

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.

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	3		1	16.91	9.32			3		7	.25	.13			1		4	2.85	1.62			1		5					
61- 80	11		9	.05	.04			4		11					7		34	.02	.02			5		34					
81- 85	10		11					4		11					4		21	.04	.03			3		22					
86- 90	22		15	.01	.01			11		37	1.59	1.41			16		88	1.63	1.44			14		111	.06	.06			
91- 95	73		87	.22	.20			104		381	.33	.31			180		1,076	1.16	1.09			254		2,121	.46	.43			
96- 99	645		916	.65	.63			1,586		5,936	.67	.65			1,310		7,830	.80	.77			674		5,635	.69	.67			
100-100	12,633		13,511	1.22	1.22			3,355		11,546	1.07	1.07			936		5,664	.68	.68			374		3,238	.70	.70			
CREDITS	13,397		14,550	1.17	1.17			5,067		17,929	.92	.91			2,454		14,717	.78	.76			1,325		11,166	.64	.62			
101-105	90		123	.87	.89			148		580	1.53	1.57			142		893	1.06	1.08			96		847	1.53	1.56			
106-110	35		48	.01	.01			78		325	.68	.73			72		482	1.21	1.30			56		519	1.45	1.56			
111-115	26		42					31		134	.63	.71			28		187	15.07	17.02			32		313	.33	.37			
116-120	26		44	3.58	4.24			33		149	1.40	1.66			38		287	.88	1.04			27		286	.70	.83			
121-130	49		89	.43	.53			87		413	1.67	2.08			76		588	.18	.22			56		611	.62	.76			
131-140	27		40	.52	.70			34		174	.81	1.09			14		113	.59	.80			8		96	.19	.26			
141- UP	22		37	.03	.05			26		169	5.70	9.29			31		303	1.20	1.92			24		319	1.75	2.66			
CHARGES	275		424	.77	.90			437		1,945	1.64	1.90			401		2,853	1.80	2.07			299		2,992	1.10	1.27			
TOTALS	13,672		14,973	1.16	1.16			5,504		19,874	.99	1.00			2,855		17,570	.95	.95			1,624		14,158	.74	.74			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	2		12												7		136	.08	.04			8		271	.07	.03			
61- 80	6		53					14		217	.05	.04			48		1,452	1.13	.86			142		7,790	.68	.51			
81- 85	5		51	.05	.04			26		464	.58	.49			112		3,483	.52	.43			104		5,968	.45	.38			
86- 90	30		337	1.36	1.21			142		2,587	.38	.34			295		8,987	.67	.59			82		4,753	.84	.74			
91- 95	553		6,334	.45	.42			551		9,783	.62	.57			276		8,561	.80	.74			69		4,476	1.11	1.04			
96- 99	532		6,183	.56	.54			289		5,243	1.08	1.05			139		4,569	.47	.46			54		3,640	.29	.28			
100-100	321		3,888	.89	.89			226		4,369	1.08	1.08			151		5,177	.88	.88			58		3,886	.65	.65			
CREDITS	1,449		16,858	.61	.58			1,248		22,663	.78	.74			1,028		32,365	.71	.65			517		30,784	.67	.57			
101-105	115		1,429	.94	.96			107		2,053	1.37	1.41			75		2,723	.84	.86			41		2,856	.67	.69			
106-110	56		729	1.78	1.91			56		1,119	.67	.72			64		2,527	.45	.49			49		3,778	.35	.38			
111-115	34		473	1.24	1.39			47		1,036	.45	.51			85		3,261	.65	.73			40		3,130	.71	.80			
116-120	72		1,023	.69	.82			95		2,126	.77	.91			65		2,528	.68	.80			26		2,040	1.12	1.32			
121-130	88		1,370	.52	.65			60		1,458	.90	1.11			66		2,908	.91	1.14			27		2,331	.96	1.22			
131-140	25		421	.11	.16			33		845	.91	1.23			31		1,447	.48	.65			26		2,359	.83	1.12			
141- UP	26		497	1.60	2.51			31		974	1.57	2.45			64		3,905	.84	1.38			38		4,154	1.08	1.70			
CHARGES	416		5,943	.92	1.08			429		9,611	.97	1.13			450		19,300	.72	.88			247		20,647	.80	.97			
TOTALS	1,865		22,801	.69	.70			1,677		32,274	.84	.84			1,478		51,664	.71	.72			764		51,430	.72	.70			

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	49		4,614	.50	.27			40		9,934	.76	.36			114		14,985	.67	.33										
61- 80	127		13,189	.66	.48			41		16,465	.52	.37			405		39,252	.62	.45										
81- 85	32		3,746	.61	.50			9		4,599	.33	.27			309		18,375	.46	.39										
86- 90	40		4,933	.43	.38			11		4,127	.58	.52			663		25,975	.62	.55										
91- 95	31		4,219	.92	.85			9		4,917	.50	.46			2,100		41,956	.70	.65										
96- 99	14		2,071	.25	.25			9		4,883	.32	.32			5,252		46,908	.62	.61										
100-100	25		3,706	.83	.83			14		6,717	.33	.33			18,093		61,702	.90	.90										
CREDITS	318		36,478	.63	.48			133		51,642	.51	.37			26,936		249,152	.70	.59										
101-105	25		3,693	.55	.56			12		7,385	.62	.64			851		22,584	.81	.83										
106-110	28		4,089	.53	.57			6		3,443	.50	.54			500		17,059	.58	.63										
111-115	18		2,931	.44	.50			6		2,602	.63	.71			347		14,110	.80	.91										
116-120	15		2,679	.75	.88			6		4,244	.60	.71			403		15,407	.76	.90										
121-130	17		3,209	.48	.60			7		2,727	.33	.41			533		15,704	.67	.84										
131-140	11		2,346	.78	1.05									209		7,840	.71	.95											
141- UP	26		6,861	.64	1.08			14		8,970	.23	.42			302		26,189	.71	1.18										
CHARGES	140		25,807	.59	.74			51		29,372	.46	.57			3,145		118,893	.72	.88										
TOTALS	458		62,286	.61	.56			184		81,014	.49	.42			30,081		368,045	.70	.67										

DATE 09/23/03

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	2		1					6		8	17.05	6.51			1		4					2		11					
61- 80	16		14	.06	.05			7		15	.56	.38			1		4					5		31	.03	.03			
81- 85	10		10					2		4					1		5					3		20	.01	.01			
86- 90	23		16					3		11	1.14	1.01			8		44	.21	.18			14		109	.03	.03			
91- 95	95		104	2.73	2.56			86		313	2.43	2.28			151		903	.45	.43			233		1,922	.95	.89			
96- 99	675		916	1.15	1.12			1,569		5,826	.53	.52			1,338		7,970	.60	.58			719		5,957	.46	.45			
100-100	12,949		13,774	1.40	1.40			3,542		12,212	.97	.97			886		5,369	.64	.64			381		3,296	1.05	1.05			
CREDITS	13,770		14,834	1.39	1.38			5,215		18,389	.86	.85			2,386		14,299	.60	.59			1,357		11,346	.71	.69			
101-105	89		125	.49	.50			151		596	1.74	1.78			164		1,036	1.11	1.14			99		875	.77	.79			
106-110	33		43	.12	.13			78		333	.19	.21			59		386	1.87	2.01			46		434	.44	.47			
111-115	33		45	.25	.28			40		169	1.64	1.85			29		204	.39	.44			29		291	1.96	2.21			
116-120	29		39	.36	.43			27		123	.18	.21			32		236	.13	.15			38		386	.94	1.11			
121-130	45		70	.13	.16			69		329	.41	.51			78		605	.43	.54			62		657	.39	.48			
131-140	17		30	2.44	3.27			34		171	.96	1.29			15		121	.34	.47			14		164	.20	.27			
141- UP	28		62	.25	.41			28		157	.62	.96			25		293	.59	1.12			18		246	1.27	1.98			
CHARGES	274		415	.46	.54			427		1,878	.96	1.10			402		2,882	.85	.99			306		3,052	.79	.90			
TOTALS	14,044		15,249	1.36	1.36			5,642		20,267	.87	.87			2,788		17,181	.64	.65			1,663		14,399	.72	.73			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		6					3		28	.01	.01			4		84	3.82	2.17			12		450	.58	.31			
61- 80	9		76	.53	.38			10		150	.26	.19			44		1,309	.34	.26			142		7,814	.63	.47			
81- 85	9		98	.12	.10			29		496	.75	.62			108		3,455	1.10	.91			98		5,302	2.82	2.34			
86- 90	41		455	.62	.55			146		2,703	.61	.54			277		8,308	.55	.48			89		5,268	.58	.51			
91- 95	542		6,300	.54	.51			526		9,480	.67	.63			251		7,676	.78	.72			84		5,250	.46	.43			
96- 99	547		6,428	.77	.75			284		5,216	.78	.75			147		4,862	.69	.67			57		3,882	.52	.51			
100-100	365		4,368	.85	.85			245		4,714	.62	.62			187		6,509	.76	.76			65		4,503	.72	.72			
CREDITS	1,514		17,730	.70	.67			1,243		22,786	.68	.64			1,018		32,203	.73	.67			547		32,469	.95	.82			
101-105	111		1,402	1.26	1.29			97		1,910	.33	.34			92		3,310	.93	.95			49		3,513	.51	.52			
106-110	58		769	.55	.59			59		1,191	.51	.55			67		2,578	.59	.64			47		3,282	.49	.53			
111-115	54		748	.65	.73			54		1,194	.37	.42			73		2,824	.71	.80			31		2,465	.86	.96			
116-120	68		975	.52	.62			80		1,806	1.08	1.27			70		2,876	.48	.57			18		1,507	1.38	1.63			
121-130	73		1,108	.62	.77			71		1,669	1.35	1.68			68		3,088	.98	1.22			43		3,571	.57	.71			
131-140	25		426	1.41	1.90			31		838	.87	1.18			39		1,884	1.13	1.52			27		2,442	.59	.80			
141- UP	22		438	1.17	1.82			37		1,192	2.78	4.59			49		2,732	.79	1.24			47		5,291	.51	.84			
CHARGES	411		5,866	.85	.99			429		9,801	1.01	1.21			458		19,292	.79	.95			262		22,072	.62	.77			
TOTALS	1,925		23,596	.74	.74			1,672		32,586	.78	.78			1,476		51,494	.75	.75			809		54,540	.82	.80			

