

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

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

Bureau Filing No. 208, approved effective April 1, 2004 revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire experience period shown. The experience modification factors used to generate this report are on an uncapped basis, consistent with testing used in the design of the Experience Rating Plan effective April 1, 2004.

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 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							1														
61- 80	11		13	.12	.09			8		22					23		109	.11	.08			18		119	.06	.05			
81- 85	121		147	.75	.62			508		1,638	1.16	.97			588		3,030	1.33	1.11			383		2,748	.43	.35			
86- 90	22		29	.97	.86			111		390	.47	.41			121		658	1.09	.95			87		656	1.40	1.23			
91- 95	25		40	.07	.06			52		186	.26	.24			63		363	.86	.80			56		454	.33	.31			
96- 99	50		57	.41	.40			72		268	.63	.62			54		318	1.22	1.19			49		419	.19	.18			
100-100	5,050		5,167	.94	.94			1,347		4,577	.59	.59			286		1,741	1.00	1.00			124		1,051	.73	.73			
CREDITS	5,280		5,452	.92	.91			2,099		7,083	.70	.66			1,136		6,223	1.16	1.03			717		5,446	.57	.50			
101-105	15		26	5.81	5.91			26		106	.38	.40			37		234	3.96	4.06			35		315	1.08	1.11			
106-110	9		13					20		89	.62	.68			25		162	2.52	2.72			23		217	.42	.45			
111-115	8		16	.20	.23			18		80	.94	1.05			21		145	.21	.23			10		100	.07	.08			
116-120	3		7					15		67	13.43	15.72			9		63	.67	.79			11		117	1.61	1.91			
121-130	15		22	.01	.01			17		82	.70	.88			23		182	.52	.66			21		222	.87	1.08			
131-140	10		15	1.78	2.42			16		94	.32	.43			15		123	.91	1.22			18		205	7.85	10.70			
141- UP	34		92	.18	.36			84		635	.60	1.16			93		1,163	.24	.48			76		1,240	1.05	1.96			
CHARGES	94		190	1.03	1.50			196		1,152	1.33	1.98			223		2,072	.91	1.37			194		2,416	1.55	2.21			
TOTALS	5,374		5,643	.92	.93			2,295		8,236	.79	.79			1,359		8,295	1.10	1.08			911		7,862	.87	.87			
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3		14					6		49	.09	.04			5		58	10.25	3.65			10		359	.25	.13			
61- 80	92		922	1.00	.79			245		3,788	.67	.52			352		9,604	.77	.58			251		12,967	.86	.62			
81- 85	438		4,416	.54	.44			347		5,524	.62	.51			201		5,737	.55	.45			80		4,541	.75	.62			
86- 90	114		1,225	2.03	1.78			117		1,965	.73	.64			118		3,609	1.04	.91			60		3,599	.51	.45			
91- 95	77		878	.62	.58			113		2,039	.67	.63			107		3,650	1.22	1.13			79		5,092	.70	.65			
96- 99	65		769	1.17	1.14			70		1,320	1.24	1.21			66		2,361	.99	.97			74		5,077	.91	.88			
100-100	109		1,306	.61	.61			73		1,423	.84	.84			64		2,298	.85	.85			42		2,959	1.05	1.05			
CREDITS	898		9,529	.84	.73			971		16,109	.72	.62			913		27,317	.86	.73			596		34,595	.80	.66			
101-105	53		671	.70	.72			68		1,376	.96	.98			69		2,526	1.67	1.72			53		3,826	.80	.82			
106-110	33		426	2.68	2.90			35		726	.76	.81			60		2,374	.76	.82			40		2,959	.84	.91			
111-115	27		376	.53	.60			37		831	.92	1.04			57		2,253	1.25	1.41			45		3,422	.46	.52			
116-120	25		354	4.61	5.41			36		837	1.26	1.48			53		2,276	1.34	1.57			33		2,671	.79	.93			
121-130	26		395	1.42	1.79			75		1,891	1.27	1.59			74		3,226	.60	.75			50		4,562	.53	.66			
131-140	30		510	.36	.49			41		1,065	1.41	1.90			52		2,356	.55	.74			41		3,618	.81	1.08			
141- UP	108		2,310	.27	.48			119		3,853	.69	1.17			119		7,243	.78	1.34			93		11,303	1.04	1.73			
CHARGES	302		5,042	.96	1.31			411		10,580	.97	1.28			484		22,252	.93	1.21			355		32,362	.81	1.06			
TOTALS	1,200		14,570	.88	.88			1,382		26,689	.82	.81			1,397		49,569	.89	.89			951		66,957	.81	.81			
			\$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		1,759	.76	.36			52		23,530	.63	.30			101		25,773	.65	.31										
61- 80	200		22,895	.70	.50			162		92,988	.74	.52			1,362		143,428	.74	.53										
81- 85	73		9,365	.70	.58			48		31,329	.77	.64			2,787		68,475	.73	.61										
86- 90	45		6,480	.76	.66			57		34,581	.65	.57			852		53,192	.73	.64										
91- 95	61		9,516	.62	.57			37		22,976	.77	.71			670		45,193	.75	.70										
96- 99	39		5,547	.59	.57			36		24,520	.65	.64			575		40,655	.72	.70										
100-100	35		5,719	.72	.72			28		22,333	.71	.71			7,158		48,575	.76	.76										
CREDITS	475		61,280	.69	.55			420		252,256	.71	.54			13,505		425,291	.73	.58										
101-105	56		9,110	1.18	1.20			35		17,263	1.13	1.16			447		35,453	1.15	1.18										
106-110	38		6,919	.68	.73			22		15,298	.60	.65			305		29,183	.70	.76										
111-115	29		5,453	1.89	2.14			17		9,012	1.29	1.46			269		21,687	1.26	1.43										
116-120	26		4,773	.69	.81			15		8,254	.67	.79			226		19,418	.92	1.08										
121-130	38		7,199	.84	1.05			19		9,832	.98	1.22			358		27,615	.85	1.06										
131-140	22		4,482	.67	.90			9		5,279	1.21	1.64			254		17,745	.96	1.30										
141- UP	50		13,274	.83	1.34			23		20,061	.61	1.02			799		61,174	.75	1.26										
CHARGES	259		51,210	.96	1.18			140		84,998	.87	1.06			2,658		212,276	.91	1.14										
TOTALS	734		112,490	.81	.78			560		337,255	.75	.64			16,163		637,566	.79	.72										

## 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					1					1										
61- 80	13	10	.02	.02		14	44	1.19	.89		14	69	.41	.32		29	200	.03	.02		
81- 85	181	232	2.60	2.16		612	1,983	.75	.63		576	2,966	.60	.50		392	2,830	.60	.50		
86- 90	34	45	.60	.53		118	417	.77	.67		148	812	.89	.78		85	650	1.11	.97		
91- 95	36	45	.11	.10		70	255	1.19	1.11		68	406	.83	.77		63	507	.60	.56		
96- 99	48	62	.04	.04		57	209	.35	.34		58	348	2.36	2.30		65	558	.42	.41		
100-100	4,801	4,906	1.02	1.02		1,193	4,057	.74	.74		258	1,552	1.19	1.19		124	1,073	.60	.60		
CREDITS	5,114	5,301	1.06	1.05		2,065	6,966	.75	.70		1,122	6,154	.90	.80		758	5,819	.62	.55		
101-105	19	28	.16	.17		31	124	.05	.05		33	208	1.25	1.29		36	323	1.35	1.38		
106-110	10	19	.07	.08		18	82	.19	.21		22	154	.21	.23		18	162	.21	.22		
111-115	12	18	.06	.07		22	98	3.92	4.41		21	143	1.98	2.24		15	148	.08	.08		
116-120	4	5				16	75	.07	.08		9	64	.18	.21		14	142	.19	.23		
121-130	9	13	.02	.02		13	65	.11	.14		36	281	.85	1.06		20	222	1.78	2.21		
131-140	7	11	.40	.55		10	54	.02	.03		20	171	.06	.08		16	191	.16	.21		
141- UP	36	112	.01	.02		91	732	.90	1.86		101	1,222	.68	1.34		84	1,358	.33	.62		
CHARGES	97	205	.06	.09		201	1,230	.88	1.36		242	2,243	.74	1.11		203	2,545	.54	.78		
TOTALS	5,211	5,505	1.03	1.03		2,266	8,196	.77	.77		1,364	8,396	.86	.86		961	8,364	.60	.60		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	3	16	.03	.01		4	41	.10	.05		8	126	7.11	3.10		9	325	1.79	.84		
61- 80	104	1,052	.37	.29		277	4,215	.70	.54		341	9,088	.74	.56		246	12,495	.62	.45		
81- 85	424	4,228	.55	.45		290	4,538	.55	.45		192	5,509	1.23	1.02		75	4,252	1.06	.88		
86- 90	134	1,424	1.24	1.08		143	2,440	.90	.79		123	3,798	.88	.78		82	5,009	.51	.45		
91- 95	83	938	1.11	1.03		112	2,040	.99	.92		97	3,143	1.02	.94		71	4,678	1.11	1.03		
96- 99	63	727	.78	.76		76	1,391	.92	.90		77	2,738	.62	.60		48	3,275	.69	.67		
100-100	91	1,080	.57	.57		76	1,475	.91	.91		71	2,588	1.95	1.95		27	1,850	1.17	1.17		
CREDITS	902	9,465	.71	.61		978	16,141	.76	.65		909	26,990	1.03	.87		558	31,884	.78	.64		
101-105	50	627	1.26	1.30		50	970	2.74	2.81		72	2,709	.85	.87		54	3,784	.74	.76		
106-110	34	454	.54	.58		48	1,010	1.22	1.32		55	2,132	.70	.75		41	2,952	.54	.58		
111-115	34	469	1.05	1.18		36	796	.60	.68		62	2,503	.54	.61		40	3,093	.48	.54		
116-120	20	293	1.00	1.18		45	1,046	.45	.53		44	1,829	.93	1.10		40	3,414	1.30	1.53		
121-130	35	552	.26	.33		64	1,593	.62	.77		69	2,976	.68	.86		61	5,532	.99	1.23		
131-140	33	563	1.44	1.95		49	1,320	.96	1.30		51	2,419	.77	1.04		33	3,119	1.02	1.37		
141- UP	115	2,521	.83	1.48		119	3,863	.97	1.66		118	6,929	.69	1.16		86	10,476	.68	1.19		
CHARGES	321	5,478	.89	1.23		411	10,597	1.02	1.36		471	21,498	.72	.93		355	32,370	.81	1.05		
TOTALS	1,223	14,943	.77	.77		1,389	26,737	.86	.86		1,380	48,488	.89	.89		913	64,254	.79	.80		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	16	1,400	.83	.42		56	32,343	.62	.31		98	34,251	.67	.33							
61- 80	201	23,273	.66	.47		138	71,514	.65	.47		1,377	121,960	.66	.48							
81- 85	61	8,101	.70	.58		41	25,169	.74	.61		2,844	59,808	.77	.64							
86- 90	60	8,196	.84	.74		32	28,035	.72	.63		959	50,827	.76	.67							
91- 95	61	8,650	.79	.73		47	37,477	.81	.76		708	58,140	.85	.79							
96- 99	49	7,787	.51	.50		39	23,787	.63	.62		580	40,882	.63	.62							
100-100	32	5,000	.81	.81		25	18,946	.87	.87		6,698	42,529	.95	.95							
CREDITS	480	62,407	.70	.57		378	237,270	.71	.54		13,264	408,397	.74	.59							
101-105	36	6,121	.79	.81		44	22,764	.79	.81		425	37,657	.85	.88							
106-110	42	6,794	.63	.68		23	11,235	1.06	1.14		311	24,993	.83	.90							
111-115	33	5,604	.93	1.05		20	10,568	1.20	1.35		295	23,441	.96	1.08							
116-120	25	4,233	.66	.77		7	3,034	1.70	2.01		224	14,133	1.05	1.24							
121-130	42	8,601	.87	1.09		22	12,603	.79	.98		371	32,439	.82	1.03							
131-140	22	5,134	.71	.96		19	9,820	.76	1.02		260	22,802	.80	1.08							
141- UP	37	9,343	.75	1.20		20	12,619	1.09	1.74		807	49,174	.82	1.38							
CHARGES	237	45,831	.77	.94		155	82,643	.95	1.13		2,693	204,639	.86	1.07							
TOTALS	717	108,238	.73	.69		533	319,913	.77	.65		15,957	613,035	.78	.71							

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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					3		3	.02				2		8	.34	.17										
61- 80	17		16	1.63	1.27			11		29	3.19	2.49			18		90	9.39	7.22			32		220	.85	.67			
81- 85	195		244	1.75	1.45			618		1,974	.94	.78			547		2,792	.47	.39			415		2,966	.41	.34			
86- 90	30		40	3.48	3.04			123		429	1.30	1.14			157		854	.45	.39			91		693	.61	.54			
91- 95	32		44	1.14	1.06			69		251	1.11	1.03			73		406	.31	.28			54		444	.31	.29			
96- 99	41		50	.23	.22			68		245	.62	.60			49		302	.40	.39			48		400	.52	.51			
100-100	4,457		4,621	.92	.92			1,153		3,939	.77	.77			231		1,386	.52	.52			99		863	.21	.21			
CREDITS	4,774		5,016	.98	.97			2,045		6,870	.87	.81			1,075		5,830	.60	.53			741		5,595	.42	.37			
101-105	17		20	.24	.25			40		157	1.25	1.28			34		218	2.01	2.06			42		369	.78	.79			
106-110	5		8					12		46	3.27	3.52			22		150	1.30	1.40			24		223	1.08	1.17			
111-115	7		8	.32	.37			15		68	.15	.16			19		133	.08	.09			10		99	.13	.15			
116-120	7		9					14		64	.06	.07			17		129	1.13	1.34			13		137	1.31	1.55			
121-130	12		18	.32	.39			24		115	4.17	5.24			32		239	.14	.17			14		155	.36	.46			
131-140	7		14	.20	.26			16		82	.09	.12			13		106	3.32	4.44			12		142	.16	.22			
141- UP	31		124	3.22	8.01			103		795	.57	1.14			110		1,322	.85	1.66			82		1,302	1.08	1.99			
CHARGES	86		201	2.06	3.55			224		1,326	.98	1.51			247		2,297	1.00	1.51			197		2,427	.91	1.29			
TOTALS	4,860		5,217	1.02	1.02			2,269		8,196	.89	.88			1,322		8,127	.71	.71			938		8,021	.57	.56			
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		5	.07	.04			4		40	1.37	.68			6		111	2.03	1.02			5		158	.26	.12			
61- 80	98		968	.68	.54			281		4,362	.60	.47			339		9,091	.71	.54			229		11,601	.59	.43			
81- 85	450		4,493	.55	.45			288		4,444	.68	.56			180		5,176	.60	.49			90		5,130	.65	.54			
86- 90	134		1,433	1.28	1.12			142		2,429	.94	.82			110		3,490	.70	.62			56		3,365	.82	.73			
91- 95	73		861	.53	.50			97		1,764	.93	.87			78		2,542	.59	.54			61		3,879	.90	.84			
96- 99	46		536	.54	.53			74		1,408	.50	.49			69		2,454	.97	.94			46		3,041	.53	.52			
100-100	94		1,132	.85	.85			79		1,545	.46	.46			81		2,915	.69	.69			31		2,079	.63	.63			
CREDITS	896		9,428	.71	.61			965		15,991	.69	.59			863		25,779	.70	.59			518		29,252	.66	.54			
101-105	41		520	.31	.32			58		1,160	1.17	1.20			85		3,127	.69	.71			62		4,551	.62	.63			
106-110	34		446	.80	.86			37		802	.63	.68			59		2,291	.35	.38			47		3,603	.70	.75			
111-115	29		396	.14	.16			31		655	.85	.97			58		2,337	.57	.64			35		2,569	.42	.47			
116-120	26		386	1.37	1.62			35		831	.86	1.02			54		2,243	.88	1.04			35		2,725	.84	.99			
121-130	42		641	.20	.25			67		1,653	1.19	1.49			72		3,248	.35	.44			52		4,504	1.02	1.27			
131-140	41		704	1.15	1.56			42		1,086	1.28	1.73			49		2,323	.85	1.14			34		3,266	.65	.88			
141- UP	131		2,799	.72	1.26			126		4,213	.86	1.46			118		7,216	.55	.95			88		11,135	.74	1.31			
CHARGES	344		5,891	.69	.96			396		10,401	.97	1.30			495		22,785	.58	.76			353		32,354	.73	.96			
TOTALS	1,240		15,319	.70	.71			1,361		26,392	.80	.80			1,358		48,564	.65	.65			871		61,605	.70	.71			
			\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS												
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	20		1,812	.56	.30			39		21,124	.66	.36			82		23,263	.66	.35										
61- 80	178		20,592	.71	.51			133		65,577	.56	.40			1,336		112,544	.61	.44										
81- 85	56		7,063	.63	.52			43		33,104	.60	.50			2,882		67,386	.61	.50										
86- 90	62		8,816	1.08	.95			56		37,141	.47	.41			961		58,689	.65	.57										
91- 95	62		9,218	.60	.55			43		32,433	.59	.54			642		51,843	.62	.57										
96- 99	36		5,417	.75	.73			34		21,514	.60	.59			511		35,364	.64	.62										
100-100	26		4,285	.58	.58			22		11,855	.74	.74			6,273		34,620	.71	.71										
CREDITS	440		57,202	.73	.59			370		222,748	.58	.46			12,687		383,709	.63	.51										
101-105	31		4,998	.55	.56			21		13,737	.78	.79			431		28,859	.72	.74										
106-110	36		6,488	.65	.70			22		12,239	1.06	1.14			298		26,296	.83	.90										
111-115	41		7,460	.89	1.00			11		5,563	.81	.91			256		19,288	.73	.83										
116-120	22		3,716	.61	.72			25		13,894	.83	.99			248		24,135	.82	.96										
121-130	56		10,840	.74	.92			27		13,966	.80	1.01			398		35,377	.78	.98										
131-140	27		6,215	.80	1.08			15		10,087	1.64	2.20			256		24,024	1.17	1.58										
141- UP	56		13,959	.81	1.32			18		15,667	.62	1.02			863		58,531	.72	1.22										
CHARGES	269		53,676	.75	.94			139		85,151	.90	1.11			2,750		216,510	.81	1.02										
TOTALS	709		110,877	.74	.72			509		307,899	.67	.59			15,437		600,218	.70	.65										

