

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results

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

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.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997 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	4		3				6	18	1.32	1.00			18	91	.37	.29						14	96	.29	.22			
81- 85	115	139	1.34	1.12			487	1,614	.31	.26			487	2,514	.53	.45						325	2,349	.44	.37			
86- 90	44	54	.35	.31			147	493	.70	.61			168	909	.70	.61						125	951	.68	.59			
91- 95	27	29	.07	.06			66	240	.37	.34			85	492	.94	.88						62	504	.71	.66			
96- 99	81	115	3.18	3.09			92	343	1.05	1.02			70	423	1.34	1.30						42	345	1.76	1.72			
100-100	5,210	5,286	1.23	1.23			1,294	4,428	.41	.41			277	1,667	.89	.89						149	1,273	1.14	1.14			
CREDITS	5,481	5,625	1.26	1.25			2,092	7,136	.44	.41			1,105	6,095	.74	.67						717	5,518	.75	.67			
101-105	14	20	.35	.36			25	104	.14	.14			32	208	.42	.43						42	379	.53	.55			
106-110	6	9	.14	.15			22	101	.58	.63			20	132	.32	.35						19	174	.59	.64			
111-115	2	3	.16	.19			12	51	.04	.05			15	104	.31	.35						19	183	.17	.19			
116-120	3	6					15	61	2.88	3.39			25	184	.12	.14						14	143	.53	.63			
121-130	11	14					23	108	2.66	3.32			24	186	1.72	2.14						16	170	.18	.23			
131-140	6	17	20.83	27.98			18	100	1.79	2.40			18	152	.98	1.32						8	95	.09	.12			
141- UP	26	71	.22	.42			75	575	.26	.52			100	1,183	.70	1.36						103	1,713	.47	.88			
CHARGES	68	140	2.66	3.85			190	1,100	.79	1.17			234	2,149	.69	1.03						221	2,857	.44	.65			
TOTALS	5,549	5,765	1.30	1.30			2,282	8,236	.48	.48			1,339	8,245	.73	.73						938	8,375	.64	.66			
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999								
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1	6	1.87	.90									7	139	.99	.53						5	185	.22	.12			
61- 80	41	417	.71	.55			174	2,725	.57	.45			287	7,819	.57	.44						227	11,733	.59	.44			
81- 85	435	4,415	.53	.44			337	5,273	.64	.53			211	5,983	.56	.47						85	4,833	.53	.44			
86- 90	171	1,835	.44	.38			147	2,492	.63	.55			153	4,797	.65	.57						70	4,269	.55	.48			
91- 95	101	1,157	.74	.69			134	2,450	.70	.65			118	3,796	.68	.63						73	4,629	.48	.44			
96- 99	80	964	.58	.57			73	1,438	.66	.65			80	2,843	.57	.55						51	3,578	.81	.79			
100-100	118	1,459	.56	.56			80	1,538	1.22	1.22			79	2,814	1.07	1.07						37	2,627	.94	.94			
CREDITS	947	10,254	.56	.49			945	15,917	.69	.60			935	28,192	.65	.55						548	31,855	.61	.51			
101-105	39	498	.61	.62			40	823	.83	.85			78	2,899	.73	.75						61	4,468	.87	.89			
106-110	43	572	1.65	1.77			51	1,079	.56	.61			66	2,544	.57	.61						56	4,269	.72	.78			
111-115	25	361	.50	.56			30	649	1.40	1.58			64	2,612	.86	.97						43	3,341	.47	.53			
116-120	21	306	.55	.65			42	1,019	.19	.22			36	1,559	.87	1.03						32	2,684	.43	.51			
121-130	40	649	.81	1.02			69	1,719	.72	.91			89	3,868	1.14	1.42						56	5,011	.48	.60			
131-140	31	535	.66	.89			55	1,464	.98	1.32			64	3,074	1.05	1.43						47	4,625	.60	.81			
141- UP	113	2,412	.64	1.12			127	4,168	1.43	2.50			137	8,091	.82	1.39						76	9,408	.74	1.29			
CHARGES	312	5,333	.75	1.03			414	10,921	1.01	1.37			534	24,648	.87	1.13						371	33,807	.65	.83			
TOTALS	1,259	15,587	.62	.62			1,359	26,838	.82	.84			1,469	52,841	.75	.76						919	65,662	.63	.64			
		\$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	15	1,414	.85	.45			47	27,345	.51	.25			75	29,090	.53	.26												
61- 80	207	23,507	.48	.35			171	95,915	.52	.37			1,149	142,324	.52	.38												
81- 85	56	7,620	.71	.59			50	27,300	.58	.48			2,588	62,040	.58	.48												
86- 90	56	7,483	.52	.46			50	31,089	.60	.53			1,131	54,373	.59	.52												
91- 95	52	7,090	.67	.63			47	24,591	.51	.47			765	44,977	.57	.53												
96- 99	52	8,707	.44	.43			27	13,365	.49	.48			648	32,122	.57	.56												
100-100	42	6,628	.52	.52			38	28,183	.50	.50			7,324	55,902	.66	.66												
CREDITS	480	62,448	.54	.45			430	247,787	.53	.40			13,680	420,827	.57	.45												
101-105	43	6,950	.51	.52			31	16,249	.55	.57			405	32,598	.61	.62												
106-110	43	7,312	.66	.71			23	11,584	.72	.78			349	27,779	.70	.76												
111-115	32	5,424	.88	.99			22	12,735	.51	.58			264	25,463	.64	.72												
116-120	25	4,749	.58	.68			22	14,236	.48	.57			235	24,947	.51	.60												
121-130	50	9,483	.72	.91			18	29,335	.43	.55			396	50,543	.57	.72												
131-140	35	7,583	.62	.85			17	12,568	.42	.57			299	30,212	.61	.83												
141- UP	71	17,182	.53	.87			26	19,737	.49	.83			854	64,540	.65	1.10												
CHARGES	299	58,683	.62	.80			159	116,443	.50	.62			2,802	256,082	.61	.78												
TOTALS	779	121,131	.58	.58			589	364,230	.52	.45			16,482	676,909	.58	.54												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	1		1			2		3	4.63	1.60											
61- 80	11		13	.03	.03	9		27	.14	.10	10		48	.08	.06	10		68	.47	.36	
81- 85	99		133	.79	.66	503		1,652	.43	.36	544		2,792	1.08	.90	336		2,439	.39	.32	
86- 90	21		23	2.88	2.50	120		416	.48	.42	157		857	1.12	.98	116		885	.70	.61	
91- 95	19		26	.35	.33	55		197	.34	.32	81		471	.44	.41	57		463	1.48	1.38	
96- 99	71		112	.06	.06	73		270	.65	.63	66		396	.17	.17	56		479	.71	.69	
100-100	5,461		5,474	1.50	1.50	1,303		4,426	.50	.50	303		1,840	.61	.61	139		1,188	1.66	1.66	
CREDITS	5,683		5,781	1.45	1.44	2,065		6,991	.49	.46	1,161		6,405	.84	.75	714		5,520	.83	.74	
101-105	18		31	.25	.26	33		132	1.19	1.21	43		269	.25	.26	30		268	.50	.51	
106-110	6		12			19		80	.35	.38	16		104	5.31	5.72	22		207	.17	.18	
111-115	6		9			22		91	1.41	1.59	17		126	.26	.29	12		117	.10	.12	
116-120	3		4			28		128	.78	.92	19		140	1.31	1.55	22		220	1.32	1.56	
121-130	17		32	1.70	2.10	50		255	.80	.99	70		551	.25	.31	46		503	.42	.53	
131-140	5		10	.07	.09	26		140	.07	.09	23		187	.38	.51	18		220	2.40	3.27	
141- UP	11		32	.03	.05	46		285	.23	.36	54		509	1.21	1.86	47		651	.78	1.21	
CHARGES	66		130	.50	.62	224		1,111	.62	.78	242		1,888	.88	1.10	197		2,186	.79	.99	
TOTALS	5,749		5,911	1.43	1.43	2,289		8,102	.51	.49	1,403		8,293	.85	.81	911		7,706	.82	.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		7	.05	.02	3		36	.56	.30	8		112	5.40	2.11	3		155	.03	.02	
61- 80	73		740	.35	.28	184		2,880	.31	.24	293		7,994	.50	.38	205		10,748	.39	.28	
81- 85	428		4,332	.66	.55	304		4,767	.74	.61	198		5,670	.57	.47	85		4,717	.73	.61	
86- 90	147		1,579	1.04	.91	168		2,840	1.14	1.00	131		3,962	.73	.64	71		4,281	.57	.50	
91- 95	95		1,095	.57	.53	90		1,598	.70	.65	106		3,378	.53	.49	69		4,360	.57	.53	
96- 99	56		684	1.01	.98	85		1,567	.80	.77	75		2,683	.52	.51	68		4,667	.58	.57	
100-100	107		1,293	1.22	1.22	82		1,588	.71	.71	63		2,249	.73	.73	48		3,447	.76	.76	
CREDITS	907		9,731	.79	.69	916		15,274	.73	.63	874		26,048	.60	.51	549		32,375	.55	.47	
101-105	58		726	.51	.52	58		1,145	.64	.65	93		3,445	.68	.70	58		4,115	.80	.82	
106-110	30		409	1.38	1.49	50		1,056	.56	.61	85		3,382	1.04	1.12	41		2,974	.77	.83	
111-115	30		416	1.09	1.23	44		969	.70	.79	68		2,717	.54	.61	43		3,396	.56	.64	
116-120	36		523	.42	.50	49		1,127	1.71	2.01	64		2,664	.78	.92	36		2,897	.45	.53	
121-130	71		1,103	.75	.93	90		2,226	.37	.46	115		5,098	.74	.92	66		5,690	.89	1.12	
131-140	37		621	.30	.40	56		1,478	1.07	1.45	41		1,971	.75	1.02	33		3,211	.71	.95	
141- UP	73		1,431	.51	.81	92		2,957	.81	1.31	73		4,177	1.00	1.61	78		9,197	.71	1.19	
CHARGES	335		5,229	.64	.81	439		10,958	.80	1.01	539		23,454	.80	.98	355		31,479	.72	.92	
TOTALS	1,242		14,960	.74	.72	1,355		26,232	.76	.76	1,413		49,502	.70	.69	904		63,854	.64	.64	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	
0- 60	26		2,457	.64	.33	101		39,110	.94	.39	145		41,880	.93	.39						
61- 80	171		19,551	.60	.43	124		54,524	.67	.48	1,090		96,593	.59	.43						
81- 85	63		8,549	.59	.49	33		14,317	.52	.43	2,593		49,369	.62	.51						
86- 90	47		6,352	.58	.51	24		12,257	.63	.55	1,002		33,450	.70	.62						
91- 95	61		9,079	.83	.77	37		20,267	.58	.54	670		40,934	.64	.60						
96- 99	42		6,152	.76	.74	21		16,123	.69	.67	613		33,133	.68	.66						
100-100	41		6,532	.69	.69	36		26,728	.56	.56	7,583		54,764	.73	.73						
CREDITS	451		58,672	.66	.54	376		183,326	.69	.47	13,696		350,124	.68	.52						
101-105	38		6,101	.53	.55	27		20,418	.65	.67	456		36,651	.64	.66						
106-110	33		5,282	.66	.71	25		13,521	1.17	1.27	327		27,027	1.00	1.08						
111-115	41		7,544	.82	.92	13		6,706	.52	.59	296		22,089	.65	.73						
116-120	19		3,496	.91	1.07	19		11,509	.51	.59	295		22,706	.67	.78						
121-130	52		10,603	.67	.84	22		23,622	.48	.59	599		49,684	.60	.74						
131-140	31		6,424	1.45	1.97	16		9,843	.61	.83	286		24,105	.89	1.20						
141- UP	69		17,354	.50	.81	21		14,303	.61	1.01	564		50,896	.63	1.04						
CHARGES	283		56,803	.72	.93	143		99,922	.65	.78	2,823		233,159	.70	.87						
TOTALS	734		115,475	.69	.69	519		283,248	.67	.55	16,519		583,283	.69	.62						

DATE 11/16/04

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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	2		1					1		2					2		8					1		2					
61- 80	6		5	.48	.37			5		15	.65	.50			10		44	.03	.02			10		69	.08	.06			
81- 85	107		136	2.15	1.80			525		1,732	.50	.42			533		2,743	.45	.37			363		2,608	.60	.50			
86- 90	21		25	3.96	3.49			117		400	.61	.53			163		885	.51	.44			95		718	.64	.56			
91- 95	23		35	.47	.43			47		169	1.75	1.63			65		374	1.11	1.03			67		529	.51	.47			
96- 99	55		79	.15	.14			75		287	.30	.30			60		360	1.26	1.23			48		409	1.43	1.39			
100-100	5,324		5,352	.75	.75			1,378		4,697	.56	.56			292		1,767	1.26	1.26			124		1,053	.58	.58			
CREDITS	5,538		5,634	.79	.78			2,148		7,301	.56	.53			1,125		6,181	.77	.69			708		5,389	.65	.57			
101-105	18		27	.19	.19			34		149	2.11	2.16			47		300	.90	.92			33		291	1.75	1.79			
106-110	8		11	.06	.07			21		88	.43	.47			28		191	.89	.96			28		269	.33	.36			
111-115	5		5	6.06	6.89			16		68	.19	.21			15		107	.23	.25			24		239	.38	.43			
116-120	5		9					17		73	.38	.45			23		170	.36	.42			32		332	.69	.81			
121-130	21		44	.36	.44			57		283	.90	1.12			67		519	.87	1.08			57		620	1.12	1.38			
131-140	4		7	2.20	3.01			26		131	.13	.18			29		233	2.31	3.12			21		248	1.24	1.68			
141- UP	14		37	.01	.02			37		230	1.23	1.96			45		446	.88	1.42			40		548	.33	.52			
CHARGES	75		141	.49	.62			208		1,021	.93	1.16			254		1,966	.97	1.21			235		2,546	.82	1.02			
TOTALS	5,613		5,774	.78	.78			2,356		8,322	.61	.59			1,379		8,148	.82	.79			943		7,935	.70	.69			

