	.66	1.30		269	2,102	1.02	2.11		206	2,460	.37	.72		186	2,998	.60	1.11		
CHARGES	570	972	1.28	1.91		590	3,504	.91	1.44		460	4,302	.50	.76		380	4,949	.55	.82		
TOTALS	13,634	14,282	.75	.75		5,855	21,119	.80	.80		3,111	18,865	.52	.51		2,087	18,006	.56	.56		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																2	63	.93	.52		
61- 80	102	979	.47	.36		279	4,359	.72	.56		458	12,286	.44	.34		282	14,604	.62	.46		
81- 85	892	9,101	.44	.37		642	10,018	.38	.31		317	8,892	.44	.37		107	6,177	.56	.46		
86- 90	251	2,666	.53	.46		218	3,693	.64	.56		150	4,609	.54	.47		94	5,681	.69	.61		
91- 95	115	1,316	.57	.53		126	2,282	.97	.90		103	3,420	.39	.36		63	4,035	.56	.52		
96- 99	75	883	.54	.52		89	1,670	.23	.22		84	2,923	.92	.90		54	3,554	.56	.55		
100-100	304	3,702	.62	.62		201	3,772	.62	.62		135	4,440	.69	.69		56	3,741	.52	.52		
CREDITS	1,739	18,648	.50	.44		1,555	25,794	.55	.47		1,247	36,570	.52	.44		658	37,854	.60	.50		
101-105	66	829	.79	.81		86	1,710	.81	.83		96	3,496	.65	.67		61	4,238	.44	.45		
106-110	48	646	.39	.42		59	1,264	1.13	1.21		80	3,070	.33	.36		48	3,556	.66	.71		
111-115	23	328	.78	.88		40	912	.43	.49		64	2,585	.77	.87		33	2,594	.69	.77		
116-120	34	504	.66	.77		49	1,134	1.11	1.31		51	2,127	.57	.68		32	2,586	.36	.42		
121-130	61	930	.82	1.03		78	1,917	.42	.52		98	4,350	.70	.88		46	3,950	.67	.83		
131-140	66	1,067	.18	.25		81	2,125	.35	.47		61	3,016	.62	.83		32	3,049	.73	.99		
141- UP	188	4,067	.42	.74		183	6,087	.86	1.46		132	7,855	.44	.75		47	5,096	.66	1.09		
CHARGES	486	8,370	.50	.70		576	15,149	.74	1.00		582	26,498	.56	.72		299	25,069	.60	.74		
TOTALS	2,225	27,018	.50	.50		2,131	40,943	.62	.62		1,829	63,068	.54	.53		957	62,923	.60	.57		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	186				2	532				8	781	.08	.05							
61- 80	214	23,155	.58	.42		115	53,278	.40	.29		1,916	109,740	.48	.35							
81- 85	64	8,271	.49	.41		37	19,049	.47	.39		6,896	80,269	.51	.42							
86- 90	63	8,655	.66	.58		24	10,802	.38	.33		2,342	42,287	.62	.55							
91- 95	37	5,077	.25	.23		24	11,760	.31	.29		989	30,098	.42	.39							
96- 99	40	5,946	.52	.51		11	5,582	.26	.25		629	21,862	.52	.51							
100-100	25	3,739	.49	.49		10	10,033	.28	.28		15,774	58,437	.53	.53							
CREDITS	445	55,029	.54	.44		223	111,035	.38	.30		28,554	343,476	.51	.43							
101-105	38	5,805	.34	.35		15	7,563	.55	.57		635	24,887	.54	.55							
106-110	23	3,778	.25	.27		16	7,513	.67	.72		482	20,783	.57	.62							
111-115	22	3,878	.51	.58		3	1,574	.92	1.03		322	12,561	.70	.79							
116-120	12	2,002	.44	.51		5	2,165	.52	.61		302	11,062	.53	.63							
121-130	28	5,177	.45	.57		5	2,220	.62	.78		535	19,625	.59	.74							
131-140	11	2,407	.49	.67		3	1,356	1.04	1.39		413	14,130	.58	.78							
141- UP	11	2,959	.29	.52		3	2,282	.26	.43		1,449	36,442	.56	.98							
CHARGES	145	26,006	.39	.47		50	24,672	.61	.70		4,138	139,491	.57	.72							
TOTALS	590	81,034	.49	.44		273	135,708	.42	.36		32,692	482,967	.53	.49							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	33	16	.24	.12		14	22	3.30	1.47		11	29	9.24	4.38		11	48	.26	.13	
61- 80	166	105	1.09	.82		93	257	.18	.14		77	370	.54	.41		66	445	.52	.40	
81- 85	1,304	1,438	1.45	1.20		3,982	12,989	.50	.42		3,451	17,705	.70	.58		2,148	15,450	.51	.43	
86- 90	240	274	1.00	.87		810	2,789	.61	.53		823	4,470	.81	.71		506	3,826	.71	.62	
91- 95	153	192	.74	.69		286	1,029	.98	.91		398	2,298	.43	.40		259	2,097	.61	.57	
96- 99	213	244	1.12	1.09		321	1,198	.91	.88		294	1,772	.54	.53		215	1,814	.62	.60	
100-100	122,640	81,782	.67	.67		12,195	40,824	.63	.63		2,130	12,774	.61	.61		735	6,339	.67	.67	
CREDITS	124,749	84,052	.69	.69		17,701	59,110	.61	.58		7,184	39,417	.67	.60		3,940	30,020	.58	.51	
101-105	79	87	4.16	4.26		127	509	.64	.66		152	965	.99	1.02		121	1,084	.40	.41	
106-110	48	58	11.09	11.92		120	511	1.06	1.14		113	753	1.73	1.86		82	772	.63	.68	
111-115	47	62	4.50	5.07		64	280	1.44	1.62		87	609	.46	.52		80	795	.62	.70	
116-120	45	61	1.80	2.11		59	276	1.50	1.77		74	536	.18	.21		62	628	.22	.26	
121-130	74	104	5.25	6.54		118	591	1.36	1.69		116	900	1.57	1.96		90	979	.50	.63	
131-140	37	65	.09	.12		68	357	.31	.42		89	746	.37	.50		67	797	.12	.16	
141- UP	204	467	.79	1.62		468	3,894	.74	1.57		484	6,165	.48	.99		321	5,314	1.10	2.09	
CHARGES	534	903	2.56	3.82		1,024	6,417	.85	1.36		1,115	10,675	.68	1.05		823	10,369	.77	1.11	
TOTALS	125,283	84,955	.71	.71		18,725	65,527	.63	.62		8,299	50,092	.67	.66		4,763	40,388	.63	.62	
	\$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	37	3.13	1.47		13	130	.07	.03		16	277	2.34	1.16		12	495	.52	.29	
61- 80	232	2,335	.52	.41		711	11,137	.66	.52		1,010	27,399	.60	.46		669	34,538	.60	.44	
81- 85	2,212	22,264	.45	.37		1,428	22,184	.67	.55		733	20,437	.54	.45		267	15,343	.94	.78	
86- 90	553	5,901	.66	.58		463	7,770	.74	.65		362	10,920	.99	.87		204	12,669	.69	.61	
91- 95	343	3,959	.45	.42		366	6,545	.69	.64		285	9,026	.71	.66		162	10,780	.75	.70	
96- 99	248	2,968	.70	.68		231	4,382	.79	.77		197	6,783	.67	.66		124	8,682	.74	.72	
100-100	611	7,395	.84	.84		397	7,474	.59	.59		289	10,087	.68	.68		123	8,285	.87	.87	
CREDITS	4,205	44,859	.57	.49		3,609	59,621	.68	.58		2,892	84,929	.67	.57		1,561	90,792	.72	.60	
101-105	153	1,900	.90	.92		170	3,331	.70	.72		189	6,752	.67	.69		174	12,593	.70	.72	
106-110	118	1,548	.80	.87		111	2,330	.73	.79		171	6,663	.82	.88		119	8,956	.51	.55	
111-115	96	1,351	1.14	1.29		110	2,465	.66	.74		150	6,022	.80	.90		95	7,528	.75	.84	
116-120	65	943	.66	.78		94	2,203	.64	.75		162	6,758	.63	.74		82	6,712	1.11	1.31	
121-130	127	1,916	.95	1.19		180	4,396	.87	1.09		245	10,895	.76	.95		123	11,070	.68	.85	
131-140	108	1,817	.53	.71		142	3,784	.78	1.05		161	7,695	.65	.88		104	9,669	.47	.64	
141- UP	463	10,029	.62	1.10		393	13,004	.61	1.06		324	19,776	.80	1.36		214	25,320	.91	1.53	
CHARGES	1,130	19,504	.72	1.02		1,200	31,514	.69	.94		1,402	64,562	.75	.97		911	81,849	.75	.96	
TOTALS	5,335	64,363	.61	.61		4,809	91,135	.68	.67		4,294	149,490	.70	.70		2,472	172,641	.74	.73	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	26	2,309	.79	.45		50	14,176	.80	.40		192	17,540	.83	.42						
61- 80	411	44,408	.53	.38		193	117,184	.53	.38		3,628	238,178	.55	.40						
81- 85	141	17,929	.87	.73		58	41,114	.66	.55		15,724	186,853	.65	.54						
86- 90	106	14,565	.87	.76		71	46,341	.64	.56		4,138	109,525	.73	.64						
91- 95	131	18,450	.70	.65		65	80,091	.66	.62		2,448	134,467	.67	.63						
96- 99	94	14,580	1.02	1.00		74	77,020	.79	.77		2,011	119,443	.80	.78						
100-100	72	11,106	.54	.54		40	25,426	.55	.55		139,232	211,491	.65	.65						
CREDITS	981	123,347	.71	.58		551	401,351	.64	.53		167,373	1017,496	.66	.56						
101-105	98	15,345	.69	.71		42	19,457	.44	.45		1,305	62,023	.62	.64						
106-110	90	15,235	.76	.82		45	26,063	1.14	1.23		1,017	62,889	.91	.98						
111-115	78	13,549	.73	.83		43	36,411	1.19	1.34		850	69,072	.99	1.12						