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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					3						
61- 80	16	12	.03	.02		13	37	.04	.03		30	146	.06	.05		34	238	.73	.57			
81- 85	195	238	.16	.13		638	2,013	.46	.38		622	3,186	.43	.36		426	3,046	.42	.35			
86- 90	31	43	.50	.44		116	397	.19	.17		126	679	1.19	1.04		96	728	.44	.38			
91- 95	31	42	.26	.25		67	234	3.20	2.96		68	396	.34	.32		60	489	.55	.51			
96- 99	60	81	.03	.03		51	191	.49	.48		54	322	1.20	1.17		42	362	.60	.59			
100-100	4,192	4,428	.51	.51		1,096	3,748	.60	.60		224	1,326	.47	.47		92	799	.41	.41			
CREDITS	4,525	4,844	.48	.47		1,981	6,619	.62	.57		1,125	6,059	.55	.48		750	5,662	.46	.40			
101-105	20	30	.31	.32		37	149	.13	.14		29	191	.45	.47		28	253	.29	.30			
106-110	11	19	1.24	1.34		22	92	.27	.29		21	143	1.07	1.15		21	201	4.21	4.53			
111-115	10	13				10	46	.08	.09		25	179	.80	.90		19	196	.26	.29			
116-120	1	1				17	82	.75	.88		14	106	.85	1.01		16	164	.19	.22			
121-130	7	14				22	107	.22	.28		32	246	1.71	2.15		21	228	.70	.87			
131-140	10	19	.01	.01		19	107	.12	.16		22	177	.11	.14		16	190	5.99	8.10			
141- UP	42	113	8.06	16.02		88	682	.84	1.71		105	1,318	.41	.83		75	1,205	.68	1.27			
CHARGES	101	208	4.52	6.69		215	1,264	.57	.85		248	2,361	.61	.94		196	2,436	1.28	1.82			
TOTALS	4,626	5,052	.65	.65		2,196	7,883	.61	.60		1,373	8,420	.57	.57		946	8,099	.70	.69			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1	6	.46	.27		2	24	.48	.24		4	84	2.31	1.16		7	266	.07	.04			
61- 80	102	1,021	.49	.39		300	4,638	.46	.36		341	9,000	.44	.33		247	12,442	.63	.46			
81- 85	430	4,321	.45	.37		255	3,944	.84	.69		168	4,884	.56	.47		62	3,599	.64	.53			
86- 90	131	1,401	.76	.67		114	1,931	1.13	.99		116	3,580	.56	.49		63	3,900	.51	.45			
91- 95	74	862	.34	.32		91	1,616	.73	.68		85	2,829	.67	.63		70	4,446	.47	.44			
96- 99	58	686	.11	.11		65	1,233	.67	.66		84	2,990	.79	.77		43	2,929	1.33	1.29			
100-100	76	924	.91	.91		67	1,270	.52	.52		72	2,452	.69	.69		47	3,220	.89	.89			
CREDITS	872	9,221	.51	.44		894	14,656	.70	.60		870	25,819	.57	.48		539	30,804	.68	.56			
101-105	41	526	.84	.87		38	764	1.55	1.59		70	2,676	.50	.51		53	3,737	.58	.60			
106-110	33	435	.76	.82		47	1,017	.37	.40		76	2,860	.83	.89		44	3,137	.93	1.01			
111-115	24	344	.56	.63		38	840	.34	.38		60	2,440	.80	.90		52	4,240	.57	.64			
116-120	20	298	1.41	1.66		34	789	.42	.50		51	2,176	.38	.45		37	2,935	.69	.81			
121-130	44	681	1.26	1.57		68	1,691	.57	.71		77	3,497	1.09	1.37		57	4,969	.47	.59			
131-140	22	365	.65	.88		55	1,439	.92	1.23		45	2,276	.40	.55		40	3,766	.77	1.04			
141- UP	140	2,974	.77	1.33		126	4,317	.62	1.08		133	8,052	.74	1.27		77	9,339	1.04	1.78			
CHARGES	324	5,623	.85	1.19		406	10,857	.66	.89		512	23,976	.72	.93		360	32,122	.76	.98			
TOTALS	1,196	14,845	.64	.65		1,300	25,514	.68	.69		1,382	49,795	.64	.65		899	62,926	.72	.73			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	24	2,117	.34	.19		35	20,193	.43	.22		74	22,693	.42	.22								
61- 80	181	21,303	.52	.38		127	77,575	.52	.36		1,391	126,413	.52	.37								
81- 85	64	8,561	.44	.36		54	25,822	.41	.34		2,914	59,614	.47	.39								
86- 90	45	6,066	.70	.62		55	39,876	.43	.38		893	58,601	.51	.45								
91- 95	42	6,353	.72	.67		37	23,624	.52	.49		625	40,890	.58	.54								
96- 99	43	6,664	.88	.85		29	17,691	.69	.67		529	33,150	.78	.76								
100-100	33	5,573	1.14	1.14		17	10,621	.64	.64		5,916	34,362	.72	.72								
CREDITS	432	56,636	.65	.52		354	215,403	.50	.38		12,342	375,722	.55	.44								
101-105	37	6,287	.72	.74		38	17,830	.96	.99		391	32,442	.83	.86								
106-110	41	6,529	1.05	1.14		20	10,073	.46	.50		336	24,505	.76	.82								
111-115	43	7,524	.62	.70		20	13,552	.48	.55		301	29,374	.55	.62								
116-120	32	5,782	.45	.53		14	6,610	.49	.58		236	18,941	.51	.60								
121-130	40	8,551	.56	.70		25	16,259	1.27	1.59		393	36,243	.94	1.17								
131-140	25	5,045	.51	.69		14	9,419	1.26	1.69		268	22,802	.92	1.24								
141- UP	64	16,763	.62	1.03		26	20,257	1.04	1.65		876	65,019	.84	1.41								
CHARGES	282	56,480	.64	.82		157	93,999	.90	1.10		2,801	229,327	.79	1.00								
TOTALS	714	113,116	.65	.64		511	309,401	.62	.54		15,143	605,049	.64	.60								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60																														
61- 80	16		13	3.67		2.78		8		24	.02		.01		10		51						21		148	.03		.03		
81- 85	183		231	.49		.41		585		1,878	.71		.59		619		3,182	.31		.26			412		2,963	.30		.25		
86- 90	36		45	4.65		4.08		152		518	.37		.33		134		734	1.15		1.01			110		851	1.20		1.05		
91- 95	17		18	.01		.01		44		162	.44		.41		50		284	.18		.17			45		367	.41		.38		
96- 99	26		36	.05		.05		52		199	1.57		1.53		38		229	.68		.66			30		257	.52		.50		
100-100	3,970		4,242	.85		.85		1,092		3,760	.54		.54		255		1,549	.70		.70			105		908	.53		.53		
CREDITS	4,248		4,586	.87		.86		1,933		6,541	.60		.56		1,106		6,029	.52		.46			723		5,493	.49		.43		
101-105	19		29	.40		.41		34		137	.24		.25		35		223	.70		.72			34		306	.84		.86		
106-110	5		10	.05		.06		22		92	.16		.18		23		154	.93		1.01			24		226	.60		.65		
111-115	4		5	15.59		17.70		13		62	.08		.10		21		146	.81		.92			14		140	.16		.18		
116-120	5		9	.55		.65		10		48	1.12		1.31		20		142	.52		.61			11		110	.15		.17		
121-130	9		18	.12		.15		25		119	1.62		2.04		29		225	.41		.51			23		249	.17		.21		
131-140	1		2					8		40	.03		.04		10		79	.37		.50			14		161	2.12		2.88		
141- UP	34		105	1.06		2.31		101		825	.45		.95		96		1,156	1.30		2.53			79		1,303	1.01		1.90		
CHARGES	77		178	1.21		1.89		213		1,323	.51		.81		234		2,124	1.00		1.47			199		2,496	.86		1.23		
TOTALS	4,325		4,763	.88		.88		2,146		7,864	.59		.59		1,340		8,154	.64		.64			922		7,988	.60		.60		
			\$10,000 -			14,999				\$15,000 -			24,999				\$25,000 -			49,999			\$50,000 -			99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	1		5					1		10					4		71	.39		.19			5		200	.06		.03		
61- 80	54		539	.11		.09		216		3,447	.34		.26		313		8,393	.43		.33			234		11,950	.43		.31		
81- 85	486		4,946	.46		.38		374		5,879	.45		.37		193		5,557	.52		.43			86		4,792	.28		.23		
86- 90	136		1,464	.57		.50		130		2,219	.96		.85		118		3,596	.64		.56			77		4,776	.43		.38		
91- 95	73		831	.36		.34		80		1,428	.68		.63		89		2,888	.71		.66			72		4,689	.44		.41		
96- 99	50		597	.52		.50		64		1,214	.57		.55		69		2,357	.42		.41			60		4,330	.35		.35		
100-100	95		1,175	.43		.43		63		1,192	.64		.64		63		2,233	.37		.37			43		2,944	.73		.73		
CREDITS	895		9,557	.45		.39		928		15,388	.54		.46		849		25,096	.51		.43			577		33,681	.42		.35		
101-105	33		406	1.26		1.29		44		891	1.95		2.00		61		2,289	.94		.97			67		4,619	.57		.59		
106-110	32		413	.89		.96		48		1,008	.74		.80		72		2,779	.41		.45			39		2,850	.44		.47		
111-115	22		312	.56		.64		30		709	.34		.39		62		2,509	.41		.47			38		2,968	.46		.52		
116-120	18		270	3.37		3.98		37		881	.37		.44		56		2,354	.56		.67			34		2,868	.34		.40		
121-130	23		353	.74		.93		57		1,424	.62		.78		95		4,225	.44		.55			65		5,658	.55		.68		
131-140	46		778	.39		.54		48		1,266	.50		.67		63		2,987	.59		.79			34		3,224	1.35		1.84		
141- UP	108		2,380	.65		1.17		162		5,401	.43		.75		135		8,077	.53		.90			91		10,668	.50		.83		
CHARGES	282		4,912	.83		1.18		426		11,581	.59		.82		544		25,220	.54		.70			368		32,854	.58		.74		
TOTALS	1,177		14,469	.58		.58		1,354		26,969	.57		.58		1,393		50,316	.52		.54			945		66,535	.50		.51		
			\$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		1,441	.30		.17		27		16,806	.19		.10		53		18,533	.20		.11										
61- 80	163		18,407	.58		.42		129		84,045	.33		.23		1,164		127,017	.38		.27										
81- 85	77		10,396	.41		.34		58		35,408	.35		.29		3,073		75,232	.39		.32										
86- 90	55		7,676	.65		.57		45		30,669	.30		.27		993		52,548	.45		.40										
91- 95	49		6,761	.46		.43		54		27,319	.37		.34		573		44,748	.42		.39										
96- 99	29		4,575	.46		.45		40		25,699	.41		.40		458		39,492	.42		.41										
100-100	23		3,629	.53		.53		16		6,963	.29		.29		5,725		28,595	.54		.54										
CREDITS	411		52,885	.52		.42		369		226,909	.33		.26		12,039		386,164	.40		.33										
101-105	36		5,723	.51		.52		36		17,336	.48		.50		399		31,960	.59		.60										
106-110	49		8,689	.79		.86		30		20,910	.48		.52		344		37,130	.56		.60										
111-115	47		8,730	.52		.59		21		10,192	.88		1.00		272		25,773	.65		.73										
116-120	30		5,188	.40		.47		16		11,563	.42		.50		237		23,433	.45		.54										
121-130	44		8,541	.57		.71		31		22,490	.49		.61		401		43,302	.51		.64										
131-140	33		7,285	.41		.54		19		15,567	.32		.44		276		31,389	.49		.66										
141- UP	61		15,692	.57		.96		33		22,251	.60		1.01		900		67,858	.58		.98										
CHARGES	300		59,848	.56		.70		186		120,309	.51		.63		2,829		260,844	.55		.70										
TOTALS	711		112,734	.54		.54		555		347,218	.39		.35		14,868		647,009	.46		.44										

