

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

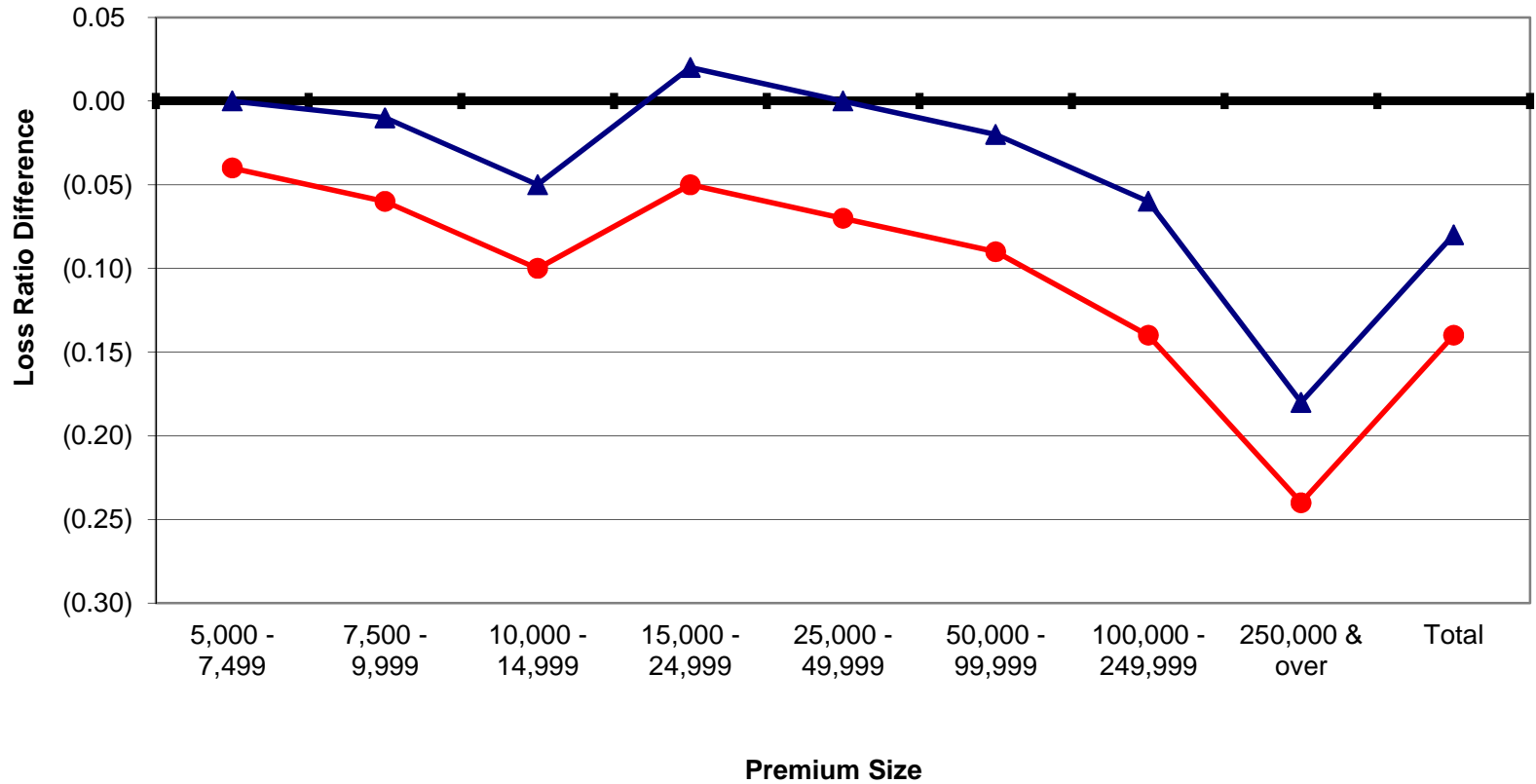
This exhibit compares loss ratios on an Actual and Manual basis where actual loss ratios include the impact of experience modification factors. The first two pages show the five year (2007-2011) results of the Experience Rating Plan separately for credit-rated risks (page 1) and debit-rated risks (page 2) displayed graphically.

The remainder of the exhibit, pages 3 through 23, are exhibits routinely prepared in review of the results of the experience rating plan. The first section of the attachments is a report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report addresses each Industry Group (3) and Manual Year (5) on a separate page, and displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year, and for all Industry Groups and Years combined.

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

**Pennsylvania Compensation Rating Bureau
April 1, 2015 Loss Cost Filing**

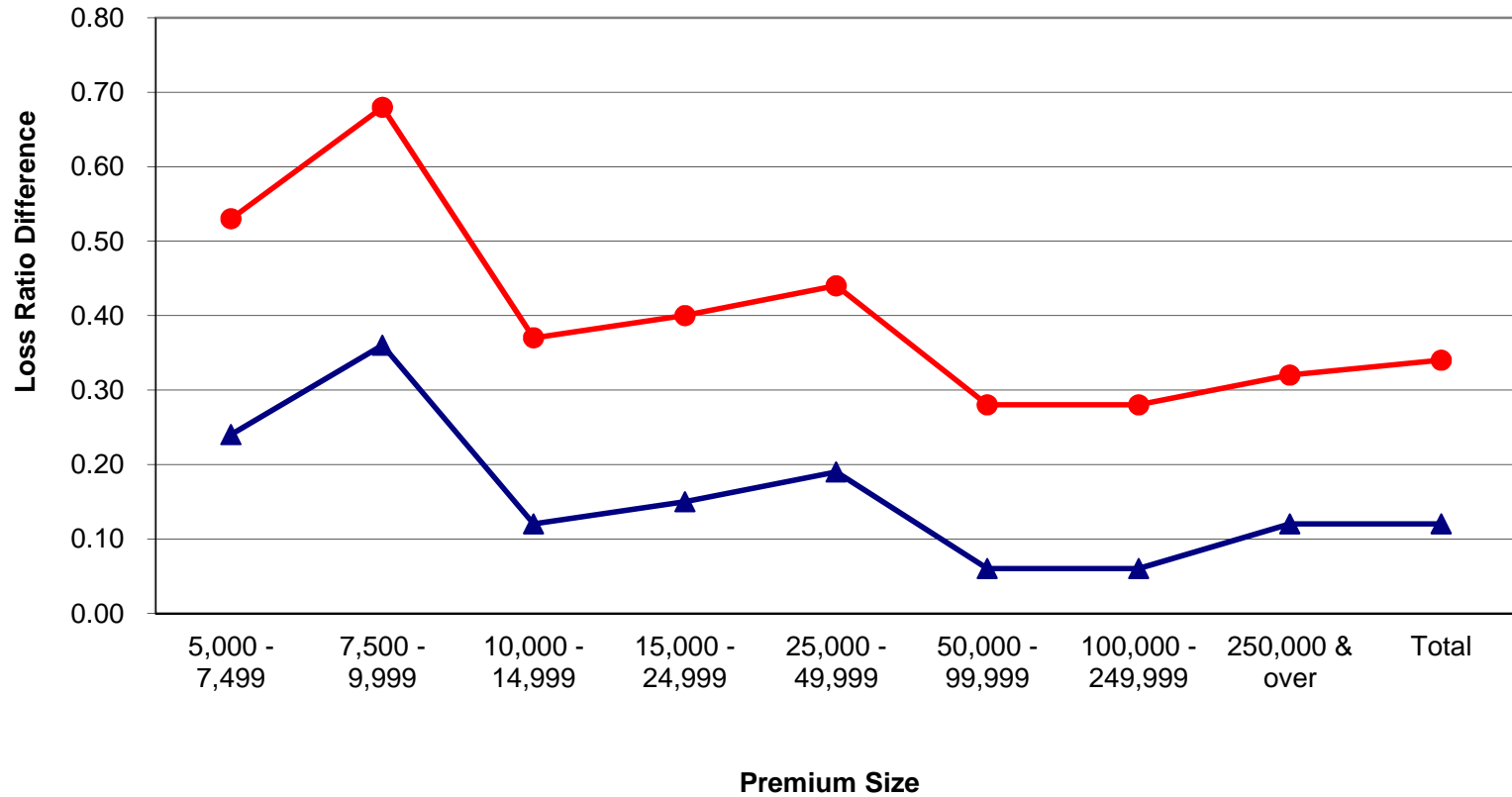
**Credit Risks (Uncapped Basis)
2007 - 2011**



