

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

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

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

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999					INDUSTRY GRP = 1					\$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	3	15.56	8.49			2	8							3	15	.53	.29			
61- 80	10		8	.33	.24			5	15	.65	.50			11	48	.03	.02					9	63	.07	.06			
81- 85	110	140	2.65	2.21				508	1,677	.57	.48			521	2,677	.49	.41					357	2,562	.65	.54			
86- 90	19	23	4.27	3.76				115	394	.79	.69			155	842	.50	.44					95	717	.64	.56			
91- 95	22	33	.50	.46				45	162	1.76	1.63			64	368	1.25	1.16					60	476	.51	.48			
96- 99	57	80	.15	.14				75	285	.30	.29			61	365	1.26	1.23					39	330	1.71	1.66			
100-100	5,308	5,342	.72	.72				1,367	4,666	.57	.57			300	1,820	1.36	1.36					116	986	.61	.61			
CREDITS	5,526	5,626	.77	.77				2,117	7,202	.60	.57			1,114	6,128	.84	.75					679	5,149	.69	.61			
101-105	18	28	.19	.19				31	137	2.07	2.12			43	274	1.03	1.06					27	240	2.12	2.16			
106-110	6	8	.03	.04				21	87	.44	.47			26	177	.96	1.04					28	269	.33	.36			
111-115	8	10	3.18	3.60				15	64	.20	.22			17	121	.29	.33					22	219	.33	.37			
116-120	4	6						13	54	.49	.58			15	109	.51	.59					14	146	.37	.43			
121-130	10	20	.27	.33				17	91	.67	.84			29	228	.73	.92					25	276	.51	.64			
131-140	2	2	.16	.22				20	109	.30	.41			21	171	2.35	3.16					23	270	.55	.75			
141- UP	26	87	.30	.64				79	661	.86	1.87			93	1,146	1.51	3.02					88	1,457	.70	1.34			
CHARGES	74	161	.43	.65				196	1,203	.85	1.32			244	2,227	1.28	1.88					227	2,875	.71	1.02			
TOTALS	5,600	5,787	.76	.76				2,313	8,405	.64	.64			1,358	8,355	.95	.95					906	8,024	.70	.71			
	\$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	12	.03	.02			5	103	1.86	1.02					9	362	.48	.25			
61- 80	68	688	.77	.60				176	2,730	.34	.27			294	7,939	.51	.39					235	12,112	.50	.37			
81- 85	414	4,185	.58	.48				315	4,984	.72	.60			196	5,744	.82	.68					77	4,245	.85	.70			
86- 90	135	1,445	.70	.61				141	2,413	1.09	.96			138	4,230	.99	.87					72	4,374	1.35	1.19			
91- 95	82	938	.83	.77				98	1,726	1.47	1.37			89	3,108	1.19	1.11					56	3,560	.59	.55			
96- 99	64	790	.34	.34				72	1,366	1.51	1.47			92	3,209	.61	.59					53	3,554	.99	.97			
100-100	115	1,379	.51	.51				68	1,293	.48	.48			66	2,333	.91	.91					40	2,777	.68	.68			
CREDITS	878	9,424	.61	.53				871	14,524	.85	.74			880	26,666	.79	.67					542	30,984	.75	.62			
101-105	52	644	.37	.38				62	1,239	.65	.66			70	2,513	.81	.84					57	3,932	1.32	1.35			
106-110	25	332	1.94	2.10				50	1,043	1.15	1.24			59	2,354	.64	.69					49	3,712	.89	.96			
111-115	24	315	.86	.97				36	773	.63	.71			56	2,269	.77	.87					47	3,840	1.13	1.28			
116-120	22	315	.87	1.02				39	930	.60	.71			43	1,756	.50	.59					31	2,655	.72	.85			
121-130	31	475	.19	.24				51	1,269	.92	1.15			82	3,732	.79	.99					51	4,399	.61	.76			
131-140	31	537	1.21	1.64				46	1,177	.62	.85			58	2,759	.64	.87					40	3,603	1.06	1.43			
141- UP	135	3,028	.58	1.06				140	4,754	.78	1.36			134	8,013	.84	1.42					89	10,653	.81	1.36			
CHARGES	320	5,647	.70	1.00				424	11,184	.77	1.05			502	23,395	.75	.99					364	32,794	.91	1.17			
TOTALS	1,198	15,071	.64	.66				1,295	25,709	.82	.84			1,382	50,061	.77	.79					906	63,778	.83	.84			
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																	
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	22	2,116	.70	.37				41	19,976	.54	.26			85	22,594	.56	.27											
61- 80	164	18,664	.68	.49				128	68,502	.60	.44			1,100	110,770	.59	.43											
81- 85	46	6,356	.61	.50				45	24,601	.69	.57			2,589	57,173	.69	.57											
86- 90	49	7,051	.67	.59				48	33,730	.81	.71			967	55,220	.85	.75											
91- 95	57	8,660	.59	.55				39	27,053	.69	.64			612	46,083	.73	.69											
96- 99	59	9,153	.89	.87				32	31,456	.75	.73			604	50,588	.80	.78											
100-100	42	6,778	.65	.65				26	23,480	.65	.65			7,448	50,853	.68	.68											
CREDITS	439	58,778	.69	.57				359	228,799	.67	.53			13,405	393,281	.70	.57											
101-105	42	6,587	.87	.89				30	16,983	1.45	1.48			432	32,576	1.22	1.25											
106-110	42	7,262	.53	.57				28	16,075	.59	.64			334	31,320	.65	.70											
111-115	39	7,114	.87	.97				23	14,465	.86	.96			287	29,190	.88	.99											
116-120	25	4,728	.55	.65				18	9,491	.91	1.08			224	20,189	.74	.88											
121-130	37	7,715	.64	.81				22	12,059	1.19	1.49			355	30,264	.88	1.10											
131-140	28	5,785	.85	1.15				29	16,978	.82	1.10			298	31,392	.84	1.14											
141- UP	66	16,352	.76	1.26				19	12,767	.57	.96			869	58,917	.75	1.27											
CHARGES	279	55,543	.73	.93				169	98,818	.92	1.10			2,799	233,847	.84	1.06											
TOTALS	718	114,321	.71	.71				528	327,617	.74	.66			16,204	627,128	.75	.71											

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2000					INDUSTRY GRP = 1					\$7,500 - 9,999												
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	1							1	1					1	4													
61- 80	11	13	.12	.09			8	22						23	109	.11	.08				17	114	.06	.05				
81- 85	121	147	.68	.56			511	1,649	1.08	.90				586	3,021	1.26	1.05				385	2,764	.44	.36				
86- 90	22	29	.97	.86			109	382	.59	.52				123	667	1.13	.99				87	656	1.40	1.23				
91- 95	25	40	.07	.06			52	186	.26	.24				61	353	.83	.77				57	461	.49	.45				
96- 99	47	51	.45	.44			68	254	.66	.65				55	322	1.13	1.10				48	409	.19	.18				
100-100	5,058	5,183	.81	.81			1,351	4,595	.59	.59				283	1,725	.78	.78				124	1,052	.69	.69				
CREDITS	5,285	5,463	.80	.79			2,100	7,089	.70	.66				1,132	6,202	1.06	.94				718	5,456	.58	.51				
101-105	15	26	5.81	5.91			26	106	.38	.40				37	234	3.96	4.06				35	315	1.08	1.11				
106-110	9	13					20	89	.62	.68				23	150	2.72	2.94				22	206	.44	.48				
111-115	8	16	.20	.23			18	80	1.39	1.57				21	144	.18	.20				12	121	.12	.13				
116-120	3	7					15	67	11.71	13.70				9	63	.67	.79				11	117	1.59	1.87				
121-130	16	25	.01	.01			17	82	.70	.88				24	192	.50	.63				20	211	.90	1.12				
131-140	10	15	1.78	2.42			16	94	.32	.43				15	123	.91	1.22				18	205	7.06	9.62				
141- UP	34	91	.18	.36			85	644	.59	1.15				94	1,176	.24	.47				76	1,240	1.05	1.96				
CHARGES	95	192	1.02	1.48			197	1,161	1.26	1.87				223	2,082	.91	1.36				194	2,416	1.48	2.11				
TOTALS	5,380	5,655	.81	.81			2,297	8,251	.77	.77				1,355	8,284	1.02	1.01				912	7,872	.86	.85				
		\$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						5	42	.11	.05			5	58	9.92	3.53				8	295	.29	.16				
61- 80	93	930	.70	.55			246	3,807	.68	.53				353	9,638	.75	.57				252	12,988	.84	.61				
81- 85	443	4,462	.55	.46			343	5,465	.63	.52				202	5,762	.55	.46				81	4,597	.81	.67				
86- 90	115	1,237	1.54	1.35			117	1,968	.74	.65				119	3,619	1.15	1.01				60	3,599	.50	.44				
91- 95	79	901	.57	.53			113	2,043	.62	.58				105	3,579	1.13	1.05				77	4,958	.69	.64				
96- 99	65	770	1.23	1.20			67	1,265	.96	.94				65	2,327	1.30	1.28				74	5,077	.90	.88				
100-100	108	1,291	.58	.58			72	1,399	.77	.77				65	2,336	.84	.84				43	3,078	.96	.96				
CREDITS	905	9,602	.75	.65			963	15,989	.69	.59				914	27,319	.89	.74				595	34,591	.79	.66				
101-105	52	660	.69	.71			69	1,394	1.13	1.16				70	2,575	1.81	1.86				54	3,870	.75	.77				
106-110	33	425	2.44	2.63			35	726	.76	.81				61	2,410	.82	.89				39	2,893	.82	.89				
111-115	26	362	.55	.62			36	810	.89	1.00				56	2,220	1.11	1.25				45	3,422	.45	.51				
116-120	25	353	4.87	5.72			36	837	1.32	1.56				53	2,276	1.31	1.54				33	2,671	.62	.73				
121-130	25	379	1.48	1.86			75	1,891	1.25	1.58				73	3,184	.55	.69				50	4,555	.54	.67				
131-140	29	493	.37	.51			42	1,091	1.39	1.87				52	2,354	.55	.74				41	3,618	.77	1.03				
141- UP	108	2,307	.27	.48			119	3,853	.67	1.13				120	7,316	.74	1.28				94	11,370	1.05	1.74				
CHARGES	298	4,979	.96	1.31			412	10,602	.98	1.29				485	22,336	.92	1.20				356	32,400	.79	1.03				
TOTALS	1,203	14,581	.82	.82			1,375	26,591	.81	.80				1,399	49,655	.90	.90				951	66,992	.79	.80				
		\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS														
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	21	1,715	.66	.32			53	24,629	.60	.29				97	26,755	.62	.30											
61- 80	202	22,967	.71	.51			160	90,232	.75	.53				1,365	140,821	.75	.54											
81- 85	77	9,824	.65	.54			49	32,699	.76	.63				2,798	70,390	.72	.60											
86- 90	45	6,480	.73	.64			60	35,449	.65	.57				857	54,086	.72	.63											
91- 95	60	9,364	.59	.55			36	22,548	.74	.69				665	44,432	.72	.67											
96- 99	37	5,206	.56	.55			36	24,904	.59	.58				562	40,585	.69	.68											
100-100	33	5,402	.65	.65			28	23,564	.74	.74				7,165	49,626	.74	.74											
CREDITS	475	60,958	.66	.54			422	254,026	.70	.54				13,509	426,695	.72	.57											
101-105	57	9,234	1.17	1.20			35	17,272	1.08	1.11				450	35,686	1.14	1.16											
106-110	38	6,919	.66	.72			20	10,894	.70	.76				300	24,726	.76	.82											
111-115	29	5,453	1.86	2.10			15	7,880	1.19	1.35				266	20,508	1.20	1.36											
116-120	26	4,621	1.35	1.59			15	8,261	.65	.76				226	19,273	1.04	1.22											
121-130	39	7,432	.80	.99			19	9,832	.94	1.18				358	27,783	.82	1.02											
131-140	22	4,575	.70	.94			9	5,690	.90	1.22				254	18,258	.86	1.16											
141- UP	51	13,539	.81	1.30			24	21,723	.63	1.07				805	63,258	.75	1.26											
CHARGES	262	51,772	1.00	1.23			137	81,553	.85	1.05				2,659	209,492	.90	1.15											
TOTALS	737	112,729	.82	.78			559	335,579	.74	.63				16,168	636,186	.78	.71											

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2001					INDUSTRY GRP = 1					\$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														
61- 80	13		10	.02	.02			11		35	1.47	1.13			14		69	.41	.32				30		205	.03	.02		
81- 85	183		232	2.23	1.86			614		1,988	.88	.73			576		2,967	.61	.50				395		2,854	.59	.49		
86- 90	36		47	.58	.50			120		423	.96	.84			147		809	.87	.76				86		658	1.11	.97		
91- 95	37		47	.10	.10			68		248	1.25	1.17			69		413	.75	.69				67		541	.47	.44		
96- 99	41		53	.05	.05			56		206	.36	.35			60		361	2.25	2.20				60		514	.45	.44		
100-100	4,807		4,912	.97	.97			1,199		4,078	.65	.65			253		1,521	1.17	1.17				126		1,089	.60	.60		
CREDITS	5,117		5,300	1.00	.99			2,069		6,978	.75	.70			1,119		6,139	.88	.78				764		5,861	.61	.53		
101-105	17		25	.18	.18			32		127	.05	.05			33		208	1.38	1.42				36		324	1.34	1.38		
106-110	9		16	.07	.08			17		77	.20	.22			23		161	1.26	1.35				18		162	.21	.22		
111-115	13		21	.06	.07			22		98	3.71	4.18			21		143	2.32	2.63				15		148	.08	.08		
116-120	4		5					16		75	.07	.08			9		64	.18	.21				13		132	.21	.24		
121-130	9		13	.02	.02			14		71	.10	.13			36		279	.23	.29				21		234	1.69	2.11		
131-140	7		11	.40	.55			10		54	.02	.03			20		171	.06	.08				16		191	.16	.21		
141- UP	36		112	.01	.02			93		748	.74	1.53			102		1,232	.34	.66				84		1,364	.37	.69		
CHARGES	95		202	.06	.09			204		1,249	.76	1.18			244		2,258	.59	.88				203		2,555	.56	.81		
TOTALS	5,212		5,503	.97	.97			2,273		8,227	.75	.75			1,363		8,398	.80	.80				967		8,416	.59	.59		
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		6					2		24	.02	.01			7		119	6.21	2.88				9		325	1.55	.73		
61- 80	104		1,052	.35	.27			277		4,214	.70	.55			343		9,127	.72	.55				245		12,424	.56	.41		
81- 85	426		4,241	.54	.45			289		4,520	.49	.40			194		5,594	1.23	1.02				75		4,268	.97	.81		
86- 90	134		1,420	1.19	1.04			141		2,403	.92	.80			123		3,803	.85	.74				80		4,906	.49	.43		
91- 95	81		918	1.12	1.04			113		2,057	.95	.88			98		3,171	1.01	.94				70		4,597	1.10	1.02		
96- 99	63		727	.76	.74			77		1,410	.89	.87			77		2,748	.61	.60				48		3,275	.66	.64		
100-100	93		1,102	.57	.57			76		1,480	1.12	1.12			70		2,547	1.94	1.94				25		1,703	1.07	1.07		
CREDITS	902		9,467	.69	.60			975		16,108	.76	.65			912		27,110	1.00	.85				552		31,497	.73	.60		
101-105	51		638	1.13	1.16			49		948	2.36	2.43			74		2,784	.82	.85				55		3,834	.59	.60		
106-110	34		454	.54	.58			47		983	1.32	1.42			55		2,147	.67	.72				42		3,024	.68	.74		
111-115	33		460	1.00	1.13			37		819	.57	.65			60		2,395	.63	.71				41		3,195	.42	.47		
116-120	20		293	.87	1.03			45		1,050	.45	.53			44		1,810	.96	1.14				40		3,414	1.25	1.47		
121-130	36		568	.25	.31			62		1,550	.55	.69			71		3,070	.64	.80				61		5,534	.95	1.19		
131-140	33		563	1.39	1.89			49		1,329	.90	1.22			51		2,419	.78	1.06				35		3,350	.93	1.26		
141- UP	112		2,462	.76	1.35			121		3,921	.96	1.63			118		6,929	.66	1.12				88		10,743	.66	1.15		
CHARGES	319		5,438	.82	1.13			410		10,599	.97	1.29			473		21,555	.72	.92				362		33,093	.77	1.00		
TOTALS	1,221		14,904	.74	.74			1,385		26,707	.84	.84			1,385		48,664	.88	.87				914		64,590	.75	.76		
			\$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	18		1,652	.83	.43			58		33,968	.56	.28			96		36,096	.60	.30										
61- 80	199		23,094	.59	.43			137		71,508	.62	.45			1,373		121,739	.62	.45										
81- 85	60		7,863	.66	.55			42		24,945	.74	.61			2,854		59,471	.75	.63										
86- 90	60		8,196	.74	.64			31		27,684	.70	.61			958		50,349	.73	.64										
91- 95	62		8,760	.70	.65			49		38,445	.75	.70			714		59,196	.80	.74										
96- 99	48		7,657	.51	.50			37		21,300	.62	.60			567		38,251	.62	.61										
100-100	31		4,854	.75	.75			24		15,357	1.00	1.00			6,704		38,641	.98	.98										
CREDITS	478		62,077	.64	.52			378		233,207	.68	.52			13,266		403,743	.71	.56										
101-105	34		5,674	.76	.78			45		23,045	.72	.73			426		37,607	.77	.79										
106-110	42		6,770	.63	.68			23		11,235	1.01	1.09			310		25,029	.83	.90										
111-115	33		5,861	.93	1.05			20		10,568	1.10	1.24			295		23,708	.91	1.03										
116-120	25		4,279	.55	.65			7		3,034	1.60	1.89			223		14,154	.99	1.17										
121-130	41		8,402	.87	1.09			21		12,254	.79	.98			372		31,975	.80	1.00										
131-140	24		5,552	.63	.86			18		9,780	.75	1.01			263		23,418	.76	1.03										
141- UP	39		9,775	.72	1.15			21		13,328	1.02	1.63			814		50,613	.78	1.30										
CHARGES	238		46,312	.74	.91			155		83,243	.90	1.07			2,703		206,504	.82	1.01										
TOTALS	716		108,389	.68	.65			533		316,450	.74	.62			15,969		610,247	.75	.67										