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	19		7	.20		.09		4		7				4	11	34.05	14.81					1		3							
61- 80	88		64	1.57		1.15		43		121	4.98	3.70		42	203	3.46	2.66					56		375	.13	.10					
81- 85	434		493	2.01		1.67		1,189		3,818	.64	.53		1,116	5,720	.98	.81					757		5,396	.75	.62					
86- 90	107		118	.41		.36		182		613	.91	.80		235	1,271	.78	.69					137		1,048	.83	.72					
91- 95	102		99	.61		.57		122		432	.45	.42		119	686	.80	.74					93		743	.30	.28					
96- 99	132		146	.24		.23		113		428	1.24	1.20		109	655	1.05	1.02					75		620	.98	.95					
100-100	12,369		13,442	1.06		1.06		3,625		12,501	.98	.98		962	5,814	1.48	1.48					458		3,933	.60	.60					
CREDITS	13,251		14,370	1.08		1.06		5,278		17,920	.93	.88		2,587	14,360	1.22	1.11					1,577		12,119	.67	.60					
101-105	51		55	.42		.43		66		254	.19	.20		71	449	.76	.78					35		307	3.03	3.11					
106-110	52		64	.02		.02		56		239	.32	.34		52	342	.25	.27					38		358	1.80	1.95					
111-115	25		36	.39		.44		34		149	.11	.12		30	222	.31	.35					28		282	1.70	1.92					
116-120	27		30	1.86		2.20		30		134	.19	.23		35	248	.29	.35					20		210	3.55	4.20					
121-130	43		52	4.04		5.06		43		202	1.07	1.34		42	320	.22	.27					38		414	1.74	2.18					
131-140	27		42	.20		.27		33		179	.82	1.11		33	278	1.55	2.10					24		282	.46	.62					
141- UP	115		291	1.09		2.13		179		1,361	.59	1.17		189	2,320	1.05	2.09					127		2,030	.78	1.46					
CHARGES	340		570	1.10		1.61		441		2,519	.53	.79		452	4,180	.84	1.26					310		3,884	1.35	1.95					
TOTALS	13,591		14,939	1.08		1.08		5,719		20,439	.88	.87		3,039	18,540	1.13	1.13					1,887		16,003	.84	.82					
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR			
0- 60	5		26	.04		.02		5		52	.04	.02		8	163	1.16	.61					9		352	1.89	.96					
61- 80	137		1,331	.71		.55		326		5,105	2.87	2.23		439	11,664	.77	.58					318		16,218	.67	.49					
81- 85	790		7,889	.76		.63		497		7,696	.75	.61		262	7,346	.98	.81					113		6,483	1.91	1.58					
86- 90	204		2,154	.87		.76		173		2,873	1.68	1.48		153	4,752	.56	.49					64		4,041	1.21	1.06					
91- 95	113		1,306	1.19		1.11		142		2,508	.65	.61		97	3,177	1.39	1.29					65		4,274	.89	.82					
96- 99	80		952	.16		.16		83		1,565	.79	.77		68	2,320	.97	.95					54		3,494	.96	.93					
100-100	336		4,065	.78		.78		266		5,037	.92	.92		130	4,581	.81	.81					62		4,140	1.16	1.16					
CREDITS	1,665		17,722	.78		.68		1,492		24,836	1.32	1.14		1,157	34,004	.87	.73					685		39,001	1.04	.85					
101-105	55		706	.84		.86		67		1,354	.66	.68		55	2,070	.36	.37					51		3,697	.59	.60					
106-110	40		532	.90		.97		53		1,124	1.03	1.11		59	2,177	.70	.76					37		2,708	.82	.89					
111-115	41		578	.47		.53		49		1,062	.56	.63		50	2,014	.63	.71					36		2,899	.91	1.02					
116-120	30		444	1.39		1.63		29		664	1.34	1.58		41	1,688	.82	.96					25		2,193	.97	1.15					
121-130	52		788	.85		1.07		68		1,723	.91	1.14		80	3,516	1.03	1.29					33		2,796	1.16	1.44					
131-140	37		630	.75		1.03		48		1,256	1.76	2.40		39	1,715	.55	.74					30		2,587	.97	1.31					
141- UP	176		3,741	.46		.81		131		4,307	.39	.65		104	6,001	.90	1.55					45		5,108	.90	1.52					
CHARGES	431		7,420	.65		.91		445		11,491	.78	1.03		428	19,181	.77	1.00					257		21,988	.89	1.10					
TOTALS	2,096		25,142	.74		.73		1,937		36,327	1.15	1.12		1,585	53,186	.83	.80					942		60,989	.99	.92					
			\$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		2,120	1.14		.60		23		8,224	.78	.40		100	10,965	.92	.47														
61- 80	188		19,575	.84		.59		78		28,956	.59	.42		1,715	83,611	.84	.61														
81- 85	56		7,191	1.59		1.32		22		9,354	.73	.61		5,236	61,387	1.02	.85														
86- 90	44		5,748	.66		.58		22		11,842	.75	.66		1,321	34,462	.85	.75														
91- 95	44		5,488	.88		.82		13		6,591	.74	.69		910	25,305	.87	.81														
96- 99	34		4,781	1.19		1.16		7		2,554	.81	.79		755	17,515	.95	.93														
100-100	30		4,602	.57		.57		13		9,062	.57	.57		18,251	67,177	.92	.92														
CREDITS	418		49,506	.95		.76		178		76,583	.67	.51		28,288	300,421	.91	.75														
101-105	28		4,127	.89		.92		10		4,349	.36	.36		489	17,368	.63	.65														
106-110	21		3,756	.91		.98		7		2,354	.30	.32		415	13,655	.75	.81														
111-115	14		2,440	.49		.56		2		1,424	.15	.17		309	11,107	.61	.69														
116-120	21		3,834	.89		1.05		4		2,051	.89	1.05		262	11,497	.97	1.14														
121-130	17		3,403	1.08		1.35		3		1,441	.66	.83		419	14,655	1.02	1.27														
131-140	9		1,773	1.06		1.43		5		2,960	.25	.33		285	11,702	.81	1.09														
141- UP	20		4,998	1.23		2.04		3		2,182	.27	.44		1,089	32,340	.78	1.35														
CHARGES	130		24,331	.96		1.17		34		16,760	.39	.																			

## 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	17	9	.07	.03		10	19	.64	.33		3	10	.18	.11		4	18	.07	.03	
61- 80	101	71	1.51	1.12		50	138	2.35	1.78		46	220	.31	.24		69	461	.23	.18	
81- 85	465	523	2.50	2.08		1,268	4,069	.57	.48		1,212	6,212	.98	.81		811	5,808	.62	.52	
86- 90	116	129	.11	.09		198	655	1.26	1.11		218	1,174	1.09	.95		167	1,271	.80	.70	
91- 95	109	93	5.17	4.81		111	394	.57	.53		121	706	.59	.55		93	750	1.90	1.76	
96- 99	196	195	2.21	2.15		156	562	1.39	1.35		120	724	3.17	3.08		85	713	.72	.70	
100-100	11,618	12,816	1.26	1.26		3,534	12,291	1.11	1.11		1,001	6,074	.67	.67		423	3,645	1.01	1.01	
CREDITS	12,622	13,836	1.34	1.32		5,327	18,129	1.00	.94		2,721	15,121	.94	.85		1,652	12,667	.82	.72	
101-105	80	84	1.76	1.80		65	250	3.14	3.21		64	409	1.28	1.31		48	424	.29	.29	
106-110	45	60	.46	.49		58	242	1.39	1.51		36	245	2.00	2.16		27	253	2.80	3.03	
111-115	31	36				43	180	6.06	6.83		39	264	1.06	1.20		21	203	.13	.15	
116-120	36	50	.53	.62		26	112	5.78	6.80		38	279	.07	.08		14	141	.11	.12	
121-130	44	63	2.13	2.67		37	177	1.47	1.85		51	396	.62	.78		50	533	.21	.27	
131-140	31	36	6.94	9.32		29	152	.40	.54		36	287	.23	.31		24	278	.64	.86	
141- UP	104	270	.11	.22		196	1,542	.33	.69		212	2,691	.55	1.12		155	2,502	.78	1.45	
CHARGES	371	599	1.03	1.45		454	2,655	1.39	2.15		476	4,571	.68	1.05		339	4,334	.72	1.06	
TOTALS	12,993	14,435	1.32	1.32		5,781	20,784	1.05	1.04		3,197	19,692	.88	.88		1,991	17,002	.79	.78	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	8	44	.03	.01		3	24	.19	.09		14	223	2.95	1.22		15	591	.83	.42	
61- 80	153	1,506	1.09	.85		333	5,159	.78	.61		452	12,188	.86	.65		328	16,748	.88	.64	
81- 85	840	8,376	.72	.60		543	8,514	.82	.68		294	8,169	.80	.66		97	5,548	.88	.73	
86- 90	190	2,030	.81	.71		165	2,764	.77	.68		148	4,683	.66	.58		71	4,300	.85	.74	
91- 95	145	1,675	1.31	1.21		154	2,690	.76	.70		135	4,234	.77	.71		73	4,821	1.15	1.07	
96- 99	113	1,344	1.15	1.12		81	1,557	.71	.69		76	2,535	1.10	1.07		62	4,260	.64	.63	
100-100	376	4,473	.64	.64		243	4,579	.95	.95		133	4,556	.73	.73		60	4,163	.92	.92	
CREDITS	1,825	19,449	.82	.72		1,522	25,288	.82	.71		1,252	36,588	.82	.69		706	40,430	.89	.73	
101-105	57	720	.43	.44		79	1,583	.64	.65		77	2,804	.72	.74		58	4,031	.80	.82	
106-110	42	545	.53	.57		55	1,153	1.02	1.10		57	2,136	.98	1.06		47	3,463	.59	.63	
111-115	31	437	1.86	2.11		61	1,348	.89	1.00		59	2,388	1.78	2.01		45	3,370	.60	.67	
116-120	34	513	.88	1.04		45	1,056	.89	1.05		50	2,021	.72	.85		19	1,470	.62	.73	
121-130	44	678	2.23	2.80		76	1,877	.97	1.21		88	3,904	.94	1.17		41	3,530	.80	.99	
131-140	49	846	.52	.71		66	1,713	1.46	1.97		48	2,276	.60	.81		21	2,127	1.07	1.45	
141- UP	172	3,800	.83	1.49		149	4,903	.57	.97		111	6,692	.65	1.13		35	3,691	1.07	1.79	
CHARGES	429	7,539	.92	1.31		531	13,634	.84	1.10		490	22,222	.86	1.12		266	21,681	.79	.96	
TOTALS	2,254	26,987	.85	.83		2,053	38,921	.82	.81		1,742	58,810	.84	.81		972	62,111	.86	.79	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	32	2,906	.54	.27		32	8,971	.76	.36		138	12,815	.75	.36						
61- 80	206	21,929	.86	.61		78	35,924	.54	.38		1,816	94,344	.74	.53						
81- 85	60	7,636	.53	.44		15	9,366	.90	.74		5,605	64,220	.78	.65						
86- 90	37	5,132	.83	.72		10	4,866	.40	.35		1,320	27,004	.74	.65						
91- 95	47	6,607	.88	.82		23	10,387	.58	.54		1,011	32,358	.85	.79						
96- 99	34	4,961	.65	.63		9	2,858	.70	.68		932	19,712	.88	.86						
100-100	21	3,281	.44	.44		9	4,377	.86	.86		17,418	60,256	.95	.95						
CREDITS	437	52,452	.75	.58		176	76,748	.63	.46		28,240	310,709	.81	.66						
101-105	27	4,362	.59	.61		11	5,403	.49	.51		566	20,070	.67	.68						
106-110	20	3,218	.39	.42		4	1,524	.26	.28		391	12,839	.69	.74						
111-115	19	3,182	.87	.98		9	3,793	.61	.69		358	15,200	.97	1.10						
116-120	12	2,027	.65	.77		1	385	.38	.44		275	8,055	.74	.87						
121-130	11	1,937	.63	.78		3	1,416	.75	.94		445	14,512	.88	1.10						
131-140	20	4,116	.67	.90		4	2,747	.89	1.23		328	14,577	.85	1.15						
141- UP	23	6,294	1.03	1.87		7	5,368	.38	.75		1,164	37,753	.71	1.29						
CHARGES	132	25,134	.73	.92		39	20,636	.54	.68		3,527	123,005	.77	1.00						
TOTALS	569	77,586	.74	.66		215	97,385	.61	.49		31,767	433,714	.80	.73						





## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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	36	12	.55	.24		17	31	.03	.02		4	13				7	31	.08	.04	
61- 80	159	108	2.34	1.72		75	217	1.84	1.39		68	318	.90	.68		77	519	.37	.28	
81- 85	586	639	.72	.60		1,409	4,532	.65	.54		1,275	6,507	.58	.48		873	6,228	.55	.46	
86- 90	127	127	1.08	.94		215	720	2.64	2.31		229	1,249	.52	.46		150	1,136	1.41	1.23	
91- 95	138	136	.38	.35		110	382	1.78	1.66		116	674	.32	.29		114	917	.60	.56	
96- 99	199	218	.77	.74		130	481	.38	.37		139	840	.70	.68		98	821	1.33	1.30	
100-100	10,442	11,787	1.02	1.02		3,572	12,356	.99	.99		1,091	6,586	.97	.97		452	3,873	.79	.79	
CREDITS	11,687	13,028	1.00	.99		5,528	18,719	.98	.92		2,922	16,186	.74	.67		1,771	13,525	.73	.65	
101-105	65	74	.41	.42		70	268	.95	.97		68	430	3.61	3.69		52	469	.62	.64	
106-110	44	65	.23	.24		45	185	.08	.09		47	315	.69	.75		35	325	3.67	3.94	
111-115	37	44	.87	.98		25	111	1.48	1.66		27	191	.46	.51		23	220	.65	.73	
116-120	41	51	.10	.12		27	125	.25	.29		32	239	.22	.26		33	343	.24	.28	
121-130	51	71	.49	.62		53	250	1.38	1.73		57	444	.61	.77		34	376	.98	1.22	
131-140	30	44	4.23	5.71		34	174	1.50	2.02		32	276	1.12	1.51		24	286	.58	.79	
141- UP	114	275	1.04	2.11		197	1,570	.73	1.51		207	2,697	.80	1.65		176	2,898	.60	1.13	
CHARGES	382	624	.95	1.35		451	2,684	.83	1.29		470	4,593	1.01	1.58		377	4,917	.81	1.21	
TOTALS	12,069	13,652	1.00	1.00		5,979	21,403	.96	.95		3,392	20,779	.80	.79		2,148	18,443	.75	.75	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	10	58	2.85	1.30		14	113	1.00	.43		16	267	1.05	.46		12	447	.37	.19	
61- 80	186	1,832	1.00	.78		384	5,891	.79	.61		527	14,001	.64	.48		335	16,744	.50	.36	
81- 85	896	8,991	.75	.62		519	8,049	.93	.77		238	6,688	.66	.54		87	4,761	.56	.46	
86- 90	219	2,325	.51	.45		206	3,481	.58	.51		165	4,999	.57	.50		72	4,277	.56	.49	
91- 95	130	1,522	.64	.60		163	2,864	.91	.84		138	4,392	.42	.39		60	3,857	.70	.65	
96- 99	120	1,425	.33	.32		94	1,772	.47	.46		96	3,286	.45	.44		53	3,579	.52	.51	
100-100	349	4,227	.87	.87		250	4,817	1.61	1.61		155	5,179	.60	.60		47	3,236	.37	.37	
CREDITS	1,910	20,380	.74	.64		1,630	26,986	.94	.81		1,335	38,811	.59	.50		666	36,900	.52	.43	
101-105	75	977	.51	.53		69	1,357	.82	.85		97	3,491	.38	.39		61	4,379	.43	.44	
106-110	50	666	.32	.34		50	1,056	.78	.84		81	3,085	.73	.79		44	3,530	.33	.35	
111-115	41	573	.26	.29		53	1,190	.34	.38		69	2,681	.64	.72		39	3,046	.54	.61	
116-120	38	574	.63	.74		56	1,295	.39	.46		53	2,210	.80	.94		26	2,139	.62	.74	
121-130	58	891	.36	.46		69	1,681	.51	.64		85	3,643	.80	1.00		36	3,098	.51	.63	
131-140	55	927	.60	.81		74	1,956	.61	.83		67	3,180	.68	.93		27	2,518	.50	.67	
141- UP	206	4,582	1.18	2.11		162	5,403	.74	1.29		125	7,390	.66	1.14		52	6,227	.47	.79	
CHARGES	523	9,190	.82	1.15		533	13,938	.64	.86		577	25,681	.66	.85		285	24,937	.47	.58	
TOTALS	2,433	29,570	.76	.76		2,163	40,924	.84	.82		1,912	64,492	.62	.60		951	61,837	.50	.47	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	30	2,590	.39	.20		38	10,446	.64	.30		184	14,008	.60	.28						
61- 80	188	20,052	.71	.50		70	28,539	.59	.41		2,069	88,221	.63	.46						
81- 85	59	7,152	.56	.46		20	12,663	.50	.41		5,962	66,210	.64	.53						
86- 90	39	4,956	.57	.50		15	8,957	.46	.41		1,437	32,227	.61	.54						
91- 95	32	4,215	1.16	1.08		13	5,158	.84	.78		1,014	24,117	.78	.73						
96- 99	33	4,658	.27	.26		14	8,068	.56	.54		976	25,147	.49	.48						
100-100	24	3,711	.87	.87		9	5,387	.30	.30		16,391	61,158	.89	.89						
CREDITS	405	47,335	.66	.52		179	79,218	.56	.41		28,033	311,088	.68	.56						
101-105	28	4,552	.60	.61		11	4,812	.60	.61		596	20,809	.60	.62						
106-110	28	4,757	.76	.81		7	3,053	.32	.35		431	17,036	.61	.66						
111-115	15	2,627	.58	.66		6	2,325	.43	.48		335	13,009	.53	.59						
116-120	11	2,093	.64	.76		7	2,777	.63	.74		324	11,846	.61	.72						
121-130	22	4,160	.46	.57		1	595	.06	.08		466	15,210	.57	.71						
131-140	13	2,518	1.26	1.70		2	817	.49	.67		358	12,695	.76	1.03						
141- UP	22	5,109	.52	.82		7	3,932	.50	.88		1,268	40,084	.68	1.19						
CHARGES	139	25,816	.66	.79		41	18,311	.49	.59		3,778	130,690	.63	.81						
TOTALS	544	73,150	.66	.59		220	97,529	.55	.43		31,811	441,779	.67	.61						