116-120	56	9,888	.64	.76		32	13,435	.77	.91		731	41,440	.75	.89						
121-130	105	19,826	.76	.95		55	37,822	.79	.99		1,233	88,499	.79	.99						
131-140	61	12,827	.70	.94		15	8,911	.79	1.06		852	46,669	.64	.87						
141- UP	140	35,858	1.01	1.77		48	37,677	.72	1.33		3,059	157,505	.82	1.45						
CHARGES	628	122,529	.81	1.04		280	179,775	.87	1.08		9,047	528,097	.80	1.04						
TOTALS	1,609	245,876	.76	.76		831	581,126	.71	.66		176,420	1545,593	.71	.69						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	18		8			11		22			3		7			3		12				
61- 80	153		115	1.85	1.40	74		209	1.22	.92	49		237	1.05	.80	61		401	.42	.32		
81- 85	1,457		1,600	1.47	1.23	3,900		12,764	.58	.49	3,355		17,256	.58	.48	2,063		14,970	.44	.37		
86- 90	364		418	.86	.75	1,142		3,908	.82	.72	1,097		5,915	.75	.66	746		5,633	.60	.52		
91- 95	167		193	1.73	1.60	318		1,167	.51	.47	371		2,122	.49	.45	260		2,071	.48	.45		
96- 99	90		108	.10	.10	178		690	.77	.76	188		1,140	.30	.30	134		1,126	.87	.85		
100-100	125,536		83,711	.60	.60	12,242		41,011	.47	.47	2,065		12,426	.59	.59	825		7,089	.59	.59		
CREDITS	127,785		86,153	.62	.61	17,865		59,771	.53	.50	7,128		39,105	.60	.54	4,092		31,301	.52	.46		
101-105	75		93	.31	.32	130		517	.72	.73	182		1,162	1.32	1.36	132		1,167	1.19	1.22		
106-110	56		69	.05	.05	106		449	2.07	2.23	130		869	1.06	1.14	86		813	.30	.32		
111-115	46		60	.02	.02	75		332	.50	.56	95		655	.47	.54	71		697	.84	.95		
116-120	31		46	1.62	1.91	56		265	.68	.81	62		451	.82	.97	61		627	1.65	1.95		
121-130	83		118	.22	.28	134		640	1.53	1.92	117		903	2.52	3.15	81		895	.94	1.17		
131-140	41		68	1.10	1.51	77		399	1.65	2.22	82		692	.81	1.10	63		749	1.19	1.62		
141- UP	233		544	2.52	5.01	485		4,177	.53	1.16	492		6,195	.41	.83	366		6,045	.77	1.47		
CHARGES	565		997	1.58	2.38	1,063		6,778	.81	1.32	1,160		10,927	.78	1.18	860		10,993	.88	1.29		
TOTALS	128,350		87,150	.63	.63	18,928		66,549	.56	.55	8,288		50,031	.64	.63	4,952		42,295	.61	.61		
			\$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			7		61	.26	.13	7		156	.07	.04	3		106	.10	.05		
61- 80	117		1,145	.26	.20	451		7,242	.35	.28	879		24,421	.65	.50	623		32,644	.66	.49		
81- 85	2,304		23,466	.42	.35	1,631		25,526	.69	.57	857		23,975	.60	.50	292		16,558	.53	.44		
86- 90	730		7,778	.56	.49	560		9,443	.56	.49	401		12,127	1.14	1.00	199		12,358	.54	.47		
91- 95	320		3,665	.80	.74	344		6,226	.76	.71	310		10,180	.73	.68	177		11,723	.62	.58		
96- 99	222		2,674	1.02	1.00	206		3,858	.77	.75	227		7,870	.69	.67	144		10,026	.77	.75		
100-100	689		8,296	.74	.74	412		7,781	.78	.78	288		9,899	.93	.93	145		9,886	1.03	1.03		
CREDITS	4,384		47,037	.56	.49	3,611		60,138	.65	.57	2,969		88,629	.75	.64	1,583		93,300	.67	.56		
101-105	157		2,004	.56	.58	189		3,716	.97	.99	208		7,544	.66	.67	157		11,270	1.09	1.12		
106-110	117		1,571	.69	.74	114		2,475	.49	.53	164		6,392	.75	.81	148		11,526	.57	.62		
111-115	81		1,132	.76	.86	97		2,158	.49	.55	172		6,989	.47	.53	109		8,775	.78	.88		
116-120	68		1,007	.56	.66	103		2,420	.68	.80	129		5,423	.68	.80	100		8,574	1.61	1.89		
121-130	151		2,333	1.12	1.41	184		4,595	1.36	1.70	222		9,830	.72	.90	151		13,266	.69	.87		
131-140	101		1,693	.55	.75	170		4,483	.70	.94	170		8,312	.66	.89	101		9,785	.79	1.06		
141- UP	481		10,603	.75	1.34	427		13,946	.81	1.38	361		21,664	.74	1.25	242		29,406	.87	1.49		
CHARGES	1,156		20,342	.74	1.06	1,284		33,793	.83	1.12	1,426		66,153	.68	.89	1,008		92,604	.88	1.14		
TOTALS	5,540		67,380	.61	.61	4,895		93,931	.72	.71	4,395		154,782	.72	.72	2,591		185,903	.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	13		1,339	.07	.04	31		14,011	.51	.26	98		15,734	.46	.24							
61- 80	376		41,584	.49	.35	172		92,794	.46	.33	2,955		200,792	.52	.38							
81- 85	156		19,568	.52	.43	68		53,248	.55	.45	16,083		208,931	.56	.46							
86- 90	109		14,354	.66	.58	64		49,319	.63	.55	5,412		121,252	.68	.59							
91- 95	112		16,027	.59	.55	79		51,412	.63	.58	2,458		104,787	.64	.60							
96- 99	115		17,313	.65	.63	69		91,416	.60	.58	1,573		136,223	.64	.62							
100-100	65		9,716	.78	.78	31		19,555	.56	.56	142,298		209,370	.63	.63							
CREDITS	946		119,901	.57	.47	514		371,755	.56	.47	170,877		997,090	.60	.51							
101-105	115		18,913	.52	.54	69		53,425	.76	.78	1,414		99,811	.76	.78							
106-110	115		19,776	.67	.72	56		34,877	1.08	1.17	1,092		78,818	.85	.91							
111-115	69		12,363	.77	.87	29		16,470	.66	.74	844		49,630	.67	.76							
116-120	83		14,899	1.09	1.29	43		30,941	1.32	1.56	736		64,652	1.22	1.43							
121-130	121		23,476	.84	1.05	54		32,805	.89	1.10	1,298		88,861	.88	1.10							
131-140	72		15,167	.95	1.29	35		21,862	.83	1.12	912		63,209	.82	1.11							
141- UP	149		36,586	.93	1.59	61		47,621	.95	1.64	3,297		176,786	.85	1.49							
CHARGES	724		141,179	.83	1.05	347		238,001	.94	1.14	9,593		621,766	.86	1.10							
TOTALS	1,670		261,079	.71	.72	861		609,756	.71	.67	180,470		1618,856	.70	.69							

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	11		3					7		13	7.85	3.94			3		9					1		5					
61- 80	123		83	1.13	.85			59		162	.02	.01			45		213	2.58	1.95		37		250	.34	.26				
81- 85	1,400		1,589	1.23	1.04			3,709		12,220	.60	.51			3,212		16,627	.63	.53		1,878		13,703	.42	.35				
86- 90	426		453	.61	.54			1,269		4,366	1.03	.90			1,227		6,585	.65	.57		724		5,472	.80	.70				
91- 95	133		164	2.80	2.59			387		1,414	.99	.91			407		2,321	.53	.49		274		2,193	.51	.47				
96- 99	93		106	.67	.65			175		655	1.02	.99			215		1,305	.76	.74		162		1,367	1.58	1.54				
100-100	129,434		85,195	.62	.62			12,044		40,335	.50	.50			1,956		11,736	.52	.52		755		6,505	.98	.98				
CREDITS	131,620		87,593	.64	.64			17,650		59,165	.58	.55			7,065		38,797	.61	.55		3,831		29,495	.67	.60				
101-105	85		103	.56	.57			157		629	1.59	1.64			192		1,216	.81	.83		115		1,014	1.52	1.55				
106-110	64		71	1.06	1.14			107		455	.16	.17			120		803	.71	.76		95		882	.65	.70				
111-115	50		67	.06	.07			64		281	.14	.16			107		747	.36	.41		56		558	.88	1.00				
116-120	43		59	.05	.06			71		315	.84	1.00			69		499	.96	1.13		56		577	3.53	4.16				
121-130	61		98	.66	.82			112		555	.73	.91			121		946	1.00	1.25		85		930	1.61	2.01				
131-140	47		73	7.45	10.10			97		513	1.01	1.36			82		686	.99	1.35		65		770	1.09	1.48				
141- UP	237		598	7.49	15.40			536		4,461	1.00	2.14			519		6,422	1.11	2.21		380		6,172	.35	.66				
CHARGES	587		1,070	4.89	7.48			1,144		7,209	.94	1.52			1,210		11,320	.98	1.47		852		10,904	.84	1.24				
TOTALS	132,207		88,663	.69	.69			18,794		66,374	.62	.61			8,275		50,117	.69	.68		4,683		40,398	.72	.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	1		7					4		32	.01				3		53	6.74	3.98									
61- 80	82		796	1.47	1.14			309		5,021	.56	.44			762		21,064	.48	.38		553		29,074	.62	.46			
81- 85	2,206		22,573	.58	.48			1,700		26,779	.59	.49			863		24,171	.59	.49		306		17,609	.78	.65			
