

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results

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

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1995 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR								
0- 60	1		1			1		2			2		6			4		18	.15	.07								
61- 80	3		4			1		2			3		14			4		26	.34	.24								
81- 85	3		4			3		9	.84	.70	3		15	.01	.01	5		39	.14	.12								
86- 90	9		10	.26	.23	6		18	.01		15		81	.18	.16	14		104	.02	.02								
91- 95	24		28	.55	.51	50		181	.11	.10	85		500	.37	.35	144		1,203	.27	.25								
96- 99	197		292	.75	.73	658		2,491	.54	.52	754		4,524	.34	.33	478		4,010	.52	.51								
100-100	4,153		4,588	.81	.81	1,338		4,604	.56	.56	403		2,478	.48	.48	155		1,337	2.15	2.15								
CREDITS	4,390		4,926	.80	.80	2,057		7,307	.54	.53	1,265		7,617	.38	.37	804		6,738	.79	.76								
101-105	30		46	.37	.38	85		338	.71	.73	69		436	.58	.59	52		468	.93	.95								
106-110	6		7	.08	.08	23		94	.25	.26	24		163	.33	.36	24		234	.65	.70								
111-115	3		6			20		83	.09	.11	21		148	1.67	1.89	15		151	.07	.08								
116-120	6		13	.33	.39	14		62	1.61	1.89	23		177	.30	.35	25		268	.48	.57								
121-130	4		8			33		160	.11	.14	36		273	.15	.19	37		396	.59	.73								
131-140	5		7			12		66	.08	.10	7		57	3.28	4.38	12		141	2.78	3.74								
141- UP	8		29	.03	.11	8		50	.23	.39	13		130	5.00	8.10	10		137	.26	.41								
CHARGES	62		116	.20	.26	195		853	.48	.54	193		1,385	1.07	1.24	175		1,795	.77	.90								
TOTALS	4,452		5,043	.79	.79	2,252		8,160	.53	.53	1,458		9,002	.49	.49	979		8,533	.79	.79								
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR								
0- 60	2		13	.01	.01	2		15	.07	.03	8		144	1.50	.72	13		521	.69	.35								
61- 80	6		55	.61	.44	9		143	.93	.71	46		1,363	.47	.36	192		10,795	.36	.27								
81- 85	6		64	.12	.10	15		258	1.02	.86	97		3,180	.53	.44	147		8,314	.27	.22								
86- 90	29		319	.08	.07	134		2,501	.33	.29	366		11,675	.52	.46	137		8,130	.45	.39								
91- 95	369		4,364	.22	.21	510		9,118	.51	.47	344		10,666	.44	.41	117		7,625	.56	.52								
96- 99	450		5,300	.65	.63	296		5,465	.41	.40	172		5,764	.46	.45	77		5,050	.44	.43								
100-100	170		2,083	.74	.74	134		2,600	1.37	1.37	103		3,600	.70	.70	67		4,603	1.02	1.02								
CREDITS	1,032		12,197	.50	.48	1,100		20,100	.58	.55	1,136		36,394	.51	.46	750		45,038	.47	.41								
101-105	100		1,246	1.46	1.49	124		2,429	.37	.38	105		3,698	.33	.33	90		6,539	.65	.66								
106-110	33		434	.51	.55	50		1,101	.31	.34	85		3,431	.65	.70	59		4,338	.75	.81								
111-115	29		416	.31	.35	46		1,029	.86	.97	95		3,848	.68	.77	58		4,611	.61	.69								
116-120	40		596	1.08	1.28	83		1,898	.64	.76	55		2,304	.74	.87	56		4,770	.51	.60								
121-130	46		699	.67	.83	60		1,427	.33	.40	89		3,996	.37	.47	70		6,392	.37	.46								
131-140	22		357	.33	.44	30		832	.54	.72	46		2,143	.65	.88	38		3,424	.92	1.25								
141- UP	19		381	.62	1.03	48		1,587	1.24	2.09	85		5,458	.73	1.26	101		12,605	.49	.83								
CHARGES	289		4,129	.88	1.02	441		10,304	.60	.72	560		24,877	.59	.73	472		42,679	.57	.73								
TOTALS	1,321		16,327	.59	.60	1,541		30,404	.59	.60	1,696		61,271	.54	.55	1,222		87,717	.52	.53								
			\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS											
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR								
0- 60	42		4,170	.58	.31	208		68,889	.77	.35	283		73,779	.76	.35													
61- 80	257		28,631	.48	.34	200		93,386	.63	.44	721		134,420	.57	.41													
81- 85	77		10,276	.39	.32	36		16,727	.37	.31	392		38,886	.37	.31													
86- 90	72		9,839	.55	.48	25		14,564	.36	.32	807		47,240	.45	.40													
91- 95	53		7,026	.59	.54	24		12,241	.53	.49	1,720		52,953	.48	.45													
96- 99	50		7,479	.61	.59	28		21,130	.83	.81	3,160		61,505	.62	.60													
100-100	53		8,217	.50	.50	47		33,745	.46	.46	6,623		67,856	.62	.62													
CREDITS	604		75,637	.51	.40	568		260,682	.62	.42	13,706		476,638	.58	.43													
101-105	48		7,631	.56	.58	33		17,032	.50	.52	736		39,863	.55	.56													
106-110	40		6,738	.33	.36	26		22,359	.76	.82	370		38,899	.66	.71													
111-115	26		5,064	.53	.60	14		10,829	.60	.68	327		26,184	.61	.69													
116-120	26		4,465	.51	.59	16		10,379	.44	.52	344		24,932	.52	.62													
121-130	52		10,003	.45	.56	21		13,582	.50	.63	448		36,936	.44	.55													
131-140	36		6,960	.42	.57	26		18,555	.71	.96	234		32,541	.67	.90													
141- UP	91		25,946	.47	.82	91		89,172	.48	.91	474		135,496	.50	.92													
CHARGES	319		66,806	.46	.62	227		181,907	.55	.78	2,933		334,852	.55	.74													
TOTALS	923		142,443	.49	.48	795		442,589	.59	.51	16,639		811,490	.56	.52													

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1996 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					4	5	.61	.24		1	2	.04	.02		1	4	.14	.07	
61- 80	2	3				3	7	.04	.03		3	22	.14	.11		3	22	.14	.11	
81- 85	3	4	38.92	31.68		5	15	.02	.01		2	10				6	42	.02	.02	
86- 90	6	6	.18	.16		10	31	.48	.43		13	70	.04	.04		14	108	.02	.01	
91- 95	38	48	.17	.16		34	121	.27	.26		65	374	.42	.39		129	1,084	.41	.38	
96- 99	216	333	1.40	1.36		698	2,672	.20	.20		767	4,618	.35	.34		510	4,267	.30	.29	
100-100	4,158	4,611	.59	.59		1,348	4,663	.65	.65		376	2,280	.30	.30		186	1,617	.21	.21	
CREDITS	4,424	5,006	.67	.67		2,102	7,514	.48	.48		1,224	7,353	.33	.33		849	7,143	.29	.28	
101-105	25	32	3.68	3.75		70	278	1.64	1.67		73	471	.69	.71		66	586	1.54	1.57	
106-110	8	15	.04	.04		21	87	1.18	1.27		26	177	.23	.25		17	156	.11	.12	
111-115	4	9				15	62	.06	.07		19	136	.27	.31		12	121	.33	.37	
116-120	5	10	.64	.76		11	51	.88	1.04		27	198	.36	.43		13	135	.79	.93	
121-130	11	22	.04	.05		22	105	.05	.07		34	268	.63	.79		39	417	1.02	1.26	
131-140	5	12	28.31	37.88		11	57	2.95	3.94		9	70	.06	.08		8	96	.01	.01	
141- UP	5	10	.07	.11		6	31	13.21	21.09		13	126	.04	.06		11	154	.29	.48	
CHARGES	63	110	4.34	5.07		156	671	1.78	2.00		201	1,446	.45	.52		166	1,665	.92	1.07	
TOTALS	4,487	5,116	.75	.75		2,258	8,185	.59	.59		1,425	8,800	.35	.35		1,015	8,808	.41	.41	
	\$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	4	24	7.09	3.60		3	29	.96	.46		11	215	.38	.19		12	415	2.27	.99	
61- 80	8	79	.12	.09		15	223	.27	.19		39	1,132	.80	.60		179	10,251	.52	.39	
81- 85	4	43	.15	.13		11	190	.33	.28		101	3,314	.24	.20		151	8,483	.44	.36	
86- 90	20	231	.11	.10		116	2,177	.21	.19		330	10,420	.26	.23		144	8,637	.38	.33	
91- 95	338	3,969	.66	.62		581	10,589	.45	.42		359	11,214	.40	.37		108	6,820	.65	.60	
96- 99	470	5,514	.46	.44		311	5,717	1.11	1.07		193	6,504	.53	.52		92	6,138	.46	.45	
100-100	150	1,866	.34	.34		129	2,453	.49	.49		96	3,347	.43	.43		64	4,361	.49	.49	
CREDITS	994	11,726	.51	.49		1,166	21,378	.60	.57		1,129	36,147	.38	.35		750	45,105	.50	.43	
101-105	92	1,167	.57	.59		98	1,971	.44	.46		108	4,013	.68	.69		62	4,536	.37	.38	
106-110	43	572	.49	.53		67	1,396	.32	.34		73	2,886	.51	.55		55	4,105	.50	.54	
111-115	31	436	.83	.94		45	1,020	.45	.50		94	3,748	.68	.77		50	3,725	.47	.53	
116-120	34	518	.78	.92		66	1,544	.60	.71		57	2,336	.42	.49		46	3,789	.44	.52	
121-130	62	981	.85	1.05		63	1,513	.35	.44		65	3,093	.42	.52		64	5,511	.44	.55	
131-140	12	197	1.57	2.13		32	866	.58	.78		58	2,832	.64	.86		38	4,005	.35	.47	
141- UP	24	525	1.52	2.61		39	1,251	1.46	2.45		85	5,042	.73	1.18		72	8,647	.40	.67	
CHARGES	298	4,395	.83	.98		410	9,561	.58	.69		540	23,950	.60	.74		387	34,317	.42	.53	
TOTALS	1,292	16,121	.60	.60		1,576	30,939	.60	.60		1,669	60,097	.47	.48		1,137	79,421	.47	.46	
	\$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	43	4,302	.58	.31		203	63,561	.64	.29		283	68,556	.65	.30						
61- 80	238	25,854	.45	.32		188	80,229	.56	.40		675	117,799	.53	.38						
81- 85	73	8,945	.49	.41		45	18,903	.48	.40		401	39,949	.46	.38						
86- 90	69	9,183	.85	.74		35	19,162	.43	.38		757	50,025	.45	.40						
91- 95	52	7,391	.48	.44		21	10,932	.41	.39		1,725	52,541	.48	.44						
96- 99	52	7,660	.38	.37		29	16,938	.72	.71		3,338	60,362	.57	.55						
100-100	42	6,727	.49	.49		57	42,962	.30	.30		6,606	74,886	.38	.38						
CREDITS	569	70,060	.51	.41		578	252,687	.53	.36		13,785	464,118	.51	.38						
101-105	40	6,448	.52	.53		31	21,963	.42	.44		665	41,466	.49	.51						
106-110	45	7,600	.46	.50		19	12,798	.41	.45		374	29,790	.44	.48						
111-115	27	4,927	.55	.62		23	15,711	.36	.40		320	29,895	.45	.51						
116-120	32	6,120	.48	.56		13	8,065	.35	.41		304	22,766	.44	.51						
121-130	53	9,844	.52	.66		36	26,858	.54	.67		449	48,611	.52	.65						
131-140	38	8,486	.56	.76		19	12,458	.40	.54		230	29,079	.49	.66						
141- UP	87	24,528	.46	.81		69	75,065	.41	.72		411	115,378	.45	.79						
CHARGES	322	67,953	.49	.66		210	172,918	.42	.57		2,753	316,985	.47	.62						
TOTALS	891	138,013	.50	.50		788	425,605	.48	.41		16,538	781,103	.49	.45						

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1997 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	1			3.19	1.72	1			.11	.07					1			.20	.10			
61- 80	3		2			2		6			6		28	.07	.05							
81- 85	1		2			3		8	2.76	2.30	2		12			1		8	.04	.04		
86- 90	3		3	.03	.03	8		25	.13	.12	8		46	.69	.61	10		79	.40	.35		
91- 95	43		49	.05	.04	57		207	.19	.18	88		531	.49	.46	164		1,366	.41	.38		
96- 99	214		299	1.33	1.29	715		2,727	.47	.45	710		4,237	.57	.55	393		3,272	.63	.61		
100-100	5,255		5,351	1.03	1.03	1,344		4,608	.45	.45	309		1,867	.91	.91	176		1,511	.89	.89		
CREDITS	5,520		5,706	1.03	1.03	2,130		7,585	.45	.44	1,123		6,722	.65	.64	745		6,240	.64	.62		
101-105	15		23	.80	.81	72		291	1.29	1.32	88		560	.73	.75	74		652	.50	.51		
106-110	6		12	26.72	28.80	19		83	.86	.92	32		217	.78	.84	22		201	.40	.43		
111-115	7		9	.42	.47	10		45	.11	.13	15		106	.43	.49	16		155	.07	.08		
116-120	4		8	1.54	1.83	23		108	1.42	1.68	22		167	.89	1.04	24		250	.40	.48		
121-130	14		25	.12	.15	40		182	.62	.78	51		371	.46	.57	43		470	1.10	1.35		
131-140	5		10	1.20	1.60	14		69	1.26	1.68	11		89	.38	.51	6		72	.63	.85		
141- UP	6		16			9		58	.03	.04	9		88	4.84	7.56	19		250	.30	.46		
CHARGES	57		103	3.72	4.50	187		837	.97	1.11	228		1,598	.88	1.00	204		2,050	.56	.65		
TOTALS	5,577		5,809	1.08	1.08	2,317		8,422	.50	.50	1,351		8,320	.70	.70	949		8,290	.62	.63		
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	2		13	.89	.46	2		19	.40	.20	5		79	.63	.29	6		229	1.04	.56		
61- 80	2		21	.45	.33	12		181	.48	.35	49		1,515	1.04	.79	172		9,573	.64	.48		
81- 85	2		23	.06	.05	17		303	.21	.18	125		4,022	.43	.36	102		5,711	.46	.38		
86- 90	27		298	1.48	1.31	131		2,398	.74	.65	257		7,874	.42	.37	95		5,474	.47	.41		
91- 95	412		4,801	.45	.42	455		8,042	.47	.44	275		8,465	.60	.56	89		5,622	.61	.56		
96- 99	384		4,509	.45	.44	246		4,612	.62	.60	147		5,026	.59	.57	61		4,276	.68	.67		
100-100	147		1,814	.78	.78	99		1,894	1.08	1.08	100		3,551	.91	.91	44		3,140	1.16	1.16		
CREDITS	976		11,479	.53	.51	962		17,448	.61	.57	958		30,532	.59	.53	569		34,025	.63	.54		
101-105	84		1,059	1.03	1.05	87		1,722	.81	.83	97		3,595	.67	.68	64		4,651	.69	.70		
106-110	47		634	1.42	1.53	62		1,304	.65	.70	79		3,015	.90	.98	58		4,381	.70	.75		
111-115	27		396	.39	.44	46		1,004	2.09	2.37	75		2,866	.82	.93	41		3,317	.36	.41		
116-120	49		729	.58	.68	81		1,905	.46	.54	68		2,807	.76	.89	32		2,543	.72	.85		
121-130	43		660	.87	1.09	51		1,214	.81	1.01	76		3,299	.79	.99	48		4,218	.32	.40		
131-140	13		216	.38	.51	27		704	1.03	1.38	46		2,121	.75	1.02	40		3,755	.57	.77		
141- UP	27		555	.70	1.15	44		1,376	1.02	1.66	73		4,429	.78	1.26	69		8,461	.61	1.04		
CHARGES	290		4,249	.85	1.00	398		9,229	.90	1.08	514		22,132	.78	.95	352		31,327	.57	.72		
TOTALS	1,266		15,728	.61	.62	1,360		26,677	.71	.72	1,472		52,664	.67	.68	921		65,351	.60	.61		
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR		
0- 60	62		5,871	.62	.33	144		43,784	.87	.38	224		50,003	.85	.38							
61- 80	203		22,714	.50	.36	140		60,855	.57	.41	589		94,894	.57	.41							
81- 85	42		5,486	.62	.51	24		10,502	.51	.42	319		26,079	.51	.42							
86- 90	45		6,045	.44	.39	33		16,152	.36	.32	617		38,393	.44	.38							
91- 95	52		7,434	.41	.38	27		12,576	.52	.48	1,662		49,092	.51	.47							
96- 99	37		5,420	.52	.51	16		9,695	.98	.95	2,923		44,073	.66	.64							
100-100	43		6,843	.58	.58	53		31,907	.47	.47	7,570		62,485	.64	.64							
CREDITS	484		59,812	.52	.40	437		185,470	.62	.43	13,904		365,019	.60	.46							
101-105	39		6,054	.45	.46	23		12,820	.57	.59	643		31,427	.61	.63							
106-110	42		6,849	.63	.68	17		10,952	.54	.58	384		27,648	.66	.72							
111-115	24		4,092	.68	.77	19		11,121	.46	.52	280		23,110	.60	.67							
116-120	30		5,371	.63	.75	20		15,202	.68	.81	353		29,090	.67	.79							
121-130	42		8,050	.67	.85	16		16,741	.62	.79	424		35,230	.63	.79							
131-140	32		6,870	.41	.55	15		11,700	.35	.48	209		25,606	.46	.62							
141- UP	84		22,234	.51	.88	51		54,130	.39	.76	391		91,597	.47	.87							
CHARGES	293		59,519	.55	.73	161		132,666	.48	.68	2,684		263,709	.56	.75							
TOTALS	777		119,330	.54	.52	598		318,135	.57	.49	16,588		628,727	.59	.54							