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	30	13	1.23	.56		7	14	.05	.02		3	8	.80	.35		1	4				
61- 80	206	137	.28	.20		77	213	.41	.30		54	257	.29	.22		57	376	.48	.37		
81- 85	664	719	1.79	1.49		1,290	4,124	.82	.69		1,374	7,101	.33	.28		875	6,325	.46	.38		
86- 90	153	146	.06	.05		251	849	3.58	3.13		255	1,384	.79	.69		198	1,498	.58	.51		
91- 95	139	142	.01	.01		128	432	.65	.61		120	690	.25	.23		105	840	1.01	.93		
96- 99	149	149	1.41	1.37		104	385	.59	.57		85	504	.43	.42		62	521	.86	.85		
100-100	10,091	11,618	1.21	1.21		3,887	13,662	.93	.93		1,167	7,068	.51	.51		516	4,412	.39	.39		
CREDITS	11,432	12,924	1.21	1.19		5,744	19,680	1.00	.95		3,058	17,013	.44	.40		1,814	13,976	.50	.45		
101-105	57	57	.58	.60		73	279	.21	.22		62	402	.27	.27		63	559	2.25	2.32		
106-110	59	70	.02	.03		43	176	1.04	1.12		41	280	1.64	1.77		44	413	.56	.60		
111-115	37	47	.02	.02		28	122	.35	.40		27	189	.10	.11		33	326	1.01	1.15		
116-120	52	63	.23	.26		31	142	.22	.25		23	172	.59	.70		24	247	.87	1.03		
121-130	55	85	2.22	2.79		50	253	.12	.15		50	400	.34	.43		41	447	.27	.34		
131-140	27	44	2.05	2.78		25	127	.20	.27		28	235	.14	.20		27	322	.13	.18		
141- UP	123	258	2.62	5.28		234	1,932	.89	1.88		232	2,957	.38	.78		150	2,453	.76	1.44		
CHARGES	410	625	1.61	2.27		484	3,032	.69	1.11		463	4,635	.43	.68		382	4,766	.85	1.23		
TOTALS	11,842	13,549	1.23	1.22		6,228	22,712	.96	.96		3,521	21,648	.44	.44		2,196	18,741	.59	.58		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	11	71	.41	.20		10	89	.31	.15		13	261	.35	.18		11	430	1.36	.69		
61- 80	144	1,413	.94	.73		340	5,279	.39	.30		538	14,628	.65	.50		336	17,333	.36	.26		
81- 85	1,022	10,235	.57	.47		679	10,554	.49	.41		328	9,133	.53	.44		121	6,738	.40	.33		
86- 90	225	2,422	1.18	1.03		222	3,726	.45	.40		157	4,830	.56	.49		79	4,680	.60	.53		
91- 95	157	1,794	.41	.38		158	2,766	.64	.59		131	4,224	.75	.70		68	4,336	.30	.28		
96- 99	107	1,280	.25	.25		91	1,710	1.02	1.00		88	2,928	.61	.59		49	3,216	.37	.36		
100-100	460	5,563	.57	.57		316	6,024	.55	.55		172	5,773	.44	.44		55	3,697	.99	.99		
CREDITS	2,126	22,778	.63	.55		1,816	30,148	.52	.45		1,427	41,777	.59	.50		719	40,430	.46	.37		
101-105	62	791	1.01	1.04		71	1,383	.74	.76		90	3,385	.91	.94		63	4,473	.59	.61		
106-110	42	560	.34	.36		52	1,117	.23	.25		91	3,706	.37	.40		63	4,724	.34	.37		
111-115	47	651	.43	.49		40	875	.28	.31		69	2,746	.25	.28		38	3,078	.42	.48		
116-120	39	570	.49	.58		48	1,083	.86	1.02		51	2,040	1.08	1.28		29	2,318	.47	.55		
121-130	51	778	.22	.28		83	2,132	.86	1.07		96	4,250	.24	.31		39	3,487	.29	.36		
131-140	48	814	.37	.51		76	2,015	.17	.23		77	3,627	.50	.68		28	2,589	.34	.46		
141- UP	242	5,349	.30	.55		213	6,938	.47	.81		163	9,557	.52	.89		58	6,844	.50	.87		
CHARGES	531	9,513	.38	.56		583	15,543	.51	.70		637	29,310	.52	.67		318	27,514	.43	.54		
TOTALS	2,657	32,292	.56	.55		2,399	45,691	.52	.51		2,064	71,087	.56	.55		1,037	67,944	.45	.42		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	26	2,455	.61	.32		28	10,237	.54	.28		140	13,582	.57	.29							
61- 80	202	21,540	.36	.25		85	40,818	.37	.27		2,039	101,994	.42	.30							
81- 85	50	6,351	.40	.33		20	6,729	.24	.20		6,423	68,011	.48	.40							
86- 90	56	7,350	.41	.36		21	6,795	.26	.23		1,617	33,680	.59	.52							
91- 95	35	4,923	.43	.40		18	15,071	.43	.40		1,059	35,218	.48	.45							
96- 99	34	5,201	.35	.34		11	5,496	.40	.39		780	21,390	.47	.46							
100-100	23	3,434	.37	.37		4	2,696	.08	.08		16,691	63,948	.72	.72							
CREDITS	426	51,253	.39	.31		187	87,842	.38	.28		28,749	337,822	.52	.43							
101-105	31	4,834	.33	.34		6	2,364	.52	.53		578	18,528	.64	.66							
106-110	26	4,327	.40	.43		13	5,817	.37	.41		474	21,190	.39	.42							
111-115	21	3,845	.48	.54		3	1,003	.41	.47		343	12,881	.40	.45							
116-120	10	1,769	1.01	1.19		5	4,709	.33	.38		312	13,114	.63	.74							
121-130	24	4,564	.42	.52		10	4,873	.46	.57		499	21,269	.41	.51							
131-140	14	2,771	1.04	1.40		1	543	.21	.29		351	13,087	.50	.68							
141- UP	28	6,971	.28	.45		9	5,425	.14	.25		1,452	48,685	.44	.77							
CHARGES	154	29,081	.47	.58		47	24,735	.34	.42		4,009	148,754	.47	.61							
TOTALS	580	80,335	.42	.38		234	112,577	.37	.30		32,758	486,576	.51	.47							

## 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	23	9	21.71	10.27		14	25	4.06	1.87		5	14	.01		5	21	2.60	1.30		
61- 80	137	89	3.07	2.29		88	251	.29	.22		74	355	.42	.32	102	693	1.13	.88		
81- 85	1,067	1,201	.53	.44		3,185	10,454	.75	.62		3,078	15,722	.63	.52	1,857	13,292	.57	.47		
86- 90	215	227	2.22	1.94		601	2,075	.89	.77		659	3,563	.85	.74	366	2,767	.57	.50		
91- 95	195	194	1.35	1.26		309	1,118	.87	.81		289	1,649	2.33	2.17	262	2,124	1.15	1.07		
96- 99	366	417	1.78	1.73		381	1,419	.93	.90		327	1,937	.84	.82	197	1,655	.57	.56		
100-100	127,417	80,665	.76	.76		11,509	38,567	.63	.63		1,993	11,946	.69	.69	695	5,979	.86	.86		
CREDITS	129,420	82,803	.78	.77		16,087	53,909	.67	.64		6,425	35,186	.76	.68	3,484	26,531	.70	.61		
101-105	93	101	.92	.94		154	622	1.28	1.32		154	974	1.55	1.59	106	944	.82	.85		
106-110	59	78	.15	.17		99	426	2.41	2.60		117	782	.88	.95	71	675	.57	.61		
111-115	48	60	2.54	2.87		78	363	.15	.17		78	550	.37	.41	56	541	.69	.78		
116-120	25	31	3.55	4.19		58	272	1.29	1.52		51	390	1.54	1.82	41	415	.45	.53		
121-130	55	74	.48	.60		100	476	2.10	2.62		102	790	.60	.75	73	778	.53	.66		
131-140	38	48	.95	1.28		70	369	.55	.74		60	508	.89	1.20	64	754	1.86	2.52		
141- UP	190	454	16.39	31.58		359	2,888	.87	1.83		386	4,638	.97	1.89	294	4,734	.61	1.13		
CHARGES	508	844	9.34	13.60		918	5,416	1.10	1.66		948	8,632	.98	1.43	705	8,841	.73	1.05		
TOTALS	129,928	83,646	.86	.86		17,005	59,325	.71	.70		7,373	43,818	.80	.78	4,189	35,372	.71	.69		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	9	55	.14	.07		7	74	2.26	1.25		15	274	1.14	.56	11	493	.20	.11		
61- 80	323	3,222	.70	.55		809	12,443	.48	.37		999	26,747	.80	.61	668	33,779	.67	.48		
81- 85	1,806	17,960	.59	.49		1,043	16,142	.73	.60		504	14,186	.67	.56	193	10,954	.71	.59		
86- 90	452	4,840	.77	.67		407	6,837	1.05	.93		339	10,418	.88	.77	148	9,019	.66	.58		
91- 95	315	3,594	.82	.76		279	4,977	.79	.74		250	8,103	.80	.74	142	9,215	.67	.63		
96- 99	202	2,409	1.06	1.03		179	3,376	.53	.51		189	6,389	.96	.94	124	8,245	.80	.78		
100-100	587	7,059	.70	.70		433	8,283	.90	.90		265	9,003	.70	.70	113	7,915	.79	.79		
CREDITS	3,694	39,140	.69	.60		3,157	52,131	.73	.63		2,561	75,120	.79	.67	1,399	79,619	.69	.57		
101-105	142	1,798	1.07	1.10		160	3,219	.83	.86		162	5,832	.97	1.00	100	6,945	1.01	1.04		
106-110	104	1,387	.92	.99		104	2,163	.49	.53		156	6,036	.75	.81	104	8,068	.79	.86		
111-115	88	1,219	.49	.55		95	2,060	.42	.47		136	5,384	.77	.87	84	6,669	.73	.82		
116-120	79	1,127	.58	.68		87	2,031	.21	.25		90	3,502	1.06	1.25	68	5,654	.78	.92		
121-130	100	1,541	.39	.49		161	4,042	.82	1.02		169	7,468	1.14	1.43	99	8,674	.75	.94		
131-140	90	1,535	.59	.80		116	3,004	.69	.93		111	5,218	.88	1.19	57	5,198	.68	.92		
141- UP	308	6,776	.75	1.33		283	9,365	1.04	1.78		205	11,929	.99	1.64	137	16,511	1.07	1.82		
CHARGES	911	15,383	.72	.98		1,006	25,883	.78	1.03		1,029	45,368	.95	1.20	649	57,718	.87	1.11		
TOTALS	4,605	54,523	.70	.68		4,163	78,014	.75	.73		3,590	120,488	.85	.82	2,048	137,337	.77	.74		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	40	3,759	.79	.44		50	19,504	.68	.33		179	24,227	.71	.35						
61- 80	404	44,820	.77	.55		192	101,879	.76	.54		3,796	224,278	.73	.53						
81- 85	104	13,154	.72	.60		51	32,531	.75	.62		12,888	145,597	.68	.57						
86- 90	81	11,302	.68	.60		62	70,168	.68	.60		3,330	121,215	.73	.64						
91- 95	115	16,365	.90	.84		59	44,582	.75	.69		2,215	91,921	.82	.76						
96- 99	82	12,583	.62	.60		39	24,705	.67	.66		2,086	63,134	.73	.71						
100-100	87	12,983	.79	.79		44	36,034	.69	.69		143,143	218,433	.73	.73						
CREDITS	913	114,966	.76	.61		497	329,402	.72	.58		167,637	888,806	.73	.62						
101-105	79	12,556	.73	.75		36	20,983	.73	.76		1,186	53,973	.83	.86						
106-110	53	8,775	.73	.78		27	21,341	.69	.75		894	49,731	.74	.79						
111-115	56	9,665	1.25	1.41		24	12,374	1.20	1.35		743	38,884	.98	1.11						
116-120	39	6,842	.87	1.03		15	7,063	.75	.89		553	27,326	.79	.94						
121-130	58	10,434	.85	1.07		30	18,889	2.05	2.55		947	53,166	1.29	1.61						
131-140	55	11,264	.91	1.22		12	4,864	1.09	1.49		673	32,761	.88	1.19						
141- UP	91	23,980	.83	1.44		29	24,346	1.15	2.07		2,282	105,621	1.04	1.82						
CHARGES	431	83,518	.87	1.11		173	109,859	1.11	1.37		7,278	361,462	.96	1.23						
TOTALS	1,344	198,484	.81	.77		670	439,262	.82	.72		174,915	1250,268	.80	.75						

