

PENNSYLVANIA COMPENSATION RATING BUREAU

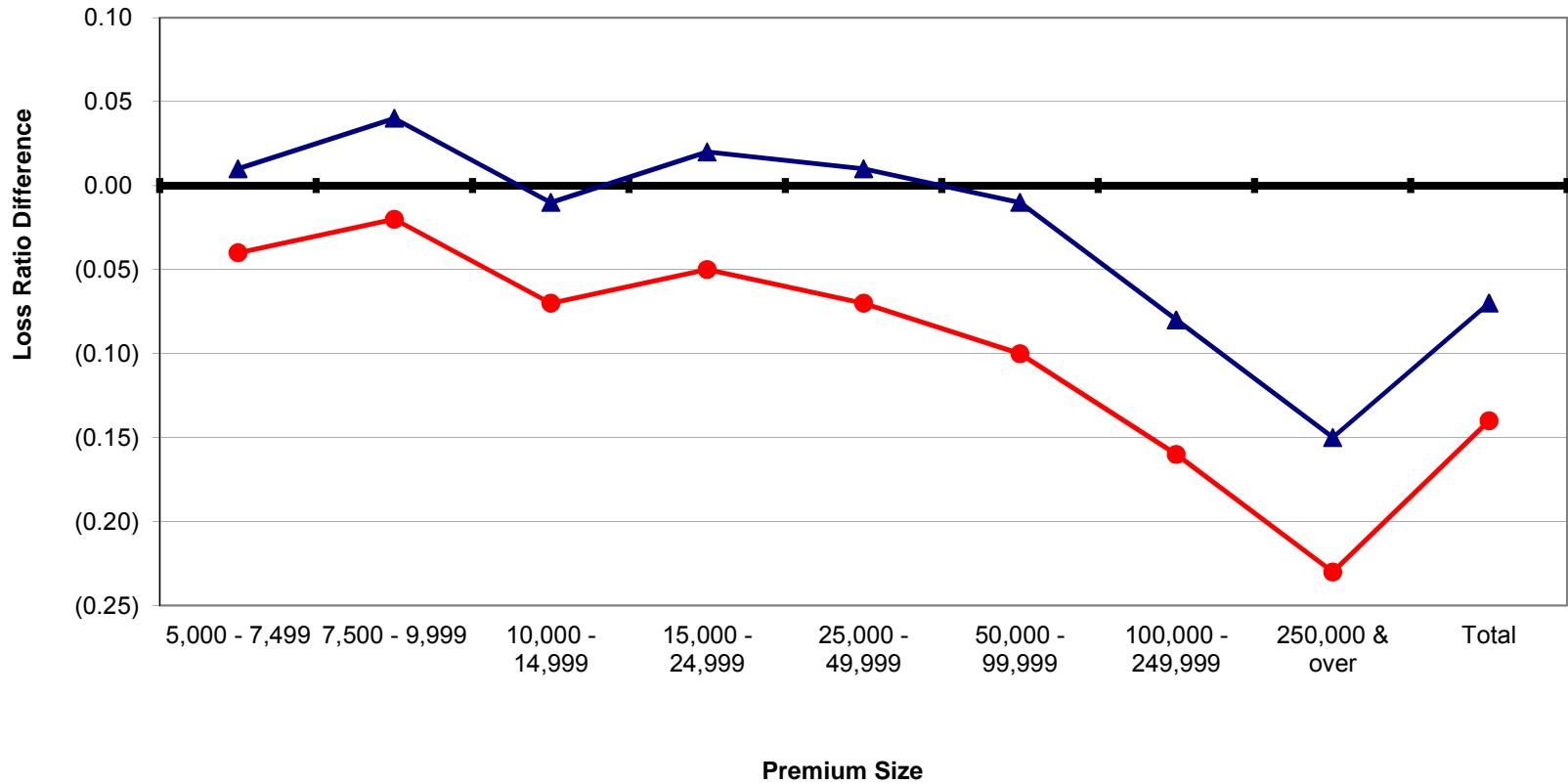
Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

This exhibit compares loss ratios on an Actual and Manual basis where actual loss ratios include the impact of experience modification factors. The first two pages show the five year (2005-2009) results of the Experience Rating Plan separately for credit-rated risks (page 1) and debit-rated risks (page 2) displayed graphically.

The remainder of the exhibit, pages 3 through 18, are exhibits routinely prepared in review of the results of the experience rating plan. The first section of the attachments is a report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report addresses each Industry Group (3) and Manual Year (5) on a separate page, and displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year, and for all Industry Groups and Years combined.