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1998 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1							6	15	.45	.32			2	8	.04	.03			1	4	.07	.03						
61- 80	2	2	.18	.14				2	6	.06	.05			1	5					3	20								
81- 85	4	1						6	19	4.60	4.00			5	28	.07	.06			1	8								
86- 90	7	7	7.34	6.42				6	140	.94	.89			78	476	1.02	.96			5	37	2.02	1.81						
91- 95	28	39	.27	.25				39	2,636	.37	.36			770	4,588	.54	.52			165	1,378	.41	.39						
96- 99	168	259	.35	.34				693	4,599	.45	.45			343	2,090	.50	.50			410	3,451	.43	.42						
100-100	5,507	5,549	.99	.99				1,351	7,416	.44	.44			1,199	7,194	.56	.54			148	1,269	1.19	1.19						
CREDITS	5,717	5,859	.97	.96				2,097	372	.78	.80			83	532	.27	.28			733	6,166	.59	.57						
101-105	24	45	.17	.17				94	136	.17	.18			35	237	.97	1.05			67	591	.53	.54						
106-110	8	12	3.92	4.26				31	65	.64	.72			21	148	.27	.30			28	262	.64	.69						
111-115	5	7						16	81	.08	.09			12	88	.11	.13			14	142	3.04	3.44						
116-120	4	6	.36	.43				17	152	1.03	1.27			41	311	1.35	1.68			24	252	.15	.18						
121-130	9	16	.09	.12				30	76	.04	.05			17	142	.13	.17			29	320	.27	.33						
131-140	3	8	.10	.14				14	60	.11	.17			13	122	1.17	1.79			10	118	1.76	2.38						
141- UP	7	16	.05	.09				10	942	.56	.63			222	1,581	.64	.73			13	172	1.76	2.63						
CHARGES	60	111	.56	.65				212	8,358	.45	.45			1,421	8,775	.57	.57			185	1,858	.84	.96						
TOTALS	5,777	5,970	.96	.96				2,309	24,999					25,000 - 49,999					918	8,024	.65	.65							
		\$10,000 - 14,999							\$15,000 - 24,999							\$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			.05	.02			2	21	.46	.23			8	134	1.63	.74			7	318	.11	.06						
61- 80	4	37						16	256	.38	.28			52	1,585	.46	.35			151	8,320	.49	.36						
81- 85	4	41	.02	.02				16	270	.29	.24			118	3,803	.51	.42			100	5,537	.44	.37						
86- 90	37	427	.18	.16				124	2,323	.37	.33			275	8,303	.39	.34			96	5,554	.51	.45						
91- 95	433	5,051	.37	.35				456	8,026	.53	.49			245	7,730	.47	.44			91	5,919	.54	.51						
96- 99	325	3,815	.71	.69				224	4,096	.61	.60			134	4,554	.61	.59			50	3,281	.56	.55						
100-100	133	1,599	1.31	1.31				109	2,126	.68	.68			79	2,777	.91	.91			63	4,495	.59	.59						
CREDITS	937	10,978	.62	.59				947	17,118	.54	.51			911	28,887	.52	.47			558	33,425	.51	.44						
101-105	103	1,301	.76	.77				105	2,065	.70	.72			112	4,190	.94	.96			56	3,833	.71	.73						
106-110	37	488	.40	.43				56	1,154	.82	.89			83	3,191	.60	.65			39	2,978	.41	.44						
111-115	26	382	.34	.38				65	1,442	.55	.63			89	3,428	.42	.47			40	3,042	.50	.56						
116-120	42	614	.34	.41				55	1,284	.37	.43			67	2,840	.80	.94			39	3,042	.60	.70						
121-130	55	836	.93	1.16				67	1,634	1.24	1.54			63	2,768	.94	1.17			52	4,492	.61	.77						
131-140	22	367	.17	.23				31	859	.94	1.27			36	1,802	.36	.48			35	3,501	.50	.67						
141- UP	26	523	.59	.93				41	1,289	.64	1.05			48	2,930	.85	1.41			80	9,368	.52	.86						
CHARGES	311	4,512	.59	.69				420	9,728	.75	.89			498	21,149	.72	.86			341	30,255	.55	.71						
TOTALS	1,248	15,490	.61	.61				1,367	26,846	.62	.63			1,409	50,036	.61	.61			899	63,680	.53	.54						
		\$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	53	5,063	.81	.42				131	39,738	.75	.34			204	45,285	.75	.34												
61- 80	176	19,566	.47	.33				119	47,720	.63	.44			531	77,529	.57	.40												
81- 85	48	6,271	.53	.44				27	14,638	.81	.68			321	30,581	.64	.54												
86- 90	38	5,441	.35	.31				22	13,977	.43	.37			615	36,117	.42	.37												
91- 95	61	8,984	.63	.59				22	10,223	.63	.58			1,618	47,968	.55	.51												
96- 99	35	5,432	.54	.52				17	13,416	.68	.65			2,826	45,529	.59	.57												
100-100	45	7,132	.75	.75				47	26,932	.51	.51			7,825	58,568	.65	.65												
CREDITS	456	57,889	.56	.44				385	166,644	.64	.44			13,940	341,577	.60	.46												
101-105	34	5,432	.51	.53				19	10,410	.59	.60			697	28,773	.65	.67												
106-110	35	5,849	.69	.75				20	11,534	.46	.50			372	25,842	.55	.59												
111-115	34	6,490	.58	.65				13	9,460	.90	1.02			323	24,606	.68	.76												
116-120	28	4,829	.60	.70				14	9,880	.46	.54			302	22,917	.53	.63												
121-130	43	8,287	.69	.86				17	16,465	.45	.56			406	35,281	.62	.77												
131-140	26	5,833	.75	1.02				16	10,020	.39	.52			210	22,726	.52	.70												
141- UP	83	22,518	.45	.79				45	43,575	.42	.74			366	80,574	.46	.81												
CHARGES	283	59,240	.57	.76				144	111,344	.49	.65			2,676	240,719	.55	.72												
TOTALS	739	117,128	.57	.56				529	277,987	.58	.49			16,616	582,295	.58	.54												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1999 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		1					1		2					3		11					3		21	.02	.01			
61- 80	1		1					1		4	1.98	1.46			2		9	.03	.02			3		15	.05	.04			
81- 85	3		4	.55	.45			5		13	1.20	.99			3		14	.24	.20			2		55	1.00	.89			
86- 90	8		7	15.27	13.36			8		27	.18	.16			7		38	.24	.21			7		1,136	.76	.71			
91- 95	29		42	.25	.23			40		142	.19	.18			69		419	.36	.34			137		3,640	.54	.53			
96- 99	158		235	1.01	.98			642		2,473	.44	.43			737		4,399	.43	.42			437		1,197	.66	.66			
100-100	5,336		5,390	.53	.53			1,505		5,169	.54	.54			331		2,007	.77	.77			141		6,064	.61	.59			
CREDITS	5,536		5,679	.57	.57			2,202		7,830	.51	.50			1,152		6,897	.52	.51			727		720	.64	.65			
101-105	22		33	.19	.19			76		318	.69	.70			97		619	.42	.43			79		351	.42	.46			
106-110	10		14	.09	.10			33		142	.49	.53			38		259	1.28	1.38			37		240	1.10	1.24			
111-115	7		12	2.63	2.99			10		46	.05	.06			21		146	.29	.33			24		186	.51	.61			
116-120	5		10					18		75	.17	.20			21		151	.99	1.17			18		378	.65	.81			
121-130	13		22	.06	.08			28		136	.90	1.11			39		304	.42	.52			36		92	.46	.61			
131-140	7		14	.03	.04			7		37	.02	.02			13		103	1.22	1.65			8		173	.42	.68			
141- UP	7		17	.93	1.50			13		76	.07	.11			9		89	2.08	3.18			12		2,140	.62	.71			
CHARGES	71		122	.47	.55			185		829	.52	.59			238		1,671	.73	.83			214		8,205	.61	.62			
TOTALS	5,607		5,802	.57	.57			2,387		8,658	.51	.51			1,390		8,567	.57	.57			941							
			\$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		11					2		19	3.54	1.56			7		114	.33	.16			11		513	.27	.15			
61- 80	6		56	.63	.45			5		72	.09	.06			33		1,040	.62	.47			154		8,535	.39	.29			
81- 85	4		37	.10	.08			12		199	.15	.13			111		3,486	.26	.21			127		6,968	.44	.37			
86- 90	25		283	.19	.17			120		2,204	.24	.21			302		9,283	.41	.36			89		5,042	.65	.57			
91- 95	409		4,815	.38	.36			468		8,333	.43	.40			241		7,787	.61	.57			83		5,390	.54	.50			
96- 99	355		4,169	.34	.33			235		4,324	.78	.76			146		4,913	.53	.52			55		3,764	.73	.71			
100-100	145		1,743	.40	.40			89		1,696	.49	.49			87		3,116	.64	.64			49		3,475	.40	.40			
CREDITS	946		11,115	.37	.35			931		16,847	.50	.47			927		29,740	.50	.45			568		33,687	.50	.43			
101-105	91		1,128	.85	.87			109		2,164	.57	.59			101		3,737	.51	.52			75		5,268	1.00	1.03			
106-110	43		570	.69	.74			60		1,251	.46	.49			64		2,401	.47	.51			52		3,673	.73	.79			
111-115	29		400	1.04	1.17			49		1,088	.62	.70			87		3,447	.47	.53			50		3,896	.50	.56			
116-120	52		762	.51	.60			54		1,255	.63	.74			59		2,405	.35	.41			34		2,705	.49	.57			
121-130	44		700	.48	.59			71		1,711	.37	.47			61		2,701	.75	.93			46		4,031	.55	.70			
131-140	17		296	.55	.74			20		518	.45	.61			40		1,889	.39	.52			31		3,085	.46	.62			
141- UP	27		521	.51	.80			48		1,533	1.08	1.72			61		3,524	.56	.87			62		7,292	.48	.80			
CHARGES	303		4,376	.67	.78			411		9,520	.61	.72			473		20,104	.51	.61			350		29,950	.61	.76			
TOTALS	1,249		15,491	.45	.45			1,342		26,367	.54	.55			1,400		49,844	.50	.50			918		63,636	.55	.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	58		5,265	.45	.24			142		49,208	.53	.24			227		55,143	.52	.24										
61- 80	178		20,100	.54	.38			119		44,776	.48	.33			502		74,613	.49	.34										
81- 85	43		5,828	.43	.36			24		12,746	.45	.37			334		29,311	.42	.35										
86- 90	48		7,200	.45	.39			28		23,519	.53	.46			642		47,657	.49	.43										
91- 95	54		8,021	.41	.38			29		18,421	.52	.49			1,559		54,506	.50	.46										
96- 99	40		5,456	.53	.52			19		13,628	.60	.59			2,824		47,002	.56	.55										
100-100	53		8,804	.45	.45			34		22,960	.40	.40			7,770		55,558	.47	.47										
CREDITS	474		60,674	.48	.38			395		185,257	.50	.34			13,858		363,789	.50	.38										
101-105	37		5,885	.47	.48			30		15,644	.53	.55			717		35,514	.60	.62										
106-110	25		4,211	.39	.42			18		12,272	.32	.35			380		25,144	.43	.47										
111-115	39		7,290	.48	.54			17		11,526	.67	.76			333		28,092	.57	.65										
116-120	26		4,614	.34	.40			11		6,389	.61	.72			298		18,551	.49	.57										
121-130	34		7,000	.49	.61			21		12,593	.31	.39			393		29,575	.44	.55										
131-140	16		3,478	.54	.73			14		8,514	.54	.73			173		18,028	.51	.69										
141- UP	71		18,219	.44	.74			36		34,111	.38	.68			346		65,555	.44	.75										
CHARGES	248		50,697	.45	.58			147		101,049	.45	.59			2,640		220,459	.49	.63										
TOTALS	722		111,371	.47	.45			542		286,306	.48	.39			16,498		584,248	.49	.44										