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

**Pennsylvania Compensation Rating Bureau
April 1, 2015 Loss Cost Filing**

**Debit Risks (Uncapped Basis)
2007-2011**



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

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	6	5				5	15				8	38	.33	.25		9	60	.14	.11						
81- 85	118	156	.28	.24		509	1,698	.39	.33		496	2,592	.39	.33		343	2,499	.41	.35						
86- 90	48	60	.28	.25		178	617	.96	.83		175	950	1.13	.99		134	1,011	.68	.60						
91- 95	12	17	.53	.49		56	203	1.57	1.46		69	396	.68	.63		51	407	.44	.41						
96- 99	9	12	.18	.17		16	60	.01	.01		40	239	1.03	1.00		33	283	.15	.15						
100-100	3,854	4,223	.75	.75		1,054	3,610	.71	.71		227	1,362	.86	.86		102	885	6.28	6.28						
CREDITS	4,047	4,472	.73	.72		1,818	6,203	.67	.62		1,015	5,577	.68	.60		672	5,145	1.46	1.29						
101-105	11	14	.19	.20		32	122	.96	.98		44	287	1.08	1.12		34	299	2.22	2.30						
106-110	11	17				34	139	.38	.41		49	327	.75	.81		30	274	.56	.60						
111-115	5	9	.05	.06		17	74	.41	.47		14	97	.02	.02		16	156	.43	.49						
116-120	5	8				17	82	.61	.72		17	124	.33	.39		14	142	2.22	2.62						
121-130	12	20	2.32	2.90		36	174	2.53	3.16		37	281	.60	.75		28	305	.48	.61						
131-140	5	12				18	96	.95	1.27		24	201	.17	.22		25	292	1.83	2.49						
141- UP	16	40	1.31	2.39		57	381	.32	.55		66	711	2.66	4.50		52	774	.79	1.36						
CHARGES	65	121	.85	1.12		211	1,067	.84	1.10		251	2,029	1.33	1.72		199	2,243	1.11	1.46						
TOTALS	4,112	4,593	.73	.73		2,029	7,270	.69	.68		1,266	7,606	.85	.83		871	7,388	1.36	1.33						
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	22	206	1.07	.83		109	1,740	.61	.48		237	6,576	.76	.58		200	10,345	.55	.41						
81- 85	437	4,471	.63	.53		382	6,047	.56	.46		261	7,414	.85	.70		109	6,305	.67	.56						
86- 90	155	1,659	.60	.52		176	2,948	.80	.71		127	3,834	.65	.57		72	4,317	1.08	.95						
91- 95	98	1,106	.39	.36		86	1,622	1.22	1.13		90	3,014	.54	.50		76	5,316	.88	.81						
96- 99	46	534	.48	.47		62	1,190	.56	.55		68	2,312	1.16	1.13		62	4,285	.66	.64						
100-100	96	1,143	.75	.75		70	1,375	.96	.96		71	2,436	.52	.52		36	2,551	.74	.74						
CREDITS	854	9,119	.61	.54		885	14,922	.72	.63		854	25,586	.75	.65		556	33,149	.72	.61						
101-105	71	895	.57	.58		73	1,468	.39	.40		83	3,166	2.07	2.12		71	5,206	1.07	1.10						
106-110	41	543	1.82	1.96		57	1,205	1.49	1.61		82	3,155	.76	.82		61	4,633	.74	.80						
111-115	24	337	.12	.13		39	819	.85	.95		61	2,419	1.36	1.53		44	3,447	.87	.99						
116-120	26	374	.78	.93		33	736	.62	.74		57	2,366	.86	1.01		28	2,303	.50	.59						
121-130	49	772	.34	.43		75	1,850	1.12	1.40		118	5,130	.86	1.08		68	6,018	.79	.98						
131-140	38	623	.21	.28		45	1,153	1.26	1.71		58	2,754	.62	.84		38	3,502	1.07	1.44						
141- UP	72	1,436	1.17	1.93		100	3,253	1.17	1.91		108	6,185	.75	1.22		97	11,320	.72	1.20						
CHARGES	321	4,980	.78	.99		422	10,484	1.03	1.32		567	25,176	.99	1.25		407	36,430	.82	1.04						
TOTALS	1,175	14,098	.67	.66		1,307	25,406	.85	.85		1,421	50,761	.87	.89		963	69,579	.77	.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	1	66	.69	.41		8	3,667	.23	.12		10	3,763	.24	.12											
61- 80	148	16,914	.64	.46		148	124,353	.57	.41		892	160,253	.58	.42											
81- 85	56	7,378	.91	.76		48	31,908	.61	.51		2,759	70,470	.65	.54											
86- 90	71	9,384	.66	.58		55	31,495	.56	.50		1,191	56,275	.65	.58											
91- 95	45	6,700	.39	.36		47	30,412	.63	.58		630	49,191	.63	.59											
96- 99	36	5,597	.89	.86		36	37,115	.74	.72		408	51,626	.76	.73											
100-100	31	4,758	.61	.61		20	19,196	.70	.70		5,561	41,538	.82	.82											
CREDITS	388	50,797	.67	.56		362	278,146	.61	.49		11,451	433,117	.65	.54											
101-105	62	10,324	.62	.64		46	22,456	.71	.74		527	44,236	.83	.86											
106-110	40	6,962	.63	.68		25	15,457	.79	.85		430	32,714	.78	.84											
111-115	47	8,950	.76	.86		25	14,240	1.05	1.18		292	30,546	.94	1.07											
116-120	21	4,018	1.09	1.29		14	9,805	.92	1.08		232	19,958	.89	1.05											
121-130	60	11,455	.70	.88		34	28,776	.97	1.21		517	54,782	.88	1.10											
131-140	25	5,429	.38	.51		14	15,308	.98	1.33		290	29,373	.84	1.14											
141- UP	52	13,308	.91	1.50		30	22,310	1.00	1.62		650	59,718	.93	1.52											
CHARGES	307	60,446	.73	.90		188	128,353	.91	1.11		2,938	271,327	.87	1.08											
TOTALS	695	111,243	.70	.71		550	406,499	.70	.64		14,389	704,443	.74	.70											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																1	5	.63	.37	
61- 80	6	4				12	30	.10	.08		8	40	.02	.01		8	57	5.10	3.87	
81- 85	197	246	.39	.33		521	1,700	.24	.20		481	2,501	.61	.51		331	2,411	.53	.44	
86- 90	67	81	.03	.03		211	735	1.22	1.06		206	1,114	.55	.48		119	899	1.12	.98	
91- 95	25	38	.14	.13		63	228	.96	.89		72	408	.85	.79		54	441	.44	.40	
96- 99	14	21	.34	.33		37	139	2.08	2.03		38	230	.85	.83		26	222	.72	.70	
100-100	4,066	4,211	.76	.76		960	3,205	.57	.57		168	1,008	1.42	1.42		85	727	2.05	2.05	
CREDITS	4,375	4,601	.72	.71		1,804	6,037	.60	.56		973	5,300	.78	.69		624	4,763	.93	.82	
101-105	5	5	10.69	10.92		36	135	1.50	1.55		50	324	1.67	1.73		38	349	.11	.12	
106-110	14	22	2.23	2.39		34	139	1.31	1.40		46	307	1.13	1.21		38	351	1.07	1.15	
111-115	15	30	.21	.23		15	70	.20	.22		17	120	6.97	7.88		22	216	.98	1.10	
116-120	12	18	2.28	2.70		11	50	.80	.94		15	111	.26	.30		13	130	2.82	3.31	
121-130	13	17	.22	.27		38	178	1.45	1.81		47	356	.94	1.17		34	373	.48	.60	
131-140	11	20	.12	.16		33	170	1.00	1.35		31	263	.09	.12		21	241	.13	.18	
141- UP	30	75	1.16	2.03		57	385	1.92	3.26		73	800	.75	1.30		46	683	1.31	2.21	
CHARGES	100	188	1.28	1.72		224	1,127	1.43	1.87		279	2,281	1.19	1.56		212	2,343	.90	1.14	
TOTALS	4,475	4,788	.75	.74		2,028	7,164	.73	.71		1,252	7,580	.90	.88		836	7,106	.92	.90	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																2	83	2.22	1.25	
61- 80	29	291	.12	.09		134	2,153	.62	.49		237	6,715	.46	.35		170	8,804	.57	.42	
81- 85	378	3,842	.49	.41		328	5,174	.72	.60		232	6,602	.47	.39		73	4,268	.77	.64	
86- 90	152	1,614	.53	.47		163	2,737	.33	.29		101	3,059	.88	.78		69	4,389	1.17	1.03	
91- 95	78	882	.17	.16		77	1,385	1.77	1.64		85	2,796	.98	.91		68	4,431	.38	.36	
96- 99	54	653	2.25	2.21		65	1,222	.93	.90		76	2,608	.93	.91		71	4,847	.83	.81	
100-100	77	953	.72	.72		62	1,204	.87	.87		41	1,323	1.72	1.72		35	2,378	.93	.93	
CREDITS	768	8,235	.62	.54		829	13,875	.77	.66		772	23,103	.70	.60		488	29,202	.74	.63	
101-105	54	703	.74	.76		91	1,792	.60	.61		94	3,391	.63	.65		61	4,506	.91	.94	
106-110	52	709	1.18	1.27		55	1,161	.81	.87		60	2,377	.74	.79		44	3,532	.50	.54	
111-115	29	408	.44	.49		43	949	.49	.55		68	2,705	.46	.52		40	3,151	.59	.67	
116-120	30	444	.37	.44		33	777	1.56	1.84		45	1,884	1.12	1.32		39	3,060	.72	.84	
121-130	61	941	.58	.72		91	2,259	.68	.86		85	3,716	1.49	1.87		77	6,542	.74	.93	
131-140	28	469	.55	.75		36	963	.95	1.29		51	2,524	1.31	1.77		23	2,225	.73	1.00	
141- UP	88	1,762	.92	1.53		97	3,117	1.64	2.67		118	6,992	.86	1.43		78	9,512	.99	1.69	
CHARGES	342	5,436	.76	.97		446	11,020	1.02	1.29		521	23,589	.94	1.19		362	32,527	.79	1.01	
TOTALS	1,110	13,671	.67	.67		1,275	24,895	.88	.88		1,293	46,692	.82	.84		850	61,729	.77	.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	4	447	1.69	.97		6	17,786	.19	.10		13	18,322	.24	.13						
61- 80	133	15,024	.77	.56		114	81,613	.43	.31		851	114,731	.49	.36						
81- 85	55	6,667	1.04	.87		56	40,282	.64	.53		2,652	73,693	.65	.54						
86- 90	35	4,643	.93	.81		42	19,418	.55	.49		1,165	38,690	.70	.62						
91- 95	61	9,423	.58	.54		44	24,867	.55	.51		627	44,900	.60	.56						
96- 99	41	6,567	.38	.37		19	15,091	.46	.45		441	31,599	.61	.59						
100-100	22	3,533	.52	.52		26	17,251	.73	.73		5,542	35,792	.80	.80						
CREDITS	351	46,303	.72	.61		307	216,309	.50	.39		11,291	357,727	.59	.48						
101-105	54	8,810	.62	.64		34	29,569	.82	.85		517	49,585	.78	.80						
106-110	22	3,687	.56	.60		24	16,427	.61	.66		389	28,711	.64	.69						
111-115	28	5,057	.91	1.03		18	10,362	.78	.88		295	23,069	.76	.86						
116-120	27	4,644	.55	.65		13	7,286	.74	.87		238	18,405	.77	.90						
121-130	52	10,590	.85	1.06		29	20,005	1.17	1.46		527	44,977	1.02	1.27						
131-140	28	6,707	.62	.84		12	12,034	1.16	1.55		274	25,616	.95	1.29						
141- UP	59	14,682	.76	1.25		28	27,524	.91	1.43		674	65,532	.92	1.51						
CHARGES	270	54,178	.72	.91		158	123,208	.89	1.08		2,914	255,895	.86	1.06						
TOTALS	621	100,480	.72	.74		465	339,516	.64	.58		14,205	613,623	.70	.67						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60																						
61- 80	12	9	.77	.60		8	24	.06	.04		13	65	.32	.25		15	103	.02	.01			
81- 85	210	270	.07	.06		555	1,807	.21	.18		417	2,163	.46	.39		308	2,228	.29	.24			
86- 90	107	139	1.77	1.54		272	924	.39	.34		226	1,226	.80	.69		153	1,161	.60	.52			
91- 95	25	28	10.07	9.39		90	326	.62	.58		73	421	.38	.35		42	338	.31	.29			
96- 99	24	36	.22	.22		33	118	3.00	2.92		35	210	1.49	1.45		38	325	.93	.91			
100-100	4,139	4,152	1.08	1.08		813	2,725	.91	.91		135	805	.56	.56		56	483	.61	.61			
CREDITS	4,517	4,634	1.09	1.07		1,771	5,924	.64	.59		899	4,889	.60	.53		612	4,637	.44	.38			
101-105	25	37				26	99	.12	.12		44	280	.13	.13		42	377	.51	.52			
106-110	19	28	1.70	1.81		42	177	5.17	5.55		47	309	.37	.40		21	198	2.28	2.46			
111-115	19	31	.99	1.11		21	92	.40	.45		27	183	.67	.75		10	96	.06	.07			
116-120	6	4				18	84	.02	.03		12	91	2.21	2.61		19	196	.25	.30			
121-130	26	53	.25	.31		40	190	2.23	2.79		59	454	.59	.74		38	423	.24	.31			
131-140	16	30	.63	.85		31	165	.89	1.19		44	368	.10	.13		27	313	.87	1.18			
141- UP	23	56	1.53	2.59		73	462	.87	1.48		65	679	.47	.80		61	869	1.09	1.77			
CHARGES	134	240	.82	1.02		251	1,269	1.53	2.01		298	2,365	.46	.60		218	2,472	.82	1.06			
TOTALS	4,651	4,874	1.07	1.07		2,022	7,193	.80	.77		1,197	7,255	.55	.54		830	7,109	.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	7																				
61- 80	33	323	.54	.43		136	2,155	.31	.24		223	6,094	.57	.44		156	7,975	.74	.55			
81- 85	361	3,675	.35	.29		265	4,156	.49	.41		160	4,391	.80	.66		67	3,860	.58	.48			
86- 90	143	1,523	.57	.50		136	2,279	.49	.43		79	2,377	1.61	1.41		70	4,275	.79	.70			
91- 95	75	852	1.30	1.21		102	1,867	.67	.62		81	2,688	.80	.74		59	3,833	.71	.66			
96- 99	46	553	1.12	1.10		78	1,486	1.36	1.32		70	2,451	.89	.87		60	4,270	.56	.55			
100-100	38	460	2.03	2.03		44	832	.86	.86		26	868	.49	.49		22	1,560	.52	.52			
CREDITS	697	7,393	.67	.58		761	12,775	.61	.53		639	18,869	.82	.70		434	25,773	.68	.57			
101-105	64	808	.51	.52		69	1,394	1.71	1.76		76	2,652	.44	.45		52	3,645	.77	.79			
106-110	34	462	.32	.35		47	975	.56	.60		65	2,555	.68	.73		35	2,511	.69	.74			
111-115	38	529	.81	.91		38	840	.70	.79		59	2,200	.69	.78		41	3,133	.71	.80			
116-120	24	361	.94	1.11		37	868	.73	.86		40	1,555	.19	.22		27	2,309	.63	.74			
121-130	63	993	1.24	1.55		92	2,267	1.09	1.36		89	4,091	.80	.99		72	6,528	.87	1.10			
131-140	41	693	.17	.23		50	1,318	.58	.78		42	2,075	.42	.56		30	2,812	.80	1.08			
141- UP	63	1,254	.79	1.28		83	2,704	.86	1.42		113	6,429	.75	1.22		73	8,730	.74	1.27			
CHARGES	327	5,100	.72	.90		416	10,367	.94	1.19		484	21,557	.63	.80		330	29,668	.76	.99			
TOTALS	1,024	12,493	.69	.69		1,177	23,142	.76	.77		1,123	40,426	.72	.74		764	55,441	.72	.75			
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS											
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	3	350	1.43	.85		5	4,618	.28	.16		9	4,975	.36	.20								
61- 80	97	11,147	.79	.58		104	85,412	.43	.30		797	113,305	.49	.35								
81- 85	48	6,324	.61	.50		41	28,523	.38	.32		2,432	57,397	.45	.37								
86- 90	52	7,703	.75	.66		44	40,920	.71	.62		1,282	62,526	.74	.65								
91- 95	43	6,277	.70	.65		35	21,125	.49	.45		625	37,756	.60	.56								
96- 99	36	5,624	.67	.65		37	26,026	.57	.56		457	41,098	.65	.64								
100-100	19	3,108	.56	.56		15	8,644	1.11	1.11		5,307	23,638	.93	.93								
CREDITS	298	40,534	.71	.60		281	215,268	.52	.42		10,909	340,695	.59	.49								
101-105	40	6,365	.76	.78		23	16,190	1.01	1.04		461	31,847	.89	.91								
106-110	35	5,835	.81	.88		15	8,364	.76	.82		360	21,415	.78	.85								
111-115	25	4,602	.35	.40		12	6,612	.58	.66		290	18,318	.57	.64								
116-120	22	4,050	.59	.69		18	8,816	1.13	1.33		223	18,333	.84	.98								
121-130	39	7,637	.84	1.05		29	23,385	.96	1.21		547	46,022	.92	1.15								