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2002					INDUSTRY GRP = 1					\$7,500 - 9,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	2		1					3		3	.02							1		4										
61- 80	17	16	1.63	1.27				11	29	3.19	2.49			18	90	6.30	4.84			32	220	.89	.70							
81- 85	194	243	1.56	1.30				615	1,967	1.02	.85			549	2,802	.48	.40			420	3,001	.41	.34							
86- 90	29	38	3.32	2.90				122	425	1.30	1.14			157	855	.47	.41			95	723	.64	.56							
91- 95	32	44	1.14	1.06				68	247	.32	.29			73	407	.32	.30			54	443	.61	.57							
96- 99	39	47	.24	.23				68	247	1.17	1.13			49	301	.40	.39			48	399	.52	.51							
100-100	4,464	4,633	.92	.92				1,157	3,952	.69	.69			229	1,373	.33	.33			98	856	.16	.16							
CREDITS	4,777	5,022	.96	.95				2,044	6,871	.84	.78			1,075	5,828	.52	.46			748	5,646	.44	.39							
101-105	17	20	.24	.25				40	155	.48	.49			35	225	1.95	2.00			41	361	.56	.57							
106-110	5	8						12	46	2.34	2.52			21	142	.16	.17			24	221	1.98	2.13							
111-115	8	11	.25	.28				14	63	.16	.18			19	133	.08	.09			10	99	.13	.15							
116-120	7	9						14	65	.44	.52			17	129	.77	.91			12	127	1.45	1.72							
121-130	12	18	.32	.39				24	115	4.13	5.19			32	239	.14	.17			13	144	.39	.49							
131-140	7	14	.20	.26				16	82	.09	.12			13	106	2.79	3.73			12	142	.16	.22							
141- UP	31	124	3.22	8.01				104	802	.45	.90			111	1,333	.65	1.27			82	1,302	1.09	1.99							
CHARGES	87	204	2.03	3.49				224	1,328	.80	1.24			248	2,308	.77	1.15			194	2,396	.97	1.38							
TOTALS	4,864	5,226	1.00	1.01				2,268	8,199	.83	.83			1,323	8,135	.59	.59			942	8,043	.60	.59							
		\$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		81	1.59	.88			3		112	.06	.04											
61- 80	98	968	.66	.52				282	4,378	.47	.37			338	9,089	.63	.48			233	11,822	.54	.39							
81- 85	452	4,499	.55	.45				287	4,427	.59	.49			181	5,223	.56	.47			90	5,132	.63	.53							
86- 90	131	1,398	1.18	1.04				142	2,429	.82	.72			110	3,465	.66	.58			57	3,381	.72	.64							
91- 95	73	862	.53	.49				98	1,770	.81	.75			79	2,582	.61	.56			59	3,781	.87	.81							
96- 99	47	549	.56	.54				72	1,370	.51	.50			68	2,423	.96	.94			44	2,915	.42	.41							
100-100	97	1,166	.81	.81				77	1,511	.44	.44			86	3,070	.45	.45			31	2,095	.64	.64							
CREDITS	898	9,442	.68	.59				958	15,887	.60	.51			866	25,933	.63	.53			517	29,238	.61	.50							
101-105	39	494	.33	.34				60	1,199	.87	.89			86	3,172	.53	.55			60	4,361	.59	.61							
106-110	34	446	.80	.86				37	802	.73	.79			59	2,291	.41	.44			47	3,603	.61	.65							
111-115	29	396	.14	.15				31	655	.84	.95			59	2,370	.56	.63			37	2,746	.45	.51							
116-120	26	385	1.35	1.59				36	853	.84	.99			54	2,244	.79	.93			35	2,732	.74	.87							
121-130	41	625	.20	.25				66	1,631	1.10	1.37			71	3,195	.27	.34			52	4,497	.89	1.11							
131-140	41	704	.90	1.22				43	1,112	1.07	1.44			48	2,282	.72	.97			35	3,330	.50	.68							
141- UP	131	2,799	.72	1.25				127	4,250	.77	1.32			118	7,225	.51	.88			88	11,114	.61	1.07							
CHARGES	341	5,848	.66	.92				400	10,503	.87	1.17			495	22,779	.52	.67			354	32,384	.63	.83							
TOTALS	1,239	15,290	.67	.68				1,358	26,390	.71	.71			1,361	48,711	.58	.58			871	61,623	.62	.63							
		\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS														
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	17	1,597	.37	.19				40	24,719	.57	.31			70	26,518	.56	.30													
61- 80	183	21,108	.61	.44				129	60,947	.47	.34			1,341	108,667	.53	.38													
81- 85	56	7,148	.53	.44				43	33,104	.53	.44			2,887	67,547	.55	.46													
86- 90	63	8,905	1.02	.90				54	37,479	.39	.34			960	59,099	.57	.50													
91- 95	64	9,557	.49	.45				42	31,803	.52	.47			642	51,497	.55	.51													
96- 99	36	5,417	.50	.49				35	22,202	.52	.51			506	35,869	.54	.53													
100-100	24	3,963	.46	.46				23	12,068	.60	.60			6,286	34,688	.60	.60													
CREDITS	443	57,695	.62	.50				366	222,322	.50	.39			12,692	383,885	.55	.45													
101-105	31	4,998	.51	.52				22	12,705	.75	.77			431	27,690	.66	.68													
106-110	34	6,010	.58	.63				22	12,239	.92	.99			295	25,809	.75	.81													
111-115	41	7,529	.76	.85				11	5,638	.68	.76			259	19,639	.65	.73													
116-120	23	3,944	.65	.76				25	13,746	.79	.93			249	24,235	.77	.91													
121-130	56	10,840	.72	.89				27	13,966	.72	.91			394	35,269	.72	.90													
131-140	27	6,113	.59	.79				15	10,087	1.55	2.09			257	23,972	1.03	1.39													
141- UP	57	14,318	.75	1.22				18	16,181	.51	.86			867	59,448	.63	1.09													
CHARGES	269	53,751	.68	.86				140	84,562	.82	1.01			2,752	216,062	.73	.92													
TOTALS	712	111,446	.65	.63				506	306,884	.59	.51			15,444	599,947	.61	.57													

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2003					INDUSTRY GRP = 1					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60															1		3												
61- 80	17		12	.03	.02			12		35	.04	.03			29		142	.06	.05				35		243	.93	.73		
81- 85	193		234	.16	.13			645		2,037	.41	.34			621		3,187	.35	.29				430		3,074	.40	.33		
86- 90	29		39	.68	.60			116		398	.20	.18			127		683	.86	.75				98		744	.57	.50		
91- 95	29		38	.22	.20			66		231	1.13	1.04			67		390	.40	.37				58		473	.35	.32		
96- 99	58		78	.02	.02			51		191	.89	.86			53		318	1.20	1.17				39		336	.79	.77		
100-100	4,205		4,455	.46	.46			1,101		3,759	.38	.38			224		1,323	.41	.41				85		739	.43	.43		
CREDITS	4,531		4,856	.44	.43			1,991		6,651	.42	.39			1,122		6,046	.46	.41				745		5,610	.47	.41		
101-105	18		28	.37	.38			38		152	.12	.12			29		189	.49	.50				28		253	.27	.27		
106-110	11		19	1.23	1.33			22		92	.21	.23			21		143	1.09	1.18				21		201	3.41	3.67		
111-115	10		13	.12	.13			10		46	.08	.09			25		179	.53	.60				20		207	.25	.28		
116-120	1		1					16		77	1.23	1.44			15		114	.55	.65				16		164	.18	.21		
121-130	10		17	.04	.05			21		102	.21	.27			32		246	1.96	2.47				20		218	.05	.06		
131-140	8		16	.01	.01			20		113	.14	.19			22		177	.17	.23				15		178	4.64	6.28		
141- UP	42		113	7.91	15.73			89		690	.48	.99			108		1,345	.32	.65				73		1,179	.61	1.14		
CHARGES	100		206	4.49	6.67			216		1,271	.40	.60			252		2,393	.56	.86				193		2,400	.99	1.41		
TOTALS	4,631		5,062	.60	.60			2,207		7,923	.42	.41			1,374		8,440	.49	.49				938		8,009	.63	.61		
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999					
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	1		6	.53	.31									2		36	.03	.02				5		195	.03	.02			
61- 80	104		1,042	.35	.28			300		4,642	.51	.40			338		8,912	.31	.23				252		12,688	.44	.32		
81- 85	428		4,300	.37	.30			254		3,923	.67	.55			168		4,886	.50	.42				63		3,705	.44	.37		
86- 90	131		1,399	.70	.62			116		1,971	.69	.60			117		3,612	.46	.40				63		3,900	.43	.37		
91- 95	72		840	.33	.31			94		1,667	.69	.64			83		2,766	.48	.45				70		4,446	.42	.39		
96- 99	55		650	.09	.09			63		1,194	.36	.35			81		2,885	.65	.64				44		2,977	1.05	1.02		
100-100	78		948	.66	.66			68		1,289	.46	.46			71		2,439	.64	.64				45		2,993	.56	.56		
CREDITS	869		9,185	.42	.37			895		14,685	.58	.49			860		25,536	.46	.38				542		30,904	.50	.41		
101-105	40		511	.36	.37			38		764	1.25	1.28			74		2,826	.51	.52				54		3,794	.47	.49		
106-110	32		419	.64	.69			45		973	.39	.42			75		2,815	.62	.67				43		3,105	.77	.83		
111-115	25		361	1.07	1.20			39		865	.36	.41			61		2,495	.63	.71				52		4,239	.49	.55		
116-120	21		313	.79	.92			34		789	.27	.32			52		2,230	.40	.47				38		3,029	.60	.71		
121-130	44		676	.87	1.09			68		1,690	.42	.53			76		3,456	.88	1.10				57		4,919	.37	.46		
131-140	22		365	.68	.91			54		1,406	.62	.84			45		2,271	.34	.46				41		3,847	.65	.88		
141- UP	139		2,948	.55	.96			128		4,386	.52	.90			132		7,999	.66	1.14				81		9,802	.71	1.22		
CHARGES	323		5,593	.63	.89			406		10,875	.53	.72			515		24,092	.61	.79				366		32,734	.59	.76		
TOTALS	1,192		14,778	.50	.51			1,301		25,560	.56	.56			1,375		49,628	.53	.54				908		63,638	.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	22		2,006	.38	.21			36		21,846	.31	.16			67		24,093	.31	.16										
61- 80	186		21,751	.43	.31			121		73,261	.41	.29			1,394		122,727	.41	.30										
81- 85	62		8,284	.37	.31			54		25,945	.31	.26			2,918		59,574	.38	.31										
86- 90	46		6,263	.62	.55			55		40,747	.37	.32			898		59,757	.43	.38										
91- 95	42		6,375	.66	.61			37		23,431	.32	.30			618		40,656	.42	.39										
96- 99	43		6,670	.68	.66			28		16,116	.52	.51			515		31,415	.61	.60										
100-100	33		5,573	.71	.71			18		10,911	.53	.53			5,928		34,429	.54	.54										
CREDITS	434		56,922	.52	.42			349		212,256	.38	.29			12,338		372,651	.43	.34										
101-105	36		6,050	.77	.79			38		18,184	.63	.65			393		32,750	.63	.65										
106-110	41		6,602	.84	.91			22		11,941	.47	.51			333		26,310	.64	.69										
111-115	44		7,797	.43	.49			18		10,277	.42	.48			304		26,478	.46	.52										
116-120	32		5,782	.38	.45			14		6,607	.33	.40			239		19,106	.41	.48										
121-130	41		8,838	.40	.50			24		14,664	1.05	1.30			393		34,828	.73	.92										
131-140	24		4,847	.38	.51			14		9,419	1.02	1.37			265		22,639	.74	.99										
141- UP	64		16,847	.43	.71			25		19,930	.75	1.21			881		65,238	.62	1.05										
CHARGES	282		56,763	.50	.63			155		91,022	.70	.85			2,808		227,349	.62	.78										
TOTALS	716		113,685	.51	.51			504		303,278	.48	.41			15,146		600,000	.50	.47										