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	30		2,743	.31	.17			34		9,622	.85	.43			95		12,957	.75	.38										
61- 80	133		13,769	.69	.49			42		13,068	.62	.43			409		36,250	.64	.45										
81- 85	41		4,944	.68	.57			13		7,868	.65	.54			314		22,201	1.24	1.03										
86- 90	22		2,783	.86	.76			13		11,352	.40	.36			636		31,049	.53	.47										
91- 95	33		4,466	.64	.59			7		2,725	.56	.52			2,008		39,137	.66	.62										
96- 99	27		3,840	.56	.55			5		1,773	1.16	1.13			5,368		46,669	.65	.63										
100-100	33		5,165	1.01	1.01			12		5,633	.48	.48			18,665		65,543	.93	.93										
CREDITS	319		37,708	.70	.56			126		52,042	.62	.45			27,495		253,807	.76	.66										
101-105	31		4,299	.56	.57			7		2,998	.50	.51			890		20,065	.70	.72										
106-110	14		1,973	.55	.59			8		3,413	.40	.43			469		14,403	.53	.57										
111-115	16		2,817	.64	.72			3		1,233	.08	.09			362		11,987	.66	.74										
116-120	6		934	.60	.71			3		1,544	.58	.69			371		10,425	.75	.89										
121-130	18		3,484	1.79	2.23			6		4,345	.66	.84			533		18,926	.94	1.18										
131-140	22		4,421	.69	.93			4		2,374	.79	1.05			228		12,872	.79	1.06										
141- UP	34		8,662	.55	.90			15		9,716	.49	.81			303		28,789	.65	1.07										
CHARGES	141		26,590	.75	.96			46		25,622	.52	.68			3,156		117,468	.72	.89										
TOTALS	460		64,298	.72	.68			172		77,664	.59	.50			30,651		371,275	.											

DATE 09/23/03

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	7		2	13.00	6.42			1		1				2		6						3		14					
61- 80	37		24	.02	.01			9		24				15		67	.03	.02				7		44	.06	.04			
81- 85	18		14	.39	.33			10		32	.02	.02		5		28						7		54	2.27	1.89			
86- 90	27		23	.67	.59			19		64	.03	.03		18		97	.13	.11				16		124	.32	.28			
91- 95	100		111	.43	.40			73		266	.57	.53		131		796	.64	.60				243		2,013	1.24	1.17			
96- 99	608		823	1.61	1.56			1,408		5,255	.56	.55		1,366		8,175	.55	.53				771		6,414	.85	.83			
100-100	13,175		14,092	1.09	1.09			3,639		12,688	.75	.75		1,064		6,453	.65	.65				439		3,767	.98	.98			
CREDITS	13,972		15,089	1.11	1.10			5,159		18,330	.69	.68		2,601		15,622	.59	.57				1,486		12,429	.95	.92			
101-105	76		106	.33	.34			180		712	1.36	1.39		204		1,286	.97	1.00				102		906	.95	.98			
106-110	53		71	.04	.04			74		297	.47	.50		62		408	1.69	1.81				54		510	.57	.61			
111-115	30		38	.09	.11			42		184	.47	.53		43		296	1.54	1.73				35		350	.85	.96			
116-120	28		40	1.98	2.35			24		113	.15	.18		31		222	.85	1.00				35		366	.97	1.16			
121-130	46		58	7.64	9.45			55		268	.55	.69		80		620	.84	1.05				55		601	.37	.46			
131-140	28		40					34		165	.82	1.10		28		233	.91	1.23				10		117	3.48	4.70			
141- UP	30		46	5.99	10.16			30		193	.10	.17		29		277	.31	.49				19		262	1.75	2.85			
CHARGES	291		401	2.10	2.46			439		1,932	.78	.90		477		3,343	1.02	1.16				310		3,112	.93	1.07			
TOTALS	14,263		15,490	1.13	1.13			5,598		20,261	.70	.70		3,078		18,965	.66	.66				1,796		15,541	.95	.95			

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3		19	2.62	1.35			6		57	.41	.21		13		229	1.50	.71				6		225	.07	.04			
61- 80	21		181	1.67	1.20			24		354	.50	.36		67		2,007	.54	.41				160		8,934	.61	.45			
81- 85	9		91	.02	.02			27		452	1.28	1.07		109		3,520	.97	.81				121		6,645	.58	.48			
86- 90	32		367	.79	.70			154		2,833	1.37	1.22		302		9,136	.80	.71				108		6,500	.56	.50			
91- 95	526		6,094	.74	.69			554		9,877	.38	.36		279		8,555	.66	.62				92		5,838	.78	.73			
96- 99	671		7,806	.89	.87			352		6,426	.56	.54		183		6,064	1.35	1.31				58		4,001	.44	.43			
100-100	371		4,486	.89	.89			255		4,799	.56	.56		156		5,417	.56	.56				84		5,623	.44	.44			
CREDITS	1,633		19,044	.85	.81			1,372		24,798	.59	.56		1,109		34,929	.83	.75				629		37,766	.58	.50			
101-105	133		1,646	1.06	1.09			129		2,501	.83	.85		95		3,413	.66	.68				47		3,496	.47	.48			
106-110	53		699	1.06	1.14			71		1,503	.64	.68		69		2,661	.33	.36				53		3,881	.64	.69			
111-115	50		674	.44	.50			57		1,273	.79	.90		82		3,249	.25	.29				49		3,802	.71	.80			
116-120	66		953	.35	.42			81		1,864	.82	.97		61		2,469	.73	.86				34		3,007	.93	1.10			
121-130	72		1,086	.51	.63			68		1,628	1.04	1.29		56		2,326	.69	.86				34		2,926	.78	.96			
131-140	21		347	1.92	2.57			19		511	.13	.17		37		1,823	.68	.92				23		2,195	.64	.86			
141- UP	25		473	.46	.71			44		1,392	.59	.94		61		3,300	1.28	2.06				50		5,714	.63	1.05			
CHARGES	420		5,877	.77	.89			469		10,671	.76	.89		461		19,241	.67	.80				290		25,020	.68	.83			
TOTALS	2,053		24,921	.83	.83			1,841		35,470	.64	.64		1,570		54,170	.77	.77				919		62,786	.62	.60			

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	30		2,520	.38	.20			48		12,127	1.16	.54		119		15,201	1.02	.48											
61- 80	140		15,249	.74	.52			47		16,166	.64	.45		527		43,049	.66	.47											
81- 85	38		4,603	.36	.30			10		4,228	.39	.32		354		19,667	.57	.48											
86- 90	25		3,305	.99	.87			8		3,228	.50	.44		709		25,677	.78	.69											
91- 95	38		5,161	.80	.74			3		2,305	.15	.14		2,039		41,016	.64	.60											
96- 99	32		4,710	.62	.61			12		7,462	.61	.60		5,461		57,135	.74	.72											
100-100	28		4,349	.48	.48			11		8,891	.32	.32		19,222		70,565	.71	.71											
CREDITS	331		39,896	.66	.52			139		54,406	.65	.46		28,431		272,310	.71	.61											
101-105	20		3,360	1.56	1.60			6		2,732	.74	.76		992		20,157	.90	.92											
106-110	16		2,924	.65	.70			7		5,239	.36	.39		512		18,194	.55	.59											
111-115	17		2,992	.57	.64			3		1,376	.27	.31		408		14,236	.54	.61											
116-120	13		2,141	.17	.19			1		493	.22	.25		374		11,668	.65	.76											
121-130	29		5,143	.40	.50			6		4,533	.34	.43		501		19,189	.57	.72											
131-140	17		3,587	.61	.82			2		1,406	.34	.48		219		10,423	.65	.88											
141- UP	34		8,750	.74	1.20			12		15,708	.44	.73		334		36,115	.64	1.05											
CHARGES	146		28,898	.69	.88			37		31,487	.43	.57		3,340		129,981	.65	.81											
TOTALS	477		68,794	.67	.63			176		85,893	.57	.49		31															