131-140	30	6,017	1.34	1.82		10	7,126	1.36	1.84		321	20,918	1.06	1.44								
141- UP	40	10,258	.76	1.22		22	15,271	.95	1.52		616	46,713	.83	1.35								
CHARGES	231	44,764	.80	.99		129	85,764	.97	1.19		2,818	203,566	.85	1.06								
TOTALS	529	85,298	.76	.77		410	301,032	.65	.58		13,727	544,262	.69	.65								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	3		4					7		19					4		20	.35	.26			3		20	.08	.06		
81- 85	105		123	.09	.07			239		789	.70	.59			338		1,761	.64	.54			287		2,100	.72	.61		
86- 90	144		193	2.77	2.39			541		1,777	.78	.68			318		1,697	.37	.32			180		1,349	.94	.82		
91- 95	47		64	.24	.22			73		258	1.22	1.13			66		381	.38	.35			58		462	.30	.28		
96- 99	15		25	.66	.64			45		175	1.86	1.82			48		290	.18	.17			33		278	.29	.28		
100-100	4,011		4,061	.85	.85			832		2,778	.84	.84			127		773	.63	.63			53		459	.80	.80		
CREDITS	4,325		4,470	.90	.89			1,737		5,795	.85	.78			901		4,922	.50	.44			614		4,667	.72	.64		
101-105	10		15	.02	.02			40		158	.85	.88			35		222	.33	.34			37		339	1.29	1.33		
106-110	12		13	.07	.07			39		163	.87	.94			27		179	.60	.64			25		238	.72	.77		
111-115	15		21	.47	.53			18		77	.05	.06			23		164	.07	.08			15		148	.03	.04		
116-120	10		17					24		108	.62	.73			14		102	.06	.07			16		172	.65	.76		
121-130	21		41	.30	.37			37		181	.04	.05			47		366	.50	.62			35		381	1.10	1.38		
131-140	15		32	.06	.09			33		174	2.26	3.05			24		200	1.38	1.85			21		245	.31	.42		
141- UP	26		64	2.01	3.56			59		396	4.06	7.05			72		731	.82	1.34			47		651	.96	1.52		
CHARGES	109		204	.75	1.00			250		1,257	1.87	2.44			242		1,965	.64	.84			196		2,174	.85	1.07		
TOTALS	4,434		4,674	.90	.89			1,987		7,053	1.03	1.01			1,143		6,887	.54	.53			810		6,842	.76	.74		
			\$10,000 -		14,999					\$15,000 -		24,999					\$25,000 -		49,999					\$50,000 -		99,999		
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60																												
61- 80	29		285	.32	.25			108		1,741	1.63	1.29			220		6,026	.80	.62			168		8,870	.46	.34		
81- 85	369		3,796	.64	.53			282		4,378	.42	.35			173		4,930	.61	.51			60		3,488	.73	.61		
86- 90	153		1,616	1.09	.96			128		2,173	.47	.41			124		3,755	.70	.61			56		3,439	.66	.58		
91- 95	84		962	.61	.57			91		1,644	.37	.35			91		2,908	.67	.62			57		3,627	.55	.52		
96- 99	47		560	.79	.77			78		1,504	.99	.96			69		2,410	.64	.63			44		2,930	.70	.68		
100-100	53		615	1.44	1.44			43		822	1.67	1.67			36		1,277	1.64	1.64			25		1,670	.79	.79		
CREDITS	735		7,835	.79	.69			730		12,262	.75	.65			713		21,306	.75	.64			410		24,025	.59	.50		
101-105	58		747	.94	.96			74		1,464	1.23	1.26			70		2,548	1.36	1.40			46		3,285	.68	.69		
106-110	35		444	.11	.12			56		1,155	1.75	1.88			68		2,745	.59	.63			41		3,275	1.01	1.09		
111-115	36		496	1.48	1.67			34		804	.70	.79			42		1,632	2.37	2.68			43		3,320	.41	.47		
116-120	15		215	1.59	1.88			34		813	.35	.41			41		1,744	.63	.75			29		2,396	.39	.47		
121-130	65		1,025	.83	1.04			83		2,027	.82	1.03			80		3,420	.87	1.08			59		5,263	.42	.52		
131-140	47		790	1.60	2.16			52		1,395	.82	1.10			52		2,479	.85	1.15			22		2,069	.48	.65		
141- UP	75		1,550	.72	1.19			77		2,517	1.01	1.69			123		7,292	.67	1.09			75		8,588	.79	1.31		
CHARGES	331		5,267	.96	1.23			410		10,175	.98	1.24			476		21,860	.92	1.18			315		28,195	.63	.80		
TOTALS	1,066		13,101	.86	.86			1,140		22,436	.85	.87			1,189		43,166	.84	.86			725		52,220	.61	.63		
			\$100,000 -		249,999					\$250,000		AND OVER					ALL RISKS											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1		128	.03	.02			5		5,180	.16	.09			6		5,308	.16	.09									
61- 80	106		12,142	.57	.42			117		99,403	.46	.33			765		128,529	.50	.37									
81- 85	44		5,873	.58	.48			34		15,122	.51	.42			1,931		42,358	.57	.48									
86- 90	49		6,926	.61	.53			43		21,974	.50	.44			1,736		44,899	.59	.52									
91- 95	39		5,442	.65	.60			47		35,682	.46	.43			653		51,431	.50	.47									
96- 99	36		5,555	1.08	1.05			27		14,095	.43	.42			442		27,821	.65	.63									
100-100	17		2,793	3.11	3.11			11		13,340	.52	.52			5,208		28,589	.98	.98									
CREDITS	292		38,857	.84	.71			284		204,796	.46	.37			10,741		328,935	.57	.47									
101-105	47		7,638	.56	.57			32		13,622	.68	.70			449		30,039	.74	.76									
106-110	41		7,169	.73	.79			22		14,881	.89	.95			366		30,262	.85	.92									
111-115	25		4,239	.60	.68			21		13,470	.74	.84			272		24,372	.78	.89									
116-120	36		6,497	.71	.83			16		9,098	.59	.70			235		21,162	.61	.71									
121-130	41		8,322	.78	.97			23		15,033	1.11	1.38			491		36,060	.87	1.09									
131-140	21		4,527	1.36	1.84			12		10,004	.67	.91			299		21,915	.87	1.18									
141- UP	56		13,859	.63	1.02			17		16,484	.96	1.51			627		52,132	.82	1.33									
CHARGES	267		52,252	.73	.90			143		92,592	.83	1.00			2,739		215,941	.80	.99									
TOTALS	559		91,110	.78	.80			427		297,388	.58	.52			13,480		544,876	.66	.63									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	4	4				5	15	.03	.02		2	10				7	50	.94	.71		
81- 85	39	39				76	250	.17	.15		153	825	.25	.21		216	1,588	.43	.36		
86- 90	184	245	2.57	2.22		621	2,061	.54	.47		490	2,599	1.71	1.48		249	1,854	.82	.71		
91- 95	23	29	.02	.02		73	268	.88	.82		57	328	.70	.65		62	500	.36	.33		
96- 99	13	23	.25	.25		31	117	1.42	1.39		44	275	.35	.34		33	280	.62	.61		
100-100	3,898	4,049	.85	.85		930	3,101	.53	.53		146	882	.38	.38		62	524	.60	.60		
CREDITS	4,161	4,389	.93	.92		1,736	5,813	.55	.52		892	4,920	1.08	.96		629	4,795	.61	.54		
101-105	10	11				28	112	1.34	1.38		34	222	.50	.52		32	281	.46	.47		
106-110	10	17	.02	.02		25	104	.34	.36		42	282	1.44	1.55		33	307	.15	.16		
111-115	4	7				16	70	.74	.83		20	133	.89	1.01		19	194	1.49	1.69		
116-120	4	7	.21	.25		10	46	4.38	5.18		13	91	.08	.09		23	240	1.00	1.18		
121-130	15	28				33	156	.81	1.01		39	301	.61	.77		22	239	.10	.13		
131-140	9	20				18	95	2.37	3.20		28	238	.36	.48		20	238	.67	.90		
141- UP	21	48	.56	.94		55	390	4.22	7.48		64	685	.69	1.21		40	573	1.41	2.31		
CHARGES	73	137	.21	.27		185	974	2.50	3.37		240	1,952	.71	.94		189	2,072	.82	1.03		
TOTALS	4,234	4,526	.91	.91		1,921	6,787	.83	.81		1,132	6,872	.97	.96		818	6,868	.67	.65		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	8	75	.43	.34		56	911	.34	.26		204	5,804	.38	.30		153	8,140	.41	.31		
81- 85	317	3,312	.31	.26		319	5,047	.34	.28		195	5,602	.44	.37		57	3,187	1.45	1.20		
86- 90	189	2,018	.76	.67		147	2,484	.46	.41		138	4,251	.72	.63		72	4,522	.61	.53		
91- 95	99	1,124	.48	.44		103	1,865	.62	.57		102	3,353	.97	.90		64	4,314	.78	.73		
96- 99	50	600	.20	.19		66	1,250	.93	.91		72	2,599	.60	.59		48	3,279	.70	.69		
100-100	56	675	.38	.38		52	1,001	1.48	1.48		48	1,652	.63	.63		18	1,211	.40	.40		
CREDITS	719	7,803	.45	.40		743	12,558	.55	.48		759	23,260	.59	.50		412	24,653	.69	.58		
101-105	63	810	.21	.22		53	1,061	.68	.70		70	2,576	.46	.47		54	3,967	.56	.57		
106-110	45	587	1.12	1.21		54	1,150	.39	.42		74	2,836	.74	.80		41	3,280	1.04	1.12		
111-115	28	392	.52	.58		38	837	.26	.29		68	2,768	.46	.52		32	2,662	.39	.43		
116-120	13	189	.56	.65		31	777	.26	.30		45	1,874	.73	.86		39	3,325	.37	.44		
121-130	50	796	.80	1.01		75	1,781	.93	1.17		89	4,044	.50	.63		50	4,398	.57	.71		
131-140	36	599	.65	.89		49	1,315	.42	.57		40	1,919	3.31	4.45		34	3,236	.73	.98		
141- UP	75	1,540	.90	1.49		77	2,546	.88	1.49		104	6,173	.79	1.31		74	8,309	.59	.98		
CHARGES	310	4,912	.72	.93		377	9,467	.64	.82		490	22,189	.87	1.09		324	29,177	.61	.77		
TOTALS	1,029	12,715	.56	.56		1,120	22,025	.59	.60		1,249	45,450	.72	.74		736	53,830	.64	.66		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						1	888	.04	.02		1	888	.04	.02							
61- 80	110	12,418	.33	.24		111	86,129	.27	.19		660	113,555	.29	.21							
81- 85	48	6,487	.35	.29		46	22,159	.35	.29		1,466	48,498	.43	.36							
86- 90	59	8,544	.71	.62		47	39,635	.34	.30		2,196	68,214	.52	.46							
91- 95	45	6,644	.65	.60		53	36,441	.33	.30		681	54,866	.46	.43							
96- 99	59	8,627	.48	.47		31	27,058	.38	.37		447	44,107	.46	.44							
100-100	14	2,056	.84	.84		10	4,344	.41	.41		5,234	19,494	.64	.64							
CREDITS	335	44,775	.51	.43		299	216,654	.31	.26		10,685	349,622	.42	.35							
101-105	45	6,953	.37	.38		35	20,695	.75	.78		424	36,688	.62	.64							
106-110	35	5,780	.53	.57		24	29,686	.45	.49		383	44,028	.54	.58							
111-115	24	4,127	.68	.76		18	13,933	.43	.48		267	25,123	.48	.54							
116-120	21	4,028	.60	.71		18	13,404	.53	.63		217	23,980	.54	.63							
121-130	40	7,629	.53	.66		24	15,303	.62	.78		437	34,675	.60	.75							
131-140	31	6,494	.51	.68		13	10,576	.47	.64		278	24,729	.74	1.01							
141- UP	45	11,218	.67	1.07		17	12,974	.70	1.10		572	44,455	.74	1.20							
CHARGES	241	46,228	.56	.69		149	116,571	.56	.66		2,578	233,678	.61	.75							
TOTALS	576	91,003	.53	.54		448	333,225	.40	.37		13,263	583,300	.50	.48							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	1																							
61- 80	249	144	1.94	1.44		96	264	.55	.42		55	251	.27	.20		63	421	.70	.53					
81- 85	1,154	1,231	1.76	1.48		1,530	4,846	.98	.83		1,167	6,046	.78	.65		801	5,797	.72	.61					
86- 90	356	401	2.18	1.91		502	1,662	2.55	2.23		399	2,144	1.18	1.03		250	1,874	.64	.56					
91- 95	149	136	1.50	1.39		184	648	.57	.53		129	740	.24	.22		109	858	1.04	.97					
96- 99	76	90				76	285	.23	.22		71	429	.78	.76		67	576	3.35	3.27					
100-100	11,021	11,233	.89	.89		2,840	9,790	.71	.71		771	4,656	.59	.59		378	3,244	.41	.41					
CREDITS	13,006	13,235	1.02	.99		5,228	17,495	.94	.88		2,592	14,267	.74	.66		1,668	12,770	.77	.68					
101-105	105	120	.27	.28		87	330	1.19	1.23		93	609	1.71	1.76		72	634	.22	.23					
106-110	100	123	3.57	3.83		119	483	1.35	1.45		88	590	.27	.29		58	544	.26	.28					
111-115	42	45	6.59	7.42		40	169	1.00	1.13		38	265	1.44	1.62		33	323	.29	.32					
116-120	47	66	.08	.09		46	210	2.63	3.09		28	204	.03	.04		27	274	.38	.45					
121-130	126	178	1.77	2.21		125	604	.78	.98		98	765	.47	.59		71	780	1.00	1.26					
131-140	46	88	.24	.32		59	283	1.09	1.46		55	457	.42	.57		60	712	.68	.91					
141- UP	131	253	.05	.09		158	1,026	1.45	2.47		111	1,129	.50	.83		98	1,416	1.41	2.31					
CHARGES	597	873	1.29	1.63		634	3,106	1.30	1.69		511	4,020	.67	.85		419	4,682	.80	1.02					
TOTALS	13,603	14,108	1.04	1.03		5,862	20,602	1.00	.97		3,103	18,287	.72	.70		2,087	17,452	.78	.75					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60																2	63	.98	.55					
61- 80	102	975	.70	.54		267	4,175	.71	.55		443	11,840	.62	.47		277	14,362	.73	.54					
81- 85	846	8,621	.62	.51		610	9,556	.63	.53		316	8,905	.59	.49		110	6,391	.74	.61					
86- 90	246	2,621	.65	.57		218	3,705	.87	.76		149	4,573	.92	.80		93	5,621	.69	.61					
91- 95	125	1,416	.61	.57		133	2,390	1.06	.99		114	3,786	.56	.52		66	4,208	.63	.59					
96- 99	84	994	1.49	1.45		115	2,144	.45	.44		100	3,434	.97	.95		55	3,650	.63	.62					
100-100	308	3,754	1.06	1.06		203	3,826	.78	.78		133	4,375	.98	.98		65	4,384	.69	.69					
CREDITS	1,711	18,381	.76	.67		1,546	25,795	.73	.63		1,255	36,912	.72	.61		668	38,679	.70	.59					
101-105	114	1,436	.76	.79		123	2,434	.53	.55		112	4,067	1.03	1.06		62	4,261	.91	.93					
106-110	67	896	.72	.77		85	1,814	1.36	1.47		86	3,290	.37	.39		49	3,587	.83	.89					
111-115	28	398	.93	1.05		50	1,125	.82	.93		69	2,772	.93	1.05		35	2,849	.63	.71					
116-120	36	539	.77	.90		47	1,084	.69	.81		41	1,761	.77	.90		32	2,581	.16	.19					
121-130	87	1,328	.39	.49		101	2,492	.66	.83		114	5,049	.81	1.02		46	3,921	.93	1.15					
131-140	63	1,032	.22	.29		68	1,782	.40	.54		58	2,824	.77	1.04		35	3,254	1.20	1.62					
141- UP	119	2,351	1.03	1.65		116	3,670	1.39	2.24		94	5,393	.68	1.10		31	3,189	1.03	1.66					
CHARGES	514	7,981	.71	.90		590	14,400	.90	1.12		574	25,156	.76	.94		290	23,642	.84	1.01					
TOTALS	2,225	26,361	.75	.72		2,136	40,195	.79	.77		1,829	62,068	.74	.72		958	62,321	.75	.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	3	285	.05	.03		2	532				8	880	.09	.05										
61- 80	216	23,447	.71	.52		112	53,758	.55	.39		1,880	109,636	.62	.46										
81- 85	68	8,752	.77	.64		40	21,011	.72	.60		6,642	81,158	.73	.61										
86- 90	65	9,012	.88	.77		22	9,738	.74	.65		2,300	41,351	.89	.78										
91- 95	36	5,070	.37	.34		23	11,352	.45	.42		1,068	30,605	.55	.51										
96- 99	39	5,643	.99	.97		16	10,006	.59	.57		699	27,251	.80	.78										
100-100	26	3,933	1.05	1.05		8	4,843	.64	.64		15,753	54,036	.79	.79										
CREDITS	453	56,143	.76	.62		223	111,241	.59	.47		28,350	344,918	.71	.60										