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					2		22	.09	.05			6		110	1.49	.80			6		229	.43	.22		
61- 80	62		627	.52	.40			171		2,664	.42	.33			294		8,004	.49	.37			240		12,459	.54	.39		
81- 85	417		4,229	.47	.39			318		5,052	.69	.57			189		5,512	.73	.61			81		4,511	.64	.53		
86- 90	148		1,588	.54	.47			159		2,717	.91	.80			142		4,340	.80	.70			69		4,242	1.34	1.18		
91- 95	90		1,031	.77	.71			109		1,922	1.03	.96			91		3,122	1.09	1.02			61		3,912	.85	.79		
96- 99	65		798	.34	.33			74		1,391	1.36	1.32			94		3,326	.68	.66			55		3,787	.86	.84		
100-100	116		1,386	.62	.62			64		1,209	.56	.56			62		2,198	.83	.83			45		3,158	.46	.46		
CREDITS	899		9,666	.53	.46			897		14,978	.78	.67			878		26,612	.72	.61			557		32,299	.72	.60		
101-105	51		635	.37	.38			68		1,365	.73	.74			79		2,897	.69	.71			62		4,323	1.11	1.14		
106-110	30		403	1.78	1.92			50		1,045	1.05	1.13			67		2,669	1.00	1.08			56		4,142	.65	.70		
111-115	30		405	.94	1.07			49		1,056	.89	1.00			64		2,590	.36	.41			43		3,479	.77	.87		
116-120	37		531	1.00	1.18			50		1,190	.27	.32			57		2,360	.50	.59			34		2,915	.76	.89		
121-130	84		1,284	.61	.76			81		1,946	1.04	1.31			111		4,972	.84	1.05			53		4,579	.81	1.02		
131-140	24		410	.90	1.21			43		1,111	.61	.83			50		2,320	.71	.96			39		3,422	.79	1.06		
141- UP	76		1,521	.47	.76			105		3,329	.88	1.41			96		5,435	.71	1.14			79		9,260	.66	1.08		
CHARGES	332		5,189	.72	.92			446		11,041	.81	1.03			524		23,242	.71	.88			366		32,119	.77	.98		
TOTALS	1,231		14,856	.60	.59			1,343		26,019	.79	.79			1,402		49,854	.71	.71			923		64,418	.75	.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	19		1,912	.44	.24			71		27,923	.71	.29			111		30,217	.69	.29									
61- 80	173		19,851	.57	.41			137		67,421	.59	.42			1,108		111,159	.57	.41									
81- 85	53		7,111	.56	.46			44		22,898	.64	.54			2,630		56,533	.62	.52									
86- 90	59		8,346	.71	.62			38		28,194	.76	.67			1,011		51,456	.80	.70									
91- 95	52		7,976	.62	.58			39		29,162	.62	.58			644		48,232	.70	.65									
96- 99	54		8,504	.78	.76			27		23,415	.61	.59			607		42,357	.70	.68									
100-100	41		6,582	.57	.57			24		22,098	.57	.57			7,470		49,501	.62	.62									
CREDITS	451		60,282	.62	.51			380		221,111	.64	.47			13,581		389,454	.65	.51									
101-105	39		6,015	.88	.91			28		16,250	1.10	1.13			459		32,251	1.00	1.03									
106-110	41		6,899	.45	.49			23		11,991	.52	.56			352		27,706	.61	.65									
111-115	35		6,088	.82	.92			22		14,979	.82	.92			303		29,015	.77	.87									
116-120	27		5,114	.69	.82			18		10,996	1.20	1.42			300		23,691	.90	1.06									
121-130	39		8,103	.62	.78			24		13,342	.97	1.22			594		35,691	.84	1.06									
131-140	26		5,339	.78	1.04			24		13,548	.63	.85			286		26,768	.71	.95									
141- UP	57		13,701	.70	1.12			17		11,263	.66	1.14			566		45,770	.69	1.13									
CHARGES	264		51,258	.70	.87			156		92,368	.85	1.02			2,860		220,891	.78	.97									
TOTALS	715		111,540	.65	.64			536		313,479	.70	.58			16,441		610,345	.70	.63									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 INDUSTRY GRP = 1

UP TO - 2,499 \$2,500 - 4,999 \$5,000 - 7,499 \$7,500 - 9,999

EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60								1							2								1						
61- 80	10		11	.09	.07			8		22					19		89	.16	.12			14		95	.07	.06			
81- 85	115		140	.51	.42			525		1,693	1.09	.91			588		3,036	1.15	.95			390		2,798	.42	.35			
86- 90	24		33	3.69	3.25			111		389	.23	.21			128		694	.89	.78			91		688	1.02	.90			
91- 95	25		39	.07	.06			55		195	.60	.56			75		434	.40	.37			63		513	.41	.38			
96- 99	49		54	.82	.80			71		269	.68	.66			55		323	1.07	1.04			52		444	.40	.39			
100-100	5,070		5,204	.80	.80			1,352		4,598	.59	.59			287		1,754	.74	.74			123		1,044	.75	.75			
CREDITS	5,293		5,480	.80	.80			2,123		7,167	.69	.65			1,154		6,337	.93	.83			734		5,587	.55	.48			
101-105	14		26	5.84	5.94			27		110	1.56	1.60			36		227	4.31	4.43			34		307	.74	.76			
106-110	9		13					21		92	.91	.99			23		148	1.04	1.12			22		206	.28	.30			
111-115	9		16	.26	.29			21		93	1.43	1.61			22		153	.17	.19			12		121	.12	.13			
116-120	6		11					17		76	3.74	4.38			17		125	.39	.46			13		136	.81	.95			
121-130	26		46	.03	.04			62		305	1.45	1.80			64		500	.23	.29			42		443	3.65	4.54			
131-140	11		16	1.58	2.14			20		112	.17	.23			17		144	.50	.67			23		271	1.32	1.80			
141- UP	19		42	.10	.16			37		226	.05	.09			48		470	.52	.82			50		700	.85	1.36			
CHARGES	94		169	1.09	1.37			205		1,015	1.13	1.41			227		1,767	.93	1.17			196		2,184	1.37	1.75			
TOTALS	5,387		5,649	.81	.81			2,328		8,183	.74	.72			1,381		8,104	.93	.89			930		7,772	.78	.75			

\$10,000 - 14,999 \$15,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999

EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		13					5		41	.11	.05			4		40	.17	.05			8		316	.23	.12			
61- 80	95		960	.70	.55			246		3,802	.56	.44			338		9,212	.68	.51			249		12,796	.63	.45			
81- 85	440		4,424	.47	.39			333		5,300	.53	.44			215		6,158	.48	.40			86		4,991	.58	.48			
86- 90	126		1,360	.93	.82			126		2,107	.84	.74			127		3,846	.86	.75			67		4,015	.53	.47			
91- 95	79		902	.75	.69			116		2,101	.61	.57			110		3,716	1.16	1.08			76		4,994	.64	.59			
96- 99	69		824	.98	.96			69		1,309	.80	.78			66		2,380	.70	.68			71		4,786	.89	.87			
100-100	109		1,309	.55	.55			70		1,371	.64	.64			60		2,099	.84	.84			39		2,747	.60	.60			
CREDITS	920		9,792	.64	.55			965		16,030	.62	.53			920		27,452	.74	.62			596		34,646	.64	.53			
101-105	52		662	.67	.69			68		1,362	.85	.88			76		2,765	.95	.98			65		4,760	.63	.65			
106-110	32		409	.85	.92			37		768	.72	.77			69		2,716	.73	.79			35		2,577	.86	.93			
111-115	30		415	.80	.90			43		973	.55	.62			71		2,800	.94	1.06			50		3,774	.45	.51			
116-120	38		552	5.36	6.30			57		1,320	.97	1.15			70		3,000	.83	.98			33		2,654	.50	.59			
121-130	63		952	1.00	1.25			94		2,329	1.52	1.90			91		3,993	.64	.80			63		5,676	.58	.72			
131-140	28		469	.25	.34			35		908	.55	.74			39		1,801	.68	.92			35		3,089	.57	.77			
141- UP	65		1,276	.36	.58			89		2,767	.54	.87			89		5,025	.55	.89			78		9,331	.61	.98			
CHARGES	308		4,735	1.19	1.49			423		10,427	.87	1.10			505		22,101	.74	.91			359		31,861	.59	.75			
TOTALS	1,228		14,527	.82	.79			1,388		26,457	.72	.70			1,425		49,553	.74	.72			955		66,507	.62	.61			

\$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	22		1,949	.43	.21			78		28,583	.69	.29			123		30,955	.66	.28										
61- 80	198		22,582	.61	.44			171		100,373	.61	.43			1,348		149,943	.62	.44										
81- 85	72		9,063	.62	.51			41		26,540	.58	.48			2,805		64,143	.60	.50										
86- 90	55		7,948	.64	.56			43		26,815	.50	.44			898		47,896	.60	.52										
91- 95	56		8,661	.51	.47			38		19,409	.67	.63			693		40,963	.67	.62										
96- 99	38		5,320	.42	.41			34		21,788	.50	.48			574		37,496	.58	.56										
100-100	31		5,183	.61	.61			24		21,708	.60	.60			7,165		47,018	.64	.64										
CREDITS	472		60,707	.58	.47			429		245,215	.60	.43			13,606		418,412	.62	.48										
101-105	50		7,916	.70	.72			33		16,123	1.05	1.07			455		34,259	.91	.93										
106-110	36		6,116	.59	.64			22		12,263	.65	.71			306		25,309	.67	.73										
111-115	26		4,673	.84	.95			12		7,053	.70	.79			296		20,072	.71	.80										
116-120	24		4,265	.63	.75			14		7,497	.62	.72			289		19,635	.81	.95										
121-130	45		8,944	.72	.90			23		12,804	.84	1.04			573		35,992	.82	1.03										
131-140	20		4,256	.59	.80			6		3,545	.81	1.09			234		14,610	.65	.87										
141- UP	47		12,197	1.08	1.71			24		21,856	.57	.97			546		53,890	.68	1.12										
CHARGES	248		48,367	.78	.97			134		81,141	.74	.93			2,699		203,767	.76	.94										
TOTALS	720		109,073	.67	.64			563		326,357	.64	.51			16,305		622,179	.6											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60															1														
61- 80	12		9	.03	.02			9		28	.03	.02			14		69	.50	.39			24		164	.04	.03			
81- 85	177		223	1.98	1.65			616		1,998	.57	.47			570		2,937	.39	.33			381		2,760	.49	.41			
86- 90	34		46	.35	.31			123		431	.62	.54			149		816	.59	.51			94		719	1.19	1.05			
91- 95	36		46	.10	.09			69		252	.55	.52			76		452	.49	.45			68		547	.45	.42			
96- 99	41		53	.05	.05			56		206	.40	.39			53		320	.50	.49			60		512	.43	.42			
100-100	4,810		4,919	.51	.51			1,181		3,996	.48	.48			248		1,493	.71	.71			125		1,078	.78	.78			
CREDITS	5,110		5,295	.56	.55			2,054		6,911	.51	.48			1,110		6,086	.51	.45			753		5,783	.61	.54			
101-105	19		29	.17	.18			31		124	.05	.05			34		214	.98	1.00			39		353	.49	.50			
106-110	12		22	.52	.57			18		80	.20	.21			22		154	.15	.16			21		193	.61	.66			
111-115	10		17					22		99	1.56	1.76			23		156	1.10	1.24			18		178	.13	.15			
116-120	6		8					18		85	.16	.19			16		117	.12	.14			29		294	.44	.52			
121-130	28		49	.03	.04			59		283	.39	.48			82		623	.42	.52			41		446	.93	1.16			
131-140	6		8	.49	.65			14		74	.41	.56			22		184	.13	.18			13		151	.09	.13			
141- UP	17		38					41		255	1.73	2.70			46		437	.38	.58			46		624	.28	.43			
CHARGES	98		171	.13	.16			203		1,000	.77	.96			245		1,886	.46	.58			207		2,238	.47	.58			
TOTALS	5,208		5,466	.54	.54			2,257		7,910	.54	.52			1,355		7,972	.50	.47			960		8,021	.57	.55			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60								2		19	.02	.01			3		34	1.18	.37			9		330	.76	.35			
61- 80	105		1,061	.36	.28			267		4,040	.30	.23			330		8,793	.48	.36			238		12,141	.38	.28			
81- 85	422		4,208	.50	.42			285		4,488	.41	.34			200		5,741	.92	.76			76		4,363	.85	.71			
86- 90	128		1,358	.92	.81			148		2,504	.61	.53			132		4,073	.63	.56			82		4,985	.41	.36			
91- 95	86		968	.55	.51			111		2,021	.71	.66			100		3,256	.66	.61			71		4,628	.53	.49			
96- 99	61		703	.49	.48			78		1,419	.52	.51			77		2,756	.42	.41			55		3,640	.57	.55			
100-100	90		1,063	.43	.43			74		1,438	.76	.76			61		2,172	1.26	1.26			27		1,840	.28	.28			
CREDITS	892		9,360	.54	.47			965		15,928	.49	.42			903		26,825	.68	.57			558		31,927	.49	.40			
101-105	53		660	.64	.66			50		965	.88	.90			77		2,885	.55	.56			60		4,353	.42	.43			
106-110	34		454	.52	.56			52		1,113	.82	.89			70		2,727	.50	.55			45		3,296	.69	.74			
111-115	37		515	.57	.64			44		992	.31	.36			74		2,896	.40	.46			38		2,969	.32	.36			
116-120	37		549	.82	.97			66		1,537	.51	.60			39		1,643	.72	.85			39		3,214	.66	.77			
121-130	71		1,093	.69	.86			81		1,965	.51	.64			92		3,973	.64	.80			65		5,773	.67	.83			
131-140	28		468	.35	.47			50		1,367	.50	.67			47		2,202	.69	.93			27		2,465	.41	.56			
141- UP	62		1,256	.55	.88			67		1,959	1.00	1.57			76		4,364	.55	.88			75		9,016	.54	.90			
CHARGES	322		4,994	.60	.75			410		9,900	.66	.82			475		20,691	.57	.70			349		31,086	.54	.69			
TOTALS	1,214		14,355	.56	.55			1,375		25,828	.55	.54			1,378		47,516	.63	.62			907		63,013	.52	.51			

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	26		2,418	.88	.45			88		37,298	.52	.23			129		40,102	.55	.25										
61- 80	201		23,461	.40	.29			150		79,117	.44	.31			1,350		128,883	.43	.31										
81- 85	56		7,312	.47	.39			38		20,473	.44	.37			2,821		54,503	.54	.45										
86- 90	67		9,316	.50	.44			29		26,079	.50	.44			986		50,326	.53	.46										
91- 95	55		7,800	.59	.55			45		31,028	.49	.46			717		50,998	.53	.49										
96- 99	43		6,671	.33	.32			29		14,646	.41	.40			553		30,927	.42	.41										
100-100	27		4,182	.43	.43			25		16,706	.58	.58			6,668		38,886	.58	.58										
CREDITS	475		61,161	.46	.37			404		225,347	.48	.34			13,224		394,625	.50	.38										
101-105	31		4,842	.90	.92			30		14,978	.45	.46			424		29,404	.55	.56										
106-110	38		6,091	.37	.40			17		8,613	.75	.81			329		22,743	.60	.65										
111-115	25		4,364	.59	.67			18		9,169	.73	.83			309		21,355	.58	.65										
116-120	24		4,115	.61	.72			8		3,267	.41	.49			282		14,827	.58	.68										
121-130	44		9,092	.54	.68			25		14,234	.69	.85			588		37,531	.63	.79										
131-140	24		5,124	.44	.59			13		9,195	.37	.50			244		21,241	.43	.58										
141- UP	38		9,835	.44	.70			15		9,255	.64	1.02			483		37,041	.57	.91										
CHARGES	224		43,465	.53	.66			126		68,711	.59	.70			2,659		184,142	.57	.70										
TOTALS	699		104,626	.49	.46			530		294,059	.50	.40			15,883		578,767	.52	.45										

DATE 11/16/04

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997 INDUSTRY GRP = 2

Table with columns: EXP-MOD, RISK categories (UP TO - 2,499; \$2,500 - 4,999; \$5,000 - 7,499; \$7,500 - 9,999), and sub-columns for STD, PREM, ACT, LR, MAN, LR for each risk category.