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999					INDUSTRY GRP = 2					\$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	1.11		.52		3		6					1		5											
61- 80	56		40	.93		.68		34		99	.12	.09		31		139	.11	.08		32		216	.26	.20				
81- 85	432		515	1.98		1.65		1,066		3,415	.74	.62		1,049		5,443	.86	.72		672		4,821	.89	.74				
86- 90	96		110	1.11		.97		227		752	.34	.30		235		1,267	.79	.69		136		1,018	1.10	.96				
91- 95	79		82	1.39		1.30		112		410	1.34	1.24		117		664	1.29	1.20		99		807	3.02	2.82				
96- 99	148		190	.77		.74		135		498	.25	.24		128		767	.53	.52		86		714	4.87	4.74				
100-100	13,025		13,905	1.28		1.28		3,494		12,164	.93	.93		962		5,824	.73	.73		407		3,503	1.26	1.26				
CREDITS	13,839		14,843	1.29		1.28		5,071		17,344	.85	.81		2,522		14,105	.80	.72		1,433		11,084	1.42	1.28				
101-105	42		59	.31		.32		65		249	.94	.97		66		420	1.84	1.88		46		408	1.08	1.11				
106-110	32		33	.47		.50		41		167	1.74	1.88		76		507	.48	.52		21		196	1.21	1.31				
111-115	24		28	.12		.14		41		176	.30	.33		35		239	1.80	2.03		22		219	1.23	1.38				
116-120	21		33	30.47		36.03		35		159	.18	.21		33		238	.05	.06		21		217	.69	.82				
121-130	46		66	5.28		6.58		55		260	.17	.21		56		437	.97	1.22		34		366	1.08	1.36				
131-140	22		27	.28		.37		41		208	.20	.28		30		249	2.45	3.32		25		297	2.49	3.36				
141- UP	96		255	.50		1.07		173		1,405	.57	1.19		188		2,301	.73	1.46		136		2,247	.54	1.02				
CHARGES	283		501	3.02		4.52		451		2,624	.57	.86		484		4,391	.95	1.40		305		3,950	.87	1.30				
TOTALS	14,122		15,344	1.35		1.35		5,522		19,969	.81	.82		3,006		18,496	.83	.83		1,738		15,033	1.28	1.28				
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	3		23	2.22		1.24		4		41	.57	.30		11		210	.72	.39		3		97	.17	.09				
61- 80	100		983	1.19		.93		259		4,067	.73	.57		382		10,268	1.00	.76		272		14,139	.77	.57				
81- 85	728		7,246	.78		.65		464		7,216	.73	.60		261		7,352	1.38	1.14		94		5,317	1.02	.84				
86- 90	180		1,952	1.40		1.23		170		2,874	.75	.66		111		3,481	1.19	1.05		67		4,047	.81	.71				
91- 95	122		1,388	1.74		1.61		111		2,016	.62	.58		83		2,730	1.57	1.46		59		4,027	.56	.52				
96- 99	85		1,018	1.87		1.82		69		1,250	.84	.82		67		2,362	1.07	1.05		49		3,370	.55	.54				
100-100	344		4,159	1.06		1.06		225		4,238	.59	.59		128		4,449	.71	.71		68		4,569	.53	.53				
CREDITS	1,562		16,770	1.09		.97		1,302		21,702	.70	.61		1,043		30,853	1.12	.95		612		35,567	.73	.61				
101-105	57		692	1.82		1.87		58		1,127	.77	.79		67		2,398	.92	.94		44		3,199	1.68	1.72				
106-110	32		424	1.77		1.91		52		1,102	.42	.46		55		2,026	.74	.80		31		2,287	.68	.74				
111-115	37		513	.44		.50		43		920	.89	1.01		59		2,417	.38	.43		40		3,120	.75	.85				
116-120	31		441	.06		.07		47		1,115	.38	.44		47		1,881	.44	.52		34		2,840	.70	.82				
121-130	46		696	1.45		1.81		66		1,644	1.16	1.45		64		2,743	.40	.50		43		3,842	.92	1.15				
131-140	39		654	1.39		1.88		54		1,428	.95	1.28		43		1,994	.79	1.07		18		1,785	.89	1.20				
141- UP	176		3,793	.46		.82		146		5,035	.90	1.63		119		6,867	1.21	2.07		54		6,078	.90	1.51				
CHARGES	418		7,213	.82		1.17		466		12,371	.84	1.15		454		20,327	.81	1.05		264		23,152	.94	1.18				
TOTALS	1,980		23,983	1.01		1.01		1,768		34,073	.75	.75		1,497		51,179	1.00	.98		876		58,719	.82	.78				
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS															
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	16		1,399	1.15		.62		23		7,328	1.01	.52		67		9,110	1.02	.53										
61- 80	133		14,475	.74		.53		54		21,563	1.05	.75		1,353		65,990	.89	.65										
81- 85	48		5,844	1.07		.89		22		9,465	.73	.61		4,836		56,635	.92	.76										
86- 90	33		4,581	.79		.69		13		5,109	.80	.70		1,268		25,191	.90	.78										
91- 95	35		5,034	1.26		1.18		15		6,418	.79	.73		832		23,577	1.09	1.01										
96- 99	27		4,109	.26		.26		6		4,328	.72	.71		800		18,607	.84	.82										
100-100	26		4,081	.62		.62		7		6,201	.51	.51		18,686		63,094	.89	.89										
CREDITS	318		39,524	.81		.66		140		60,413	.87	.66		27,842		262,205	.91	.77										
101-105	26		4,029	.99		1.01		4		1,551	.99	1.03		475		14,133	1.18	1.21										
106-110	19		3,019	.62		.67		5		2,846	.47	.51		364		12,609	.66	.71										
111-115	20		3,345	1.10		1.24		6		2,772	.63	.71		327		13,750	.76	.86										
116-120	15		2,603	.91		1.07		2		961	.45	.52		286		10,486	.69	.81										
121-130	15		2,816	.82		1.03		4		3,374	.61	.76		429		16,244	.81	1.01										
131-140	14		2,862	.67		.92		3		1,458	.98	1.31		289		10,962	.93	1.25										
141- UP	27		6,918	.74		1.21		6		4,383	.42	.72		1,121		39,282	.79	1.37										
CHARGES	136		25,592	.83		1.04		30		17,344	.60	.76		3,291		117,465	.82	1.08										
TOTALS	454		65,116	.82		.77		170		77,758	.81	.68		31,133		379,670	.89	.84										

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2000					INDUSTRY GRP = 2					\$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		6	.25	.09			3		5				4		13	23.21	12.12			1		4						
61- 80	91		66	1.52	1.11			47		131	4.57	3.39		41		199	3.33	2.56			55		367	.13	.10				
81- 85	433		494	1.88	1.56			1,190		3,821	.62	.51		1,117		5,726	1.06	.88			757		5,396	.74	.61				
86- 90	108		118	.41	.36			181		608	.92	.81		235		1,270	.90	.79			138		1,056	.88	.77				
91- 95	102		100	.62	.58			123		434	.44	.41		121		697	.68	.63			92		734	.27	.25				
96- 99	132		145	.23	.23			117		445	1.08	1.05		107		641	1.10	1.07			71		588	1.03	1.00				
100-100	12,372		13,447	1.02	1.02			3,619		12,469	.95	.95		961		5,809	1.43	1.43			460		3,951	.59	.59				
CREDITS	13,257		14,376	1.04	1.02			5,280		17,914	.90	.85		2,586		14,355	1.23	1.11			1,574		12,096	.67	.60				
101-105	50		51	.51	.52			64		250	.20	.21		72		455	.75	.77			36		315	2.95	3.03				
106-110	51		65		.01			58		244	.31	.34		51		335	.26	.28			39		368	1.37	1.48				
111-115	26		37	.40	.46			34		150	.11	.12		31		229	.30	.34			28		282	1.68	1.89				
116-120	28		33	1.67	1.98			29		131	.20	.23		36		255	.29	.34			22		232	2.59	3.06				
121-130	42		51	4.06	5.07			44		208	.69	.87		41		316	.22	.27			36		394	1.57	1.97				
131-140	27		41	.21	.28			31		168	.88	1.18		32		269	1.69	2.29			24		282	.46	.62				
141- UP	115		291	1.09	2.14			179		1,361	.60	1.19		190		2,332	.85	1.69			126		2,019	.84	1.57				
CHARGES	339		569	1.11	1.62			439		2,512	.51	.76		453		4,190	.73	1.10			311		3,891	1.27	1.84				
TOTALS	13,596		14,945	1.04	1.04			5,719		20,426	.85	.84		3,039		18,545	1.12	1.11			1,885		15,986	.82	.80				
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	3		19	.06	.03			5		50	.04	.02		8		157	1.16	.59			7		306	2.35	1.27				
61- 80	139		1,352	.78	.60			328		5,138	2.85	2.22		439		11,672	.75	.57			318		16,199	.66	.48				
81- 85	787		7,858	.79	.65			499		7,725	.70	.58		262		7,348	.94	.78			114		6,532	1.82	1.51				
86- 90	208		2,196	.87	.76			174		2,891	1.70	1.49		156		4,854	.46	.40			62		3,933	1.24	1.09				
91- 95	109		1,261	.96	.89			141		2,497	.61	.57		93		3,034	1.46	1.36			66		4,360	.86	.80				
96- 99	81		958	.16	.16			90		1,679	.67	.66		70		2,402	.90	.88			52		3,343	1.05	1.02				
100-100	330		3,998	.74	.74			265		5,011	.94	.94		125		4,393	.72	.72			65		4,303	1.17	1.17				
CREDITS	1,657		17,641	.76	.67			1,502		24,991	1.29	1.12		1,153		33,860	.82	.69			684		38,977	1.04	.85				
101-105	54		692	.81	.83			67		1,357	.81	.83		52		1,966	.37	.37			52		3,778	.53	.54				
106-110	41		548	.85	.91			51		1,084	.97	1.05		60		2,227	.79	.85			37		2,708	.79	.86				
111-115	39		552	.49	.56			47		1,024	.76	.85		51		2,036	.63	.71			36		2,899	.82	.93				
116-120	31		462	1.42	1.66			29		664	1.32	1.56		45		1,841	.92	1.09			24		2,126	1.01	1.19				
121-130	53		803	.87	1.10			68		1,717	.80	1.01		74		3,272	.99	1.24			33		2,796	1.18	1.47				
131-140	36		609	.94	1.27			47		1,223	1.55	2.12		41		1,787	.76	1.03			31		2,682	.98	1.33				
141- UP	177		3,763	.46	.80			132		4,346	.36	.60		108		6,237	.87	1.50			44		4,982	.83	1.40				
CHARGES	431		7,429	.67	.93			441		11,415	.76	1.00		431		19,366	.80	1.04			257		21,972	.85	1.06				
TOTALS	2,088		25,070	.74	.72			1,943		36,406	1.13	1.09		1,584		53,226	.81	.79			941		60,949	.97	.91				
			\$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	23		2,184	.78	.41			23		8,224	.76	.39		96		10,968	.83	.43											
61- 80	185		19,238	.78	.55			80		29,507	.55	.39		1,723		83,869	.81	.59											
81- 85	54		6,932	1.72	1.43			21		8,805	.71	.59		5,234		60,636	1.02	.85											
86- 90	44		5,811	.67	.59			22		11,842	.76	.67		1,328		34,579	.85	.75											
91- 95	46		5,779	.85	.79			12		6,211	.57	.53		905		25,107	.81	.75											
96- 99	36		5,011	1.09	1.07			7		2,554	.66	.64		763		17,767	.90	.88											
100-100	30		4,589	.49	.49			14		9,379	.55	.55		18,241		67,350	.88	.88											
CREDITS	418		49,544	.91	.73			179		76,522	.63	.48		28,290		300,276	.88	.73											
101-105	27		3,980	.93	.96			11		4,733	.38	.38		485		17,578	.64	.66											
106-110	19		3,261	.86	.93			7		2,354	.30	.32		414		13,193	.73	.79											
111-115	14		2,492	.49	.56			3		2,559	.21	.24		309		12,259	.58	.65											
116-120	21		3,834	.82	.97			4		2,051	.90	1.06		269		11,628	.95	1.13											
121-130	15		3,003	1.21	1.51			3		1,441	.66	.83		409		14,001	1.02	1.27											
131-140	11		2,190	.79	1.06			4		1,640	.25	.33		284		10,892	.86	1.16											
141- UP	20		5,001	1.15	1.91			3		2,182	.25	.39		1,094		32,512	.74	1.27											
CHARGES	127		23,760	.93	1.14			35		16,960	.40	.46		3,264		112,064	.77	.98											
TOTALS	545		73,304	.92	.82			214		93,482	.59	.48		31,554		412,340	.85	.78											



EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2001					INDUSTRY GRP = 2					\$7,500 - 9,999													
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	17		9	.07	.04			8	16	.78	.42			3	10	.18	.11					5	23	.10	.05				
61- 80	102		73	1.48	1.09			51	141	2.31	1.74			44	212	.26	.20					66	441	.24	.18				
81- 85	467		526	2.10	1.74			1,270	4,078	.58	.48			1,212	6,211	1.00	.83					812	5,817	.61	.51				
86- 90	115		123	.11	.10			197	650	1.17	1.02			218	1,174	1.10	.97					169	1,287	.64	.56				
91- 95	110		95	4.31	4.01			111	396	.56	.52			126	734	.56	.53					92	741	1.63	1.52				
96- 99	194		195	2.21	2.14			160	580	2.06	2.00			122	739	5.49	5.34					87	730	.82	.79				
100-100	11,625		12,821	1.25	1.25			3,534	12,283	.98	.98			991	6,007	.69	.69					417	3,592	.92	.92				
CREDITS	12,630		13,842	1.30	1.29			5,331	18,144	.93	.88			2,716	15,087	1.07	.97					1,648	12,631	.76	.67				
101-105	79		83	1.57	1.61			65	250	2.26	2.31			66	422	1.12	1.15					49	432	.28	.29				
106-110	45		61	.45	.48			57	238	1.53	1.65			36	245	1.72	1.86					27	253	3.00	3.24				
111-115	31		39	.03	.03			43	180	5.98	6.75			37	250	.91	1.03					23	221	.31	.35				
116-120	35		48	.01	.01			26	112	4.32	5.09			38	280	.07	.08					14	141	.11	.12				
121-130	44		62	2.17	2.71			38	182	2.53	3.16			51	396	.90	1.13					50	533	.22	.27				
131-140	33		38	6.63	8.90			29	152	.40	.54			36	287	.23	.31					24	278	.51	.68				
141- UP	101		263	.11	.22			197	1,549	.34	.70			212	2,691	.49	.99					154	2,486	.80	1.49				
CHARGES	368		594	.97	1.36			455	2,663	1.33	2.05			476	4,571	.63	.97					341	4,343	.74	1.09				
TOTALS	12,998		14,436	1.29	1.29			5,786	20,808	.98	.98			3,192	19,658	.97	.97					1,989	16,974	.76	.75				
			\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999											
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	9		47	.03	.01			4	26	.18	.07			16	285	2.13	.99					13	511	.94	.47				
61- 80	153		1,510	.92	.72			334	5,166	.75	.58			451	12,157	.85	.65					328	16,762	.81	.59				
81- 85	839		8,363	.70	.58			541	8,479	.77	.63			295	8,170	.76	.63					98	5,602	.92	.76				
86- 90	191		2,042	.83	.73			164	2,751	.69	.61			146	4,647	.63	.55					71	4,292	.87	.77				
91- 95	148		1,703	1.50	1.40			153	2,665	.74	.69			135	4,249	.89	.83					75	4,966	1.05	.98				
96- 99	108		1,288	1.09	1.06			83	1,593	.82	.81			75	2,499	.92	.90					62	4,221	.65	.64				
100-100	377		4,486	.57	.57			246	4,635	.95	.95			128	4,368	.68	.68					58	3,995	.67	.67				
CREDITS	1,825		19,439	.80	.70			1,525	25,316	.79	.68			1,246	36,375	.80	.67					705	40,349	.83	.68				
101-105	56		712	.40	.42			79	1,583	.64	.66			80	2,888	.67	.69					57	3,960	.74	.75				
106-110	40		521	.40	.43			57	1,199	.99	1.07			56	2,103	.99	1.06					47	3,463	.53	.57				
111-115	31		437	1.50	1.69			58	1,283	.55	.62			59	2,395	1.02	1.15					44	3,296	.66	.74				
116-120	32		486	.82	.97			48	1,121	1.17	1.38			52	2,096	.73	.87					18	1,383	.61	.72				
121-130	45		691	1.82	2.29			76	1,887	.94	1.18			90	3,995	.99	1.24					41	3,530	.75	.94				
131-140	49		842	.52	.71			65	1,687	1.61	2.18			47	2,216	.60	.81					22	2,224	1.21	1.63				
141- UP	172		3,798	.72	1.30			151	4,978	.58	1.00			111	6,733	.54	.95					35	3,674	.78	1.31				
CHARGES	425		7,487	.80	1.14			534	13,738	.85	1.12			495	22,425	.75	.98					264	21,529	.74	.90				
TOTALS	2,250		26,926	.80	.78			2,059	39,054	.81	.80			1,741	58,800	.78	.76					969	61,879	.80	.74				
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	31		2,820	.57	.29			30	7,815	.90	.42			136	11,562	.84	.40												
61- 80	204		21,658	.83	.59			80	36,343	.53	.37			1,813	94,462	.71	.51												
81- 85	61		7,748	.52	.43			16	9,591	.81	.66			5,611	64,585	.75	.62												
86- 90	39		5,329	.83	.72			9	4,393	.39	.34			1,319	26,690	.72	.63												
91- 95	45		6,291	.84	.78			24	10,664	.52	.49			1,019	32,504	.82	.76												
96- 99	34		4,961	.57	.56			8	2,585	.65	.63			933	19,391	.96	.93												
100-100	19		2,924	.40	.40			10	4,667	.89	.89			17,405	59,778	.89	.89												
CREDITS	433		51,732	.72	.56			177	76,058	.62	.45			28,236	308,973	.79	.64												
101-105	27		4,362	.57	.58			11	5,403	.50	.51			569	20,094	.63	.64												
106-110	21		3,382	.43	.46			4	1,524	.26	.28			390	12,988	.67	.72												
111-115	18		3,055	.89	1.01			9	3,793	.67	.76			353	14,947	.84	.95												
116-120	12		2,013	.64	.75			2	914	.21	.25			277	8,593	.71	.83												
121-130	12		2,156	.49	.61			4	3,705	.45	.55			451	17,139	.78	.98												
131-140	23		4,783	.69	.93			4	2,747	.90	1.24			332	15,255	.88	1.20												
141- UP	22		5,983	.93	1.72			6	4,722	.44	.91			1,161	36,878	.64	1.18												
CHARGES	135		25,735	.69	.88			40	22,808	.53	.66			3,533	125,894	.72	.93												
TOTALS	568		77,467	.71	.64			217	98,866	.60	.49			31,769	434,867	.77													