101-105	39	6,098	.48	.49		12	5,539	.95	.97		819	25,528	.79	.81										
106-110	21	3,409	.50	.54		17	8,440	.85	.92		690	23,175	.76	.82										
111-115	19	3,308	.80	.90		2	1,279	1.47	1.65		356	12,534	.89	1.00										
116-120	13	2,080	.90	1.06		6	2,539	.65	.76		323	11,338	.63	.74										
121-130	29	5,365	.74	.93		6	2,708	1.07	1.35		803	23,190	.81	1.01										
131-140	7	1,619	.52	.71		3	1,358	1.32	1.77		454	13,409	.79	1.07										
141- UP	10	2,517	.71	1.15		1	668	.74	1.05		869	21,612	.96	1.56										
CHARGES	138	24,396	.65	.76		47	22,531	.94	1.05		4,314	130,787	.81	.98										
TOTALS	591	80,538	.73	.65		270	133,772	.65	.55		32,664	475,704	.74	.68										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	197	115	.24	.18		57	157				60	283	.01	.01		42	284	1.95	1.49						
81- 85	1,247	1,309	3.21	2.72		1,588	5,022	.62	.53		1,041	5,411	.43	.36		667	4,839	.60	.50						
86- 90	399	452	.75	.66		564	1,839	.82	.71		423	2,241	.92	.80		236	1,780	.93	.82						
91- 95	174	183	1.52	1.41		187	646	.82	.76		139	799	1.01	.93		101	819	.95	.88						
96- 99	93	95	.47	.46		97	350	.72	.70		72	433	.80	.79		55	470	3.48	3.40						
100-100	11,292	10,982	1.52	1.52		2,273	7,703	.86	.86		637	3,840	1.16	1.16		235	2,014	1.16	1.16						
CREDITS	13,402	13,136	1.65	1.60		4,766	15,717	.77	.71		2,372	13,007	.77	.69		1,336	10,205	.97	.85						
101-105	94	111	.85	.87		104	411	1.57	1.62		91	594	1.13	1.17		78	697	.54	.55						
106-110	108	136	1.82	1.95		119	496	.99	1.06		84	538	.40	.43		48	442	1.76	1.89						
111-115	52	70	18.09	20.36		54	233	.12	.14		39	272	.10	.11		33	315	.32	.36						
116-120	38	48	4.57	5.38		62	278	2.11	2.48		32	226	.15	.18		27	272	.15	.18						
121-130	126	165	.09	.12		104	495	1.06	1.32		93	709	.69	.87		82	898	.96	1.20						
131-140	61	97	.38	.51		75	387	.07	.10		78	638	.08	.11		39	459	2.98	4.02						
141- UP	131	265	1.60	2.70		150	979	.51	.88		143	1,448	.19	.32		75	1,029	.96	1.54						
CHARGES	610	892	2.59	3.30		668	3,279	.85	1.09		560	4,425	.40	.52		382	4,111	1.10	1.37						
TOTALS	14,012	14,028	1.71	1.69		5,434	18,997	.78	.76		2,932	17,432	.68	.66		1,718	14,316	1.00	.97						
		\$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	41								
61- 80	107	1,029	.82	.63		279	4,295	.61	.47		395	10,539	.58	.44		260	13,335	.74	.54						
81- 85	706	7,143	.85	.71		541	8,441	.81	.67		239	6,562	.79	.66		84	4,788	1.37	1.14						
86- 90	233	2,469	.70	.62		166	2,762	.91	.80		136	4,185	1.05	.92		78	4,804	.59	.52						
91- 95	129	1,479	.72	.67		128	2,343	1.47	1.36		88	2,959	.41	.38		62	4,111	.89	.83						
96- 99	77	945	1.16	1.13		103	1,998	.17	.17		95	3,277	.64	.62		61	4,222	1.25	1.22						
100-100	256	3,104	.34	.34		160	3,053	1.11	1.11		110	3,692	1.09	1.09		41	2,832	1.11	1.11						
CREDITS	1,508	16,170	.73	.64		1,377	22,893	.83	.72		1,063	31,214	.74	.63		587	34,133	.92	.76						
101-105	96	1,207	.80	.82		105	2,070	.80	.82		107	3,819	.83	.85		49	3,573	.37	.38						
106-110	71	919	.90	.97		74	1,578	.99	1.07		81	3,089	.82	.88		40	3,146	.68	.74						
111-115	44	607	1.13	1.28		57	1,207	.39	.44		52	2,005	.79	.89		30	2,364	.99	1.12						
116-120	38	549	.05	.06		51	1,184	1.08	1.27		50	2,067	.60	.71		26	2,027	1.00	1.18						
121-130	95	1,470	1.16	1.45		86	2,089	1.11	1.39		90	3,946	.96	1.20		44	3,665	.50	.62						
131-140	65	1,063	.28	.38		62	1,608	.48	.65		42	1,955	.85	1.15		31	2,850	.94	1.26						
141- UP	92	1,891	.37	.60		93	2,870	1.43	2.33		71	3,744	.99	1.59		25	2,737	.99	1.55						
CHARGES	501	7,706	.68	.85		528	12,606	.97	1.20		493	20,626	.86	1.04		245	20,363	.74	.88						
TOTALS	2,009	23,875	.71	.69		1,905	35,499	.88	.85		1,556	51,840	.78	.76		832	54,496	.85	.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	2	213	.39	.23		2	297	.05	.03		5	551	.18	.10											
61- 80	153	17,076	.47	.34		93	47,449	.48	.34		1,643	94,564	.54	.39											
81- 85	61	7,651	.62	.52		29	12,177	.63	.52		6,203	63,344	.78	.65											
86- 90	50	6,608	.80	.70		15	10,953	.58	.51		2,300	38,092	.75	.66											
91- 95	55	7,920	.40	.37		22	11,227	.45	.42		1,085	32,486	.61	.57											
96- 99	36	5,455	.46	.45		9	5,960	.89	.87		698	23,204	.81	.80											
100-100	30	4,672	.99	.99		13	8,220	.66	.66		15,047	50,112	1.03	1.03											
CREDITS	387	49,595	.57	.48		183	96,282	.54	.43		26,981	302,353	.73	.61											
101-105	27	4,154	.75	.77		10	4,891	.50	.52		761	21,527	.67	.69											
106-110	24	3,860	1.30	1.40		8	4,256	.84	.90		657	18,459	.94	1.01											
111-115	20	3,643	.97	1.09		4	1,516	.42	.48		385	12,232	.87	.99											
116-120	12	2,303	.87	1.02		2	1,292	.32	.38		338	10,247	.77	.91											
121-130	15	3,268	.55	.68		5	2,304	.99	1.23		740	19,010	.82	1.02											
131-140	4	756	1.39	1.87		1	437	.69	.91		458	10,250	.80	1.08											
141- UP	5	1,327	.32	.54		4	1,755	.53	.84		789	18,044	.82	1.33											
CHARGES	107	19,311	.88	1.01		34	16,451	.64	.73		4,128	109,770	.81	.97											
TOTALS	494	68,906	.66	.60		217	112,732	.56	.47		31,109	412,122	.75	.68											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	1					1					1					1								
61- 80	198	113	.13	.10		64	174	.01	.01		45	219	.13	.10		33	223	1.23	.93					
81- 85	699	710	1.17	.99		808	2,574	.43	.37		761	3,967	1.02	.87		580	4,222	.37	.31					
86- 90	820	959	5.81	5.03		1,213	3,934	1.08	.94		659	3,456	.67	.59		314	2,349	.92	.80					
91- 95	163	172	.76	.70		163	555	.81	.75		137	777	.65	.60		98	790	.70	.65					
96- 99	93	100	.07	.07		82	300	.75	.74		92	555	1.95	1.90		50	417	.12	.12					
100-100	11,006	10,878	1.62	1.62		2,381	8,070	1.05	1.05		601	3,658	.91	.91		258	2,244	1.45	1.45					
CREDITS	12,980	12,932	1.87	1.83		4,712	15,608	.93	.86		2,295	12,633	.90	.81		1,333	10,246	.77	.68					
101-105	91	111	.10	.11		83	331	.84	.86		73	459	1.30	1.34		58	523	1.20	1.24					
106-110	83	96	.12	.13		92	364	2.65	2.85		90	593	.25	.27		51	474	.52	.55					
111-115	55	65	1.65	1.86		49	213	.04	.04		39	265	.58	.66		22	218	.20	.23					
116-120	35	30	.01	.01		44	201	.47	.56		29	223	.68	.80		21	218	.67	.78					
121-130	101	139	6.59	8.25		112	508	1.44	1.81		105	808	.65	.81		67	733	1.85	2.31					
131-140	58	97	2.29	3.08		81	404	.31	.41		58	480	.99	1.34		38	445	.35	.48					
141- UP	122	230	.37	.61		143	903	1.04	1.74		138	1,417	.46	.77		89	1,255	.76	1.25					
CHARGES	545	768	1.76	2.25		604	2,926	1.07	1.38		532	4,246	.64	.83		346	3,866	.91	1.18					
TOTALS	13,525	13,700	1.87	1.84		5,316	18,534	.95	.93		2,827	16,879	.83	.81		1,679	14,112	.81	.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											1	20				2	72							
61- 80	87	842	.33	.25		199	3,115	.74	.57		377	10,317	.62	.47		237	12,401	.47	.35					
81- 85	704	7,197	.76	.63		556	8,686	.48	.40		275	7,494	.74	.61		96	5,716	.52	.43					
86- 90	325	3,455	1.23	1.07		210	3,535	1.18	1.03		162	4,856	.61	.54		88	5,371	.46	.40					
91- 95	127	1,481	1.21	1.12		124	2,238	.53	.50		100	3,363	.76	.70		67	4,570	.56	.52					
96- 99	86	1,061	.45	.44		99	1,869	1.26	1.23		92	3,128	.79	.77		59	3,983	.66	.64					
100-100	272	3,328	.57	.57		176	3,369	1.05	1.05		140	4,851	.72	.72		74	5,082	.59	.59					
CREDITS	1,601	17,365	.81	.72		1,364	22,813	.78	.68		1,147	34,028	.69	.59		623	37,195	.52	.44					
101-105	91	1,155	.73	.75		112	2,198	.58	.59		91	3,265	2.47	2.55		62	4,412	1.09	1.12					
106-110	49	653	2.26	2.43		77	1,598	.71	.77		70	2,708	2.96	3.19		34	2,518	.50	.54					
111-115	45	645	2.17	2.46		45	935	.61	.69		62	2,354	.51	.58		22	1,745	.50	.57					
116-120	51	728	1.25	1.47		40	916	.78	.92		57	2,434	.60	.71		28	2,197	.64	.76					
121-130	75	1,150	1.17	1.47		98	2,357	1.90	2.38		86	3,822	1.04	1.30		43	3,580	.70	.88					
131-140	58	973	1.55	2.09		54	1,419	1.03	1.39		31	1,424	.60	.81		16	1,528	.45	.60					
141- UP	99	1,940	.75	1.22		90	2,794	.62	1.00		68	3,599	1.10	1.73		24	2,535	.87	1.38					
CHARGES	468	7,242	1.23	1.55		516	12,217	.93	1.15		465	19,607	1.41	1.70		229	18,515	.74	.88					
TOTALS	2,069	24,607	.94	.91		1,880	35,030	.83	.81		1,612	53,636	.95	.91		852	55,711	.60	.56					
		\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	1	80	.01			5	2,290	.19	.11		11	2,465	.17	.10										
61- 80	170	19,009	.92	.67		89	58,915	.33	.24		1,499	105,328	.50	.36										
81- 85	64	8,015	.95	.79		27	18,017	.44	.36		4,570	66,597	.62	.51										
86- 90	57	7,860	.77	.68		33	15,402	.25	.22		3,881	51,178	.74	.65										
91- 95	34	4,606	.57	.53		16	7,466	.52	.49		1,029	26,018	.62	.58										
96- 99	38	5,771	.59	.57		16	11,125	.41	.40		707	28,310	.61	.59										
100-100	47	7,034	.65	.65		26	13,718	.51	.51		14,981	62,233	.90	.90										
CREDITS	411	52,374	.80	.67		212	126,934	.37	.30		26,678	342,129	.65	.55										
101-105	30	4,705	.49	.50		8	3,615	.85	.88		699	20,772	1.05	1.09										
106-110	16	2,487	1.09	1.17		6	3,992	.34	.37		568	15,485	1.12	1.21										
111-115	23	3,908	.97	1.09		3	1,054	.17	.19		365	11,403	.73	.82										
116-120	11	1,830	.36	.42		7	3,659	.62	.73		323	12,437	.63	.74										
121-130	20	4,354	.91	1.14		4	2,180	.23	.28		711	19,632	1.03	1.29										
131-140	6	1,327	.26	.35		2	920	.30	.41		402	9,016	.68	.91										
141- UP	8	1,890	.47	.76		1	627	.61	1.11		782	17,192	.77	1.25										
CHARGES	114	20,501	.71	.83		31	16,048	.50	.57		3,850	105,937	.90	1.08										
TOTALS	525	72,875	.77	.70		243	142,982	.39	.32		30,528	448,065	.71	.64										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60						1	2				1	4												
61- 80	158	88	.05	.04		62	167	.49	.36		29	132	.49	.36		42	285	.26	.20					
81- 85	297	238	.68	.57		268	841	.62	.53		422	2,239	.52	.44		444	3,278	.67	.56					
86- 90	867	985	.94	.81		1,560	5,082	.58	.51		992	5,230	.54	.47		510	3,808	.65	.57					
91- 95	140	143	.80	.74		154	546	.41	.38		121	680	.23	.21		98	775	.43	.40					
96- 99	69	78	4.43	4.32		80	294	1.66	1.62		63	388	.48	.47		48	398	.34	.33					
100-100	11,060	11,167	1.37	1.37		2,670	9,193	.96	.96		700	4,226	.67	.67		334	2,874	.42	.42					
CREDITS	12,591	12,700	1.33	1.30		4,795	16,127	.81	.76		2,328	12,897	.56	.51		1,476	11,418	.56	.50					
101-105	66	93	.76	.78		73	289	2.08	2.13		70	442	.69	.71		55	503	1.70	1.75					
106-110	67	72	.43	.46		100	409	1.30	1.40		71	473	.35	.38		56	523	.23	.25					
111-115	39	40	1.97	2.23		51	222	2.19	2.48		42	301	1.72	1.94		27	260	1.65	1.87					
116-120	47	52	.64	.75		42	183	.61	.72		53	397	.15	.18		27	275	.46	.54					
121-130	87	127	1.83	2.30		94	436	1.37	1.71		97	746	1.52	1.91		58	630	.17	.21					
131-140	40	63	.06	.08		52	263	1.28	1.71		54	443	.41	.55		41	475	.16	.22					
141- UP	89	175	.96	1.58		150	966	1.41	2.38		106	1,107	1.00	1.69		84	1,177	.27	.43					
CHARGES	435	622	.99	1.26		562	2,768	1.45	1.89		493	3,910	.89	1.14		348	3,843	.53	.67					
TOTALS	13,026	13,321	1.31	1.30		5,357	18,895	.91	.89		2,821	16,807	.64	.62		1,824	15,261	.55	.54					
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999					
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	1	8	4.98	3.01																				
61- 80	62	607	.06	.04		147	2,311	.44	.34		345	9,758	.38	.29		247	12,900	.64	.48					
81- 85	610	6,364	.52	.43		648	10,294	.63	.53		337	9,402	.68	.56		113	6,530	.52	.43					
86- 90	444	4,690	.65	.57		259	4,276	.75	.66		172	5,159	.45	.39		91	5,737	.56	.49					
91- 95	107	1,231	.47	.44		125	2,254	.80	.74		99	3,210	.65	.61		77	5,044	.52	.48					
96- 99	81	976	.70	.69		76	1,439	.51	.50		112	3,908	.55	.54		49	3,238	.91	.89					
100-100	287	3,503	.65	.65		204	4,002	.65	.65		147	5,130	.85	.85		73	5,204	.46	.46					
CREDITS	1,592	17,378	.57	.51		1,459	24,575	.65	.56		1,212	36,566	.57	.49		650	38,652	.59	.50					
101-105	75	953	.66	.68		98	1,968	.34	.35		88	3,155	.30	.31		49	3,530	.51	.52					
106-110	66	874	.83	.89		70	1,469	.92	1.00		88	3,307	1.06	1.15		50	3,660	.39	.41					
111-115	41	579	.37	.42		56	1,283	.75	.85		72	2,867	.66	.74		32	2,747	1.01	1.15					
116-120	31	453	.29	.34		47	1,077	.35	.42		62	2,449	.57	.67		31	2,579	.43	.51					
121-130	79	1,211	.70	.87		89	2,173	.53	.66		80	3,396	.46	.57		46	3,874	.59	.74					
131-140	66	1,107	.81	1.08		46	1,183	.85	1.15		46	2,086	.63	.85		21	2,049	1.00	1.34					
141- UP	93	1,880	.44	.71		92	2,790	.50	.81		58	3,152	.79	1.28		30	3,131	.38	.58					
CHARGES	451	7,057	.60	.76		498	11,942	.58	.72		494	20,410	.64	.77		259	21,569	.58	.70					
TOTALS	2,043	24,435	.58	.57		1,957	36,518	.62	.60		1,706	56,977	.60	.57		909	60,222	.59	.55					