DATE 09/23/03

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	20	6	36.13	17.45			12	23	2.95	1.52			8	25	.68	.34			1	4									
61- 80	41	29	.23	.16			21	59	.03	.02			20	89	.01	.01			11	70	.02	.01							
81- 85	31	22	.61	.51			23	68	.20	.16			13	68	.24	.20			8	60	.13	.11							
86- 90	75	66	.20	.17			31	98	.43	.38			32	178	2.24	1.98			32	245	1.89	1.67							
91- 95	248	269	1.82	1.71			255	928	.45	.43			403	2,382	.35	.32			614	5,130	.89	.84							
96- 99	1,878	2,416	.62	.60			4,707	17,899	.54	.53			4,332	25,787	.40	.39			2,298	19,086	.41	.39							
100-100	117,312	78,094	.51	.51			12,170	41,168	.46	.46			2,227	13,373	.45	.45			815	6,987	.46	.46							
CREDITS	119,605	80,901	.52	.52			17,219	60,243	.48	.48			7,035	41,901	.42	.41			3,779	31,581	.51	.49							
101-105	210	262	.98	1.00			398	1,584	1.43	1.46			446	2,789	.53	.55			273	2,440	.74	.76							
106-110	101	134	.41	.44			141	594	.23	.25			154	1,010	.32	.35			121	1,123	.66	.71							
111-115	46	64	1.21	1.36			82	367	1.33	1.50			85	598	.21	.23			80	796	.44	.50							
116-120	54	85	.18	.21			66	305	.42	.50			87	640	1.16	1.37			93	964	.38	.45							
121-130	100	155	2.16	2.68			168	814	.30	.37			217	1,689	1.44	1.78			156	1,692	.70	.87							
131-140	49	85	1.60	2.16			84	424	.68	.92			47	385	.41	.55			31	366	1.69	2.27							
141- UP	70	117	2.07	3.60			40	253	.40	.67			54	527	1.10	1.75			47	672	.79	1.26							
CHARGES	630	901	1.24	1.46			979	4,341	.84	.96			1,090	7,639	.77	.87			801	8,052	.70	.80							
TOTALS	120,235	81,803	.53	.53			18,198	64,584	.51	.51			8,125	49,541	.47	.47			4,580	39,634	.54	.55							

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	8	45	.81	.39			12	101	.33	.16			17	316	1.08	.56			18	657	.38	.20								
61- 80	26	245	.82	.61			41	598	.68	.50			110	3,175	.47	.36			425	23,889	.37	.28								
81- 85	22	228	.13	.11			39	657	.63	.52			317	10,359	.37	.31			279	15,330	.34	.28								
86- 90	91	1,015	.66	.58			390	7,200	.38	.34			882	26,855	.32	.29			249	14,865	.51	.45								
91- 95	1,644	19,173	.36	.34			1,682	29,800	.37	.34			827	25,611	.38	.35			236	14,728	.44	.41								
96- 99	1,650	19,138	.61	.59			775	14,084	.61	.60			410	13,526	.77	.75			149	10,086	.65	.64								
100-100	698	8,446	.60	.60			507	9,678	.45	.45			387	13,281	.37	.37			146	10,214	.60	.60								
CREDITS	4,139	48,291	.51	.49			3,446	62,117	.44	.42			2,950	93,123	.42	.38			1,502	89,769	.46	.39								
101-105	321	4,012	.58	.59			276	5,448	.58	.59			212	7,479	.56	.58			139	9,882	.42	.43								
106-110	149	1,999	.31	.33			158	3,301	.76	.82			161	6,296	.48	.52			140	10,351	.55	.60								
111-115	97	1,372	.34	.38			153	3,306	.57	.65			216	8,700	.40	.46			102	7,808	.62	.70								
116-120	154	2,255	.22	.26			204	4,741	.59	.69			138	5,590	.62	.73			65	5,119	.47	.55								
121-130	188	2,829	.57	.70			167	4,073	.45	.55			179	8,009	.41	.51			117	10,374	.50	.62								
131-140	55	901	.47	.63			68	1,812	.72	.97			91	4,520	.65	.88			70	6,348	.85	1.15								
141- UP	73	1,471	1.45	2.37			99	3,109	.85	1.36			147	9,057	.59	.99			131	15,672	.42	.68								
CHARGES	1,037	14,839	.54	.63			1,125	25,790	.62	.74			1,144	49,652	.52	.63			764	65,553	.52	.65								
TOTALS	5,176	63,130	.52	.52			4,571	87,907	.50	.50			4,094	142,775	.46	.46			2,266	155,322	.49	.48								

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	8,971	.37	.20			197	72,970	.60	.28			381	83,117	.58	.27														
61- 80	384	41,359	.49	.35			182	91,161	.56	.39			1,261	160,675	.51	.37														
81- 85	114	13,449	.46	.38			42	29,404	.50	.42			888	69,645	.44	.36														
86- 90	107	14,512	.71	.62			27	56,097	.40	.36			1,916	121,132	.44	.39														
91- 95	97	13,481	.40	.37			34	24,511	.47	.44			6,040	136,014	.42	.39														
96- 99	77	11,210	.48	.47			34	29,554	.46	.45			16,310	162,786	.53	.51														
100-100	102	15,980	.39	.39			59	74,286	.45	.45			134,423	271,507	.47	.47														
CREDITS	969	118,963	.48	.38			575	377,983	.50	.37			161,219	1004,874	.48	.40														
101-105	95	15,026	.41	.42			38	30,076	.53	.54			2,408	78,999	.53	.54														
106-110	67	11,246	.53	.57			22	26,215	.50	.54			1,214	62,269	.52	.56														
111-115	60	10,213	.64	.72			21	16,237	.37	.41			942	49,460	.49	.55														
116-120	45	7,961	.37	.43			16	12,611	.49	.58			922	40,269	.48	.57														
121-130	69	13,618	.47	.59			36	44,437	.40	.50			1,397	87,691	.46	.57														
131-140	60	12,408	.33	.45			25	14,540	.35	.47			580	41,788	.49	.66														
141- UP	131	37,031	.46	.80			67	83,644	.43	.74			859	151,553	.47	.80														
CHARGES	527	107,502																												

DATE 09/23/03

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		8	33.79	16.00			8	16	.44	.24			1	3			1	3										
61- 80	45		30	3.23	2.29			20	57	.15	.11			12	55	.42	.30	10	65	.38	.28								
81- 85	29		22	.74	.62			16	51	.24	.20			11	57	.73	.61	15	110	.28	.23								
86- 90	56		51	.10	.09			52	173	1.02	.90			39	214	.78	.69	35	269	1.08	.96								
91- 95	250		246	.16	.15			220	784	1.11	1.04			419	2,524	.56	.53	769	6,424	.45	.43								
96- 99	1,300		1,698	.54	.53			4,226	16,085	.51	.50			3,614	21,433	.62	.60	1,634	13,531	.51	.49								
100-100	129,112		78,949	.76	.76			10,680	35,569	.61	.61			1,968	11,752	.59	.59	772	6,602	.43	.43								
CREDITS	130,807		81,004	.76	.76			15,222	52,736	.59	.58			6,064	36,038	.61	.59	3,236	27,004	.48	.46								
101-105	170		210	2.09	2.13			408	1,648	1.07	1.10			379	2,383	.79	.81	270	2,396	.89	.91								
106-110	57		79	.41	.44			142	589	.72	.78			147	975	.96	1.03	115	1,087	.58	.63								
111-115	33		50	.51	.57			66	288	1.18	1.33			78	540	1.08	1.21	55	534	1.22	1.38								
116-120	46		71	1.65	1.95			80	364	.40	.47			79	587	.50	.59	93	975	.75	.88								
121-130	77		118	2.10	2.61			157	768	1.32	1.65			182	1,391	.96	1.18	129	1,352	.62	.77								
131-140	41		66	1.95	2.63			65	337	.15	.20			36	315	.10	.13	27	325	.68	.92								
141- UP	66		92	1.80	2.95			45	263	1.01	1.63			50	510	.66	1.09	28	404	1.43	2.38								
CHARGES	490		686	1.68	1.98			963	4,258	.94	1.07			951	6,702	.80	.92	717	7,072	.82	.93								
TOTALS	131,297		81,690	.77	.77			16,185	56,994	.61	.61			7,015	42,740	.64	.64	3,953	34,075	.55	.55								