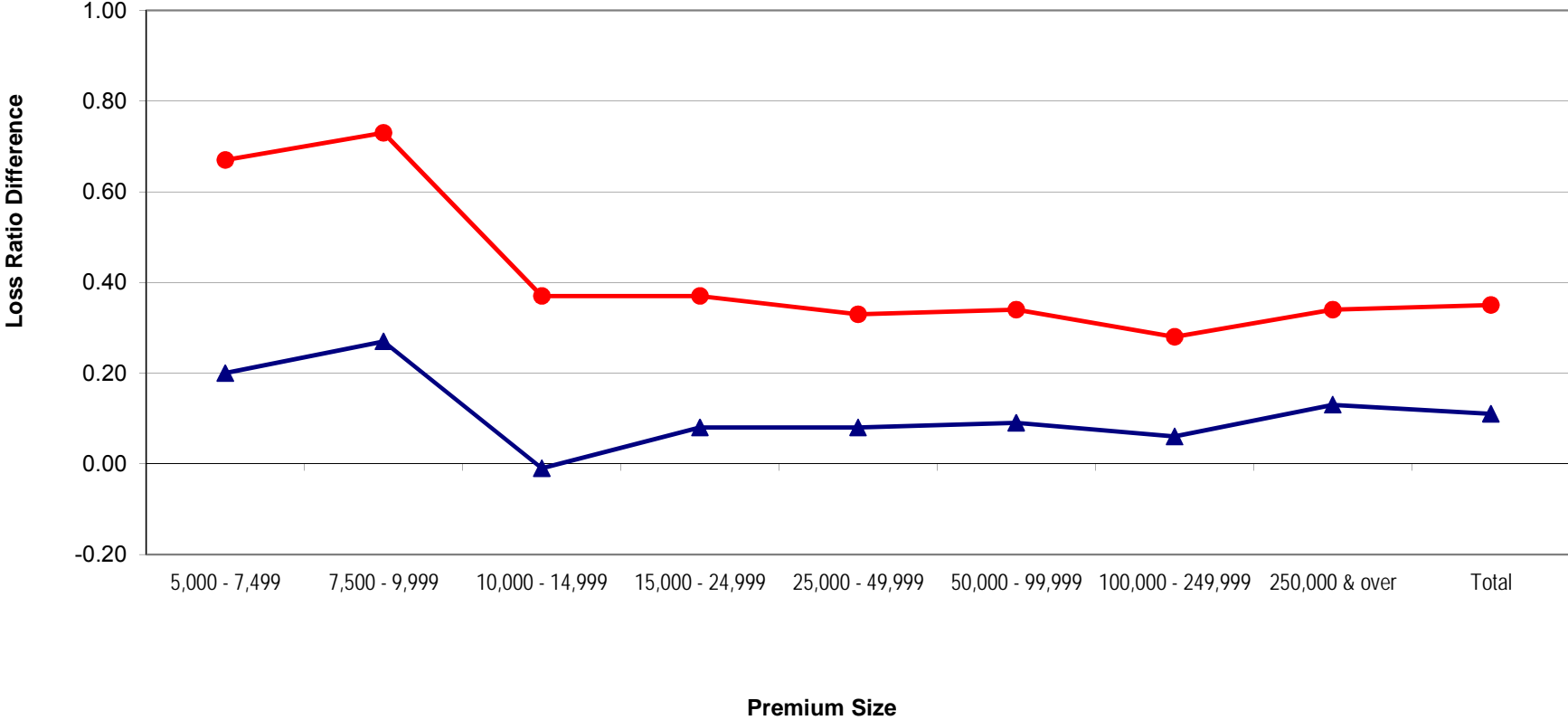
Bureau Filing No. 208, approved effective April 1, 2004 revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire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

### Pennsylvania Compensation Rating Bureau Credit Risks



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

### Pennsylvania Compensation Rating Bureau Debit Risks



▲ Actual Loss Ratio - Average Actual Loss Ratio

● Manual Loss Ratio - Average Manual Loss Ratio

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2005 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR					
0- 60											2	8				1	5							
61- 80	13	10	.11	.08		10	29	1.97	1.48		9	45	.13	.10		10	66	.02	.02					
81- 85	159	206	1.98	1.66		523	1,705	1.06	.89		578	2,985	1.38	1.16		397	2,875	1.14	.95					
86- 90	45	58	.34	.30		162	550	.74	.65		205	1,110	.49	.43		165	1,261	.87	.76					
91- 95	20	27	.25	.23		49	170	1.89	1.75		47	270	2.15	2.00		47	381	.29	.27					
96- 99	13	17	.06	.05		34	131	.29	.28		34	203	.78	.76		24	208	.35	.34					
100-100	3,699	4,049	.61	.61		1,063	3,594	.82	.82		263	1,585	1.21	1.21		113	977	.57	.57					
CREDITS	3,949	4,367	.67	.66		1,841	6,180	.90	.85		1,138	6,206	1.18	1.05		757	5,773	.89	.78					
101-105	6	5	.06	.06		35	142	.13	.13		31	194	.66	.68		26	233	3.94	4.06					
106-110	6	12				14	61	1.54	1.67		22	150	.09	.10		18	174	.25	.28					
111-115	5	9				16	69	.06	.07		15	103	1.13	1.27		19	186	.21	.23					
116-120	6	10	16.79	19.76		7	34		.01		17	126	1.66	1.95		15	150	.06	.07					
121-130	4	5				26	131	.80	1.00		16	118	1.51	1.88		17	185	.21	.26					
131-140	3	8				7	31				16	136	.26	.35		12	134	.78	1.04					
141- UP	32	86	1.07	2.09		84	725	.42	.93		99	1,190	.66	1.29		95	1,579	3.08	5.91					
CHARGES	62	134	1.89	2.97		189	1,193	.44	.71		216	2,016	.73	1.10		202	2,642	2.28	3.44					
TOTALS	4,011	4,502	.71	.70		2,030	7,373	.83	.83		1,354	8,222	1.07	1.06		959	8,415	1.32	1.34					
		\$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	32	.37	.20		4	70	.02	.01		5	197	.16	.08					
61- 80	27	255	.48	.36		139	2,298	.67	.53		260	7,111	.40	.31		227	11,922	.33	.24					
81- 85	483	4,926	.47	.39		432	6,873	.54	.44		230	6,581	.57	.47		112	6,358	.43	.36					
86- 90	172	1,838	.57	.50		151	2,540	.55	.48		142	4,393	.43	.38		76	4,646	1.01	.89					
91- 95	72	835	.51	.47		92	1,661	.87	.81		99	3,297	.81	.75		54	3,530	.70	.65					
96- 99	57	713	.67	.65		60	1,133	1.12	1.10		67	2,273	.46	.45		53	3,531	.49	.48					
100-100	94	1,123	1.04	1.04		74	1,424	.92	.92		51	1,842	.85	.85		54	3,809	.66	.66					
CREDITS	905	9,689	.57	.50		951	15,959	.67	.57		853	25,567	.54	.46		581	33,994	.53	.45					
101-105	47	607	.37	.38		38	771	.94	.97		74	2,821	.47	.48		62	4,697	.59	.61					
106-110	16	207	1.47	1.58		35	728	.29	.32		55	2,248	.91	.98		43	3,272	.80	.87					
111-115	17	238	1.52	1.72		32	722	.44	.50		61	2,572	.57	.64		57	4,457	.71	.80					
116-120	17	251	2.60	3.07		37	858	.55	.65		58	2,400	1.07	1.26		35	3,072	1.07	1.26					
121-130	26	411	.49	.62		75	1,943	.83	1.04		74	3,384	.55	.69		63	5,351	.51	.64					
131-140	30	513	.15	.21		47	1,274	1.33	1.81		63	3,053	.83	1.12		46	4,310	.59	.79					
141- UP	126	2,711	.94	1.64		149	4,920	.61	1.03		153	8,989	.84	1.42		101	12,125	1.55	2.59					
CHARGES	279	4,937	.88	1.26		413	11,216	.72	.98		538	25,467	.76	1.00		407	37,284	.96	1.24					
TOTALS	1,184	14,626	.68	.68		1,364	27,175	.69	.70		1,391	51,034	.65	.67		988	71,278	.76	.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	4	345	.36	.20		17	8,129	.77	.37		36	8,786	.73	.35										
61- 80	147	17,761	.82	.59		140	95,008	.49	.35		982	134,506	.52	.37										
81- 85	70	8,938	.58	.48		45	45,612	.46	.38		3,029	87,059	.55	.46										
86- 90	50	7,001	.82	.72		53	28,172	.50	.44		1,221	51,569	.60	.53										
91- 95	63	9,194	.74	.69		46	35,705	.45	.42		589	55,070	.56	.52										
96- 99	40	6,627	.35	.34		37	27,949	.54	.53		419	42,785	.52	.51										
100-100	37	5,998	.78	.78		16	9,674	1.00	1.00		5,464	34,075	.84	.84										
CREDITS	411	55,864	.71	.59		354	250,251	.51	.41		11,740	413,850	.57	.47										
101-105	46	7,313	.90	.93		36	19,322	.68	.70		401	36,104	.72	.74										
106-110	41	6,961	.59	.63		39	20,689	1.12	1.21		289	34,501	.95	1.02										
111-115	43	7,765	.62	.70		24	15,858	.88	.99		289	31,979	.76	.85										
116-120	33	6,200	.42	.50		17	8,455	.83	.97		242	21,554	.79	.93										
121-130	49	9,404	.86	1.08		32	28,487	.98	1.23		382	49,421	.86	1.09										
131-140	28	6,267	.65	.88		18	11,740	.65	.88		270	27,467	.68	.92										
141- UP	69	17,714	1.11	1.86		37	29,290	.78	1.32		945	79,328	1.02	1.72										
CHARGES	309	61,625	.81	1.03		203	133,841	.86	1.07		2,818	280,354	.86	1.10										
TOTALS	720	117,489	.76	.78		557	384,091	.64	.58		14,558	694,204	.69	.66										