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2002					INDUSTRY GRP = 2					\$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	.68	.30			12	17	.32	.13			7	17	.01			4	18	.04	.02									
61- 80	137	87	.28	.21			67	189	.91	.69			61	292	.58	.44		69	462	.54	.41									
81- 85	601	681	1.60	1.33			1,340	4,281	1.02	.85			1,254	6,426	.91	.75		833	5,955	.59	.49									
86- 90	141	131	3.46	3.03			216	715	.66	.57			204	1,131	.49	.43		171	1,302	1.41	1.23									
91- 95	131	127	2.41	2.24			128	449	2.57	2.39			132	756	.93	.86		97	772	.28	.26									
96- 99	186	200	2.53	2.46			152	545	.75	.73			138	822	4.36	4.25		109	923	.55	.54									
100-100	11,005	12,262	1.21	1.21			3,509	12,099	.78	.78			984	5,935	.89	.89		414	3,561	.62	.62									
CREDITS	12,248	13,505	1.28	1.26			5,424	18,295	.88	.83			2,780	15,380	1.05	.94		1,697	12,992	.66	.58									
101-105	59	67	2.16	2.21			66	256	1.65	1.69			91	576	.62	.63		34	295	.17	.17									
106-110	38	43	.82	.88			60	248	.57	.61			38	258	1.39	1.50		38	361	2.22	2.39									
111-115	39	49	7.34	8.27			38	167	1.73	1.95			40	278	.60	.67		37	357	1.89	2.12									
116-120	46	51	4.18	4.95			28	128	.89	1.05			33	242	.82	.97		24	245	1.07	1.26									
121-130	64	88	5.15	6.41			62	287	.60	.75			62	479	.84	1.05		38	414	.24	.30									
131-140	27	42	16.33	22.08			35	181	2.21	3.01			35	298	1.00	1.35		35	406	.43	.58									
141- UP	117	299	2.27	4.52			195	1,594	.71	1.50			213	2,589	.68	1.33		149	2,564	.34	.67									
CHARGES	390	639	4.02	5.78			484	2,861	.93	1.44			512	4,720	.75	1.11		355	4,643	.63	.95									
TOTALS	12,638	14,144	1.40	1.40			5,908	21,156	.88	.88			3,292	20,100	.98	.97		2,052	17,635	.65	.65									
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	15	78	.16	.07			10	96	1.16	.56			10	168	.73	.35		15	546	1.59	.81									
61- 80	169	1,642	.39	.30			379	5,815	.84	.65			497	13,163	.63	.48		316	15,915	.55	.40									
81- 85	852	8,539	.64	.53			514	7,992	.71	.58			266	7,460	.77	.63		98	5,697	.56	.46									
86- 90	209	2,247	1.02	.90			189	3,207	.97	.85			153	4,661	.84	.73		78	4,801	.97	.86									
91- 95	155	1,748	1.62	1.50			133	2,399	1.18	1.09			136	4,432	.54	.50		76	4,964	.59	.55									
96- 99	98	1,176	.46	.45			98	1,806	.44	.43			83	2,768	1.41	1.38		47	3,144	.72	.70									
100-100	300	3,631	.34	.34			232	4,404	.58	.58			142	5,018	.84	.84		56	3,889	.74	.74									
CREDITS	1,798	19,059	.68	.59			1,555	25,718	.77	.67			1,287	37,670	.76	.64		686	38,956	.66	.54									
101-105	65	812	1.58	1.62			87	1,796	.73	.75			77	2,833	.90	.92		56	3,772	.37	.38									
106-110	41	548	.98	1.05			62	1,326	1.29	1.40			71	2,670	.47	.51		48	3,610	1.02	1.10									
111-115	43	603	.77	.87			57	1,268	1.01	1.15			74	2,929	.68	.77		23	1,735	.48	.54									
116-120	27	402	.83	.98			50	1,155	.70	.83			56	2,216	.85	1.01		29	2,379	.56	.66									
121-130	57	886	.87	1.10			85	2,105	.56	.70			77	3,344	.78	.98		45	3,953	1.09	1.36									
131-140	32	520	.17	.23			64	1,686	1.48	2.00			48	2,309	.50	.67		21	2,095	.60	.81									
141- UP	203	4,433	.70	1.23			151	5,134	.54	.95			129	7,757	.72	1.27		41	4,926	.67	1.17									
CHARGES	468	8,204	.80	1.14			556	14,471	.80	1.06			532	24,057	.71	.92		263	22,470	.71	.89									
TOTALS	2,266	27,263	.72	.71			2,111	40,189	.78	.77			1,819	61,727	.74	.72		949	61,426	.68	.63									
		\$100,000 - 249,999						\$250,000 AND OVER						ALL RISKS																
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	38	3,328	.92	.46			35	14,416	.51	.25			193	18,700	.62	.30														
61- 80	182	18,558	.57	.40			94	36,725	.47	.33			1,971	92,846	.55	.39														
81- 85	61	7,441	.38	.31			22	9,413	.46	.38			5,841	63,887	.66	.54														
86- 90	39	4,944	.63	.55			14	9,605	.54	.47			1,414	32,743	.78	.69														
91- 95	39	5,611	.56	.52			8	3,279	.78	.73			1,035	24,536	.78	.72														
96- 99	25	3,850	1.28	1.25			9	4,961	.52	.51			945	20,195	.99	.97														
100-100	39	6,003	.65	.65			15	8,201	.62	.62			16,696	65,004	.79	.79														
CREDITS	423	49,736	.63	.50			197	86,601	.51	.36			28,095	317,911	.69	.56														
101-105	36	5,175	.56	.57			7	2,896	.49	.50			578	18,479	.64	.65														
106-110	20	3,266	.45	.49			3	1,817	.49	.53			419	14,147	.77	.83														
111-115	16	3,003	.35	.39			6	2,680	.56	.63			373	13,070	.66	.74														
116-120	13	2,520	.79	.93			4	1,550	.55	.64			310	10,889	.73	.86														
121-130	22	3,912	.42	.53			10	8,319	.42	.52			522	23,786	.64	.80														
131-140	13	2,632	.29	.39			1	518	.53	.73			311	10,687	.71	.96														
141- UP	21	5,216	.53	.88			9	5,662	.48	.92			1,228	40,175	.61	1.11														
CHARGES	141	25,726	.49	.60			40	23,442	.47	.61			3,741	131,233	.66	.86														
TOTALS	564	75,462	.58																											

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2003					INDUSTRY GRP = 2																		
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	35	11	.53	.23				16	28	.04	.02			5	16							6	26	.10	.05				
61- 80	160	111	1.42	1.05				75	219	.76	.57			65	305	.40	.31					78	526	.62	.47				
81- 85	579	630	.39	.32				1,404	4,514	.63	.52			1,279	6,530	.45	.37					868	6,195	.52	.43				
86- 90	124	122	1.18	1.03				216	726	1.95	1.70			229	1,249	.40	.35					148	1,120	.88	.77				
91- 95	135	135	.37	.34				108	377	1.48	1.37			117	677	.35	.32					110	886	.86	.80				
96- 99	193	209	.80	.78				126	459	.27	.26			145	872	.94	.91					93	775	1.09	1.07				
100-100	10,524	11,929	.97	.97				3,575	12,359	.73	.73			1,099	6,641	.70	.70					445	3,815	.65	.65				
CREDITS	11,750	13,147	.93	.92				5,520	18,681	.75	.71			2,939	16,289	.57	.52					1,748	13,343	.65	.57				
101-105	66	77	.30	.31				70	268	.45	.47			72	456	3.26	3.33					52	469	.37	.38				
106-110	44	63	.27	.29				46	189	.04	.05			46	309	.30	.32					36	334	3.70	3.97				
111-115	41	50	1.72	1.94				25	113	1.19	1.34			31	220	.40	.45					24	232	.40	.45				
116-120	41	50	.10	.12				28	130	.38	.45			33	247	.77	.91					32	334	.25	.30				
121-130	52	72	.49	.61				52	247	1.07	1.33			56	434	.67	.84					32	356	.99	1.25				
131-140	29	40	3.36	4.53				32	167	1.43	1.92			32	272	1.11	1.49					24	287	.71	.97				
141- UP	111	274	.60	1.21				209	1,657	.59	1.21			199	2,584	.58	1.20					175	2,882	.48	.91				
CHARGES	384	625	.74	1.05				462	2,771	.65	1.01			469	4,522	.87	1.35					375	4,893	.72	1.08				
TOTALS	12,134	13,772	.93	.92				5,982	21,452	.74	.73			3,408	20,811	.64	.63					2,123	18,236	.67	.66				
		\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999						
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	8	44	1.48	.65				16	132	2.95	1.28			15	249	.49	.21					12	445	.89	.46				
61- 80	185	1,826	.62	.48				382	5,856	.58	.45			526	13,999	.55	.42					336	16,836	.40	.29				
81- 85	895	8,983	.64	.53				517	8,012	.64	.53			242	6,813	.67	.55					90	4,985	.38	.31				
86- 90	216	2,296	.49	.43				204	3,445	.47	.41			164	4,971	.54	.47					72	4,263	.27	.23				
91- 95	128	1,504	.56	.52				163	2,866	.52	.48			140	4,443	.38	.35					60	3,866	.42	.39				
96- 99	117	1,394	.28	.27				93	1,741	.41	.40			96	3,287	.36	.35					54	3,645	.41	.40				
100-100	338	4,098	.67	.67				247	4,747	1.47	1.47			150	5,061	.20	.20					54	3,713	.17	.17				
CREDITS	1,887	20,145	.60	.52				1,622	26,799	.74	.63			1,333	38,823	.49	.41					678	37,754	.37	.30				
101-105	74	965	.55	.56				68	1,340	.97	.99			98	3,548	.37	.38					61	4,401	.40	.41				
106-110	53	702	.51	.55				51	1,081	.58	.63			80	3,035	.64	.69					44	3,525	.28	.30				
111-115	42	587	.30	.34				54	1,213	.24	.27			66	2,560	.66	.74					38	2,917	.36	.40				
116-120	35	523	.63	.74				58	1,354	.49	.57			53	2,214	.57	.67					26	2,147	.62	.73				
121-130	58	892	.21	.26				69	1,678	.38	.48			86	3,685	.58	.72					37	3,194	.34	.42				
131-140	55	927	.54	.73				73	1,930	.39	.53			66	3,147	.57	.77					26	2,433	.35	.47				
141- UP	209	4,652	1.04	1.87				158	5,327	.53	.93			127	7,489	.48	.84					51	6,076	.40	.67				
CHARGES	526	9,248	.75	1.06				531	13,923	.51	.69			576	25,678	.54	.69					283	24,693	.38	.48				
TOTALS	2,413	29,393	.65	.64				2,153	40,722	.66	.65			1,909	64,501	.51	.49					961	62,447	.38	.35				
		\$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	29	2,348	.33	.17				39	10,656	.41	.19			181	13,955	.44	.21												
61- 80	184	19,662	.58	.41				68	27,789	.45	.31			2,059	87,128	.50	.36												
81- 85	59	7,260	.40	.33				19	12,242	.33	.28			5,952	66,163	.51	.42												
86- 90	40	5,093	.48	.43				14	8,072	.34	.30			1,427	31,357	.47	.42												
91- 95	33	4,400	.74	.68				13	5,158	.38	.36			1,007	24,312	.51	.48												
96- 99	31	4,320	.25	.24				14	8,037	.34	.33			962	24,738	.39	.38												
100-100	26	4,050	.68	.68				9	5,387	.22	.22			16,467	61,800	.70	.70												
CREDITS	402	47,134	.52	.41				176	77,341	.38	.28			28,055	309,454	.53	.43												
101-105	28	4,566	.42	.43				11	4,799	.46	.47			600	20,889	.52	.53												
106-110	26	4,376	.73	.79				7	3,053	.30	.32			433	16,667	.56	.61												
111-115	16	2,772	.47	.53				6	2,325	.33	.37			343	12,988	.43	.49												
116-120	12	2,351	.51	.60				7	2,777	.38	.45			325	12,128	.51	.60												
121-130	22	4,260	.27	.34				1	595	.06	.08			465	15,413	.40	.50												
131-140	15	2,904	1.12	1.53				2	817	.35	.47			354	12,924	.64	.87												
141- UP	20	4,821	.42	.66				7	3,931	.29	.51			1,266	39,693	.53	.93												
CHARGES	139	26,051	.54	.65				41	18,296	.35	.42			3,786	130,702	.52	.66												
TOTALS	541	73,185	.53	.47				217	95,637	.38	.30			31,841	440,156	.52	.48												