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	6		31	.77	.31			8	73	.12	.05			14	234	.32	.16	16	717	.95	.52									
61- 80	14		126	.17	.12			24	365	.18	.14			103	3,105	.70	.53	337	18,159	.44	.33									
81- 85	18		179	.30	.25			45	763	.74	.62			306	9,564	.53	.44	237	13,020	.66	.55									
86- 90	84		968	.30	.26			477	8,899	.50	.45			706	21,201	.57	.50	203	11,903	.54	.47									
91- 95	1,484		17,127	.53	.50			1,259	22,123	.60	.56			553	17,158	.53	.49	177	11,058	.48	.44									
96- 99	1,165		13,605	.60	.59			591	10,817	.54	.53			320	10,823	.58	.56	123	8,258	.71	.69									
100-100	652		7,915	.64	.64			458	8,712	.85	.85			310	10,656	.76	.76	126	8,836	1.26	1.26									
CREDITS	3,423		39,950	.57	.55			2,862	51,753	.61	.57			2,312	72,741	.59	.53	1,219	71,950	.64	.55									
101-105	287		3,567	.52	.54			247	4,840	.94	.96			193	7,105	.65	.67	124	8,773	.43	.44									
106-110	116		1,528	.71	.77			127	2,664	.54	.59			177	6,779	.71	.76	104	7,910	.53	.58									
111-115	86		1,184	1.01	1.14			127	2,922	.57	.64			173	6,772	.59	.66	88	6,966	.59	.67									
116-120	146		2,121	.51	.61			171	3,803	.40	.47			151	6,112	.66	.77	61	5,011	.75	.88									
121-130	163		2,474	1.00	1.24			135	3,261	.90	1.12			165	7,204	.77	.96	77	6,765	.85	1.06									
131-140	47		801	.84	1.14			55	1,485	.46	.62			90	4,358	.49	.66	71	6,681	.74	1.00									
141- UP	56		1,133	.67	1.06			66	2,165	.86	1.46			114	6,706	.70	1.16	136	16,068	.65	1.09									
CHARGES	901		12,809	.71	.83			928	21,140	.69	.81			1,063	45,036	.66	.80	661	58,173	.64	.80									
TOTALS	4,324		52,759	.61	.60			3,790	72,893	.64	.63			3,375	117,777	.62	.62	1,880	130,123	.64	.64									

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	80		7,458	.92	.48			132	49,545	.80	.37			281	58,088	.82	.38												
61- 80	267		28,918	.64	.45			122	70,979	.63	.44			954	121,857	.60	.43												
81- 85	95		11,864	.82	.68			30	48,692	.61	.50			802	84,325	.64	.52												
86- 90	97		12,938	.70	.61			26	14,995	.55	.48			1,775	71,611	.58	.51												
91- 95	71		10,207	.65	.60			28	19,090	.75	.70			5,230	106,740	.59	.55												
96- 99	77		11,196	.71	.69			21	15,931	.57	.56			13,071	123,378	.59	.57												
100-100	67		10,638	.50	.50			51	53,225	.52	.52			144,196	232,853	.67	.67												
CREDITS	754		93,218	.68	.55			410	272,458	.64	.46			166,309	798,852	.64	.53												
101-105	51		7,915	.54	.56			19	16,427	.52	.53			2,148	55,265	.61	.63												
106-110	58		9,690	.56	.60			21	12,577	.56	.60			1,064	43,878	.59	.64												
111-115	45		8,111	.49	.55			20	22,690	.55	.63			771	50,055	.58	.66												
116-120	36		6,013	.52	.62			15	17,469	.55	.64			878	42,527	.57	.68												
121-130	64		12,644	.51	.64			24	21,952	.58	.72			1,173	57,928	.68	.84												
131-140	42		9,075	.57	.78			16	13,997	.49	.67			490	37,442	.56	.76												
141- UP	103		27,514	.68	1.18			68	88,197	.55	.91			732	143,053	.60	1.01												
CHARGES	399		80,962	.58	.76			183	193,309	.54	.74			7,256	430,146	.60	.78												

DATE 09/23/03

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 1999 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	19		8	.08	.03			7	12	.95	.41			2	5			3	14	.02	.01								
61- 80	45		29	.03	.02			17	49	.57	.42			15	68	3.37	2.46	11	71	.10	.07								
81- 85	30		17	2.34	1.94			10	32	.02	.02			13	63	9.02	7.51	8	58	2.62	2.19								
86- 90	46		35	.16	.14			25	86	.33	.29			39	216	.06	.06	32	244	.68	.61								
91- 95	229		233	2.39	2.24			209	760	1.53	1.44			352	2,100	.32	.30	669	5,612	.59	.55								
96- 99	1,269		1,604	.71	.69			3,872	14,772	.68	.66			3,869	23,049	.45	.43	1,820	15,100	.45	.44								
100-100	128,960		80,497	.64	.64			11,502	38,758	.61	.61			2,062	12,318	.75	.75	814	7,033	.65	.65								
CREDITS	130,598		82,425	.64	.64			15,642	54,470	.64	.64			6,352	37,820	.55	.54	3,357	28,133	.53	.52								
101-105	141		182	.63	.65			372	1,507	1.28	1.31			385	2,425	.81	.83	269	2,390	.84	.86								
106-110	72		94	.21	.23			118	504	1.18	1.28			133	892	.51	.55	99	928	.93	1.00								
111-115	52		65	7.05	7.97			80	351	.65	.73			94	652	.79	.88	63	625	.47	.54								
116-120	51		63	.93	1.10			64	301	.45	.53			72	536	.61	.72	85	884	.40	.48								
121-130	74		95	.59	.74			138	672	.77	.96			173	1,323	.66	.82	139	1,485	.67	.83								
131-140	43		68	.08	.11			61	316	.51	.68			26	216	1.03	1.39	35	406	.80	1.07								
141- UP	49		65	.02	.03			39	242	1.32	2.12			33	334	.94	1.50	40	547	.76	1.19								
CHARGES	482		633	1.13	1.32			872	3,892	1.00	1.13			916	6,379	.73	.82	730	7,264	.72	.83								
TOTALS	131,080		83,057	.65	.65			16,514	58,363	.67	.67			7,268	44,198	.58	.58	4,087	35,397	.57	.57								

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	7		38	.22	.10			8	67	5.45	2.34			10	181	.61	.31	16	598	1.70	.82									
61- 80	18		159	1.25	.90			20	288	.37	.28			99	2,957	.41	.31	324	17,412	.57	.42									
81- 85	21		218	1.41	1.18			38	647	.38	.32			305	9,860	.37	.31	255	14,221	.53	.44									
86- 90	58		670	.62	.55			454	8,424	.38	.34			750	22,616	.58	.51	220	12,964	.84	.74									
91- 95	1,501		17,358	.58	.54			1,380	24,351	.41	.38			654	20,182	.63	.58	187	11,510	.53	.49									
96- 99	1,331		15,491	.71	.69			646	11,797	.57	.56			345	11,441	.67	.65	127	8,540	.58	.57									
100-100	633		7,633	.52	.52			437	8,272	.63	.63			271	9,231	.55	.55	125	8,688	.72	.72									
CREDITS	3,569		41,568	.62	.60			2,983	53,847	.48	.45			2,434	76,467	.57	.52	1,254	73,933	.63	.54									
101-105	306		3,786	.74	.75			242	4,705	.58	.60			206	7,383	.66	.68	117	8,614	.61	.62									
106-110	135		1,837	.44	.47			158	3,300	.87	.94			173	6,550	.50	.54	124	9,281	.45	.48									
111-115	80		1,139	.57	.64			125	2,769	.74	.84			204	7,951	.76	.86	86	6,748	.47	.53									
116-120	155		2,269	.63	.75			147	3,346	.36	.42			155	6,205	.70	.82	55	4,566	.79	.93									
121-130	127		1,908	.30	.37			133	3,174	1.07	1.33			137	5,850	.71	.89	98	8,423	.66	.82									
131-140	41		663	.98	1.32			55	1,484	.82	1.10			75	3,592	.64	.87	49	4,595	.64	.86									
141- UP	55		1,104	1.04	1.69			69	2,160	.63	.99			114	6,965	.68	1.12	132	15,696	.84	1.39									
CHARGES	899		12,705	.63	.73			929	20,938	.71	.83			1,064	44,496	.67	.80	661	57,923	.65	.81									
TOTALS	4,468		54,273	.63	.62			3,912	74,784	.55	.54			3,498	120,964	.61	.60	1,915	131,856	.64	.64									