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1995

INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	5		2					3		6					1		2					3		13	.09	.04		
61- 80	8		5					9		23					6		24					2		14	1.02	.77		
81- 85	4		3					11		33	.02	.02			6		33	.21	.17			4		31				
86- 90	24		21					18		59	2.36	2.07			20		107	.71	.62			17		132	.13	.11		
91- 95	106		125	.85	.80			144		520	.56	.52			189		1,144	1.03	.97			268		2,221	.32	.30		
96- 99	686		970	1.94	1.88			1,433		5,339	.86	.83			1,477		8,874	.49	.48			893		7,450	.38	.37		
100-100	8,941		10,557	.86	.86			3,422		11,966	.76	.76			1,083		6,508	.60	.60			493		4,261	.56	.56		
CREDITS	9,774		11,681	.95	.95			5,040		17,946	.78	.77			2,782		16,691	.57	.56			1,680		14,122	.42	.41		
101-105	84		125	1.99	2.04			136		534	1.51	1.54			162		1,034	.71	.72			126		1,133	.38	.39		
106-110	28		41	1.66	1.80			53		220	2.11	2.28			49		326	1.81	1.95			56		528	.49	.53		
111-115	27		42	.53	.60			33		149	.14	.15			37		257	.45	.51			32		317	.09	.10		
116-120	28		45	.09	.11			38		173	.06	.07			43		324	.86	1.01			32		329	.04	.05		
121-130	45		73	.03	.04			69		324	.52	.65			70		538	1.52	1.88			58		618	.21	.26		
131-140	29		43	5.83	7.91			23		116	1.60	2.15			25		204	.27	.37			10		122	.22	.29		
141- UP	30		44	.12	.20			23		131	2.23	3.52			21		218	.98	1.60			20		284	.09	.14		
CHARGES	271		414	1.45	1.70			375		1,647	1.18	1.36			407		2,901	.97	1.10			334		3,331	.27	.31		
TOTALS	10,045		12,096	.97	.97			5,415		19,593	.82	.82			3,189		19,592	.63	.63			2,014		17,453	.39	.39		
			\$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		11					1		11	.02	.01			8		162	1.10	.56			10		359	.94	.46		
61- 80	5		50	.67	.52			20		280	1.33	.97			55		1,642	.66	.50			161		9,045	.48	.36		
81- 85	14		150	.42	.35			35		582	.21	.18			165		5,379	.51	.43			129		7,283	.35	.29		
86- 90	63		694	.84	.75			170		3,037	.42	.37			348		10,523	.34	.30			108		6,604	.58	.51		
91- 95	620		7,239	.30	.28			683		12,179	.47	.44			334		10,444	.51	.48			102		6,511	.57	.53		
96- 99	751		8,753	.60	.59			424		7,733	.47	.45			182		6,050	1.49	1.45			70		4,505	.75	.73		
100-100	414		5,000	.94	.94			293		5,614	1.22	1.22			196		6,672	1.08	1.08			56		3,969	.62	.62		
CREDITS	1,869		21,897	.59	.56			1,626		29,436	.61	.58			1,288		40,872	.71	.65			636		38,276	.54	.46		
101-105	145		1,816	.70	.72			98		1,955	.43	.44			89		3,037	1.39	1.43			59		4,219	.60	.62		
106-110	69		925	.69	.74			70		1,464	.50	.54			87		3,203	.92	1.00			51		3,737	.49	.53		
111-115	34		468	1.26	1.42			68		1,536	1.26	1.42			90		3,557	.49	.55			43		3,366	.24	.27		
116-120	55		816	.19	.23			78		1,788	.91	1.07			84		3,330	1.02	1.21			22		1,791	.20	.23		
121-130	69		1,038	.46	.57			84		2,016	.50	.63			58		2,586	.30	.37			34		2,940	.44	.54		
131-140	17		297	1.23	1.66			35		927	.71	.96			37		1,854	.83	1.11			28		2,893	.54	.73		
141- UP	26		500	.73	1.13			27		783	.70	1.11			49		2,915	.84	1.39			43		5,024	.57	.94		
CHARGES	415		5,860	.66	.76			460		10,468	.70	.82			494		20,482	.83	1.00			280		23,970	.47	.57		
TOTALS	2,284		27,757	.60	.60			2,086		39,904	.63	.63			1,782		61,354	.75	.74			916		62,246	.51	.50		
			\$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	52		4,757	.82	.42			64		15,392	.81	.35			149		20,716	.82	.37									
61- 80	178		18,717	.54	.38			61		22,434	.47	.34			505		52,233	.51	.37									
81- 85	44		5,241	.72	.59			19		6,953	.25	.21			431		25,687	.43	.36									
86- 90	46		6,136	.95	.84			16		5,758	.75	.66			830		33,070	.59	.52									
91- 95	37		4,951	.55	.51			18		11,023	.36	.34			2,501		56,356	.46	.43									
96- 99	36		4,891	1.04	1.02			4		2,836	.30	.30			5,956		57,399	.71	.69									
100-100	31		4,333	1.23	1.23			12		7,150	.93	.93			14,941		66,030	.87	.87									
CREDITS	424		49,026	.75	.58			194		71,545	.57	.39			25,313		311,492	.64	.53									
101-105	35		4,922	.51	.52			13		6,202	.26	.27			947		24,976	.61	.62									
106-110	18		2,866	.23	.25			11		5,391	.81	.87			492		18,701	.67	.72									
111-115	18		2,747	.43	.49			8		3,744	.35	.40			390		16,184	.48	.54									
116-120	26		4,605	.55	.65			7		6,508	.28	.33			413		19,709	.52	.61									
121-130	34		6,795	.72	.89			4		3,767	.19	.24			525		20,696	.50	.61									
131-140	10		1,963	.67	.92			6		3,638	2.06	2.79			220		12,058	1.11	1.51									
141- UP	32		8,424	.40	.67			16		11,197	.48	.80			287		29,518	.53	.87									
CHARGES	173		32,322	.51	.64			65		40,447	.56	.70			3,274		141,844	.60	.73									
TOTALS	597		81,348	.65	.59			259		111,993	.57	.47			28,587		453,336	.63	.58									

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1997 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2		1					3		7	.25	.13			2		8	1.36	.76			1		5				
61- 80	12		10	.04	.03			3		8					6		29	.04	.03			5		34				
81- 85	9		10					3		9					6		30	.06	.05			1		8				
86- 90	24		18	.01	.01			12		40	1.47	1.30			15		82	1.72	1.52			13		104	.01	.01		
91- 95	74		88	.02	.02			104		379	.31	.29			183		1,094	1.10	1.04			253		2,112	.49	.46		
96- 99	648		917	.74	.72			1,585		5,928	.63	.61			1,304		7,795	.75	.73			675		5,645	.64	.62		
100-100	12,599		13,489	1.19	1.19			3,344		11,509	1.04	1.04			933		5,645	.68	.68			370		3,205	.68	.68		
CREDITS	13,368		14,533	1.15	1.15			5,054		17,880	.88	.87			2,449		14,683	.75	.73			1,318		11,112	.61	.59		
101-105	86		118	.62	.63			150		590	1.45	1.49			145		911	.85	.87			97		856	1.91	1.95		
106-110	36		49	.01	.01			78		323	.68	.73			71		476	1.43	1.53			59		545	1.26	1.36		
111-115	26		42					32		138	1.05	1.18			29		194	14.56	16.45			32		313	.70	.79		
116-120	25		42	4.35	5.16			31		142	1.47	1.74			39		293	.86	1.02			27		286	.70	.83		
121-130	49		88	.54	.67			87		413	1.72	2.14			76		588	.19	.24			56		610	.57	.70		
131-140	24		35	.06	.08			33		170	.83	1.12			12		97	.68	.91			9		108	.18	.24		
141- UP	22		37	.03	.05			28		181	4.90	8.02			31		300	1.19	1.89			22		292	.60	.91		
CHARGES	268		411	.75	.87			439		1,958	1.62	1.88			403		2,859	1.77	2.04			302		3,011	1.09	1.25		
TOTALS	13,636		14,944	1.14	1.14			5,493		19,838	.96	.96			2,852		17,542	.92	.92			1,620		14,123	.71	.72		
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	2		12												8		146	.67	.32			7		227	.08	.04		
61- 80	7		62	4.12	2.92			15		232	.08	.06			49		1,492	1.05	.80			146		8,015	.66	.49		
81- 85	7		72	.14	.12			25		446	.55	.46			114		3,539	.54	.45			102		5,849	.45	.38		
86- 90	31		348	1.44	1.28			143		2,605	.42	.37			295		8,960	.64	.56			81		4,655	.93	.81		
91- 95	555		6,364	.41	.39			556		9,875	.56	.52			278		8,627	.72	.67			69		4,468	1.15	1.07		
96- 99	527		6,131	.54	.52			290		5,260	.94	.91			140		4,600	.48	.47			52		3,470	.32	.31		
100-100	321		3,889	.86	.86			223		4,321	1.34	1.34			150		5,156	.70	.70			57		3,831	.61	.61		
CREDITS	1,450		16,878	.60	.57			1,252		22,739	.77	.73			1,034		32,519	.66	.59			514		30,515	.68	.58		
101-105	114		1,412	.98	1.01			106		2,028	.99	1.01			76		2,756	.85	.87			41		2,885	.67	.69		
106-110	59		764	1.13	1.22			57		1,145	.53	.57			66		2,608	.58	.63			51		3,999	.33	.36		
111-115	35		488	1.08	1.21			47		1,036	.55	.62			84		3,206	.60	.67			42		3,293	.68	.77		
116-120	72		1,023	.64	.75			93		2,072	.85	1.00			65		2,523	.58	.68			27		2,121	1.19	1.41		
121-130	85		1,324	.51	.64			58		1,403	.80	.99			68		3,004	.71	.88			26		2,250	.88	1.12		
131-140	25		421	.11	.16			33		845	.77	1.04			30		1,426	.40	.55			27		2,439	.92	1.24		
141- UP	26		499	1.19	1.87			33		1,042	1.33	2.08			61		3,723	.82	1.36			37		4,038	1.06	1.68		
CHARGES	416		5,932	.80	.94			427		9,570	.85	.99			450		19,246	.68	.82			251		21,025	.79	.95		
TOTALS	1,866		22,810	.65	.65			1,679		32,309	.79	.79			1,484		51,765	.66	.66			765		51,540	.73	.70		
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	48		4,517	.49	.27			36		8,743	.54	.25			109		13,665	.52	.25									
61- 80	127		13,221	.66	.47			44		17,518	.49	.34			414		40,621	.60	.43									
81- 85	33		3,884	.60	.49			9		4,531	.30	.25			309		18,377	.46	.38									
86- 90	42		5,217	.40	.35			10		3,846	.54	.48			666		25,876	.62	.54									
91- 95	32		4,322	.76	.70			9		4,762	.40	.37			2,113		42,091	.64	.60									
96- 99	13		1,874	.24	.24			10		5,185	.33	.32			5,244		46,804	.59	.57									
100-100	22		3,289	.86	.86			15		7,566	.35	.35			18,034		61,901	.88	.88									
CREDITS	317		36,323	.60	.46			133		52,152	.44	.32			26,889		249,334	.66	.57									
101-105	25		3,687	.63	.65			10		4,290	.58	.60			850		19,533	.81	.83									
106-110	28		4,089	.49	.53			6		3,378	.44	.48			511		17,376	.54	.58									
111-115	17		2,810	.42	.47			6		2,602	.54	.61			350		14,123	.78	.88									
116-120	16		2,839	.78	.92			6		4,244	.60	.70			401		15,585	.77	.91									
121-130	17		3,110	.46	.57			7		2,727	.33	.42			529		15,517	.61	.76									
131-140	11		2,346	.84	1.13									204		7,886	.72	.98										
141- UP	26		6,861	.69	1.15			14		9,089	.22	.39			300		26,062	.67	1.13									
CHARGES	140		25,741	.61	.77			49		26,330	.41	.53			3,145		116,083	.70	.86									
TOTALS	457		62,064	.61	.56			182		78,482	.43	.37			30,034		365,418	.67	.64									