EXP-MOD RISK categories: \$10,000 - 14,999; \$15,000 - 24,999; \$25,000 - 49,999; \$50,000 - 99,999

Table with columns: EXP-MOD, RISK categories (0-60 to 141-UP), and sub-columns for STD, PREM, ACT, LR, MAN, LR for each risk category.

EXP-MOD RISK categories: \$100,000 - 249,999; \$250,000 AND OVER; ALL RISKS

Table with columns: EXP-MOD, RISK categories (0-60 to 141-UP), and sub-columns for STD, PREM, ACT, LR, MAN, LR for each risk category.

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	5		2					5		8	17.83	7.81			1		4					2		10					
61- 80	36		30	.03	.02			13		36	.28	.21			15		72	3.45	2.70			18		122	.05	.04			
81- 85	476		575	1.75	1.46			1,135		3,620	.62	.52			983		5,064	.72	.60			646		4,615	.67	.55			
86- 90	105		123	2.36	2.06			271		913	1.14	.99			259		1,377	.52	.45			157		1,183	.97	.85			
91- 95	86		95	1.49	1.39			140		504	.61	.57			140		812	.36	.34			87		702	.42	.39			
96- 99	167		184	.90	.87			164		608	1.03	1.00			130		773	.72	.70			67		560	.33	.32			
100-100	12,884		13,684	1.57	1.57			3,440		11,819	.93	.93			812		4,911	.64	.64			351		3,032	1.02	1.02			
CREDITS	13,759		14,693	1.58	1.56			5,168		17,508	.88	.83			2,340		13,013	.66	.60			1,328		10,224	.76	.68			
101-105	56		78	.22	.22			58		225	.38	.39			70		435	1.44	1.48			47		416	1.24	1.27			
106-110	25		39	.16	.18			48		195	1.71	1.85			44		286	.61	.65			32		300	.25	.26			
111-115	22		29					21		95	2.10	2.36			26		185	.23	.26			29		284	2.54	2.87			
116-120	28		41	.12	.14			36		167	.12	.14			44		335	1.04	1.23			30		307	.71	.85			
121-130	87		140	.73	.91			162		763	.94	1.16			130		993	.49	.62			85		923	.44	.55			
131-140	17		26	.29	.40			50		260	1.56	2.10			33		278	2.17	2.93			38		449	.58	.79			
141- UP	55		120	.41	.65			91		543	.83	1.30			95		935	.47	.76			69		936	.90	1.41			
CHARGES	290		473	.40	.49			466		2,247	.98	1.24			442		3,447	.79	1.00			330		3,616	.84	1.06			
TOTALS	14,049		15,165	1.54	1.53			5,634		19,755	.89	.87			2,782		16,460	.69	.66			1,658		13,840	.78	.76			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1		6					3		28	.01	.01			5		92	3.74	1.97			8		241	.18	.09		
61- 80	83		819	.74	.58			215		3,475	.74	.58			324		8,712	.51	.39			239		12,335	1.49	1.09		
81- 85	680		6,876	.80	.66			444		6,982	.78	.65			256		7,207	1.16	.96			87		4,783	1.11	.92		
86- 90	181		1,949	.62	.54			172		2,939	.70	.61			103		3,119	.94	.82			64		3,946	.64	.56		
91- 95	121		1,405	.76	.71			105		1,892	.93	.86			83		2,632	.79	.73			59		3,905	.38	.36		
96- 99	85		995	.61	.59			79		1,481	.98	.96			66		2,287	.87	.84			56		3,789	.44	.43		
100-100	330		3,948	.96	.96			202		3,898	.42	.42			165		5,807	.65	.65			51		3,382	.72	.72		
CREDITS	1,481		16,000	.80	.71			1,220		20,696	.72	.63			1,002		29,856	.80	.69			564		32,381	.98	.82		
101-105	58		719	2.20	2.26			41		789	1.45	1.49			62		2,337	.86	.89			42		2,954	.52	.53		
106-110	36		481	.70	.75			45		944	.52	.56			62		2,345	.94	1.02			33		2,505	.76	.82		
111-115	44		605	.33	.38			50		1,075	.38	.43			64		2,475	.87	.98			35		2,733	.67	.75		
116-120	58		851	.16	.19			54		1,216	.62	.73			59		2,466	.63	.74			19		1,445	1.00	1.18		
121-130	100		1,550	.70	.87			102		2,438	.74	.92			105		4,521	.57	.72			47		4,106	1.17	1.46		
131-140	53		891	.40	.54			40		997	.79	1.08			44		2,067	1.19	1.60			22		1,922	.44	.59		
141- UP	85		1,633	.70	1.09			101		3,117	1.91	3.05			64		3,580	.71	1.12			42		4,307	.76	1.24		
CHARGES	434		6,731	.72	.91			433		10,576	1.07	1.37			460		19,791	.78	.96			240		19,973	.78	.96		
TOTALS	1,915		22,731	.78	.75			1,653		31,271	.84	.82			1,462		49,647	.79	.77			804		52,354	.91	.86		

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	12		1,156	.29	.16			24		6,955	.96	.49			66		8,502	.88	.46									
61- 80	150		15,849	.68	.49			63		22,579	.64	.45			1,156		64,029	.81	.59									
81- 85	48		5,954	.61	.50			12		7,010	.81	.68			4,767		52,687	.83	.69									
86- 90	32		4,076	.53	.46			18		13,407	.46	.41			1,362		33,033	.61	.54									
91- 95	42		5,990	.75	.70			9		2,665	.59	.55			872		20,604	.66	.61									
96- 99	27		3,513	.43	.42			3		935	.94	.92			844		15,126	.64	.62									
100-100	27		4,193	1.00	1.00			9		4,440	.68	.68			18,271		59,114	.98	.98									
CREDITS	338		40,733	.67	.54			138		57,991	.66	.50			27,338		253,094	.81	.68									
101-105	27		4,009	.54	.56			6		2,588	.55	.55			467		14,549	.76	.78									
106-110	20		3,039	.52	.56			5		1,975	.36	.39			350		12,110	.65	.70									
111-115	17		2,846	.89	1.01			3		990	.48	.55			311		11,317	.76	.86									
116-120	10		1,806	.45	.53			5		2,196	.49	.58			343		10,831	.59	.69									
121-130	24		4,293	1.82	2.26			5		1,944	.54	.68			847		21,670	.96	1.20									
131-140	7		1,362	.29	.39			2		1,169	.26	.35			306		9,422	.68	.92									
141- UP	16		3,904	.61	.96			7		4,901	.71	1.14			625		23,977	.86	1.37									
CHARGES	121		21,259	.83	1.00			33		15,763	.54	.68			3,249		103,876	.79	.97									
TOTALS	459		61,992	.72	.66			171		73,755	.64	.52			30,587		356,970	.80	.74									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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	27		10	.11	.05			3		4	.20	.09			4		10	.08	.03			2		8					
61- 80	87		64	1.02	.75			46		129	.53	.40			37		177	2.69	2.06			55		368	.20	.16			
81- 85	440		501	1.16	.96			1,191		3,821	.57	.47			1,117		5,722	.96	.80			755		5,378	.63	.52			
86- 90	111		123	.39	.34			183		613	.82	.72			240		1,303	.85	.74			145		1,111	.73	.64			
91- 95	109		106	.57	.53			130		462	.44	.41			132		764	.60	.56			102		817	.36	.34			
96- 99	144		158	.24	.23			121		458	.64	.63			110		658	.98	.95			73		605	1.03	1.00			
100-100	12,420		13,519	.94	.94			3,631		12,508	.83	.83			973		5,885	.89	.89			463		3,974	.54	.54			
CREDITS	13,338		14,481	.93	.92			5,305		17,994	.75	.72			2,613		14,518	.92	.84			1,595		12,262	.60	.54			
101-105	58		61	.39	.40			73		284	.67	.69			79		500	.97	1.00			40		353	2.76	2.84			
106-110	50		58					63		266	.29	.31			57		377	.42	.45			39		365	1.01	1.09			
111-115	34		48	.31	.35			33		145	.12	.13			32		236	.31	.35			31		308	1.13	1.27			
116-120	36		42	1.33	1.57			39		178	.45	.53			45		326	.77	.91			33		341	1.35	1.59			
121-130	95		147	.75	.93			135		640	.34	.42			132		1,002	.76	.95			89		962	1.02	1.27			
131-140	28		41					43		232	.37	.51			41		341	1.32	1.78			31		361	.71	.97			
141- UP	62		115	1.73	2.69			72		442	.62	.99			91		901	.52	.84			67		898	.91	1.41			
CHARGES	363		513	.79	.98			458		2,186	.43	.53			477		3,683	.72	.90			330		3,588	1.17	1.47			
TOTALS	13,701		14,993	.93	.92			5,763		20,180	.72	.70			3,090		18,201	.88	.85			1,925		15,850	.73	.70			

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	3		19	.06	.03			4		40	2.05	1.08			7		137	.44	.22			9		355	1.31	.68		
61- 80	136		1,320	.62	.48			317		4,975	2.18	1.69			428		11,369	.75	.57			301		15,519	.54	.40		
81- 85	796		7,943	.75	.62			500		7,744	.55	.45			273		7,671	.76	.62			121		6,857	.64	.53		
86- 90	222		2,357	.64	.56			190		3,145	1.30	1.14			166		5,148	.45	.40			66		4,094	1.23	1.08		
91- 95	119		1,379	.88	.82			142		2,516	.55	.51			98		3,187	1.00	.93			73		4,780	.74	.69		
96- 99	87		1,033	.15	.14			94		1,753	1.26	1.23			71		2,453	.83	.81			55		3,570	1.01	.98		
100-100	332		4,014	.49	.49			268		5,094	.89	.89			134		4,706	.57	.57			58		3,786	1.03	1.03		
CREDITS	1,695		18,065	.65	.57			1,515		25,267	1.08	.94			1,177		34,673	.71	.60			683		38,962	.75	.62		
101-105	58		749	.73	.75			74		1,501	.74	.76			54		2,029	.36	.37			56		4,078	.46	.47		
106-110	41		547	.96	1.03			55		1,179	.82	.88			68		2,502	.62	.67			48		3,460	.48	.52		
111-115	47		662	.45	.51			55		1,207	.59	.66			61		2,453	.51	.58			33		2,714	.49	.56		
116-120	50		749	1.09	1.29			41		946	1.29	1.52			53		2,135	.63	.75			27		2,311	1.18	1.40		
121-130	98		1,480	1.10	1.36			98		2,387	.70	.88			100		4,296	.96	1.21			52		4,430	.81	1.01		
131-140	46		780	.30	.41			41		1,075	.59	.79			35		1,548	.47	.63			22		2,018	1.23	1.67		
141- UP	114		2,151	.48	.75			101		3,123	.44	.69			72		3,990	.95	1.53			32		3,337	.61	.97		
CHARGES	454		7,119	.71	.91			465		11,418	.67	.84			443		18,952	.71	.88			270		22,349	.70	.84		
TOTALS	2,149		25,184	.67	.64			1,980		36,684	.96	.92			1,620		53,625	.71	.68			953		61,310	.73	.68		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	24		2,375	.44	.23			33		10,083	.79	.37			116		13,040	.74	.35									
61- 80	186		19,628	.67	.48			67		24,517	.40	.29			1,660		78,066	.67	.49									
81- 85	51		6,347	1.22	1.01			20		9,626	.57	.47			5,264		61,610	.73	.61									
86- 90	50		6,313	.57	.50			20		9,305	.67	.58			1,393		33,512	.75	.66									
91- 95	51		6,430	.90	.84			11		6,023	.51	.48			967		26,464	.73	.68									
96- 99	31		4,429	.75	.74			8		2,993	.51	.49			794		18,111	.80	.78									
100-100	27		3,986	.50	.50			14		8,825	.38	.38			18,320		66,297	.74	.74									
CREDITS	420		49,507	.74	.59			173		71,373	.52	.39			28,514		297,099	.72	.60									
101-105	27		3,893	.54	.56			11		5,465	.34	.35			530		18,912	.52	.54									
106-110	21		3,775	1.26	1.36			6		2,046	.32	.35			448		14,575	.74	.79									
111-115	13		2,151	.34	.39			7		4,402	.78	.88			346		14,327	.57	.65									
116-120	20		3,691	.55	.64			5		2,433	.85	1.01			349		13,151	.84	.99									
121-130	20		3,730	1.43	1.79			4		1,930	.60	.75			823		21,006	.93	1.17									
131-140	12		2,537	.91	1.25			4		1,640	.26	.34			303		10,572	.72	.97									
141- UP	12		3,005	.98	1.63			6		4,157	.32	.56			629		22,119	.65	1.05									
CHARGES	125		22,783	.89	1.07			43		22,072	.50	.60			3,428		114,663	.71	.87									
TOTALS	545		72,291	.79	.70			216		93,445	.52	.42			31,942		411,762	.72	.65									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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	22		11	.06	.03			8		16	.76	.40			1		4					2		9	.26	.14		
61- 80	95		69	1.27	.94			49		137	.03	.02			40		191	.35	.27			65		432	1.03	.79		
81- 85	461		514	1.38	1.15			1,260		4,045	.45	.37			1,189		6,089	.73	.60			797		5,709	.50	.41		
86- 90	116		125	.12	.11			199		657	1.19	1.04			223		1,202	.89	.78			178		1,356	.36	.32		
91- 95	97		86	3.54	3.30			117		418	.40	.37			132		772	.60	.56			98		791	1.20	1.12		
96- 99	195		195	2.47	2.40			158		575	1.05	1.02			123		748	5.03	4.90			84		703	.24	.23		
100-100	11,618		12,825	.78	.78			3,544		12,322	.70	.70			989		5,995	.44	.44			421		3,625	.74	.74		
CREDITS	12,604		13,825	.83	.82			5,335		18,170	.66	.63			2,697		15,001	.83	.75			1,645		12,625	.60	.53		
101-105	77		84	2.22	2.27			65		250	.75	.77			66		421	1.11	1.13			49		433	.31	.31		
106-110	40		57	.47	.50			57		236	.93	1.00			35		240	.50	.54			28		262	2.45	2.65		
111-115	34		46	.03	.03			41		172	5.65	6.37			38		257	.79	.89			22		213	.15	.17		
116-120	41		59	.56	.66			34		147	1.34	1.58			47		342	.55	.65			35		359	.55	.65		
121-130	76		119	1.27	1.58			141		659	.34	.43			152		1,171	.38	.48			101		1,083	.35	.44		
131-140	37		46	.20	.27			41		219	.66	.89			47		383	.41	.56			22		254	.78	1.05		
141- UP	56		113	.09	.14			73		434	.54	.86			89		892	.55	.87			84		1,171	.48	.77		
CHARGES	361		524	.80	.97			452		2,117	1.03	1.28			474		3,707	.56	.71			341		3,775	.57	.73		
TOTALS	12,965		14,350	.83	.83			5,787		20,287	.70	.68			3,171		18,708	.78	.74			1,986		16,399	.59	.57		