86- 90	865		9,107	.61	.53			621		10,350	.89	.78			399		12,166	.57	.50		203		12,430	.80	.70			
91- 95	347		3,936	1.09	1.01			324		5,919	.74	.69			295		9,469	.88	.82		177		11,614	.55	.51			
96- 99	191		2,299	.83	.81			180		3,390	1.05	1.02			210		7,294	.53	.51		136		9,384	.49	.48			
100-100	672		8,134	.71	.71			416		7,954	.66	.66			252		8,675	.71	.71		125		8,532	1.12	1.12			
CREDITS	4,364		46,851	.68	.60			3,554		59,446	.69	.60			2,784		82,892	.61	.52		1,500		88,641	.70	.59			
101-105	167		2,104	.43	.45			175		3,547	.71	.73			207		7,559	.92	.95		162		11,886	.64	.65			
106-110	139		1,850	.74	.79			128		2,748	.34	.36			174		6,749	.64	.69		128		9,578	.80	.86			
111-115	95		1,305	.67	.76			108		2,374	.67	.75			185		7,542	.65	.74		120		9,583	.71	.80			
116-120	80		1,183	1.10	1.29			97		2,277	.76	.89			155		6,622	.65	.77		110		8,850	.63	.75			
121-130	127		1,957	.88	1.10			180		4,515	.83	1.04			240		10,471	.74	.92		166		14,601	.65	.82			
131-140	92		1,535	.98	1.32			192		4,959	.50	.68			154		7,553	.69	.93		121		11,684	.81	1.10			
141- UP	486		10,674	.69	1.25			429		14,367	.80	1.40			369		22,460	.98	1.69		271		32,664	.84	1.43			
CHARGES	1,186		20,608	.73	1.04			1,309		34,787	.70	.96			1,484		68,955	.81	1.05		1,078		98,845	.75	.97			
TOTALS	5,550		67,459	.69	.69			4,863		94,233	.70	.70			4,268		151,848	.70	.71		2,578		187,487	.73	.75			

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	16		1,803	.20	.12			18		9,625	.47	.23			64		11,550	.47	.23									
61- 80	329		37,241	.53	.39			180		104,368	.63	.46			2,479		198,273	.60	.44									
81- 85	131		16,838	.72	.60			65		56,273	.55	.45			15,470		208,380	.60	.50									
86- 90	117		14,950	.52	.45			72		81,100	.57	.50			5,923		156,979	.63	.55									
91- 95	122		17,204	.78	.72			60		43,301	.51	.47			2,526		97,534	.65	.60									
96- 99	113		16,676	.55	.54			61		49,180	.60	.59			1,536		91,656	.62	.60									
100-100	55		8,196	.78	.78			31		16,186	.64	.64			145,740		201,448	.64	.64									
CREDITS	883		112,907	.61	.51			487		360,033	.58	.48			173,738		965,820	.62	.53									
101-105	136		21,516	.72	.74			69		36,760	.60	.61			1,465		86,333	.69	.70									
106-110	89		13,911	.78	.84			40		27,543	.88	.95			1,084		64,590	.78	.85									
111-115	87		15,229	.64	.72			49		25,494	.80	.90			921		63,181	.71	.80									
116-120	87		15,241	.72	.85			36		29,372	.63	.75			804		64,996	.70	.82									
121-130	110		20,882	.83	1.03			56		32,644	.73	.92			1,258		87,599	.76	.95									
131-140	93		19,178	.80	1.08			40		37,476	.79	1.08			983		84,428	.79	1.06									
141- UP	170		44,930	.92	1.56			66		51,793	.81	1.35			3,463		194,542	.88	1.51									
CHARGES	772		150,888	.80	1.03			356		241,082	.75	.93			9,978		645,668	.78	1.01									
TOTALS	1,655		263,795	.72	.75			843		601,114	.65	.62																

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 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	8		3					4		8					1		3					3		14								
61- 80	120		79	2.24	1.70			53		143	.14	.11			49		239	.50	.38		42		282	2.97	2.29							
81- 85	1,446		1,575	.70	.59			3,893		12,772	.59	.50			3,498		18,098	.52	.44		2,094		15,154	.36	.30							
86- 90	372		418	1.45	1.27			1,200		4,139	.68	.60			1,198		6,439	.66	.57		756		5,714	.59	.52							
91- 95	148		170	.14	.13			349		1,286	1.08	1.00			346		1,973	1.11	1.03		260		2,104	1.00	.93							
96- 99	82		103	1.31	1.27			169		631	.88	.86			188		1,131	1.06	1.03		167		1,405	.78	.76							
100-100	131,467		87,299	.71	.71			12,292		41,021	.65	.65			2,003		12,050	.74	.74		771		6,590	1.04	1.04							
CREDITS	133,643		89,647	.72	.72			17,960		59,999	.65	.61			7,283		39,933	.65	.59		4,093		31,263	.63	.56							
101-105	81		107	1.69	1.73			163		666	.58	.60			149		954	1.57	1.61		144		1,268	.42	.43							
106-110	72		96	15.54	16.80			100		411	1.24	1.34			109		724	.60	.64		89		836	.34	.37							
111-115	44		53	.30	.34			89		387	.60	.67			98		693	.54	.61		68		652	1.30	1.46							
116-120	33		39	4.45	5.24			59		268	1.48	1.75			52		386	1.91	2.26		54		554	.86	1.02							
121-130	74		113	7.78	9.72			108		547	.44	.55			117		901	1.33	1.66		87		946	1.53	1.92							
131-140	58		85	.90	1.21			72		368	.76	1.03			88		727	.87	1.18		63		733	.25	.34							
141- UP	228		543	1.78	3.64			503		4,149	1.83	3.86			472		5,824	.68	1.37		329		5,349	.64	1.21							
CHARGES	590		1,038	3.66	5.47			1,094		6,796	1.42	2.26			1,085		10,207	.87	1.32		834		10,338	.70	1.00							
TOTALS	134,233		90,685	.75	.75			19,054		66,795	.72	.72			8,368		50,140	.70	.68		4,927		41,601	.65	.63							
			\$10,000 -	14,999							\$15,000 -	24,999							\$25,000 -	49,999							\$50,000 -	99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR				
0- 60	1		8	.25	.15			4		43	.01				3		56					2		73	.01							
61- 80	113		1,089	.24	.18			467		7,541	.43	.34			1,019		28,206	.55	.42		690		35,597	.53	.39							
81- 85	2,292		23,409	.42	.35			1,782		27,800	.64	.53			824		22,913	.70	.58		264		15,384	.63	.52							
86- 90	829		8,823	.85	.74			572		9,540	.70	.61			369		11,241	.64	.56		203		12,331	.59	.52							
91- 95	346		3,905	.63	.58			322		5,824	1.19	1.10			284		9,238	.90	.84		192		12,668	.75	.70							
96- 99	186		2,230	.75	.73			189		3,579	.87	.85			199		6,953	.65	.64		143		9,775	.66	.64							
100-100	584		7,106	.76	.76			394		7,456	.95	.95			247		8,437	.94	.94		89		6,194	.64	.64							
CREDITS	4,351		46,571	.58	.51			3,730		61,784	.73	.63			2,945		87,044	.68	.58		1,583		92,022	.61	.50							
101-105	157		1,996	.77	.79			168		3,328	.79	.81			236		8,712	.68	.70		151		10,834	.62	.64							
106-110	106		1,394	.43	.46			123		2,553	1.26	1.36			170		6,748	.56	.60		118		9,072	.88	.95							
111-115	102		1,398	.59	.67			116		2,566	.79	.89			160		6,558	.75	.84		125		9,879	.75	.84							
116-120	59		853	.57	.68			121		2,892	1.11	1.31			164		6,889	.55	.65		96		7,902	.85	1.00							
121-130	130		2,014	.47	.59			178		4,403	.82	1.03			239		10,375	.86	1.07		154		14,395	.72	.90							
131-140	122		2,030	1.07	1.45			158		4,133	.60	.82			132		6,409	.69	.94		92		8,568	.66	.89							
141- UP	488		10,698	.62	1.11			406		13,458	.83	1.44			373		22,334	.87	1.48		225		27,144	.75	1.26							
CHARGES	1,164		20,383	.65	.92			1,270		33,334	.85	1.15			1,474		68,025	.75	.97		961		87,793	.74	.95							
TOTALS	5,515		66,954	.60	.60			5,000		95,118	.77	.76			4,419		155,069	.71	.71		2,544		179,816	.67	.67							
			\$100,000 -	249,999							\$250,000 AND OVER								ALL RISKS													
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR				
0- 60	10		1,094	.11	.06			21		13,962	.24	.13			57		15,263	.23	.13													
61- 80	451		48,788	.43	.31			226		118,347	.44	.31			3,230		240,311	.47	.34													
81- 85	134		16,854	.44	.37			77		48,498	.47	.39			16,304		202,458	.53	.44													
86- 90	154		21,110	.68	.60			74		48,934	.53	.47			5,727		128,690	.62	.55													