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1998 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3		2					8		11	13.07	5.42			1		4					2		11					
61- 80	17		14	.06	.04			5		11					1		4					5		31	.03	.03			
81- 85	10		8	.04	.03			3		7					1		5					1		7					
86- 90	21		14					3		10	.01	.01			7		39					15		117	.03	.03			
91- 95	99		107	1.52	1.43			86		312	1.75	1.64			153		915	.54	.51			232		1,914	.77	.73			
96- 99	669		903	1.12	1.09			1,568		5,824	.53	.51			1,332		7,933	.48	.47			719		5,953	.42	.41			
100-100	12,905		13,740	1.36	1.36			3,529		12,161	.86	.86			884		5,358	.55	.55			383		3,313	.86	.86			
CREDITS	13,724		14,789	1.35	1.34			5,202		18,337	.78	.77			2,379		14,260	.51	.50			1,357		11,347	.60	.59			
101-105	93		130	.47	.48			150		591	2.01	2.06			162		1,024	.90	.92			98		863	.68	.70			
106-110	33		43	.12	.13			77		330	.18	.19			61		403	1.40	1.51			45		425	.31	.33			
111-115	31		41	.27	.30			40		169	2.37	2.67			26		180	.44	.50			29		289	2.05	2.31			
116-120	29		43	.26	.30			26		120	.19	.22			33		244	.13	.15			38		387	.96	1.14			
121-130	45		69	.14	.17			69		326	.42	.52			78		602	.43	.54			63		667	.39	.49			
131-140	17		30	2.36	3.16			36		182	1.33	1.80			16		128	.32	.44			12		142	.41	.55			
141- UP	27		60	.25	.43			26		146	.66	1.00			28		327	.81	1.52			19		257	.80	1.25			
CHARGES	275		416	.44	.52			424		1,864	1.15	1.32			404		2,908	.74	.87			304		3,031	.73	.84			
TOTALS	13,999		15,205	1.32	1.32			5,626		20,201	.81	.81			2,783		17,168	.55	.55			1,661		14,378	.63	.63			
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		6					3		28	.01	.01			5		90	.57	.28			10		373	.77	.41			
61- 80	8		69	.55	.40			11		164	.24	.17			46		1,360	2.13	1.62			144		7,990	.49	.37			
81- 85	8		87	.14	.11			29		496	.57	.48			109		3,497	.28	.23			98		5,321	3.00	2.49			
86- 90	39		431	.61	.54			145		2,686	.56	.49			281		8,439	.49	.44			91		5,362	.54	.47			
91- 95	545		6,337	.49	.46			524		9,436	.59	.55			251		7,661	.72	.67			85		5,291	.41	.38			
96- 99	549		6,449	.67	.65			287		5,273	.71	.69			147		4,874	.69	.67			57		3,876	.53	.52			
100-100	359		4,299	.79	.79			236		4,519	.44	.44			185		6,449	.72	.72			64		4,438	.54	.54			
CREDITS	1,509		17,677	.63	.60			1,235		22,602	.58	.55			1,024		32,368	.67	.61			549		32,651	.91	.78			
101-105	114		1,439	1.07	1.09			96		1,894	.33	.34			90		3,241	.86	.88			46		3,347	.41	.42			
106-110	55		731	.54	.58			59		1,196	.40	.43			67		2,564	.56	.61			48		3,338	.42	.46			
111-115	53		736	.47	.53			54		1,194	.40	.46			74		2,858	.67	.76			33		2,633	.84	.94			
116-120	69		991	.47	.55			81		1,827	.96	1.13			70		2,899	.47	.56			19		1,608	1.29	1.53			
121-130	74		1,123	.56	.70			72		1,697	1.05	1.30			69		3,125	.82	1.03			40		3,321	.44	.55			
131-140	26		440	1.09	1.47			29		791	.76	1.02			39		1,876	.81	1.09			26		2,365	.41	.56			
141- UP	22		433	.85	1.32			38		1,223	2.57	4.25			50		2,828	.69	1.10			44		4,787	.48	.79			
CHARGES	413		5,892	.72	.83			429		9,822	.90	1.07			459		19,390	.70	.84			256		21,399	.55	.68			
TOTALS	1,922		23,569	.65	.65			1,664		32,424	.68	.68			1,483		51,758	.68	.68			805		54,050	.77	.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	30		2,743	.30	.16			35		9,842	.70	.36			98		13,109	.63	.32										
61- 80	136		14,095	.52	.37			43		12,770	.51	.35			416		36,510	.57	.40										
81- 85	38		4,593	.63	.52			12		6,166	.58	.48			309		20,186	1.17	.97										
86- 90	23		2,989	.66	.59			13		6,813	.67	.59			638		26,901	.57	.50										
91- 95	33		4,465	.58	.54			5		1,829	.40	.37			2,013		38,269	.58	.54										
96- 99	28		3,859	.49	.47			6		2,037	.97	.94			5,362		46,982	.59	.57										
100-100	31		4,924	.88	.88			12		6,580	.40	.40			18,588		65,781	.83	.83										
CREDITS	319		37,669	.58	.46			126		46,037	.58	.42			27,424		247,736	.70	.60										
101-105	31		4,283	.49	.50			5		2,231	.52	.53			885		19,044	.65	.66										
106-110	13		1,829	.59	.64			9		3,691	.43	.47			467		14,549	.49	.53										
111-115	16		2,817	.57	.64			3		1,233	.08	.09			359		12,148	.64	.72										
116-120	6		934	.45	.53			4		1,841	.39	.47			375		10,893	.67	.79										
121-130	19		3,644	.76	.95			6		4,345	.53	.68			535		18,919	.64	.81										
131-140	22		4,433	.49	.66			4		2,374	.55	.73			227		12,761	.58	.79										
141- UP	32		8,140	.52	.86			15		9,561	.42	.69			301		27,762	.60	.98										
CHARGES	139		26,079	.55	.71			46		25,275	.44	.58			3,149		116,076	.61	.76										
TOTALS	458		63,747	.57	.53			172		71,312	.53	.46			30,573		363,812	.67	.64										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1999 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	5	2	13.45	6.51		3	6				1	3			2	10				
61- 80	33	22	.08	.05		12	31				14	61	.03	.02	8	51	.31	.22		
81- 85	21	16	.35	.29		10	32	.01	.01		4	22	.11	.09	7	53	.02	.01		
86- 90	27	21	.73	.65		18	62	.02	.01		17	95	.42	.37	16	127	1.31	1.16		
91- 95	100	104	.43	.40		74	268	.34	.32		133	810	.39	.36	240	1,988	.91	.86		
96- 99	603	820	1.14	1.11		1,391	5,193	.43	.42		1,358	8,126	.42	.41	763	6,347	.64	.62		
100-100	13,121	14,050	.89	.89		3,642	12,709	.51	.51		1,081	6,565	.59	.59	449	3,854	.61	.61		
CREDITS	13,910	15,036	.90	.90		5,150	18,300	.48	.48		2,608	15,681	.49	.48	1,485	12,429	.68	.66		
101-105	75	103	.42	.43		179	706	.72	.73		202	1,272	.83	.85	105	933	.87	.89		
106-110	48	66	.04	.04		73	295	.64	.68		57	374	1.87	2.00	52	493	.28	.31		
111-115	27	38	.08	.09		39	171	.35	.39		36	243	1.01	1.14	36	359	.70	.79		
116-120	27	38	1.45	1.72		22	102	.11	.13		31	222	.88	1.04	33	343	.53	.63		
121-130	45	59	7.82	9.67		53	256	.53	.66		83	643	1.10	1.36	54	590	.23	.29		
131-140	29	47				32	154	.74	1.00		29	243	.59	.79	13	150	2.37	3.19		
141- UP	30	47	5.90	9.99		24	159	.09	.15		33	313	.16	.24	19	263	.57	.92		
CHARGES	281	398	2.11	2.48		422	1,843	.56	.64		471	3,310	.94	1.07	312	3,131	.65	.74		
TOTALS	14,191	15,434	.93	.93		5,572	20,143	.49	.49		3,079	18,991	.57	.57	1,797	15,560	.67	.67		
		\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999			
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	3	19	2.65	1.37		5	49	.47	.25		14	250	1.51	.71		6	227	.07	.04	
61- 80	23	198	.59	.43		23	337	.32	.23		65	1,955	.38	.28		158	8,783	.54	.40	
81- 85	10	103	.02	.02		26	433	.82	.69		109	3,502	.71	.59		121	6,662	.45	.38	
86- 90	33	383	.52	.46		157	2,879	.65	.58		301	9,128	.59	.52		108	6,479	.48	.42	
91- 95	531	6,155	.58	.55		544	9,703	.32	.30		281	8,627	.56	.52		90	5,729	.74	.69	
96- 99	660	7,675	.54	.53		342	6,237	.51	.50		179	5,940	.88	.86		59	4,052	.43	.42	
100-100	380	4,603	.69	.69		269	5,089	.38	.38		163	5,720	.64	.64		88	5,926	.26	.26	
CREDITS	1,640	19,137	.59	.57		1,366	24,728	.43	.40		1,112	35,122	.65	.59		630	37,857	.49	.42	
101-105	126	1,562	.97	.99		129	2,506	.54	.56		92	3,312	.58	.60		47	3,480	.44	.45	
106-110	52	686	1.03	1.11		70	1,483	.49	.52		68	2,594	.32	.34		50	3,660	.82	.88	
111-115	49	662	.32	.36		58	1,299	.61	.69		82	3,249	.20	.23		49	3,779	.53	.59	
116-120	68	988	.34	.40		81	1,863	.55	.65		61	2,468	.46	.54		33	2,880	.76	.89	
121-130	66	994	.48	.60		70	1,662	.70	.86		56	2,358	.65	.81		33	2,854	.41	.51	
131-140	20	330	2.01	2.70		20	534	.12	.16		37	1,823	.38	.51		23	2,223	.68	.91	
141- UP	27	502	.23	.35		38	1,177	.51	.79		59	3,184	.83	1.33		51	5,840	.42	.70	
CHARGES	408	5,724	.70	.81		466	10,524	.54	.63		455	18,987	.50	.59		286	24,716	.56	.69	
TOTALS	2,048	24,861	.62	.62		1,832	35,252	.46	.46		1,567	54,108	.59	.59		916	62,573	.51	.50	
		\$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	31	2,656	.33	.17		45	10,909	1.14	.52		115	14,130	.97	.46						
61- 80	143	15,565	.63	.45		47	16,063	.52	.36		526	43,068	.55	.40						
81- 85	36	4,423	.24	.20		11	4,440	.25	.21		355	19,687	.41	.34						
86- 90	22	2,882	.98	.86		7	2,775	.36	.31		706	24,831	.59	.52						
91- 95	40	5,449	.68	.63		2	1,455	.18	.17		2,035	40,287	.55	.51						
96- 99	31	4,537	.42	.41		12	7,814	.33	.32		5,398	56,741	.52	.51						
100-100	28	4,210	.40	.40		13	14,304	.21	.21		19,234	77,029	.52	.52						
CREDITS	331	39,722	.55	.43		137	57,761	.50	.36		28,369	275,772	.55	.47						
101-105	20	3,261	1.51	1.54		7	2,996	.39	.40		982	20,131	.74	.76						
106-110	15	2,744	.43	.47		7	4,739	.23	.25		492	17,134	.50	.54						
111-115	15	2,549	.47	.53		2	1,005	.20	.23		393	13,355	.42	.47						
116-120	15	2,605	.18	.22		2	966	.15	.17		373	12,474	.46	.54						
121-130	28	4,997	.30	.37		6	4,533	.23	.29		494	18,946	.44	.54						
131-140	17	3,491	.41	.56		3	1,837	.29	.40		223	10,833	.51	.69						
141- UP	32	8,170	.61	.98		13	14,363	.28	.46		326	34,018	.45	.73						
CHARGES	142	27,818	.56	.72		40	30,439	.27	.36		3,283	126,890	.50	.63						
TOTALS	473	67,540	.55	.52		177	88,200	.42	.36		31,652	402,663	.54	.51						

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR				
0- 60	17	6	.02	.01		8	16	9.05	4.77		2	7	2.09	1.08	2	9								
61- 80	43	30	.26	.19		22	59	8.31	6.11		17	74	5.12	3.76	18	113	.44	.32						
81- 85	37	28	.01	.01		25	74	.08	.06		17	89	.23	.19	15	112	1.70	1.41						
86- 90	64	58	.08	.07		33	104	.04	.03		40	223	.69	.61	43	325	1.80	1.59						
91- 95	289	326	1.90	1.78		259	938	.34	.32		403	2,414	.45	.43	684	5,729	.39	.37						
96- 99	1,859	2,310	1.14	1.11		4,587	17,531	.45	.44		4,246	25,253	.32	.31	2,261	18,798	.49	.48						
100-100	115,908	76,283	.58	.58		12,090	40,811	.49	.49		2,189	13,172	.45	.45	793	6,830	.53	.53						
CREDITS	118,217	79,041	.60	.60		17,024	59,532	.48	.48		6,914	41,232	.38	.37	3,816	31,916	.50	.48						
101-105	204	253	.53	.54		399	1,599	.71	.72		425	2,659	.61	.62	289	2,528	.88	.90						
106-110	84	120	.48	.52		167	696	.39	.42		161	1,087	.71	.76	111	1,029	.93	1.00						
111-115	68	94	.96	1.08		74	317	.97	1.10		89	626	.90	1.02	75	743	.41	.47						
116-120	74	106	2.99	3.53		80	359	.29	.35		91	692	.56	.66	83	851	1.09	1.29						
121-130	118	174	.31	.39		181	910	.69	.87		189	1,445	.90	1.12	157	1,688	.80	.99						
131-140	48	80	.20	.27		67	330	.29	.40		44	366	1.61	2.16	37	441	2.09	2.82						
141- UP	82	139	2.15	3.75		50	299	2.04	3.22		48	530	.31	.54	50	665	.36	.55						
CHARGES	678	966	1.00	1.19		1,018	4,510	.70	.80		1,047	7,405	.73	.83	802	7,946	.87	1.00						
TOTALS	118,895	80,007	.61	.61		18,042	64,043	.50	.50		7,961	48,637	.43	.43	4,618	39,862	.57	.57						
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR				
0- 60	6	37	.23	.11		13	118	1.28	.60		17	297	1.19	.59		19	723	1.17	.58					
61- 80	18	167	.12	.09		36	524	1.82	1.35		114	3,430	.37	.28		380	21,209	.49	.37					
81- 85	27	287	.61	.51		49	815	.14	.12		370	12,176	.37	.31		296	16,641	.40	.33					
86- 90	88	971	.52	.47		403	7,496	.49	.44		870	26,503	.41	.36		261	15,308	.52	.46					
91- 95	1,695	19,753	.36	.34		1,739	30,835	.36	.33		794	24,537	.42	.39		214	13,407	.53	.50					
96- 99	1,538	17,834	.47	.46		789	14,504	.58	.57		465	15,235	.51	.49		144	9,651	.64	.63					
100-100	688	8,330	.74	.74		480	9,159	.47	.47		301	10,484	.80	.80		164	11,166	.49	.49					
CREDITS	4,060	47,380	.47	.45		3,509	63,451	.45	.42		2,931	92,662	.47	.42		1,478	88,105	.51	.44					
101-105	346	4,349	.55	.57		269	5,265	.55	.57		250	8,982	.64	.65		151	11,007	.55	.56					
106-110	133	1,800	.48	.52		155	3,336	.30	.32		183	7,148	.60	.65		117	8,454	.45	.49					
111-115	122	1,693	.56	.63		131	2,912	.76	.86		184	7,329	.57	.64		103	8,072	.41	.46					
116-120	171	2,471	.18	.22		210	4,781	.31	.36		164	6,428	.51	.60		73	5,932	.39	.46					
121-130	196	3,025	.84	1.04		179	4,277	.55	.69		177	7,895	.87	1.08		113	9,793	.45	.57					
131-140	65	1,075	.61	.83		71	1,896	.73	.99		119	5,762	.72	.97		85	7,973	.54	.73					
141- UP	98	2,042	1.03	1.75		96	3,036	.54	.89		170	10,198	.90	1.49		166	19,410	.57	.93					
CHARGES	1,131	16,456	.61	.71		1,111	25,504	.51	.60		1,247	53,741	.70	.85		808	70,640	.50	.63					
TOTALS	5,191	63,835	.51	.51		4,620	88,955	.47	.47		4,178	146,403	.55	.55		2,286	158,745	.50	.50					
		\$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	85	8,355	.48	.26		160	47,761	.76	.35		329	57,327	.73	.35										
61- 80	389	41,878	.54	.38		185	83,047	.90	.64		1,222	150,533	.73	.53										
81- 85	95	11,088	.43	.36		44	30,723	1.05	.87		975	72,032	.68	.56										
86- 90	107	13,943	.51	.45		51	28,495	.94	.83		1,960	93,426	.62	.54										
91- 95	115	16,455	.52	.48		35	21,992	.67	.62		6,227	136,386	.46	.43										
96- 99	66	9,398	.48	.47		35	20,829	.76	.74		15,990	151,343	.52	.51										
100-100	111	17,186	.52	.52		41	28,728	.42	.42		132,765	222,150	.54	.54										
CREDITS	968	118,303	.51	.41		551	261,575	.81	.59		159,468	883,197	.59	.50										
101-105	81	12,709	.44	.45		31	15,608	.58	.60		2,445	64,959	.57	.58										
106-110	60	10,025	.54	.59		22	15,675	.57	.61		1,193	49,369	.53	.58										
111-115	62	10,211	.46	.52		29	19,149	.55	.62		937	51,147	.53	.60										
116-120	49	8,284	.52	.61		16	7,599	.34	.40		1,011	37,504	.43	.51										
121-130	73	14,028	.43	.54		42	36,725	.58	.74		1,425	79,960	.59	.74										
131-140	54	11,126	.45	.60		31	19,240	.41	.56		621	48,288	.52	.70										
141- UP	147	42,188	.50	.89		83	87,925	.50	.87		990	166,433	.54	.94										
CHARGES	526	108,571	.48	.64		254	201,921	.52	.71		8,622	497,660	.54	.70										
TOTALS	1,494	226,874	.50	.49		805	463,496	.68	.62		168,090	1380,857	.57	.55										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1996 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	18	5	40.38	19.50		11	21	3.24	1.71		8	25	.68	.34		1	4			
61- 80	39	29	.23	.16		22	63	.23	.17		18	78	.01	.01		11	70	.02	.01	
81- 85	27	18	.73	.61		21	63	.20	.16		14	73	.22	.18		8	60	.13	.11	
86- 90	75	66	.20	.17		29	90	.48	.42		33	183	1.35	1.20		32	244	1.26	1.12	
91- 95	245	267	1.26	1.18		244	888	.41	.38		395	2,334	.42	.39		609	5,089	.91	.86	
96- 99	1,845	2,389	.64	.62		4,706	17,892	.52	.50		4,336	25,825	.39	.38		2,317	19,238	.35	.34	
100-100	117,096	77,991	.51	.51		12,170	41,173	.45	.45		2,221	13,328	.42	.42		815	7,003	.38	.38	
CREDITS	119,345	80,765	.52	.52		17,203	60,189	.47	.46		7,025	41,845	.41	.40		3,793	31,708	.46	.44	
101-105	213	262	.97	.99		391	1,558	1.42	1.45		447	2,793	.50	.52		270	2,413	.73	.75	
106-110	97	131	.42	.45		141	594	.23	.25		155	1,017	.31	.34		123	1,141	.63	.68	
111-115	49	71	1.06	1.20		85	379	1.19	1.34		84	592	.20	.22		77	767	.46	.52	
116-120	53	80	.19	.23		69	321	.40	.47		86	633	1.20	1.42		91	945	.39	.46	
121-130	100	155	1.59	1.98		167	806	.68	.85		218	1,709	1.38	1.70		155	1,681	.74	.92	
131-140	51	89	1.54	2.08		83	419	.82	1.10		48	394	.40	.54		30	353	1.35	1.82	
141- UP	69	112	2.38	4.08		42	264	.39	.64		54	527	.71	1.13		46	655	.76	1.20	
CHARGES	632	899	1.17	1.37		978	4,340	.90	1.03		1,092	7,664	.72	.81		792	7,955	.68	.78	
TOTALS	119,977	81,664	.53	.53		18,181	64,530	.50	.50		8,117	49,509	.45	.45		4,585	39,663	.50	.50	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	8	45	.81	.39		11	93	.35	.17		15	282	1.20	.62		17	629	.40	.21	
61- 80	24	225	.89	.66		42	609	.62	.46		106	3,081	.44	.33		424	23,884	.35	.26	
81- 85	22	225	.13	.11		42	707	.59	.49		321	10,481	.30	.25		279	15,387	.35	.29	
86- 90	87	973	.62	.55		391	7,212	.35	.32		884	26,924	.34	.30		252	15,017	.53	.46	
91- 95	1,649	19,239	.35	.33		1,684	29,861	.35	.33		830	25,691	.36	.34		233	14,525	.43	.40	
96- 99	1,651	19,154	.59	.57		784	14,246	.61	.59		398	13,146	.77	.75		147	9,920	.57	.55	
100-100	691	8,351	.60	.60		508	9,701	.42	.42		388	13,322	.35	.35		138	9,570	.54	.54	
CREDITS	4,132	48,212	.50	.48		3,462	62,429	.43	.40		2,942	92,926	.41	.37		1,490	88,933	.44	.37	
101-105	319	3,999	.52	.53		271	5,330	.61	.62		209	7,359	.59	.60		144	10,187	.40	.41	
106-110	147	1,974	.35	.37		156	3,274	.66	.72		160	6,288	.51	.55		135	10,099	.52	.56	
111-115	97	1,367	.34	.38		153	3,304	.58	.65		222	8,917	.38	.43		99	7,620	.54	.61	
116-120	148	2,175	.25	.29		201	4,701	.54	.63		139	5,638	.68	.80		66	5,184	.46	.54	
121-130	191	2,872	.58	.72		167	4,054	.42	.53		176	7,849	.51	.63		115	10,213	.48	.61	
131-140	54	885	.47	.64		71	1,883	.79	1.06		92	4,581	.47	.64		70	6,374	.66	.89	
141- UP	73	1,462	1.35	2.20		98	3,062	.81	1.30		145	8,914	.54	.90		133	15,780	.44	.71	
CHARGES	1,029	14,733	.53	.62		1,117	25,608	.61	.72		1,143	49,545	.52	.63		762	65,457	.49	.60	
TOTALS	5,161	62,945	.50	.50		4,579	88,037	.48	.48		4,085	142,471	.45	.45		2,252	154,390	.46	.45	