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS												
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60						2	2,312	.16	.10		5	2,325	.18	.11										
61- 80	184	21,149	.52	.38		116	78,817	.33	.23		1,392	126,213	.40	.29										
81- 85	64	7,947	.58	.48		35	18,124	.27	.22		3,238	65,256	.51	.42										
86- 90	52	6,564	.35	.31		26	22,474	.36	.31		4,973	64,006	.49	.43										
91- 95	44	6,189	.41	.38		23	11,988	.47	.44		988	32,059	.50	.47										
96- 99	31	4,391	.68	.67		12	7,751	.45	.44		621	22,862	.62	.60										
100-100	46	7,294	.36	.36		27	15,177	.29	.29		15,548	67,770	.69	.69										
CREDITS	421	53,534	.49	.40		241	156,644	.34	.26		26,765	380,492	.50	.42										
101-105	32	4,842	.77	.79		12	10,470	.45	.46		618	26,245	.55	.56										
106-110	21	3,323	.49	.53		9	3,884	.50	.54		598	17,994	.64	.68										
111-115	16	2,858	1.65	1.86		11	5,706	.23	.26		387	16,862	.79	.90										
116-120	19	3,567	.57	.67		3	1,026	.55	.64		362	12,057	.49	.58										
121-130	14	2,730	.77	.96		7	4,796	.25	.31		651	20,120	.56	.70										
131-140	5	862	.45	.62		3	2,334	.53	.71		374	10,865	.69	.93										
141- UP	7	1,377	.86	1.25		5	2,217	.20	.29		714	17,970	.58	.92										
CHARGES	114	19,560	.80	.92		50	30,434	.37	.43		3,704	122,115	.61	.72										
TOTALS	535	73,094	.57	.51		291	187,077	.34	.28		30,469	502,607	.53	.48										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	13	7				5	10				1	3				4	18				
61- 80	143	95	2.71	2.05		62	170	.12	.09		54	258	.29	.22		48	315	3.37	2.55		
81- 85	1,444	1,561	.89	.75		3,764	12,345	.60	.51		3,360	17,386	.56	.47		1,997	14,442	.36	.31		
86- 90	379	423	1.40	1.22		1,181	4,071	.61	.54		1,130	6,083	.56	.49		744	5,631	.61	.54		
91- 95	161	179	.15	.14		380	1,391	1.46	1.36		376	2,131	1.14	1.06		266	2,150	.94	.87		
96- 99	85	107	1.26	1.23		174	656	1.04	1.01		204	1,226	1.55	1.51		170	1,436	.75	.73		
100-100	131,256	87,186	.79	.79		12,321	41,168	.72	.72		2,060	12,392	.84	.84		797	6,822	.93	.93		
CREDITS	133,481	89,557	.80	.80		17,887	59,811	.71	.67		7,185	39,478	.71	.64		4,026	30,814	.62	.55		
101-105	100	129	2.37	2.44		201	820	.74	.77		194	1,245	1.50	1.55		178	1,563	.72	.74		
106-110	103	139	12.77	13.75		195	820	.74	.80		206	1,352	.81	.87		138	1,287	.52	.55		
111-115	57	67	1.55	1.75		87	373	.47	.53		101	712	.95	1.07		83	804	.84	.95		
116-120	46	62	.05	.05		80	369	1.54	1.81		82	608	.86	1.01		72	740	.69	.81		
121-130	135	209	5.18	6.46		232	1,127	1.26	1.57		239	1,832	.97	1.22		175	1,896	1.48	1.86		
131-140	74	110	.02	.02		126	664	.64	.86		128	1,050	1.05	1.41		93	1,056	.44	.60		
141- UP	150	277	3.58	6.05		276	1,803	.76	1.27		245	2,577	1.17	1.97		173	2,501	1.02	1.70		
CHARGES	665	992	4.29	5.46		1,197	5,976	.87	1.11		1,195	9,376	1.07	1.36		912	9,848	.89	1.12		
TOTALS	134,146	90,549	.84	.84		19,084	65,787	.72	.70		8,380	48,854	.78	.74		4,938	40,661	.69	.66		
		\$10,000 -	14,999				\$15,000 -	24,999				\$25,000 -	49,999				\$50,000 -	99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	3	23	.08	.05		3	29	.01			3	58				1	32	.01	.01		
61- 80	114	1,097	.31	.24		435	7,038	.48	.37		964	26,721	.59	.45		667	34,623	.61	.45		
81- 85	2,202	22,486	.47	.39		1,725	26,967	.70	.58		826	23,110	.75	.62		260	15,161	.69	.58		
86- 90	806	8,565	.86	.75		563	9,393	.69	.61		375	11,432	.67	.58		216	13,165	.67	.59		
91- 95	373	4,230	.69	.64		334	6,038	1.19	1.10		307	9,999	.81	.75		206	13,638	.78	.73		
96- 99	188	2,264	.56	.55		216	4,108	1.11	1.09		235	8,154	.62	.61		152	10,281	.68	.67		
100-100	603	7,333	.72	.72		405	7,669	.96	.96		266	9,087	.92	.92		90	6,204	.81	.81		
CREDITS	4,289	45,998	.60	.53		3,681	61,242	.78	.68		2,976	88,562	.70	.60		1,592	93,104	.68	.57		
101-105	233	2,970	.53	.55		252	5,009	1.30	1.34		277	10,091	.91	.93		167	11,961	.71	.73		
106-110	164	2,152	1.32	1.43		154	3,172	1.40	1.51		202	7,833	.75	.81		119	9,181	.97	1.04		
111-115	127	1,733	.42	.47		141	3,116	1.04	1.18		160	6,503	.77	.86		126	10,173	.68	.77		
116-120	70	1,025	.90	1.06		124	2,903	1.15	1.35		156	6,636	.64	.76		107	8,755	.95	1.12		
121-130	245	3,779	.99	1.24		267	6,492	.74	.93		321	14,060	1.11	1.39		193	17,860	.72	.91		
131-140	128	2,091	.73	.98		154	3,992	.88	1.19		109	5,391	1.07	1.44		84	7,624	.89	1.20		
141- UP	283	5,767	.59	.98		250	7,746	1.03	1.66		245	14,041	.90	1.45		173	20,346	.89	1.47		
CHARGES	1,250	19,518	.76	.96		1,342	32,429	1.04	1.30		1,470	64,555	.90	1.11		969	85,899	.82	1.02		
TOTALS	5,539	65,516	.65	.63		5,023	93,672	.87	.85		4,446	153,118	.79	.77		2,561	179,003	.75	.74		
		\$100,000 -	249,999				\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	10	1,090	.12	.07		14	6,789	.13	.07		57	8,059	.13	.07							
61- 80	440	47,980	.49	.35		229	125,097	.53	.38		3,156	243,394	.54	.40							
81- 85	135	17,229	.56	.46		76	47,320	.53	.44		15,789	198,006	.58	.49							
86- 90	153	20,745	.73	.64		73	48,504	.61	.54		5,620	128,011	.66	.58							
91- 95	126	17,626	.52	.48		74	92,989	.54	.50		2,603	150,372	.63	.58							
96- 99	100	15,356	.57	.56		53	41,862	.78	.75		1,577	85,450	.74	.72							
100-100	66	9,851	.68	.68		40	24,027	.77	.77		147,904	211,739	.79	.79							
CREDITS	1,030	129,877	.56	.46		559	386,588	.58	.48		176,706	1025,032	.64	.55							
101-105	109	17,125	.67	.69		49	33,272	.93	.97		1,760	84,185	.86	.88							
106-110	98	15,793	.77	.83		50	26,118	.97	1.05		1,429	67,848	.94	1.01							
111-115	93	16,306	.70	.79		55	77,199	.86	.97		1,030	116,985	.82	.92							
116-120	75	13,628	.67	.80		42	24,652	1.02	1.19		854	59,377	.89	1.04							
121-130	117	23,776	.91	1.14		77	50,447	.85	1.05		2,001	121,477	.89	1.12							
131-140	69	14,405	.93	1.26		34	36,832	.70	.94		999	73,216	.80	1.08							
141- UP	148	37,428	1.25	2.05		53	59,690	.87	1.43		1,996	152,176	.98	1.60							
CHARGES	709	138,461	.91	1.15		360	308,209	.87	1.07		10,069	675,264	.89	1.10							
TOTALS	1,739	268,338	.74	.74		919	694,797	.71	.69		186,775	1700,296	.74	.72							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	9				2	4				2	8				2	8			
61- 80	151	101	.56	.42		85	244	.25	.19		65	297	1.83	1.38		60	397	1.43	1.09	
81- 85	1,529	1,669	1.90	1.61		3,697	12,108	.90	.76		3,202	16,553	.70	.59		1,827	13,286	.69	.58	
86- 90	425	476	1.18	1.03		1,246	4,252	.81	.71		1,195	6,375	.98	.85		691	5,194	.61	.54	
91- 95	166	188	.36	.34		362	1,322	.92	.85		414	2,369	.36	.33		258	2,079	.44	.41	
96- 99	89	112	1.00	.97		190	719	1.16	1.13		219	1,332	.36	.35		151	1,286	.28	.27	
100-100	137,125	87,714	.78	.78		11,524	38,399	.60	.60		1,819	10,886	.82	.82		673	5,780	.91	.91	
CREDITS	139,500	90,268	.80	.80		17,106	57,049	.69	.66		6,916	37,820	.76	.68		3,662	28,030	.69	.61	
101-105	96	97	.06	.06		180	720	.78	.81		209	1,341	1.39	1.43		162	1,458	.95	.98	
106-110	110	146	1.55	1.66		226	978	.55	.59		232	1,546	.59	.64		169	1,600	.83	.89	
111-115	70	83	23.46	26.47		109	474	.45	.50		110	774	1.45	1.64		80	782	.81	.91	
116-120	46	60	.23	.27		92	431	.54	.64		100	725	1.17	1.38		55	562	1.37	1.61	
121-130	124	180	3.21	4.00		212	1,010	.87	1.09		197	1,507	.79	.99		138	1,504	.93	1.17	
131-140	53	89	.17	.22		143	756	1.07	1.43		122	1,009	1.65	2.22		89	1,044	1.59	2.13	
141- UP	161	326	3.89	6.70		297	1,975	2.68	4.56		291	2,979	.59	.98		192	2,803	2.62	4.41	
CHARGES	660	982	4.13	5.38		1,259	6,345	1.34	1.73		1,261	9,880	.95	1.20		885	9,753	1.49	1.88	
TOTALS	140,160	91,250	.84	.84		18,365	63,394	.76	.74		8,177	47,700	.80	.76		4,547	37,783	.90	.86	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	6									2	34				1	46	.54	.32	
61- 80	130	1,285	.31	.24		493	7,862	.73	.57		904	24,875	.49	.38		633	32,608	.53	.39	
81- 85	2,144	21,831	.53	.44		1,478	22,913	.58	.48		675	18,852	.61	.50		225	12,995	.87	.72	
86- 90	709	7,557	.71	.62		534	8,929	.86	.75		346	10,490	.93	.82		183	11,045	.85	.75	
91- 95	326	3,696	1.25	1.16		311	5,604	.75	.69		281	9,087	.87	.81		171	11,113	.66	.62	
96- 99	203	2,407	1.30	1.27		215	4,068	.94	.92		234	8,191	.70	.68		153	10,589	1.10	1.07	
100-100	550	6,633	.68	.68		356	6,711	.93	.93		206	6,992	1.04	1.04		94	6,520	.89	.89	
CREDITS	4,063	43,417	.68	.60		3,387	56,087	.73	.63		2,648	78,522	.69	.59		1,460	84,917	.74	.62	
101-105	250	3,143	.91	.94		252	5,036	.58	.60		254	9,388	.78	.81		150	10,817	.74	.76	
106-110	194	2,558	1.61	1.73		177	3,633	.67	.72		207	7,953	.69	.75		119	9,057	1.04	1.12	
111-115	118	1,645	.58	.65		110	2,421	.67	.75		169	6,763	.62	.70		112	8,903	.91	1.03	
116-120	109	1,576	1.44	1.69		131	3,021	.76	.89		134	5,647	.90	1.07		97	8,151	1.11	1.31	
121-130	212	3,292	1.05	1.31		251	6,151	.82	1.03		289	12,778	.87	1.08		195	17,354	.79	.99	
131-140	138	2,308	1.03	1.39		145	3,807	.53	.71		141	6,896	1.18	1.59		80	7,797	.84	1.13	
141- UP	283	5,779	1.07	1.79		261	8,090	.83	1.35		262	15,512	1.35	2.25		200	22,549	1.06	1.72	
CHARGES	1,304	20,302	1.09	1.39		1,327	32,159	.72	.90		1,456	64,936	.96	1.20		953	84,628	.93	1.17	
TOTALS	5,367	63,719	.81	.79		4,714	88,246	.73	.71		4,104	143,458	.81	.81		2,413	169,544	.83	.84	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	8	816	.06	.04		16	6,575	.08	.05		49	7,506	.08	.05						
61- 80	430	47,205	.56	.40		202	138,118	.52	.38		3,153	252,993	.54	.39						
81- 85	118	15,169	.56	.46		67	44,016	.69	.57		14,962	179,393	.68	.56						
86- 90	125	16,102	.67	.59		63	40,783	.79	.69		5,517	111,202	.80	.70						
91- 95	106	14,189	.58	.54		56	49,840	.71	.66		2,451	99,486	.71	.66						
96- 99	95	14,131	.70	.68		63	49,938	.61	.60		1,612	92,774	.72	.70						
100-100	57	8,712	.85	.85		27	23,854	.75	.75		152,431	202,202	.76	.76						
CREDITS	939	116,323	.61	.50		494	353,124	.62	.51		180,175	945,556	.67	.58						
101-105	101	15,853	.60	.62		56	43,541	.79	.81		1,710	91,394	.75	.77						
106-110	107	18,012	.74	.80		40	20,891	.87	.94		1,581	66,374	.84	.91						
111-115	68	11,941	.66	.75		38	24,508	1.18	1.34		984	58,295	.96	1.08						
116-120	59	10,489	.75	.88		32	19,019	.99	1.16		855	49,682	.95	1.12						
121-130	130	26,009	1.02	1.27		78	85,559	.86	1.09		1,826	155,344	.88	1.11						
131-140	56	12,217	.57	.76		30	17,565	.66	.89		997	53,488	.78	1.05						
141- UP	145	36,207	.75	1.25		57	57,151	1.00	1.60		2,149	153,371	1.03	1.68						
CHARGES	666	130,729	.76	.96		331	268,234	.90	1.12		10,102	627,948	.90	1.13						
TOTALS	1,605	247,052	.69	.70		825	621,358	.74	.72		190,277	1573,504	.76	.75						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	5	2				1	3	1.02	.61		3	11									
61- 80	135	90	2.47	1.83		55	159	1.72	1.31		56	257	.09	.07		64	433	.19	.15		
81- 85	1,526	1,669	1.19	1.01		3,697	12,088	.51	.43		2,812	14,547	.61	.51		1,686	12,274	.52	.44		
86- 90	530	605	1.08	.94		1,519	5,130	1.07	.93		1,324	7,082	.82	.71		711	5,334	.73	.64		
91- 95	159	171	.50	.46		437	1,566	1.03	.95		398	2,280	1.07	.99		246	1,976	.87	.81		
96- 99	109	119	.32	.32		213	828	.80	.78		211	1,259	.78	.76		173	1,467	.81	.79		
100-100	151,438	88,374	.61	.61		10,300	34,005	.71	.71		1,537	9,191	.66	.66		568	4,886	.67	.67		
CREDITS	153,902	91,029	.62	.62		16,222	53,779	.71	.67		6,341	34,627	.70	.62		3,448	26,369	.63	.56		
101-105	90	118	6.75	6.97		198	788	.57	.59		222	1,438	.71	.73		147	1,326	1.47	1.52		
106-110	81	112	2.18	2.35		256	1,067	1.65	1.77		221	1,462	.74	.79		149	1,391	.39	.42		
111-115	67	67	.59	.67		105	461	.96	1.08		110	774	.67	.76		83	807	.24	.27		
116-120	53	68	.08	.09		85	389	1.23	1.44		81	592	.28	.33		74	761	.75	.88		
121-130	129	171	4.09	5.11		260	1,256	.45	.56		206	1,551	1.17	1.46		149	1,613	1.76	2.20		
131-140	82	138	.90	1.21		167	896	.83	1.12		135	1,114	1.62	2.17		109	1,269	4.27	5.75		
141- UP	154	318	.83	1.39		336	2,218	.95	1.63		252	2,668	1.26	2.13		192	2,806	.90	1.50		
CHARGES	656	993	2.19	2.84		1,407	7,075	.93	1.20		1,227	9,599	1.02	1.29		903	9,972	1.41	1.79		
TOTALS	154,558	92,022	.64	.64		17,629	60,854	.74	.72		7,568	44,226	.76	.73		4,351	36,341	.84	.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	1	8	4.13	2.47							3	58	.09	.05		1	52	.03	.02		
61- 80	145	1,443	.71	.55		489	7,771	.40	.31		830	22,666	.47	.36		568	29,086	.59	.43		
81- 85	1,908	19,415	.49	.41		1,310	20,355	.72	.60		565	15,857	.62	.52		197	11,506	.96	.80		
86- 90	677	7,193	.49	.43		474	7,976	.68	.60		352	10,779	1.39	1.22		185	11,324	.85	.74		
91- 95	338	3,833	.72	.67		310	5,623	.82	.76		293	9,601	.68	.63		159	10,438	.82	.76		
96- 99	205	2,449	.90	.88		217	4,087	1.01	.99		245	8,568	.73	.71		138	9,383	.73	.72		