91- 95	125		17,542	.55	.51			71		91,701	.45	.41			2,443		146,411	.57	.53													
96- 99	100		15,049	.53	.52			53		41,333	.61	.59			1,476		82,190	.63	.61													
100-100	54		8,313	.76	.76			32		16,700	.77	.77			147,933		201,165	.74	.74													
CREDITS	1,028		128,750	.52	.43			554		379,474	.48	.40			177,170		1016,488	.58	.49													
101-105	105		16,668	.58	.60			50		34,416	.77	.79			1,404		78,949	.70	.72													
106-110	93		15,312	.67	.73			45		24,271	.87	.94			1,025		61,418	.81	.87													
111-115	86		15,442	.61	.69			53		52,460	.72	.81			941		90,088	.71	.80													
116-120	74		13,100	.66	.78			45		26,095	.86	1.01			757		58,978	.80	.94													
121-130	94		19,130	.76	.96			66		70,074	.62	.78			1,247		122,897	.70	.87													
131-140	71		14,688	.72	.97			38		34,460	.68	.92			894		72,202	.69	.94													
141- UP	175		46,278	.99	1.67			62		71,087	.73	1.21			3,261		206,863	.83	1.41													
CHARGES	698		140,618	.77	1.00			359		312,862	.72	.91			9,529		691,395	.76	.97													
TOTALS	1,726		269,368	.65	.66			913		692,336	.59	.57			186,699		1707,883	.65	.64													

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 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	8					4					3					3																							
61- 80	126		77	1.02	.77	68		191	.11	.09	54		249	2.73	2.07	55		371	.75	.57																			
81- 85	1,516		1,672	1.71	1.44	3,837		12,587	.83	.71	3,342		17,275	.56	.47	1,921		13,977	.49	.41																			
86- 90	412		470	.96	.84	1,287		4,393	.75	.65	1,251		6,675	.67	.59	705		5,306	.45	.39																			
91- 95	149		178	1.07	.99	319		1,172	.73	.67	390		2,227	.48	.44	246		1,978	.61	.56																			
96- 99	77		92	1.19	1.16	175		660	.77	.75	202		1,228	.35	.34	142		1,212	.43	.42																			
100-100	137,369		87,874	.61	.61	11,489		38,257	.48	.48	1,784		10,669	.70	.70	645		5,533	.68	.68																			
CREDITS	139,657		90,368	.64	.63	17,179		57,268	.59	.56	7,026		38,336	.62	.55	3,717		28,390	.53	.46																			
101-105	81		91	.07	.07	155		623	.70	.72	167		1,070	.84	.86	118		1,060	.58	.59																			
106-110	69		81	.48	.52	104		445	1.01	1.09	119		802	.70	.76	93		876	.88	.95																			
111-115	59		75	23.31	26.35	87		378	.65	.73	97		682	.84	.95	76		750	.88	.99																			
116-120	45		56	.01	.01	87		412	.36	.43	79		578	.62	.73	35		359	.79	.93																			
121-130	66		82	3.89	4.86	91		422	.25	.32	94		718	.49	.61	82		892	.31	.39																			
131-140	39		67	.95	1.29	82		437	.97	1.31	74		633	1.76	2.39	59		700	1.51	2.03																			
141- UP	235		615	3.69	7.57	540		4,535	.87	1.85	507		6,221	.53	1.06	356		5,770	.97	1.81																			
CHARGES	594		1,066	4.16	6.42	1,146		7,251	.79	1.28	1,137		10,704	.67	1.02	819		10,407	.89	1.30																			
TOTALS	140,251		91,434	.68	.68	18,325		64,520	.61	.61	8,163		49,039	.63	.62	4,536		38,797	.62	.62																			
<table border="0" style="width:100%; text-align:center;"> <tr> <td colspan="5">\$10,000 - 14,999</td> <td colspan="5">\$15,000 - 24,999</td> <td colspan="5">\$25,000 - 49,999</td> <td colspan="5">\$50,000 - 99,999</td> </tr> </table>																				\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
\$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		6			1		9			2		34			1		46	.54	.32																			
61- 80	129		1,275	.27	.21	513		8,196	.65	.51	938		25,777	.42	.32	645		33,070	.39	.29																			
81- 85	2,249		22,904	.42	.35	1,518		23,583	.50	.41	679		18,899	.49	.40	223		12,793	.65	.54																			
86- 90	727		7,741	.54	.47	542		9,031	.68	.60	334		10,140	.90	.79	176		10,723	.52	.46																			
91- 95	322		3,642	1.55	1.43	301		5,423	.70	.65	257		8,384	.63	.58	165		10,688	.50	.47																			
96- 99	184		2,165	.86	.84	176		3,314	.67	.66	190		6,693	.70	.68	145		9,992	.77	.75																			
100-100	521		6,294	.55	.55	340		6,400	.80	.80	193		6,575	.79	.79	87		6,080	.62	.62																			
CREDITS	4,133		44,027	.57	.50	3,391		55,957	.61	.53	2,593		76,501	.58	.49	1,442		83,392	.52	.44																			
101-105	170		2,130	.77	.78	178		3,558	.58	.59	224		8,351	.60	.61	150		10,843	.58	.59																			
106-110	128		1,723	.73	.79	116		2,417	.52	.56	188		7,253	.39	.42	108		8,180	.99	1.06																			
111-115	90		1,245	.36	.41	106		2,356	.84	.95	171		6,856	.47	.53	106		8,460	.71	.80																			
116-120	91		1,328	.95	1.12	111		2,596	.66	.78	152		6,387	.76	.90	89		7,503	1.22	1.44																			
121-130	135		2,077	.81	1.01	200		4,983	.36	.45	244		10,752	.64	.80	165		14,743	.51	.63																			
131-140	146		2,469	.60	.81	164		4,306	.27	.36	156		7,614	.65	.87	86		8,204	.52	.70																			
141- UP	445		9,630	.67	1.20	415		13,777	.63	1.10	362		22,710	.81	1.44	254		30,225	.71	1.20																			
CHARGES	1,205		20,603	.69	.96	1,290		33,993	.55	.74	1,497		69,923	.66	.86	958		88,158	.71	.93																			
TOTALS	5,338		64,630	.61	.60	4,681		89,950	.59	.59	4,090		146,424	.62	.63	2,400		171,550	.62	.63																			
<table border="0" style="width:100%; text-align:center;"> <tr> <td colspan="5">\$100,000 - 249,999</td> <td colspan="5">\$250,000 AND OVER</td> <td colspan="10">ALL RISKS</td> </tr> </table>																				\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
\$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		1,001	.05	.03	20		9,604	.07	.04	53		10,738	.07	.04																								
61- 80	433		47,117	.44	.32	199		136,577	.35	.26	3,160		252,900	.39	.29																								
81- 85	118		15,399	.42	.35	66		43,769	.43	.36	15,469		182,859	.51	.43																								
86- 90	123		16,139	.43	.38	64		39,699	.48	.42	5,621		110,317	.56	.49																								
91- 95	98		13,214	.42	.39	56		52,474	.49	.45	2,303		99,381	.55	.51																								
96- 99	91		13,648	.52	.51	65		50,697	.42	.41	1,447		89,701	.52	.50																								
100-100	45		6,629	.70	.70	23		24,726	.67	.67	152,496		199,037	.61	.61																								
CREDITS	918		113,148	.46	.37	493		357,546	.42	.34	180,549		944,932	.51	.43																								
101-105	93		14,364	.50	.52	56		49,207	.51	.52	1,392		91,299	.54	.55																								
106-110	101		16,936	.56	.60	38		19,926	.54	.58	1,064		58,638	.60	.65																								
111-115	69		12,155	.52	.58	40		25,748	.87	.98	901		58,705	.74	.84																								
116-120	64		11,536	.48	.57	35		21,019	.66	.78	788		51,775	.72	.85																								
121-130	106		21,254	.68	.85	59		71,724	.55	.69	1,242		127,648	.57	.71																								
131-140	64		13,525	.49	.66	33		19,519	.59	.80	903		57,473	.57	.77																								
141- UP	175		46,002	.54	.93	67		49,221	.67	1.10	3,356		188,706	.68	1.17																								