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	88	9,014	.34	.18		198	59,043	.71	.33		375	69,161	.66	.31						
61- 80	382	41,080	.48	.34		182	72,338	.70	.49		1,250	141,458	.57	.41						
81- 85	116	13,711	.37	.30		41	20,805	.60	.50		891	61,530	.43	.36						
86- 90	103	14,100	.67	.59		28	11,362	.36	.32		1,914	76,170	.45	.40						
91- 95	99	13,652	.38	.35		35	27,820	1.14	1.06		6,023	139,365	.54	.51						
96- 99	77	11,304	.50	.49		38	21,460	.79	.78		16,299	154,574	.56	.54						
100-100	99	15,244	.39	.39		55	40,843	.81	.81		134,181	236,524	.53	.53						
CREDITS	964	118,105	.46	.36		577	253,670	.75	.53		160,933	878,782	.54	.45						
101-105	94	14,890	.43	.45		37	24,233	.61	.62		2,395	73,025	.56	.57						
106-110	66	11,120	.48	.51		21	15,875	.76	.82		1,201	51,513	.58	.62						
111-115	63	10,923	.61	.69		22	14,965	.40	.45		951	48,905	.48	.54						
116-120	45	7,953	.37	.44		15	7,821	.73	.87		913	35,450	.54	.64						
121-130	72	13,866	.45	.57		35	30,892	.48	.60		1,396	74,096	.51	.64						
131-140	62	12,679	.36	.49		26	14,875	.32	.44		587	42,531	.44	.60						
141- UP	131	38,047	.43	.76		64	66,854	.43	.75		855	135,676	.46	.79						
CHARGES	533	109,478	.44	.58		220	175,515	.49	.66		8,298	461,195	.50	.64						
TOTALS	1,497	227,583	.45	.44		797	429,185	.65	.56		169,231	1339,977	.53	.50						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1997 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	16	8		1.57	.79	4	7	16.51	8.54		3	9	5.56	2.82		5	20			
61- 80	49	34		.21	.15	19	52	.41	.30		26	115	.62	.45		9	53	.03	.02	
81- 85	20	17		.82	.68	14	44	.01	.01		13	67	.21	.17		8	57	.03	.02	
86- 90	65	67		.24	.22	44	137	.54	.48		27	148	.03	.03		28	218	1.03	.91	
91- 95	240	238		.89	.83	251	913	.48	.45		447	2,710	.35	.33		825	6,818	.25	.24	
96- 99	1,442	1,885		.59	.58	4,380	16,565	.37	.36		3,626	21,478	.41	.39		1,613	13,395	.54	.52	
100-100	126,305	76,771		.67	.67	10,357	34,696	.56	.56		1,797	10,851	.63	.63		726	6,252	.70	.70	
CREDITS	128,137	79,020		.67	.66	15,069	52,415	.50	.49		5,939	35,378	.47	.46		3,214	26,813	.51	.49	
101-105	188	236		.32	.33	425	1,696	.92	.94		361	2,278	.70	.71		252	2,225	.64	.66	
106-110	95	105		.79	.85	133	564	.71	.77		153	1,024	.52	.56		110	1,025	1.28	1.37	
111-115	36	56		.05	.05	87	376	1.00	1.12		74	518	1.00	1.13		52	514	.24	.27	
116-120	54	72		.24	.28	69	310	2.65	3.14		83	596	.76	.90		98	1,017	.97	1.16	
121-130	104	154		3.93	4.91	163	779	.50	.62		232	1,767	.78	.97		151	1,611	1.41	1.74	
131-140	42	68		.91	1.22	62	312	1.25	1.68		44	358	1.27	1.71		30	356	1.35	1.82	
141- UP	63	85		.88	1.43	43	269	.77	1.25		49	473	1.86	2.93		36	506	1.09	1.75	
CHARGES	582	777		1.19	1.38	982	4,306	.96	1.09		996	7,014	.83	.95		729	7,253	.99	1.13	
TOTALS	128,719	79,797		.67	.67	16,051	56,721	.53	.53		6,935	42,393	.53	.53		3,943	34,066	.61	.61	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	3	22		.04	.02	7	66	3.18	1.58		17	296	.36	.17		18	685	2.02	1.02	
61- 80	24	222		.23	.17	28	424	.27	.20		120	3,468	.23	.17		352	19,022	.53	.39	
81- 85	20	209		.37	.31	41	702	.51	.43		305	9,754	.36	.30		217	11,762	.50	.42	
86- 90	70	779		.85	.75	464	8,464	.35	.31		704	21,038	.51	.45		207	12,276	.51	.45	
91- 95	1,535	17,734		.33	.31	1,328	23,318	.50	.47		570	17,621	.67	.62		169	10,785	.32	.30	
96- 99	1,079	12,614		.52	.50	575	10,448	.48	.46		313	10,437	.73	.71		141	9,881	.66	.64	
100-100	548	6,594		.79	.79	454	8,745	.60	.60		303	10,420	.57	.57		130	9,083	.85	.85	
CREDITS	3,279	38,173		.48	.46	2,897	52,168	.49	.46		2,332	73,033	.56	.50		1,234	73,494	.56	.48	
101-105	324	4,053		.64	.65	231	4,572	1.04	1.06		214	7,595	.68	.70		105	7,565	.56	.58	
106-110	139	1,825		.64	.69	138	2,908	.85	.92		173	6,751	.64	.69		104	7,739	.73	.79	
111-115	114	1,579		.52	.59	134	3,013	.54	.61		201	7,900	.65	.73		89	6,818	.59	.66	
116-120	140	2,061		.53	.62	164	3,730	.63	.74		132	5,456	.45	.53		74	5,945	.62	.73	
121-130	124	1,882		.88	1.10	145	3,504	.67	.83		156	6,837	.93	1.16		84	7,463	.63	.79	
131-140	53	880		1.35	1.82	74	1,962	.79	1.07		90	4,204	.55	.74		72	6,884	.59	.80	
141- UP	73	1,501		1.27	2.10	96	3,119	.71	1.15		150	8,832	.71	1.15		122	14,465	.66	1.13	
CHARGES	967	13,780		.75	.88	982	22,806	.76	.90		1,116	47,576	.67	.81		650	56,880	.63	.80	
TOTALS	4,246	51,953		.55	.55	3,879	74,974	.57	.57		3,448	120,609	.60	.60		1,884	130,374	.59	.59	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	90	8,601		.67	.36	144	40,604	.78	.34		307	50,319	.78	.36						
61- 80	305	32,970		.49	.35	122	49,767	.68	.48		1,054	106,128	.57	.41						
81- 85	92	11,404		.61	.51	29	13,651	.45	.37		759	47,668	.48	.40						
86- 90	70	9,264		.58	.51	28	14,695	.62	.54		1,707	67,086	.53	.46						
91- 95	74	10,044		.33	.31	29	18,006	1.57	1.46		5,468	108,188	.63	.58						
96- 99	66	9,742		.42	.41	28	15,573	.58	.57		13,263	122,017	.51	.49						
100-100	81	12,301		.53	.53	47	31,835	.73	.73		140,748	207,547	.65	.65						
CREDITS	778	94,326		.51	.40	427	184,132	.77	.54		163,306	708,952	.60	.50						
101-105	66	9,997		.45	.46	25	24,672	.72	.73		2,191	64,890	.67	.69						
106-110	41	6,948		.52	.56	9	7,637	.73	.80		1,095	36,525	.69	.74						
111-115	47	8,382		.50	.57	18	8,820	.58	.65		852	37,974	.58	.65						
116-120	38	6,986		.46	.54	13	8,288	.66	.78		865	34,461	.60	.70						
121-130	66	12,271		.44	.55	31	25,615	.62	.78		1,256	61,883	.66	.83						
131-140	52	10,453		.59	.80	16	20,183	.55	.73		535	45,660	.61	.81						
141- UP	115	31,877		.60	1.06	53	60,966	.70	1.17		800	122,094	.68	1.16						
CHARGES	425	86,914		.53	.71	165	156,181	.66	.87		7,594	403,488	.65	.83						
TOTALS	1,203	181,240		.52	.51	592	340,313	.72	.64		170,900	1112,440	.62	.59						