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 1999					INDUSTRY GRP = 3					\$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	21		10	.87	.41			9		17	.20	.10			6		18					6		27	2.42	1.20		
61- 80	115		77	1.99	1.49			64		191	.43	.33			71		340	.61	.46			60		409	.71	.55		
81- 85	976		1,091	.43	.36			3,093		10,103	.97	.81			2,935		15,002	.59	.49			1,661		11,947	.56	.46		
86- 90	217		233	1.03	.90			673		2,316	1.10	.96			694		3,749	.37	.32			427		3,221	.89	.78		
91- 95	167		186	3.42	3.19			323		1,149	1.21	1.12			316		1,811	1.35	1.26			213		1,724	.51	.47		
96- 99	383		424	1.44	1.40			478		1,779	1.12	1.09			358		2,148	.45	.44			158		1,325	.80	.77		
100-100	128,048		79,524	.71	.71			10,722		35,863	.73	.73			1,778		10,635	.82	.82			699		6,026	.78	.78		
CREDITS	129,927		81,545	.72	.71			15,362		51,418	.82	.78			6,158		33,702	.67	.60			3,224		24,679	.67	.59		
101-105	101		137	.59	.61			163		655	.78	.81			153		950	1.07	1.10			101		911	1.56	1.60		
106-110	59		78	.09	.09			99		416	1.26	1.36			100		664	.48	.51			71		669	2.28	2.46		
111-115	44		56	8.29	9.36			75		329	2.66	3.01			93		651	1.66	1.87			67		652	.86	.97		
116-120	40		50	.74	.88			55		261	.15	.17			67		484	.70	.82			55		554	.22	.26		
121-130	71		90	1.82	2.28			102		498	.30	.37			91		708	.44	.55			74		800	1.53	1.90		
131-140	50		73	7.48	10.12			65		342	.13	.17			69		570	1.21	1.63			55		642	.73	.98		
141- UP	180		407	6.47	13.38			409		3,356	.49	1.04			398		4,788	.45	.87			321		5,189	.52	.98		
CHARGES	545		891	4.42	6.34			968		5,858	.65	1.01			971		8,815	.67	.99			744		9,417	.85	1.24		
TOTALS	130,472		82,436	.76	.76			16,330		57,276	.80	.80			7,129		42,517	.67	.65			3,968		34,096	.72	.71		
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	11		64	.37	.18			9		83	6.34	2.98			8		153	.32	.18			14		546	1.18	.65		
61- 80	174		1,721	.91	.71			683		10,680	.44	.34			808		21,831	.61	.47			489		24,604	.69	.51		
81- 85	1,682		16,872	.71	.59			917		14,257	.61	.51			513		14,192	.80	.66			188		10,489	1.06	.88		
86- 90	456		4,856	.81	.71			373		6,280	.62	.54			344		10,524	1.00	.88			153		9,107	.78	.69		
91- 95	307		3,528	.70	.65			286		5,196	.77	.72			224		7,268	1.01	.94			135		8,536	.74	.69		
96- 99	246		2,904	1.01	.99			181		3,371	.75	.73			171		5,951	.68	.67			102		7,107	.85	.83		
100-100	518		6,234	.66	.66			353		6,679	.69	.69			216		7,329	.61	.61			110		7,699	1.01	1.01		
CREDITS	3,394		36,180	.75	.65			2,802		46,548	.62	.54			2,284		67,248	.76	.64			1,191		68,087	.82	.69		
101-105	165		2,055	1.20	1.23			125		2,477	.86	.88			157		5,677	.86	.89			101		7,294	.57	.58		
106-110	90		1,180	.85	.92			97		1,998	1.01	1.09			127		4,876	.66	.71			72		5,622	.95	1.03		
111-115	79		1,123	.72	.82			86		1,856	.47	.53			130		5,220	.98	1.11			86		6,687	.78	.89		
116-120	72		1,064	.18	.21			90		2,056	.80	.94			110		4,493	.83	.98			61		4,899	.51	.61		
121-130	101		1,575	.63	.79			164		4,054	.83	1.03			191		8,008	1.09	1.36			99		8,428	1.36	1.70		
131-140	97		1,638	.26	.35			113		2,923	.35	.48			110		5,094	.89	1.21			75		7,243	.96	1.30		
141- UP	339		7,305	.58	1.02			275		9,159	.67	1.14			251		14,844	.92	1.56			162		19,930	.84	1.45		
CHARGES	943		15,940	.63	.87			950		24,523	.70	.93			1,076		48,213	.91	1.17			656		60,102	.87	1.14		
TOTALS	4,337		52,120	.71	.70			3,752		71,071	.65	.64			3,360		115,461	.82	.81			1,847		128,189	.85	.85		
			\$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	23		2,072	1.18	.64			40		19,795	.59	.30			147		22,784	.68	.34									
61- 80	341		36,953	.70	.50			130		65,076	.78	.57			2,935		161,882	.70	.52									
81- 85	109		13,382	.66	.55			46		30,090	.77	.63			12,120		137,425	.73	.61									
86- 90	87		12,016	.61	.53			53		31,757	.79	.70			3,477		84,059	.77	.68									
91- 95	85		12,389	.76	.70			48		69,559	.57	.53			2,104		111,347	.67	.62									
96- 99	66		10,387	.80	.78			36		23,079	.57	.55			2,179		58,476	.71	.69									
100-100	79		12,057	1.00	1.00			48		40,896	.73	.73			142,571		212,941	.75	.75									
CREDITS	790		99,256	.75	.61			401		280,251	.69	.57			165,533		788,915	.72	.62									
101-105	70		11,039	.94	.96			36		18,430	1.14	1.18			1,172		49,625	.97	1.00									
106-110	53		8,974	1.02	1.10			21		12,333	.62	.67			789		36,809	.84	.90									
111-115	48		8,293	.94	1.06			24		12,250	1.07	1.20			732		37,117	.97	1.09									
116-120	36		6,616	.58	.68			19		9,519	.64	.76			605		29,996	.62	.73									
121-130	63		12,320	.65	.81			18		8,403	2.05	2.57			974		44,884	1.15	1.44									
131-140	40		7,931	.65	.88			16		9,428	1.75	2.34			690		35,884	1.01	1.37									
141- UP	92		24,708	1.09	1.91			33		23,101	1.42	2.34			2,460		112,787	.97	1.69									
CHARGES	402		79,881	.89	1.15			167		93,464	1.22	1.50			7,422		347,103	.95	1.23									
TOTALS	1,192		179,137	.81	.79			568		373,716	.82	.74			172,955		1136,018	.79	.76									

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2000					INDUSTRY GRP = 3					\$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		7	28.36	13.04			12		21	4.63	2.14			5		14	.01				5		21	3.70	1.84			
61- 80	136		88	2.60	1.95			87		248	.32	.24			70		335	.42	.32			104		708	1.01	.78			
81- 85	1,061		1,194	.57	.48			3,184		10,455	.72	.60			3,096		15,807	.64	.53			1,871		13,399	.53	.44			
86- 90	217		226	2.24	1.96			604		2,088	.88	.77			656		3,546	.86	.75			370		2,798	.59	.52			
91- 95	191		191	1.39	1.30			309		1,118	.87	.81			287		1,639	2.62	2.43			253		2,049	1.13	1.05			
96- 99	364		410	1.71	1.66			383		1,428	.78	.76			326		1,933	.86	.84			200		1,680	.58	.57			
100-100	127,402		80,670	.75	.75			11,524		38,616	.61	.61			1,993		11,960	.66	.66			688		5,918	.89	.89			
CREDITS	129,391		82,785	.76	.76			16,103		53,974	.65	.62			6,433		35,233	.77	.69			3,491		26,573	.68	.60			
101-105	90		98	1.34	1.37			148		601	1.28	1.32			154		975	1.40	1.44			109		972	.81	.83			
106-110	56		73	.16	.17			98		422	2.37	2.56			116		776	.88	.95			71		674	.57	.61			
111-115	48		57	2.65	2.99			75		349	.15	.17			80		566	.36	.41			52		503	.49	.55			
116-120	26		34	3.27	3.85			59		278	1.34	1.57			48		366	1.70	2.01			41		415	.45	.53			
121-130	54		72	.49	.61			99		472	1.99	2.48			101		784	.51	.64			73		777	.53	.66			
131-140	34		40	.88	1.18			68		358	.42	.57			58		492	.87	1.18			64		754	1.77	2.40			
141- UP	190		455	20.97	40.51			356		2,872	.82	1.73			388		4,670	1.03	2.01			296		4,771	.65	1.20			
CHARGES	498		830	12.07	17.68			903		5,353	1.05	1.60			945		8,628	.99	1.45			706		8,866	.73	1.05			
TOTALS	129,889		83,615	.88	.88			17,006		59,327	.69	.68			7,378		43,861	.81	.79			4,197		35,439	.69	.68			
			\$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		49	.05	.02			6		63	2.64	1.44			13		233	1.32	.63			10		459	.21	.12			
61- 80	319		3,184	.72	.56			814		12,520	.45	.35			1,004		26,874	.76	.58			670		33,887	.65	.48			
81- 85	1,817		18,073	.59	.48			1,045		16,176	.74	.61			511		14,404	.61	.50			196		11,161	.69	.57			
86- 90	454		4,863	.76	.66			401		6,721	.98	.87			341		10,458	.85	.75			149		9,068	.64	.56			
91- 95	319		3,650	.68	.63			282		5,029	.78	.73			248		8,062	.77	.71			140		9,032	.74	.69			
96- 99	201		2,382	1.06	1.03			179		3,384	.64	.62			185		6,254	.92	.90			122		8,136	.79	.77			
100-100	578		6,953	.72	.72			431		8,232	.95	.95			260		8,822	.71	.71			111		7,860	.69	.69			
CREDITS	3,696		39,154	.68	.59			3,158		52,126	.73	.63			2,562		75,108	.75	.64			1,398		79,603	.68	.56			
101-105	140		1,773	1.03	1.06			159		3,200	.62	.64			165		5,913	.95	.98			99		6,871	1.00	1.03			
106-110	105		1,401	.87	.94			107		2,228	.52	.56			154		5,948	.75	.81			106		8,301	.77	.84			
111-115	87		1,205	.44	.50			93		2,008	.43	.49			136		5,372	.82	.92			81		6,360	.71	.80			
116-120	80		1,147	.50	.59			89		2,078	.25	.30			88		3,447	1.09	1.28			68		5,592	.76	.89			
121-130	96		1,479	.40	.51			163		4,097	.79	.98			170		7,526	1.01	1.26			100		8,757	.73	.92			
131-140	94		1,599	.57	.77			114		2,930	.75	1.01			111		5,222	.91	1.23			57		5,228	.64	.87			
141- UP	310		6,786	.71	1.27			284		9,459	1.07	1.85			206		12,006	.98	1.62			137		16,411	1.03	1.76			
CHARGES	912		15,390	.68	.93			1,009		26,000	.77	1.02			1,030		45,436	.93	1.17			648		57,519	.85	1.08			
TOTALS	4,608		54,544	.68	.66			4,167		78,125	.75	.73			3,592		120,543	.82	.79			2,046		137,122	.75	.72			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	38		3,731	.62	.35			48		19,251	.68	.33			165		23,850	.69	.34										
61- 80	404		44,770	.73	.52			190		101,317	.72	.51			3,798		223,930	.70	.51										
81- 85	105		13,293	.72	.60			53		33,043	.70	.58			12,939		147,007	.66	.55										
86- 90	82		11,431	.68	.60			63		70,519	.65	.58			3,337		121,718	.70	.62										
91- 95	116		16,417	.86	.79			61		45,819	.72	.67			2,206		93,005	.80	.74										
96- 99	83		12,765	.65	.63			40		25,030	.62	.61			2,083		63,403	.71	.69										
100-100	86		12,648	.73	.73			43		35,720	.65	.65			143,116		217,399	.71	.71										
CREDITS	914		115,055	.73	.59			498		330,700	.69	.55			167,644		890,311	.71	.60										
101-105	78		12,373	.71	.73			34		20,276	.69	.71			1,176		53,051	.79	.82										
106-110	55		9,100	.74	.80			28		21,613	.66	.72			896		50,535	.72	.78										
111-115	56		9,605	1.35	1.53			23		11,992	1.22	1.37			731		38,018	1.02	1.15										
116-120	40		7,116	.89	1.05			16		7,722	.72	.85			555		28,194	.79	.93										
121-130	58		10,417	.78	.98			30		18,183	2.06	2.56			944		52,565	1.24	1.55										
131-140	57		11,887	.96	1.29			12		4,864	1.13	1.53			669		33,375	.90	1.22										
141- UP	88		23,326	.84	1.46			29		23,654	1.21	2.12			2,284		104,410	1.07	1.87										
CHARGES	432		83,824	.88	1.13			172		108,304	1.11	1.36			7,255		360,148	.96	1.23										

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2001					INDUSTRY GRP = 3					\$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	.30	.16			11		20	1.71	.81			7		21	6.13	3.03			4		17	.03	.01		
61- 80	162		110	.05	.04			72		207	.51	.38			74		345	.72	.54			89		608	1.21	.94		
81- 85	1,121		1,276	.81	.68			3,483		11,399	.53	.44			3,296		16,903	.48	.40			1,987		14,244	.60	.49		
86- 90	181		205	.24	.21			606		2,088	.68	.60			646		3,513	.58	.51			405		3,064	.81	.71		
91- 95	231		220	2.57	2.40			296		1,075	.95	.88			316		1,809	.71	.66			275		2,238	.48	.45		
96- 99	370		401	1.34	1.30			342		1,249	.68	.66			309		1,863	.71	.69			216		1,816	1.03	1.01		
100-100	126,029		80,816	.65	.65			11,576		38,832	.56	.56			2,001		12,018	.64	.64			725		6,224	1.87	1.87		
CREDITS	128,109		83,037	.66	.65			16,386		54,870	.56	.54			6,649		36,473	.57	.51			3,701		28,210	.93	.82		
101-105	71		74	1.02	1.05			133		524	.81	.83			157		1,007	.42	.43			121		1,068	.54	.55		
106-110	60		61	1.37	1.48			95		389	.68	.73			109		728	.69	.74			71		658	.45	.48		
111-115	38		55	17.64	19.92			75		336	.15	.17			73		517	.92	1.04			53		520	1.31	1.48		
116-120	35		59	.03	.03			63		290	1.63	1.92			70		507	1.14	1.34			43		435	.87	1.02		
121-130	52		68	5.08	6.33			93		453	.63	.78			117		920	.35	.44			62		675	.20	.25		
131-140	23		33		.01			73		381	1.25	1.68			83		706	.89	1.21			53		624	.62	.84		
141- UP	185		504	2.84	6.03			457		3,721	.43	.91			411		4,989	.41	.82			302		4,896	.57	1.07		
CHARGES	464		854	3.41	5.35			989		6,094	.59	.93			1,020		9,375	.53	.79			705		8,876	.59	.86		
TOTALS	128,573		83,891	.68	.68			17,375		60,964	.57	.56			7,669		45,848	.56	.55			4,406		37,087	.85	.83		
			\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999				
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR
0- 60	3		19	3.75	1.77			13		123	.12	.06			15		309	1.34	.72			17		637	.38	.20		
61- 80	307		3,052	.65	.51			855		13,299	.54	.42			1,002		26,909	.55	.42			646		32,694	.57	.41		
81- 85	1,916		19,071	.48	.39			1,075		16,584	.74	.61			559		15,416	.61	.51			226		12,915	.82	.67		
86- 90	505		5,403	.96	.84			448		7,546	.61	.53			352		10,868	.68	.59			162		9,812	.55	.49		
91- 95	346		3,952	.50	.46			315		5,620	.72	.67			263		8,373	.61	.56			158		10,212	.62	.58		
96- 99	242		2,912	.63	.61			206		3,810	.79	.77			194		6,544	1.03	1.01			134		9,112	.64	.63		
100-100	553		6,723	.78	.78			376		7,089	.60	.60			233		8,053	1.09	1.09			118		8,036	.57	.57		
CREDITS	3,872		41,132	.62	.54			3,288		54,071	.65	.56			2,618		76,471	.69	.58			1,461		83,419	.62	.51		
101-105	137		1,725	.47	.48			171		3,423	.59	.60			211		7,794	.82	.85			136		9,849	.87	.90		
106-110	88		1,180	.84	.91			124		2,543	.80	.86			194		7,569	.78	.84			105		7,963	.90	.97		
111-115	76		1,040	.55	.62			102		2,279	.88	.99			139		5,577	.56	.64			77		6,338	.72	.81		
116-120	70		1,024	.30	.36			93		2,135	.80	.95			113		4,856	.44	.52			68		5,449	.77	.90		
121-130	114		1,822	.65	.81			179		4,404	.71	.89			163		7,195	.75	.94			99		8,657	.68	.85		
131-140	102		1,703	.32	.43			128		3,330	.95	1.28			112		5,205	1.01	1.36			75		6,948	.71	.96		
141- UP	368		8,092	.74	1.33			330		10,895	.86	1.46			252		14,925	1.12	1.90			155		18,591	.69	1.17		
CHARGES	955		16,586	.63	.88			1,127		29,009	.81	1.07			1,184		53,121	.85	1.07			715		63,794	.75	.96		
TOTALS	4,827		57,718	.62	.61			4,415		83,079	.71	.69			3,802		129,592	.75	.74			2,176		147,213	.68	.66		
			\$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	47		4,261	.83	.46			55		28,281	.78	.39			187		33,696	.78	.40									
61- 80	382		41,748	.72	.51			182		121,012	.68	.50			3,771		239,984	.65	.48									
81- 85	129		16,520	.47	.39			66		41,903	.72	.59			13,858		166,232	.62	.51									
86- 90	100		13,969	.59	.52			53		33,617	.60	.53			3,458		90,084	.63	.55									
91- 95	112		16,246	.77	.72			53		34,676	.63	.59			2,365		84,421	.66	.61									
96- 99	79		11,720	.64	.62			42		27,559	.68	.67			2,134		66,986	.72	.71									
100-100	71		10,869	.63	.63			40		36,054	.42	.42			141,722		214,714	.64	.64									
CREDITS	920		115,332	.66	.54			491		323,102	.65	.51			167,495		896,117	.65	.55									
101-105	87		13,753	.88	.91			52		29,062	1.74	1.78			1,276		68,279	1.20	1.23									
106-110	80		13,198	.81	.87			27		14,908	.76	.82			953		49,197	.80	.86									
111-115	64		11,311	1.16	1.31			20		13,109	.92	1.04			717		41,083	.92	1.04									
116-120	31		5,394	.65	.77			22		10,958	.65	.77			608		31,107	.66	.78									
121-130	72		13,715	.56	.71			21		11,405	.82	1.02			972		49,313	.68	.86									
131-140	46		9,710	.71	.96			23		17,894	1.18	1.61			718		46,534	.93	1.26									
141- UP	98		25,279	.85	1.51			40		26,163	.78	1.37			2,598		118,055	.80	1.41									
CHARGES	478		92,360	.82	1.04			205		123,500	1.07	1.32			7,842		403,570	.87	1.11									
TOTALS	1,398		207,692	.73	.71			696		446,602	.77	.67			175,337		1299,687	.72	.67									