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	8		47	1.17	.53			2		22				9		143	.44	.20				9		359	.80	.40		
61- 80	149		1,472	.26	.20			319		4,936	.54	.42			438		11,847	.69	.53			318		16,383	.58	.43		
81- 85	828		8,265	.53	.44			534		8,369	.54	.44			295		8,225	.52	.43			105		6,029	.69	.57		
86- 90	200		2,134	.51	.44			171		2,868	.56	.49			162		5,099	.53	.46			73		4,388	.61	.54		
91- 95	148		1,699	.66	.61			162		2,825	.52	.48			134		4,196	.58	.54			66		4,363	.71	.66		
96- 99	101		1,205	.70	.68			87		1,663	.71	.69			77		2,569	.67	.65			61		4,130	.46	.45		
100-100	377		4,483	.47	.47			246		4,651	.46	.46			124		4,222	.56	.56			53		3,616	.46	.46		
CREDITS	1,811		19,304	.52	.45			1,521		25,334	.54	.46			1,239		36,300	.60	.51			685		39,268	.59	.49		
101-105	58		738	.49	.50			82		1,640	.49	.50			85		3,131	.58	.60			66		4,599	.54	.55		
106-110	44		570	.39	.42			57		1,210	.93	1.00			62		2,355	.51	.55			48		3,595	.49	.52		
111-115	37		526	.32	.37			65		1,437	.60	.67			74		2,878	.67	.75			46		3,472	.28	.32		
116-120	65		955	.77	.91			67		1,530	.21	.24			54		2,234	.77	.91			21		1,610	.19	.22		
121-130	95		1,467	1.49	1.85			117		2,830	.67	.83			104		4,518	.66	.82			46		3,889	.57	.71		
131-140	50		840	.49	.66			48		1,277	1.84	2.48			38		1,864	.33	.45			25		2,356	.66	.89		
141- UP	84		1,590	.42	.66			87		2,601	.29	.44			78		4,273	.36	.58			17		1,760	.36	.59		
CHARGES	433		6,686	.71	.89			523		12,524	.64	.79			495		21,253	.55	.68			269		21,282	.46	.54		
TOTALS	2,244		25,990	.57	.54			2,044		37,859	.57	.55			1,734		57,554	.58	.56			954		60,550	.55	.50		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	31		2,869	.76	.40			47		14,767	.48	.23			139		18,249	.53	.26									
61- 80	206		21,990	.46	.33			74		31,437	.34	.24			1,753		88,893	.47	.35									
81- 85	57		7,414	.49	.41			11		5,671	.64	.53			5,537		60,329	.57	.47									
86- 90	37		4,868	.69	.60			11		5,134	.19	.17			1,370		27,832	.53	.47									
91- 95	46		6,363	.60	.55			21		12,486	.29	.27			1,021		33,999	.51	.48									
96- 99	31		4,448	.34	.33			9		2,841	.51	.49			926		19,077	.71	.69									
100-100	15		2,272	.17	.17			12		11,347	.27	.27			17,399		65,357	.54	.54									
CREDITS	423		50,225	.49	.39			185		83,683	.36	.26			28,145		313,736	.53	.43									
101-105	26		4,062	.33	.34			9		3,288	.30	.30			583		18,648	.47	.48									
106-110	24		3,941	.41	.44			2		710	.10	.10			397		13,177	.53	.57									
111-115	20		3,420	.69	.78			8		3,372	.51	.58			385		15,794	.58	.66									
116-120	13		2,182	.44	.52			1		747	.02	.02			378		10,166	.46	.54									
121-130	13		2,189	.25	.31			3		1,377	.23	.29			848		19,302	.59	.73									
131-140	22		4,613	.37	.50			4		2,747	.32	.44			334		14,600	.55	.75									
141- UP	19		5,089	.71	1.27			7		5,320	.29	.53			594		23,243	.43	.72									
CHARGES	137		25,497	.48	.59			34		17,563	.31	.41			3,519		114,928	.51	.63									
TOTALS	560		75,722	.49	.44			219		101,246	.35	.28			31,664		428,664	.53	.47									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997 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	10		4					4		6	.06	.03			2		6	9.04	4.42			5		20				
61- 80	115		87	.23	.18			57		157	.15	.11			67		316	.36	.27			40		272	1.30	1.01		
81- 85	955		1,090	.41	.35			3,167		10,324	.38	.32			2,584		13,302	.42	.35			1,533		11,067	.34	.28		
86- 90	266		315	.42	.37			914		3,134	.63	.55			813		4,343	.53	.47			503		3,799	.55	.48		
91- 95	185		202	.60	.56			361		1,313	.43	.40			410		2,365	.53	.49			277		2,209	1.25	1.16		
96- 99	509		612	1.25	1.21			543		1,970	.51	.50			398		2,366	.44	.43			190		1,594	.96	.93		
100-100	126,557		76,740	.69	.69			9,989		33,304	.55	.55			1,648		9,933	.71	.71			652		5,603	.75	.75		
CREDITS	128,597		79,049	.68	.68			15,035		50,209	.52	.49			5,922		32,631	.54	.48			3,200		24,563	.60	.53		
101-105	122		162	.13	.13			202		807	.56	.57			153		981	.47	.48			105		936	.63	.65		
106-110	95		105	.05	.05			111		464	.47	.50			98		643	.90	.97			81		745	.39	.42		
111-115	52		73	.13	.15			92		399	1.45	1.64			80		563	.48	.54			60		586	.67	.76		
116-120	52		58	3.71	4.39			69		311	.65	.77			65		469	.88	1.04			60		603	1.17	1.39		
121-130	69		87	4.26	5.32			113		541	.88	1.10			109		843	2.66	3.33			87		946	.69	.87		
131-140	42		61	1.00	1.35			75		391	1.25	1.69			74		617	.54	.73			67		802	.79	1.06		
141- UP	219		534	1.30	2.62			413		3,296	.68	1.39			467		5,599	.73	1.41			295		4,676	.54	.99		
CHARGES	651		1,080	1.28	1.84			1,075		6,210	.75	1.12			1,046		9,717	.86	1.29			755		9,295	.62	.89		
TOTALS	129,248		80,130	.69	.69			16,110		56,419	.54	.54			6,968		42,347	.61	.61			3,955		33,858	.60	.60		

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	3		22	.04	.02			4		42	.07	.03			11		198	1.11	.56			7		252	1.55	.80		
61- 80	186		1,866	.52	.40			551		8,625	.34	.26			735		19,850	.43	.33			498		25,367	.56	.41		
81- 85	1,522		15,298	.42	.35			1,018		15,883	.55	.46			541		15,233	.66	.55			194		10,708	.58	.48		
86- 90	479		5,134	.52	.45			435		7,225	.65	.57			351		10,672	.59	.52			182		11,296	.63	.55		
91- 95	337		3,868	.53	.50			305		5,457	.99	.92			252		8,056	.71	.66			135		8,887	.61	.57		
96- 99	239		2,840	.76	.74			193		3,666	.74	.72			170		5,986	.72	.70			96		6,540	.59	.58		
100-100	479		5,773	.85	.85			368		7,106	.63	.63			246		8,402	.67	.67			106		7,419	.80	.80		
CREDITS	3,245		34,802	.55	.48			2,874		48,003	.60	.52			2,306		68,399	.60	.51			1,218		70,469	.61	.51		
101-105	152		1,925	.64	.65			135		2,663	.85	.87			174		6,619	.82	.85			112		8,166	.98	1.01		
106-110	120		1,583	.40	.44			112		2,392	.77	.83			158		6,030	.68	.74			103		7,672	.52	.57		
111-115	96		1,293	.83	.94			87		1,961	.86	.97			146		5,828	.71	.81			79		6,314	.59	.67		
116-120	71		1,058	.38	.44			91		2,114	.44	.52			129		5,158	.56	.66			62		5,069	.66	.78		
121-130	133		2,082	.57	.71			164		4,071	.78	.97			178		7,759	.63	.79			105		8,997	.69	.86		
131-140	104		1,719	.66	.89			139		3,552	.41	.55			104		4,901	.85	1.14			66		6,226	.60	.81		
141- UP	346		7,545	.71	1.27			288		9,690	.70	1.22			276		16,441	.72	1.22			155		18,625	.86	1.49		
CHARGES	1,022		17,204	.64	.88			1,016		26,443	.69	.92			1,165		52,737	.71	.91			682		61,068	.74	.95		
TOTALS	4,267		52,005	.58	.58			3,890		74,446	.63	.63			3,471		121,136	.65	.65			1,900		131,538	.67	.67		