100-100	487	5,889	.87	.87		304	5,850	.97	.97		182	6,166	.86	.86		82	5,565	.71	.71		
CREDITS	3,761	40,229	.60	.53		3,104	51,662	.73	.63		2,470	73,695	.73	.62		1,330	77,355	.74	.62		
101-105	240	3,049	.47	.49		247	4,921	.69	.71		261	9,306	.87	.89		127	9,074	.76	.78		
106-110	175	2,259	1.12	1.20		194	4,077	.74	.80		201	7,595	.80	.86		120	9,248	.48	.51		
111-115	109	1,520	1.13	1.28		108	2,399	.96	1.09		157	6,392	1.25	1.41		111	8,898	.53	.60		
116-120	94	1,377	1.24	1.46		113	2,570	.98	1.15		141	5,864	.93	1.09		108	8,886	1.08	1.27		
121-130	208	3,204	.86	1.08		250	6,082	.90	1.13		223	9,511	.71	.89		163	14,288	.92	1.15		
131-140	174	2,850	.91	1.23		139	3,640	.56	.76		149	7,250	.84	1.13		98	9,265	.87	1.18		
141- UP	281	5,708	1.01	1.68		273	8,557	.77	1.26		273	16,469	1.12	1.86		199	22,983	.78	1.29		
CHARGES	1,281	19,966	.93	1.18		1,324	32,244	.79	.99		1,405	62,386	.94	1.19		926	82,643	.78	1.00		
TOTALS	5,042	60,195	.71	.69		4,428	83,907	.75	.74		3,875	136,081	.83	.83		2,256	159,997	.76	.77		
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	5	586	.01	.01		12	5,880	.16	.09		31	6,598	.15	.09							
61- 80	376	41,241	.51	.37		169	89,036	.62	.45		2,887	192,182	.57	.42							
81- 85	128	16,096	.60	.50		57	64,677	.46	.38		13,886	188,484	.57	.48							
86- 90	112	14,828	.96	.84		55	33,306	.59	.52		5,939	103,556	.80	.71							
91- 95	101	14,297	.68	.63		57	42,546	.61	.56		2,498	92,332	.69	.64							
96- 99	96	14,047	.74	.72		56	53,380	.75	.73		1,663	95,588	.76	.74							
100-100	50	7,528	1.01	1.01		19	8,395	1.26	1.26		164,967	175,849	.71	.71							
CREDITS	868	108,624	.67	.55		425	297,220	.62	.51		191,871	854,590	.66	.57							
101-105	85	13,451	.60	.62		67	44,459	.99	1.01		1,684	87,930	.86	.89							
106-110	94	16,394	.99	1.07		43	31,639	.78	.85		1,534	75,243	.81	.87							
111-115	63	10,513	1.04	1.18		40	22,276	1.37	1.55		953	54,106	1.10	1.24							
116-120	76	14,360	.73	.86		34	32,867	.81	.96		859	67,733	.85	1.01							
121-130	108	20,658	.92	1.15		68	43,897	1.29	1.61		1,764	102,233	1.07	1.34							
131-140	62	12,552	.64	.87		32	30,602	.99	1.33		1,147	69,576	.94	1.26							
141- UP	143	39,000	.80	1.35		64	56,833	.90	1.43		2,167	157,558	.89	1.45							
CHARGES	631	126,929	.82	1.05		348	262,572	1.01	1.24		10,108	614,378	.93	1.16							
TOTALS	1,499	235,552	.75	.77		773	559,792	.80	.78		201,979	1468,968	.77	.76							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	4	2	.13	.07		1	2				1	4			1	5	.14	.08		
61- 80	146	91	.54	.41		42	116	.77	.60		48	233	1.52	1.17	40	265	.18	.14		
81- 85	844	894	1.09	.92		1,664	5,525	.59	.50		2,002	10,507	.46	.39	1,495	10,935	.64	.54		
86- 90	1,115	1,334	1.38	1.19		3,554	11,809	.59	.51		2,079	10,915	.63	.55	995	7,459	.69	.60		
91- 95	167	195	.45	.42		485	1,758	.98	.91		449	2,577	.72	.67	299	2,408	.59	.55		
96- 99	77	91	3.03	2.95		239	934	.76	.75		197	1,194	.80	.78	146	1,236	.28	.27		
100-100	148,630	89,489	.60	.60		10,314	34,054	.61	.61		1,493	8,930	.89	.89	558	4,829	.97	.97		
CREDITS	150,983	92,097	.62	.62		16,299	54,198	.62	.58		6,269	34,361	.66	.60	3,534	27,138	.69	.61		
101-105	96	115	1.87	1.93		192	773	1.32	1.36		188	1,194	.95	.97	168	1,506	.54	.55		
106-110	108	137	.07	.07		246	1,021	.72	.77		204	1,346	.61	.65	134	1,257	1.39	1.49		
111-115	39	51	2.25	2.54		104	454	2.37	2.67		118	832	1.60	1.81	82	805	.38	.43		
116-120	52	64				92	432	1.31	1.55		101	747	1.06	1.25	60	624	2.56	3.01		
121-130	161	217	6.29	7.88		283	1,373	1.14	1.42		233	1,794	1.45	1.81	167	1,827	1.12	1.40		
131-140	68	108	.17	.23		145	735	.48	.65		134	1,115	1.64	2.21	106	1,234	.63	.85		
141- UP	170	345	10.57	17.95		337	2,182	.60	1.00		284	2,966	1.24	2.11	225	3,220	1.01	1.65		
CHARGES	694	1,038	5.18	6.75		1,399	6,970	.95	1.22		1,262	9,995	1.22	1.56	942	10,474	1.00	1.28		
TOTALS	151,677	93,134	.67	.67		17,698	61,167	.66	.64		7,531	44,356	.79	.76	4,476	37,611	.77	.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																				
61- 80	85	860	1.18	.93		375	6,002	.30	.24		727	19,959	.73	.57	475	24,154	.58	.43		
81- 85	1,712	17,502	.54	.45		1,346	20,941	.68	.56		648	18,008	.73	.61	197	10,951	.74	.61		
86- 90	855	9,011	.82	.72		585	9,892	.65	.57		400	11,953	1.09	.95	163	10,307	.80	.70		
91- 95	357	4,043	.68	.63		307	5,453	.89	.83		305	9,962	.68	.63	174	11,568	.65	.61		
96- 99	203	2,437	.83	.81		206	3,931	1.07	1.05		226	7,692	.77	.75	132	9,342	.77	.75		
100-100	525	6,397	.71	.71		308	5,817	1.03	1.03		192	6,486	.88	.88	109	7,167	.73	.73		
CREDITS	3,737	40,250	.67	.60		3,127	52,036	.72	.63		2,498	74,060	.80	.69	1,250	73,490	.68	.58		
101-105	253	3,220	1.04	1.07		237	4,761	.86	.88		236	8,642	.75	.77	137	9,901	.73	.75		
106-110	167	2,233	.99	1.07		187	3,943	.91	.99		187	7,158	1.06	1.14	149	11,316	.70	.75		
111-115	89	1,247	.76	.86		162	3,556	.78	.88		172	6,704	.81	.92	102	8,196	.79	.90		
116-120	97	1,409	.41	.48		104	2,402	.66	.77		135	5,561	1.04	1.22	85	7,122	.75	.88		
121-130	239	3,710	.63	.79		245	5,930	.69	.86		249	11,053	.98	1.23	214	18,551	.80	1.01		
131-140	143	2,388	.80	1.08		169	4,364	.87	1.17		143	6,721	1.09	1.47	93	8,886	.65	.88		
141- UP	287	5,844	.72	1.20		293	9,276	1.02	1.67		274	16,440	.99	1.66	213	24,538	.68	1.11		
CHARGES	1,275	20,051	.77	.99		1,397	34,232	.86	1.08		1,396	62,278	.96	1.21	993	88,511	.73	.92		
TOTALS	5,012	60,302	.71	.70		4,524	86,267	.78	.77		3,894	136,338	.87	.88	2,243	162,001	.71	.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	1	75	.17	.10		12	5,178	.13	.08		20	5,267	.13	.08						
61- 80	327	35,811	.44	.31		157	114,871	.50	.37		2,422	202,363	.52	.38						
81- 85	132	16,466	.75	.62		66	33,297	.56	.47		10,106	145,026	.64	.53						
86- 90	119	15,745	.75	.66		55	51,069	.58	.51		9,920	139,493	.70	.61						
91- 95	105	14,524	.60	.55		61	39,807	.54	.51		2,709	92,296	.62	.58						
96- 99	83	11,991	.80	.78		69	54,361	.69	.67		1,578	93,209	.74	.72						
100-100	59	8,799	.81	.81		25	16,797	.71	.71		162,213	188,766	.68	.68						
CREDITS	826	103,411	.63	.52		445	315,380	.56	.47		188,968	866,420	.63	.55						
101-105	113	17,842	.58	.59		65	33,015	.85	.87		1,685	80,968	.77	.80						
106-110	102	16,749	.73	.78		61	68,567	.69	.75		1,545	113,727	.74	.80						
111-115	72	12,899	.70	.79		35	29,421	.84	.96		975	64,166	.81	.92						
116-120	69	12,745	.80	.94		33	19,905	.76	.89		828	51,011	.81	.96						
121-130	119	24,007	.77	.95		63	58,297	.71	.89		1,973	126,761	.79	.98						
131-140	76	16,372	1.01	1.37		36	22,585	.80	1.07		1,113	64,508	.87	1.18						
141- UP	130	33,400	.95	1.57		64	47,987	.84	1.36		2,277	146,198	.89	1.47						
CHARGES	681	134,015	.81	1.02		357	279,778	.77	.93		10,396	647,339	.81	1.01						
TOTALS	1,507	237,425	.73	.75		802	595,158	.66	.64		199,364	1513,760	.71	.71						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011 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	1	1									1	4									
61- 80	83	49	.67	.50		34	97	.94	.72		36	176	1.09	.83		28	186	.06	.05		
81- 85	348	324	1.05	.88		466	1,563	.47	.40		957	5,173	.52	.44		1,100	8,110	.43	.36		
86- 90	1,434	1,670	.66	.57		4,757	15,947	.44	.38		3,268	17,167	.37	.32		1,370	10,276	.50	.44		
91- 95	196	222	2.53	2.34		520	1,883	.77	.71		472	2,675	.58	.53		304	2,463	.65	.60		
96- 99	82	93	4.18	4.08		208	787	1.51	1.48		227	1,357	.63	.61		135	1,132	.66	.65		
100-100	147,631	91,700	.51	.51		10,744	35,382	.55	.55		1,545	9,252	.53	.53		624	5,367	.58	.58		
CREDITS	149,775	94,058	.53	.53		16,729	55,659	.53	.51		6,506	35,803	.46	.42		3,561	27,535	.51	.46		
101-105	78	90	3.48	3.57		179	734	.76	.78		194	1,226	.69	.70		135	1,207	.79	.81		
106-110	101	137	.44	.47		238	1,003	1.11	1.20		230	1,536	.94	1.01		169	1,580	.72	.78		
111-115	48	59	1.44	1.62		89	386	3.18	3.58		114	788	.27	.31		119	1,176	.65	.73		
116-120	42	49	.35	.41		84	380	1.49	1.76		83	602	1.01	1.18		61	618	.57	.67		
121-130	136	201	1.61	2.01		264	1,282	.61	.77		214	1,641	.62	.78		136	1,500	.36	.45		
131-140	56	100	3.33	4.49		142	749	1.39	1.88		131	1,094	1.22	1.64		100	1,157	.50	.67		
141- UP	116	245	5.40	9.37		316	2,147	1.17	2.00		302	3,101	1.11	1.86		220	3,198	1.73	2.87		
CHARGES	577	881	2.79	3.58		1,312	6,681	1.17	1.52		1,268	9,988	.89	1.14		940	10,434	.95	1.20		
TOTALS	150,352	94,938	.55	.55		18,041	62,340	.60	.59		7,774	45,790	.56	.54		4,501	37,969	.63	.61		
		\$10,000 -	14,999				\$15,000 -	24,999				\$25,000 -	49,999				\$50,000 -	99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60																					
61- 80	53	519	.78	.61		233	3,813	.42	.33		634	17,903	.50	.39		483	24,995	.42	.31		
81- 85	1,556	16,115	.36	.30		1,384	21,853	.46	.38		705	19,667	.62	.51		220	12,559	.58	.48		
86- 90	1,131	11,961	.61	.53		677	11,246	.95	.83		419	12,453	.58	.51		194	11,983	.74	.65		
91- 95	414	4,724	.43	.40		319	5,647	.63	.58		308	9,859	.61	.57		181	11,819	.65	.60		
96- 99	193	2,319	.77	.75		233	4,432	.76	.74		229	7,898	.66	.64		145	9,690	.51	.49		
100-100	494	5,960	.72	.72		359	6,804	.70	.70		218	7,509	.56	.56		106	7,410	.65	.65		
CREDITS	3,841	41,599	.52	.46		3,205	53,795	.63	.55		2,513	75,288	.58	.50		1,329	78,457	.56	.48		
101-105	231	2,970	.59	.61		229	4,593	.70	.72		257	9,207	1.10	1.13		182	13,079	.61	.63		
106-110	179	2,339	.63	.68		175	3,685	.58	.63		222	8,389	.69	.74		139	10,733	.54	.58		
111-115	109	1,495	.77	.87		135	3,030	.59	.66		167	6,666	.68	.77		125	10,084	.68	.77		
116-120	87	1,259	.64	.76		116	2,753	.59	.69		154	6,513	.45	.53		109	9,337	.57	.68		
121-130	240	3,745	.62	.77		268	6,571	.63	.79		277	12,305	.63	.78		188	16,411	.72	.90		
131-140	163	2,710	.52	.70		188	4,838	.51	.69		145	6,692	1.23	1.66		88	8,257	.64	.86		
141- UP	305	6,230	.60	.99		271	8,780	.76	1.27		295	17,254	.76	1.25		216	24,618	.61	1.00		
CHARGES	1,314	20,748	.61	.78		1,382	34,250	.64	.82		1,517	67,025	.78	.98		1,047	92,519	.63	.79		
TOTALS	5,155	62,347	.55	.54		4,587	88,044	.64	.63		4,030	142,313	.68	.68		2,376	170,976	.60	.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						7	2,809	.04	.03		9	2,813	.04	.03							
61- 80	307	34,084	.43	.31		157	119,967	.37	.27		2,048	201,788	.40	.30							
81- 85	144	18,023	.43	.36		63	40,033	.51	.42		6,943	143,420	.49	.41							
86- 90	125	16,390	.40	.35		73	62,716	.35	.31		13,448	171,808	.48	.42							
91- 95	116	16,422	.45	.42		66	27,248	.45	.42		2,896	82,961	.53	.49							
96- 99	103	15,282	.54	.52		61	45,863	.59	.58		1,616	88,852	.61	.59							
100-100	70	11,155	.54	.54		22	20,859	.40	.40		161,813	201,398	.53	.53							
CREDITS	865	111,356	.45	.38		449	319,493	.42	.35		188,773	893,041	.49	.43							
101-105	99	15,808	.62	.64		67	50,410	.67	.68		1,651	99,325	.70	.71							
106-110	84	13,748	.51	.55		67	48,735	.59	.63		1,604	91,884	.59	.64							
111-115	96	16,582	.43	.49		46	36,581	1.02	1.15		1,048	76,846	.80	.90							
116-120	86	15,712	.74	.87		39	53,537	.44	.51		861	90,759	.52	.61							
121-130	118	23,556	.71	.89		61	44,686	.65	.81		1,902	111,898	.67	.83							
131-140	80	16,824	.59	.80		44	31,710	.69	.92		1,137	74,132	.71	.95							
141- UP	144	35,901	.61	.99		72	56,384	.52	.84		2,257	157,858	.65	1.06							
CHARGES	707	138,132	.61	.77		396	322,043	.63	.76		10,460	702,701	.66	.81							
TOTALS	1,572	249,488	.54	.56		845	641,537	.53	.52		199,233	1595,742	.56	.56							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	14	8	.33	.18		6	12				1	3				4	18			
61- 80	329	222	1.18	.89		125	347	.42	.32		116	547	.79	.60		90	596	1.84	1.40	
81- 85	2,416	2,671	.92	.77		5,660	18,524	.90	.76		5,045	26,168	.75	.63		3,184	23,095	.47	.39	
86- 90	682	775	1.34	1.17		1,801	6,151	.80	.70		1,698	9,146	.59	.52		1,125	8,522	.62	.54	
91- 95	294	329	.17	.16		578	2,095	1.48	1.37		588	3,350	.96	.89		432	3,471	.87	.80	
96- 99	159	190	1.88	1.83		267	1,001	.73	.71		317	1,915	1.22	1.19		277	2,350	.69	.67	
100-100	145,224	102,456	.83	.83		16,701	56,308	.79	.79		3,365	20,260	.86	.86		1,361	11,693	1.35	1.35	
CREDITS	149,118	106,650	.83	.83		25,138	84,438	.83	.79		11,130	61,390	.79	.71		6,473	49,746	.76	.67	
101-105	167	211	1.47	1.51		322	1,278	.65	.67		343	2,195	1.47	1.52		279	2,469	1.09	1.12	
106-110	181	242	7.37	7.94		307	1,274	1.02	1.10		322	2,131	1.04	1.12		218	2,029	.70	.76	
111-115	103	121	1.30	1.47		149	632	.58	.66		159	1,113	.80	.90		132	1,273	.77	.87	
116-120	73	101	.03	.04		128	591	1.27	1.50		142	1,034	.58	.68		122	1,247	1.05	1.23	
121-130	240	372	3.08	3.85		408	1,974	1.49	1.86		390	2,999	.97	1.21		285	3,094	1.44	1.80	