DATE 09/17/02

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1998 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	15	9	17.07	8.07		8	17	.39	.22		1	3			1	3				
61- 80	40	25	3.79	2.75		18	52	.14	.10		11	50	.45	.33	11	71	.91	.68		
81- 85	28	22	.74	.62		15	48	.25	.21		9	47	.86	.72	14	102	.10	.08		
86- 90	55	50	.10	.09		51	170	1.03	.91		38	208	.71	.63	33	253	1.37	1.22		
91- 95	249	246	.16	.15		211	755	1.09	1.02		407	2,453	.60	.56	770	6,434	.56	.52		
96- 99	1,277	1,671	.49	.48		4,238	16,139	.46	.45		3,628	21,525	.85	.83	1,633	13,519	.42	.41		
100-100	128,634	78,669	.72	.72		10,657	35,472	.54	.54		1,963	11,722	.53	.53	770	6,588	.37	.37		
CREDITS	130,298	80,691	.72	.72		15,198	52,654	.53	.52		6,057	36,007	.73	.71	3,232	26,970	.45	.44		
101-105	166	206	2.54	2.59		403	1,632	1.03	1.06		378	2,376	.75	.76	266	2,356	.51	.52		
106-110	56	75	.75	.81		144	599	.67	.72		147	976	.91	.98	115	1,086	.52	.56		
111-115	36	52	.48	.54		69	298	.25	.29		76	528	1.03	1.16	55	536	1.48	1.67		
116-120	46	69	1.34	1.59		76	346	.40	.48		78	581	.49	.58	94	986	.76	.90		
121-130	75	117	2.30	2.86		151	744	1.08	1.34		180	1,374	1.08	1.33	129	1,350	.51	.63		
131-140	38	60	.17	.23		67	347	.16	.21		33	289	.10	.14	29	349	1.19	1.61		
141- UP	63	86	1.94	3.19		46	273	.90	1.47		49	501	.77	1.28	27	393	.52	.86		
CHARGES	480	665	1.72	2.01		956	4,241	.80	.91		941	6,626	.81	.93	715	7,055	.65	.74		
TOTALS	130,778	81,357	.73	.73		16,154	56,895	.55	.55		6,998	42,633	.74	.74	3,947	34,025	.49	.49		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	6	35	.67	.32		7	67	.09	.04		14	243	.47	.24	17	714	.85	.44		
61- 80	14	127	.16	.12		22	343	.24	.18		101	3,061	.74	.56	339	18,223	.40	.30		
81- 85	17	169	.27	.22		42	708	.71	.60		298	9,338	.47	.39	239	13,152	.61	.51		
86- 90	87	999	.29	.26		480	8,938	.51	.45		713	21,391	.52	.46	206	12,066	.58	.51		
91- 95	1,481	17,102	.47	.44		1,258	22,106	.52	.48		557	17,201	.52	.48	172	10,758	.47	.44		
96- 99	1,176	13,721	.51	.49		593	10,851	.52	.51		310	10,456	.51	.49	116	7,824	.60	.59		
100-100	644	7,807	.60	.60		444	8,430	.68	.68		312	10,725	.75	.75	127	8,875	.64	.64		
CREDITS	3,425	39,960	.50	.48		2,846	51,444	.54	.51		2,305	72,414	.55	.50	1,216	71,612	.54	.46		
101-105	291	3,612	.51	.52		249	4,869	.90	.92		200	7,340	.62	.64	125	8,795	.37	.38		
106-110	116	1,525	.72	.78		126	2,654	.42	.46		177	6,769	.56	.61	105	7,936	.54	.58		
111-115	84	1,159	.97	1.10		128	2,952	.57	.64		172	6,733	.58	.66	86	6,823	.55	.62		
116-120	144	2,098	.52	.62		172	3,828	.35	.41		150	6,075	.51	.60	62	5,098	.70	.83		
121-130	163	2,474	.91	1.14		134	3,237	.68	.84		166	7,278	.63	.79	83	7,341	.74	.93		
131-140	46	783	.79	1.07		54	1,458	.58	.78		88	4,251	.43	.59	69	6,515	.63	.85		
141- UP	57	1,153	.45	.71		65	2,119	.79	1.33		112	6,579	.65	1.07	135	15,893	.63	1.05		
CHARGES	901	12,804	.67	.77		928	21,118	.63	.73		1,065	45,025	.58	.70	665	58,402	.59	.74		
TOTALS	4,326	52,765	.54	.54		3,774	72,562	.57	.56		3,370	117,439	.56	.56	1,881	130,014	.56	.56		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	83	7,704	.85	.45		133	42,224	.78	.36		285	51,019	.79	.37						
61- 80	271	29,222	.61	.43		120	49,028	.76	.54		947	100,202	.65	.46						
81- 85	96	11,908	.74	.62		30	18,090	1.70	1.40		788	53,584	.98	.81						
86- 90	98	13,147	.71	.63		26	12,941	.55	.48		1,787	70,162	.57	.50						
91- 95	65	9,397	.52	.48		28	17,058	.73	.68		5,198	103,511	.55	.51						
96- 99	80	11,693	.62	.61		19	11,999	.54	.53		13,070	119,398	.58	.56						
100-100	58	9,136	.49	.49		47	38,297	.59	.59		143,656	215,721	.63	.63						
CREDITS	751	92,208	.64	.51		403	189,636	.79	.56		165,731	713,597	.64	.55						
101-105	51	7,961	.47	.48		21	11,785	.63	.64		2,150	50,932	.60	.61						
106-110	56	9,350	.53	.57		21	12,375	.53	.57		1,063	43,347	.55	.59						
111-115	48	8,655	.45	.51		21	18,454	.57	.65		775	46,191	.57	.64						
116-120	36	6,045	.45	.53		15	7,977	1.07	1.27		873	33,104	.65	.77						
121-130	66	13,044	.48	.61		24	19,440	.57	.71		1,171	56,399	.62	.78						
131-140	43	9,276	.59	.79		14	10,441	.38	.52		481	33,770	.51	.70						
141- UP	102	26,649	.60	1.02		69	77,878	.57	.96		725	131,524	.59	1.00						
CHARGES	402	80,979	.53	.69		185	158,351	.58	.80		7,238	395,266	.59	.76						
TOTALS	1,153	173,187	.59	.57		588	347,987	.70	.63		172,969	1108,863	.62	.60						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	18		8	.91	.42			6		11	1.06	.46			2		5					3		14	.02	.01		
61- 80	44		25	.01	.01			15		42	.98	.72			14		63	1.90	1.39			10		65	.12	.09		
81- 85	26		15	2.79	2.31			10		32	.01	.01			13		65	4.63	3.87			7		51	2.70	2.25		
86- 90	47		35	1.04	.92			26		90	.05	.04			34		191	.06	.05			30		229	.95	.84		
91- 95	228		230	1.19	1.11			200		732	1.04	.98			340		2,032	.33	.31			664		5,565	.49	.46		
96- 99	1,229		1,545	.57	.55			3,809		14,540	.50	.48			3,865		23,013	.36	.35			1,810		15,020	.35	.34		
100-100	128,190		80,039	.52	.52			11,495		38,726	.47	.47			2,083		12,441	.47	.47			828		7,169	.51	.51		
CREDITS	129,782		81,897	.52	.52			15,561		54,173	.49	.48			6,351		37,810	.40	.39			3,352		28,112	.43	.41		
101-105	139		177	.73	.75			370		1,499	.91	.93			388		2,445	.70	.71			265		2,352	.70	.72		
106-110	71		93	.26	.28			115		493	1.03	1.11			133		892	.41	.45			97		907	.66	.71		
111-115	48		62	2.84	3.22			80		349	.24	.27			86		599	.57	.64			62		612	.38	.43		
116-120	48		58	.35	.41			59		275	.50	.59			72		538	.55	.65			88		914	.29	.34		
121-130	70		91	.37	.46			134		652	.55	.69			175		1,341	.63	.78			134		1,432	.57	.71		
131-140	39		60	.14	.19			61		317	1.04	1.40			25		208	1.53	2.07			33		382	.53	.72		
141- UP	49		65	.02	.03			36		223	.89	1.43			31		306	.72	1.13			39		532	.45	.70		
CHARGES	464		606	.65	.76			855		3,808	.78	.89			910		6,329	.65	.73			718		7,131	.56	.64		
TOTALS	130,246		82,502	.52	.52			16,416		57,982	.51	.50			7,261		44,138	.44	.43			4,070		35,244	.45	.45		
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	7		38	.21	.10			7		57	2.97	1.28			10		168	.57	.28			15		618	1.93	1.02		
61- 80	17		153	.97	.70			16		231	.21	.16			90		2,755	.31	.24			318		17,081	.43	.32		
81- 85	18		186	.58	.48			37		631	.30	.25			305		9,855	.33	.28			249		13,945	.39	.32		
86- 90	53		614	.50	.45			455		8,436	.29	.26			739		22,247	.46	.40			220		13,022	.59	.52		
91- 95	1,489		17,219	.36	.34			1,379		24,289	.35	.33			649		20,060	.50	.47			182		11,203	.44	.41		
96- 99	1,330		15,492	.54	.52			627		11,485	.43	.42			339		11,220	.53	.52			124		8,361	.48	.47		
100-100	640		7,716	.58	.58			455		8,617	.47	.47			282		9,543	.46	.46			141		9,804	.52	.52		
CREDITS	3,554		41,417	.47	.45			2,976		53,746	.38	.36			2,414		75,849	.46	.42			1,249		74,034	.48	.42		
101-105	304		3,769	.66	.68			241		4,683	.48	.49			204		7,276	.50	.52			117		8,550	.47	.49		
106-110	130		1,759	.28	.30			158		3,309	.59	.63			171		6,468	.42	.45			120		8,997	.47	.51		
111-115	80		1,138	.53	.60			124		2,747	.56	.64			204		8,007	.58	.66			85		6,715	.40	.45		
116-120	150		2,205	.46	.54			144		3,295	.24	.28			156		6,233	.55	.64			56		4,654	.62	.73		
121-130	126		1,893	.20	.25			125		3,005	.91	1.13			136		5,778	.62	.77			97		8,307	.53	.66		
131-140	44		711	.75	1.01			51		1,379	.63	.85			76		3,630	.55	.75			48		4,501	.57	.77		
141- UP	53		1,064	.76	1.24			66		2,072	.59	.93			114		6,922	.59	.98			128		15,248	.59	.98		
CHARGES	887		12,538	.50	.58			909		20,489	.55	.64			1,061		44,316	.54	.65			651		56,971	.52	.65		
TOTALS	4,441		53,956	.48	.48			3,885		74,235	.43	.42			3,475		120,165	.49	.49			1,900		131,005	.50	.50		
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	88		8,304	.46	.24			129		40,444	.65	.30			285		49,668	.64	.30									
61- 80	350		37,748	.45	.32			138		57,960	.67	.48			1,012		116,123	.56	.40									
81- 85	99		12,526	.47	.39			36		19,670	.93	.77			800		56,975	.59	.49									
86- 90	75		10,646	.42	.37			34		17,707	.53	.46			1,713		73,217	.47	.42									
91- 95	92		12,614	.44	.41			26		27,389	.55	.51			5,249		121,334	.45	.42									
96- 99	65		9,607	.42	.41			18		11,449	.44	.43			13,216		121,732	.44	.43									
100-100	81		12,523	.45	.45			59		47,567	.52	.52			144,254		234,145	.50	.50									
CREDITS	850		103,969	.44	.35			440		222,187	.62	.46			166,529		773,194	.51	.43									
101-105	74		11,191	.54	.55			25		15,497	.35	.36			2,127		57,439	.50	.51									
106-110	38		6,106	.43	.46			28		23,000	.49	.53			1,061		52,023	.48	.52									
111-115	38		6,267	.47	.52			16		9,066	.78	.88			823		35,562	.57	.64									
116-120	36		6,293	.57	.67			13		6,665	.25	.29			822		31,130	.45	.53									
121-130	56		11,003	.53	.66			24		16,954	.41	.51			1,077		50,456	.51	.64									
131-140	50		10,036	.35	.48			10		5,773	.39	.52			437		26,995	.47	.63									
141- UP	106		29,464	.51	.90			56		75,230	.47	.82			678		131,128	.51	.87									
CHARGES	398		80,358	.49	.65			172		152,186	.46	.63			7,025		384,733	.50	.65									
TOTALS	1,248		184,327	.47	.45			612		374,373	.56	.50			173,554		1157,927	.50	.48									

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	23	8	.01	.01		12	23	6.08	3.26		5	15	.96	.45		9	40	.10	.05	
61- 80	54	39	.21	.15		32	84	5.82	4.25		26	112	3.38	2.45		24	153	.47	.35	
81- 85	44	34	.01	.01		39	116	.12	.10		26	136	.20	.17		24	182	1.07	.89	
86- 90	97	89	.08	.07		57	182	.79	.70		75	410	.59	.52		74	560	1.08	.95	
91- 95	419	479	1.55	1.45		453	1,639	.38	.36		677	4,057	.60	.57		1,096	9,154	.36	.34	
96- 99	2,742	3,572	1.32	1.29		6,678	25,360	.54	.53		6,477	38,651	.36	.35		3,632	30,258	.47	.45	
100-100	129,002	91,429	.63	.63		16,850	57,381	.55	.55		3,675	22,158	.50	.50		1,441	12,429	.71	.71	
CREDITS	132,381	95,649	.66	.65		24,121	84,785	.55	.55		10,961	65,541	.43	.42		6,300	52,776	.52	.50	
101-105	318	425	.94	.96		620	2,470	.88	.90		656	4,129	.63	.64		467	4,129	.75	.77	
106-110	118	169	.76	.82		243	1,010	.75	.81		234	1,576	.90	.97		191	1,791	.76	.82	
111-115	98	142	.79	.90		127	550	.61	.69		147	1,031	.90	1.02		122	1,211	.28	.32	
116-120	108	165	1.98	2.33		132	594	.36	.43		157	1,193	.60	.71		140	1,449	.74	.88	
121-130	167	255	.22	.28		283	1,394	.59	.73		295	2,257	.96	1.19		252	2,702	.63	.78	
131-140	82	130	2.04	2.76		102	512	.56	.76		76	628	1.33	1.78		59	704	1.90	2.56	
141- UP	120	211	1.44	2.67		81	481	1.90	3.02		82	878	1.17	1.99		80	1,086	.28	.43	
CHARGES	1,011	1,496	1.06	1.27		1,588	7,010	.79	.90		1,647	11,691	.83	.95		1,311	13,072	.71	.81	
TOTALS	133,392	97,145	.66	.66		25,709	91,796	.57	.57		12,608	77,232	.49	.49		7,611	65,849	.55	.55	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	10	61	.14	.07		16	144	1.06	.49		33	603	1.24	.62		42	1,603	.96	.48	
61- 80	29	272	.32	.24		65	947	1.54	1.14		215	6,435	.46	.35		733	41,050	.46	.34	
81- 85	47	501	.49	.41		99	1,655	.30	.25		632	20,735	.43	.36		572	32,238	.35	.29	
86- 90	180	1,984	.56	.50		707	13,034	.45	.40		1,584	48,701	.42	.37		506	30,041	.51	.45	
91- 95	2,684	31,357	.33	.31		2,932	52,131	.41	.38		1,472	45,647	.44	.41		433	27,543	.55	.51	
96- 99	2,739	31,887	.54	.52		1,509	27,702	.52	.50		819	27,050	.72	.70		291	19,205	.62	.60	
100-100	1,272	15,413	.80	.80		907	17,373	.85	.85		600	20,756	.87	.87		287	19,739	.64	.64	
CREDITS	6,961	81,474	.51	.49		6,235	112,987	.52	.49		5,355	169,927	.54	.49		2,864	171,419	.51	.43	
101-105	591	7,411	.74	.76		491	9,650	.48	.49		444	15,716	.71	.73		300	21,765	.59	.60	
106-110	235	3,160	.54	.59		275	5,901	.35	.38		355	13,782	.69	.74		227	16,529	.54	.58	
111-115	185	2,577	.64	.73		245	5,477	.92	1.04		369	14,735	.58	.66		204	16,048	.43	.49	
116-120	266	3,883	.32	.38		371	8,466	.51	.60		303	12,062	.69	.82		151	12,494	.40	.48	
121-130	311	4,763	.73	.90		323	7,720	.50	.62		324	14,476	.63	.79		217	19,126	.42	.53	
131-140	104	1,729	.66	.89		136	3,655	.68	.92		202	9,759	.72	.98		151	14,290	.63	.86	
141- UP	143	2,923	.93	1.54		171	5,406	.77	1.26		304	18,571	.84	1.41		310	37,039	.54	.90	
CHARGES	1,835	26,445	.66	.77		2,012	46,276	.57	.68		2,301	99,101	.70	.85		1,560	137,290	.52	.65	
TOTALS	8,796	107,919	.54	.55		8,247	159,262	.53	.53		7,656	269,028	.60	.60		4,424	308,709	.51	.51	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	179	17,281	.60	.32		432	132,042	.77	.35		761	151,822	.75	.35						
61- 80	824	89,225	.52	.37		446	198,867	.72	.51		2,448	337,186	.64	.46						
81- 85	216	26,605	.47	.39		99	54,403	.74	.61		1,798	136,605	.54	.45						
86- 90	225	29,918	.62	.54		92	48,816	.74	.66		3,597	173,736	.57	.50						
91- 95	205	28,433	.54	.50		77	45,256	.56	.52		10,448	245,695	.47	.43						
96- 99	152	21,768	.65	.64		67	44,795	.76	.75		25,106	270,247	.58	.57						
100-100	195	29,735	.62	.62		100	69,623	.49	.49		154,329	356,036	.62	.62						
CREDITS	1,996	242,966	.56	.44		1,313	593,803	.70	.49		198,487	1671,327	.59	.48						
101-105	164	25,262	.49	.50		77	38,842	.49	.51		4,128	129,799	.57	.58						
106-110	118	19,629	.42	.46		59	43,425	.70	.75		2,055	106,970	.60	.65						
111-115	106	18,022	.48	.54		51	33,722	.54	.62		1,654	93,516	.54	.61						
116-120	101	17,353	.52	.62		39	24,486	.37	.43		1,768	82,145	.48	.57						
121-130	159	30,826	.50	.62		67	54,074	.54	.67		2,398	137,592	.54	.67						
131-140	100	20,049	.46	.62		63	41,433	.69	.93		1,075	92,887	.65	.88						
141- UP	270	76,558	.48	.84		190	188,293	.49	.88		1,751	331,447	.53	.93						
CHARGES	1,018	207,699	.48	.64		546	424,275	.53	.74		14,829	974,355	.55	.72						
TOTALS	3,014	450,665	.52	.51		1,859	1018,078	.63	.55		213,316	2645,682	.58	.55						

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	27	9	23.78	11.70	16	27	2.62	1.25	10	30	.58	.28	2	8	.08	.04				
61- 80	48	34	1.19	.14	29	81	.18	.14	19	84	.02	.01	20	133	.03	.03				
81- 85	36	24	7.63	6.32	31	94	.13	.11	19	99	.17	.14	18	131	.07	.06				
86- 90	109	92	.15	.14	56	173	3.05	2.70	60	325	.77	.68	61	464	.67	.59				
91- 95	377	419	1.43	1.34	389	1,405	.40	.38	609	3,589	.74	.70	983	8,208	.67	.63				
96- 99	2,761	3,709	.94	.92	6,928	26,284	.53	.52	6,634	39,586	.38	.37	3,771	31,419	.35	.34				
100-100	130,818	93,719	.56	.56	16,883	57,545	.52	.52	3,650	21,990	.52	.52	1,497	12,897	.49	.49				
CREDITS	134,176	98,007	.58	.58	24,332	85,609	.53	.52	11,001	65,702	.44	.43	6,352	53,260	.44	.42				
101-105	309	396	1.00	1.02	590	2,331	1.42	1.45	677	4,270	.78	.79	451	4,024	.75	.77				
106-110	144	198	.35	.38	219	922	.56	.61	243	1,612	.33	.35	190	1,761	1.06	1.14				
111-115	71	103	.77	.87	141	615	.78	.88	130	913	.37	.41	117	1,159	.44	.49				
116-120	85	130	1.27	1.50	110	507	.55	.65	156	1,144	1.01	1.20	137	1,425	.37	.43				
121-130	165	266	2.05	2.54	264	1,270	.51	.64	335	2,633	1.00	1.23	262	2,837	.72	.89				
131-140	71	126	3.90	5.26	126	650	1.40	1.88	77	625	.47	.63	47	553	.90	1.21				
141- UP	90	155	2.21	3.77	73	440	2.03	3.34	91	898	.84	1.34	75	1,050	.54	.85				
CHARGES	935	1,374	1.52	1.78	1,523	6,735	1.05	1.20	1,709	12,095	.75	.85	1,279	12,809	.70	.81				
TOTALS	135,111	99,381	.59	.59	25,855	92,344	.56	.56	12,710	77,797	.49	.49	7,631	66,069	.49	.49				