## 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	19	10	1.88	.96		12	21	2.29	1.04		5	15	8.47	4.27		6	25	.06	.03	
61- 80	167	116	.04	.03		75	215	1.66	1.25		80	373	.99	.74		90	616	1.10	.85	
81- 85	1,128	1,284	.75	.63		3,487	11,407	.51	.42		3,280	16,816	.49	.41		1,974	14,145	.63	.52	
86- 90	184	208	.23	.21		602	2,078	.72	.63		644	3,499	.58	.51		411	3,112	.97	.85	
91- 95	234	222	2.54	2.37		298	1,082	.92	.85		313	1,791	.78	.72		274	2,227	.45	.42	
96- 99	371	402	1.32	1.28		344	1,252	.62	.60		316	1,907	.54	.52		213	1,789	1.25	1.22	
100-100	126,028	80,785	.63	.63		11,576	38,816	.57	.57		2,005	12,053	.72	.72		719	6,172	1.91	1.91	
CREDITS	128,131	83,028	.64	.64		16,394	54,872	.58	.55		6,643	36,455	.60	.54		3,687	28,086	.98	.87	
101-105	75	79	.97	.99		133	526	.82	.83		163	1,043	.40	.41		121	1,069	.63	.64	
106-110	60	61	1.40	1.51		93	379	1.20	1.29		108	722	.62	.67		72	670	.45	.48	
111-115	39	56	17.28	19.52		79	356	.16	.18		75	533	.92	1.04		55	537	1.26	1.43	
116-120	37	61	.03	.03		65	299	1.46	1.72		72	519	1.49	1.76		44	443	.80	.94	
121-130	52	68	5.06	6.31		97	472	.63	.78		116	910	.37	.46		63	689	.17	.21	
131-140	23	34		.01		72	375	1.93	2.60		83	706	.89	1.20		54	639	.67	.91	
141- UP	186	510	2.79	5.93		453	3,669	.43	.90		408	4,938	.35	.70		307	4,968	.59	1.10	
CHARGES	472	870	3.34	5.22		992	6,076	.65	1.03		1,025	9,370	.52	.76		716	9,013	.61	.88	
TOTALS	128,603	83,898	.67	.67		17,386	60,948	.58	.58		7,668	45,826	.58	.57		4,403	37,099	.89	.87	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	5	31	2.30	1.13		15	141	.10	.05		16	321	.19	.10		16	591	.41	.22	
61- 80	309	3,070	.74	.58		849	13,199	.57	.44		1,002	26,910	.57	.44		649	32,861	.58	.43	
81- 85	1,900	18,926	.50	.41		1,066	16,450	.71	.59		556	15,345	.64	.53		227	13,003	.88	.73	
86- 90	502	5,366	.99	.87		453	7,634	.62	.55		350	10,822	.72	.63		161	9,750	.56	.49	
91- 95	345	3,947	.48	.45		317	5,645	.72	.67		265	8,470	.56	.52		158	10,198	.68	.63	
96- 99	242	2,920	.62	.61		206	3,823	.72	.70		194	6,510	1.01	.99		138	9,412	.68	.66	
100-100	559	6,801	.89	.89		381	7,179	.71	.71		234	8,076	1.17	1.17		119	8,081	.59	.59	
CREDITS	3,862	41,062	.66	.57		3,287	54,072	.66	.57		2,617	76,454	.70	.59		1,468	83,896	.65	.53	
101-105	138	1,736	.49	.50		172	3,458	.62	.64		211	7,792	.91	.94		138	10,020	.90	.93	
106-110	88	1,176	.77	.83		123	2,531	.88	.95		193	7,506	.80	.87		100	7,571	.97	1.05	
111-115	73	999	.57	.65		100	2,231	.91	1.02		140	5,613	.56	.63		77	6,368	.73	.83	
116-120	70	1,018	.30	.36		98	2,232	.85	1.01		113	4,851	.47	.55		68	5,415	.77	.91	
121-130	114	1,819	.82	1.03		177	4,362	.75	.93		163	7,193	.81	1.01		99	8,630	.63	.78	
131-140	99	1,661	.32	.43		126	3,289	.89	1.21		111	5,138	1.02	1.37		76	7,038	.70	.94	
141- UP	365	8,030	.74	1.33		331	10,951	.85	1.46		253	14,981	1.27	2.15		154	18,471	.72	1.22	
CHARGES	947	16,438	.65	.91		1,127	29,054	.82	1.09		1,184	53,074	.92	1.16		712	63,512	.77	.98	
TOTALS	4,809	57,500	.65	.64		4,414	83,126	.72	.70		3,801	129,528	.79	.77		2,180	147,408	.70	.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	50	4,479	.78	.43		54	25,457	.68	.34		198	31,092	.69	.35						
61- 80	382	41,795	.73	.52		185	124,987	.76	.56		3,788	244,144	.70	.52						
81- 85	128	16,425	.49	.40		66	41,754	.74	.61		13,812	165,554	.64	.53						
86- 90	99	13,781	.69	.61		52	33,211	.62	.55		3,458	89,463	.67	.59						
91- 95	111	16,104	.82	.76		52	35,204	.65	.60		2,367	84,891	.68	.63						
96- 99	78	11,507	.63	.62		45	28,825	.75	.74		2,147	68,348	.75	.73						
100-100	72	11,182	.72	.72		41	36,548	.46	.46		141,734	215,694	.67	.67						
CREDITS	920	115,273	.70	.56		495	325,987	.69	.54		167,504	899,186	.68	.57						
101-105	83	13,229	.82	.84		52	28,989	1.78	1.83		1,286	67,940	1.22	1.26						
106-110	81	13,309	.92	.99		27	14,995	.79	.85		945	48,920	.86	.92						
111-115	64	11,311	1.19	1.35		18	11,656	1.03	1.17		720	39,659	.96	1.09						
116-120	31	5,394	.68	.80		22	10,958	.68	.80		620	31,191	.68	.81						
121-130	73	13,966	.58	.72		21	11,405	.91	1.14		975	49,514	.72	.90						
131-140	45	9,276	.76	1.02		23	17,888	1.34	1.83		712	46,043	1.01	1.37						
141- UP	100	25,518	.80	1.42		39	25,413	.81	1.43		2,596	117,447	.82	1.45						
CHARGES	477	92,003	.82	1.05		202	121,303	1.14	1.40		7,854	400,712	.91	1.16						
TOTALS	1,397	207,276	.75	.73		697	447,289	.81	.71		175,358	1299,898	.75	.70						

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002 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	28	11	46.77	23.70		6	12	1.13	.58		7	20	2.56	1.20		4	15	.07	.03		
61- 80	138	94	1.83	1.39		77	217	4.52	3.44		74	353	.50	.39		104	695	.95	.73		
81- 85	1,173	1,347	.88	.73		3,666	11,924	.63	.52		3,368	17,149	.66	.55		2,004	14,318	.93	.77		
86- 90	196	226	4.26	3.73		581	1,989	.77	.67		662	3,600	.70	.61		442	3,344	.79	.69		
91- 95	186	200	1.41	1.31		321	1,168	1.21	1.12		331	1,911	.46	.42		272	2,204	.65	.61		
96- 99	346	384	.97	.95		368	1,356	.89	.86		349	2,092	.66	.64		239	2,013	.85	.83		
100-100	122,369	80,190	.70	.70		11,846	39,652	.56	.56		1,939	11,635	.82	.82		675	5,794	.69	.69		
CREDITS	124,436	82,452	.72	.72		16,865	56,318	.62	.59		6,730	36,760	.71	.63		3,740	28,383	.84	.74		
101-105	90	116	.51	.52		137	550	.85	.87		159	1,009	1.27	1.30		126	1,132	.35	.35		
106-110	51	65	.42	.45		84	353	.46	.50		116	764	.89	.96		87	814	1.77	1.91		
111-115	44	63	.80	.90		88	387	.91	1.03		85	598	.83	.94		61	603	.66	.75		
116-120	43	52	.07	.08		70	322	2.15	2.53		69	511	.84	.99		49	506	.39	.46		
121-130	80	105	.24	.30		116	556	1.90	2.37		108	842	.84	1.05		96	1,035	.61	.76		
131-140	36	54	.23	.31		60	320	.11	.16		66	547	1.46	1.97		49	575	.60	.81		
141- UP	178	465	.83	1.70		509	4,239	.83	1.77		507	6,228	.67	1.32		322	5,197	.62	1.14		
CHARGES	522	920	.61	.90		1,064	6,727	.93	1.52		1,110	10,500	.81	1.24		790	9,862	.67	.96		
TOTALS	124,958	83,372	.72	.72		17,929	63,045	.65	.65		7,840	47,260	.73	.72		4,530	38,245	.79	.78		
		\$10,000 -	14,999			\$15,000 -	24,999			\$25,000 -	49,999			\$50,000 -	99,999						
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	8	52	4.62	2.33		4	37	.23	.11		24	452	.91	.48		15	578	.49	.26		
61- 80	293	2,943	1.20	.94		861	13,497	.62	.48		1,041	28,004	.69	.53		657	33,471	.59	.42		
81- 85	2,013	20,043	.56	.46		1,164	18,091	.61	.50		563	15,736	.66	.55		221	12,528	.47	.39		
86- 90	484	5,197	.60	.53		406	6,812	.50	.44		357	10,700	.71	.62		168	10,458	.86	.76		
91- 95	353	4,028	.66	.62		331	5,853	.71	.66		276	8,805	.68	.63		151	9,933	.91	.85		
96- 99	237	2,836	.91	.88		219	4,160	.68	.66		216	7,494	1.08	1.06		109	7,227	.62	.60		
100-100	530	6,413	.54	.54		397	7,544	.92	.92		237	8,125	.83	.83		105	7,334	.93	.93		
CREDITS	3,918	41,514	.64	.56		3,382	55,993	.65	.56		2,714	79,316	.74	.62		1,426	81,530	.68	.55		
101-105	153	1,965	.86	.89		156	3,072	.96	.98		180	6,716	.67	.69		143	10,190	.68	.70		
106-110	104	1,390	.66	.71		125	2,657	.80	.86		163	6,483	.83	.90		94	7,216	.88	.95		
111-115	67	918	3.87	4.35		117	2,611	1.36	1.54		133	5,523	.63	.71		95	7,421	.48	.55		
116-120	60	880	.37	.44		97	2,269	.39	.46		125	5,077	.62	.72		87	7,167	1.15	1.35		
121-130	123	1,909	.50	.62		154	3,798	.63	.79		191	8,375	.87	1.09		122	11,019	.83	1.04		
131-140	94	1,600	.80	1.08		135	3,465	1.01	1.37		140	6,815	.93	1.25		84	7,835	.54	.73		
141- UP	394	8,485	.92	1.61		371	12,324	.68	1.17		257	15,366	.72	1.22		171	21,072	.85	1.48		
CHARGES	995	17,148	.96	1.34		1,155	30,196	.79	1.06		1,189	54,355	.76	.97		796	71,921	.78	1.01		
TOTALS	4,913	58,661	.74	.72		4,537	86,188	.70	.69		3,903	133,671	.75	.73		2,222	153,451	.73	.72		
		\$100,000 -	249,999			\$250,000 AND OVER				ALL RISKS											
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	39	3,657	.65	.36		66	32,427	.83	.43		201	37,262	.83	.43							
61- 80	415	45,583	.64	.46		179	96,388	.64	.46		3,839	221,245	.65	.47							
81- 85	85	10,565	.51	.43		52	28,542	.67	.55		14,309	150,243	.64	.53							
86- 90	117	15,147	.69	.61		53	28,308	.68	.60		3,466	85,782	.71	.62							
91- 95	92	13,469	.66	.61		59	41,559	.69	.64		2,372	89,130	.71	.66							
96- 99	92	14,193	.67	.66		43	42,996	.55	.54		2,218	84,749	.66	.64							
100-100	52	8,205	.66	.66		29	18,476	.71	.71		138,179	193,368	.69	.69							
CREDITS	892	110,819	.64	.52		481	288,695	.67	.52		164,584	861,780	.68	.57							
101-105	83	13,704	.71	.73		61	41,954	1.38	1.41		1,288	80,409	1.07	1.09							
106-110	63	10,775	.63	.68		31	17,616	1.05	1.13		918	48,133	.88	.95							
111-115	64	11,692	.77	.86		28	16,875	1.70	1.92		782	46,690	1.14	1.28							
116-120	51	9,441	.55	.65		26	23,568	.74	.88		677	49,793	.74	.87							
121-130	83	15,924	.67	.85		29	17,959	.76	.94		1,102	61,523	.76	.95							
131-140	47	9,623	.85	1.15		16	7,442	.51	.68		727	38,274	.74	1.01							
141- UP	115	29,492	.64	1.11		36	25,627	.84	1.46		2,860	128,496	.75	1.33							
CHARGES	506	100,651	.68	.87		227	151,040	1.07	1.27		8,354	453,318	.86	1.09							
TOTALS	1,398	211,470	.66	.65		708	439,735	.81	.71		172,938	1315,098	.74	.70							

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003 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	27	8	1.83	.91				10	15	1.61	.65				5	14						1	3						
61- 80	145	98	.03	.02				94	258	.14	.11				75	369	.86	.66				120	808	.15	.12				
81- 85	1,209	1,413	1.21	1.01				3,921	12,707	.75	.62				3,510	17,867	.55	.45				2,200	15,736	.43	.35				
86- 90	167	179	.99	.87				610	2,109	1.23	1.07				690	3,752	.85	.74				426	3,221	.72	.63				
91- 95	178	197	4.15	3.86				337	1,222	1.07	.99				325	1,876	.85	.79				258	2,086	.60	.56				
96- 99	371	406	1.29	1.25				358	1,317	.16	.15				309	1,840	.45	.44				187	1,556	.92	.89				
100-100	121,560	80,055	.55	.55				11,814	39,518	.42	.42				1,846	11,034	.59	.59				663	5,695	.55	.55				
CREDITS	123,657	82,356	.58	.57				17,144	57,146	.53	.50				6,760	36,753	.60	.54				3,855	29,105	.51	.45				
101-105	79	91	.87	.90				186	752	.34	.35				161	1,028	.36	.37				115	1,024	.41	.42				
106-110	30	39	.11	.12				81	337	.41	.44				94	620	1.00	1.08				67	628	.56	.60				
111-115	49	68	9.34	10.54				86	383	.57	.65				74	520	.42	.48				61	598	.33	.37				
116-120	42	68	.74	.87				61	269	.67	.80				74	535	1.34	1.58				60	611	.47	.55				
121-130	69	84	10.61	13.19				109	533	.84	1.05				106	821	.57	.71				85	926	.47	.59				
131-140	51	64	.96	1.29				68	353	1.98	2.68				76	627	.63	.85				62	726	.67	.90				
141- UP	214	550	4.26	8.69				439	3,668	.52	1.09				505	6,258	.51	1.02				333	5,283	.64	1.18				
CHARGES	534	965	4.22	6.48				1,030	6,295	.61	.95				1,090	10,408	.57	.89				783	9,796	.57	.82				
TOTALS	124,191	83,321	.62	.62				18,174	63,442	.54	.53				7,850	47,161	.60	.59				4,638	38,901	.53	.51				
EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
0- 60	7	48	.30	.16				7	75	.05	.03				12	233	.41	.22				25	1,037	7.57	4.11				
61- 80	393	3,936	1.10	.86				1,000	15,549	.61	.48				1,137	30,390	.56	.43				693	35,189	.46	.33				
81- 85	2,082	20,745	.48	.40				1,118	17,368	.55	.45				556	15,618	.67	.55				204	11,636	.66	.55				
86- 90	457	4,906	.80	.71				451	7,608	.61	.54				334	10,253	.49	.43				149	8,951	.73	.64				
91- 95	353	4,034	.66	.62				308	5,524	.76	.71				253	8,048	.52	.49				161	10,263	.64	.59				
96- 99	221	2,623	.63	.61				207	3,904	.70	.68				194	6,767	.59	.58				127	8,731	.66	.64				
100-100	538	6,446	.66	.66				350	6,624	.78	.78				234	8,030	.69	.69				100	6,918	.67	.67				
CREDITS	4,051	42,737	.63	.54				3,441	56,653	.63	.54				2,720	79,339	.59	.49				1,459	82,726	.67	.54				
101-105	176	2,210	1.18	1.21				178	3,601	.59	.60				176	6,345	.41	.43				134	9,565	.47	.48				
106-110	97	1,274	.46	.50				122	2,547	.52	.56				160	6,234	.76	.82				98	7,273	.65	.70				
111-115	80	1,099	.46	.52				104	2,314	.64	.72				147	6,142	.77	.87				101	8,218	.57	.64				
116-120	67	958	.39	.46				97	2,289	.72	.85				123	5,195	.56	.66				81	6,840	.85	1.00				
121-130	125	1,942	.59	.74				171	4,192	.47	.59				202	9,033	.64	.81				135	11,757	.56	.70				
131-140	103	1,715	.88	1.19				146	3,823	.44	.60				159	7,480	.62	.84				90	8,255	.52	.70				
141- UP	420	9,037	.38	.67				352	11,757	.48	.83				303	18,315	.50	.85				161	19,152	.70	1.19				
CHARGES	1,068	18,236	.56	.78				1,170	30,523	.52	.70				1,270	58,745	.59	.76				800	71,061	.62	.79				
TOTALS	5,119	60,974	.61	.59				4,611	87,176	.59	.58				3,990	138,084	.59	.58				2,259	153,787	.65	.63				
EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
0- 60	45	4,530	.47	.27				75	34,995	.63	.32				214	40,958	.78	.40											
61- 80	406	44,197	.57	.41				186	106,250	.60	.43				4,249	237,044	.58	.42											
81- 85	120	14,702	.64	.53				60	39,465	.54	.45				14,980	167,257	.58	.48											
86- 90	101	13,348	.63	.55				56	44,474	.58	.51				3,441	98,801	.63	.56											
91- 95	106	15,086	.78	.73				67	71,757	.63	.58				2,346	120,094	.66	.62											
96- 99	82	12,594	.50	.49				60	42,856	.65	.63				2,116	82,594	.62	.61											
100-100	40	6,537	.57	.57				25	14,370	.41	.41				137,170	185,227	.54	.54											
CREDITS	900	110,994	.60	.49				529	354,167	.60	.47				164,516	931,977	.60	.50											
101-105	76	12,328	.64	.66				53	35,052	.76	.78				1,334	71,996	.66	.68											
106-110	67	11,461	.67	.72				35	20,456	1.27	1.37				851	50,870	.91	.98											
111-115	63	11,234	.65	.73				32	20,618	.88	.99				797	51,196	.74	.84											
116-120	48	8,986	.52	.62				24	20,458	.62	.73				677	46,210	.64	.75											
121-130	81	15,076	.59	.74				21	10,722	.55	.69				1,104	55,086	.59	.74											
131-140	56	11,071	.58	.79				21	12,452	.85	1.14				832	46,566	.66	.89											
141- UP	113	28,653	.63	1.05				38	42,884	.51	.92				2,878	145,558	.57	.99											
CHARGES	504	98,809	.62	.78				224	162,643	.75	.94				8,473	467,482	.66	.85											
TOTALS	1,404	209,803	.61	.59				753	516,810	.65	.57				172,989	1399,459	.62	.58											