131-140	110	176	.02	.03		202	1,068	.76	1.01		202	1,667	1.09	1.45		155	1,775	.66	.89	
141- UP	250	491	2.23	3.81		461	3,027	.81	1.37		436	4,578	1.36	2.29		304	4,469	1.14	1.93	
CHARGES	1,124	1,713	2.62	3.36		1,977	9,844	.96	1.23		1,994	15,716	1.14	1.45		1,495	16,357	1.05	1.33	
TOTALS	150,242	108,363	.86	.86		27,115	94,282	.84	.82		13,124	77,106	.86	.82		7,968	66,104	.83	.80	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	6	46	.05	.03		4	39	.01			3	58				4	140	.01	.01	
61- 80	231	2,211	1.18	.91		752	12,051	.67	.52		1,634	45,162	.64	.49		1,183	61,623	.57	.43	
81- 85	3,651	37,249	.53	.44		2,889	45,358	.63	.52		1,507	42,438	.83	.69		496	28,605	.71	.58	
86- 90	1,256	13,331	.84	.73		986	16,449	.70	.61		682	20,912	.64	.56		380	23,170	.79	.70	
91- 95	596	6,751	.69	.64		550	10,008	1.04	.97		510	16,756	.82	.76		374	24,878	.74	.69	
96- 99	305	3,637	.97	.95		387	7,460	.89	.87		407	14,049	.74	.72		288	19,460	.86	.84	
100-100	1,109	13,460	.69	.69		736	13,937	.96	.96		491	16,746	.78	.78		183	12,627	.83	.83	
CREDITS	7,154	76,685	.67	.59		6,304	105,302	.75	.65		5,234	156,122	.73	.63		2,908	170,503	.70	.59	
101-105	400	5,072	.79	.82		457	9,091	1.37	1.40		489	18,000	1.07	1.10		311	22,238	.82	.84	
106-110	287	3,792	1.22	1.31		298	6,240	1.41	1.52		375	14,483	.84	.91		230	17,587	.77	.83	
111-115	196	2,690	.53	.60		249	5,474	.94	1.06		302	12,214	.81	.91		211	16,728	.77	.87	
116-120	139	2,015	.96	1.13		206	4,769	.93	1.09		274	11,457	.66	.78		164	13,348	.88	1.04	
121-130	397	6,128	.84	1.06		460	11,202	.86	1.08		568	24,809	.92	1.15		309	28,015	.70	.88	
131-140	224	3,677	.55	.74		282	7,296	.91	1.23		228	10,883	.88	1.20		154	13,883	.95	1.28	
141- UP	472	9,665	.69	1.15		455	14,214	1.01	1.63		460	26,521	.82	1.34		322	37,684	.78	1.29	
CHARGES	2,115	33,039	.78	1.00		2,407	58,286	1.05	1.32		2,696	118,366	.87	1.08		1,701	149,483	.79	.99	
TOTALS	9,269	109,724	.70	.68		8,711	163,588	.86	.83		7,930	274,487	.79	.78		4,609	319,986	.74	.74	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	13	1,357	.13	.08		27	12,603	.30	.16		82	14,283	.27	.15						
61- 80	817	91,103	.56	.41		497	308,323	.55	.39		5,774	522,185	.57	.41						
81- 85	272	35,106	.73	.61		167	96,993	.61	.51		25,287	356,206	.67	.56						
86- 90	298	40,499	.73	.64		165	100,069	.59	.52		9,073	239,024	.67	.59						
91- 95	217	30,659	.47	.44		140	132,312	.57	.53		4,279	230,610	.63	.59						
96- 99	171	26,208	.69	.67		108	88,092	.76	.74		2,686	164,364	.77	.75						
100-100	122	18,346	1.29	1.29		69	47,710	.73	.73		169,361	313,544	.85	.85						
CREDITS	1,910	243,278	.67	.55		1,173	786,101	.60	.49		216,542	1840,215	.67	.57						
101-105	222	35,385	.69	.70		100	61,410	.80	.82		3,090	157,348	.85	.88						
106-110	169	27,477	.74	.80		87	47,994	.85	.92		2,474	123,249	.87	.94						
111-115	159	28,320	.71	.80		86	94,417	.88	.99		1,746	162,981	.83	.93						
116-120	114	20,636	.71	.84		65	39,083	.96	1.13		1,427	94,280	.86	1.01						
121-130	193	38,063	.86	1.07		121	84,916	.90	1.13		3,371	201,572	.88	1.10						
131-140	107	22,654	.76	1.03		51	53,293	.77	1.04		1,715	116,371	.80	1.09						
141- UP	217	54,649	1.11	1.82		87	86,928	.87	1.42		3,464	242,227	.92	1.51						
CHARGES	1,181	227,184	.84	1.04		597	468,040	.86	1.06		17,287	1098,028	.87	1.07						
TOTALS	3,091	470,462	.75	.74		1,770	1254,141	.70	.65		233,829	2938,243	.75	.72						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	16	9				2	4				2	8				3	13	.25	.13	
61- 80	406	249	1.35	1.01		193	538	.39	.29		128	587	1.04	.78		131	875	1.32	1.00	
81- 85	2,880	3,146	1.73	1.46		5,748	18,654	.86	.73		4,850	25,101	.71	.60		2,959	21,494	.68	.57	
86- 90	848	958	1.50	1.31		1,959	6,648	1.29	1.13		1,800	9,632	.97	.85		1,060	7,967	.68	.59	
91- 95	340	362	.77	.71		609	2,199	.82	.76		615	3,517	.39	.36		421	3,378	.59	.55	
96- 99	179	223	.53	.52		303	1,143	1.04	1.01		328	1,991	.50	.49		244	2,084	1.17	1.14	
100-100	152,212	103,157	.79	.79		15,324	51,394	.62	.62		2,758	16,550	.79	.79		1,136	9,752	.83	.83	
CREDITS	156,881	108,104	.83	.82		24,138	80,581	.74	.70		10,481	57,387	.75	.68		5,954	45,563	.74	.65	
101-105	206	221	.39	.40		303	1,185	.98	1.01		352	2,274	1.51	1.56		272	2,441	.64	.66	
106-110	224	292	2.45	2.63		379	1,600	.86	.92		366	2,442	.58	.63		265	2,495	.74	.79	
111-115	127	158	14.22	16.05		164	713	.55	.62		165	1,160	2.02	2.28		135	1,320	.71	.80	
116-120	105	144	.42	.50		149	691	1.20	1.41		143	1,040	.85	1.00		95	966	1.28	1.51	
121-130	263	374	2.39	2.99		375	1,793	.90	1.12		342	2,628	.72	.90		243	2,657	.89	1.11	
131-140	110	198	.19	.26		235	1,210	1.06	1.43		208	1,729	1.09	1.46		170	1,997	1.09	1.46	
141- UP	322	655	2.09	3.55		512	3,387	2.22	3.78		475	4,908	.60	.99		336	4,902	2.09	3.49	
CHARGES	1,357	2,043	2.65	3.43		2,117	10,578	1.34	1.73		2,051	16,181	.91	1.16		1,516	16,778	1.21	1.54	
TOTALS	158,238	110,146	.86	.86		26,255	91,159	.81	.79		12,532	73,568	.79	.76		7,470	62,340	.87	.83	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	6									2	34				5	192	1.41	.80	
61- 80	261	2,551	.44	.34		894	14,190	.71	.55		1,584	43,430	.52	.40		1,080	55,775	.59	.43	
81- 85	3,368	34,294	.55	.45		2,416	37,643	.62	.51		1,223	34,359	.58	.48		408	23,655	.82	.68	
86- 90	1,107	11,793	.67	.59		915	15,371	.77	.67		596	18,122	.92	.81		345	21,055	.87	.77	
91- 95	529	5,995	.94	.87		521	9,379	.98	.91		480	15,670	.82	.76		305	19,752	.59	.55	
96- 99	341	4,055	1.50	1.47		395	7,434	.80	.78		410	14,232	.80	.79		279	19,087	.94	.92	
100-100	935	11,340	.81	.81		621	11,741	.88	.88		380	12,690	1.09	1.09		194	13,283	.83	.83	
CREDITS	6,542	70,033	.69	.61		5,762	95,757	.74	.64		4,675	138,537	.70	.60		2,616	152,797	.73	.61	
101-105	418	5,282	.85	.87		466	9,262	.57	.59		460	16,846	.81	.84		273	19,584	.81	.84	
106-110	313	4,163	1.34	1.44		317	6,609	.88	.95		353	13,619	.62	.67		212	16,176	.87	.94	
111-115	175	2,451	.61	.69		203	4,496	.67	.76		306	12,240	.65	.74		187	14,903	.79	.89	
116-120	175	2,560	1.11	1.31		211	4,882	.87	1.03		220	9,292	.92	1.09		168	13,792	.85	1.00	
121-130	360	5,561	.81	1.02		443	10,901	.76	.95		488	21,543	.96	1.20		318	27,817	.80	1.00	
131-140	229	3,809	.75	1.01		249	6,552	.55	.75		250	12,243	1.11	1.50		138	13,276	.91	1.23	
141- UP	490	9,891	1.03	1.71		474	14,877	1.14	1.85		474	27,897	1.10	1.82		309	35,249	1.04	1.71	
CHARGES	2,160	33,718	.95	1.20		2,363	57,579	.82	1.03		2,551	113,681	.91	1.14		1,605	140,797	.88	1.11	
TOTALS	8,702	103,751	.78	.76		8,125	153,336	.77	.75		7,226	252,219	.80	.79		4,221	293,594	.80	.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	15	1,548	.53	.31		24	24,894	.16	.09		70	26,708	.19	.10						
61- 80	779	85,676	.64	.46		428	273,489	.50	.36		5,884	477,360	.55	.40						
81- 85	241	30,588	.72	.60		163	105,310	.68	.56		24,256	334,244	.68	.57						
86- 90	225	29,757	.77	.68		127	69,939	.72	.63		8,982	191,243	.80	.70						
91- 95	203	28,681	.54	.50		123	86,059	.63	.59		4,146	174,991	.66	.61						
96- 99	175	26,341	.68	.67		98	75,034	.58	.57		2,752	151,624	.71	.69						
100-100	105	16,177	.83	.83		61	45,948	.73	.73		173,726	292,031	.77	.77						
CREDITS	1,743	218,769	.67	.55		1,024	680,673	.58	.47		219,816	1648,201	.66	.56						
101-105	194	30,761	.58	.60		102	78,650	.81	.84		3,046	166,506	.77	.79						
106-110	150	25,108	.68	.74		81	45,758	.77	.83		2,660	118,261	.78	.84						
111-115	115	20,306	.75	.84		58	36,150	1.08	1.22		1,635	93,899	.90	1.02						
116-120	99	17,214	.71	.84		51	28,844	.89	1.05		1,416	79,425	.86	1.01						
121-130	211	41,964	.94	1.18		113	108,272	.92	1.16		3,156	223,511	.90	1.13						
131-140	91	20,543	.58	.78		45	30,957	.89	1.19		1,725	92,513	.83	1.12						
141- UP	214	53,406	.75	1.25		86	85,343	.97	1.54		3,692	240,516	.99	1.62						
CHARGES	1,074	209,302	.74	.92		536	413,973	.90	1.11		17,330	1014,630	.88	1.09						
TOTALS	2,817	428,071	.70	.70		1,560	1094,646	.70	.65		237,146	2662,831	.75	.72						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	5	2				1	3	1.02	.61		3	11									
61- 80	344	214	1.20	.90		120	340	.81	.62		129	605	.08	.06		121	820	.78	.60		
81- 85	2,983	3,247	1.91	1.62		5,840	18,916	.51	.43		4,270	22,122	.55	.46		2,661	19,341	.51	.43		
86- 90	1,036	1,196	1.03	.90		2,355	7,894	.93	.81		1,973	10,548	.84	.73		1,100	8,274	.76	.66		
91- 95	358	382	1.68	1.56		714	2,538	.92	.85		610	3,500	.97	.90		389	3,132	.83	.77		
96- 99	226	251	.37	.36		343	1,297	.98	.96		318	1,902	.86	.84		266	2,261	1.38	1.35		
100-100	166,869	103,508	.72	.72		13,386	44,433	.74	.74		2,309	13,836	.79	.79		859	7,382	.80	.80		
CREDITS	171,821	108,800	.77	.76		22,759	75,421	.72	.67		9,612	52,524	.70	.63		5,396	41,211	.69	.61		
101-105	209	266	3.34	3.44		328	1,297	.85	.88		357	2,312	.75	.77		267	2,400	1.05	1.08		
106-110	208	276	1.95	2.10		417	1,740	1.82	1.95		352	2,309	.61	.65		218	2,030	.87	.94		
111-115	138	168	7.97	8.98		180	787	.64	.73		176	1,229	.54	.61		126	1,218	.25	.28		
116-120	97	120	1.87	2.20		165	751	1.42	1.67		125	908	.44	.52		120	1,229	.54	.63		
121-130	281	390	1.87	2.34		404	1,941	.78	.97		358	2,715	.95	1.18		269	2,934	1.29	1.62		
131-140	159	265	.68	.91		273	1,449	.64	.85		257	2,121	.89	1.20		175	2,041	3.46	4.66		
141- UP	308	639	1.21	2.03		559	3,659	.82	1.41		460	4,796	.83	1.39		328	4,704	.95	1.56		
CHARGES	1,400	2,124	2.20	2.82		2,326	11,623	.97	1.26		2,085	16,389	.77	.98		1,503	16,555	1.24	1.58		
TOTALS	173,221	110,924	.79	.79		25,085	87,044	.75	.73		11,697	68,913	.72	.69		6,899	57,766	.85	.82		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	15	2.23	1.32							3	58	.09	.05		2	93	.02	.01		
61- 80	285	2,795	.73	.57		904	14,221	.45	.35		1,448	39,298	.51	.39		984	50,396	.65	.48		
81- 85	2,975	30,233	.56	.46		2,116	32,953	.71	.59		964	26,810	.69	.57		348	20,154	.99	.82		
86- 90	1,053	11,185	.55	.48		776	13,016	.70	.61		567	17,341	1.34	1.17		333	20,403	.78	.68		
91- 95	542	6,165	.80	.74		540	9,833	.94	.88		462	15,249	.65	.60		280	18,382	.81	.75		
96- 99	328	3,946	.99	.97		398	7,571	.86	.84		410	14,296	.73	.72		259	17,874	.81	.80		
100-100	781	9,454	.75	.75		508	9,735	1.01	1.01		318	10,726	.91	.91		145	9,957	.79	.79		
CREDITS	5,966	63,792	.64	.56		5,242	87,329	.74	.64		4,172	123,778	.74	.63		2,351	137,260	.77	.65		
101-105	400	5,065	.56	.57		421	8,385	.89	.91		444	15,777	.79	.81		228	16,292	.68	.70		
106-110	280	3,640	.96	1.03		315	6,630	.77	.83		347	13,239	.78	.84		195	14,906	.56	.60		
111-115	191	2,655	1.07	1.20		203	4,446	.76	.85		268	10,597	1.04	1.18		182	14,394	.65	.73		
116-120	156	2,286	.90	1.06		201	4,621	.96	1.13		231	9,487	.74	.87		161	13,223	.99	1.17		
121-130	366	5,668	1.01	1.26		428	10,438	.99	1.23		402	17,548	.79	.98		279	24,481	.84	1.05		
131-140	280	4,605	.65	.88		251	6,566	.55	.74		233	11,280	.76	1.03		159	14,928	.87	1.17		
141- UP	436	8,852	.84	1.39		449	14,131	.92	1.51		457	26,642	1.01	1.67		297	34,450	.79	1.31		
CHARGES	2,109	32,772	.84	1.06		2,268	55,218	.85	1.07		2,382	104,569	.86	1.08		1,501	132,674	.77	.98		
TOTALS	8,075	96,563	.71	.69		7,510	142,547	.78	.77		6,554	228,348	.80	.80		3,852	269,934	.77	.77		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	10	1,148	.51	.31		19	10,795	.21	.12		45	12,124	.24	.14							
61- 80	626	69,464	.54	.39		366	221,897	.52	.37		5,327	400,050	.54	.39							
81- 85	237	30,071	.61	.50		127	105,377	.46	.38		22,521	309,225	.59	.49							
86- 90	214	29,139	.87	.76		114	85,178	.65	.57		9,521	204,174	.78	.68							
91- 95	199	28,494	.61	.56		114	74,898	.55	.51		4,208	162,574	.66	.61							
96- 99	168	25,127	.66	.64		102	85,366	.70	.69		2,818	159,891	.74	.72							
100-100	99	15,309	.91	.91		47	25,259	1.01	1.01		185,321	249,599	.80	.80							
CREDITS	1,553	198,752	.65	.54		889	608,770	.57	.46		229,761	1497,638	.66	.56							
101-105	152	23,970	.67	.69		100	65,540	.96	.98		2,906	141,304	.84	.86							
106-110	153	26,089	.99	1.07		66	44,259	.79	.85		2,551	115,117	.82	.89							
111-115	108	18,757	.86	.97		56	30,404	1.15	1.30		1,628	84,656	.95	1.07							
116-120	110	20,714	.72	.85		54	42,974	.86	1.02		1,420	96,313	.84	.99							
121-130	162	31,563	.86	1.08		102	69,586	1.17	1.46		3,051	167,264	1.00	1.25							
131-140	96	19,326	.89	1.20		43	38,165	1.06	1.42		1,926	100,744	.95	1.28							
141- UP	188	50,584	.78	1.30		90	73,859	.90	1.43		3,572	222,315	.87	1.42							
CHARGES	969	191,004	.82	1.03		511	364,786	.98	1.20		17,054	927,714	.90	1.12							
TOTALS	2,522	389,756	.73	.73		1,400	973,556	.72	.67		246,815	2425,352	.75	.72							