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	7	7				4	11	.07	.05		3	12	.02	.02		7	49	.08	.06	
81- 85	147	186	1.78	1.50		507	1,670	.54	.46		492	2,556	.70	.59		367	2,668	.67	.56	
86- 90	47	67	.45	.39		191	663	.85	.74		212	1,143	.37	.33		168	1,271	.95	.83	
91- 95	10	10				50	183	1.75	1.61		70	395	.89	.82		61	496	1.01	.93	
96- 99	11	18	.67	.65		31	121	.22	.22		36	222	.26	.26		29	245	.55	.53	
100-100	3,801	4,142	.60	.60		1,084	3,687	.58	.58		269	1,622	.40	.40		92	791	.58	.58	
CREDITS	4,023	4,430	.65	.64		1,867	6,336	.63	.59		1,082	5,950	.55	.49		724	5,521	.74	.65	
101-105	4	7	.88	.89		25	103	1.48	1.52		40	248	.57	.59		28	246	.93	.96	
106-110	11	21	.02	.02		22	88	.91	.98		24	154	.76	.82		21	199	.17	.18	
111-115	6	7	1.37	1.53		13	62	7.25	8.20		18	130	.60	.67		14	134	2.48	2.80	
116-120	4	8				9	43	.48	.57		9	70	.04	.04		7	71	.01	.01	
121-130	10	18	.06	.07		20	91	.30	.37		24	186	.14	.17		14	144	.06	.08	
131-140	6	10				13	67	3.90	5.24		17	142	.08	.11		14	162	1.31	1.77	
141- UP	28	90	.03	.06		94	828	2.23	4.97		105	1,307	.80	1.60		84	1,437	.38	.75	
CHARGES	69	162	.12	.19		196	1,281	2.21	3.70		237	2,235	.64	.97		182	2,393	.57	.87	
TOTALS	4,092	4,592	.63	.63		2,063	7,616	.89	.90		1,319	8,186	.57	.58		906	7,914	.69	.70	
		\$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	26	.09	.03	
61- 80	14	142	.08	.06		78	1,280	.39	.30		234	6,593	.86	.66		197	10,129	.46	.34	
81- 85	443	4,555	.50	.42		414	6,578	.95	.79		244	6,747	.86	.71		97	5,459	.71	.59	
86- 90	176	1,877	.62	.54		174	2,959	1.19	1.04		162	4,981	.66	.58		89	5,558	.54	.48	
91- 95	86	993	1.50	1.39		86	1,537	.85	.79		97	3,257	.58	.54		61	4,117	.82	.76	
96- 99	52	633	1.32	1.29		58	1,074	.66	.65		65	2,241	.76	.74		64	4,324	.71	.70	
100-100	82	973	.31	.31		67	1,284	.96	.96		62	2,256	1.42	1.42		32	2,390	1.14	1.14	
CREDITS	853	9,174	.66	.58		877	14,712	.92	.80		864	26,074	.83	.71		541	32,002	.65	.55	
101-105	38	485	.87	.89		44	873	.18	.19		73	2,594	.59	.61		50	3,533	.76	.78	
106-110	34	459	.57	.62		40	848	.66	.71		55	2,109	.46	.50		52	4,007	.32	.35	
111-115	16	213	.17	.20		35	770	1.03	1.16		54	2,250	.75	.85		45	3,740	.54	.61	
116-120	20	297	.14	.17		31	746	.14	.16		64	2,814	1.06	1.25		43	3,347	.46	.54	
121-130	36	546	1.18	1.49		59	1,474	.95	1.19		112	4,839	.68	.85		51	4,359	1.58	1.97	
131-140	29	486	1.94	2.63		63	1,723	.78	1.06		60	2,854	.53	.72		44	4,243	.83	1.12	
141- UP	123	2,688	.65	1.14		165	5,694	1.06	1.86		155	9,089	.55	.92		106	12,991	.82	1.40	
CHARGES	296	5,173	.79	1.12		437	12,127	.86	1.20		573	26,549	.64	.84		391	36,219	.79	1.04	
TOTALS	1,149	14,347	.71	.72		1,314	26,839	.89	.93		1,437	52,623	.73	.76		932	68,221	.72	.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	3	210				10	5,226	1.04	.52		14	5,462	1.00	.50						
61- 80	139	16,766	.59	.44		123	91,841	.45	.32		806	126,830	.49	.35						
81- 85	63	8,286	.66	.55		43	20,836	.46	.39		2,817	59,542	.64	.53						
86- 90	56	7,688	.60	.53		41	56,377	.27	.24		1,316	82,584	.40	.35						
91- 95	45	6,648	.77	.72		39	24,361	.54	.50		605	41,998	.66	.61						
96- 99	43	6,626	.94	.92		47	39,411	.48	.47		436	54,914	.58	.57						
100-100	38	6,007	1.14	1.14		14	10,356	.99	.99		5,541	33,508	.91	.91						
CREDITS	387	52,232	.73	.62		317	248,409	.46	.37		11,535	404,838	.56	.47						
101-105	47	7,772	.59	.60		39	20,488	1.01	1.04		388	36,348	.84	.86						
106-110	44	7,811	.77	.84		32	17,039	.67	.72		335	32,735	.63	.68						
111-115	43	7,262	.77	.88		30	13,741	1.00	1.13		274	28,309	.88	.99						
116-120	40	7,893	1.08	1.27		17	10,347	.78	.92		244	25,635	.83	.98						
121-130	54	10,314	.79	.98		36	33,862	.75	.95		416	55,831	.82	1.03						
131-140	43	9,372	.99	1.34		24	15,880	.83	1.13		313	34,937	.87	1.18						
141- UP	66	17,173	.71	1.22		39	39,976	.88	1.40		965	91,272	.81	1.36						
CHARGES	337	67,596	.80	1.02		217	151,332	.85	1.06		2,935	305,067	.81	1.04						