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	18		1,796	.52	.28			37		13,825	.53	.27			101		16,173	.56	.28									
61- 80	320		35,113	.57	.41			176		138,162	.58	.40			2,745		229,815	.55	.40									
81- 85	99		13,024	.53	.44			39		22,155	.55	.45			11,652		128,083	.50	.42									
86- 90	112		14,847	.43	.38			42		21,936	.58	.51			4,097		82,702	.56	.49									
91- 95	88		12,527	.53	.49			49		32,068	.55	.51			2,399		76,952	.62	.58									
96- 99	66		10,207	.49	.48			38		17,864	.38	.37			2,442		53,644	.54	.53									
100-100	66		10,242	.70	.70			45		57,965	.48	.48			140,156		222,487	.62	.62									
CREDITS	769		97,755	.54	.45			426		303,976	.54	.42			163,592		809,856	.57	.48									
101-105	77		12,054	.61	.63			26		21,343	.90	.92			1,258		55,657	.81	.83									
106-110	63		10,862	.39	.42			18		13,981	.80	.88			959		44,477	.61	.66									
111-115	53		9,092	.62	.70			25		12,591	.87	.99			770		38,700	.74	.83									
116-120	49		8,711	.36	.43			16		10,107	.77	.91			664		33,660	.60	.70									
121-130	59		11,589	.57	.71			25		14,679	.98	1.22			1,042		51,594	.78	.97									
131-140	43		8,390	.62	.84			23		19,311	1.39	1.88			737		45,970	.96	1.30									
141- UP	98		26,062	.77	1.33			32		26,001	.61	1.05			2,589		118,469	.72	1.26									
CHARGES	442		86,760	.60	.77			165		118,013	.90	1.12			8,019		388,527	.75	.96									
TOTALS	1,211		184,515	.57	.56			591		421,989	.64	.56			171,611		1198,384	.63	.60									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	16		8	35.14	17.30			11		21	.34	.17			1		3	.11	.04			1		3					
61- 80	103		77	1.41	1.06			62		186	.49	.37			56		270	1.25	.97			44		300	.92	.72			
81- 85	894		1,004	.59	.50			3,116		10,160	.46	.38			2,717		13,901	.49	.41			1,601		11,487	.58	.48			
86- 90	221		236	.20	.17			747		2,593	.95	.83			737		3,938	1.88	1.64			437		3,315	.51	.45			
91- 95	193		213	.08	.08			379		1,360	1.20	1.11			379		2,187	.87	.81			249		1,998	.91	.84			
96- 99	438		525	.56	.55			469		1,741	.86	.83			347		2,090	.78	.76			185		1,551	.61	.60			
100-100	128,925		78,701	.76	.76			10,355		34,346	.60	.60			1,765		10,528	.60	.60			678		5,797	.47	.47			
CREDITS	130,790		80,765	.76	.76			15,139		50,407	.62	.58			6,002		32,918	.74	.67			3,195		24,451	.58	.51			
101-105	118		138	1.76	1.81			172		684	.62	.63			166		1,046	.40	.41			133		1,191	1.00	1.03			
106-110	47		64	.08	.09			122		516	1.05	1.13			106		689	1.19	1.28			78		727	.22	.24			
111-115	49		57	1.98	2.23			87		380	.90	1.02			84		594	.50	.57			57		568	1.82	2.05			
116-120	41		58	1.76	2.07			87		405	1.04	1.23			104		759	.61	.72			105		1,074	.38	.45			
121-130	121		193	1.43	1.78			316		1,516	1.05	1.31			263		2,026	.67	.83			175		1,895	.63	.79			
131-140	49		86	4.68	6.34			90		466	.74	1.00			104		867	1.02	1.38			72		847	.57	.77			
141- UP	121		224	.82	1.32			185		1,168	.96	1.54			204		1,995	.77	1.22			148		2,020	.63	1.00			
CHARGES	546		821	1.62	2.03			1,059		5,134	.93	1.16			1,031		7,977	.73	.91			768		8,321	.69	.86			
TOTALS	131,336		81,585	.77	.77			16,198		55,541	.64	.63			7,033		40,894	.74	.70			3,963		32,772	.61	.58			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	4		21	1.30	.56			7		57	.06	.02			13		233	.76	.38			14		619	.96	.52		
61- 80	205		2,054	.53	.42			638		9,964	.51	.40			706		18,686	.46	.35			485		24,594	.46	.34		
81- 85	1,537		15,408	.55	.46			915		14,287	.67	.55			538		15,353	.68	.56			189		10,531	.87	.72		
86- 90	492		5,259	.81	.71			395		6,798	.80	.71			336		10,344	.68	.59			157		9,458	.53	.46		
91- 95	317		3,620	.87	.81			300		5,313	.72	.67			243		8,045	.68	.63			145		9,641	.60	.55		
96- 99	254		3,036	1.02	.99			180		3,386	.80	.78			163		5,590	.66	.64			133		9,039	.69	.68		
100-100	562		6,828	.69	.69			377		7,195	1.00	1.00			243		8,384	.70	.70			103		7,360	1.38	1.38		
CREDITS	3,371		36,226	.68	.60			2,812		47,001	.72	.62			2,242		66,635	.62	.53			1,226		71,241	.68	.57		
101-105	150		1,891	.42	.43			137		2,683	.65	.67			151		5,700	.79	.81			114		8,077	.60	.62		
106-110	94		1,254	.34	.37			101		2,146	.90	.97			157		5,988	.63	.68			100		7,457	.48	.52		
111-115	111		1,535	.50	.56			125		2,715	.55	.63			179		7,131	.87	.98			75		5,981	.86	.97		
116-120	111		1,609	.40	.47			128		2,969	.61	.72			143		5,838	.63	.75			62		5,200	.52	.61		
121-130	202		3,132	.93	1.16			229		5,588	.69	.87			240		10,380	.81	1.01			113		9,790	.88	1.10		
131-140	93		1,517	.54	.74			111		2,886	.46	.63			100		4,690	.59	.79			71		6,506	.69	.92		
141- UP	213		4,151	.67	1.06			172		5,395	.74	1.20			184		10,262	.83	1.35			129		14,939	.72	1.18		
CHARGES	974		15,089	.60	.76			1,003		24,382	.66	.83			1,154		49,989	.76	.94			664		57,949	.69	.87		
TOTALS	4,345		51,315	.66	.64			3,815		71,383	.70	.68			3,396		116,625	.68	.67			1,890		129,190	.68	.67		

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	43		4,260	.94	.51			101		56,143	1.06	.44			211		61,366	1.05	.44									
61- 80	291		32,816	.72	.52			121		67,176	.64	.46			2,711		156,123	.60	.44									
81- 85	112		13,537	.74	.61			49		25,508	.75	.62			11,668		131,177	.65	.54									
86- 90	92		12,198	.72	.63			38		34,142	.73	.65			3,652		88,282	.76	.67									
91- 95	83		11,867	.70	.65			40		30,361	.60	.56			2,328		74,605	.67	.62									
96- 99	69		10,593	.88	.86			20		12,243	.60	.58			2,258		49,795	.74	.72									
100-100	56		9,045	.57	.57			48		47,693	.61	.61			143,112		215,877	.70	.70									
CREDITS	746		94,315	.73	.60			417		273,266	.74	.51			165,940		777,225	.71	.57									
101-105	72		11,326	.67	.69			22		16,610	.70	.72			1,235		49,346	.68	.69									
106-110	65		10,733	.63	.68			26		13,137	.56	.61			896		42,711	.60	.64									
111-115	44		7,811	.47	.53			25		12,224	1.01	1.13			836		38,994	.80	.91									
116-120	41		7,342	.64	.75			12		5,934	1.12	1.32			834		31,188	.69	.82									
121-130	82		16,149	.68	.86			35		21,371	1.13	1.42			1,776		72,039	.88	1.10									
131-140	47		10,020	.70	.95			15		9,269	.67	.91			752		37,153	.67	.90									
141- UP	72		19,006	.71	1.22			40		30,985	.92	1.58			1,468		90,145	.80	1.34									
CHARGES	423		82,385	.66	.83			175		109,531	.89	1.12			7,797		361,577	.75	.95									
TOTALS	1,169		176,700	.70	.68			592		382,797	.78	.62																

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 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	19		10	.06	.03			6		11	.02	.01			1		3					2		8	.03	.01		
61- 80	105		73	1.92	1.45			59		173	.52	.40			65		312	.71	.54			64		438	.72	.56		
81- 85	943		1,062	.59	.49			3,110		10,160	.84	.70			2,973		15,189	.46	.38			1,685		12,126	.54	.45		
86- 90	214		228	1.26	1.10			669		2,302	.95	.83			705		3,814	.60	.53			453		3,420	.77	.67		
91- 95	164		179	2.50	2.33			343		1,232	1.40	1.30			354		2,033	1.03	.96			238		1,920	.36	.33		
96- 99	388		436	1.65	1.60			484		1,803	1.01	.98			381		2,286	.48	.47			155		1,297	.70	.68		
100-100	128,850		80,272	.66	.66			10,863		36,367	.66	.66			1,826		10,925	.72	.72			726		6,270	.72	.72		
CREDITS	130,683		82,260	.67	.67			15,534		52,049	.74	.70			6,305		34,563	.60	.54			3,323		25,480	.61	.54		
101-105	100		134	.76	.78			164		662	.77	.79			156		971	.76	.77			107		966	1.17	1.20		
106-110	64		85	.09	.10			103		430	1.12	1.20			102		675	.41	.44			78		731	1.35	1.45		
111-115	46		55	34.50	38.94			74		325	3.03	3.42			95		667	1.90	2.15			68		661	.96	1.09		
116-120	43		60	.62	.73			72		337	.20	.24			95		698	.58	.69			98		1,006	.25	.30		
121-130	152		213	2.45	3.05			302		1,468	.51	.63			263		2,031	.63	.78			185		1,994	1.15	1.43		
131-140	45		72	.45	.61			93		494	.71	.96			109		909	.65	.88			69		810	.36	.48		
141- UP	94		156	1.02	1.70			181		1,121	.91	1.45			184		1,803	.61	.97			171		2,312	.56	.88		
CHARGES	544		775	3.56	4.41			989		4,836	.86	1.07			1,004		7,755	.73	.91			776		8,480	.81	1.02		
TOTALS	131,227		83,035	.70	.70			16,523		56,885	.75	.73			7,309		42,317	.62	.59			4,099		33,960	.66	.63		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	7		38	.24	.11			8		72	9.82	4.53			6		88	.90	.40			12		454	.75	.39		
61- 80	177		1,762	.98	.77			687		10,736	.34	.27			824		22,384	.59	.45			491		25,097	.66	.49		
81- 85	1,717		17,235	.70	.58			949		14,809	.53	.44			521		14,383	.68	.56			205		11,392	.91	.75		
86- 90	501		5,335	.73	.64			430		7,240	.57	.50			358		10,884	.79	.69			167		10,010	.67	.59		
91- 95	330		3,779	.66	.61			304		5,487	.80	.74			242		7,838	.91	.84			152		9,715	.69	.64		
96- 99	248		2,937	1.09	1.06			190		3,556	.87	.85			178		6,237	.74	.72			110		7,605	.66	.64		
100-100	542		6,520	.71	.71			363		6,861	.67	.67			227		7,738	.51	.51			114		7,894	.92	.92		
CREDITS	3,522		37,606	.74	.65			2,931		48,761	.58	.50			2,356		69,552	.68	.58			1,251		72,167	.73	.61		
101-105	165		2,044	.91	.93			133		2,625	.82	.85			185		6,758	.78	.80			118		8,522	.62	.63		
106-110	97		1,286	.81	.87			109		2,278	.85	.92			156		5,944	.69	.75			91		6,865	.84	.91		
111-115	90		1,281	.97	1.10			110		2,396	.46	.52			170		6,649	.79	.89			87		6,917	.71	.80		
116-120	120		1,761	.24	.29			126		2,887	.70	.82			131		5,327	.96	1.14			74		5,946	.64	.75		
121-130	200		3,080	.62	.77			241		5,893	.71	.88			232		9,876	.81	1.01			120		10,406	1.37	1.70		
131-140	108		1,768	.51	.70			113		2,896	.55	.74			106		4,977	.81	1.10			65		6,099	.74	1.00		
141- UP	208		4,008	.53	.84			174		5,380	.89	1.42			178		10,228	.91	1.50			131		15,676	.76	1.27		
CHARGES	988		15,228	.62	.78			1,006		24,355	.73	.91			1,158		49,758	.83	1.02			686		60,430	.83	1.05		
TOTALS	4,510		52,834	.71	.68			3,937		73,117	.63	.61			3,514		119,310	.74	.72			1,937		132,597	.78	.77		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	32		3,132	.61	.33			74		27,452	.71	.32			167		31,269	.72	.33									
61- 80	355		39,378	.63	.45			151		111,706	.79	.56			2,978		212,058	.70	.51									
81- 85	132		16,543	.59	.49			46		26,715	.79	.66			12,281		139,614	.67	.56									
86- 90	84		11,655	.60	.53			44		29,264	.67	.59			3,625		84,150	.68	.60									
91- 95	90		12,875	.61	.56			36		22,506	.65	.60			2,253		67,563	.71	.66									
96- 99	66		10,361	.68	.66			32		20,013	.42	.41			2,232		56,533	.64	.62									
100-100	79		11,892	.77	.77			50		52,843	.65	.65			143,640		227,581	.67	.67									
CREDITS	838		105,835	.64	.52			433		290,497	.71	.54			167,176		818,769	.68	.57									
101-105	72		11,021	.79	.82			35		19,640	1.01	1.04			1,235		53,342	.85	.88									
106-110	59		9,525	.64	.69			26		16,392	.89	.97			885		44,212	.80	.86									
111-115	55		9,685	.83	.93			24		12,301	.90	1.01			819		40,938	.89	1.00									
116-120	42		7,275	.52	.61			19		11,366	.75	.88			820		36,663	.67	.79									
121-130	77		14,892	1.00	1.25			31		15,171	1.14	1.41			1,803		65,023	1.00	1.25									
131-140	45		8,900	.63	.85			15		8,656	.88	1.18			768		35,581	.72	.97									
141- UP	82		22,380	.81	1.42			28		22,794	1.36	2.37			1,431		85,858	.94	1.59									
CHARGES	432		83,678	.78	.99			178		106,320	1.03	1.27			7,761		361,617	.87	1.08									
TOTALS	1,270		189,513	.70	.68			611		396,817	.80	.68																

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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	17		5	35.70	14.81			8	16	6.20	3.26			2	5			2	8										
61- 80	110		74	1.92	1.45			78	224	.24	.19			66	314	.11	.09	92	632	.26	.21								
81- 85	1,013	1,150	.44	.37			3,182	10,448	.69	.57			3,113	15,892	.48	.40	1,893	13,553	.42	.35									
86- 90	205	215	1.20	1.05			615	2,133	.55	.48			664	3,588	.65	.56	400	3,029	.54	.48									
91- 95	200	216	1.26	1.17			334	1,204	1.11	1.03			330	1,889	2.12	1.97	288	2,332	.75	.69									
96- 99	373	425	1.70	1.65			402	1,506	.74	.72			343	2,031	.88	.86	207	1,739	.51	.50									
100-100	127,873	81,103	.61	.61			11,618	38,937	.48	.48			1,995	11,976	.57	.57	704	6,057	.75	.75									
CREDITS	129,791	83,187	.62	.62			16,237	54,468	.54	.52			6,513	35,696	.63	.57	3,586	27,350	.54	.47									
101-105	94	105	1.62	1.66			155	625	.82	.84			154	975	.99	1.01	116	1,033	.66	.68									
106-110	58	73	.16	.17			96	414	.75	.81			118	787	.94	1.01	77	728	.61	.66									
111-115	47	58	5.07	5.73			76	348	.15	.17			85	601	.35	.39	58	564	.58	.66									
116-120	33	48	.51	.60			76	354	1.04	1.23			68	520	1.00	1.18	73	753	.49	.58									
121-130	138	198	.51	.63			292	1,391	1.13	1.40			261	1,987	1.27	1.58	183	1,966	.72	.89									
131-140	44	65	4.11	5.54			76	398	.67	.90			76	643	.47	.64	65	757	1.28	1.73									
141- UP	88	173	51.07	82.16			148	920	.80	1.28			207	2,029	.93	1.47	164	2,235	.57	.88									
CHARGES	502	721	13.46	16.79			919	4,451	.86	1.06			969	7,543	.95	1.19	736	8,036	.68	.86									
TOTALS	130,293	83,908	.73	.73			17,156	58,919	.57	.55			7,482	43,238	.69	.65	4,322	35,386	.57	.54									