CHARGES	672		135,774	.55	.71	328		256,365	.61	.75	9,646		634,244	.63	.81																								
TOTALS	1,590		248,921	.51	.52	821		613,911	.50	.47	190,195		1579,176	.56	.55																								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	64	29	.61	.28		27	45	2.81	1.27		15	39	6.88	3.13		14	62	.21	.11	
61- 80	388	253	.64	.47		175	487	.28	.21		143	687	.38	.29		150	1,008	.54	.42	
81- 85	2,153	2,391	1.56	1.30		5,846	18,962	.67	.56		5,421	27,876	.60	.50		3,439	24,768	.54	.45	
86- 90	428	464	.65	.56		1,213	4,156	1.29	1.13		1,214	6,600	.88	.77		811	6,151	.73	.64	
91- 95	317	356	.72	.67		460	1,631	.91	.84		572	3,291	.85	.79		411	3,320	.71	.66	
96- 99	390	428	.93	.91		485	1,808	.88	.86		409	2,458	.61	.60		308	2,601	.91	.88	
100-100	136,672	97,634	.81	.81		17,162	58,206	.72	.72		3,547	21,360	.72	.72		1,358	11,683	.68	.68	
CREDITS	140,412	101,555	.82	.82		25,368	85,296	.74	.70		11,321	62,311	.68	.61		6,491	49,594	.63	.55	
101-105	153	178	2.45	2.52		231	911	.43	.44		258	1,647	.88	.90		216	1,929	1.22	1.25	
106-110	111	133	5.68	6.12		188	789	.95	1.03		175	1,171	1.60	1.72		150	1,410	.97	1.05	
111-115	87	113	2.48	2.80		103	455	.98	1.10		132	921	.40	.45		127	1,258	.74	.84	
116-120	104	133	.96	1.13		106	490	1.02	1.21		115	837	.35	.41		95	963	.39	.46	
121-130	141	208	3.65	4.56		196	974	1.15	1.43		194	1,518	1.33	1.66		156	1,697	.39	.49	
131-140	65	113	1.65	2.22		102	527	.28	.38		124	1,033	.31	.42		109	1,288	.42	.57	
141- UP	360	843	1.29	2.67		796	6,564	1.19	2.52		813	10,282	.70	1.43		546	8,986	1.00	1.89	
CHARGES	1,021	1,721	2.11	3.11		1,722	10,711	1.04	1.66		1,811	17,409	.78	1.20		1,399	17,530	.87	1.25	
TOTALS	141,433	103,276	.84	.84		27,090	96,007	.78	.77		13,132	79,721	.70	.70		7,890	67,124	.69	.68	
\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	18	113	1.07	.52		27	260	.37	.18		37	689	1.13	.57		28	1,107	1.46	.77	
61- 80	431	4,289	.74	.57		1,267	19,855	.64	.50		1,866	50,502	.67	.51		1,231	63,467	.63	.46	
81- 85	3,700	37,251	.54	.44		2,466	38,356	.67	.55		1,257	35,235	.65	.53		480	27,227	.81	.68	
86- 90	907	9,711	1.16	1.02		810	13,638	.76	.66		640	19,447	.89	.78		351	21,609	.69	.61	
91- 95	567	6,517	.58	.54		605	10,749	.76	.70		500	16,022	.92	.85		301	19,659	.71	.66	
96- 99	408	4,886	.58	.56		385	7,272	.84	.82		362	12,338	.60	.59		236	16,406	.62	.61	
100-100	1,182	14,335	.84	.84		793	15,000	.69	.69		529	18,198	.71	.71		228	15,392	.96	.96	
CREDITS	7,213	77,102	.69	.60		6,353	105,130	.70	.60		5,191	152,431	.72	.61		2,855	164,867	.71	.59	
101-105	251	3,136	1.05	1.07		288	5,670	1.06	1.08		343	12,554	.94	.96		303	21,706	.74	.76	
106-110	189	2,481	.92	.99		212	4,486	.89	.96		338	13,339	.74	.80		222	16,663	.55	.59	
111-115	162	2,264	.97	1.09		182	4,088	.56	.63		282	11,324	.71	.80		170	13,470	.73	.83	
116-120	125	1,820	.74	.87		178	4,135	.83	.98		270	11,221	.82	.96		147	12,084	.92	1.08	
121-130	201	3,049	.76	.95		326	8,100	.91	1.14		433	19,243	.61	.76		225	20,090	.71	.89	
131-140	202	3,415	.50	.68		268	7,108	.61	.82		298	14,162	.72	.97		167	15,535	.94	1.27	
141- UP	817	17,849	.67	1.20		763	25,265	.64	1.10		614	36,866	.80	1.37		364	42,995	.90	1.52	
CHARGES	1,947	34,014	.74	1.05		2,217	58,853	.74	1.01		2,578	118,709	.76	.99		1,598	142,544	.80	1.02	
TOTALS	9,160	111,116	.70	.70		8,570	163,983	.71	.71		7,769	271,140	.74	.74		4,453	307,410	.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	68	6,322	.67	.37		107	39,355	.69	.35		405	48,021	.72	.37						
61- 80	778	84,558	.61	.44		400	247,793	.52	.37		6,829	472,898	.57	.42						
81- 85	261	33,825	.73	.60		136	81,779	.62	.52		25,159	327,669	.65	.54						
86- 90	218	29,629	.76	.67		139	84,053	.60	.52		6,731	195,459	.73	.64						
91- 95	210	29,298	.66	.61		135	128,983	.62	.58		4,078	219,827	.67	.62						
96- 99	160	24,830	.85	.83		126	113,580	.80	.78		3,269	186,608	.77	.76						
100-100	125	19,104	.61	.61		67	41,064	.49	.49		161,663	311,976	.72	.72						
CREDITS	1,820	227,566	.68	.55		1,110	736,607	.61	.49		208,134	1762,458	.67	.56						
101-105	161	25,287	.78	.80		87	40,874	.69	.71		2,291	113,892	.79	.81						
106-110	162	27,804	.83	.90		87	52,073	.91	.98		1,834	120,349	.84	.90						
111-115	145	25,960	.81	.92		67	49,175	1.17	1.32		1,457	109,028	.95	1.07						
116-120	99	17,381	.80	.94		54	31,854	.70	.82		1,293	80,921	.77	.91						
121-130	170	32,268	.80	1.00		95	64,520	.75	.94		2,137	151,668	.76	.95						
131-140	108	22,979	.82	1.11		34	20,602	.62	.83		1,477	86,763	.73	.99						
141- UP	226	57,367	.95	1.61		89	70,191	.60	1.05		5,388	277,208	.79	1.37						
CHARGES	1,071	209,047	.85	1.08		513	329,290	.78	.97		15,877	939,828	.80	1.03						
TOTALS	2,891	436,613	.76	.75		1,623	1065,897	.66	.60		224,011	2702,286	.71	.68						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	29	11	.05	.02		18	34	.02	.01		7	22			6	25				
61- 80	341	242	2.12	1.60		147	414	.79	.59		101	478	.59	.45	111	738	.43	.33		
81- 85	2,277	2,541	2.18	1.83		5,691	18,540	.58	.48		5,143	26,510	.65	.55	3,358	24,372	.65	.54		
86- 90	596	691	1.23	1.08		1,649	5,629	.69	.60		1,670	8,998	.70	.61	1,171	8,886	.60	.53		
91- 95	279	320	1.21	1.12		470	1,698	.59	.54		536	3,071	.91	.85	414	3,321	.47	.44		
96- 99	168	190	1.44	1.40		282	1,076	.64	.63		280	1,695	.38	.37	228	1,938	.58	.57		
100-100	139,123	99,117	.63	.63		17,150	58,012	.61	.61		3,541	21,338	.80	.80	1,522	13,092	.73	.73		
CREDITS	142,813	103,112	.67	.67		25,407	85,404	.61	.58		11,278	62,112	.72	.64	6,810	52,372	.64	.57		
101-105	134	156	.33	.34		226	903	.91	.94		289	1,841	1.38	1.42	215	1,906	1.25	1.28		
106-110	101	124	.03	.03		160	668	1.73	1.86		199	1,331	.90	.97	138	1,306	.34	.37		
111-115	98	142	.83	.93		127	563	.33	.37		145	1,002	1.30	1.47	121	1,181	.55	.63		
116-120	68	102	2.73	3.21		91	420	.53	.62		104	756	1.13	1.33	102	1,047	1.01	1.19		
121-130	127	177	.21	.26		216	1,033	1.32	1.65		188	1,437	1.92	2.40	143	1,570	.65	.81		
131-140	82	122	3.93	5.34		117	595	1.47	1.98		134	1,131	.85	1.16	106	1,234	.95	1.28		
141- UP	393	947	2.60	5.27		780	6,653	.85	1.86		829	10,402	.63	1.27	637	10,604	1.20	2.30		
CHARGES	1,003	1,771	1.94	2.91		1,717	10,836	.95	1.54		1,888	17,900	.90	1.38	1,462	18,848	1.03	1.53		
TOTALS	143,816	104,883	.70	.69		27,124	96,240	.65	.64		13,166	80,012	.76	.75	8,272	71,220	.75	.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	5	32	.03	.02		12	101	.29	.14		15	307	.85	.47	13	483	.85	.44		
61- 80	242	2,345	.29	.22		811	12,994	.51	.40		1,607	44,486	.62	.48	1,144	59,788	.65	.48		
81- 85	3,783	38,543	.49	.41		2,856	44,900	.60	.50		1,517	42,839	.68	.56	528	29,944	.54	.45		
86- 90	1,190	12,667	.70	.61		971	16,340	.64	.56		710	21,551	1.03	.91	354	21,738	.64	.56		
91- 95	542	6,228	.79	.73		574	10,350	.72	.67		524	17,229	.69	.64	320	20,930	.63	.58		
96- 99	362	4,407	1.04	1.02		355	6,653	.82	.80		405	14,021	.69	.67	261	17,792	.70	.69		