TOTALS	724	119,828	.77	.81		534	399,741	.60	.57		14,470	709,905	.67	.66						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2007 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	6	5				4	13				7	33	.38	.30		8	54	.15	.12	
81- 85	115	153	.29	.24		521	1,736	.37	.31		516	2,701	.37	.31		359	2,614	.40	.34	
86- 90	48	60	.28	.25		182	633	.93	.81		187	1,013	1.09	.95		139	1,045	.65	.56	
91- 95	12	17	.53	.49		47	174	2.35	2.19		61	349	.77	.71		49	389	.46	.43	
96- 99	8	11	.19	.18		19	72	.14	.14		41	248	.98	.96		31	264	.16	.16	
100-100	3,861	4,233	.82	.82		1,066	3,649	.69	.69		224	1,344	.84	.84		103	894	9.31	9.31	
CREDITS	4,050	4,479	.79	.78		1,839	6,277	.66	.62		1,036	5,687	.66	.59		689	5,259	1.95	1.72	
101-105	7	9	.28	.30		26	100	1.16	1.19		28	175	1.75	1.79		21	187	3.46	3.56	
106-110	5	7				20	83	.13	.14		28	188	.39	.42		20	182	.35	.37	
111-115	4	8	.06	.07		14	61	.48	.55		14	98	.07	.08		17	166	.18	.20	
116-120	4	7				14	67	.75	.88		9	65	.41	.48		13	134	1.93	2.27	
121-130	7	10	4.65	5.79		18	89	2.22	2.79		20	154	1.12	1.40		12	133	.06	.08	
131-140	4	10				10	49	5.74	7.77		13	110	.17	.24		15	173	.67	.91	
141- UP	31	102	.54	1.26		93	714	.07	.13		114	1,418	1.40	2.76		85	1,419	2.11	4.05	
CHARGES	62	153	.67	1.17		195	1,164	.63	.98		226	2,208	1.17	1.84		183	2,395	1.72	2.60	
TOTALS	4,112	4,631	.79	.79		2,034	7,441	.66	.66		1,262	7,894	.80	.81		872	7,654	1.88	1.91	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																1	30	.01		
61- 80	23	215	.70	.54		121	1,936	.55	.43		255	7,031	.66	.51		212	11,041	.53	.40	
81- 85	466	4,763	.58	.48		407	6,440	.54	.45		273	7,694	.75	.62		107	6,164	.62	.51	
86- 90	160	1,708	.58	.51		181	3,016	.76	.67		127	3,913	.69	.60		69	4,112	.96	.84	
91- 95	89	1,009	.37	.34		83	1,542	1.75	1.62		86	2,872	.65	.60		65	4,554	.73	.67	
96- 99	45	528	.53	.51		51	990	.60	.59		58	1,954	1.40	1.36		63	4,345	.69	.67	
100-100	98	1,173	.72	.72		72	1,411	.96	.96		64	2,210	.57	.57		34	2,386	.61	.61	
CREDITS	881	9,396	.57	.50		915	15,336	.75	.65		863	25,675	.74	.63		551	32,633	.65	.55	
101-105	57	714	.47	.49		50	996	.35	.36		73	2,764	2.23	2.29		66	4,860	.61	.63	
106-110	26	347	1.79	1.94		39	832	1.12	1.21		70	2,723	.70	.76		60	4,545	.82	.88	
111-115	23	319	.37	.42		30	633	1.09	1.22		57	2,311	1.12	1.27		42	3,293	.81	.91	
116-120	17	247	.70	.83		30	687	.34	.40		52	2,210	.71	.84		28	2,397	.53	.63	
121-130	25	386	.22	.28		57	1,454	.86	1.08		91	3,873	.48	.60		61	5,413	.69	.86	
131-140	28	464	.19	.25		42	1,123	1.03	1.39		58	2,742	.69	.93		39	3,610	.95	1.28	
141- UP	122	2,593	.87	1.52		141	4,788	1.12	1.96		157	9,395	.76	1.28		118	14,257	.76	1.31	
CHARGES	298	5,068	.73	1.01		389	10,513	.95	1.31		558	26,017	.89	1.17		414	38,375	.75	.98	
TOTALS	1,179	14,464	.63	.63		1,304	25,849	.83	.85		1,421	51,692	.81	.84		965	71,008	.70	.74	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	1	66	.69	.41		8	3,785	.26	.13		10	3,881	.26	.14					
61- 80	148	16,838	.59	.43		149	123,681	.56	.40		933	160,847	.56	.41					
81- 85	64	8,429	.72	.60		48	32,068	.59	.49		2,876	72,762	.60	.50					
86- 90	72	9,532	.63	.56		53	30,832	.50	.44		1,218	55,864	.61	.53					
91- 95	45	6,674	.37	.34		46	28,041	.59	.54		583	45,620	.61	.57					
96- 99	32	5,003	.83	.81		36	38,052	.63	.61		384	51,468	.68	.66					
100-100	31	4,657	.61	.61		19	18,816	.64	.64		5,572	40,774	.87	.87					
CREDITS	393	51,200	.62	.52		359	275,276	.57	.46		11,576	431,217	.62	.51					
101-105	63	10,607	.53	.55		46	23,536	.72	.75		437	43,948	.76	.79					
106-110	40	7,049	.68	.73		26	16,259	.69	.74		334	32,214	.72	.78					
111-115	43	8,166	.68	.77		24	13,406	1.09	1.23		268	28,462	.92	1.04					
116-120	21	3,834	.83	.98		14	9,805	.87	1.03		202	19,451	.79	.93					
121-130	60	11,586	.67	.83		22	18,645	.58	.72		373	41,742	.62	.77					
131-140	23	5,006	.48	.64		19	20,560	1.06	1.44		251	33,848	.92	1.25					
141- UP	57	14,588	.97	1.63		38	29,210	.93	1.50		956	78,484	.92	1.54					
CHARGES	307	60,836	.71	.89		189	131,421	.84	1.04		2,821	278,149	.82	1.04					
TOTALS	700	112,037	.67	.68		548	406,696	.66	.60		14,397	709,366	.70	.66					