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2002					INDUSTRY GRP = 3					\$7,500 - 9,999														
	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	27	10	32.84	15.61			6	12	1.13	.58			6	18	2.88	1.39			2	8										
61- 80	133	89	1.92	1.46			70	198	4.47	3.42			69	328	.21	.16			102	681	1.07	.82								
81- 85	1,163	1,332	.82	.68			3,665	11,928	.61	.51			3,395	17,292	.55	.46			2,016	14,402	.86	.71								
86- 90	191	220	4.45	3.90			582	1,998	.66	.58			656	3,567	.63	.55			444	3,355	.79	.69								
91- 95	185	198	1.65	1.54			323	1,171	1.07	.99			327	1,885	.41	.38			271	2,197	.64	.60								
96- 99	336	377	.57	.56			364	1,338	.70	.68			331	1,985	.60	.58			240	2,024	.81	.79								
100-100	122,351	80,187	.63	.63			11,872	39,737	.51	.51			1,918	11,497	.68	.68			677	5,814	.69	.69								
CREDITS	124,386	82,413	.65	.65			16,882	56,382	.56	.54			6,702	36,572	.59	.53			3,752	28,480	.80	.70								
101-105	92	120	.50	.51			136	545	.77	.78			164	1,042	1.07	1.10			126	1,131	.29	.29								
106-110	50	60	.31	.33			83	349	.52	.56			119	789	.81	.88			87	814	1.50	1.62								
111-115	43	60	.72	.81			87	386	.77	.87			89	622	.68	.77			61	602	.45	.51								
116-120	43	53	.06	.08			67	307	2.13	2.50			68	504	.73	.86			48	497	.39	.46								
121-130	78	103	.22	.27			112	539	1.59	1.99			109	851	.74	.92			92	989	.73	.91								
131-140	34	52	.23	.31			60	319	.12	.16			68	565	1.40	1.89			50	585	.38	.51								
141- UP	174	461	.85	1.73			507	4,245	.71	1.52			506	6,212	.60	1.18			323	5,220	.59	1.10								
CHARGES	514	909	.60	.89			1,052	6,689	.81	1.33			1,123	10,586	.73	1.10			787	9,838	.61	.88								
TOTALS	124,900	83,322	.65	.65			17,934	63,071	.59	.59			7,825	47,158	.62	.61			4,539	38,319	.75	.74								
		\$10,000 - 14,999						\$15,000 - 24,999						\$25,000 - 49,999						\$50,000 - 99,999										
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR		
0- 60	6	40					4	37	.23	.11			21	396	.79	.41			14	556	.43	.24								
61- 80	293	2,951	1.17	.92			865	13,573	.54	.42			1,042	28,010	.64	.49			653	33,154	.58	.42								
81- 85	2,028	20,189	.51	.42			1,172	18,203	.54	.44			575	16,051	.57	.47			223	12,619	.43	.36								
86- 90	488	5,233	.61	.54			410	6,871	.51	.44			360	10,805	.67	.59			167	10,488	.72	.63								
91- 95	356	4,067	.71	.66			334	5,922	.63	.58			273	8,724	.64	.60			150	9,854	.84	.78								
96- 99	235	2,798	.82	.80			210	3,992	.65	.63			206	7,172	1.06	1.03			110	7,269	.53	.52								
100-100	533	6,448	.46	.46			386	7,326	.82	.82			237	8,099	.75	.75			107	7,482	.83	.83								
CREDITS	3,939	41,725	.60	.52			3,381	55,924	.59	.50			2,714	79,258	.68	.57			1,424	81,423	.62	.51								
101-105	152	1,945	.85	.87			153	3,006	.76	.77			184	6,874	.58	.60			141	10,052	.65	.66								
106-110	105	1,404	.70	.75			126	2,681	.88	.95			161	6,407	.76	.82			98	7,542	.71	.76								
111-115	66	910	3.26	3.67			119	2,661	1.39	1.57			136	5,658	.55	.62			93	7,273	.42	.48								
116-120	57	837	.31	.36			95	2,222	.33	.39			126	5,151	.58	.68			87	7,104	1.03	1.21								
121-130	121	1,885	.43	.53			153	3,755	.70	.88			195	8,518	.86	1.08			124	11,242	.71	.88								
131-140	93	1,587	.64	.87			135	3,461	.82	1.10			138	6,719	.84	1.13			87	8,173	.54	.73								
141- UP	399	8,594	.86	1.51			375	12,428	.59	1.01			258	15,427	.62	1.07			169	20,681	.76	1.31								
CHARGES	993	17,161	.88	1.23			1,156	30,214	.72	.97			1,198	54,755	.69	.88			799	72,067	.70	.89								
TOTALS	4,932	58,887	.68	.67			4,537	86,138	.64	.62			3,912	134,012	.68	.67			2,223	153,490	.66	.65								
		\$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	4,076	.54	.30			67	33,188	.77	.40			196	38,341	.75	.40														
61- 80	414	45,439	.59	.42			180	97,656	.53	.37			3,821	222,081	.58	.42														
81- 85	86	10,717	.48	.40			52	28,553	.63	.52			14,375	151,286	.58	.48														
86- 90	118	15,263	.65	.58			53	27,820	.60	.52			3,469	85,619	.65	.57														
91- 95	90	13,266	.59	.55			58	40,475	.59	.55			2,367	87,759	.64	.59														
96- 99	92	14,193	.59	.58			43	43,040	.50	.49			2,167	84,186	.60	.58														
100-100	51	8,101	.59	.59			29	18,652	.55	.55			138,161	193,343	.62	.62														
CREDITS	894	111,054	.59	.47			482	289,384	.58	.45			164,556	862,616	.61	.51														
101-105	88	14,342	.60	.62			63	42,687	1.19	1.22			1,299	81,744	.93	.95														
106-110	61	10,430	.55	.60			31	17,719	.76	.82			921	48,194	.72	.78														
111-115	63	11,533	.70	.79			27	16,032	1.66	1.88			784	45,739	1.06	1.20														
116-120	50	9,319	.50	.59			27	24,045	.71	.84			668	50,040	.68	.81														
121-130	84	16,160	.59	.74			29	17,959	.69	.85			1,097	62,003	.69	.86														
131-140	46	9,406	.77	1.04			16	7,442	.46	.62			727	38,307	.67	.90														
141- UP	115	29,491	.59	1.03			35	23,582	.74	1.24			2,861	126,341	.67	1.18														
CHARGES	507	100,681	.61	.78			228	149,467	.94	1.11			8,357	452,367	.77	.97														

EXP-MOD	UP TO - 2,499					FOR MANUAL YEAR 2003 \$2,500 - 4,999					INDUSTRY GRP = 3 \$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		6	.46	.23			8		11	2.15	.81			2		5					1		3					
61- 80	139		95	.87	.66			91		248	.13	.10			68		339	.61	.47			116		784	.20	.16			
81- 85	1,198		1,395	.88	.73			3,907		12,682	.44	.37			3,524		17,938	.60	.50			2,215		15,846	.33	.27			
86- 90	163		173	.67	.59			609		2,103	.91	.80			692		3,764	.63	.55			425		3,210	.54	.47			
91- 95	176		201	2.96	2.76			330		1,199	.82	.76			333		1,927	.65	.60			247		1,998	.62	.58			
96- 99	363		396	.76	.74			345		1,269	.23	.23			296		1,762	.35	.34			181		1,507	.92	.89			
100-100	121,567		80,164	.46	.46			11,868		39,698	.35	.35			1,807		10,811	.49	.49			657		5,654	.43	.43			
CREDITS	123,629		82,430	.48	.47			17,158		57,210	.39	.37			6,722		36,547	.56	.50			3,842		29,002	.42	.37			
101-105	72		84	.64	.66			189		764	.36	.37			162		1,038	.43	.45			116		1,032	.50	.52			
106-110	29		37	.08	.09			80		334	.32	.35			98		646	.81	.88			65		609	.54	.59			
111-115	49		67	1.69	1.91			83		373	.48	.54			75		527	.41	.46			60		589	.19	.22			
116-120	39		61	.82	.96			59		264	.77	.90			74		539	1.52	1.80			58		590	.47	.55			
121-130	69		93	8.34	10.39			113		549	.56	.70			101		785	.67	.83			84		914	.32	.40			
131-140	46		58	.75	1.01			69		359	1.48	2.01			78		644	.73	.99			57		668	.63	.84			
141- UP	207		542	3.27	6.75			437		3,691	.47	.99			509		6,277	.32	.64			333		5,256	.43	.79			
CHARGES	511		941	2.98	4.62			1,030		6,333	.52	.82			1,097		10,457	.48	.74			773		9,658	.44	.63			
TOTALS	124,140		83,372	.50	.50			18,188		63,543	.41	.40			7,819		47,004	.54	.53			4,615		38,659	.42	.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	5		38	.37	.21			7		74	.06	.03			13		265	.09	.05			23		983	1.66	.93			
61- 80	391		3,921	.85	.67			1,012		15,745	.49	.38			1,136		30,366	.45	.34			695		35,309	.39	.29			
81- 85	2,107		20,989	.42	.35			1,118		17,348	.50	.41			559		15,743	.50	.42			203		11,567	.52	.43			
86- 90	456		4,889	.70	.61			450		7,600	.57	.50			341		10,514	.43	.37			148		8,893	.54	.48			
91- 95	336		3,834	.41	.38			302		5,397	.70	.65			254		8,080	.43	.40			164		10,412	.57	.53			
96- 99	221		2,621	.52	.50			194		3,682	.59	.58			195		6,751	.41	.40			126		8,719	.51	.49			
100-100	541		6,484	.52	.52			357		6,759	.67	.67			232		7,885	.55	.55			100		6,978	.64	.64			
CREDITS	4,057		42,775	.51	.44			3,440		56,605	.55	.47			2,730		79,604	.46	.39			1,459		82,861	.50	.41			
101-105	174		2,181	1.13	1.16			174		3,504	.56	.57			179		6,434	.33	.34			133		9,561	.40	.42			
106-110	100		1,315	.51	.55			120		2,515	.36	.39			154		5,974	.49	.53			100		7,428	.56	.60			
111-115	78		1,074	.50	.56			105		2,339	.39	.44			147		6,109	.69	.78			98		7,967	.49	.55			
116-120	68		980	.26	.30			95		2,233	.66	.78			121		5,094	.44	.52			81		6,826	.68	.81			
121-130	124		1,922	.49	.62			173		4,231	.37	.46			209		9,367	.47	.58			132		11,522	.41	.52			
131-140	101		1,679	.56	.76			148		3,862	.36	.48			158		7,435	.59	.80			92		8,477	.42	.57			
141- UP	416		9,002	.29	.51			357		11,875	.43	.75			306		18,483	.36	.61			163		19,387	.53	.90			
CHARGES	1,061		18,153	.46	.65			1,172		30,558	.43	.58			1,274		58,896	.46	.59			799		71,168	.50	.63			
TOTALS	5,118		60,928	.50	.49			4,612		87,163	.51	.50			4,004		138,500	.46	.45			2,258		154,029	.50	.49			
			\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS																
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	46		4,599	.32	.18			73		33,808	.46	.23			201		39,791	.47	.24										
61- 80	400		43,524	.48	.35			184		94,645	.40	.29			4,232		224,976	.44	.32										
81- 85	119		14,632	.50	.41			64		54,461	.52	.43			15,014		182,601	.49	.41										
86- 90	99		12,981	.53	.47			55		44,020	.44	.39			3,438		98,146	.50	.44										
91- 95	107		15,285	.59	.55			68		70,511	.48	.45			2,317		118,843	.52	.48										
96- 99	84		12,873	.40	.40			61		43,162	.47	.46			2,066		82,743	.47	.46										
100-100	42		6,767	.37	.37			22		16,227	.27	.27			137,193		187,426	.44	.44										
CREDITS	897		110,660	.48	.39			527		356,833	.45	.35			164,461		934,527	.47	.39										
101-105	74		11,919	.53	.55			56		37,679	.55	.57			1,329		74,195	.53	.54										
106-110	68		11,530	.51	.55			34		20,049	.91	.99			848		50,436	.67	.72										
111-115	63		11,234	.49	.56			32		21,671	.64	.73			790		51,951	.57	.64										
116-120	48		9,097	.42	.49			25		20,988	.42	.49			668		46,673	.48	.57										
121-130	81		15,210	.51	.63			21		11,296	.52	.66			1,107		55,888	.49	.61										
131-140	56		11,094	.40	.53			24		14,808	.56	.74			829		49,084	.50	.67										
141- UP	114		28,847	.48	.81			34		38,657	.37	.67			2,876		142,017	.43	.75										
CHARGES	504		98,932	.48	.61			226		165,147	.55	.68			8,447		470,243	.50	.65										
TOTALS	1,401		209,592	.48	.47			753		521,980	.48	.43			172,908		1404,770	.48	.46										



		COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS															
		FOR MANUAL YEAR 1999															
		UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	24	11	.88	.42	14	26	2.19	1.04	8	26			10	46	1.56	.81	
61- 80	181	125	1.55	1.15	103	304	.34	.26	113	528	.42	.32	101	688	.51	.39	
81- 85	1,518	1,746	1.06	.89	4,667	15,195	.88	.73	4,505	23,122	.64	.53	2,690	19,331	.65	.54	
86- 90	332	366	1.26	1.10	1,015	3,462	.90	.78	1,084	5,858	.48	.42	658	4,956	.89	.78	
91- 95	268	301	2.55	2.38	480	1,721	1.29	1.20	497	2,842	1.32	1.23	372	3,007	1.18	1.10	
96- 99	588	695	1.10	1.07	688	2,563	.86	.83	547	3,280	.56	.55	283	2,369	2.15	2.09	
100-100	146,381	98,771	.79	.79	15,583	52,693	.76	.76	3,040	18,279	.85	.85	1,222	10,514	.93	.93	
CREDITS	149,292	102,015	.80	.80	22,550	75,965	.81	.77	9,794	53,935	.72	.65	5,336	40,911	.88	.78	
101-105	161	223	.47	.48	259	1,041	.99	1.02	262	1,644	1.26	1.29	174	1,559	1.52	1.56	
106-110	97	119	.19	.20	161	670	1.27	1.37	202	1,349	.54	.58	120	1,133	1.64	1.77	
111-115	76	94	5.31	5.99	131	569	1.65	1.87	145	1,011	1.53	1.73	111	1,090	.83	.93	
116-120	65	89	11.61	13.72	103	474	.20	.23	115	831	.49	.58	90	916	.35	.42	
121-130	127	177	2.95	3.68	174	849	.30	.37	176	1,373	.66	.82	133	1,441	1.22	1.52	
131-140	74	102	5.41	7.31	126	659	.18	.24	120	990	1.72	2.32	103	1,209	1.12	1.51	
141- UP	302	749	3.73	7.78	661	5,422	.56	1.18	679	8,235	.68	1.32	545	8,893	.56	1.05	
CHARGES	902	1,553	3.55	5.19	1,615	9,684	.65	1.01	1,699	15,433	.84	1.23	1,276	16,242	.83	1.22	
TOTALS	150,194	103,568	.84	.84	24,165	85,649	.79	.79	11,493	69,368	.75	.74	6,612	57,153	.86	.86	
		\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	
0- 60	14	87	.85	.43	14	135	4.05	2.01	24	467	.84	.46	26	1,004	.83	.45	
61- 80	342	3,392	.96	.75	1,118	17,478	.49	.38	1,484	40,038	.69	.53	996	50,855	.67	.49	
81- 85	2,824	28,303	.71	.59	1,696	26,458	.66	.55	970	27,288	.96	.80	359	20,051	1.00	.83	
86- 90	771	8,253	.93	.81	684	11,567	.75	.66	593	18,235	1.03	.91	292	17,528	.93	.82	
91- 95	511	5,855	.97	.90	495	8,939	.87	.81	396	13,107	1.17	1.09	250	16,124	.66	.61	
96- 99	395	4,712	1.09	1.06	322	5,988	.94	.92	330	11,522	.74	.72	204	14,030	.82	.80	
100-100	977	11,772	.78	.78	646	12,210	.64	.64	410	14,111	.69	.69	218	15,045	.80	.80	
CREDITS	5,834	62,374	.82	.72	4,975	82,774	.68	.59	4,207	124,767	.86	.73	2,345	134,638	.78	.65	
101-105	274	3,391	1.17	1.20	245	4,843	.79	.81	294	10,588	.86	.89	202	14,424	1.02	1.05	
106-110	147	1,936	1.24	1.34	199	4,143	.89	.96	241	9,256	.67	.73	152	11,621	.88	.95	
111-115	140	1,951	.67	.76	165	3,550	.62	.70	245	9,906	.79	.89	173	13,648	.87	.99	
116-120	125	1,820	.27	.32	176	4,100	.64	.75	200	8,130	.67	.79	126	10,394	.62	.73	
121-130	178	2,747	.76	.95	281	6,967	.92	1.15	337	14,484	.88	1.10	193	16,669	1.06	1.33	
131-140	167	2,829	.70	.95	213	5,528	.56	.76	211	9,847	.80	1.08	133	12,631	.98	1.32	
141- UP	650	14,126	.55	.97	561	18,948	.76	1.32	504	29,724	.96	1.64	305	36,661	.84	1.43	
CHARGES	1,681	28,800	.69	.97	1,840	48,078	.75	1.01	2,032	91,935	.85	1.10	1,284	116,048	.90	1.16	
TOTALS	7,515	91,174	.78	.77	6,815	130,853	.71	.70	6,239	216,701	.85	.85	3,629	250,686	.84	.83	
		\$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	61	5,587	.99	.53	104	47,099	.63	.31	299	54,488	.68	.34					
61- 80	638	70,092	.70	.50	312	155,142	.74	.54	5,388	338,642	.70	.52					
81- 85	203	25,583	.74	.61	113	64,157	.73	.61	19,545	251,233	.77	.64					
86- 90	169	23,648	.66	.58	114	70,596	.80	.71	5,712	164,470	.82	.72					
91- 95	177	26,083	.80	.74	102	103,029	.61	.57	3,548	181,007	.74	.69					
96- 99	152	23,649	.74	.72	74	58,864	.68	.66	3,583	127,671	.77	.75					
100-100	147	22,916	.83	.83	81	70,577	.68	.68	168,705	326,888	.76	.76					
CREDITS	1,547	197,558	.74	.61	900	569,464	.70	.56	206,780	1444,401	.75	.63					
101-105	138	21,655	.93	.95	70	36,965	1.28	1.31	2,079	96,334	1.08	1.11					
106-110	114	19,256	.77	.84	54	31,254	.59	.64	1,487	80,738	.73	.79					
111-115	107	18,752	.94	1.06	53	29,487	.92	1.04	1,346	80,057	.90	1.01					
116-120	76	13,947	.63	.74	39	19,971	.76	.90	1,115	60,671	.67	.79					
121-130	115	22,850	.67	.84	44	23,835	1.41	1.77	1,758	91,393	1.00	1.25					
131-140	82	16,579	.72	.98	48	27,864	1.14	1.53	1,277	78,238	.93	1.26					
141- UP	185	47,978	.93	1.58	58	40,250	1.04	1.73	4,450	210,985	.87	1.51					
CHARGES	817	161,016	.83	1.06	366	209,626	1.03	1.25	13,512	698,415	.90	1.15					
TOTALS	2,364	358,574	.78	.76	1,266	779,090	.79	.70	220,292	2142,816	.80	.76					

EXP-MOD	FOR MANUAL YEAR 2000																														
	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	40	13	15.16	6.10				16	28	3.53	1.59				10	30	9.76	4.78				6	25	3.13	1.53						
61- 80	238	167	1.98	1.47				142	402	1.69	1.27				134	644	1.27	.97				176	1,189	.65	.50						
81- 85	1,615	1,836	.93	.77				4,885	15,924	.73	.61				4,799	24,554	.81	.67				3,013	21,559	.57	.47						
86- 90	347	373	1.56	1.37				894	3,078	.85	.75				1,014	5,483	.90	.79				595	4,510	.78	.68						
91- 95	318	330	1.00	.93				484	1,738	.70	.65				469	2,688	1.88	1.74				402	3,244	.84	.78						
96- 99	543	606	1.25	1.22				568	2,127	.83	.81				488	2,896	.94	.92				319	2,678	.62	.61						
100-100	144,832	99,300	.79	.79				16,494	55,681	.69	.69				3,237	19,495	.90	.90				1,272	10,920	.76	.76						
CREDITS	147,933	102,624	.80	.80				23,483	78,977	.71	.68				10,151	55,790	.92	.83				5,783	44,125	.67	.59						
101-105	155	175	1.76	1.80				238	957	.90	.93				263	1,664	1.58	1.62				180	1,602	1.28	1.32						
106-110	116	151	.08	.09				176	755	1.50	1.62				190	1,260	.94	1.01				132	1,248	.78	.84						
111-115	82	110	1.55	1.75				127	579	.31	.35				132	939	.32	.36				92	905	.81	.91						
116-120	57	74	2.25	2.65				103	475	2.48	2.92				93	684	1.08	1.27				74	764	1.28	1.50						
121-130	112	149	1.64	2.05				160	763	1.49	1.87				166	1,291	.44	.55				129	1,383	.88	1.10						
131-140	71	96	.73	.99				115	620	.53	.71				105	884	1.13	1.52				106	1,242	2.34	3.18						
141- UP	339	837	11.81	23.04				620	4,878	.73	1.49				672	8,177	.86	1.70				498	8,030	.76	1.41						
CHARGES	932	1,591	6.82	9.95				1,539	9,026	.93	1.40				1,621	14,900	.90	1.34				1,211	15,172	.99	1.42						
TOTALS	148,865	104,215	.90	.90				25,022	88,004	.73	.73				11,772	70,690	.92	.90				6,994	59,297	.75	.73						
		\$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	13	79	.04	.02				16	155	1.12	.54				26	448	2.37	1.11				25	1,060	.85	.47						
61- 80	551	5,466	.73	.57				1,388	21,465	1.07	.83				1,796	48,183	.76	.57				1,240	63,075	.69	.50						
81- 85	3,047	30,393	.63	.52				1,887	29,366	.71	.59				975	27,514	.69	.57				391	22,290	1.04	.86						
86- 90	777	8,296	.90	.79				692	11,579	1.12	.98				616	18,931	.81	.71				271	16,601	.75	.66						
91- 95	507	5,811	.72	.67				536	9,569	.71	.66				446	14,675	1.00	.93				283	18,349	.75	.70						
96- 99	347	4,110	.88	.86				336	6,329	.71	.69				320	10,984	1.00	.97				248	16,556	.88	.86						
100-100	1,016	12,242	.71	.71				768	14,643	.93	.93				450	15,551	.73	.73				219	15,241	.88	.88						
CREDITS	6,258	66,397	.71	.62				5,623	93,105	.88	.76				4,629	136,287	.80	.67				2,677	153,171	.80	.66						
101-105	246	3,125	.91	.93				295	5,951	.79	.81				287	10,454	1.05	1.08				205	14,520	.81	.83						
106-110	179	2,374	1.14	1.23				193	4,037	.68	.74				275	10,586	.78	.84				182	13,902	.79	.85						
111-115	152	2,120	.47	.53				176	3,842	.62	.69				243	9,628	.85	.95				162	12,682	.66	.75						
116-120	136	1,962	1.50	1.77				154	3,579	.70	.82				186	7,564	1.11	1.31				125	10,389	.78	.91						
121-130	174	2,661	.70	.88				306	7,704	.90	1.13				317	13,982	.90	1.13				183	16,109	.76	.95						
131-140	159	2,701	.61	.83				203	5,244	1.07	1.45				204	9,364	.79	1.06				129	11,528	.76	1.03						
141- UP	595	12,855	.56	.99				535	17,658	.81	1.38				434	25,559	.89	1.50				275	32,762	1.00	1.70						
CHARGES	1,641	27,797	.73	1.00				1,862	48,016	.81	1.08				1,946	87,137	.90	1.15				1,261	111,891	.83	1.06						
TOTALS	7,899	94,195	.72	.70				7,485	141,122	.86	.84				6,575	223,424	.84	.81				3,938	265,063	.81	.78						
		\$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	82	7,630	.67	.36				124	52,104	.66	.32				358	61,572	.68	.34													
61- 80	791	86,975	.73	.52				430	221,057	.71	.50				6,886	448,621	.74	.53													
81- 85	236	30,049	.93	.77				123	74,547	.72	.60				20,971	278,032	.75	.62													
86- 90	171	23,722	.69	.61				145	117,811	.66	.59				5,522	210,383	.73	.65													
91- 95	222	31,559	.78	.72				109	74,578	.72	.67				3,776	162,544	.78	.72													
96- 99	156	22,982	.73	.71				83	52,489	.61	.60				3,408	121,755	.73	.72													
100-100	149	22,640	.66	.66				85	68,663	.67	.67				168,522	334,375	.75	.75													
CREDITS	1,807	225,557	.75	.61				1,099	661,249	.69	.54				209,443	1617,282	.74	.62													
101-105	162	25,587	.91	.93				80	42,281	.82	.84				2,111	106,315	.88	.91													
106-110	112	19,280	.73	.79				55	34,861	.65	.70				1,610	88,454	.73	.79													
111-115	99	17,549	1.39	1.57				41	22,432	1.10	1.24				1,306	70,785	.99	1.12													
116-120	87	15,571	1.01	1.19				35	18,034	.71	.83				1,050	59,096	.90	1.07													
121-130	112	20,851	.85	1.06				52	29,457	1.62	2.01				1,711	94,349	1.08	1.35													

EXP-MOD	FOR MANUAL YEAR 2001															
	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	32	17	.18	.09	20	37	1.26	.61	10	31	4.24	2.20	9	40	.07	.04
61- 80	277	193	.58	.44	134	383	1.26	.95	132	626	.53	.40	185	1,254	.68	.52
81- 85	1,771	2,035	1.31	1.09	5,367	17,465	.58	.48	5,084	26,081	.62	.52	3,194	22,914	.60	.50
86- 90	332	376	.24	.21	923	3,161	.82	.72	1,011	5,495	.74	.65	660	5,008	.81	.71
91- 95	378	361	2.71	2.52	475	1,719	.90	.84	511	2,957	.68	.63	434	3,520	.72	.67
96- 99	605	648	1.49	1.45	558	2,035	1.04	1.01	491	2,963	2.09	2.03	363	3,059	.88	.86
100-100	142,461	98,549	.74	.74	16,309	55,193	.66	.66	3,245	19,546	.69	.69	1,268	10,905	1.43	1.43
CREDITS	145,856	102,179	.76	.76	23,786	79,993	.66	.63	10,484	57,700	.74	.66	6,113	46,701	.84	.75
101-105	167	182	1.16	1.18	230	901	1.10	1.13	256	1,637	.72	.74	206	1,823	.62	.63
106-110	114	138	.81	.87	169	704	.91	.99	168	1,135	.99	1.07	116	1,073	1.01	1.09
111-115	82	115	8.51	9.59	140	614	2.43	2.74	131	910	1.14	1.29	91	889	.86	.96
116-120	74	112	.02	.02	105	477	2.02	2.38	117	851	.71	.84	70	708	.59	.70
121-130	105	143	3.35	4.19	145	706	1.06	1.33	204	1,595	.47	.58	133	1,442	.45	.56
131-140	63	82	3.13	4.22	112	587	.92	1.24	139	1,164	.61	.82	93	1,093	.51	.69
141- UP	322	879	1.67	3.47	747	6,018	.45	.94	725	8,913	.43	.85	540	8,746	.61	1.13
CHARGES	927	1,651	2.12	3.18	1,648	10,006	.81	1.27	1,740	16,204	.57	.85	1,249	15,775	.63	.92
TOTALS	146,783	103,830	.78	.78	25,434	89,999	.68	.68	12,224	73,904	.70	.69	7,362	62,476	.79	.77
	\$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	13	71	1.01	.45	19	173	.11	.05	38	713	2.47	1.22	39	1,473	.83	.42
61- 80	564	5,614	.67	.52	1,466	22,679	.62	.48	1,796	48,193	.66	.50	1,219	61,880	.63	.46
81- 85	3,181	31,675	.54	.45	1,905	29,583	.71	.58	1,048	29,179	.77	.64	399	22,785	.87	.72
86- 90	830	8,866	.96	.85	753	12,700	.68	.60	621	19,319	.70	.61	313	19,010	.61	.54
91- 95	575	6,572	.84	.78	581	10,342	.77	.72	496	15,793	.76	.71	303	19,775	.84	.78
96- 99	413	4,927	.77	.75	366	6,813	.82	.80	346	11,791	.91	.89	244	16,609	.65	.63
100-100	1,023	12,311	.69	.69	698	13,204	.78	.78	431	14,968	1.12	1.12	201	13,733	.66	.66
CREDITS	6,599	70,038	.68	.59	5,788	95,494	.71	.61	4,776	139,955	.78	.66	2,718	155,265	.70	.57
101-105	244	3,075	.59	.61	299	5,954	.89	.91	365	13,466	.79	.81	248	17,643	.78	.80
106-110	162	2,155	.67	.72	228	4,725	.95	1.03	305	11,819	.79	.86	194	14,450	.76	.82
111-115	140	1,938	.87	.98	197	4,381	.72	.82	258	10,367	.69	.77	162	12,828	.63	.71
116-120	122	1,802	.54	.63	186	4,305	.81	.96	209	8,762	.62	.73	126	10,246	.91	1.07
121-130	195	3,081	.84	1.05	317	7,841	.74	.92	324	14,260	.79	.99	201	17,721	.78	.97
131-140	184	3,108	.57	.77	242	6,346	1.11	1.51	210	9,840	.86	1.16	132	12,522	.86	1.16
141- UP	652	14,353	.74	1.33	602	19,794	.81	1.38	481	28,587	.87	1.49	278	33,008	.69	1.18
CHARGES	1,699	29,511	.71	1.00	2,071	53,346	.85	1.12	2,152	97,101	.80	1.02	1,341	118,417	.76	.96
TOTALS	8,298	99,549	.69	.67	7,859	148,840	.76	.74	6,928	237,057	.79	.77	4,059	273,682	.72	.70
	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	96	8,733	.75	.40	143	70,064	.69	.34	419	81,354	.71	.35				
61- 80	785	86,500	.71	.51	399	228,863	.64	.46	6,957	456,185	.65	.48				
81- 85	250	32,131	.53	.44	124	76,439	.74	.61	22,323	290,288	.68	.56				
86- 90	199	27,495	.68	.60	93	65,694	.63	.55	5,735	167,124	.68	.59				
91- 95	219	31,297	.76	.71	126	83,785	.68	.63	4,098	176,121	.74	.69				
96- 99	161	24,338	.58	.57	87	51,444	.65	.64	3,634	124,628	.73	.71				
100-100	121	18,647	.63	.63	74	56,078	.62	.62	165,831	313,133	.73	.73				
CREDITS	1,831	229,141	.67	.54	1,046	632,367	.66	.50	208,997	1608,833	.69	.57				
101-105	148	23,790	.79	.82	108	57,510	1.21	1.24	2,271	125,980	.98	1.01				
106-110	143	23,349	.70	.75	54	27,667	.83	.90	1,653	87,215	.79	.85				
111-115	115	20,227	1.05	1.19	49	27,470	.96	1.08	1,365	79,738	.90	1.02				
116-120	68	11,686	.61	.72	31	14,905	.82	.97	1,108	53,854	.75	.89				
121-130	125	24,274	.66	.83	46	27,364	.75	.94	1,795	98,427	.74	.92				
131-140	93	20,045	.68	.92	45	30,421	1.01	1.38	1,313	85,207	.88	1.19				
141- UP	159	41,037	.83	1.45	67	44,213	.82	1.41	4,573	205,547	.77	1.35				
CHARGES	851	164,406	.78	.98	400	229,551	.95	1.16	14,078	735,968	.83	1.05				
TOTALS	2,682	393,547	.71	.68	1,446	861,917	.74	.63	223,075	2344,801	.74	.68				