100-100	1,296	15,608	.82	.82		823	15,507	.78	.78		521	18,002	.81	.81	242	16,515	.93	.93		
CREDITS	7,420	79,831	.63	.56		6,402	106,845	.65	.56		5,299	158,435	.73	.62	2,862	167,190	.66	.55		
101-105	274	3,491	1.02	1.05		300	5,918	.85	.88		354	12,988	.55	.56	294	21,209	.92	.95		
106-110	186	2,487	.67	.73		211	4,505	.43	.47		304	11,927	.79	.85	250	19,254	.66	.71		
111-115	147	2,039	.71	.80		176	3,908	.50	.56		301	12,270	.51	.57	208	16,531	.73	.83		
116-120	117	1,729	1.37	1.62		181	4,200	.56	.66		242	10,023	.75	.89	172	14,653	1.40	1.65		
121-130	236	3,666	1.38	1.73		350	8,857	1.11	1.39		409	18,073	.73	.92	269	23,215	.70	.87		
131-140	178	3,015	.62	.83		302	7,992	.72	.98		300	14,501	.66	.89	181	17,119	.70	.95		
141- UP	843	18,676	.70	1.26		793	25,907	.72	1.24		682	40,886	.75	1.29	417	50,192	1.00	1.70		
CHARGES	1,981	35,104	.83	1.18		2,313	61,286	.74	1.01		2,592	120,669	.70	.91	1,791	162,173	.88	1.13		
TOTALS	9,401	114,935	.69	.69		8,715	168,131	.68	.68		7,891	279,104	.71	.72	4,653	329,364	.77	.78		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	20	1,999	.13	.07		61	27,580	.53	.27		186	30,593	.51	.26						
61- 80	737	82,681	.59	.42		403	234,760	.48	.34		5,644	438,927	.54	.39						
81- 85	292	36,835	.53	.44		142	112,608	.50	.42		25,587	377,633	.57	.48						
86- 90	220	29,890	.69	.61		156	93,283	.63	.55		8,687	219,675	.69	.60						
91- 95	219	31,607	.63	.58		153	104,830	.56	.52		4,031	199,584	.61	.57						
96- 99	195	29,899	.50	.49		115	123,595	.58	.57		2,651	201,266	.61	.59						
100-100	127	19,388	.75	.75		55	32,460	.74	.74		164,400	309,040	.70	.70						
CREDITS	1,810	232,300	.60	.49		1,085	729,116	.54	.44		211,186	1776,717	.61	.52						
101-105	201	32,487	.61	.62		116	78,429	.76	.78		2,403	159,330	.75	.78						
106-110	183	31,366	.63	.68		111	62,494	1.07	1.16		1,843	135,461	.85	.92						
111-115	127	22,450	.67	.75		60	35,115	.76	.86		1,510	95,201	.69	.78						
116-120	135	24,598	.85	1.01		64	40,893	1.17	1.38		1,276	98,420	1.06	1.25						
121-130	196	37,563	.79	.99		94	65,221	.89	1.11		2,228	160,813	.85	1.07						
131-140	116	24,896	.81	1.09		60	36,517	.81	1.10		1,576	107,122	.77	1.04						
141- UP	250	61,941	.94	1.59		102	80,040	.85	1.44		5,726	306,249	.87	1.51						
CHARGES	1,208	235,301	.78	.98		607	398,708	.89	1.09		16,562	1062,597	.84	1.07						
TOTALS	3,018	467,601	.69	.69		1,692	1127,824	.67	.62		227,748	2839,314	.69	.67						

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	13	3				10	19	5.28	2.66		3	9				1	5			
61- 80	261	177	1.79	1.35		112	303	.03	.02		94	441	1.97	1.49		92	611	.86	.65	
81- 85	2,238	2,557	1.14	.96		5,491	18,035	.71	.60		4,899	25,417	.64	.54		3,044	22,229	.46	.39	
86- 90	701	799	.47	.41		1,915	6,559	.92	.80		1,866	10,044	.56	.49		1,175	8,896	.83	.73	
91- 95	237	277	3.21	2.98		556	2,007	.87	.80		616	3,519	.75	.69		435	3,508	.92	.85	
96- 99	156	169	.50	.49		273	1,029	.73	.72		329	2,007	.57	.56		253	2,131	1.20	1.17	
100-100	143,317	100,671	.69	.69		16,909	57,181	.58	.58		3,368	20,263	.62	.62		1,350	11,617	1.06	1.06	
CREDITS	146,923	104,654	.70	.70		25,266	85,133	.64	.61		11,175	61,699	.63	.57		6,350	48,997	.74	.66	
101-105	147	177	.38	.39		240	965	1.43	1.47		313	1,982	.72	.74		197	1,741	1.07	1.10	
106-110	116	131	.64	.69		179	748	.74	.80		183	1,223	.59	.63		147	1,371	.53	.57	
111-115	87	106	.14	.15		114	501	1.07	1.21		167	1,172	.32	.36		95	935	1.08	1.22	
116-120	78	105	.16	.19		102	448	.64	.76		107	776	.65	.77		85	882	2.98	3.52	
121-130	137	203	1.16	1.46		189	913	.53	.67		199	1,550	.94	1.18		145	1,572	1.47	1.84	
131-140	81	123	4.91	6.64		136	721	1.19	1.61		138	1,153	.90	1.21		119	1,409	.79	1.07	
141- UP	388	1,021	5.99	12.47		867	7,274	1.25	2.70		851	10,588	.92	1.84		658	10,882	.42	.80	
CHARGES	1,034	1,866	3.83	5.86		1,827	11,570	1.14	1.86		1,958	18,443	.83	1.26		1,446	18,792	.76	1.14	
TOTALS	147,957	106,520	.76	.76		27,093	96,703	.70	.70		13,133	80,143	.68	.68		7,796	67,789	.74	.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	1	7				5	41	.45	.21		4	70	5.16	3.04						
61- 80	154	1,509	.97	.75		545	8,792	.67	.53		1,396	38,844	.62	.48		1,035	54,166	.58	.44	
81- 85	3,619	37,064	.66	.55		2,906	45,837	.72	.60		1,589	44,682	.65	.54		513	29,354	.75	.62	
86- 90	1,374	14,521	.79	.69		1,047	17,540	.90	.79		745	22,853	.60	.52		391	24,226	.70	.61	
91- 95	575	6,532	1.03	.95		548	9,905	.65	.60		505	16,353	.77	.72		310	20,301	.64	.59	
96- 99	326	3,910	.85	.83		329	6,173	.87	.85		352	12,212	.59	.57		265	18,214	.50	.49	
100-100	1,204	14,533	.76	.76		767	14,685	.74	.74		471	16,345	.95	.95		201	13,886	.99	.99	
CREDITS	7,253	78,076	.75	.66		6,147	102,974	.75	.65		5,062	151,358	.68	.58		2,715	160,146	.66	.56	
101-105	280	3,543	.47	.48		301	6,075	.59	.60		369	13,302	.85	.87		271	19,612	.59	.61	
106-110	218	2,910	.66	.71		224	4,771	.39	.42		311	12,104	.75	.81		228	17,096	.64	.70	
111-115	155	2,129	.70	.79		184	4,015	.91	1.03		322	13,135	.68	.77		209	16,600	.60	.68	
116-120	138	2,023	.69	.82		165	3,888	.53	.62		262	11,259	.69	.81		191	15,412	.59	.70	
121-130	222	3,439	.84	1.06		323	8,113	.77	.96		464	20,249	.74	.93		282	24,505	.79	.98	
131-140	159	2,656	.95	1.29		338	8,898	.51	.69		296	14,276	.77	1.04		196	18,878	.78	1.06	
141- UP	853	18,870	.63	1.13		791	26,668	.84	1.47		694	41,534	.84	1.43		458	55,445	.78	1.33	
CHARGES	2,025	35,571	.67	.95		2,326	62,428	.71	.97		2,718	125,859	.78	1.01		1,835	167,547	.71	.92	
TOTALS	9,278	113,647	.72	.73		8,473	165,401	.74	.74		7,780	277,218	.72	.73		4,550	327,693	.69	.71	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	20	2,126	.17	.10		36	17,418	.64	.32		93	19,697	.61	.31						
61- 80	673	77,425	.56	.41		400	247,537	.54	.39		4,762	429,806	.56	.41						
81- 85	276	35,274	.72	.60		142	92,252	.51	.42		24,717	352,700	.63	.53						
86- 90	237	31,107	.55	.49		146	151,209	.45	.40		9,597	287,754	.57	.50						
91- 95	216	30,996	.79	.74		123	78,703	.54	.50		4,121	172,101	.66	.62						
96- 99	192	29,007	.61	.59		133	106,589	.56	.55		2,608	181,441	.59	.58						
100-100	116	17,854	.91	.91		55	32,233	.76	.76		167,758	299,268	.73	.73						
CREDITS	1,730	223,789	.65	.54		1,035	725,940	.53	.44		213,656	1742,766	.62	.53						
101-105	218	34,981	.65	.67		121	63,320	.71	.72		2,457	145,697	.69	.71						
106-110	164	27,019	.75	.81		84	51,164	.75	.81		1,854	118,536	.71	.77						
111-115	154	26,824	.65	.73		82	40,799	.78	.88		1,569	106,217	.71	.80						
116-120	141	25,889	.76	.90		55	40,516	.66	.77		1,324	101,197	.69	.82						
121-130	187	35,730	.82	1.03		99	67,348	.73	.91		2,247	163,621	.77	.97						
131-140	152	32,024	.80	1.08		70	56,104	.77	1.05		1,685	136,242	.77	1.05						
141- UP	262	67,541	.84	1.41		109	94,232	.81	1.33		5,931	334,055	.82	1.41						
CHARGES	1,278	250,007	.77	.97		620	413,482	.75	.93		17,067	1105,566	.76	.98						
TOTALS	3,008	473,796	.71	.72		1,655	1139,422	.61	.57		230,723	2848,332	.67	.66						