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60																1	5	.63	.37			
61- 80	6	4				12	32	.10	.07		9	45	.01	.01		7	50					
81- 85	201	249	.46	.39		547	1,783	.35	.30		498	2,591	.47	.39		353	2,569	.59	.49			
86- 90	65	81	.03	.03		212	737	.87	.76		213	1,154	.56	.49		123	930	.64	.56			
91- 95	25	40	.12	.11		58	211	.96	.89		70	401	.78	.72		45	370	.70	.64			
96- 99	13	19	.34	.33		34	126	2.14	2.08		37	221	.84	.82		24	204	.48	.47			
100-100	4,069	4,215	.61	.61		965	3,216	.58	.58		172	1,031	.98	.98		82	702	.49	.49			
CREDITS	4,379	4,607	.59	.58		1,828	6,105	.59	.55		999	5,442	.62	.55		635	4,831	.58	.51			
101-105	6	4	11.45	11.65		24	86	2.91	2.99		34	213	2.24	2.32		27	249	.39	.40			
106-110	8	12	.21	.22		18	72	.08	.09		25	175	.11	.12		32	298	.64	.69			
111-115	10	20	.19	.22		17	80	.39	.44		14	99	8.29	9.36		22	216	.57	.65			
116-120	7	11	5.16	6.14		10	44	.90	1.06		11	83	.08	.09		9	90	4.97	5.85			
121-130	9	10	.13	.16		22	105	3.93	4.88		34	260	.85	1.07		16	175	1.87	2.35			
131-140	11	17	.14	.19		16	77	1.00	1.34		20	170	.03	.04		20	234	.33	.45			
141- UP	40	135	.46	.97		100	809	1.01	2.06		116	1,431	1.62	3.19		71	1,126	.66	1.21			
CHARGES	91	208	.84	1.39		207	1,273	1.29	2.04		254	2,430	1.60	2.44		197	2,389	.84	1.17			
TOTALS	4,470	4,816	.60	.60		2,035	7,378	.71	.71		1,253	7,872	.92	.94		832	7,220	.67	.67			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60																2	83	2.21	1.25			
61- 80	27	272	.11	.09		142	2,276	.41	.32		249	7,055	.42	.32		173	8,967	.49	.36			
81- 85	394	4,002	.31	.26		346	5,450	.71	.59		235	6,688	.48	.40		70	4,098	.70	.58			
86- 90	159	1,694	.52	.45		161	2,720	.30	.27		92	2,778	.95	.83		68	4,289	1.11	.98			
91- 95	78	876	.75	.69		70	1,268	1.54	1.43		75	2,483	1.16	1.08		69	4,485	.37	.35			
96- 99	53	637	1.06	1.04		58	1,083	.73	.71		72	2,452	.78	.77		65	4,525	.77	.76			
100-100	77	952	.87	.87		67	1,301	.95	.95		38	1,236	1.16	1.16		35	2,436	.83	.83			
CREDITS	788	8,433	.51	.45		844	14,098	.68	.59		761	22,692	.66	.56		482	28,883	.67	.57			
101-105	39	509	.92	.95		60	1,175	.70	.71		82	2,901	.65	.67		58	4,258	.78	.80			
106-110	28	390	1.49	1.61		43	911	.35	.38		62	2,505	.47	.50		43	3,361	.47	.51			
111-115	26	365	.45	.50		32	711	.52	.58		62	2,430	.43	.49		39	3,047	.36	.41			
116-120	22	335	.60	.71		27	639	1.15	1.35		54	2,347	1.11	1.31		44	3,470	.68	.81			
121-130	47	739	.30	.38		83	2,107	.75	.95		75	3,311	1.21	1.52		62	5,285	.73	.91			
131-140	29	503	.33	.45		45	1,213	.79	1.07		54	2,613	.79	1.07		29	2,927	.47	.64			
141- UP	134	2,801	.87	1.50		138	4,667	.97	1.69		141	8,514	.91	1.56		99	12,346	.86	1.52			
CHARGES	325	5,642	.75	1.05		428	11,422	.82	1.11		530	24,621	.83	1.09		374	34,695	.70	.92			
TOTALS	1,113	14,076	.61	.63		1,272	25,520	.74	.76		1,291	47,314	.75	.78		856	63,577	.69	.73			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	4	488	1.48	.85		8	21,039	.19	.10		15	21,616	.23	.12								
61- 80	137	15,207	.78	.57		112	77,000	.36	.26		874	110,908	.43	.31								
81- 85	49	6,066	.54	.45		55	39,298	.52	.43		2,748	72,793	.53	.44								
86- 90	37	4,874	.89	.78		42	19,595	.50	.44		1,172	38,851	.65	.57								
91- 95	61	9,425	.56	.52		43	24,602	.46	.43		594	44,160	.56	.52								
96- 99	44	6,983	.32	.31		20	15,761	.60	.59		420	32,011	.60	.59								
100-100	19	3,071	.52	.52		25	16,938	.66	.66		5,549	35,098	.69	.69								
CREDITS	351	46,113	.64	.53		305	214,232	.44	.34		11,372	355,436	.52	.42								
101-105	51	8,347	.52	.54		33	29,009	.69	.72		414	46,751	.68	.70								
106-110	24	3,908	.53	.58		22	15,082	.61	.66		305	26,715	.57	.61								
111-115	26	4,902	.77	.87		18	10,291	.54	.61		266	22,160	.58	.66								
116-120	26	4,533	.54	.64		13	7,083	.67	.79		223	18,635	.73	.86								
121-130	48	9,644	.69	.86		25	17,408	.84	1.05		421	39,044	.82	1.02								
131-140	33	7,888	.55	.75		17	14,535	.81	1.08		274	30,177	.69	.93								
141- UP	63	15,747	.64	1.07		28	29,492	.85	1.41		930	77,066	.84	1.42								
CHARGES	271	54,969	.61	.79		156	122,899	.74	.91		2,833	260,549	.73	.93								
TOTALS	622	101,082	.62	.64		461	337,131	.55	.49		14,205	615,985	.61	.58								