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	12	69	2.98	1.46	15	131	.47	.23	36	688	.85	.43	35	1,280	.97	.47				
61- 80	43	399	1.23	.92	69	1,021	.48	.36	185	5,459	.51	.39	752	42,518	.39	.29				
81- 85	30	313	.12	.10	77	1,324	.38	.32	545	17,861	.33	.28	553	30,782	.40	.33				
86- 90	150	1,703	.41	.36	649	11,985	.40	.35	1,541	47,383	.37	.32	525	31,417	.50	.44				
91- 95	2,548	29,734	.40	.37	2,972	53,133	.39	.37	1,549	48,073	.41	.38	448	27,859	.50	.46				
96- 99	2,842	33,098	.61	.59	1,501	27,448	.74	.72	792	26,085	.64	.63	310	20,731	.50	.49				
100-100	1,254	15,219	.62	.62	903	17,218	.49	.49	666	22,969	.52	.52	280	19,320	.59	.59				
CREDITS	6,879	80,535	.53	.51	6,186	112,260	.49	.46	5,314	168,517	.45	.41	2,903	173,908	.47	.40				
101-105	559	6,989	.56	.58	482	9,526	.52	.53	401	14,349	.58	.60	274	19,543	.45	.46				
106-110	264	3,534	.42	.45	282	5,889	.54	.59	324	12,575	.51	.55	239	17,779	.51	.56				
111-115	162	2,274	.50	.57	255	5,549	.60	.67	394	15,801	.49	.55	190	14,643	.50	.57				
116-120	247	3,645	.52	.61	356	8,271	.52	.61	263	10,690	.54	.64	152	12,276	.48	.56				
121-130	342	5,210	.62	.77	313	7,562	.51	.64	310	13,878	.52	.64	229	20,183	.50	.63				
131-140	87	1,425	.69	.94	125	3,336	.84	1.13	187	9,143	.54	.73	130	12,499	.53	.71				
141- UP	129	2,600	1.22	1.98	169	5,300	.94	1.52	285	17,003	.77	1.26	243	28,765	.47	.77				
CHARGES	1,790	25,677	.62	.72	1,982	45,433	.60	.71	2,164	93,439	.57	.70	1,457	125,688	.49	.60				
TOTALS	8,669	106,212	.55	.55	8,168	157,693	.53	.53	7,478	261,956	.49	.49	4,360	299,595	.48	.47				

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR	RISKS	STD	PREM	ACT LR	MAN LR
0- 60	167	16,615	.50	.26	459	137,635	.66	.30	779	156,492	.65	.30								
61- 80	809	87,183	.48	.34	443	177,465	.64	.45	2,417	314,377	.56	.40								
81- 85	247	29,724	.44	.36	99	45,682	.53	.44	1,655	126,035	.45	.37								
86- 90	224	30,373	.71	.62	75	35,551	.38	.34	3,450	159,466	.47	.41								
91- 95	189	26,153	.45	.41	69	45,433	.91	.85	10,133	244,006	.53	.49								
96- 99	161	23,381	.48	.47	71	40,356	.81	.79	25,771	272,096	.57	.55								
100-100	169	25,873	.49	.49	130	92,669	.54	.54	156,250	379,419	.54	.54								
CREDITS	1,966	239,303	.50	.40	1,346	574,790	.64	.44	200,455	1651,891	.54	.44								
101-105	165	26,256	.46	.48	82	57,958	.49	.51	3,990	145,641	.53	.54								
106-110	143	23,564	.45	.49	54	38,889	.52	.56	2,102	106,723	.51	.55								
111-115	107	18,591	.58	.65	55	36,581	.36	.41	1,622	96,229	.47	.53								
116-120	91	16,498	.39	.46	31	17,313	.51	.61	1,628	71,898	.49	.58								
121-130	158	29,691	.56	.70	76	60,452	.51	.64	2,454	143,983	.54	.68								
131-140	113	23,930	.44	.59	53	34,678	.31	.41	1,016	86,964	.44	.60								
141- UP	240	68,188	.43	.76	142	148,806	.41	.71	1,537	273,204	.47	.80								
CHARGES	1,017	206,718	.47	.61	493	394,677	.44	.58	14,349	924,643	.49	.63								
TOTALS	2,983	446,020	.49	.47	1,839	969,467	.56	.48	214,804	2576,534	.52	.49								

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1997

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	19	9	1.53	.77		8	17	7.13	3.78		5	17	3.61	1.91		7	28	.03	.01					
61- 80	64	46	.16	.12		24	66	.33	.24		38	172	.43	.31		14	87	.02	.01					
81- 85	30	29	.48	.40		20	61	.38	.32		21	109	.15	.12		10	73	.03	.02					
86- 90	92	88	.19	.17		64	203	.68	.60		50	276	.64	.57		51	401	.64	.57					
91- 95	357	374	.57	.54		412	1,500	.40	.37		718	4,336	.56	.52		1,242	10,296	.32	.30					
96- 99	2,304	3,101	.71	.69		6,680	25,220	.44	.43		5,640	33,510	.51	.49		2,681	22,311	.58	.56					
100-100	144,159	95,611	.76	.76		15,045	50,813	.66	.66		3,039	18,363	.67	.67		1,272	10,968	.72	.72					
CREDITS	147,025	99,259	.76	.76		22,253	77,880	.58	.58		9,511	56,784	.56	.55		5,277	44,165	.55	.54					
101-105	289	378	.45	.46		647	2,577	1.09	1.11		594	3,749	.74	.76		423	3,733	.91	.93					
106-110	137	167	2.50	2.70		230	970	.71	.77		256	1,717	.81	.87		191	1,771	1.17	1.26					
111-115	69	106	.06	.07		129	560	.94	1.06		118	818	4.15	4.68		100	982	.36	.41					
116-120	83	122	1.74	2.06		123	561	2.12	2.50		144	1,057	.81	.96		149	1,553	.83	.99					
121-130	167	267	2.45	3.06		290	1,375	.88	1.10		359	2,727	.61	.76		250	2,690	1.16	1.43					
131-140	71	112	.67	.90		109	551	1.13	1.51		67	543	1.02	1.37		45	537	1.01	1.37					
141- UP	91	138	.55	.91		80	508	2.16	3.53		89	861	1.93	3.04		77	1,048	.76	1.20					
CHARGES	907	1,290	1.25	1.46		1,608	7,101	1.15	1.31		1,627	11,472	1.07	1.23		1,235	12,314	.94	1.08					
TOTALS	147,932	100,549	.76	.76		23,861	84,980	.63	.63		11,138	68,255	.65	.65		6,512	56,479	.64	.64					
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	7	48	.27	.14		9	85	2.56	1.27		30	521	.49	.23		31	1,142	1.43	.74					
61- 80	33	305	1.04	.76		55	837	.26	.20		218	6,476	.61	.46		670	36,610	.58	.44					
81- 85	29	304	.29	.25		83	1,451	.46	.38		544	17,314	.41	.34		421	23,322	.48	.40					
86- 90	128	1,425	1.13	1.00		738	13,467	.43	.39		1,256	37,871	.52	.46		383	22,405	.59	.51					
91- 95	2,502	28,898	.36	.34		2,339	41,235	.51	.47		1,123	34,713	.67	.62		327	20,875	.58	.53					
96- 99	1,990	23,253	.51	.50		1,111	20,320	.63	.61		600	20,063	.64	.62		254	17,627	.60	.58					
100-100	1,016	12,297	.81	.81		776	14,959	.88	.88		553	19,126	.67	.67		231	16,054	.85	.85					
CREDITS	5,705	66,530	.52	.50		5,111	92,355	.58	.55		4,324	136,084	.59	.53		2,317	138,033	.61	.52					
101-105	522	6,524	.77	.79		424	8,322	.98	1.00		387	13,946	.71	.73		210	15,102	.62	.64					
106-110	245	3,223	.91	.98		257	5,357	.73	.79		318	12,374	.69	.75		213	16,119	.62	.67					
111-115	176	2,463	.61	.69		227	5,053	.85	.96		360	13,972	.67	.76		172	13,429	.56	.63					
116-120	261	3,814	.57	.67		338	7,706	.64	.76		265	10,786	.56	.66		133	10,609	.76	.89					
121-130	252	3,866	.75	.94		254	6,121	.73	.90		300	13,140	.84	1.05		158	13,931	.58	.72					
131-140	91	1,517	.87	1.17		134	3,510	.83	1.13		166	7,752	.58	.78		139	13,078	.65	.87					
141- UP	126	2,554	1.13	1.85		173	5,536	.90	1.46		284	16,985	.75	1.22		228	26,964	.71	1.19					
CHARGES	1,673	23,962	.78	.91		1,807	41,605	.81	.96		2,080	88,955	.70	.85		1,253	109,232	.64	.81					
TOTALS	7,378	90,492	.59	.59		6,918	133,960	.65	.66		6,404	225,039	.63	.63		3,570	247,265	.62	.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	200	18,989	.61	.33		324	93,130	.80	.35		640	113,987	.78	.35										
61- 80	635	68,905	.53	.37		306	128,140	.60	.43		2,057	241,643	.58	.41										
81- 85	167	20,774	.61	.51		62	28,685	.45	.37		1,387	92,124	.48	.40										
86- 90	157	20,526	.49	.43		71	34,693	.49	.43		2,990	131,355	.52	.46										
91- 95	158	21,799	.44	.41		65	35,344	1.04	.97		9,243	199,371	.60	.56										
96- 99	116	17,035	.43	.42		54	30,453	.67	.65		21,430	212,894	.56	.54										
100-100	146	22,432	.60	.60		115	71,308	.58	.58		166,352	331,932	.69	.69										
CREDITS	1,579	190,461	.53	.41		997	421,753	.66	.46		204,099	1323,305	.61	.50										
101-105	130	19,738	.48	.50		58	41,782	.66	.67		3,684	115,851	.68	.70										
106-110	111	17,886	.56	.60		32	21,966	.59	.64		1,990	81,550	.65	.70										
111-115	88	15,283	.54	.61		43	22,543	.51	.58		1,482	75,208	.62	.70										
116-120	84	15,195	.58	.68		39	27,733	.66	.78		1,619	79,136	.66	.77										
121-130	125	23,430	.52	.66		54	45,083	.61	.76		2,209	112,630	.64	.81										
131-140	95	19,668	.56	.75		31	31,883	.48	.64		948	79,152	.57	.77										
141- UP	225	60,972	.58	1.01		118	124,185	.53	.95		1,491	239,753	.60	1.05										
CHARGES	858	172,174	.55	.73		375	315,177	.57	.76		13,423	783,280	.63	.81										
TOTALS	2,437	362,634	.54	.52		1,372	736,930	.62	.55		217,522	2106,585	.62	.59										

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

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	19	11	13.55	6.08		16	28	5.38	2.64		2	7			4	18	.02	.01						
61- 80	59	42	2.32	1.70		29	78	.18	.13		14	62	.37	.27	19	122	.54	.40						
81- 85	42	32	.53	.44		20	62	.20	.17		11	57	.71	.59	16	116	.09	.07						
86- 90	83	72	.84	.74		60	199	1.32	1.17		50	275	.55	.48	53	407	1.04	.93						
91- 95	376	393	.54	.51		336	1,208	1.24	1.17		638	3,844	.64	.60	1,167	9,726	.58	.54						
96- 99	2,114	2,833	.68	.66		6,499	24,600	.47	.45		5,730	34,045	.73	.70	2,762	22,923	.42	.41						
100-100	147,046	97,958	.83	.83		15,537	52,231	.61	.61		3,190	19,170	.53	.53	1,301	11,170	.61	.61						
CREDITS	149,739	101,340	.82	.82		22,497	78,406	.58	.57		9,635	57,462	.65	.64	5,322	44,483	.51	.49						
101-105	283	381	1.55	1.58		647	2,596	1.22	1.25		623	3,933	.72	.74	431	3,810	.55	.56						
106-110	97	131	.85	.91		252	1,066	.45	.49		243	1,617	1.04	1.12	188	1,773	.49	.53						
111-115	72	101	.36	.41		125	532	.97	1.10		123	856	.78	.87	98	967	1.88	2.12						
116-120	79	118	.90	1.06		119	547	.31	.36		123	913	.36	.42	156	1,624	.71	.85						
121-130	129	201	1.39	1.73		250	1,222	.89	1.12		299	2,287	.95	1.17	221	2,338	.45	.55						
131-140	58	98	.83	1.12		117	605	.50	.67		66	560	.16	.22	51	609	1.12	1.51						
141- UP	97	163	1.12	1.87		82	480	.73	1.15		90	950	.84	1.43	59	822	.87	1.38						
CHARGES	815	1,192	1.16	1.37		1,592	7,047	.86	.98		1,567	11,115	.77	.88	1,204	11,944	.70	.80						
TOTALS	150,554	102,532	.83	.83		24,089	85,453	.60	.60		11,202	68,576	.67	.67	6,526	56,427	.55	.55						
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60	8	48	.50	.24		12	115	.14	.07		27	466	.82	.40		34	1,405	.66	.34					
61- 80	26	232	.25	.19		49	763	.28	.21		199	6,006	.98	.75		634	34,533	.44	.33					
81- 85	29	297	.20	.16		87	1,475	.59	.49		525	16,638	.44	.36		437	24,010	1.10	.91					
86- 90	163	1,858	.34	.30		749	13,947	.49	.44		1,269	38,133	.49	.43		393	22,982	.55	.48					
91- 95	2,459	28,490	.46	.43		2,238	39,568	.54	.50		1,053	32,591	.55	.51		348	21,969	.48	.44					
96- 99	2,050	23,985	.58	.56		1,104	20,220	.59	.57		591	19,884	.57	.56		223	14,981	.58	.56					
100-100	1,136	13,705	.74	.74		789	15,075	.61	.61		576	19,952	.76	.76		254	17,808	.60	.60					
CREDITS	5,871	68,616	.55	.53		5,028	91,164	.55	.52		4,240	133,670	.57	.52		2,323	137,688	.62	.53					
101-105	508	6,353	.69	.70		450	8,828	.73	.75		402	14,771	.76	.78		227	15,974	.46	.47					
106-110	208	2,744	.62	.67		241	5,004	.51	.55		327	12,523	.57	.62		192	14,253	.48	.52					
111-115	163	2,277	.70	.80		247	5,589	.53	.60		335	13,018	.56	.63		159	12,498	.59	.67					
116-120	255	3,702	.48	.57		308	6,940	.51	.60		287	11,815	.57	.67		120	9,748	.77	.90					
121-130	292	4,433	.83	1.03		273	6,568	.91	1.13		298	13,170	.74	.93		175	15,154	.64	.80					
131-140	94	1,590	.73	.98		114	3,108	.72	.98		163	7,929	.51	.68		130	12,382	.55	.74					
141- UP	105	2,109	.57	.89		144	4,631	1.22	2.03		210	12,337	.71	1.15		259	30,048	.57	.95					
CHARGES	1,625	23,208	.67	.77		1,777	40,668	.72	.85		2,022	85,564	.64	.77		1,262	110,057	.57	.72					
TOTALS	7,496	91,824	.58	.58		6,805	131,832	.60	.61		6,262	219,233	.60	.60		3,585	247,745	.60	.60					
		\$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	166	15,510	.74	.39		299	91,803	.76	.35		587	109,413	.76	.35										
61- 80	583	62,883	.55	.39		282	109,518	.67	.47		1,894	214,240	.61	.43										
81- 85	182	22,772	.66	.55		69	38,893	1.19	.99		1,418	104,351	.92	.76										
86- 90	159	21,576	.61	.54		61	33,731	.52	.46		3,040	133,179	.53	.47										
91- 95	159	22,847	.58	.54		55	29,111	.68	.63		8,829	189,748	.56	.52										
96- 99	143	20,984	.58	.56		42	27,452	.64	.62		21,258	211,908	.58	.57										
100-100	134	21,193	.67	.67		106	71,809	.54	.54		170,069	340,070	.67	.67										
CREDITS	1,526	187,765	.60	.48		914	402,317	.70	.49		207,095	1302,910	.64	.53										
101-105	116	17,676	.49	.50		45	24,426	.60	.61		3,732	98,748	.62	.64										
106-110	104	17,029	.59	.64		50	27,600	.49	.53		1,902	83,738	.54	.58										
111-115	98	17,962	.52	.58		37	29,147	.66	.74		1,457	82,945	.61	.69										
116-120	70	11,808	.51	.60		33	19,697	.70	.83		1,550	66,914	.62	.72										
121-130	128	24,974	.59	.74		47	40,251	.52	.64		2,112	110,598	.63	.78										
131-140	91	19,541	.61	.83		34	22,834	.40	.54		918	69,256	.53	.71										
141- UP	217	57,307	.53	.91		129	131,014	.51	.87		1,392	239,861	.55	.93										
CHARGES	824	166,297	.55	.72		375	294,969	.53	.72		13,063	752,061	.58	.74										
TOTALS	2,350	354,062	.58	.56		1,289	697,286	.63	.56		220,158	2054,971	.62	.59										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 1999