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																			
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	85		8,065	.58	.30			126	49,493	.67	.31			283	58,482	.67	.32													
61- 80	354		38,274	.56	.40			142	76,132	.73	.51			1,045	135,440	.65	.47													
81- 85	102		12,939	.58	.48			41	49,364	.53	.43			823	87,421	.53	.43													
86- 90	76		10,863	.52	.46			33	19,662	.64	.56			1,733	75,781	.61	.54													
91- 95	90		12,389	.61	.56			29	37,025	.62	.58			5,300	131,520	.57	.53													
96- 99	67		9,878	.65	.63			20	13,891	.47	.46			13,366	125,564	.57	.55													
100-100	86		13,218	.61	.61			54	45,248	.58	.58			144,944	230,898	.62	.62													
CREDITS	860		105,627	.58	.46			445	290,816	.63	.46			167,494	845,105	.60	.51													
101-105	71		10,723	.66	.68			26	18,016	.53	.55			2,135	59,733	.64	.66													
106-110	37		5,850	.59	.64			29	29,999	.54	.59			1,078	59,234	.55	.60													
111-115	41		6,784	.57	.64			16	15,420	.59	.67			841	42,504	.62	.70													
116-120	38		6,669	.63	.75			12	6,270	.37	.43			834	31,108	.58	.68													
121-130	52		10,020	.69	.86			25	20,009	.45	.56			1,096	52,958	.60	.75													
131-140	50		9,984	.43	.58			11	6,137	.52	.70			446	27,461	.56	.75													
141- UP	110		30,477	.68	1.20			57	88,641	.50	.87			698	146,232	.59	1.02													
CHARGES	399		80,507																											

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	18		8	4.49	2.22			8	15	5.93	2.93			4	8	.01						2	8						
61- 80	36		25	.93	.69			19	51	.03	.02			18	81	.33	.24					18	115	.07	.06				
81- 85	35		21	3.47	2.88			14	47	.04	.03			7	36	.13	.11					7	52	.27	.22				
86- 90	71		56	3.09	2.74			31	107	.21	.18			31	166	.18	.16					28	216	.54	.47				
91- 95	271		274	.39	.37			266	945	.73	.68			414	2,480	.93	.88					864	7,218	.22	.21				
96- 99	1,208		1,534	.72	.70			3,387	13,057	.42	.41			3,685	21,953	.46	.45					1,859	15,420	.45	.44				
100-100	127,865		81,303	.50	.50			12,601	42,751	.42	.42			2,402	14,408	.44	.44					844	7,255	.56	.56				
CREDITS	129,504		83,222	.51	.51			16,326	56,973	.42	.42			6,561	39,133	.48	.47					3,622	30,283	.42	.41				
101-105	126		149	.91	.93			338	1,385	.51	.52			381	2,429	.76	.78					256	2,269	.58	.60				
106-110	59		76	.74	.80			111	479	.79	.85			133	897	.36	.38					102	952	.79	.86				
111-115	62		76	2.40	2.72			66	278	.30	.34			69	478	1.08	1.22					63	623	1.15	1.30				
116-120	46		58	.68	.81			47	217	.22	.26			70	517	.65	.77					77	807	.45	.54				
121-130	80		110	2.53	3.14			122	590	.68	.85			166	1,278	.51	.63					114	1,218	.42	.52				
131-140	26		43	.14	.19			48	251	1.05	1.41			30	247	.74	1.00					34	405	.41	.55				
141- UP	44		82	17.66	92.19			34	201	.80	1.28			38	365	1.71	2.65					28	381	.55	.83				
CHARGES	443		594	17.40	20.52			766	3,400	.60	.68			887	6,212	.72	.81					674	6,655	.61	.69				
TOTALS	129,947		83,815	.63	.63			17,092	60,373	.43	.43			7,448	45,346	.52	.51					4,296	36,939	.45	.45				

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		44	.04	.02			5	55	2.65	1.39			14	234	.39	.18					12	530	.71	.38				
61- 80	15		138	1.07	.78			32	481	.62	.46			124	3,801	.62	.47					430	23,557	.40	.30				
81- 85	22		232	.33	.27			52	868	.25	.21			334	10,711	.47	.40					291	15,858	.47	.39				
86- 90	94		1,051	.60	.53			492	8,990	.33	.29			843	25,376	.38	.33					231	13,566	.40	.36				
91- 95	1,708		19,758	.46	.43			1,502	26,222	.50	.46			701	21,627	.46	.43					192	12,329	.47	.44				
96- 99	1,255		14,579	.48	.47			675	12,379	.46	.45			351	11,511	.60	.59					116	7,651	.56	.55				
100-100	710		8,558	.70	.70			528	10,052	.52	.52			342	11,614	.52	.52					145	10,032	.50	.50				
CREDITS	3,812		44,360	.52	.50			3,286	59,048	.47	.44			2,709	84,875	.47	.43					1,417	83,523	.45	.39				
101-105	322		4,033	.54	.56			265	5,198	.35	.36			203	7,123	.54	.55					133	9,731	.46	.47				
106-110	124		1,632	.56	.60			137	2,852	.35	.38			191	7,284	.66	.71					121	8,783	.49	.52				
111-115	79		1,110	.30	.33			150	3,358	.64	.72			169	6,697	.43	.48					91	7,097	.60	.68				
116-120	144		2,136	.61	.72			144	3,264	.44	.52			124	4,972	.62	.73					61	4,873	.41	.49				
121-130	118		1,775	.74	.92			130	3,191	.56	.70			126	5,651	.67	.84					99	8,830	.54	.68				
131-140	34		564	.71	.95			54	1,430	.69	.93			69	3,386	.42	.57					50	4,668	.74	1.00				
141- UP	50		948	.41	.63			80	2,417	.81	1.25			84	4,820	.50	.78					98	11,367	.56	.92				
CHARGES	871		12,197	.56	.64			960	21,710	.51	.60			966	39,933	.56	.65					653	55,348	.53	.65				
TOTALS	4,683		56,558	.53	.52			4,246	80,758	.48	.47			3,675	124,808	.50	.49					2,070	138,871	.49	.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	107		10,223	.60	.31			166	58,732	.54	.24			344	69,856	.56	.25												
61- 80	375		40,725	.44	.31			180	128,846	.54	.39			1,247	197,820	.51	.36												
81- 85	124		15,791	.46	.38			38	21,612	.42	.35			924	65,228	.45	.37												
86- 90	90		11,792	.52	.46			32	16,807	.46	.41			1,943	78,126	.42	.37												
91- 95	83		11,182	.62	.58			30	13,813	.44	.41			6,031	115,849	.48	.45												
96- 99	82		12,113	.53	.52			22	23,595	.35	.34			12,640	133,794	.47	.45												
100-100	96		14,303	.38	.38			48	38,435	.34	.34			145,581	238,711	.46	.46												
CREDITS	957		116,128	.48	.38			516	301,838	.48	.34			168,710	899,384	.48	.39												
101-105	61		9,099	.49	.51			33	27,429	.30	.31			2,118	68,845	.42	.43												
106-110	48		8,421	.37	.40			22	22,109	.41	.44			1,048	53,484	.46	.50												
111-115	42		7,584	.38	.43			16	38,589	.36	.42			807	65,892	.43	.48												
116-120	40		6,824	.70	.83			10	6,330	.37	.44			763	29,998	.53	.62												
121-130	64		11,503	.54	.67			14	9,584	.51	.63			1,033	43,730	.56	.70												
131-140	33		6,317	.64	.86			16	14,005	.38	.52			394	31,316	.52	.70												
141- UP	98		26,732	.51	.89			53	66,214	.41	.74			607	113,525	.55	.96												
CHARGES	386		76,480	.51	.67			164	184,261	.38	.50			6,770	406,791	.49	.62												
TOTALS	1,343																												