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	9	3				4	8				2	6				3	14			
61- 80	307	210	.88	.66		117	320	.46	.34		108	513	.87	.67		87	581	1.50	1.15	
81- 85	2,455	2,729	1.01	.85		5,847	19,135	.82	.69		5,246	27,213	.63	.53		3,324	24,120	.44	.37	
86- 90	675	772	1.23	1.08		1,844	6,302	.78	.68		1,790	9,631	.73	.63		1,154	8,725	.60	.53	
91- 95	262	299	.18	.16		523	1,910	1.37	1.27		539	3,080	.91	.85		417	3,351	.91	.84	
96- 99	150	180	1.70	1.66		260	971	.63	.61		301	1,820	.87	.85		269	2,275	.71	.69	
100-100	145,461	102,613	.74	.74		16,695	56,248	.69	.69		3,305	19,900	.77	.77		1,335	11,463	1.64	1.64	
CREDITS	149,319	106,806	.75	.74		25,290	84,893	.74	.70		11,291	62,164	.71	.64		6,589	50,529	.79	.70	
101-105	134	167	1.10	1.14		265	1,060	.49	.50		262	1,669	1.44	1.48		210	1,858	.93	.95	
106-110	126	166	9.11	9.85		168	689	1.65	1.78		176	1,182	1.18	1.27		140	1,309	.31	.33	
111-115	86	102	.96	1.08		142	606	.69	.78		145	1,023	.44	.50		107	1,031	1.05	1.19	
116-120	57	75	2.33	2.73		97	448	1.43	1.69		96	694	1.15	1.35		94	968	1.22	1.44	
121-130	127	189	4.99	6.24		192	955	.63	.79		179	1,387	1.81	2.27		133	1,450	1.10	1.38	
131-140	96	142	.55	.74		119	610	.96	1.30		141	1,173	.75	1.01		114	1,325	.54	.74	
141- UP	409	1,026	1.05	2.16		833	6,741	1.39	2.91		821	10,029	.80	1.58		575	9,362	1.03	1.92	
CHARGES	1,035	1,868	2.18	3.32		1,816	11,108	1.20	1.89		1,820	17,157	.96	1.46		1,373	17,303	.94	1.37	
TOTALS	150,354	108,674	.77	.77		27,106	96,001	.79	.79		13,111	79,321	.76	.75		7,962	67,833	.83	.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	3	22	.09	.05		5	54				3	56				3	103			
61- 80	242	2,319	1.48	1.14		800	12,834	.58	.45		1,722	47,523	.59	.45		1,233	63,927	.53	.40	
81- 85	3,796	38,720	.47	.39		3,010	47,193	.59	.49		1,545	43,322	.73	.61		500	28,808	.65	.54	
86- 90	1,307	13,867	.80	.70		1,004	16,723	.75	.66		670	20,546	.62	.54		361	21,889	.65	.57	
91- 95	560	6,323	.83	.77		529	9,610	1.08	1.00		469	15,362	.86	.80		347	23,011	.64	.59	
96- 99	303	3,621	.59	.57		346	6,687	.71	.69		338	11,692	.82	.80		271	18,388	.96	.94	
100-100	1,082	13,145	.67	.67		723	13,691	.91	.91		459	15,665	.79	.79		177	12,245	.68	.68	
CREDITS	7,293	78,020	.63	.55		6,417	106,792	.71	.61		5,206	154,167	.70	.59		2,892	168,371	.64	.53	
101-105	281	3,540	.81	.83		315	6,251	1.10	1.13		406	15,021	.98	1.01		290	20,857	.61	.63	
106-110	181	2,414	.59	.64		221	4,682	1.02	1.10		320	12,610	.68	.74		220	16,843	.73	.78	
111-115	168	2,313	.75	.84		209	4,568	.77	.87		287	11,692	.75	.84		212	16,593	.76	.86	
116-120	104	1,511	.65	.77		200	4,699	1.15	1.36		285	11,939	.58	.69		158	13,029	.80	.94	
121-130	203	3,148	.60	.75		320	7,942	.73	.91		429	18,635	.78	.98		267	24,319	.66	.83	
131-140	199	3,307	.82	1.11		274	7,221	.74	1.00		276	13,063	.68	.92		160	14,734	.75	1.01	
141- UP	812	17,758	.57	1.01		734	24,408	.84	1.45		684	41,236	.77	1.31		402	48,495	.69	1.17	
CHARGES	1,948	33,990	.64	.91		2,273	59,772	.87	1.18		2,687	124,195	.76	.99		1,709	154,870	.70	.90	
TOTALS	9,241	112,010	.63	.62		8,690	166,564	.77	.76		7,893	278,362	.72	.73		4,601	323,241	.67	.67	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	13	1,361	.12	.07		32	18,851	.25	.13		77	20,479	.24	.13						
61- 80	829	91,716	.49	.35		498	304,374	.47	.34		5,943	524,317	.50	.36						
81- 85	267	34,180	.60	.50		169	98,524	.54	.45		26,159	363,945	.59	.49						
86- 90	303	41,546	.69	.61		166	99,617	.50	.44		9,274	239,618	.61	.54						
91- 95	216	30,745	.47	.43		135	128,448	.48	.44		3,997	222,141	.57	.53						
96- 99	173	26,271	.59	.57		108	89,307	.59	.57		2,519	161,212	.66	.64						
100-100	109	16,453	.69	.69		58	38,495	.68	.68		169,404	299,919	.76	.76						
CREDITS	1,910	242,273	.56	.46		1,166	777,616	.50	.41		217,373	1831,631	.60	.50						
101-105	214	34,236	.63	.65		103	64,736	.67	.69		2,480	149,395	.72	.74						
106-110	165	27,073	.71	.77		82	43,756	.73	.79		1,799	110,724	.75	.81						
111-115	151	27,253	.60	.68		85	69,786	.77	.86		1,592	134,968	.73	.82						
116-120	116	20,479	.62	.73		68	40,631	.86	1.01		1,275	94,473	.79	.92						
121-130	169	33,465	.70	.87		96	93,469	.61	.77		2,115	184,959	.67	.84						
131-140	110	23,005	.65	.88		62	57,499	.76	1.02		1,551	122,079	.73	.98						
141- UP	250	65,030	.92	1.56		102	103,851	.75	1.22		5,622	327,936	.80	1.36						
CHARGES	1,175	230,541	.73	.92		598	473,728	.72	.90		16,434	1124,533	.74	.95						
TOTALS	3,085	472,813	.64	.64		1,764	1251,344	.59	.55		233,807	2956,164	.65	.63						

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	10	4				4	9				3	12				4	19	.16	.09	
61- 80	382	223	.36	.27		180	500	.35	.26		116	533	1.39	1.05		123	833	.53	.41	
81- 85	2,897	3,188	1.39	1.17		5,966	19,390	.77	.65		5,067	26,218	.54	.46		3,123	22,695	.51	.43	
86- 90	851	975	.89	.78		2,004	6,805	1.02	.89		1,880	10,060	.67	.59		1,077	8,100	.48	.42	
91- 95	312	346	.76	.70		539	1,952	.81	.75		572	3,274	.46	.42		400	3,205	.64	.59	
96- 99	162	194	.60	.59		287	1,080	1.18	1.15		301	1,824	.49	.48		231	1,971	.70	.68	
100-100	152,478	103,344	.61	.61		15,295	51,256	.51	.51		2,737	16,418	.61	.61		1,098	9,428	.56	.56	
CREDITS	157,092	108,274	.64	.63		24,275	80,992	.63	.60		10,676	58,338	.59	.52		6,056	46,250	.53	.47	
101-105	174	192	1.18	1.21		244	955	.65	.67		270	1,729	1.11	1.14		199	1,783	.56	.57	
106-110	142	167	1.91	2.06		185	779	1.17	1.26		194	1,322	.48	.52		154	1,444	.69	.74	
111-115	111	143	14.07	15.91		137	595	.78	.87		150	1,057	1.21	1.37		123	1,209	.81	.92	
116-120	97	125	.39	.45		136	633	.34	.40		106	776	.51	.60		63	642	.72	.85	
121-130	150	195	2.31	2.89		192	903	.69	.86		166	1,278	.48	.60		125	1,366	.61	.76	
131-140	82	136	.69	.93		140	722	.90	1.21		137	1,165	1.20	1.63		120	1,414	.90	1.22	
141- UP	499	1,287	2.08	4.21		911	7,461	.90	1.89		829	10,105	.62	1.23		617	9,973	.82	1.51	
CHARGES	1,255	2,246	2.60	3.98		1,945	12,047	.85	1.36		1,852	17,433	.72	1.09		1,401	17,831	.77	1.12	
TOTALS	158,347	110,520	.68	.68		26,220	93,039	.66	.66		12,528	75,771	.62	.61		7,457	64,081	.60	.59	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	6				1	9				2	34				4	153	1.10	.62	
61- 80	258	2,526	.33	.26		930	14,775	.63	.49		1,648	45,209	.41	.32		1,098	56,548	.46	.34	
81- 85	3,536	36,014	.41	.35		2,509	39,094	.48	.40		1,230	34,452	.45	.38		402	23,183	.60	.50	
86- 90	1,137	12,101	.55	.48		923	15,486	.61	.53		576	17,499	.80	.70		338	20,725	.63	.55	
91- 95	515	5,835	1.15	1.06		501	9,040	.78	.72		435	14,286	.65	.60		297	19,208	.48	.44	
96- 99	312	3,683	.78	.76		321	6,031	.51	.49		348	12,146	.74	.72		264	18,072	.69	.67	
100-100	902	10,949	.56	.56		602	11,356	.72	.72		363	12,141	.76	.76		178	12,256	.58	.58	
CREDITS	6,661	71,115	.54	.47		5,787	95,791	.58	.50		4,602	135,767	.56	.47		2,581	150,144	.54	.45	
101-105	275	3,468	.74	.76		325	6,465	.62	.64		399	14,655	.60	.61		268	19,285	.54	.55	
106-110	205	2,770	.69	.74		218	4,592	.63	.68		329	12,790	.39	.42		202	15,329	.78	.84	