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	7	43	.01					5	55	2.37	1.25			7	125	1.94	.98	8	414	.13	.07									
61- 80	308	3,092	.63	.49				791	12,223	.39	.31			980	26,195	.57	.44	653	33,186	.56	.41									
81- 85	1,819	18,071	.55	.45			1,064	16,445	.58	.48			552	15,552	.53	.44	199	11,416	.58	.48										
86- 90	491	5,285	.63	.55			446	7,465	.76	.67			374	11,477	.69	.60	162	9,844	.57	.50										
91- 95	346	3,950	.64	.59			305	5,436	.72	.67			260	8,404	.64	.59	144	9,241	.56	.52										
96- 99	203	2,410	1.07	1.04			178	3,366	.58	.57			184	6,214	.78	.77	136	9,179	.56	.54										
100-100	601	7,228	.65	.65			439	8,353	.70	.70			267	9,063	.57	.57	109	7,771	.66	.66										
CREDITS	3,775	40,079	.62	.54			3,228	53,344	.60	.52			2,624	77,031	.61	.51	1,411	81,052	.57	.47										
101-105	139	1,764	.55	.56			160	3,199	.66	.67			182	6,569	.75	.78	109	7,613	.84	.87										
106-110	105	1,403	.77	.83			117	2,473	.42	.45			164	6,338	.71	.77	113	8,680	.54	.58										
111-115	97	1,348	.31	.35			119	2,591	.32	.36			160	6,293	.64	.73	86	6,676	.67	.76										
116-120	130	1,865	.49	.57			125	2,899	.48	.57			105	4,175	.60	.71	79	6,486	.65	.76										
121-130	183	2,805	.51	.64			214	5,206	.52	.65			234	10,250	.95	1.18	122	10,540	.68	.85										
131-140	91	1,520	.52	.70			122	3,147	.97	1.30			99	4,780	.59	.80	46	4,352	.56	.76										
141- UP	201	3,868	.81	1.26			182	5,585	.94	1.49			137	7,811	1.04	1.67	109	12,796	.80	1.33										
CHARGES	946	14,573	.60	.75			1,039	25,101	.65	.81			1,081	46,214	.79	.97	664	57,145	.69	.86										
TOTALS	4,721	54,652	.62	.58			4,267	78,444	.62	.59			3,705	123,245	.68	.65	2,075	138,197	.62	.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	43	4,084	.70	.38				72	30,328	.62	.29			171	35,084	.63	.30													
61- 80	416	46,731	.55	.39				186	98,117	.65	.46			3,680	220,788	.59	.43													
81- 85	119	15,095	.64	.53				57	38,017	.77	.64			13,011	155,639	.61	.50													
86- 90	76	10,242	.60	.53				57	71,580	.54	.48			3,490	124,858	.58	.51													
91- 95	118	16,592	.67	.63				56	37,733	.64	.59			2,381	86,997	.68	.63													
96- 99	85	12,994	.60	.59				30	17,790	.54	.53			2,141	57,655	.63	.62													
100-100	77	11,086	.61	.61				45	37,171	.51	.51			143,728	218,746	.58	.58													
CREDITS	934	116,823	.60	.48				503	330,738	.61	.48			168,602	899,766	.60	.50													
101-105	80	12,345	.66	.68				36	20,220	.51	.52			1,225	54,449	.65	.67													
106-110	55	9,215	.59	.63				25	20,076	.63	.69			928	50,189	.62	.67													
111-115	56	9,717	.94	1.06				24	11,344	.60	.68			808	39,541	.67	.76													
116-120	42	7,881	.55	.65				14	6,103	.71	.84			745	31,084	.61	.72													
121-130	71	12,690	.64	.80				38	22,734	1.48	1.84			1,736	69,767	.98	1.22													
131-140	47	9,763	.86	1.16				10	5,784	1.00	1.36			676	31,209	.80	1.09													
141- UP	83	21,277	.83	1.39				33	29,153	.83	1.58			1,352	85,848	.95	1.63													

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001 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	15		6					8	16	2.16	1.10			5	12	.55	.24			2	8	.03	.01						
61- 80	138		94	.05	.04			57	163	.97	.74			64	303	1.07	.82			85	582	.75	.58						
81- 85	1,079		1,243	.40	.33			3,431	11,239	.38	.32			3,284	16,852	.41	.34			1,962	14,064	.47	.39						
86- 90	177		206	.17	.15			607	2,092	.47	.41			651	3,542	.41	.36			414	3,136	.43	.38						
91- 95	195		202	2.36	2.20			300	1,092	.78	.72			327	1,870	.42	.39			275	2,228	.44	.41						
96- 99	359		394	.73	.71			338	1,238	.61	.59			307	1,850	.37	.36			203	1,705	.76	.74						
100-100	125,610		80,604	.52	.52			11,549	38,742	.41	.41			2,002	12,029	.38	.38			738	6,346	.68	.68						
CREDITS	127,573		82,750	.52	.52			16,290	54,582	.42	.40			6,640	36,459	.40	.36			3,679	28,069	.53	.47						
101-105	75		77	.91	.93			138	545	.51	.52			156	1,000	.48	.49			121	1,069	.23	.24						
106-110	57		61	11.11	11.98			93	378	.63	.68			107	718	.40	.43			71	659	.40	.43						
111-115	39		54	2.11	2.38			76	343	.27	.31			78	554	.53	.60			53	521	.83	.94						
116-120	42		72	.03	.04			75	345	.99	1.17			101	755	.92	1.09			84	862	.45	.53						
121-130	122		197	1.65	2.05			354	1,711	.88	1.09			305	2,332	.34	.42			157	1,698	.47	.58						
131-140	26		36	.22	.29			92	473	.24	.33			94	784	.49	.66			65	763	.95	1.28						
141- UP	83		166	.88	1.45			146	883	.81	1.27			176	1,721	.60	.94			154	2,084	.35	.55						
CHARGES	444		664	2.02	2.55			974	4,678	.70	.87			1,017	7,864	.50	.63			705	7,656	.47	.59						
TOTALS	128,017		83,414	.53	.53			17,264	59,259	.44	.43			7,657	44,323	.42	.40			4,384	35,725	.52	.49						

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	3		18	.81	.39			5	32	.25	.08			8	174	.24	.13			13	486	.29	.15						
61- 80	296		2,962	.52	.41			824	12,885	.36	.28			948	25,362	.40	.30			612	31,300	.44	.32						
81- 85	1,891		18,844	.34	.28			1,069	16,532	.49	.40			577	16,053	.44	.37			243	13,729	.46	.38						
86- 90	527		5,641	.66	.57			475	8,009	.47	.41			371	11,418	.43	.38			170	10,365	.40	.35						
91- 95	352		4,019	.34	.31			329	5,847	.47	.43			264	8,449	.46	.42			160	10,392	.49	.45						
96- 99	238		2,876	.51	.50			195	3,621	.46	.45			198	6,727	.73	.71			140	9,480	.51	.49						
100-100	549		6,672	.55	.55			378	7,115	.45	.45			227	7,837	.66	.66			113	7,672	.43	.43						
CREDITS	3,856		41,032	.44	.39			3,275	54,040	.45	.38			2,593	76,020	.48	.40			1,451	83,423	.45	.37						
101-105	134		1,679	.33	.34			175	3,508	.49	.50			222	8,206	.52	.54			155	11,217	.51	.53						
106-110	86		1,154	.47	.51			130	2,673	.57	.62			204	7,947	.51	.55			108	7,913	.40	.43						
111-115	82		1,133	.35	.40			132	2,957	.50	.56			167	6,660	.58	.66			76	6,127	.43	.49						
116-120	125		1,812	.26	.30			140	3,200	.72	.85			137	5,829	.49	.58			69	5,532	.49	.57						
121-130	245		3,812	.56	.70			264	6,369	.57	.72			217	9,460	.55	.68			125	10,975	.54	.68						
131-140	88		1,462	.16	.21			102	2,642	.63	.86			98	4,739	.68	.91			61	5,784	.39	.53						
141- UP	180		3,502	.72	1.15			178	5,561	.63	1.01			151	8,466	1.05	1.69			100	11,802	.54	.90						
CHARGES	940		14,554	.47	.59			1,121	26,911	.59	.73			1,196	51,307	.63	.76			694	59,350	.49	.59						
TOTALS	4,796		55,585	.45	.43			4,396	80,951	.49	.47			3,789	127,327	.54	.52			2,145	142,773	.46	.44						

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	51		4,670	.40	.22			102	39,615	.47	.22			212	45,037	.46	.22												
61- 80	405		44,989	.47	.34			171	119,465	.50	.36			3,600	238,105	.47	.34												
81- 85	126		15,995	.36	.29			60	38,668	.52	.43			13,722	163,218	.44	.37												
86- 90	98		13,590	.42	.37			52	34,834	.45	.39			3,542	92,832	.45	.39												
91- 95	118		17,092	.63	.59			49	30,552	.47	.44			2,369	81,743	.51	.47												
96- 99	90		13,226	.41	.40			39	30,904	.41	.40			2,107	72,023	.47	.46												
100-100	66		9,919	.39	.39			39	37,271	.27	.27			141,271	214,207	.45	.45												
CREDITS	954		119,482	.46	.37			512	331,308	.46	.34			166,823	907,164	.46	.38												
101-105	81		12,700	.47	.48			45	27,050	.97	.99			1,302	67,052	.68	.70												
106-110	73		11,879	.57	.61			23	13,977	.59	.63			952	47,357	.54	.59												
111-115	60		10,636	.48	.54			16	8,068	.88	.99			779	37,053	.58	.66												
116-120	29		4,646	.52	.62			22	16,089	.43	.51			824	39,142	.49	.58												
121-130	90		16,817	.50	.62			30	17,179	.51	.64			1,909	70,551	.53	.66												
131-140	36		7,195	.50	.68			16	12,485	1.02	1.40			678	36,363	.69	.93												
141- UP	78		20,080	.59	1.01			32	21,737	.42	.73			1,278	76,002	.59	.99												
CHARGES	447		83,953	.53	.66			184	116,585	.68	.83			7,722	373,520	.59	.72												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997

UP TO - 2,499 \$2,500 - 4,999 \$5,000 - 7,499 \$7,500 - 9,999

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	12	5	4.75	2.33	7	14	.16	.08	2	6	9.04	4.42	6	25		
61- 80	150	112	.19	.14	81	230	.47	.35	110	529	3.22	2.45	75	515	.77	.60
81- 85	1,526	1,787	.70	.58	4,779	15,591	.45	.38	4,069	20,994	.59	.50	2,480	17,919	.43	.36
86- 90	420	503	.45	.39	1,393	4,740	.71	.62	1,238	6,618	.68	.59	797	6,034	.62	.54
91- 95	273	313	.48	.45	568	2,053	.49	.45	619	3,572	.62	.57	438	3,517	1.14	1.06
96- 99	727	902	1.27	1.24	797	2,896	.59	.58	601	3,586	.71	.69	289	2,418	1.03	1.00
100-100	144,360	95,479	.79	.79	14,553	48,970	.65	.65	2,818	17,007	.73	.73	1,148	9,878	.78	.78
CREDITS	147,468	99,101	.79	.79	22,178	74,493	.60	.57	9,457	52,311	.69	.62	5,233	40,306	.65	.58
101-105	183	245	.28	.28	289	1,158	.80	.82	242	1,544	.59	.61	194	1,738	.87	.89
106-110	132	154	.04	.05	166	693	.55	.59	164	1,077	.65	.70	130	1,201	.45	.48
111-115	78	109	.14	.16	134	585	1.32	1.49	119	839	.46	.52	101	989	.47	.53
116-120	82	102	2.27	2.68	111	487	1.05	1.23	107	774	.90	1.06	88	888	.98	1.15
121-130	108	154	3.16	3.95	178	862	1.11	1.39	183	1,421	2.19	2.74	137	1,486	.67	.84
131-140	66	105	3.88	5.22	131	684	1.43	1.93	130	1,094	.46	.62	101	1,195	.76	1.03
141- UP	350	907	.79	1.58	702	5,567	.73	1.50	748	9,008	.98	1.93	529	8,525	.57	1.05
CHARGES	999	1,776	1.09	1.58	1,711	10,036	.86	1.30	1,693	15,758	.96	1.45	1,280	16,022	.63	.91
TOTALS	148,467	100,877	.80	.80	23,889	84,530	.63	.63	11,150	68,069	.75	.75	6,513	56,328	.64	.64