DATE 09/23/03

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	FOR MANUAL YEAR 1997																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
0- 60	22	11	3.64	1.78	10	20	6.20	3.23	4	13	5.15	2.70	8	31	.03	.02	61- 80	66	47	.18	.13	24	67	.26	.19	37	169	.57	.41	14	88	.02	.01	81- 85	31	30	.47	.39	21	63	.37	.31	21	110	.26	.22	14	100	.14	.12	86- 90	91	86	.19	.17	69	219	.66	.58	51	282	.69	.61	52	410	.76	.67	91- 95	358	377	.52	.49	418	1,521	.39	.37	721	4,346	.59	.56	1,237	10,257	.29	.28	96- 99	2,320	3,124	.68	.66	6,664	25,166	.45	.44	5,644	33,535	.53	.52	2,682	22,319	.63	.61	100-100	144,631	95,855	.79	.79	15,093	50,981	.65	.65	3,040	18,376	.68	.68	1,270	10,953	.76	.76	CREDITS	147,519	99,529	.78	.78	22,299	78,037	.58	.58	9,518	56,831	.59	.57	5,277	44,158	.58	.56	101-105	297	390	.52	.54	638	2,539	1.11	1.13	597	3,773	.77	.79	428	3,782	.80	.82	106-110	137	169	2.49	2.69	224	945	.95	1.02	256	1,716	.73	.79	188	1,747	1.15	1.24	111-115	69	103	.06	.07	127	550	.80	.90	117	811	4.16	4.69	101	991	.24	.27	116-120	86	126	3.58	4.24	130	588	2.13	2.52	144	1,054	.80	.94	149	1,553	.83	.99	121-130	175	282	3.17	3.96	291	1,385	.68	.85	357	2,713	.62	.77	245	2,638	.90	1.11	131-140	75	118	.80	1.07	112	564	1.10	1.48	70	567	1.03	1.39	46	547	.89	1.20	141- UP	96	142	.33	.54	77	485	2.27	3.70	90	876	2.10	3.32	79	1,075	1.06	1.67	CHARGES	935	1,330	1.59	1.86	1,599	7,055	1.14	1.31	1,631	11,511	1.08	1.24	1,236	12,333	.86	.99	TOTALS	148,454	100,859	.79	.79	23,898	85,092	.63	.63	11,149	68,342	.67	.67	6,513	56,491	.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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	7	48	.27	.14	10	94	2.37	1.13	30	518	.57	.27	31	1,151	1.44	.75	61- 80	34	311	.17	.12	55	835	.25	.19	220	6,497	.64	.49	662	36,184	.62	.47	81- 85	27	281	.30	.25	81	1,418	.53	.44	540	17,241	.41	.34	426	23,606	.49	.40	86- 90	130	1,449	1.02	.91	744	13,591	.46	.41	1,255	37,906	.55	.48	383	22,451	.63	.55	91- 95	2,485	28,684	.39	.37	2,335	41,143	.55	.51	1,115	34,478	.69	.64	325	20,651	.60	.56	96- 99	1,993	23,284	.53	.52	1,109	20,260	.68	.66	597	19,960	.66	.64	257	17,877	.63	.61	100-100	1,027	12,435	.81	.81	778	14,991	.81	.81	564	19,501	.74	.74	232	16,163	.85	.85	CREDITS	5,703	66,492	.53	.51	5,112	92,332	.61	.57	4,321	136,101	.61	.56	2,316	138,084	.63	.54	101-105	515	6,437	.75	.77	422	8,298	1.08	1.11	378	13,675	.75	.77	212	15,258	.63	.65	106-110	244	3,220	1.00	1.08	250	5,193	.85	.91	318	12,370	.69	.74	213	16,062	.66	.71	111-115	173	2,421	.67	.76	230	5,112	.91	1.03	358	13,913	.67	.75	174	13,537	.57	.64	116-120	258	3,765	.56	.66	337	7,712	.58	.69	269	10,960	.65	.77	134	10,702	.70	.82	121-130	251	3,836	.83	1.03	257	6,200	.81	1.01	300	13,172	.91	1.14	162	14,263	.59	.74	131-140	95	1,592	.85	1.15	134	3,523	.99	1.34	169	7,866	.59	.80	137	12,915	.67	.90	141- UP	129	2,605	1.17	1.89	170	5,444	.97	1.57	287	17,142	.78	1.27	231	27,098	.80	1.33	CHARGES	1,665	23,877	.81	.94	1,800	41,481	.88	1.04	2,079	89,099	.73	.89	1,263	109,835	.67	.84	TOTALS	7,368	90,369	.61	.61	6,912	133,813	.69	.69	6,400	225,199	.66	.67	3,579	247,919	.65	.65			\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56
101-105	297	390	.52	.54	638	2,539	1.11	1.13	597	3,773	.77	.79	428	3,782	.80	.82	106-110	137	169	2.49	2.69	224	945	.95	1.02	256	1,716	.73	.79	188	1,747	1.15	1.24	111-115	69	103	.06	.07	127	550	.80	.90	117	811	4.16	4.69	101	991	.24	.27	116-120	86	126	3.58	4.24	130	588	2.13	2.52	144	1,054	.80	.94	149	1,553	.83	.99	121-130	175	282	3.17	3.96	291	1,385	.68	.85	357	2,713	.62	.77	245	2,638	.90	1.11	131-140	75	118	.80	1.07	112	564	1.10	1.48	70	567	1.03	1.39	46	547	.89	1.20	141- UP	96	142	.33	.54	77	485	2.27	3.70	90	876	2.10	3.32	79	1,075	1.06	1.67	CHARGES	935	1,330	1.59	1.86	1,599	7,055	1.14	1.31	1,631	11,511	1.08	1.24	1,236	12,333	.86	.99	TOTALS	148,454	100,859	.79	.79	23,898	85,092	.63	.63	11,149	68,342	.67	.67	6,513	56,491	.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	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	7	48	.27	.14	10	94	2.37	1.13	30	518	.57	.27	31	1,151	1.44	.75	61- 80	34	311	.17	.12	55	835	.25	.19	220	6,497	.64	.49	662	36,184	.62	.47	81- 85	27	281	.30	.25	81	1,418	.53	.44	540	17,241	.41	.34	426	23,606	.49	.40	86- 90	130	1,449	1.02	.91	744	13,591	.46	.41	1,255	37,906	.55	.48	383	22,451	.63	.55	91- 95	2,485	28,684	.39	.37	2,335	41,143	.55	.51	1,115	34,478	.69	.64	325	20,651	.60	.56	96- 99	1,993	23,284	.53	.52	1,109	20,260	.68	.66	597	19,960	.66	.64	257	17,877	.63	.61	100-100	1,027	12,435	.81	.81	778	14,991	.81	.81	564	19,501	.74	.74	232	16,163	.85	.85	CREDITS	5,703	66,492	.53	.51	5,112	92,332	.61	.57	4,321	136,101	.61	.56	2,316	138,084	.63	.54	101-105	515	6,437	.75	.77	422	8,298	1.08	1.11	378	13,675	.75	.77	212	15,258	.63	.65	106-110	244	3,220	1.00	1.08	250	5,193	.85	.91	318	12,370	.69	.74	213	16,062	.66	.71	111-115	173	2,421	.67	.76	230	5,112	.91	1.03	358	13,913	.67	.75	174	13,537	.57	.64	116-120	258	3,765	.56	.66	337	7,712	.58	.69	269	10,960	.65	.77	134	10,702	.70	.82	121-130	251	3,836	.83	1.03	257	6,200	.81	1.01	300	13,172	.91	1.14	162	14,263	.59	.74	131-140	95	1,592	.85	1.15	134	3,523	.99	1.34	169	7,866	.59	.80	137	12,915	.67	.90	141- UP	129	2,605	1.17	1.89	170	5,444	.97	1.57	287	17,142	.78	1.27	231	27,098	.80	1.33	CHARGES	1,665	23,877	.81	.94	1,800	41,481	.88	1.04	2,079	89,099	.73	.89	1,263	109,835	.67	.84	TOTALS	7,368	90,369	.61	.61	6,912	133,813	.69	.69	6,400	225,199	.66	.67	3,579	247,919	.65	.65			\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																								
		\$10,000 -	14,999			\$15,000 -	24,999			\$25,000 -	49,999			\$50,000 -	99,999			EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	7	48	.27	.14	10	94	2.37	1.13	30	518	.57	.27	31	1,151	1.44	.75	61- 80	34	311	.17	.12	55	835	.25	.19	220	6,497	.64	.49	662	36,184	.62	.47	81- 85	27	281	.30	.25	81	1,418	.53	.44	540	17,241	.41	.34	426	23,606	.49	.40	86- 90	130	1,449	1.02	.91	744	13,591	.46	.41	1,255	37,906	.55	.48	383	22,451	.63	.55	91- 95	2,485	28,684	.39	.37	2,335	41,143	.55	.51	1,115	34,478	.69	.64	325	20,651	.60	.56	96- 99	1,993	23,284	.53	.52	1,109	20,260	.68	.66	597	19,960	.66	.64	257	17,877	.63	.61	100-100	1,027	12,435	.81	.81	778	14,991	.81	.81	564	19,501	.74	.74	232	16,163	.85	.85	CREDITS	5,703	66,492	.53	.51	5,112	92,332	.61	.57	4,321	136,101	.61	.56	2,316	138,084	.63	.54	101-105	515	6,437	.75	.77	422	8,298	1.08	1.11	378	13,675	.75	.77	212	15,258	.63	.65	106-110	244	3,220	1.00	1.08	250	5,193	.85	.91	318	12,370	.69	.74	213	16,062	.66	.71	111-115	173	2,421	.67	.76	230	5,112	.91	1.03	358	13,913	.67	.75	174	13,537	.57	.64	116-120	258	3,765	.56	.66	337	7,712	.58	.69	269	10,960	.65	.77	134	10,702	.70	.82	121-130	251	3,836	.83	1.03	257	6,200	.81	1.01	300	13,172	.91	1.14	162	14,263	.59	.74	131-140	95	1,592	.85	1.15	134	3,523	.99	1.34	169	7,866	.59	.80	137	12,915	.67	.90	141- UP	129	2,605	1.17	1.89	170	5,444	.97	1.57	287	17,142	.78	1.27	231	27,098	.80	1.33	CHARGES	1,665	23,877	.81	.94	1,800	41,481	.88	1.04	2,079	89,099	.73	.89	1,263	109,835	.67	.84	TOTALS	7,368	90,369	.61	.61	6,912	133,813	.69	.69	6,400	225,199	.66	.67	3,579	247,919	.65	.65			\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																	
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
0- 60	7	48	.27	.14	10	94	2.37	1.13	30	518	.57	.27	31	1,151	1.44	.75	61- 80	34	311	.17	.12	55	835	.25	.19	220	6,497	.64	.49	662	36,184	.62	.47	81- 85	27	281	.30	.25	81	1,418	.53	.44	540	17,241	.41	.34	426	23,606	.49	.40	86- 90	130	1,449	1.02	.91	744	13,591	.46	.41	1,255	37,906	.55	.48	383	22,451	.63	.55	91- 95	2,485	28,684	.39	.37	2,335	41,143	.55	.51	1,115	34,478	.69	.64	325	20,651	.60	.56	96- 99	1,993	23,284	.53	.52	1,109	20,260	.68	.66	597	19,960	.66	.64	257	17,877	.63	.61	100-100	1,027	12,435	.81	.81	778	14,991	.81	.81	564	19,501	.74	.74	232	16,163	.85	.85	CREDITS	5,703	66,492	.53	.51	5,112	92,332	.61	.57	4,321	136,101	.61	.56	2,316	138,084	.63	.54	101-105	515	6,437	.75	.77	422	8,298	1.08	1.11	378	13,675	.75	.77	212	15,258	.63	.65	106-110	244	3,220	1.00	1.08	250	5,193	.85	.91	318	12,370	.69	.74	213	16,062	.66	.71	111-115	173	2,421	.67	.76	230	5,112	.91	1.03	358	13,913	.67	.75	174	13,537	.57	.64	116-120	258	3,765	.56	.66	337	7,712	.58	.69	269	10,960	.65	.77	134	10,702	.70	.82	121-130	251	3,836	.83	1.03	257	6,200	.81	1.01	300	13,172	.91	1.14	162	14,263	.59	.74	131-140	95	1,592	.85	1.15	134	3,523	.99	1.34	169	7,866	.59	.80	137	12,915	.67	.90	141- UP	129	2,605	1.17	1.89	170	5,444	.97	1.57	287	17,142	.78	1.27	231	27,098	.80	1.33	CHARGES	1,665	23,877	.81	.94	1,800	41,481	.88	1.04	2,079	89,099	.73	.89	1,263	109,835	.67	.84	TOTALS	7,368	90,369	.61	.61	6,912	133,813	.69	.69	6,400	225,199	.66	.67	3,579	247,919	.65	.65			\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																																																								
101-105	515	6,437	.75	.77	422	8,298	1.08	1.11	378	13,675	.75	.77	212	15,258	.63	.65	106-110	244	3,220	1.00	1.08	250	5,193	.85	.91	318	12,370	.69	.74	213	16,062	.66	.71	111-115	173	2,421	.67	.76	230	5,112	.91	1.03	358	13,913	.67	.75	174	13,537	.57	.64	116-120	258	3,765	.56	.66	337	7,712	.58	.69	269	10,960	.65	.77	134	10,702	.70	.82	121-130	251	3,836	.83	1.03	257	6,200	.81	1.01	300	13,172	.91	1.14	162	14,263	.59	.74	131-140	95	1,592	.85	1.15	134	3,523	.99	1.34	169	7,866	.59	.80	137	12,915	.67	.90	141- UP	129	2,605	1.17	1.89	170	5,444	.97	1.57	287	17,142	.78	1.27	231	27,098	.80	1.33	CHARGES	1,665	23,877	.81	.94	1,800	41,481	.88	1.04	2,079	89,099	.73	.89	1,263	109,835	.67	.84	TOTALS	7,368	90,369	.61	.61	6,912	133,813	.69	.69	6,400	225,199	.66	.67	3,579	247,919	.65	.65			\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		\$100,000 -	249,999			\$250,000 AND OVER					ALL RISKS					EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
EXP-MOD	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR	RISKS	STD	PREM	ACT	LR																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
0- 60	198	18,722	.67	.36	331	107,637	.77	.34	651	128,243	.76	.34	61- 80	637	68,987	.55	.39	299	146,644	.55	.39	2,048	259,828	.56	.40	81- 85	165	20,683	.61	.51	60	41,285	.36	.30	1,386	104,817	.45	.37	86- 90	157	20,304	.48	.42	73	39,748	.45	.39	3,005	136,448	.52	.46	91- 95	157	21,997	.51	.47	66	82,361	.49	.46	9,217	245,818	.52	.49	96- 99	118	17,383	.43	.42	51	45,366	.46	.44	21,435	228,273	.54	.53	100-100	157	24,432	.62	.62	117	104,107	.45	.45	166,909	367,793	.66	.66	CREDITS	1,589	192,509	.56	.43	997	567,149	.54	.39	204,651	1471,220	.58	.48	101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
101-105	127	19,101	.54	.55	60	49,401	.64	.66	3,674	122,654	.69	.71	106-110	111	17,612	.61	.66	32	27,698	.52	.56	1,973	86,732	.65	.70	111-115	91	15,735	.56	.63	43	29,771	.43	.48	1,483	82,945	.59	.66	116-120	80	14,544	.61	.72	40	30,141	.65	.77	1,627	81,144	.66	.78	121-130	127	23,997	.53	.67	52	64,820	.43	.54	2,217	133,306	.56	.71	131-140	92	18,951	.59	.79	31	43,585	.37	.50	961	90,229	.52	.71	141- UP	223	60,743	.60	1.04	115	138,105	.48	.86	1,497	253,715	.59	1.03	CHARGES	851	170,683	.58	.77	373	383,521	.49	.66	13,432	850,725	.61	.78	TOTALS	2,440	363,192	.57	.55	1,370	950,670	.52	.46	218,083	2321,946	.59	.56																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						