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2010

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999							
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR				
0- 60	5	2	.13	.07		2	5				1	4				1	5	.14	.08				
61- 80	347	209	.31	.23		113	309	.29	.22		97	473	.82	.63		76	508	.63	.48				
81- 85	1,648	1,726	1.05	.89		2,711	8,887	.56	.47		3,101	16,235	.61	.52		2,362	17,257	.58	.49				
86- 90	2,079	2,486	3.20	2.76		5,308	17,519	.72	.62		3,056	16,068	.61	.53		1,489	11,157	.77	.67				
91- 95	377	431	.54	.50		721	2,571	.97	.89		652	3,735	.67	.62		455	3,660	.58	.53				
96- 99	185	216	1.38	1.34		366	1,409	.90	.88		337	2,040	1.02	1.00		229	1,931	.24	.24				
100-100	163,647	104,428	.72	.72		13,527	44,902	.70	.70		2,221	13,361	.88	.88		869	7,533	1.10	1.10				
CREDITS	168,288	109,499	.78	.77		22,748	75,601	.70	.66		9,465	51,915	.71	.63		5,481	42,050	.71	.63				
101-105	197	240	.94	.97		315	1,262	1.14	1.17		296	1,874	.96	.99		263	2,368	.79	.82				
106-110	203	246	.09	.09		377	1,548	1.19	1.28		321	2,118	.51	.55		210	1,970	1.10	1.18				
111-115	109	137	1.69	1.91		171	744	1.47	1.65		180	1,262	1.19	1.34		119	1,171	.30	.34				
116-120	97	112		.01		160	741	.99	1.16		144	1,072	.89	1.05		97	1,013	1.83	2.15				
121-130	283	397	5.77	7.22		432	2,063	1.12	1.40		385	2,969	1.11	1.39		269	2,941	1.30	1.63				
131-140	141	237	1.02	1.37		259	1,313	.66	.89		216	1,796	1.44	1.94		165	1,924	.53	.71				
141- UP	318	639	6.04	10.25		539	3,481	1.11	1.86		494	5,115	.96	1.62		361	5,126	.94	1.54				
CHARGES	1,348	2,009	3.42	4.44		2,253	11,152	1.09	1.40		2,036	16,205	1.00	1.28		1,484	16,514	.96	1.23				
TOTALS	169,636	111,508	.83	.82		25,001	86,753	.75	.73		11,501	68,121	.77	.75		6,965	58,564	.78	.76				
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR				
0- 60											1	20				2	72						
61- 80	201	1,987	.69	.54		682	10,858	.64	.50		1,324	36,302	.71	.55		880	45,425	.53	.39				
81- 85	2,785	28,495	.61	.51		2,184	34,005	.60	.50		1,096	30,431	.71	.59		353	20,155	.68	.56				
86- 90	1,333	14,083	.95	.83		923	15,600	.75	.65		686	20,564	.90	.79		307	19,118	.68	.60				
91- 95	568	6,487	.79	.74		522	9,335	.71	.66		496	16,233	.69	.64		298	19,765	.61	.57				
96- 99	336	4,058	.73	.71		383	7,304	1.10	1.08		387	13,230	.75	.73		235	16,254	.73	.71				
100-100	850	10,340	.71	.71		527	10,008	1.09	1.09		368	12,614	.90	.90		208	13,920	.69	.69				
CREDITS	6,073	65,450	.73	.64		5,221	87,110	.74	.64		4,358	129,395	.76	.65		2,283	134,710	.62	.53				
101-105	402	5,122	.96	.98		423	8,423	.85	.87		397	14,454	1.25	1.28		245	17,598	.81	.83				
106-110	251	3,330	1.12	1.21		320	6,696	1.01	1.09		325	12,611	1.36	1.47		224	17,109	.73	.79				
111-115	170	2,388	1.29	1.46		241	5,295	.74	.83		276	10,690	.98	1.11		167	13,261	.66	.75				
116-120	163	2,352	.78	.92		178	4,131	.62	.73		233	9,739	.86	1.01		142	11,715	.66	.77				
121-130	379	5,885	.77	.96		426	10,314	.99	1.24		415	18,295	.97	1.22		316	27,394	.72	.90				
131-140	248	4,150	1.13	1.52		275	7,177	.89	1.20		226	10,624	.97	1.31		131	12,483	.60	.81				
141- UP	461	9,334	.73	1.20		460	14,587	.94	1.54		465	27,331	.92	1.51		312	35,661	.72	1.18				
CHARGES	2,074	32,560	.91	1.15		2,323	56,623	.90	1.13		2,337	103,745	1.03	1.30		1,537	135,222	.71	.89				
TOTALS	8,147	98,010	.79	.77		7,544	143,734	.80	.79		6,695	233,140	.88	.88		3,820	269,932	.67	.67				
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS												
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR				
0- 60	3	282	.06	.03		22	12,649	.15	.09		37	13,040	.15	.09									
61- 80	603	66,962	.60	.43		363	273,189	.45	.33		4,686	436,221	.51	.37									
81- 85	240	30,354	.77	.64		127	66,437	.52	.43		16,607	253,981	.62	.52									
86- 90	225	30,531	.72	.64		131	88,444	.50	.44		15,537	235,569	.69	.60									
91- 95	178	24,571	.60	.56		124	82,955	.51	.47		4,391	169,744	.58	.54									
96- 99	157	23,316	.81	.80		112	79,582	.60	.59		2,727	149,341	.70	.68									
100-100	123	18,627	1.09	1.09		62	43,855	.59	.59		182,402	279,588	.76	.76									
CREDITS	1,529	194,642	.72	.60		941	647,110	.49	.40		226,387	1537,484	.62	.53									
101-105	190	30,186	.56	.57		105	50,252	.80	.83		2,833	131,780	.81	.83									
106-110	159	26,405	.76	.82		89	87,440	.70	.76		2,479	159,474	.80	.86									
111-115	120	21,046	.73	.82		59	43,946	.80	.90		1,612	99,940	.80	.90									
116-120	116	21,073	.73	.86		56	32,662	.70	.82		1,386	84,610	.73	.86									
121-130	180	36,684	.78	.98		90	75,510	.78	.97		3,175	182,452	.83	1.04									
131-140	103	22,226	1.04	1.40		50	33,509	.74	1.00		1,814	95,439	.85	1.15									
141- UP	194	49,150	.84	1.38		82	65,098	.87	1.40		3,686	215,522	.87	1.41									
CHARGES	1,062	206,768	.78	.97		531	388,418	.77	.93		16,985	969,217	.82	1.01									
TOTALS	2,591	401,411	.75	.75		1,472	1035,528	.60	.56		243,372	2506,701	.70	.68									

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2011

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1	1				1	2				2	7									
61- 80	245	140	.26	.20		101	279	.62	.47		67	318	.80	.61		77	520	.25	.20		
81- 85	684	601	.83	.70		810	2,655	.49	.41		1,532	8,237	.49	.42		1,760	12,975	.49	.41		
86- 90	2,485	2,901	.92	.79		6,938	23,090	.48	.41		4,750	24,996	.55	.47		2,129	15,939	.58	.50		
91- 95	359	394	1.71	1.59		747	2,698	.71	.65		650	3,683	.52	.48		464	3,738	.57	.53		
96- 99	164	193	3.82	3.72		319	1,198	1.54	1.50		334	2,020	.56	.55		216	1,810	.59	.57		
100-100	162,589	106,916	.62	.62		14,344	47,676	.62	.62		2,391	14,359	.56	.56		1,020	8,766	.53	.53		
CREDITS	166,527	111,147	.64	.63		23,260	77,598	.59	.56		9,726	53,620	.54	.49		5,666	43,748	.54	.48		
101-105	154	194	1.97	2.03		280	1,136	1.15	1.18		298	1,890	.66	.68		222	1,990	.97	1.00		
106-110	178	226	.41	.44		363	1,517	1.11	1.19		343	2,291	.88	.94		258	2,409	.54	.58		
111-115	91	106	1.55	1.75		156	678	2.60	2.94		176	1,222	.70	.79		165	1,630	.91	1.03		
116-120	93	107	.48	.57		136	609	1.45	1.71		149	1,090	.62	.73		111	1,132	.64	.75		
121-130	238	356	1.56	1.95		391	1,875	.80	1.01		350	2,688	.87	1.09		216	2,370	.28	.36		
131-140	105	182	1.85	2.48		212	1,107	1.45	1.95		213	1,776	.90	1.22		161	1,870	.43	.58		
141- UP	226	468	3.24	5.51		521	3,502	1.58	2.69		472	4,893	1.03	1.74		344	4,948	1.35	2.21		
CHARGES	1,085	1,639	1.89	2.42		2,059	10,424	1.37	1.78		2,001	15,849	.87	1.12		1,477	16,349	.83	1.05		
TOTALS	167,612	112,786	.65	.65		25,319	88,022	.69	.67		11,727	69,469	.62	.60		7,143	60,098	.62	.60		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	1	8	4.98	3.01																	
61- 80	123	1,200	.39	.31		436	7,035	.42	.33		1,183	33,464	.44	.34		883	46,034	.48	.36		
81- 85	2,483	25,791	.39	.33		2,351	37,194	.49	.41		1,237	34,671	.61	.50		390	22,276	.69	.57		
86- 90	1,764	18,669	.64	.56		1,083	18,006	.84	.73		729	21,863	.58	.51		357	22,242	.67	.58		
91- 95	620	7,078	.45	.42		547	9,765	.66	.62		509	16,422	.69	.64		322	21,178	.64	.60		
96- 99	324	3,895	.67	.65		375	7,121	.74	.72		413	14,404	.62	.60		242	16,207	.63	.61		
100-100	837	10,139	.67	.67		615	11,806	.75	.75		413	14,290	.67	.67		197	13,825	.56	.56		
CREDITS	6,152	66,780	.53	.47		5,407	90,928	.62	.55		4,484	135,114	.58	.50		2,391	141,762	.59	.50		
101-105	369	4,733	.54	.55		380	7,622	.60	.62		415	14,938	.82	.84		285	20,576	.59	.60		
106-110	290	3,800	.75	.81		299	6,304	.63	.68		384	14,531	.78	.84		230	17,673	.60	.65		
111-115	178	2,465	.64	.72		229	5,150	.58	.65		307	12,300	.63	.71		189	15,493	.69	.78		
116-120	131	1,902	.55	.65		194	4,606	.48	.56		261	10,835	.52	.62		179	15,240	.51	.60		
121-130	369	5,752	.66	.83		432	10,526	.66	.83		446	19,744	.57	.72		284	24,683	.67	.84		
131-140	265	4,416	.61	.82		283	7,336	.55	.74		231	10,696	1.49	2.00		143	13,542	.71	.96		
141- UP	473	9,649	.61	1.01		440	14,116	.73	1.22		457	26,579	.77	1.27		320	36,058	.58	.95		
CHARGES	2,075	32,717	.62	.80		2,257	55,659	.63	.79		2,501	109,624	.77	.96		1,630	143,265	.62	.77		
TOTALS	8,227	99,497	.56	.55		7,664	146,587	.63	.62		6,985	244,739	.67	.67		4,021	285,027	.60	.61		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60						10	6,008	.09	.05		15	6,026	.09	.06							
61- 80	601	67,652	.44	.32		384	284,914	.33	.23		4,100	441,557	.37	.27							
81- 85	256	32,457	.45	.37		144	80,316	.41	.34		11,647	257,174	.48	.40							
86- 90	236	31,498	.47	.41		146	124,825	.35	.30		20,617	304,028	.49	.43							
91- 95	205	29,254	.49	.45		142	75,676	.39	.37		4,565	169,886	.50	.47							
96- 99	193	28,300	.54	.53		104	80,672	.51	.50		2,684	155,821	.57	.55							
100-100	130	20,505	.51	.51		59	40,380	.36	.36		182,595	288,662	.58	.58							
CREDITS	1,621	209,665	.47	.40		989	692,791	.37	.30		226,223	1623,155	.48	.41							
101-105	176	27,604	.58	.60		114	81,575	.66	.68		2,693	162,259	.65	.67							
106-110	140	22,851	.51	.55		100	82,305	.53	.58		2,585	153,906	.58	.63							
111-115	136	23,567	.62	.70		75	56,220	.79	.89		1,702	118,831	.73	.82							
116-120	126	23,308	.69	.81		60	67,967	.46	.54		1,440	126,796	.52	.61							
121-130	172	33,915	.67	.84		92	64,785	.61	.77		2,990	166,694	.64	.80							
131-140	116	24,180	.57	.76		60	44,620	.63	.84		1,789	109,725	.71	.96							
141- UP	196	48,495	.63	1.01		94	71,575	.54	.87		3,543	220,283	.66	1.08							
CHARGES	1,062	203,919	.62	.77		595	469,047	.60	.71		16,742	1058,494	.64	.79							
TOTALS	2,683	413,584	.54	.54		1,584	1161,839	.46	.43		242,965	2681,648	.54	.53							

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	41	21	.13	.07		12	25	.11	.06		9	33			8	37	.11	.06		
61- 80	1,671	1,034	.92	.69		652	1,813	.50	.37		537	2,529	.69	.52	495	3,318	1.01	.77		
81- 85	10,611	11,392	1.44	1.22		20,769	67,637	.72	.61		18,798	97,863	.65	.55	12,926	94,162	.55	.46		
86- 90	7,130	8,316	1.72	1.50		18,361	61,302	.73	.63		13,277	70,391	.67	.58	6,903	51,860	.67	.58		
91- 95	1,728	1,898	.99	.92		3,369	12,101	.96	.89		3,115	17,785	.70	.65	2,161	17,380	.68	.63		
96- 99	913	1,073	1.49	1.46		1,598	6,048	1.04	1.02		1,634	9,869	.83	.81	1,232	10,435	.83	.81		
100-100	790,541	520,465	.73	.73		73,282	244,713	.70	.70		13,044	78,366	.78	.78	5,245	45,126	.95	.95		
CREDITS	812,635	544,200	.77	.76		118,043	393,639	.72	.68		50,414	276,836	.70	.63	28,970	222,319	.69	.61		
101-105	933	1,133	1.67	1.72		1,548	6,158	.95	.98		1,646	10,545	1.09	1.12	1,303	11,669	.91	.93		
106-110	994	1,282	2.46	2.64		1,843	7,679	1.22	1.31		1,704	11,291	.72	.77	1,169	10,933	.78	.84		
111-115	568	690	6.01	6.77		820	3,555	1.16	1.31		856	5,986	1.04	1.18	677	6,611	.61	.69		
116-120	465	584	.58	.69		738	3,382	1.26	1.48		703	5,145	.68	.80	545	5,588	1.03	1.22		
121-130	1,305	1,890	2.97	3.72		2,010	9,645	1.02	1.28		1,825	13,999	.93	1.16	1,282	13,996	1.08	1.35		
131-140	625	1,057	.76	1.02		1,181	6,147	.89	1.20		1,096	9,087	1.08	1.44	826	9,608	1.27	1.71		
141- UP	1,424	2,892	2.98	5.05		2,592	17,056	1.31	2.23		2,337	24,289	.95	1.60	1,673	24,150	1.29	2.14		
CHARGES	6,314	9,527	2.58	3.32		10,732	53,621	1.14	1.48		10,167	80,340	.94	1.20	7,475	82,553	1.06	1.35		
TOTALS	818,949	553,727	.80	.80		128,775	447,260	.77	.75		60,581	357,177	.75	.73	36,445	304,872	.79	.76		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	10	74	.98	.57		4	39	.01			9	170	.03	.02		13	497	.55	.32	
61- 80	1,101	10,744	.71	.55		3,668	58,356	.59	.46		7,173	197,656	.57	.44		5,010	259,253	.57	.42	
81- 85	15,262	156,062	.53	.44		11,956	187,152	.61	.50		6,027	168,710	.69	.57		1,995	114,845	.77	.64	
86- 90	6,513	69,060	.73	.64		4,683	78,441	.75	.66		3,260	98,802	.85	.75		1,722	105,988	.76	.67	
91- 95	2,855	32,475	.72	.67		2,680	48,321	.87	.81		2,457	80,330	.73	.68		1,579	103,955	.68	.63	
96- 99	1,634	19,592	.97	.95		1,938	36,889	.88	.86		2,027	70,212	.73	.71		1,303	88,883	.80	.78	
100-100	4,512	54,733	.73	.73		3,007	57,228	.93	.93		1,970	67,066	.86	.86		927	63,611	.73	.73	
CREDITS	31,887	342,740	.65	.57		27,936	466,427	.72	.62		22,923	682,947	.70	.60		12,549	737,032	.68	.58	
101-105	1,989	25,273	.74	.76		2,147	42,783	.86	.89		2,205	80,015	.95	.97		1,342	96,287	.74	.76	
106-110	1,421	18,725	1.08	1.17		1,549	32,478	.94	1.01		1,784	68,483	.87	.94		1,091	83,451	.71	.76	
111-115	910	12,650	.82	.93		1,125	24,861	.74	.83		1,459	58,042	.81	.92		936	74,779	.71	.81	
116-120	764	11,115	.87	1.03		990	23,009	.78	.91		1,219	50,810	.73	.86		814	67,319	.77	.91	
121-130	1,871	28,994	.82	1.02		2,189	53,381	.85	1.06		2,319	101,940	.85	1.06		1,506	132,390	.75	.93	
131-140	1,246	20,658	.74	1.00		1,340	34,927	.70	.94		1,168	55,726	1.04	1.41		725	68,111	.81	1.10	
141- UP	2,332	47,392	.78	1.29		2,278	71,925	.95	1.55		2,313	134,970	.93	1.52		1,560	179,103	.78	1.28	
CHARGES	10,533	164,807	.82	1.04		11,618	283,365	.85	1.07		12,467	549,986	.89	1.11		7,974	701,441	.76	.95	
TOTALS	42,420	507,546	.71	.69		39,554	749,792	.77	.76		35,390	1232,933	.79	.78		20,523	1438,473	.72	.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	41	4,336	.37	.22		102	66,949	.18	.10		249	72,181	.20	.11						
61- 80	3,426	380,856	.56	.41		2,038	1361,812	.47	.34		25,771	2277,372	.51	.37						
81- 85	1,246	158,575	.66	.55		728	454,432	.54	.45		100,318	1510,830	.62	.51						
86- 90	1,198	161,423	.71	.62		683	468,456	.54	.47		63,730	1174,039	.67	.58						
91- 95	1,002	141,660	.54	.50		643	451,900	.54	.50		21,589	907,806	.61	.56						
96- 99	864	129,293	.67	.66		524	408,745	.63	.62		13,667	781,040	.70	.68						
100-100	579	88,963	.92	.92		298	203,152	.66	.66		893,405	1423,423	.75	.75						
CREDITS	8,356	1065,107	.64	.53		5,016	3415,446	.52	.43		118,729	8146,692	.62	.53						
101-105	934	147,906	.62	.63		521	337,428	.80	.82		14,568	759,196	.78	.80						
106-110	771	127,930	.74	.80		423	307,755	.70	.76		12,749	670,007	.76	.82						
111-115	638	111,996	.73	.82		334	261,137	.91	1.02		8,323	560,307	.83	.94						
116-120	565	102,944	.71	.84		286	211,530	.73	.86		7,089	481,424	.74	.88						
121-130	918	182,189	.83	1.04		518	403,069	.88	1.11		15,743	941,493	.86	1.07						
131-140	513	108,927	.76	1.03		249	200,543	.81	1.08		8,969	514,791	.83	1.12						
141- UP	1,009	256,284	.83	1.36		439	382,803	.83	1.34		17,957	1140,864	.87	1.41						
CHARGES	5,348	1038,177	.76	.95		2,770	2104,265	.82	.99		85,398	5068,083	.82	1.01						
TOTALS	13,704	2103,284	.70	.69		7,786	5519,711	.63	.59		204,127	3214,775	.70	.67						