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	23	9	.40	.20		4	9	4.11	2.29		4	11	.53	.26		2	9	.44	.25	
61- 80	137	86	1.31	.99		75	207	.17	.13		68	332	.08	.06		62	424	.24	.18	
81- 85	1,288	1,431	.91	.76		4,046	13,206	.44	.36		3,516	18,037	.49	.41		2,171	15,612	.35	.29	
86- 90	224	260	.65	.57		819	2,815	.45	.39		836	4,539	.76	.66		506	3,826	.63	.55	
91- 95	139	179	.12	.11		284	1,030	.71	.66		396	2,294	.37	.34		258	2,086	.44	.41	
96- 99	182	218	1.23	1.19		310	1,157	.74	.72		275	1,661	.31	.30		223	1,882	.56	.55	
100-100	122,950	82,039	.43	.43		12,171	40,730	.48	.48		2,059	12,321	.61	.61		698	6,019	.40	.40	
CREDITS	124,943	84,222	.44	.44		17,709	59,154	.48	.45		7,154	39,195	.54	.48		3,920	29,857	.42	.37	
101-105	72	80	1.88	1.94		127	511	1.26	1.29		155	980	.44	.45		123	1,100	.36	.37	
106-110	49	57	.06	.06		116	496	1.15	1.24		116	780	1.06	1.15		83	779	.65	.70	
111-115	44	56	9.48	10.68		65	285	.46	.52		87	607	.35	.39		77	760	.60	.67	
116-120	42	57	1.05	1.24		58	272	1.01	1.19		74	535	.11	.13		61	618	.16	.19	
121-130	59	82	1.91	2.40		119	589	.48	.60		115	895	.86	1.08		94	1,022	.35	.44	
131-140	37	67	.29	.39		70	365	.33	.44		96	800	.34	.47		65	769	.15	.20	
141- UP	204	471	.80	1.65		480	3,974	.34	.73		488	6,167	.32	.65		329	5,417	.71	1.34	
CHARGES	507	870	1.49	2.27		1,035	6,492	.52	.84		1,131	10,765	.42	.65		832	10,463	.55	.80	
TOTALS	125,450	85,092	.46	.45		18,744	65,646	.48	.48		8,285	49,959	.51	.51		4,752	40,320	.45	.44	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	17	.06	.03		6	66	.02	.01		7	122	1.98	.99		7	296	.01	.01	
61- 80	224	2,266	.20	.16		752	11,796	.47	.37		1,032	27,892	.39	.29		641	32,529	.51	.37	
81- 85	2,234	22,500	.33	.27		1,420	22,045	.43	.35		711	19,838	.48	.40		233	13,375	.81	.67	
86- 90	564	6,018	.46	.40		461	7,717	.61	.53		351	10,584	.62	.55		189	11,835	.58	.51	
91- 95	336	3,882	.42	.39		376	6,710	.53	.50		270	8,513	.42	.39		166	11,138	.56	.52	
96- 99	253	3,017	.43	.42		228	4,319	.52	.51		201	6,898	.48	.47		115	7,981	.46	.45	
100-100	592	7,157	.43	.43		365	6,896	.76	.76		255	8,879	.47	.47		115	7,674	.64	.64	
CREDITS	4,206	44,856	.37	.32		3,608	59,549	.52	.44		2,827	82,727	.46	.39		1,466	84,829	.58	.48	
101-105	159	1,980	.75	.77		163	3,210	.50	.51		186	6,680	.49	.50		169	12,109	.66	.68	
106-110	108	1,409	.66	.71		112	2,360	.48	.52		171	6,729	.52	.56		113	8,713	.39	.42	
111-115	94	1,326	.67	.76		109	2,416	.62	.70		147	5,910	.48	.54		92	7,239	.58	.65	
116-120	64	925	.34	.40		98	2,305	.43	.51		170	7,030	.48	.56		77	6,296	.79	.93	
121-130	129	1,948	.56	.70		186	4,547	.63	.79		253	11,119	.43	.54		119	10,633	.51	.64	
131-140	107	1,808	.31	.42		150	3,961	.41	.56		154	7,300	.46	.62		102	9,421	.37	.50	
141- UP	463	10,037	.48	.85		395	13,045	.44	.77		332	20,118	.40	.68		209	24,693	.66	1.11	
CHARGES	1,124	19,432	.52	.73		1,213	31,842	.49	.66		1,413	64,886	.45	.58		881	79,104	.58	.74	
TOTALS	5,330	64,288	.42	.41		4,821	91,391	.50	.50		4,240	147,613	.46	.46		2,347	163,932	.58	.58	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	24	2,222	.39	.22		48	13,423	.33	.16		128	16,186	.34	.18						
61- 80	401	43,232	.39	.28		189	110,864	.35	.25		3,581	229,627	.39	.28						
81- 85	138	17,504	.53	.44		55	40,767	.36	.30		15,812	184,314	.45	.37						
86- 90	101	13,852	.47	.42		67	44,943	.37	.33		4,118	106,388	.49	.43						
91- 95	114	16,510	.43	.40		64	78,373	.43	.40		2,403	130,716	.44	.41						
96- 99	90	13,830	.67	.66		71	71,886	.48	.47		1,948	112,850	.51	.49						
100-100	57	8,847	.43	.43		31	22,772	.29	.29		139,293	203,334	.46	.46						
CREDITS	925	115,997	.47	.38		525	383,029	.39	.32		167,283	983,414	.44	.38						
101-105	99	15,195	.43	.44		40	18,723	.30	.31		1,293	60,568	.46	.48						
106-110	92	15,275	.51	.55		46	25,873	.66	.71		1,006	62,470	.57	.62						
111-115	74	13,041	.53	.60		42	36,668	.69	.78		831	68,307	.63	.71						
116-120	58	10,257	.40	.47		31	13,664	.60	.70		733	41,958	.53	.63						
121-130	97	18,700	.52	.66		54	34,301	.54	.67		1,225	83,834	.52	.66						
131-140	56	11,974	.42	.56		14	8,214	.45	.61		851	44,681	.41	.55						
141- UP	136	34,951	.61	1.06		50	38,564	.49	.87		3,086	157,436	.52	.93						
CHARGES	612	119,392	.51	.66		277	176,008	.55	.69		9,025	519,253	.53	.68						
TOTALS	1,537	235,389	.49	.49		802	559,036	.44	.41		176,308	1502,667	.47	.46						



## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000

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	43	16	12.07	5.37		19	33	3.04	1.37		10	29	13.13	5.98		6	25	2.24	1.07	
61- 80	236	165	2.27	1.68		139	394	1.71	1.29		139	667	1.30	.99		176	1,187	.71	.55	
81- 85	1,622	1,842	.94	.78		4,882	15,910	.76	.64		4,782	24,473	.80	.66		2,997	21,436	.60	.49	
86- 90	344	374	1.55	1.36		894	3,079	.84	.73		1,015	5,492	.86	.75		590	4,471	.75	.66	
91- 95	322	333	.98	.91		483	1,736	.70	.65		471	2,698	1.75	1.62		411	3,321	.85	.79	
96- 99	548	620	1.29	1.25		566	2,115	.95	.93		490	2,909	.93	.91		321	2,694	.61	.59	
100-100	144,836	99,275	.81	.81		16,481	55,645	.70	.70		3,241	19,501	.95	.95		1,277	10,963	.75	.75	
CREDITS	147,951	102,625	.83	.82		23,464	78,912	.73	.70		10,148	55,769	.92	.83		5,778	44,096	.67	.60	
101-105	159	182	1.47	1.50		246	982	.90	.93		262	1,657	1.67	1.72		176	1,567	1.31	1.34	
106-110	120	155	.08	.09		175	754	1.54	1.66		194	1,286	.92	.99		132	1,250	.89	.97	
111-115	81	111	1.52	1.72		130	592	.24	.28		129	917	.33	.37		94	923	.93	1.05	
116-120	55	67	2.44	2.88		103	472	2.69	3.17		95	701	1.02	1.21		72	742	1.51	1.78	
121-130	113	148	1.65	2.06		160	761	1.67	2.09		167	1,292	1.50	.62		132	1,414	.94	1.17	
131-140	75	104	.77	1.04		119	642	.59	.80		108	909	1.09	1.48		106	1,241	2.53	3.42	
141- UP	339	837	9.28	18.10		622	4,884	.76	1.55		668	8,121	.89	1.75		497	8,004	.72	1.34	
CHARGES	942	1,604	5.43	7.91		1,555	9,088	.97	1.46		1,623	14,884	.93	1.38		1,209	15,141	1.02	1.47	
TOTALS	148,893	104,228	.90	.90		25,019	88,000	.76	.75		11,771	70,653	.92	.91		6,987	59,237	.76	.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	17	94	.09	.04		18	175	.99	.49		28	495	2.21	1.06		30	1,204	.71	.37	
61- 80	552	5,476	.76	.59		1,380	21,336	1.08	.84		1,790	48,015	.78	.60		1,237	62,963	.71	.51	
81- 85	3,034	30,265	.63	.52		1,887	29,363	.71	.59		967	27,269	.73	.60		386	21,977	1.07	.89	
86- 90	770	8,219	.98	.86		697	11,675	1.15	1.01		610	18,780	.83	.73		272	16,659	.76	.67	
91- 95	505	5,777	.87	.81		534	9,523	.73	.68		454	14,930	1.03	.95		286	18,581	.73	.68	
96- 99	347	4,129	.87	.85		332	6,260	.74	.72		323	11,071	.97	.95		252	16,816	.86	.84	
100-100	1,032	12,430	.72	.72		772	14,743	.90	.90		459	15,882	.75	.75		217	15,014	.94	.94	
CREDITS	6,257	66,391	.74	.64		5,620	93,076	.89	.76		4,631	136,441	.82	.69		2,680	153,214	.81	.66	
101-105	250	3,175	.94	.97		295	5,949	.82	.84		286	10,427	1.02	1.05		204	14,468	.84	.87	
106-110	177	2,346	1.23	1.33		192	4,013	.69	.74		275	10,587	.74	.80		181	13,735	.81	.87	
111-115	156	2,173	.49	.56		181	3,953	.56	.63		243	9,650	.85	.96		165	12,990	.70	.79	
116-120	134	1,925	1.51	1.78		152	3,532	.67	.79		184	7,466	1.09	1.28		126	10,517	.82	.97	
121-130	178	2,724	.68	.85		304	7,656	.95	1.19		323	14,210	.99	1.24		182	16,032	.76	.95	
131-140	157	2,675	.59	.79		205	5,325	1.09	1.47		202	9,289	.74	1.00		128	11,403	.78	1.06	
141- UP	592	12,827	.58	1.02		533	17,526	.80	1.37		428	25,172	.91	1.54		275	32,923	1.03	1.74	
CHARGES	1,644	27,845	.74	1.02		1,862	47,953	.82	1.08		1,941	86,802	.91	1.16		1,261	112,068	.86	1.09	
TOTALS	7,901	94,236	.74	.72		7,482	141,029	.86	.84		6,572	223,243	.86	.83		3,941	265,282	.83	.80	
	\$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	84	7,638	.88	.46		125	51,257	.67	.33		380	60,965	.72	.35						
61- 80	792	87,289	.77	.55		432	223,823	.73	.52		6,873	451,316	.76	.55						
81- 85	233	29,710	.93	.77		121	73,214	.76	.63		20,911	275,459	.77	.64						
86- 90	170	23,530	.69	.61		141	116,590	.68	.60		5,503	208,869	.75	.66						
91- 95	220	31,370	.81	.75		109	74,149	.75	.70		3,795	162,419	.81	.75						
96- 99	155	22,911	.73	.71		82	51,780	.67	.65		3,416	121,304	.76	.74						
100-100	152	23,304	.73	.73		85	67,428	.68	.68		168,552	334,185	.77	.77						
CREDITS	1,806	225,752	.78	.63		1,095	658,242	.71	.56		209,430	1614,518	.76	.63						
101-105	163	25,793	.91	.94		81	42,594	.86	.88		2,122	106,793	.91	.93						
106-110	112	19,451	.75	.80		56	38,992	.63	.69		1,614	92,569	.73	.79						
111-115	99	17,558	1.34	1.52		43	22,811	1.17	1.32		1,321	71,678	1.01	1.14						
116-120	86	15,449	.82	.96		34	17,367	.73	.86		1,041	58,241	.87	1.03						
121-130	113	21,037	.89	1.11		52	30,163	1.64	2.04		1,724	95,437	1.12	1.40						
131-140	86	17,518	.86	1.16		26	13,102	.95	1.28		1,212	62,209	.89	1.20						
141- UP	161	42,253	.88	1.48		55	46,588	.88	1.52		4,170	199,135	.91	1.57						
CHARGES	820	159,059	.91	1.14		347	211,618	.96	1.17		13,204	686,062	.92	1.17						
TOTALS	2,626	384,812	.84	.79		1,442	869,860	.77	.66		222,634	2300,580	.81	.75						