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999									
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60																									
61- 80	11	7	1.00	.77		8	24	.06	.04		14	68	.30	.23		13	90	.01	.01						
81- 85	215	279	.07	.06		581	1,892	.18	.16		446	2,305	.34	.28		323	2,342	.26	.21						
86- 90	108	137	1.14	1.00		285	971	.39	.34		237	1,278	.62	.54		164	1,247	.58	.51						
91- 95	26	30	5.41	5.05		79	283	.86	.79		68	395	.41	.38		46	369	.30	.28						
96- 99	21	30	2.12	2.07		28	101	2.99	2.91		28	170	.56	.55		39	333	.99	.97						
100-100	4,149	4,179	.75	.75		815	2,724	.65	.65		138	825	.67	.67		53	454	.73	.73						
CREDITS	4,530	4,662	.76	.74		1,796	5,994	.51	.47		931	5,041	.47	.42		638	4,836	.43	.38						
101-105	20	30	.01	.01		27	103	6.72	6.87		32	204	.12	.12		27	241	.65	.67						
106-110	12	18	3.31	3.57		20	89	.30	.33		33	217	.51	.55		17	160	.05	.06						
111-115	17	29	1.22	1.38		14	61	.62	.70		23	157	1.52	1.72		5	48	.01	.02						
116-120	4	1				19	91	.03	.04		13	99	.06	.07		13	133	.19	.22						
121-130	13	27	.42	.53		18	79	.23	.29		30	239	2.43	3.06		23	261	.43	.54						
131-140	14	24	.16	.21		15	79	1.34	1.80		28	233	.11	.15		21	245	1.05	1.42						
141- UP	44	129	.95	1.90		114	881	1.92	3.90		107	1,227	.35	.65		86	1,303	.76	1.31						
CHARGES	124	258	.90	1.32		227	1,382	1.86	2.96		266	2,376	.60	.86		192	2,391	.65	.92						
TOTALS	4,654	4,919	.76	.77		2,023	7,376	.76	.76		1,197	7,418	.51	.52		830	7,227	.50	.51						
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999						
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60	1	7																							
61- 80	34	334	.55	.43		141	2,243	.33	.26		235	6,398	.38	.29		159	8,060	.61	.45						
81- 85	376	3,826	.35	.29		278	4,364	.43	.36		162	4,440	.75	.62		68	3,941	.41	.34						
86- 90	153	1,633	.57	.50		133	2,223	.55	.48		78	2,354	.90	.79		66	4,110	.60	.53						
91- 95	71	806	.99	.92		98	1,780	.64	.59		74	2,460	.78	.72		61	3,940	.49	.45						
96- 99	40	480	.68	.66		69	1,310	1.26	1.23		67	2,355	.68	.66		53	3,686	.40	.39						
100-100	34	415	1.77	1.77		47	882	.49	.49		25	815	.57	.57		21	1,507	.39	.39						
CREDITS	709	7,500	.58	.50		766	12,802	.55	.48		641	18,822	.63	.53		428	25,243	.51	.43						
101-105	52	640	.53	.54		51	1,030	1.06	1.09		68	2,397	.26	.27		48	3,458	.65	.66						
106-110	27	367	.36	.39		45	940	.33	.35		54	2,155	.55	.59		35	2,580	.43	.46						
111-115	24	341	.46	.52		38	847	.52	.58		57	2,158	.74	.83		44	3,380	.64	.72						
116-120	20	300	.16	.19		40	946	.90	1.06		43	1,703	.30	.36		29	2,410	.65	.76						
121-130	34	534	.88	1.09		68	1,691	.55	.69		70	3,204	.34	.42		62	5,668	.57	.72						
131-140	48	822	.48	.65		54	1,410	.52	.71		51	2,511	.50	.68		32	3,060	.65	.88						
141- UP	108	2,258	.73	1.24		117	4,038	.70	1.22		139	8,082	.56	.93		92	11,501	.54	.96						
CHARGES	313	5,262	.61	.82		413	10,901	.66	.88		482	22,210	.48	.63		342	32,058	.58	.77						
TOTALS	1,022	12,762	.59	.60		1,179	23,703	.60	.62		1,123	41,033	.55	.58		770	57,301	.55	.58						
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS													
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR						
0- 60	3	350	.66	.39		5	4,596	.23	.13		9	4,952	.26	.14											
61- 80	100	11,467	.49	.36		103	84,938	.28	.20		818	113,629	.33	.24											
81- 85	44	5,907	.54	.45		43	29,163	.23	.19		2,536	58,459	.34	.28											
86- 90	52	7,607	.47	.42		39	35,203	.45	.40		1,315	56,762	.50	.44											
91- 95	41	6,075	.46	.43		36	23,505	.37	.34		600	39,640	.45	.42											
96- 99	34	5,317	.44	.43		38	26,270	.43	.42		417	40,052	.49	.48											
100-100	18	2,903	.44	.44		16	12,959	.74	.74		5,316	27,665	.68	.68											
CREDITS	292	39,625	.48	.41		280	216,634	.36	.29		11,011	341,160	.42	.35											
101-105	43	6,945	.46	.47		23	15,863	.81	.84		391	30,910	.69	.71											
106-110	34	5,626	.52	.57		15	8,305	.50	.54		292	20,458	.49	.53											
111-115	26	4,774	.30	.33		12	6,608	.45	.52		260	18,404	.49	.56											
116-120	22	3,918	.32	.37		18	8,816	.83	.98		221	18,417	.63	.74											
121-130	31	6,204	.60	.75		22	14,810	.62	.78		371	32,718	.59	.74											
131-140	32	6,492	.87	1.17		10	7,623	1.07	1.45		305	22,499	.82	1.12											
141- UP	48	12,440	.46	.78		27	19,724	.52	.90		882	61,582	.56	.97											
CHARGES	236	46,401	.52	.65		127	81,749	.67	.84		2,722	204,989	.61	.78											
TOTALS	528	86,027	.50	.51		407	298,383	.44	.40		13,733	546,148	.49	.47											



DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2005 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	9	3	.18	.09		7	12	.28	.14		3	10				1	3					
61- 80	176	115	2.60	1.95		67	187	.21	.15		45	208	.13	.10		41	276	.53	.40			
81- 85	667	737	3.77	3.16		1,264	4,057	.35	.29		1,214	6,285	.50	.42		895	6,506	.92	.77			
86- 90	182	212	2.22	1.95		343	1,165	.22	.19		369	1,982	.69	.60		261	2,000	.45	.40			
91- 95	89	98	.76	.70		99	350	.16	.15		116	666	1.64	1.52		108	877	.53	.50			
96- 99	64	65	4.00	3.89		66	237	.46	.45		58	351	.42	.41		70	601	.15	.15			
100-100	9,886	11,352	.90	.90		3,837	13,383	.98	.98		1,209	7,299	1.14	1.14		590	5,084	.99	.99			
CREDITS	11,073	12,583	1.12	1.10		5,683	19,392	.77	.73		3,014	16,802	.84	.76		1,966	15,346	.82	.74			
101-105	56	61	.38	.39		62	245	1.76	1.81		74	472	.81	.84		59	525	.11	.11			
106-110	40	44	.01	.01		40	158	.77	.83		49	327	.82	.88		35	329	.49	.52			
111-115	47	73	1.18	1.34		37	164	.09	.11		35	244	5.41	6.11		31	298	.09	.11			
116-120	37	50	.79	.93		30	130	.31	.37		23	162	1.64	1.93		24	251	.06	.07			
121-130	40	56	.18	.22		57	270	1.01	1.27		56	426	.79	.99		41	441	.31	.39			
131-140	36	45	9.01	12.14		33	165	1.32	1.79		36	302	1.23	1.66		31	352	.48	.65			
141- UP	125	316	3.17	6.71		213	1,764	1.80	3.82		237	3,015	1.05	2.14		179	3,021	1.03	2.00			
CHARGES	381	646	2.43	3.60		472	2,896	1.48	2.37		510	4,949	1.23	1.93		400	5,216	.71	1.06			
TOTALS	11,454	13,228	1.18	1.18		6,155	22,288	.86	.86		3,524	21,751	.93	.93		2,366	20,562	.79	.79			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	4	28				2	11	.08	.03		5	102	2.54	1.38		4	131	2.81	1.45			
61- 80	103	986	.27	.21		218	3,400	.85	.66		467	12,927	.68	.52		291	15,057	.88	.65			
81- 85	983	10,023	.63	.52		799	12,604	.44	.37		428	12,240	.89	.74		123	6,929	.67	.56			
86- 90	286	3,031	1.19	1.04		259	4,342	.85	.75		167	5,003	1.35	1.18		82	4,925	.63	.56			
91- 95	150	1,735	.90	.83		139	2,481	.54	.50		117	3,812	.46	.43		87	5,584	.64	.60			
96- 99	83	1,011	1.74	1.70		87	1,638	.74	.73		108	3,767	.82	.80		65	4,316	.68	.67			
100-100	515	6,209	.91	.91		338	6,326	.73	.73		186	6,392	.61	.61		44	2,859	.74	.74			
CREDITS	2,124	23,024	.83	.74		1,842	30,802	.63	.55		1,478	44,242	.80	.68		696	39,801	.75	.63			
101-105	71	891	2.53	2.59		70	1,371	.27	.27		73	2,690	.31	.32		76	5,266	.91	.93			
106-110	57	759	.46	.50		62	1,308	.48	.51		84	3,283	.85	.92		60	4,541	.86	.93			
111-115	49	669	.33	.38		49	1,067	.86	.97		69	2,746	.51	.58		41	3,235	.64	.73			
116-120	33	488	2.75	3.24		37	820	.23	.27		55	2,183	.63	.74		37	3,023	1.28	1.51			
121-130	55	861	2.65	3.33		91	2,313	.81	1.02		113	4,853	.84	1.05		58	4,789	.74	.92			
131-140	44	761	1.15	1.55		86	2,268	.47	.64		63	2,918	.55	.74		34	3,023	.62	.84			
141- UP	237	5,383	.51	.95		218	7,073	.63	1.09		167	10,149	.71	1.25		72	8,412	.75	1.26			
CHARGES	546	9,812	1.03	1.50		613	16,219	.59	.80		624	28,820	.67	.89		378	32,289	.82	1.02			
TOTALS	2,670	32,836	.89	.89		2,455	47,021	.61	.61		2,102	73,062	.75	.74		1,074	72,090	.78	.77			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	4	406	.22	.13		14	3,896	.51	.26		53	4,603	.59	.31								
61- 80	212	23,196	.58	.41		96	50,743	.49	.35		1,716	107,095	.60	.43								
81- 85	69	8,757	.45	.37		28	10,912	.48	.40		6,470	79,050	.63	.53								
86- 90	62	8,677	.61	.53		36	14,052	.95	.84		2,047	45,388	.85	.75								
91- 95	42	6,116	.61	.57		25	16,626	.74	.68		972	38,346	.68	.63								
96- 99	42	6,281	.26	.26		9	4,208	.78	.77		652	22,476	.65	.63								
100-100	27	3,898	.65	.65		10	4,528	.84	.84		16,642	67,330	.88	.88								
CREDITS	458	57,331	.53	.43		218	104,964	.62	.48		28,552	364,287	.70	.59								
101-105	36	5,639	.62	.64		9	4,338	1.17	1.21		586	21,499	.83	.85								
106-110	28	4,694	.50	.54		15	6,649	.91	.98		470	22,091	.75	.81								
111-115	16	2,612	.49	.55		6	2,399	.65	.74		380	13,508	.66	.75								
116-120	18	3,283	.60	.70		4	1,626	.42	.50		298	12,016	.81	.96								
121-130	24	4,310	.49	.62		8	4,053	.34	.42		543	22,370	.71	.89								
131-140	16	3,462	.49	.66		7	2,915	1.36	1.85		386	16,210	.76	1.02								
141- UP	32	7,565	.62	1.01		6	4,160	.36	.62		1,486	50,858	.74	1.30								
CHARGES	170	31,564	.56	.69		55	26,140	.77	.93		4,149	158,551	.75	.97								
TOTALS	628	88,895	.54	.50		273	131,104	.65	.54		32,701	522,837	.72	.67								