\$10,000 - 14,999 \$15,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	7	50	.47	.25	4	42	.07	.03	22	420	.86	.45	15	513	.85	.43
61- 80	293	2,941	.57	.45	935	14,669	.40	.31	1,347	36,440	.53	.41	962	49,223	.63	.46
81- 85	2,645	26,590	.47	.39	1,855	28,990	.59	.49	1,017	28,716	.70	.58	355	19,910	.50	.42
86- 90	837	8,975	.50	.44	734	12,252	.82	.72	638	19,372	.57	.50	310	19,115	.65	.57
91- 95	547	6,269	.64	.60	552	9,947	.85	.78	470	15,248	.66	.61	258	16,837	.57	.53
96- 99	401	4,763	.73	.71	326	6,222	.89	.87	314	11,018	.72	.71	185	12,799	.74	.72
100-100	900	10,899	.84	.84	640	12,360	.83	.83	452	15,595	.82	.82	192	13,376	.81	.81
CREDITS	5,630	60,488	.58	.52	5,046	84,482	.68	.59	4,260	126,809	.64	.55	2,277	131,774	.63	.53
101-105	239	3,034	.69	.71	235	4,653	.94	.96	306	11,439	.77	.79	224	16,332	.91	.94
106-110	195	2,576	.66	.71	208	4,374	.87	.95	287	11,016	.65	.70	198	14,945	.61	.66
111-115	155	2,110	.76	.86	155	3,443	.85	.97	257	10,274	.79	.90	153	12,122	.61	.69
116-120	131	1,904	.56	.66	171	3,983	.40	.47	213	8,647	.59	.70	124	10,023	.70	.83
121-130	231	3,635	.75	.94	295	7,289	.73	.92	343	14,960	.76	.96	194	16,873	.59	.73
131-140	191	3,206	.62	.84	248	6,386	.57	.77	221	10,450	.89	1.21	138	13,097	.67	.91
141- UP	611	13,252	.69	1.24	552	18,592	.92	1.62	517	30,905	.73	1.25	272	32,529	.86	1.48
CHARGES	1,753	29,719	.69	.95	1,864	48,718	.80	1.08	2,144	97,691	.74	.96	1,303	115,920	.73	.94
TOTALS	7,383	90,207	.62	.62	6,910	133,200	.72	.72	6,404	224,500	.69	.69	3,580	247,694	.68	.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	46	4,507	.57	.31	94	44,986	.56	.27	215	50,567	.56	.28				
61- 80	703	77,439	.56	.40	418	264,258	.55	.39	5,074	446,357	.56	.40				
81- 85	194	25,512	.57	.47	109	58,184	.54	.45	19,029	244,193	.55	.46				
86- 90	209	28,013	.48	.42	104	57,430	.57	.50	6,680	163,052	.59	.52				
91- 95	177	24,352	.60	.55	107	61,134	.53	.49	4,009	143,242	.60	.56				
96- 99	138	21,725	.46	.45	76	36,410	.43	.42	3,854	102,740	.58	.57				
100-100	131	20,247	.69	.69	97	93,808	.48	.48	165,291	337,618	.68	.68				
CREDITS	1,598	201,795	.56	.45	1,005	616,210	.53	.41	204,152	1487,769	.59	.49				
101-105	150	23,361	.60	.62	65	40,394	.79	.81	2,127	103,897	.77	.79				
106-110	129	21,822	.50	.54	47	28,088	.75	.81	1,656	85,947	.64	.70				
111-115	98	16,809	.68	.77	52	27,656	.74	.83	1,302	74,936	.72	.81				
116-120	90	16,313	.52	.62	42	26,973	.58	.68	1,159	70,094	.59	.70				
121-130	117	22,500	.66	.83	47	45,934	.60	.76	1,833	115,113	.67	.85				
131-140	86	17,669	.61	.83	42	32,597	1.00	1.34	1,354	86,485	.81	1.09				
141- UP	181	46,160	.67	1.13	63	48,937	.54	.94	4,525	214,382	.71	1.24				
CHARGES	851	164,634	.62	.78	358	250,579	.70	.87	13,956	750,854	.71	.91				
TOTALS	2,449	366,429	.58	.57	1,363	866,789	.58	.50	218,108	2238,623	.63	.59				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 1998																							
	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR				
0- 60	22	11	26.27	12.11	18	31	5.06	2.37	2	7	.04	.02	3	13										
61- 80	150	120	.92	.69	84	248	.42	.32	81	390	1.51	1.17	72	490	.64	.50								
81- 85	1,469	1,712	1.00	.83	4,754	15,433	.49	.41	4,244	21,758	.62	.52	2,583	18,540	.57	.48								
86- 90	347	382	1.06	.92	1,138	3,922	.94	.82	1,153	6,171	1.47	1.28	710	5,383	.64	.56								
91- 95	298	334	.50	.47	574	2,062	.97	.90	600	3,470	.69	.64	393	3,164	.89	.82								
96- 99	676	821	.57	.55	706	2,619	.88	.85	543	3,260	.69	.67	308	2,590	.57	.55								
100-100	147,270	97,858	.92	.92	15,098	50,590	.67	.67	2,880	17,280	.61	.61	1,168	10,017	.78	.78								
CREDITS	150,232	101,239	.92	.91	22,372	74,905	.66	.63	9,503	52,336	.73	.66	5,237	40,196	.66	.59								
101-105	192	247	1.08	1.11	263	1,041	.64	.65	279	1,751	.64	.65	210	1,874	.98	1.01								
106-110	78	115	.10	.11	189	790	1.14	1.23	166	1,079	1.43	1.54	132	1,234	.22	.24								
111-115	77	95	1.20	1.35	130	565	1.18	1.33	127	905	.41	.46	98	969	1.83	2.06								
116-120	72	103	1.04	1.22	151	700	.77	.91	167	1,235	.81	.95	157	1,600	.57	.68								
121-130	225	365	1.19	1.48	528	2,535	.99	1.23	463	3,570	.55	.69	306	3,322	.55	.68								
131-140	71	122	3.36	4.55	166	865	.88	1.18	160	1,333	1.17	1.58	128	1,516	.84	1.14								
141- UP	187	376	.62	1.00	322	1,996	.82	1.30	353	3,439	.76	1.19	264	3,607	.73	1.14								
CHARGES	902	1,423	1.11	1.39	1,749	8,492	.90	1.13	1,715	13,311	.76	.96	1,295	14,123	.74	.93								
TOTALS	151,134	102,661	.92	.92	24,121	83,398	.69	.67	11,218	65,647	.74	.71	6,532	54,318	.68	.66								
		\$10,000 -		14,999		\$15,000 -		24,999		\$25,000 -		49,999		\$50,000 -		99,999								
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR	RISKS	STD	PREM	ACT	LR	MAN LR
0- 60	6	34	.80	.37	13	121	.20	.09	26	437	2.58	1.21	25	1,014	.63	.34								
61- 80	361	3,613	.54	.43	1,037	16,319	.52	.41	1,323	35,392	.48	.37	929	47,677	.71	.52								
81- 85	2,645	26,616	.63	.53	1,663	26,036	.71	.59	992	28,231	.78	.65	361	20,031	.90	.74								
86- 90	820	8,788	.81	.71	735	12,578	.85	.75	570	17,425	.73	.64	292	17,685	.56	.49								
91- 95	533	6,121	.79	.73	495	8,803	.76	.71	432	14,055	.66	.62	273	17,905	.54	.50								
96- 99	395	4,715	.93	.91	344	6,435	.84	.82	304	10,560	.67	.65	257	17,495	.61	.60								
100-100	999	12,069	.83	.83	661	12,681	.78	.78	471	16,440	.69	.69	202	14,189	1.07	1.07								
CREDITS	5,759	61,956	.73	.64	4,948	82,971	.72	.63	4,118	122,540	.66	.56	2,339	135,996	.72	.60								
101-105	266	3,337	.82	.84	236	4,617	.78	.80	306	11,482	.77	.79	214	15,146	.64	.66								
106-110	160	2,144	.62	.67	196	4,146	.73	.78	304	11,715	.81	.88	174	12,936	.60	.65								
111-115	185	2,556	.55	.63	219	4,758	.54	.62	311	12,322	.80	.90	153	12,110	.73	.83								
116-120	205	2,983	.34	.40	231	5,311	.84	1.00	266	10,968	.67	.79	117	9,542	.57	.67								
121-130	373	5,785	.83	1.04	421	10,252	.63	.79	460	19,999	.74	.92	226	19,585	.94	1.18								
131-140	183	3,029	.45	.61	207	5,362	.69	.94	185	8,728	.77	1.04	126	11,640	.65	.88								
141- UP	371	7,216	.64	1.02	365	11,469	1.08	1.74	321	18,019	.84	1.37	249	28,443	.72	1.19								
CHARGES	1,743	27,050	.64	.81	1,875	45,916	.79	1.00	2,153	93,234	.77	.95	1,259	109,402	.72	.90								
TOTALS	7,502	89,006	.70	.68	6,823	128,887	.75	.73	6,271	215,774	.71	.70	3,598	245,398	.72	.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	81	7,872	.75	.40	226	102,208	1.00	.42	422	111,748	.99	.43												
61- 80	612	68,217	.68	.49	308	144,280	.65	.47	4,957	316,746	.64	.47												
81- 85	223	28,041	.67	.55	94	46,835	.69	.57	19,028	233,233	.68	.57												
86- 90	171	22,626	.65	.57	80	59,806	.65	.57	6,016	154,765	.72	.63												
91- 95	186	26,936	.76	.70	86	53,293	.59	.55	3,870	136,143	.66	.61												
96- 99	138	20,257	.77	.75	44	29,302	.66	.64	3,715	98,053	.70	.68												
100-100	124	19,771	.70	.70	93	78,861	.60	.60	168,966	329,755	.76	.76												
CREDITS	1,535	193,720	.70	.57	931	514,584	.71	.50	206,974	1380,443	.72	.57												
101-105	137	21,436	.61	.63	55	39,616	.66	.68	2,158	100,547	.68	.69												
106-110	118	19,054	.62	.67	56	28,634	.84	.91	1,573	81,848	.74	.79												
111-115	102	18,201	.68	.77	41	19,920	.82	.92	1,443	72,400	.75	.85												
116-120	70	12,644	.69	.81	36	19,639	.69	.81	1,472	64,725	.67	.78												
121-130	158	31,045	.84	1.05	62	46,937	.78	.97	3,222	143,394	.79	.99												
131-140	85	17,805	.94	1.28	33	20,281	.62	.84	1,344	70,680	.75	1.01												
141- UP	157	40,264	.61	1.01	68	50,190	.81	1.37	2,657	165,018	.76	1.25												
CHARGES	827	160,447	.70	.89	351	225,216	.76	.93	13,869	698,613	.74	.92												
TOTALS	2,362	354,167	.70	.68	1,282	739,799	.72	.58	220,843	2079,056	.73	.66												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999

UP TO - 2,499 \$2,500 - 4,999 \$5,000 - 7,499 \$7,500 - 9,999

EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	25	13	.05	.02	8	15	.01	.01	4	15	.05	.03	7	30	.03	.01
61- 80	170	121	1.45	1.08	99	288	.39	.30	107	501	.46	.35	103	705	.60	.46
81- 85	1,480	1,707	1.12	.93	4,701	15,308	.77	.64	4,542	23,306	.50	.42	2,721	19,565	.59	.49
86- 90	340	374	1.41	1.24	1,019	3,471	.76	.67	1,105	5,977	.60	.53	700	5,278	.83	.73
91- 95	275	309	1.88	1.75	510	1,838	1.40	1.30	554	3,170	1.06	.98	414	3,334	.89	.83
96- 99	602	714	1.27	1.23	705	2,628	.78	.76	577	3,461	.56	.55	288	2,414	1.51	1.47
100-100	147,281	99,624	.73	.73	15,760	53,314	.69	.69	3,102	18,647	.79	.79	1,256	10,816	.80	.80
CREDITS	150,173	102,862	.75	.75	22,802	76,862	.73	.69	9,991	55,077	.64	.58	5,489	42,142	.75	.66
101-105	169	231	.54	.56	269	1,083	1.12	1.15	275	1,729	.89	.91	187	1,675	1.25	1.28
106-110	106	133	.18	.19	165	685	1.36	1.47	207	1,381	.49	.53	130	1,222	1.17	1.26
111-115	76	90	21.78	24.57	132	573	1.86	2.10	150	1,049	1.71	1.93	117	1,149	1.09	1.23
116-120	76	111	8.84	10.45	131	603	.23	.27	165	1,214	.47	.56	169	1,739	.37	.44
121-130	264	402	2.70	3.35	510	2,477	.57	.71	459	3,531	.89	1.11	328	3,541	1.11	1.39
131-140	77	118	.61	.83	167	870	.51	.69	182	1,504	1.23	1.66	115	1,360	1.02	1.37
141- UP	162	284	.57	.94	295	1,834	.90	1.45	332	3,265	.66	1.04	293	4,002	.49	.77
CHARGES	930	1,368	3.22	3.99	1,669	8,125	.84	1.06	1,770	13,673	.86	1.07	1,339	14,688	.87	1.09
TOTALS	151,103	104,229	.78	.78	24,471	84,987	.74	.72	11,761	68,750	.69	.66	6,828	56,830	.78	.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	10	60	1.01	.50	14	135	5.44	2.68	22	402	.91	.46	20	746	.59	.31
61- 80	344	3,412	.98	.77	1,104	17,264	.43	.33	1,488	40,309	.59	.45	1,000	51,602	.65	.48
81- 85	2,854	28,617	.70	.58	1,735	27,155	.59	.49	978	27,423	.91	.75	391	21,863	.84	.70
86- 90	843	9,038	.82	.72	782	13,234	.67	.58	626	19,148	.83	.73	307	18,535	.85	.75
91- 95	559	6,390	.90	.84	532	9,571	.83	.77	420	13,820	1.08	1.00	278	18,023	.69	.65
96- 99	403	4,823	.87	.85	340	6,320	.90	.88	343	12,065	.72	.70	219	15,185	.65	.64
100-100	1,011	12,175	.81	.81	660	12,461	.67	.67	427	14,736	.61	.61	231	15,836	.68	.68
CREDITS	6,024	64,515	.79	.69	5,167	86,141	.64	.55	4,304	127,902	.76	.65	2,446	141,791	.71	.60
101-105	274	3,383	.98	1.00	264	5,216	.83	.85	331	12,064	.76	.78	227	16,245	.86	.89
106-110	164	2,182	1.13	1.22	214	4,490	.74	.80	290	11,104	.77	.83	186	13,904	.77	.83
111-115	162	2,269	.82	.93	216	4,709	.58	.66	300	11,921	.62	.70	170	13,510	.75	.85
116-120	206	2,999	.35	.42	236	5,473	.63	.75	252	10,224	.83	.98	144	11,773	.73	.87
121-130	406	6,230	.76	.94	427	10,381	.88	1.10	422	18,226	.81	1.02	230	19,910	1.09	1.36
131-140	168	2,768	.61	.83	210	5,438	.64	.86	205	9,616	.74	1.00	123	11,372	.75	1.01
141- UP	381	7,346	.51	.80	374	11,673	.85	1.37	358	20,223	.90	1.46	254	29,998	.70	1.17
CHARGES	1,761	27,177	.69	.87	1,941	47,379	.77	.97	2,158	93,378	.79	.98	1,334	116,712	.81	1.02
TOTALS	7,785	91,691	.76	.73	7,108	133,520	.68	.67	6,462	221,279	.77	.76	3,780	258,503	.76	.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	69	6,613	.55	.30	171	63,581	.74	.33	350	71,609	.73	.33				
61- 80	667	74,232	.63	.45	348	201,454	.72	.51	5,430	389,888	.67	.48				
81- 85	239	30,541	.66	.54	107	57,973	.72	.60	19,748	253,459	.70	.58				
86- 90	175	24,268	.66	.58	94	62,130	.70	.61	5,991	161,455	.73	.64				
91- 95	180	26,401	.72	.67	87	59,364	.60	.56	3,809	142,221	.74	.69				
96- 99	147	22,899	.65	.64	67	47,173	.54	.53	3,691	117,682	.66	.64				
100-100	145	22,351	.65	.65	81	81,188	.60	.60	169,954	341,147	.69	.69				
CREDITS	1,622	207,305	.65	.53	955	572,864	.68	.51	208,973	1,477,460	.69	.57				
101-105	134	20,705	.84	.86	67	37,494	1.05	1.08	2,197	99,824	.93	.95				
106-110	120	19,702	.53	.57	53	30,432	.77	.83	1,635	85,234	.73	.78				
111-115	110	18,946	.83	.94	51	30,104	.84	.94	1,484	84,321	.82	.93				
116-120	85	15,295	.61	.72	39	23,323	.95	1.12	1,503	72,754	.76	.90				
121-130	137	27,009	.87	1.08	62	33,533	.99	1.24	3,245	125,238	.93	1.16				
131-140	83	16,696	.68	.93	43	23,765	.76	1.03	1,373	73,509	.74	.99				
141- UP	166	42,931	.75	1.26	51	39,533	1.04	1.81	2,666	161,087	.82	1.37				
CHARGES	835	161,284	.74	.94	366	218,184	.93	1.14	14,103	701,967	.83	1.03				
TOTALS	2,457	368,589	.69	.67	1,321	791,048	.75	.63	223,076	2,179,427	.74	.68				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