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	28		12	2.68	1.25			9	15	.74	.34			7	22			6	28	.01										
61- 80	83		54	.02	.02			28	80	.44	.32			33	149	1.56	1.14	21	135	.07	.05									
81- 85	51		36	1.36	1.13			24	75	.03	.02			22	110	5.20	4.32	17	127	2.18	1.81									
86- 90	81		66	2.27	2.01			52	177	.20	.18			63	346	.08	.07	56	432	.58	.51									
91- 95	357		383	1.60	1.50			323	1,172	1.15	1.08			555	3,333	.44	.42	1,053	8,795	.76	.72									
96- 99	2,036		2,663	1.02	.99			5,911	22,457	.64	.62			5,960	35,554	.48	.46	3,030	25,171	.58	.56									
100-100	147,482		99,980	.71	.71			16,632	56,574	.64	.64			3,463	20,816	.75	.75	1,395	12,004	.75	.75									
CREDITS	150,118		103,193	.72	.72			22,979	80,551	.64	.64			10,103	60,330	.58	.57	5,578	46,691	.66	.64									
101-105	239		322	.49	.50			632	2,550	1.23	1.26			687	4,338	.82	.84	452	4,033	.83	.85									
106-110	136		180	.13	.14			225	943	.85	.91			232	1,553	.97	1.05	191	1,797	.81	.88									
111-115	89		116	4.28	4.84			130	570	.55	.62			159	1,100	.92	1.03	121	1,204	.69	.78									
116-120	84		112	1.23	1.45			107	492	.33	.38			123	903	.70	.83	136	1,416	.56	.67									
121-130	133		176	2.85	3.53			220	1,072	.82	1.02			290	2,229	.68	.85	230	2,462	.61	.75									
131-140	77		122	.05	.07			103	524	.56	.76			68	560	1.11	1.50	51	591	1.28	1.73									
141- UP	85		125	2.36	4.05			83	516	.67	1.10			71	701	.83	1.30	72	997	.95	1.51									
CHARGES	843		1,154	1.40	1.64			1,500	6,667	.89	1.01			1,630	11,385	.83	.94	1,253	12,500	.77	.88									
TOTALS	150,961		104,347	.73	.73			24,479	87,218	.66	.66			11,733	71,714	.62	.62	6,831	59,191	.68	.68									

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	.86	.40			17	149	3.63	1.65			31	540	.89	.43	36	1,439	.91	.47									
61- 80	45		396	1.33	.96			49	714	.41	.30			199	6,004	.51	.38	639	34,913	.58	.43									
81- 85	33		336	.93	.77			77	1,298	.67	.56			524	16,844	.50	.42	501	27,717	.55	.46									
86- 90	116		1,328	.58	.52			728	13,466	.58	.51			1,352	41,025	.60	.53	416	24,483	.79	.69									
91- 95	2,430		28,199	.58	.55			2,411	42,748	.45	.42			1,172	36,468	.68	.63	362	22,759	.61	.57									
96- 99	2,360		27,516	.72	.70			1,236	22,600	.64	.63			673	22,411	.87	.85	244	16,533	.69	.68									
100-100	1,137		13,721	.64	.64			770	14,538	.62	.62			511	17,638	.58	.58	260	17,814	.58	.58									
CREDITS	6,133		71,564	.65	.62			5,288	95,514	.55	.52			4,462	140,930	.65	.59	2,458	145,659	.63	.54									
101-105	530		6,555	.86	.88			483	9,444	.66	.68			401	14,476	.68	.69	239	17,407	.64	.66									
106-110	231		3,103	.66	.71			289	6,055	.74	.80			305	11,585	.47	.51	229	16,868	.66	.71									
111-115	157		2,185	.66	.75			231	5,122	.79	.89			372	14,640	.60	.68	185	14,449	.58	.65									
116-120	274		3,997	.54	.63			282	6,468	.57	.67			275	11,043	.65	.77	122	10,209	.78	.91									
121-130	244		3,708	.39	.49			272	6,514	.90	1.11			259	11,119	.75	.93	181	15,657	.69	.87									
131-140	83		1,370	1.13	1.53			93	2,491	.72	.96			154	7,387	.61	.82	103	9,925	.63	.85									
141- UP	108		2,116	.87	1.38			159	5,036	.74	1.18			239	13,941	.83	1.35	246	28,981	.73	1.21									
CHARGES	1,627		23,033	.70	.81			1,809	41,129	.73	.85			2,005	84,191	.66	.79	1,305	113,497	.68	.84									
TOTALS	7,760		94,597	.66	.66			7,097	136,643	.60	.60			6,467	225,121	.65	.65	3,763	259,156	.65	.64									