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	24	11	3.59	1.67		10	18	.62	.29		6	19				5	24	.01	.01			
61- 80	78	48	.04	.03		28	77	.63	.46		30	133	.92	.66		21	137	.17	.13			
81- 85	50	36	1.38	1.15		25	78	.21	.18		20	101	3.01	2.50		16	118	1.17	.97			
86- 90	82	63	2.60	2.29		52	179	.06	.05		58	323	.19	.16		53	411	1.07	.95			
91- 95	357	375	.87	.82		314	1,141	.77	.73		542	3,261	.35	.33		1,041	8,689	.62	.59			
96- 99	1,990	2,601	.79	.76		5,842	22,206	.47	.46		5,960	35,537	.38	.37		3,010	25,007	.45	.44			
100-100	146,647	99,479	.57	.57		16,642	56,604	.49	.49		3,495	21,013	.53	.53		1,418	12,220	.55	.55			
CREDITS	149,228	102,612	.58	.58		22,913	80,303	.49	.48		10,111	60,387	.44	.43		5,564	46,606	.52	.50			
101-105	236	313	.57	.59		625	2,523	.83	.85		687	4,336	.70	.71		449	4,005	.73	.75			
106-110	129	173	.16	.18		221	929	.82	.89		228	1,524	.92	.99		186	1,750	.51	.55			
111-115	82	112	1.88	2.12		129	566	.26	.29		143	989	.64	.72		122	1,211	.62	.70			
116-120	80	105	.71	.84		99	452	.36	.42		124	911	.70	.83		139	1,443	.38	.45			
121-130	128	172	2.87	3.56		215	1,044	.59	.74		297	2,288	.73	.91		224	2,401	.50	.62			
131-140	75	121	.07	.10		100	507	.88	1.18		67	554	1.06	1.43		54	624	.97	1.30			
141- UP	86	129	2.27	3.88		73	458	.48	.78		73	709	.64	.99		70	969	.48	.75			
CHARGES	816	1,126	1.15	1.34		1,462	6,480	.69	.78		1,619	11,310	.74	.84		1,244	12,403	.59	.68			
TOTALS	150,044	103,738	.58	.58		24,375	86,783	.50	.50		11,730	71,697	.49	.49		6,808	59,009	.53	.53			
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	12	69	.86	.41		14	125	2.08	.96		31	533	.96	.46		32	1,358	.99	.54			
61- 80	46	407	.74	.53		44	640	.25	.19		188	5,750	.39	.30		630	34,399	.45	.34			
81- 85	32	326	.35	.29		75	1,263	.46	.38		525	16,843	.40	.33		497	27,574	.42	.35			
86- 90	111	1,280	.44	.39		732	13,519	.36	.32		1,342	40,658	.48	.42		417	24,543	.57	.51			
91- 95	2,429	28,188	.41	.39		2,391	42,326	.36	.34		1,171	36,474	.54	.50		355	22,322	.54	.50			
96- 99	2,345	27,337	.51	.50		1,204	22,046	.52	.51		664	22,073	.63	.61		238	16,177	.53	.51			
100-100	1,165	14,062	.60	.60		813	15,402	.44	.44		532	18,380	.55	.55		278	19,205	.42	.42			
CREDITS	6,140	71,669	.49	.47		5,273	95,321	.41	.39		4,453	140,711	.51	.47		2,447	145,578	.49	.42			
101-105	521	6,458	.77	.79		479	9,353	.52	.53		397	14,326	.52	.54		239	17,297	.63	.65			
106-110	225	3,015	.53	.57		288	6,043	.54	.58		303	11,463	.41	.44		222	16,330	.61	.66			
111-115	158	2,199	.56	.63		231	5,134	.59	.66		373	14,702	.47	.53		184	14,391	.46	.52			
116-120	270	3,955	.44	.52		279	6,413	.40	.48		276	11,106	.48	.57		123	10,239	.62	.73			
121-130	236	3,587	.33	.42		266	6,377	.71	.88		253	10,838	.66	.82		176	15,192	.51	.64			
131-140	81	1,336	1.02	1.37		91	2,430	.48	.65		153	7,342	.47	.63		102	9,809	.56	.75			
141- UP	107	2,088	.57	.91		152	4,783	.73	1.15		234	13,630	.64	1.03		241	28,379	.53	.88			
CHARGES	1,598	22,639	.59	.68		1,786	40,533	.56	.66		1,989	83,407	.52	.63		1,287	111,637	.56	.69			
TOTALS	7,738	94,308	.51	.51		7,059	135,854	.46	.46		6,442	224,118	.52	.52		3,734	257,215	.52	.51			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	177	16,225	.44	.23		316	100,560	.65	.29		627	118,941	.62	.29								
61- 80	671	73,413	.51	.36		304	118,800	.58	.41		2,040	233,804	.53	.38								
81- 85	178	22,777	.42	.35		71	36,857	.68	.57		1,489	105,972	.51	.42								
86- 90	145	20,728	.51	.45		69	44,001	.52	.45		3,061	145,705	.50	.44								
91- 95	186	26,084	.48	.44		57	47,266	.53	.49		8,843	216,126	.48	.45								
96- 99	136	19,601	.45	.44		49	32,890	.48	.47		21,438	225,475	.49	.47								
100-100	162	25,537	.44	.44		106	84,832	.43	.43		171,258	366,732	.50	.50								
CREDITS	1,655	204,365	.48	.38		972	465,205	.56	.40		208,756	1412,756	.51	.42								
101-105	131	20,337	.67	.69		62	34,137	.44	.45		3,826	113,084	.57	.59								
106-110	78	13,060	.42	.45		53	40,012	.41	.44		1,933	94,301	.47	.51								
111-115	92	16,106	.47	.53		35	21,597	.69	.78		1,549	77,008	.55	.62								
116-120	77	13,512	.42	.49		26	14,020	.41	.48		1,493	62,155	.46	.55								
121-130	118	22,999	.47	.58		51	34,080	.35	.44		1,964	98,977	.48	.60								
131-140	83	17,006	.40	.54		27	16,125	.46	.62		833	55,856	.49	.66								
141- UP	209	55,853	.50	.86		105	123,704	.43	.74		1,350	230,701	.48	.82								
CHARGES	788	158,873	.49	.64		359	283,674	.44	.58		12,948	732,082	.50	.64								
TOTALS	2,443	363,238	.48	.46		1,331	748,879	.51	.44		221,704	2144,838	.51	.48								

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	112	47	8.77	4.12		62	114	4.38	2.18		28	88	1.05	.53		27	118	.05	.02	
61- 80	303	209	.58	.42		142	387	1.53	1.12		127	564	1.06	.77		98	633	.27	.20	
81- 85	202	154	1.71	1.42		135	411	.19	.16		97	503	.81	.67		84	620	.57	.48	
86- 90	463	403	.65	.57		289	935	1.16	1.02		293	1,610	.55	.49		292	2,244	.91	.80	
91- 95	1,886	2,040	1.03	.96		1,904	6,893	.61	.57		3,184	19,088	.58	.55		5,529	46,074	.50	.47	
96- 99	11,911	15,816	.91	.88		32,627	123,670	.49	.48		30,441	181,329	.46	.45		15,856	131,918	.45	.43	
100-100	697,672	478,196	.67	.67		80,957	274,573	.56	.56		17,049	102,695	.55	.55		6,929	59,684	.62	.62	
CREDITS	712,549	496,866	.68	.68		116,116	406,983	.54	.54		51,219	305,875	.50	.49		28,815	241,292	.50	.49	
101-105	1,435	1,893	.92	.94		3,129	12,497	1.08	1.11		3,237	20,416	.71	.73		2,221	19,701	.74	.75	
106-110	625	837	.90	.97		1,165	4,896	.66	.71		1,204	8,046	.80	.86		946	8,846	.80	.86	
111-115	392	564	.79	.89		651	2,822	.71	.80		661	4,605	1.29	1.46		559	5,530	.68	.77	
116-120	435	640	1.38	1.63		583	2,661	.76	.89		704	5,217	.71	.84		721	7,494	.61	.73	
121-130	756	1,161	1.75	2.17		1,302	6,305	.70	.87		1,585	12,191	.84	1.05		1,209	12,967	.70	.87	
131-140	357	587	1.57	2.11		554	2,824	.91	1.22		353	2,909	.81	1.09		256	3,027	1.21	1.63	
141- UP	484	796	1.50	2.60		389	2,366	1.47	2.37		425	4,296	1.09	1.78		361	4,975	.57	.90	
CHARGES	4,484	6,479	1.23	1.45		7,773	34,373	.91	1.03		8,169	57,682	.83	.95		6,273	62,542	.73	.83	
TOTALS	717,033	503,345	.69	.69		123,889	441,356	.57	.57		59,388	363,557	.55	.55		35,088	303,834	.55	.55	
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	49	295	1.05	.51		66	601	1.18	.56		157	2,811	.88	.43		174	6,788	.99	.50	
61- 80	177	1,614	.78	.57		282	4,208	.61	.45		1,005	30,126	.59	.45		3,419	189,110	.46	.35	
81- 85	167	1,741	.31	.26		421	7,169	.43	.36		2,771	89,391	.40	.34		2,480	137,926	.53	.44	
86- 90	732	8,249	.56	.50		3,575	65,952	.43	.38		6,992	212,747	.45	.40		2,224	131,389	.54	.47	
91- 95	12,622	146,667	.39	.37		12,872	228,394	.44	.41		6,368	197,498	.51	.47		1,911	120,567	.53	.49	
96- 99	11,966	139,560	.55	.54		6,429	117,736	.60	.58		3,466	115,154	.64	.63		1,316	88,721	.56	.55	
100-100	5,843	70,697	.71	.71		4,188	80,027	.65	.65		2,927	101,182	.67	.67		1,330	92,125	.61	.61	
CREDITS	31,556	368,824	.52	.50		27,833	504,087	.51	.48		23,686	748,909	.53	.48		12,854	766,626	.53	.46	
101-105	2,701	33,735	.71	.72		2,326	45,678	.64	.65		2,031	73,108	.66	.68		1,250	89,681	.55	.56	
106-110	1,177	15,676	.60	.65		1,343	28,193	.53	.57		1,627	62,718	.58	.63		1,093	81,009	.55	.60	
111-115	844	11,791	.61	.68		1,205	26,802	.69	.78		1,831	72,227	.55	.62		909	71,009	.50	.57	
116-120	1,299	18,999	.46	.55		1,652	37,796	.52	.61		1,394	56,459	.57	.67		679	55,365	.59	.70	
121-130	1,433	21,858	.66	.82		1,429	34,348	.66	.82		1,485	65,503	.68	.84		955	83,585	.52	.65	
131-140	457	7,597	.78	1.06		600	16,040	.73	.98		871	41,925	.57	.77		652	62,058	.59	.79	
141- UP	610	12,274	.91	1.47		809	25,657	.91	1.47		1,317	78,526	.75	1.23		1,281	151,195	.56	.93	
CHARGES	8,521	121,931	.66	.77		9,364	214,515	.65	.77		10,556	450,466	.73	.76		6,819	593,902	.55	.69	
TOTALS	40,077	490,755	.55	.56		37,197	718,602	.55	.55		34,242	1199,374	.57	.57		19,673	1360,529	.54	.54	
	\$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	889	84,621	.58	.31		1,830	555,171	.72	.33		3,394	650,654	.71	.33						
61- 80	3,522	381,609	.52	.37		1,781	732,790	.65	.46		10,856	1341,250	.58	.42						
81- 85	990	122,652	.51	.42		400	204,520	.73	.60		7,747	565,086	.58	.48						
86- 90	910	123,122	.60	.53		368	196,791	.54	.48		16,138	743,442	.52	.46						
91- 95	897	125,316	.50	.46		323	202,410	.73	.68		47,496	1094,947	.52	.49						
96- 99	708	102,769	.52	.51		283	175,946	.68	.67		115,003	1192,620	.56	.54						
100-100	806	124,770	.56	.56		557	390,240	.52	.52		818,258	1774,190	.60	.60						
CREDITS	8,722	1064,859	.53	.42		5,542	2457,868	.65	.46		18,892	7362,189	.58	.47						
101-105	706	109,268	.52	.53		324	197,145	.53	.55		19,360	603,124	.59	.61						
106-110	554	91,169	.49	.53		248	171,892	.54	.59		9,982	473,282	.55	.60						
111-115	491	85,965	.52	.58		221	143,589	.54	.61		7,764	424,905	.55	.62						
116-120	423	74,366	.48	.57		168	103,249	.54	.64		8,058	362,248	.54	.64						
121-130	688	131,921	.53	.66		295	233,940	.51	.64		11,137	603,781	.56	.71						
131-140	482	100,194	.49	.67		208	146,953	.48	.65		4,790	384,115	.54	.73						
141- UP	1,161	318,878	.50	.87		684	716,003	.47	.83		7,521	1314,966	.52	.90						
CHARGES	4,505	911,760	.50	.66		2,148	1712,772	.50	.68		68,612	4166,421	.55	.71						
TOTALS	13,227	1976,620	.52	.50		7,690	4170,639	.59	.51		87,504	1528,610	.57	.54						