## 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	20	1.01	.49		23	42	1.47	.69		8	25	5.23	2.78		10	43	.07	.03	
61- 80	281	197	.57	.43		139	398	1.85	1.40		140	662	.70	.53		188	1,277	.62	.48	
81- 85	1,774	2,038	1.41	1.17		5,367	17,460	.55	.46		5,068	25,994	.62	.52		3,177	22,783	.63	.52	
86- 90	334	383	.23	.21		918	3,150	.84	.73		1,010	5,485	.74	.65		663	5,033	.95	.83	
91- 95	379	361	2.91	2.71		479	1,731	.88	.82		502	2,904	.74	.68		430	3,485	.78	.73	
96- 99	615	659	1.46	1.42		557	2,024	.80	.78		494	2,979	1.39	1.35		363	3,061	.98	.95	
100-100	142,447	98,508	.73	.73		16,303	55,163	.70	.70		3,264	19,679	.74	.74		1,266	10,891	1.48	1.48	
CREDITS	145,867	102,165	.76	.75		23,786	79,968	.69	.65		10,486	57,730	.72	.65		6,097	46,573	.89	.79	
101-105	174	190	1.20	1.23		229	900	1.36	1.39		260	1,660	.72	.74		205	1,816	.68	.69	
106-110	115	139	.82	.88		169	704	1.15	1.24		166	1,122	.87	.94		117	1,085	.96	1.04	
111-115	82	110	8.82	9.94		144	634	2.41	2.72		135	940	1.12	1.27		91	888	.81	.91	
116-120	77	116	.24	.29		107	486	2.24	2.64		119	862	.93	1.10		72	726	.55	.64	
121-130	105	144	3.32	4.15		147	714	.79	.99		203	1,586	.52	.65		133	1,444	.43	.54	
131-140	61	82	3.16	4.26		111	580	1.35	1.82		139	1,164	.60	.82		94	1,107	.57	.77	
141- UP	326	891	1.63	3.39		740	5,942	.46	.97		721	8,851	.46	.91		546	8,828	.60	1.13	
CHARGES	940	1,673	2.11	3.16		1,647	9,960	.88	1.38		1,743	16,184	.59	.89		1,258	15,893	.63	.92	
TOTALS	146,807	103,838	.78	.78		25,433	89,928	.71	.70		12,229	73,914	.69	.68		7,355	62,466	.83	.81	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	91	.81	.37		22	206	.11	.05		38	669	2.41	1.13		40	1,506	.87	.44	
61- 80	566	5,629	.76	.60		1,459	22,574	.64	.50		1,795	48,186	.68	.52		1,223	62,104	.67	.49	
81- 85	3,164	31,529	.57	.47		1,899	29,502	.72	.59		1,042	29,023	.80	.66		399	22,802	.91	.76	
86- 90	826	8,820	.99	.86		761	12,839	.71	.62		621	19,304	.74	.65		314	19,059	.61	.54	
91- 95	573	6,560	.78	.73		583	10,375	.78	.73		497	15,847	.71	.66		302	19,698	.90	.83	
96- 99	418	4,991	.79	.77		363	6,771	.76	.74		347	11,783	.94	.92		248	16,947	.67	.65	
100-100	1,026	12,355	.77	.77		700	13,234	.82	.82		438	15,220	1.17	1.17		206	14,094	.76	.76	
CREDITS	6,589	69,976	.71	.62		5,787	95,501	.72	.62		4,778	140,032	.80	.67		2,732	156,210	.74	.61	
101-105	245	3,083	.63	.65		301	6,010	.97	.99		360	13,305	.86	.88		250	17,834	.84	.87	
106-110	164	2,174	.66	.71		226	4,694	.99	1.07		305	11,774	.82	.88		188	13,985	.79	.85	
111-115	138	1,906	.99	1.11		197	4,374	.85	.95		261	10,504	.83	.94		162	12,830	.64	.72	
116-120	124	1,824	.58	.68		188	4,333	.76	.90		207	8,702	.62	.74		127	10,299	.92	1.09	
121-130	193	3,050	1.03	1.30		317	7,832	.77	.97		320	14,074	.82	1.02		201	17,693	.77	.97	
131-140	181	3,069	.58	.78		241	6,323	1.06	1.43		210	9,833	.86	1.16		130	12,284	.84	1.14	
141- UP	652	14,350	.78	1.40		599	19,717	.81	1.38		482	28,602	.98	1.68		275	32,638	.75	1.27	
CHARGES	1,697	29,455	.76	1.07		2,069	53,284	.87	1.15		2,145	96,794	.86	1.10		1,333	117,563	.78	.99	
TOTALS	8,286	99,431	.72	.71		7,856	148,784	.77	.76		6,923	236,826	.82	.81		4,065	273,774	.76	.73	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	98	8,785	.71	.37		142	66,770	.66	.33		434	78,158	.69	.34						
61- 80	789	86,997	.75	.53		401	232,425	.69	.50		6,981	460,448	.70	.51						
81- 85	249	32,161	.55	.46		122	76,288	.76	.62		22,261	289,582	.70	.57						
86- 90	196	27,110	.76	.67		94	66,112	.65	.57		5,737	167,294	.71	.62						
91- 95	219	31,361	.82	.76		122	83,068	.72	.66		4,086	175,390	.77	.71						
96- 99	161	24,256	.60	.58		93	55,470	.70	.69		3,659	128,941	.73	.72						
100-100	125	19,464	.69	.69		75	59,872	.62	.62		165,850	318,479	.76	.76						
CREDITS	1,837	230,133	.71	.57		1,049	640,005	.69	.53		209,008	1618,291	.72	.59						
101-105	146	23,712	.77	.79		107	57,156	1.27	1.30		2,277	125,667	1.02	1.05						
106-110	143	23,321	.76	.82		54	27,754	.87	.94		1,647	86,751	.82	.89						
111-115	116	20,097	1.07	1.21		47	26,016	1.04	1.17		1,373	78,299	.96	1.08						
116-120	68	11,654	.66	.78		30	14,376	.89	1.05		1,119	53,378	.79	.93						
121-130	126	24,503	.68	.86		46	25,424	.84	1.05		1,791	96,464	.78	.97						
131-140	87	18,525	.72	.98		46	30,455	1.11	1.51		1,300	83,422	.92	1.25						
141- UP	160	41,155	.82	1.43		66	43,400	.84	1.45		4,567	204,374	.80	1.40						
CHARGES	846	162,967	.79	1.00		396	224,582	1.01	1.24		14,074	728,356	.87	1.10						
TOTALS	2,683	393,100	.74	.70		1,445	864,587	.77	.66		223,082	2346,648	.77	.71						

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2002

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	70	26	20.41	9.83		19	30	.59	.25		15	40	1.28	.58		9	37	.12	.06	
61- 80	293	198	1.12	.84		153	430	3.02	2.30		152	730	2.29	1.75		204	1,370	.68	.52	
81- 85	1,967	2,274	1.23	1.02		5,629	18,195	.78	.65		5,168	26,360	.72	.60		3,253	23,246	.78	.64	
86- 90	370	395	4.01	3.52		922	3,138	.81	.70		1,023	5,585	.62	.54		702	5,324	.91	.80	
91- 95	350	374	1.70	1.59		519	1,871	1.60	1.49		537	3,079	.57	.53		427	3,453	.51	.48	
96- 99	568	629	1.34	1.30		589	2,151	.87	.84		537	3,223	1.63	1.58		397	3,346	.74	.72	
100-100	137,833	97,065	.78	.78		16,507	55,684	.64	.64		3,160	18,990	.81	.81		1,179	10,138	.64	.64	
CREDITS	141,451	100,962	.81	.81		24,338	81,499	.72	.68		10,592	58,007	.80	.72		6,171	46,913	.74	.65	
101-105	163	199	1.05	1.08		243	962	1.09	1.12		282	1,792	1.23	1.26		202	1,796	.42	.43	
106-110	93	115	.55	.59		155	641	.71	.76		177	1,179	1.11	1.20		149	1,398	1.74	1.87	
111-115	93	125	3.10	3.49		141	623	1.03	1.16		141	988	.82	.92		108	1,060	1.36	1.53	
116-120	97	112	.39	.46		113	519	1.55	1.82		119	881	.84	.98		88	907	.79	.93	
121-130	156	208	2.39	2.98		201	953	1.78	2.23		202	1,562	.74	.93		151	1,636	.48	.60	
131-140	70	107	6.58	8.88		112	590	.75	1.02		114	951	1.53	2.06		95	1,111	.48	.65	
141- UP	327	895	1.53	3.17		810	6,640	.76	1.61		831	10,152	.68	1.35		552	9,047	.61	1.15	
CHARGES	999	1,760	1.86	2.76		1,775	10,928	.93	1.48		1,866	17,503	.83	1.26		1,345	16,956	.72	1.04	
TOTALS	142,450	102,722	.83	.83		26,113	92,426	.74	.74		12,458	75,511	.81	.80		7,516	63,868	.73	.72	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	26	143	1.71	.74		17	157	1.11	.51		39	718	1.16	.59		35	1,286	.92	.47	
61- 80	563	5,581	.87	.68		1,522	23,689	.70	.55		1,878	50,264	.70	.53		1,204	61,084	.58	.42	
81- 85	3,314	33,061	.59	.49		1,965	30,514	.66	.54		1,008	28,362	.70	.58		408	23,290	.54	.45	
86- 90	826	8,868	.82	.72		737	12,438	.72	.63		619	18,819	.77	.67		303	18,706	.89	.78	
91- 95	584	6,674	.91	.85		561	10,018	.86	.80		486	15,650	.65	.61		288	18,741	.82	.77	
96- 99	381	4,539	.79	.76		392	7,387	.60	.58		364	12,573	1.16	1.13		201	13,324	.64	.62	
100-100	926	11,202	.53	.53		706	13,463	.76	.76		459	16,015	.83	.83		196	13,569	.85	.85	
CREDITS	6,620	70,068	.68	.59		5,900	97,666	.71	.61		4,853	142,400	.76	.64		2,635	149,999	.68	.55	
101-105	256	3,261	1.07	1.09		301	6,016	.93	.96		346	12,812	.73	.74		261	18,525	.61	.62	
106-110	178	2,372	.76	.82		223	4,772	.90	.98		294	11,506	.66	.72		189	14,423	.88	.95	
111-115	138	1,905	2.17	2.45		204	4,516	1.22	1.38		268	10,883	.66	.75		152	11,633	.46	.52	
116-120	114	1,685	.68	.81		183	4,287	.61	.72		235	9,532	.81	.96		152	12,337	.99	1.17	
121-130	223	3,451	.59	.74		306	7,551	.73	.91		336	14,834	.74	.93		220	19,588	.95	1.18	
131-140	168	2,841	.77	1.04		243	6,294	1.15	1.56		237	11,445	.85	1.15		139	13,182	.58	.79	
141- UP	729	15,722	.81	1.43		649	21,694	.68	1.18		503	30,240	.71	1.22		303	37,506	.79	1.39	
CHARGES	1,806	31,237	.88	1.24		2,109	55,130	.83	1.11		2,219	101,251	.73	.94		1,416	127,194	.77	.98	
TOTALS	8,426	101,304	.74	.73		8,009	152,796	.75	.74		7,072	243,652	.75	.74		4,051	277,194	.72	.70	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	98	8,900	.69	.37		143	66,592	.76	.39		471	77,928	.77	.40						
61- 80	776	84,895	.66	.47		405	198,109	.60	.43		7,150	426,351	.64	.46						
81- 85	202	25,070	.54	.44		117	71,059	.61	.50		23,031	281,430	.65	.54						
86- 90	216	28,703	.83	.73		123	75,054	.57	.50		5,841	177,030	.71	.63						
91- 95	194	28,433	.64	.60		110	77,271	.66	.61		4,056	165,564	.70	.65						
96- 99	153	23,525	.78	.77		86	69,567	.57	.55		3,668	140,263	.71	.69						
100-100	117	18,506	.65	.65		64	37,863	.75	.75		161,147	292,495	.73	.73						
CREDITS	1,756	218,033	.68	.54		1,048	595,515	.63	.48		205,364	1561,061	.69	.56						
101-105	150	23,881	.68	.69		89	58,518	1.20	1.22		2,293	127,761	.94	.96						
106-110	121	20,791	.63	.68		56	31,264	1.04	1.12		1,635	88,461	.86	.93						
111-115	121	22,103	.75	.85		45	25,117	1.37	1.55		1,411	78,953	.97	1.10						
116-120	86	15,677	.63	.74		55	39,012	.77	.91		1,242	84,949	.78	.92						
121-130	161	30,817	.67	.84		66	40,244	.69	.87		2,022	120,844	.74	.93						
131-140	89	18,847	.75	1.01		32	18,046	1.14	1.54		1,299	73,413	.88	1.19						
141- UP	189	47,982	.68	1.16		63	46,956	.72	1.25		4,956	226,834	.72	1.27						
CHARGES	917	180,098	.68	.87		406	259,157	.96	1.16		14,858	801,214	.82	1.05						
TOTALS	2,673	398,131	.68	.66		1,454	854,672	.73	.63		220,222	2362,276	.73	.68						

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2003

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	63	20	1.06	.49		27	46	.56	.26		10	31			8	33	.08	.04		
61- 80	320	218	1.17	.88		182	512	.85	.65		173	833	.74	.56	231	1,566	.31	.24		
81- 85	1,990	2,291	.97	.80		5,968	19,252	.70	.58		5,407	27,560	.54	.45	3,499	25,010	.46	.38		
86- 90	325	349	.96	.84		941	3,226	1.42	1.24		1,045	5,680	.82	.71	672	5,085	.83	.73		
91- 95	347	374	2.35	2.19		514	1,838	1.49	1.38		509	2,947	.66	.61	432	3,493	.59	.55		
96- 99	630	706	.98	.95		539	1,989	.24	.24		502	3,002	.60	.58	327	2,740	1.00	.97		
100-100	136,194	96,270	.61	.61		16,482	55,622	.56	.56		3,161	18,946	.72	.72	1,207	10,367	.63	.63		
CREDITS	139,869	100,227	.63	.62		24,653	82,484	.64	.60		10,807	58,999	.64	.57	6,376	48,293	.57	.50		
101-105	164	195	.61	.63		293	1,169	.45	.47		258	1,649	1.22	1.25	195	1,745	.45	.46		
106-110	85	123	.35	.37		148	614	.29	.31		162	1,078	.92	.99	123	1,154	2.07	2.23		
111-115	96	125	5.42	6.11		121	540	.72	.81		126	890	.51	.57	103	1,015	.38	.43		
116-120	84	120	.46	.54		105	476	.57	.68		120	881	.97	1.15	109	1,117	.36	.42		
121-130	127	169	5.50	6.85		184	890	.92	1.15		195	1,511	.77	.96	140	1,530	.63	.79		
131-140	91	127	1.94	2.62		121	634	1.53	2.07		130	1,080	.67	.90	102	1,202	1.49	2.01		
141- UP	370	937	3.77	7.66		724	5,921	.61	1.28		817	10,273	.57	1.16	584	9,386	.63	1.17		
CHARGES	1,017	1,797	3.12	4.64		1,696	10,243	.66	1.03		1,808	17,362	.70	1.08	1,356	17,149	.74	1.07		
TOTALS	140,886	102,024	.67	.67		26,349	92,727	.64	.63		12,615	76,360	.65	.64	7,732	65,442	.61	.60		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	18	112	1.63	.81		23	212	.61	.28		32	584	.97	.47		44	1,751	4.59	2.44	
61- 80	681	6,789	.98	.77		1,684	26,078	.63	.49		2,005	53,391	.56	.43		1,275	64,375	.50	.37	
81- 85	3,408	34,056	.55	.45		1,892	29,362	.69	.57		962	27,190	.65	.54		353	19,995	.64	.53	
86- 90	807	8,633	.72	.63		771	13,020	.68	.60		615	18,831	.52	.46		284	17,129	.64	.56	
91- 95	557	6,418	.62	.57		562	10,003	.80	.74		476	15,269	.52	.48		291	18,566	.61	.57	
96- 99	399	4,734	.46	.45		366	6,910	.64	.62		374	13,043	.60	.59		223	15,239	.75	.74	
100-100	963	11,597	.76	.76		667	12,711	1.07	1.07		461	15,661	.66	.66		194	13,375	.65	.65	
CREDITS	6,833	72,339	.64	.56		5,965	98,295	.73	.62		4,925	143,969	.58	.49		2,664	150,430	.64	.52	
101-105	292	3,713	.96	.98		285	5,722	.77	.79		343	12,512	.42	.44		248	17,681	.48	.50	
106-110	180	2,375	.48	.51		219	4,620	.55	.59		317	12,179	.77	.83		186	13,940	.63	.68	
111-115	145	2,016	.42	.47		195	4,345	.50	.56		276	11,263	.75	.84		192	15,505	.56	.63	
116-120	125	1,829	.63	.74		187	4,373	.57	.67		227	9,581	.57	.68		144	11,915	.77	.91	
121-130	227	3,514	.66	.83		308	7,564	.50	.63		364	16,174	.78	.97		228	19,823	.53	.66	
131-140	180	3,008	.77	1.04		275	7,217	.58	.79		271	12,936	.60	.81		157	14,539	.58	.78	
141- UP	766	16,594	.67	1.18		640	21,477	.57	1.00		561	33,757	.59	1.02		290	34,718	.75	1.27	
CHARGES	1,915	33,050	.68	.95		2,109	55,319	.58	.78		2,359	108,402	.63	.82		1,445	128,120	.63	.79	
TOTALS	8,748	105,388	.66	.65		8,074	153,614	.67	.66		7,284	252,371	.61	.60		4,109	278,550	.63	.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	
0- 60	99	9,237	.42	.23		148	65,633	.57	.28		472	77,659	.64	.32						
61- 80	775	85,552	.59	.42		383	212,364	.57	.40		7,709	451,678	.57	.41						
81- 85	243	30,415	.56	.47		134	77,951	.49	.41		23,856	293,081	.57	.47						
86- 90	185	24,370	.64	.56		126	93,307	.51	.45		5,771	189,630	.59	.52						
91- 95	180	25,654	.83	.77		117	100,539	.61	.57		3,985	185,101	.66	.61						
96- 99	158	23,915	.56	.55		103	68,615	.65	.63		3,621	140,891	.63	.62						
100-100	97	15,821	.84	.84		51	30,378	.47	.47		159,477	280,748	.64	.64						
CREDITS	1,737	214,964	.63	.50		1,062	648,788	.56	.43		204,891	1618,787	.60	.50						
101-105	141	23,167	.65	.67		102	57,695	.81	.83		2,321	125,247	.70	.71						
106-110	136	22,747	.80	.86		62	33,582	.94	1.01		1,618	92,411	.81	.88						
111-115	121	21,385	.63	.71		58	36,494	.70	.79		1,433	93,579	.65	.74						
116-120	91	16,861	.51	.61		45	29,845	.59	.70		1,237	76,998	.60	.71						
121-130	143	27,787	.56	.70		47	27,576	.96	1.21		1,963	106,540	.71	.88						
131-140	94	18,634	.65	.88		37	22,687	1.01	1.35		1,458	82,063	.75	1.01						
141- UP	199	50,525	.61	1.02		71	67,073	.67	1.16		5,022	250,661	.66	1.14						
CHARGES	925	181,105	.63	.80		422	274,953	.78	.97		15,052	827,499	.69	.88						
TOTALS	2,662	396,069	.63	.61		1,484	923,740	.63	.55		219,943	2446,286	.63	.59						

## COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2004

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	53	22	.88	.41		11	24	1.68	.86		7	19	.64	.30		3	13	.31	.16	
61- 80	359	236	.84	.63		160	444	.28	.21		132	640	.16	.12		140	947	.30	.23	
81- 85	2,135	2,381	1.13	.94		5,921	19,208	.55	.46		5,509	28,320	.43	.36		3,458	24,900	.37	.31	
86- 90	413	451	.86	.75		1,222	4,183	1.08	.94		1,225	6,657	.81	.71		814	6,174	.70	.61	
91- 95	295	339	.07	.06		456	1,624	.67	.62		566	3,267	.33	.30		408	3,292	.58	.54	
96- 99	357	403	1.19	1.16		466	1,741	.80	.78		398	2,395	.37	.36		315	2,660	.62	.60	
100-100	137,011	97,899	.54	.54		17,150	58,152	.59	.59		3,481	20,939	.58	.58		1,319	11,339	.41	.41	
CREDITS	140,623	101,732	.56	.56		25,386	85,376	.61	.58		11,318	62,237	.51	.46		6,457	49,325	.45	.40	
101-105	148	166	1.18	1.21		234	928	.79	.81		252	1,605	.44	.45		220	1,965	.97	1.00	
106-110	113	137	.04	.04		181	764	1.01	1.08		180	1,214	1.18	1.27		151	1,418	.61	.66	
111-115	85	108	5.71	6.45		106	469	.38	.43		135	942	.37	.42		124	1,225	.66	.74	
116-120	99	129	.61	.72		99	462	.77	.91		117	850	.27	.32		96	974	.34	.40	
121-130	123	185	1.88	2.36		194	961	.53	.66		194	1,519	.66	.82		158	1,718	.30	.38	
131-140	65	113	.97	1.31		103	533	.27	.37		134	1,114	.30	.41		106	1,252	.40	.54	
141- UP	361	834	1.40	2.88		815	6,731	.51	1.09		816	10,280	.45	.91		558	9,172	.77	1.45	
CHARGES	994	1,672	1.51	2.23		1,732	10,847	.57	.91		1,828	17,524	.49	.76		1,413	17,725	.68	.97	
TOTALS	141,617	103,404	.58	.58		27,118	96,222	.60	.60		13,146	79,761	.51	.50		7,870	67,050	.51	.50	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	93	.33	.16		17	164	.18	.09		24	455	.80	.40		23	926	.65	.34	
61- 80	422	4,218	.44	.34		1,308	20,521	.43	.33		1,883	50,913	.47	.36		1,211	61,812	.45	.33	
81- 85	3,742	37,680	.41	.34		2,473	38,478	.45	.37		1,232	34,528	.50	.41		440	24,905	.60	.50	
86- 90	925	9,903	.65	.57		813	13,662	.62	.55		626	19,011	.61	.54		345	21,290	.55	.48	
91- 95	566	6,508	.41	.38		614	10,905	.58	.54		490	15,626	.57	.53		306	20,163	.47	.44	
96- 99	410	4,893	.40	.39		383	7,244	.65	.63		358	12,182	.50	.49		224	15,528	.41	.40	
100-100	1,147	13,895	.48	.48		744	14,112	.66	.66		490	16,885	.45	.45		213	14,315	.75	.75	
CREDITS	7,227	77,191	.46	.40		6,352	105,085	.52	.45		5,103	149,600	.51	.43		2,762	158,940	.51	.43	
101-105	254	3,177	.88	.90		278	5,484	.79	.81		337	12,354	.69	.71		299	21,201	.63	.64	
106-110	182	2,381	.63	.67		212	4,484	.48	.51		334	13,213	.45	.49		215	16,287	.38	.41	
111-115	163	2,289	.59	.66		179	4,000	.50	.56		278	11,165	.41	.46		168	13,285	.52	.58	
116-120	121	1,765	.85	1.01		183	4,269	.53	.62		277	11,424	.60	.71		140	11,482	.61	.72	
121-130	203	3,078	.49	.62		326	8,103	.69	.86		444	19,595	.39	.49		223	19,777	.48	.60	
131-140	201	3,401	.34	.47		274	7,242	.36	.48		294	13,914	.50	.67		164	15,235	.57	.78	
141- UP	813	17,766	.45	.80		770	25,384	.45	.78		630	37,752	.46	.78		358	42,205	.60	1.00	
CHARGES	1,937	33,858	.53	.75		2,222	58,965	.51	.70		2,594	119,416	.48	.63		1,567	139,472	.55	.70	
TOTALS	9,164	111,048	.48	.47		8,574	164,050	.52	.52		7,697	269,016	.50	.50		4,329	298,412	.53	.53	
	\$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	65	6,119	.46	.25		103	40,465	.32	.17		321	48,300	.35	.18						
61- 80	766	83,179	.43	.30		403	235,726	.34	.25		6,784	458,637	.39	.28						
81- 85	265	34,251	.47	.39		133	82,904	.35	.29		25,308	327,557	.44	.37						
86- 90	212	28,878	.51	.44		133	82,407	.34	.30		6,728	192,616	.50	.44						
91- 95	198	28,194	.44	.41		136	120,764	.41	.39		4,035	210,682	.45	.41						
96- 99	153	23,605	.56	.55		122	103,082	.46	.45		3,186	173,732	.48	.47						
100-100	103	15,910	.44	.44		51	32,430	.27	.27		161,709	295,876	.52	.52						
CREDITS	1,762	220,136	.46	.37		1,081	697,779	.37	.30		208,071	1707,401	.45	.38						
101-105	166	25,752	.43	.44		82	38,423	.40	.41		2,270	111,056	.53	.54						
106-110	167	28,291	.58	.63		89	52,601	.56	.60		1,824	120,790	.54	.58						
111-115	142	25,615	.52	.59		66	47,862	.73	.82		1,446	106,961	.61	.68						
116-120	98	17,215	.46	.55		52	29,937	.49	.57		1,282	78,504	.52	.62						
121-130	165	31,805	.52	.65		95	61,664	.51	.64		2,125	148,405	.50	.63						
131-140	103	22,030	.49	.66		34	24,324	.36	.49		1,478	89,156	.45	.61						
141- UP	225	57,614	.56	.96		92	66,240	.50	.87		5,438	273,979	.52	.91						
CHARGES	1,066	208,321	.52	.66		510	321,051	.52	.65		15,863	928,851	.52	.67						
TOTALS	2,828	428,457	.49	.48		1,591	1018,831	.42	.38		223,934	2636,252	.48	.46						

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	266	104	7.52	3.53		99	174	1.40	.65		50	144	3.98	1.88		36	151	.46	.22	
61- 80	1,489	1,014	1.15	.86		773	2,177	1.50	1.13		736	3,532	1.05	.80		939	6,347	.53	.41	
81- 85	9,488	10,825	1.14	.95		27,767	90,025	.67	.55		25,934	132,707	.62	.51		16,384	117,375	.56	.46	
86- 90	1,786	1,952	1.53	1.34		4,897	16,775	1.00	.88		5,318	28,900	.77	.67		3,441	26,087	.83	.72	
91- 95	1,693	1,782	1.64	1.52		2,451	8,800	1.08	1.01		2,585	14,895	.78	.72		2,108	17,043	.66	.62	
96- 99	2,718	3,017	1.25	1.22		2,717	10,019	.74	.72		2,421	14,508	1.02	.99		1,723	14,499	.79	.77	
100-100	698,321	489,017	.70	.70		82,923	280,266	.64	.64		16,307	98,054	.76	.76		6,248	53,697	.78	.78	
CREDITS	715,761	507,711	.72	.71		121,627	408,238	.68	.64		53,351	292,741	.71	.64		30,879	235,199	.66	.58	
101-105	808	933	1.09	1.12		1,245	4,940	.89	.92		1,314	8,362	1.06	1.09		998	8,889	.76	.78	
106-110	526	669	.36	.38		828	3,476	.97	1.04		879	5,879	1.00	1.08		672	6,305	1.24	1.34	
111-115	437	579	4.87	5.50		642	2,858	1.01	1.14		666	4,678	.63	.72		520	5,111	.82	.93	
116-120	412	544	.68	.80		527	2,415	1.57	1.85		570	4,175	.80	.95		437	4,466	.66	.78	
121-130	624	854	2.93	3.65		886	4,279	1.14	1.42		961	7,470	.64	.80		714	7,744	.55	.68	
131-140	362	533	2.62	3.54		566	2,979	.91	1.24		625	5,217	.81	1.09		503	5,913	1.12	1.51	
141- UP	1,723	4,394	3.48	7.09		3,711	30,118	.62	1.29		3,853	47,676	.60	1.20		2,737	44,437	.67	1.25	
CHARGES	4,892	8,506	2.78	4.12		8,405	51,065	.79	1.25		8,868	83,457	.70	1.07		6,581	82,864	.75	1.09	
TOTALS	720,653	516,217	.75	.75		130,032	459,303	.69	.68		62,219	376,198	.71	.70		37,460	318,063	.68	.67	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	92	533	1.01	.47		97	915	.58	.28		161	2,920	1.53	.75		172	6,673	1.80	.93	
61- 80	2,784	27,693	.79	.62		7,353	114,197	.69	.54		9,351	250,769	.64	.48		6,150	312,339	.58	.42	
81- 85	16,662	166,592	.54	.45		10,116	157,219	.63	.52		5,211	146,373	.67	.55		1,986	112,970	.75	.62	
86- 90	4,154	44,443	.83	.72		3,779	63,633	.77	.67		3,091	94,744	.69	.61		1,518	92,843	.68	.60	
91- 95	2,785	31,937	.72	.67		2,854	50,824	.75	.70		2,403	77,322	.69	.64		1,473	95,748	.71	.66	
96- 99	1,955	23,286	.65	.64		1,836	34,571	.67	.66		1,766	60,652	.83	.81		1,148	77,853	.67	.66	
100-100	5,094	61,480	.65	.65		3,589	68,263	.84	.84		2,307	79,663	.76	.76		1,026	70,367	.79	.79	
CREDITS	33,526	355,964	.64	.56		29,624	489,622	.71	.61		24,290	712,443	.69	.58		13,473	768,794	.67	.55	
101-105	1,297	16,410	.90	.92		1,460	29,181	.86	.88		1,672	61,411	.74	.76		1,262	89,708	.67	.69	
106-110	881	11,648	.75	.81		1,072	22,584	.73	.78		1,525	59,258	.68	.74		959	72,370	.69	.74	
111-115	740	10,288	.90	1.02		956	21,188	.74	.83		1,326	53,464	.69	.78		839	66,243	.58	.65	
116-120	618	9,029	.86	1.01		893	20,795	.63	.74		1,130	46,704	.72	.85		689	56,549	.82	.97	
121-130	1,024	15,817	.69	.86		1,561	38,706	.73	.91		1,787	78,887	.72	.90		1,054	92,914	.69	.87	
131-140	887	14,995	.60	.81		1,238	32,400	.82	1.11		1,214	57,417	.69	.93		718	66,642	.66	.90	
141- UP	3,552	77,259	.65	1.16		3,191	105,798	.65	1.12		2,604	155,524	.71	1.20		1,501	179,990	.77	1.32	
CHARGES	8,999	155,445	.71	1.00		10,371	270,652	.71	.96		11,258	512,665	.71	.91		7,022	624,417	.71	.90	
TOTALS	42,525	511,408	.66	.65		39,995	760,274	.71	.70		35,548	1225,108	.70	.69		20,495	1393,211	.69	.67	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	444	40,678	.63	.34		661	290,718	.62	.31		2,078	343,011	.65	.33						
61- 80	3,898	427,912	.64	.46		2,024	1102,448	.59	.42		35,497	2248,430	.61	.44						
81- 85	1,192	151,608	.61	.50		627	381,415	.59	.49		115,367	1467,109	.62	.51						
86- 90	979	132,591	.68	.60		617	433,470	.55	.49		29,580	935,438	.65	.57						
91- 95	1,011	145,012	.71	.66		594	455,792	.61	.57		19,957	899,155	.67	.62						
96- 99	780	118,213	.64	.63		486	348,513	.59	.57		17,550	705,132	.65	.64						
100-100	594	93,004	.68	.68		326	227,972	.59	.59		816,735	1521,783	.69	.69						
CREDITS	8,898	1109,018	.65	.53		5,335	3240,328	.59	.46		36,764	8120,058	.64	.53						
101-105	766	122,306	.69	.71		461	254,385	.95	.97		11,283	596,524	.82	.85						
106-110	679	114,599	.70	.75		317	184,194	.77	.83		8,338	480,982	.74	.80						
111-115	599	106,759	.83	.94		259	158,301	.94	1.06		6,984	429,469	.82	.92						
116-120	429	76,856	.61	.72		216	130,537	.67	.79		5,921	352,070	.70	.82						
121-130	708	135,949	.65	.81		306	185,071	.85	1.06		9,625	567,690	.74	.93						
131-140	459	95,554	.69	.93		175	108,615	.91	1.23		6,747	390,264	.76	1.03						
141- UP	934	239,529	.70	1.18		347	270,258	.70	1.21		24,153	1154,983	.71	1.23						
CHARGES	4,574	891,551	.70	.88		2,081	1291,361	.82	1.01		73,051	3971,983	.75	.96						
TOTALS	13,472	2000,569	.67	.64		7,416	4531,689	.65	.57		109,815	2092,041	.68	.63						