EXP-MOD	FOR MANUAL YEAR 2002															
	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	76	27	12.34	5.66	21	33	.59	.24	13	35	1.46	.66	7	30	.02	.01
61- 80	287	192	1.15	.87	148	416	2.76	2.10	148	710	1.13	.87	203	1,363	.86	.66
81- 85	1,958	2,257	1.14	.94	5,620	18,177	.75	.63	5,198	26,521	.63	.52	3,269	23,358	.73	.61
86- 90	361	388	4.00	3.51	920	3,138	.75	.65	1,017	5,553	.58	.51	710	5,380	.92	.80
91- 95	348	369	1.85	1.72	519	1,867	1.33	1.23	532	3,048	.52	.49	422	3,412	.55	.51
96- 99	561	624	1.17	1.14	584	2,130	.77	.75	518	3,107	1.57	1.53	397	3,346	.71	.69
100-100	137,820	97,082	.72	.72	16,538	55,788	.58	.58	3,131	18,805	.72	.72	1,189	10,231	.63	.63
CREDITS	141,411	100,940	.75	.75	24,350	81,548	.66	.62	10,557	57,779	.71	.63	6,197	47,119	.72	.63
101-105	168	207	1.01	1.04	242	956	.96	.98	290	1,842	1.03	1.06	201	1,787	.32	.33
106-110	93	111	.49	.52	155	643	.67	.72	178	1,189	.86	.93	149	1,396	1.76	1.90
111-115	90	120	3.37	3.80	139	616	.97	1.09	148	1,034	.58	.65	108	1,059	.91	1.02
116-120	96	114	1.91	2.26	109	500	1.59	1.87	118	876	.76	.90	84	869	.74	.87
121-130	154	209	2.30	2.87	198	941	1.60	2.00	203	1,570	.68	.84	143	1,547	.57	.71
131-140	68	107	6.52	8.82	111	581	.77	1.04	116	969	1.43	1.93	97	1,133	.37	.50
141- UP	322	884	1.66	3.45	806	6,641	.68	1.44	830	10,134	.62	1.23	554	9,086	.59	1.12
CHARGES	991	1,752	2.02	2.99	1,760	10,878	.84	1.35	1,883	17,614	.74	1.11	1,336	16,877	.67	.97
TOTALS	142,402	102,692	.77	.77	26,110	92,427	.68	.68	12,440	75,393	.71	.71	7,533	63,996	.71	.69
	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	21	118	.11	.05	14	133	.90	.43	35	644	.87	.45	32	1,214	.92	.48
61- 80	560	5,560	.85	.66	1,526	23,766	.60	.47	1,877	50,263	.64	.48	1,202	60,891	.56	.41
81- 85	3,332	33,227	.55	.45	1,973	30,623	.59	.49	1,022	28,734	.62	.51	411	23,448	.51	.42
86- 90	828	8,878	.81	.71	741	12,507	.68	.60	623	18,930	.71	.62	302	18,671	.78	.69
91- 95	584	6,677	.92	.86	565	10,091	.79	.73	488	15,739	.61	.56	285	18,599	.78	.72
96- 99	380	4,522	.69	.67	380	7,168	.57	.56	357	12,363	1.12	1.09	201	13,328	.55	.54
100-100	930	11,245	.45	.45	695	13,241	.70	.70	465	16,187	.72	.72	194	13,466	.78	.78
CREDITS	6,635	70,227	.63	.55	5,894	97,530	.64	.55	4,867	142,860	.69	.58	2,627	149,618	.63	.52
101-105	256	3,250	.96	.98	300	6,001	.77	.79	347	12,879	.64	.65	257	18,186	.57	.59
106-110	180	2,398	.78	.84	225	4,810	.97	1.05	291	11,368	.62	.67	193	14,755	.76	.82
111-115	138	1,909	1.83	2.06	207	4,585	1.21	1.37	269	10,957	.59	.66	153	11,754	.44	.49
116-120	110	1,624	.69	.81	181	4,230	.54	.63	236	9,612	.69	.81	151	12,215	.87	1.03
121-130	219	3,396	.50	.63	304	7,491	.75	.94	343	15,056	.72	.90	221	19,692	.83	1.03
131-140	166	2,811	.62	.84	242	6,258	1.04	1.40	234	11,310	.75	1.01	143	13,598	.54	.73
141- UP	733	15,826	.79	1.39	653	21,812	.61	1.06	505	30,408	.62	1.07	298	36,721	.70	1.22
CHARGES	1,802	31,213	.82	1.15	2,112	55,187	.77	1.03	2,225	101,590	.65	.84	1,416	126,921	.68	.88
TOTALS	8,437	101,439	.69	.68	8,006	152,716	.69	.68	7,092	244,450	.68	.67	4,043	276,539	.65	.64
	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS							
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR	RISKS	STD PREM	ACT LR	MAN LR
0- 60	98	9,002	.65	.35	142	72,323	.65	.34	459	83,559	.66	.34				
61- 80	779	85,105	.59	.42	403	195,328	.50	.36	7,133	423,594	.56	.40				
81- 85	203	25,306	.46	.38	117	71,070	.56	.46	23,103	282,720	.59	.49				
86- 90	220	29,113	.76	.67	121	74,904	.49	.42	5,843	177,461	.64	.57				
91- 95	193	28,433	.55	.51	108	75,558	.57	.53	4,044	163,793	.63	.59				
96- 99	153	23,460	.68	.67	87	70,203	.51	.49	3,618	140,250	.64	.62				
100-100	114	18,068	.58	.58	67	38,921	.58	.58	161,143	293,034	.65	.65				
CREDITS	1,760	218,486	.60	.48	1,045	598,307	.54	.41	205,343	1564,412	.61	.50				
101-105	155	24,515	.57	.59	92	58,289	1.06	1.08	2,308	127,912	.83	.85				
106-110	115	19,706	.54	.59	56	31,775	.81	.87	1,635	88,150	.74	.80				
111-115	120	22,065	.67	.76	44	24,350	1.31	1.48	1,416	78,448	.89	1.01				
116-120	86	15,783	.58	.69	56	39,342	.73	.86	1,227	85,165	.72	.84				
121-130	162	30,912	.61	.77	66	40,244	.64	.80	2,013	121,058	.69	.86				
131-140	86	18,151	.64	.86	32	18,046	1.07	1.45	1,295	72,966	.79	1.07				
141- UP	193	49,025	.63	1.08	62	45,426	.63	1.07	4,956	225,963	.65	1.14				
CHARGES	917	180,158	.61	.78	408	257,471	.86	1.04	14,850	799,662	.74	.94				
TOTALS	2,677	398,643	.61	.59	1,453	855,778	.64	.55	220,193	2364,074	.66	.61				

EXP-MOD	FOR MANUAL YEAR 2003																												
	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	58	17	.50	.23				24	39	.65	.30				8	25						7	29	.09	.04				
61- 80	316	218	1.11	.83				178	501	.40	.30				162	786	.43	.33				229	1,553	.46	.35				
81- 85	1,970	2,259	.67	.56				5,956	19,234	.48	.40				5,424	27,655	.53	.44				3,513	25,115	.38	.32				
86- 90	316	334	.86	.75				941	3,227	1.06	.92				1,048	5,696	.60	.53				671	5,074	.62	.54				
91- 95	340	374	1.74	1.63				504	1,806	.99	.92				517	2,994	.55	.51				415	3,357	.64	.60				
96- 99	614	683	.69	.67				522	1,919	.31	.30				494	2,952	.61	.60				313	2,618	.95	.93				
100-100	136,296	96,548	.52	.52				16,544	55,816	.43	.43				3,130	18,775	.56	.56				1,187	10,208	.51	.51				
CREDITS	139,910	100,434	.53	.53				24,669	82,543	.48	.45				10,783	58,882	.55	.49				6,335	47,954	.49	.43				
101-105	156	189	.46	.47				297	1,185	.35	.36				263	1,683	1.21	1.24				196	1,754	.43	.44				
106-110	84	119	.36	.39				148	614	.22	.24				165	1,098	.71	.76				122	1,144	1.97	2.12				
111-115	100	130	1.55	1.75				118	532	.60	.67				131	925	.43	.49				104	1,028	.25	.28				
116-120	81	112	.49	.58				103	471	.73	.87				122	901	1.19	1.41				106	1,088	.36	.42				
121-130	131	181	4.46	5.56				186	898	.66	.82				189	1,465	.89	1.11				136	1,488	.44	.55				
131-140	83	113	1.56	2.10				121	639	1.23	1.67				132	1,094	.74	.99				96	1,133	1.28	1.73				
141- UP	360	929	3.05	6.21				735	6,038	.50	1.05				816	10,207	.39	.78				581	9,317	.47	.87				
CHARGES	995	1,773	2.37	3.53				1,708	10,376	.54	.84				1,818	17,372	.59	.91				1,341	16,951	.60	.87				
TOTALS	140,905	102,206	.57	.57				26,377	92,918	.49	.48				12,601	76,254	.56	.55				7,676	64,904	.52	.50				
		\$10,000 - 14,999							\$15,000 - 24,999							\$25,000 - 49,999							\$50,000 - 99,999						
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	14	87	.94	.46				23	206	1.91	.89				30	550	.27	.13				40	1,623	1.25	.68				
61- 80	680	6,789	.71	.56				1,694	26,243	.52	.40				2,000	53,277	.46	.35				1,283	64,833	.40	.29				
81- 85	3,430	34,272	.47	.39				1,889	29,283	.56	.46				969	27,442	.54	.45				356	20,257	.47	.39				
86- 90	803	8,584	.64	.56				770	13,015	.56	.49				622	19,097	.46	.41				283	17,056	.45	.39				
91- 95	536	6,178	.44	.41				559	9,929	.64	.60				477	15,289	.43	.40				294	18,725	.51	.47				
96- 99	393	4,665	.39	.38				350	6,617	.50	.49				372	12,923	.45	.44				224	15,341	.59	.58				
100-100	957	11,530	.59	.59				672	12,795	.94	.94				453	15,384	.45	.45				199	13,684	.50	.50				
CREDITS	6,813	72,105	.53	.46				5,957	98,088	.61	.52				4,923	143,963	.47	.39				2,679	151,518	.47	.38				
101-105	288	3,657	.87	.89				280	5,608	.75	.77				351	12,807	.38	.39				248	17,756	.42	.43				
106-110	185	2,437	.53	.57				216	4,569	.42	.45				309	11,824	.56	.61				187	14,058	.53	.57				
111-115	145	2,022	.54	.61				198	4,417	.34	.39				274	11,164	.67	.75				188	15,123	.46	.52				
116-120	124	1,817	.46	.54				187	4,376	.54	.63				226	9,539	.46	.54				145	12,001	.65	.77				
121-130	226	3,490	.49	.62				310	7,599	.38	.48				371	16,509	.58	.72				226	19,635	.39	.49				
131-140	178	2,971	.57	.77				275	7,198	.42	.56				269	12,853	.54	.73				159	14,757	.47	.64				
141- UP	764	16,601	.55	.97				643	21,589	.47	.82				565	33,971	.46	.78				295	35,265	.56	.95				
CHARGES	1,910	32,995	.57	.80				2,109	55,356	.47	.63				2,365	108,667	.51	.66				1,448	128,595	.50	.63				
TOTALS	8,723	105,100	.54	.53				8,066	153,444	.56	.55				7,288	252,630	.49	.48				4,127	280,114	.48	.47				
		\$100,000 - 249,999							\$250,000 AND OVER							ALL RISKS													
EXP-MOD	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	RISKS	STD	PREM	ACT	LR	MAN	LR	
0- 60	97	8,953	.34	.18				148	66,310	.40	.20				449	77,839	.42	.21											
61- 80	770	84,937	.49	.35				373	195,695	.41	.29				7,685	434,832	.44	.32											
81- 85	240	30,176	.44	.37				137	92,647	.44	.36				23,884	308,339	.47	.39											
86- 90	185	24,337	.55	.48				124	92,839	.40	.35				5,763	189,260	.48	.42											
91- 95	182	26,060	.64	.59				118	99,099	.44	.41				3,942	183,811	.50	.46											
96- 99	158	23,863	.45	.44				103	67,315	.46	.45				3,543	138,896	.49	.47											
100-100	101	16,390	.57	.57				49	32,525	.35	.35				159,588	283,656	.51	.51											
CREDITS	1,733	214,716	.50	.40				1,052	646,430	.42	.33				204,854	1616,632	.47	.39											
101-105	138	22,535	.58	.59				105	60,662	.57	.58				2,322	127,835	.55	.57											
106-110	135	22,508	.65	.70				63	35,042	.71	.77				1,614	93,413	.64	.69											
111-115	123	21,803	.47	.53				56	34,273	.56	.63				1,437	91,417	.52	.59											
116-120	92	17,231	.42	.49				46	30,371	.40	.47				1,232	77,906	.47	.55											
121-130	144	28,309	.44	.55				46	26,554	.80	1.00				1,965	106,128	.55	.69											
131-140	95	18,845	.50	.68				40	25,043	.72	.97				1,448	84,647	.58	.79											
141- UP	198	50,515	.46	.76				66	62,518	.49	.85				5,023	246,949	.50	.86											
CHARGES	925	181,746	.49	.63				422	274,464	.58	.72																		