		FOR MANUAL YEAR 2000																							
		UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	44	14	11.74	5.48		12	21	4.62	2.22		8	23	.03	.01		5	21								
61- 80	207	149	1.40	1.04		132	375	.33	.25		122	580	.91	.69		161	1,095	.23	.18						
81- 85	1,568	1,791	.65	.54		4,898	15,962	.70	.58		4,818	24,649	.68	.56		3,038	21,729	.47	.39						
86- 90	340	370	1.15	1.01		909	3,135	.56	.49		1,032	5,585	.72	.63		636	4,828	.65	.57						
91- 95	334	361	.93	.86		519	1,861	.89	.83		537	3,087	1.50	1.39		453	3,662	.61	.57						
96- 99	566	637	1.26	1.23		594	2,233	.71	.69		508	3,012	.92	.90		332	2,788	.60	.59						
100-100	145,363	99,825	.67	.67		16,601	56,043	.56	.56		3,255	19,615	.68	.68		1,290	11,075	.68	.68						
CREDITS	148,422	103,147	.68	.67		23,665	79,629	.60	.57		10,280	56,550	.74	.67		5,915	45,199	.55	.49						
101-105	166	192	1.79	1.83		255	1,019	.86	.88		269	1,702	1.43	1.46		190	1,693	1.12	1.15						
106-110	117	144	.08	.09		180	772	.61	.66		198	1,312	.80	.86		138	1,299	.67	.72						
111-115	90	123	2.56	2.89		130	587	.35	.39		139	990	.31	.35		101	993	.70	.78						
116-120	75	101	.80	.94		132	608	1.20	1.42		130	970	.84	.99		119	1,230	.76	.90						
121-130	259	390	.54	.68		489	2,336	.95	1.18		457	3,489	.98	1.21		314	3,370	1.19	1.48						
131-140	83	122	2.39	3.22		139	742	.50	.68		134	1,128	.73	.99		119	1,390	1.14	1.54						
141- UP	169	330	27.38	43.73		257	1,589	.64	1.03		346	3,400	.77	1.21		281	3,832	.70	1.09						
CHARGES	959	1,403	7.34	9.14		1,582	7,652	.77	.96		1,673	12,992	.88	1.10		1,262	13,808	.92	1.16						
TOTALS	149,381	104,550	.77	.76		25,247	87,281	.62	.60		11,953	69,543	.77	.73		7,177	59,007	.64	.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	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	12	74	.02	.01		14	136	1.59	.77		18	302	1.02	.47		25	1,086	.55	.30						
61- 80	539	5,372	.64	.50		1,354	20,999	.85	.66		1,746	46,776	.64	.48		1,203	61,501	.57	.42						
81- 85	3,055	30,438	.59	.49		1,897	29,490	.57	.47		1,040	29,382	.58	.48		406	23,264	.59	.49						
86- 90	839	9,001	.68	.59		762	12,717	.91	.80		667	20,472	.66	.58		295	17,953	.71	.62						
91- 95	544	6,230	.71	.66		563	10,052	.66	.61		468	15,308	.84	.78		293	19,015	.63	.58						
96- 99	359	4,268	.83	.81		341	6,428	.81	.79		321	11,047	.78	.76		262	17,535	.74	.72						
100-100	1,042	12,551	.59	.59		777	14,818	.76	.76		461	15,869	.61	.61		206	14,305	.74	.74						
CREDITS	6,390	67,935	.63	.55		5,708	94,640	.73	.63		4,721	139,155	.66	.56		2,690	154,659	.63	.52						
101-105	249	3,175	.61	.63		302	6,062	.72	.74		312	11,363	.73	.75		230	16,452	.68	.70						
106-110	178	2,359	.82	.89		209	4,421	.58	.62		301	11,555	.70	.75		196	14,718	.58	.63						
111-115	174	2,425	.44	.49		217	4,771	.43	.49		292	11,546	.69	.78		169	13,164	.57	.64						
116-120	218	3,167	1.48	1.74		223	5,165	.75	.89		228	9,309	.68	.81		139	11,451	.72	.85						
121-130	344	5,237	.77	.96		406	9,922	.80	1.00		425	18,539	.89	1.11		237	20,647	.68	.85						
131-140	165	2,768	.41	.55		198	5,129	.81	1.10		173	8,129	.59	.79		103	9,459	.71	.95						
141- UP	380	7,295	.63	.99		372	11,475	.71	1.12		298	16,826	.87	1.41		219	25,464	.70	1.15						
CHARGES	1,708	26,427	.73	.92		1,927	46,945	.70	.88		2,029	87,267	.76	.93		1,293	111,355	.67	.82						
TOTALS	8,098	94,362	.66	.63		7,635	141,585	.72	.70		6,750	226,422	.70	.67		3,983	266,014	.65	.62						
		\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS													
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	89	8,407	.57	.30		183	68,994	.67	.30		410	79,079	.66	.30											
61- 80	800	88,942	.59	.42		424	223,007	.61	.43		6,688	448,796	.61	.44											
81- 85	242	30,504	.75	.62		118	74,184	.68	.56		21,080	281,392	.63	.52											
86- 90	181	24,503	.60	.53		120	107,701	.54	.48		5,781	206,265	.61	.54											
91- 95	225	31,683	.67	.63		105	63,165	.64	.59		4,041	154,423	.69	.64											
96- 99	154	22,743	.59	.58		72	42,571	.52	.50		3,509	113,262	.64	.62											
100-100	135	20,255	.59	.59		83	67,704	.53	.53		169,213	332,061	.62	.62											
CREDITS	1,826	227,037	.62	.50		1,105	647,326	.60	.45		210,722	1615,278	.63	.51											
101-105	157	24,154	.65	.67		80	41,808	.69	.71		2,210	107,620	.71	.73											
106-110	112	19,107	.72	.78		53	34,385	.62	.67		1,682	90,073	.65	.70											
111-115	95	16,541	.83	.94		43	22,800	.67	.75		1,450	73,940	.66	.75											
116-120	86	15,836	.57	.67		33	16,032	.69	.81		1,383	63,869	.72	.85											
121-130	136	25,365	.78	.98		65	37,468	1.22	1.51		3,132	126,765	.93	1.16											
131-140	79	16,556	.80	1.08		20	10,968	.83	1.12		1,213	56,391	.75	1.01											
141- UP	142	36,480	.93	1.52		63	55,167	.69	1.24		2,527	161,858	.82	1.37											
CHARGES	807	154,039	.77	.96		357	218,628	.77	.97		13,597	680,516	.77	.95											
TOTALS	2,633	381,076	.68	.64		1,462	865,954	.64	.54		224,319	2295,794	.67	.61											

DATE 11/16/04

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2001

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	37	18	.04	.02		16	32	1.44	.75		6	16	.43	.20		5	22	.12	.06	
61- 80	245	172	.54	.41		115	327	.50	.38		118	562	.76	.58		174	1,177	.75	.58	
81- 85	1,717	1,980	.83	.69		5,307	17,283	.42	.35		5,043	25,877	.48	.40		3,140	22,533	.48	.39	
86- 90	327	378	.18	.16		929	3,180	.64	.56		1,023	5,560	.54	.47		686	5,210	.52	.45	
91- 95	328	333	2.35	2.19		486	1,762	.66	.61		535	3,094	.47	.44		441	3,567	.61	.57	
96- 99	595	642	1.20	1.16		552	2,019	.71	.69		483	2,918	1.58	1.53		347	2,920	.58	.56	
100-100	142,038	98,348	.55	.55		16,274	55,059	.48	.48		3,239	19,518	.42	.42		1,284	11,048	.71	.71	
CREDITS	145,287	101,871	.57	.56		23,679	79,662	.48	.46		10,447	57,546	.53	.47		6,077	46,476	.56	.49	
101-105	171	190	1.38	1.41		234	920	.51	.52		256	1,636	.71	.72		209	1,855	.30	.31	
106-110	109	141	5.09	5.49		168	694	.68	.74		164	1,111	.39	.42		120	1,113	.92	.99	
111-115	83	117	.99	1.11		139	613	1.99	2.24		139	968	.69	.78		93	912	.54	.61	
116-120	89	139	.25	.30		127	577	.96	1.13		164	1,214	.74	.87		148	1,515	.47	.55	
121-130	226	365	1.31	1.63		554	2,653	.70	.86		539	4,126	.36	.45		299	3,227	.49	.61	
131-140	69	91	.23	.31		147	766	.38	.51		163	1,351	.42	.56		100	1,168	.80	1.08	
141- UP	156	317	.49	.79		260	1,572	.88	1.39		311	3,050	.55	.87		284	3,878	.38	.60	
CHARGES	903	1,359	1.31	1.63		1,629	7,795	.80	.99		1,736	13,456	.51	.64		1,253	13,669	.50	.62	
TOTALS	146,190	103,230	.58	.57		25,308	87,457	.51	.50		12,183	71,002	.52	.50		7,330	60,145	.55	.52	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	11	65	1.07	.49		9	73	.12	.05		20	351	.41	.20		31	1,175	.57	.29	
61- 80	550	5,495	.42	.33		1,410	21,861	.39	.30		1,716	46,003	.49	.37		1,168	59,824	.47	.34	
81- 85	3,141	31,316	.41	.34		1,888	29,389	.49	.40		1,072	30,018	.56	.46		424	24,121	.59	.49	
86- 90	855	9,132	.66	.58		794	13,381	.51	.45		665	20,589	.49	.43		325	19,738	.45	.39	
91- 95	586	6,686	.45	.42		602	10,692	.53	.49		498	15,901	.53	.49		297	19,383	.55	.51	
96- 99	400	4,784	.56	.54		360	6,704	.53	.52		352	12,053	.65	.63		256	17,250	.51	.50	
100-100	1,016	12,218	.51	.51		698	13,204	.49	.49		412	14,231	.72	.72		193	13,128	.42	.42	
CREDITS	6,559	69,696	.48	.42		5,761	95,303	.48	.41		4,735	139,146	.55	.46		2,694	154,618	.49	.41	
101-105	245	3,077	.44	.45		307	6,113	.55	.57		384	14,222	.54	.56		281	20,169	.50	.51	
106-110	164	2,178	.46	.50		239	4,997	.71	.77		336	13,029	.51	.55		201	14,804	.48	.52	
111-115	156	2,173	.40	.45		241	5,386	.49	.55		315	12,434	.56	.63		160	12,568	.36	.41	
116-120	227	3,316	.50	.59		273	6,267	.54	.64		230	9,706	.60	.70		129	10,356	.49	.58	
121-130	411	6,372	.80	.99		462	11,165	.59	.73		413	17,951	.60	.74		236	20,636	.58	.73	
131-140	166	2,770	.29	.39		200	5,286	.89	1.20		183	8,806	.60	.82		113	10,606	.46	.62	
141- UP	326	6,348	.61	.97		332	10,121	.61	.97		305	17,104	.75	1.21		192	22,579	.53	.87	
CHARGES	1,695	26,234	.56	.70		2,054	49,334	.62	.76		2,166	93,251	.60	.73		1,312	111,718	.50	.61	
TOTALS	8,254	95,930	.50	.47		7,815	144,637	.53	.50		6,901	232,397	.57	.55		4,006	266,336	.50	.47	

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	108	9,958	.62	.33		237	91,679	.49	.23		480	103,388	.51	.23						
61- 80	812	90,440	.45	.32		395	230,019	.46	.33		6,703	455,881	.46	.33						
81- 85	239	30,721	.41	.34		109	64,813	.51	.42		22,080	278,050	.49	.40						
86- 90	202	27,774	.49	.43		92	66,047	.45	.39		5,898	170,990	.49	.43						
91- 95	219	31,256	.62	.57		115	74,066	.45	.42		4,107	166,740	.51	.48						
96- 99	164	24,346	.37	.37		77	48,392	.41	.40		3,586	122,027	.49	.48						
100-100	108	16,373	.37	.37		76	65,323	.35	.35		165,338	318,449	.48	.48						
CREDITS	1,852	230,868	.47	.37		1,101	640,339	.45	.33		208,192	1615,525	.48	.39						
101-105	138	21,604	.54	.55		84	45,316	.75	.77		2,309	115,104	.61	.63						
106-110	135	21,911	.48	.52		42	23,300	.63	.68		1,678	83,278	.56	.60						
111-115	105	18,421	.54	.61		42	20,609	.75	.85		1,473	74,201	.58	.66						
116-120	66	10,943	.54	.64		31	20,103	.41	.49		1,484	64,135	.50	.60						
121-130	147	28,099	.49	.62		58	32,790	.58	.72		3,345	127,383	.57	.71						
131-140	82	16,932	.45	.60		33	24,428	.70	.95		1,256	72,204	.58	.79						
141- UP	135	35,004	.57	.96		54	36,313	.46	.78		2,355	136,285	.56	.92						
CHARGES	808	152,915	.52	.65		344	202,859	.62	.75		13,900	672,591	.57	.70						
TOTALS	2,660	383,783	.49	.46		1,445	843,197	.49	.40		222,092	2288,115	.51	.46						