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																			
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	170		15,590	.51	.27			315	117,074	.70	.32			631	134,937	.68	.32													
61- 80	673		73,823	.61	.44			307	139,882	.68	.48			2,077	256,151	.65	.46													
81- 85	184		23,515	.52	.44			75	68,474	.53	.44			1,508	138,531	.54	.45													
86- 90	147		21,057	.64	.56			71	48,962	.65	.57			3,082	151,340	.65	.57													
91- 95	185		26,017	.61	.57			59	58,189	.62	.58			8,907	228,062	.60	.56													
96- 99	140		20,117	.65	.63			55	41,808	.55	.53			21,645	236,829	.63	.62													
100-100	161		25,322	.55	.55			98	84,309	.50	.50			171,909	362,718	.62	.62													
CREDITS	1,660		205,440	.59	.47			980	558,698	.62	.44			209,759	1508,569	.63	.51													
101-105	129		20,201	.79	.81			61	36,591	.67	.69			3,853	115,917	.72	.74													
106-110	79		13,138	.57	.61			54	47,996	.49	.53			1,971	103,219	.56	.61													
111-115	98		17,133	.59	.67			37	29,792	.66	.74			1,579	86,312	.64	.72													
116-120	75		13,087	.49	.57			24	14,092	.59	.69			1,502	61,819	.60	.71													
121-130	115		22,210	.61	.76			52	37,522	.48	.60			1,996	102,670	.61	.76													
131-140	84		17,422	.51	.68			27	20,021	.44	.60			843	60,413	.55	.75													
141- UP	217		57,835	.65	1.11			104	145,111	.48	.83																			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2000

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	47	16	2.38	1.09			12	20	4.27	1.94			10	24	.04	.02			3	12									
61- 80	93	69	.34	.25			49	132	.06	.04			34	153	.20	.14			32	204	.05	.03							
81- 85	66	41	1.79	1.49			29	91	3.27	2.71			20	104	.41	.34			18	130	.13	.11							
86- 90	139	117	1.56	1.38			63	217	1.12	.99			66	360	.58	.51			47	366	.56	.50							
91- 95	450	471	.46	.43			430	1,532	.72	.68			695	4,173	.72	.68			1,366	11,389	.25	.24							
96- 99	1,862	2,363	.71	.69			5,268	20,159	.43	.42			5,698	33,998	.61	.59			3,009	24,969	.47	.46							
100-100	145,501	100,273	.54	.54			18,002	61,444	.48	.48			3,873	23,311	.52	.52			1,532	13,168	.52	.52							
CREDITS	148,158	103,351	.55	.55			23,853	83,594	.47	.47			10,396	62,123	.58	.57			6,007	50,238	.43	.42							
101-105	246	311	.81	.83			562	2,287	.48	.49			632	4,007	.62	.64			434	3,852	.79	.81							
106-110	123	159	.39	.42			194	828	.66	.71			225	1,505	.54	.59			177	1,655	1.01	1.09							
111-115	109	142	1.36	1.54			117	502	.24	.27			123	851	.67	.76			111	1,087	.99	1.12							
116-120	89	112	.99	1.17			98	451	.80	.94			128	943	.48	.57			134	1,397	.64	.76							
121-130	145	197	1.42	1.76			220	1,052	.57	.71			287	2,220	.50	.62			199	2,134	.85	1.06							
131-140	63	105	1.41	1.90			85	447	.91	1.22			65	531	.67	.90			58	689	.38	.52							
141- UP	81	140	69.31	11.13			63	370	.79	1.27			69	658	1.52	2.34			54	726	.60	.92							
CHARGES	856	1,166	9.22	10.80			1,339	5,938	.58	.65			1,529	10,714	.64	.72			1,167	11,541	.80	.91							
TOTALS	149,014	104,517	.65	.65			25,192	89,532	.48	.48			11,925	72,837	.59	.59			7,174	61,778	.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	13	69	.04	.02			15	140	1.60	.77			29	438	.30	.12			32	1,320	.84	.44						
61- 80	49	441	.68	.49			66	983	.98	.72			278	8,422	.60	.46			804	43,891	.43	.32						
81- 85	40	418	.73	.61			99	1,677	1.21	1.01			611	19,410	.44	.36			539	29,852	.56	.46						
86- 90	165	1,837	.52	.46			855	15,672	.36	.32			1,474	44,509	.43	.38			429	25,266	.43	.38						
91- 95	2,775	32,107	.44	.41			2,608	45,875	.50	.47			1,250	38,877	.58	.54			373	23,758	.57	.53						
96- 99	2,216	25,805	.52	.51			1,283	23,444	.48	.47			624	20,641	.55	.53			243	16,205	.56	.54						
100-100	1,216	14,673	.60	.60			908	17,279	.58	.58			607	20,859	.50	.50			290	19,886	.53	.53						
CREDITS	6,474	75,349	.50	.48			5,834	105,069	.51	.48			4,873	153,156	.50	.45			2,710	160,178	.50	.43						
101-105	559	7,006	.93	.96			495	9,745	.45	.46			387	13,870	.54	.56			246	17,886	.49	.50						
106-110	212	2,786	.62	.66			267	5,607	.56	.60			327	12,552	.59	.64			226	16,777	.50	.54						
111-115	162	2,276	.33	.37			251	5,619	.66	.75			332	13,083	.52	.58			184	14,349	.53	.60						
116-120	265	3,877	.59	.70			271	6,217	.51	.61			245	9,798	.57	.68			131	10,355	.63	.74						
121-130	227	3,430	.65	.80			245	5,979	.60	.75			238	10,452	.75	.94			186	16,371	.52	.65						
131-140	63	1,053	.45	.61			102	2,698	.53	.72			143	6,880	.40	.54			95	8,965	.63	.85						
141- UP	97	1,878	.42	.65			164	5,021	.67	1.05			184	10,716	.62	.98			196	23,078	.49	.80						
CHARGES	1,585	22,307	.66	.76			1,795	40,886	.56	.65			1,856	77,349	.58	.68			1,264	107,781	.53	.64						
TOTALS	8,059	97,657	.54	.54			7,629	145,955	.52	.52			6,729	230,505	.53	.52			3,974	267,959	.51	.50						

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	224	21,043	.52	.27			384	136,093	.56	.25			769	159,174	.56	.25												
61- 80	752	82,022	.46	.33			393	233,860	.53	.38			2,550	370,177	.51	.36												
81- 85	209	26,319	.49	.41			81	42,620	.44	.37			1,712	120,662	.49	.41												
86- 90	160	20,776	.63	.55			61	31,950	.50	.44			3,459	141,069	.47	.42												
91- 95	184	24,253	.52	.48			61	32,114	.44	.41			10,192	214,550	.50	.47												
96- 99	151	22,130	.49	.48			49	38,434	.41	.40			20,403	228,148	.50	.49												
100-100	173	26,132	.41	.41			112	90,595	.35	.35			172,214	387,619	.48	.48												
CREDITS	1,853	222,676	.49	.38			1,141	605,665	.49	.34			211,299	1621,399	.50	.40												
101-105	138	21,188	.50	.51			59	43,618	.29	.30			3,758	123,769	.46	.48												
106-110	100	17,088	.47	.50			40	32,661	.41	.44			1,891	91,617	.49	.53												
111-115	81	14,415	.60	.67			34	49,196	.38	.43			1,504	101,520	.47	.54												
116-120	74	13,185	.64	.75			25	15,474	.39	.45			1,460	61,808	.55	.64												
121-130	121	23,111	.46	.58			36	26,338	.46	.57			1,904	91,284	.53	.67												
131-140	72	14,457	.66	.89			40	30,895	.42	.57			786	66,721	.51	.69												
141- UP	179	48,050	.53	.90			90	106,054	.36	.65			1,177	196,692	.50	.85												
CHARGES	765	151,493	.54	.69			324	304,236	.38	.49			12,480	733,411	.50	.62												
TOTALS	2,618	374,168	.51	.47			1,465	909,901	.45	.37																		