111-115	139	1,938	.45	.50		179	3,998	.67	.76		296	11,841	.53	.59		177	14,020	.63	.71	
116-120	147	2,167	.80	.95		187	4,369	.80	.94		258	10,884	.77	.91		166	13,622	.84	.99	
121-130	243	3,747	.71	.89		361	9,008	.45	.56		417	18,425	.74	.92		273	23,978	.57	.72	
131-140	241	4,045	.44	.59		290	7,644	.35	.47		271	13,243	.62	.84		147	14,180	.53	.71	
141- UP	768	16,510	.59	1.03		736	24,516	.73	1.26		637	39,262	.72	1.26		401	47,823	.69	1.19	
CHARGES	2,018	34,645	.61	.85		2,296	60,592	.62	.84		2,607	121,100	.65	.85		1,634	148,237	.65	.85	
TOTALS	8,679	105,759	.56	.56		8,083	156,382	.60	.60		7,209	256,867	.60	.61		4,215	298,381	.60	.61	

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	15	1,543	.29	.17		30	31,303	.12	.06		74	33,092	.13	.07						
61- 80	785	85,527	.52	.37		426	264,641	.34	.24		5,946	471,314	.40	.29						
81- 85	229	29,460	.45	.37		155	93,846	.41	.34		25,114	327,541	.49	.41						
86- 90	223	29,702	.53	.47		132	70,695	.44	.39		9,141	192,146	.56	.49						
91- 95	196	27,715	.39	.36		125	91,758	.44	.41		3,892	176,620	.50	.46						
96- 99	174	26,418	.45	.44		97	72,544	.42	.41		2,497	143,961	.51	.50						
100-100	89	13,473	.54	.54		57	57,605	.52	.52		173,799	298,227	.58	.58						
CREDITS	1,711	213,837	.48	.40		1,022	682,392	.39	.31		220,463	1642,900	.49	.41						
101-105	180	28,138	.42	.44		104	85,785	.52	.53		2,438	162,456	.53	.54						
106-110	150	24,962	.49	.53		75	41,645	.56	.60		1,854	105,799	.57	.61						
111-115	117	21,039	.55	.62		61	37,607	.75	.85		1,490	93,447	.68	.76						
116-120	102	18,072	.45	.53		53	31,128	.58	.69		1,315	82,419	.64	.75						
121-130	183	36,359	.62	.77		89	91,352	.55	.69		2,199	186,610	.58	.73						
131-140	108	23,728	.46	.63		52	34,967	.62	.83		1,588	101,244	.56	.75						
141- UP	252	65,662	.52	.89		98	83,297	.63	1.06		5,748	305,896	.65	1.13						
CHARGES	1,092	217,959	.51	.66		532	405,782	.59	.72		16,632	1037,871	.60	.77						
TOTALS	2,803	431,796	.50	.50		1,554	1088,174	.46	.43		237,095	2680,771	.53	.52						

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	125	50	.36	.17		63	114	1.99	.95		30	88	3.04	1.49		28	124	.13	.07	
61- 80	1,679	1,105	1.14	.85		731	2,024	.39	.29		562	2,652	.98	.74		563	3,771	.71	.55	
81- 85	12,020	13,407	1.45	1.22		28,841	94,062	.71	.60		25,776	133,234	.61	.51		16,288	118,183	.52	.44	
86- 90	3,251	3,701	.90	.79		8,625	29,451	.92	.80		8,420	45,333	.70	.61		5,388	40,759	.65	.57	
91- 95	1,407	1,598	1.15	1.07		2,548	9,199	.92	.85		2,835	16,235	.77	.72		2,077	16,705	.73	.68	
96- 99	1,026	1,161	1.02	.99		1,587	5,963	.83	.80		1,620	9,804	.59	.58		1,289	10,916	.83	.81	
100-100	717,051	503,379	.69	.69		83,211	280,904	.62	.62		16,498	99,278	.71	.71		6,663	57,283	.94	.94	
CREDITS	736,559	524,402	.72	.71		125,606	421,718	.67	.64		55,741	306,624	.67	.60		32,296	247,741	.67	.59	
101-105	742	870	1.11	1.14		1,206	4,795	.78	.80		1,392	8,868	1.10	1.13		1,037	9,217	1.01	1.03	
106-110	596	721	3.71	4.00		880	3,672	1.23	1.32		927	6,230	.94	1.01		729	6,840	.58	.62	
111-115	469	606	4.17	4.71		623	2,720	.75	.85		739	5,174	.73	.82		573	5,614	.83	.94	
116-120	404	540	1.20	1.41		532	2,440	.77	.90		528	3,840	.74	.87		439	4,503	1.27	1.50	
121-130	682	972	2.49	3.13		985	4,777	.88	1.10		926	7,171	1.31	1.63		702	7,655	.84	1.05	
131-140	406	637	2.27	3.07		614	3,175	.98	1.33		674	5,655	.81	1.10		568	6,670	.72	.98	
141- UP	2,049	5,124	2.62	5.37		4,187	34,693	1.11	2.37		4,143	51,406	.73	1.47		3,033	49,807	.88	1.67	
CHARGES	5,348	9,471	2.55	3.85		9,027	56,272	1.03	1.66		9,329	88,343	.84	1.28		7,081	90,306	.87	1.28	
TOTALS	741,907	533,873	.75	.75		134,633	477,989	.72	.71		65,070	394,967	.70	.70		39,377	338,047	.72	.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	28	180	.69	.35		50	464	.31	.15		61	1,156	1.21	.64		48	1,846	1.19	.63	
61- 80	1,327	12,989	.74	.57		4,353	69,250	.61	.47		8,239	226,565	.58	.45		5,741	297,895	.57	.42	
81- 85	18,434	187,593	.51	.43		13,747	215,380	.61	.51		7,138	200,530	.64	.53		2,423	138,515	.67	.56	
86- 90	5,915	62,868	.79	.69		4,755	79,726	.74	.64		3,341	101,896	.78	.69		1,795	110,186	.66	.58	
91- 95	2,759	31,436	.87	.81		2,757	49,655	.79	.74		2,433	79,252	.78	.72		1,575	103,108	.62	.58	
96- 99	1,711	20,506	.77	.75		1,736	32,817	.75	.74		1,805	62,408	.69	.67		1,297	88,871	.70	.68	
100-100	5,666	68,571	.74	.74		3,708	70,239	.77	.77		2,343	80,351	.80	.80		1,026	70,296	.85	.85	
CREDITS	35,840	384,144	.65	.57		31,106	517,532	.68	.59		25,360	752,158	.68	.58		13,905	810,718	.65	.54	
101-105	1,361	17,179	.81	.83		1,529	30,379	.84	.86		1,871	68,520	.78	.80		1,426	102,669	.68	.70	
106-110	979	13,062	.70	.76		1,086	23,036	.67	.72		1,602	62,770	.67	.72		1,122	85,184	.67	.72	
111-115	771	10,682	.72	.82		930	20,577	.69	.78		1,488	60,263	.63	.71		976	77,215	.69	.78	
116-120	631	9,250	.85	1.00		911	21,291	.78	.92		1,317	55,326	.72	.85		834	68,800	.91	1.07	
121-130	1,105	17,049	.87	1.09		1,680	42,020	.79	.99		2,152	94,625	.72	.90		1,316	116,108	.69	.86	
131-140	979	16,438	.64	.87		1,472	38,863	.58	.79		1,441	69,245	.69	.93		851	80,445	.74	1.01	
141- UP	4,093	89,663	.63	1.13		3,817	126,765	.75	1.31		3,311	199,785	.78	1.33		2,042	244,950	.81	1.38	
CHARGES	9,919	173,323	.70	.99		11,425	302,930	.74	1.00		13,182	610,532	.73	.95		8,567	775,371	.75	.97	
TOTALS	45,759	557,467	.66	.66		42,531	820,462	.70	.70		38,542	1362,690	.70	.71		22,472	1586,090	.70	.70	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	136	13,351	.41	.23		266	134,507	.46	.24		835	151,881	.47	.25						
61- 80	3,802	421,907	.55	.40		2,127	1299,104	.47	.34		29,124	2337,262	.51	.37						
81- 85	1,325	169,574	.61	.51		744	479,009	.51	.43		126,736	1749,488	.59	.49						
86- 90	1,201	161,875	.65	.57		739	498,857	.52	.45		43,430	1134,652	.63	.55						
91- 95	1,057	150,362	.59	.55		671	532,721	.53	.49		20,119	990,272	.61	.56						
96- 99	894	136,425	.59	.58		579	505,615	.60	.59		13,544	874,487	.63	.62						
100-100	566	86,272	.71	.71		292	201,858	.62	.62		837,024	1518,430	.70	.70						
CREDITS	8,981	1139,764	.59	.49		5,418	3651,671	.52	.42		1070,812	8756,472	.60	.50						
101-105	974	155,130	.62	.63		531	333,144	.66	.68		12,069	730,770	.69	.71						
106-110	824	138,223	.69	.74		439	251,132	.83	.89		9,184	590,869	.75	.81						
111-115	694	123,527	.66	.74		355	232,482	.85	.96		7,618	538,861	.75	.85						
116-120	593	106,418	.71	.84		294	185,022	.81	.95		6,483	457,430	.79	.94						
121-130	905	175,384	.74	.93		473	381,911	.69	.86		10,926	847,671	.72	.90						
131-140	594	126,632	.71	.97		278	205,689	.73	.99		7,877	553,449	.72	.97						
141- UP	1,240	317,541	.83	1.41		500	431,610	.73	1.23		28,415	1551,344	.79	1.36						
CHARGES	5,824	1142,855	.73	.92		2,870	2020,991	.74	.92		82,572	5270,394	.75	.96						
TOTALS	14,805	2282,619	.66	.66		8,288	5672,662	.60	.55		1153,384	14026,867	.65	.63						