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2006 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	3	1				3	6															
61- 80	127	83	2.70	2.01		48	129	.04	.03		46	215	1.47	1.12		47	305	1.65	1.24			
81- 85	697	787	1.05	.89		1,283	4,174	1.11	.94		1,202	6,264	.72	.61		797	5,846	.45	.38			
86- 90	223	279	.24	.21		450	1,512	.65	.57		426	2,307	.41	.36		284	2,161	.82	.72			
91- 95	95	103	1.75	1.62		117	402	.06	.06		141	816	1.33	1.24		100	818	2.18	2.03			
96- 99	54	47	.03	.03		69	260	.40	.39		72	446	.21	.20		62	520	.69	.68			
100-100	10,070	11,312	1.20	1.20		3,769	13,117	.82	.82		1,142	6,905	.78	.78		501	4,301	1.31	1.31			
CREDITS	11,269	12,612	1.18	1.16		5,739	19,600	.85	.80		3,029	16,954	.73	.66		1,791	13,949	.91	.82			
101-105	59	64	.07	.07		59	237	.92	.95		79	504	.60	.62		53	473	.09	.09			
106-110	41	39	.21	.23		54	220	1.85	1.99		40	272	.16	.17		34	320	.38	.41			
111-115	32	35				35	148	.31	.35		42	295	.09	.10		26	253	.85	.96			
116-120	33	39	.36	.43		21	86	.03	.04		30	213	.12	.14		20	211	2.79	3.30			
121-130	65	88	1.94	2.44		58	271	.05	.06		58	451	.88	1.10		45	487	2.14	2.67			
131-140	28	40	1.55	2.09		24	129	.64	.87		37	309	1.09	1.47		38	452	.09	.12			
141- UP	127	344	4.70	9.92		235	1,974	1.60	3.50		227	2,862	.58	1.16		194	3,275	.57	1.11			
CHARGES	385	649	2.89	4.41		486	3,066	1.28	2.12		513	4,906	.57	.87		410	5,471	.72	1.10			
TOTALS	11,654	13,261	1.26	1.26		6,225	22,666	.90	.91		3,542	21,860	.69	.69		2,201	19,421	.86	.87			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60						1	8	2.22	.91		1	16										
61- 80	58	569	.51	.39		162	2,545	1.00	.78		407	11,392	.82	.63		285	14,953	.64	.48			
81- 85	965	9,889	.95	.79		783	12,328	.92	.77		472	13,449	.71	.59		110	6,316	.77	.64			
86- 90	332	3,525	1.39	1.22		252	4,235	.74	.64		188	5,868	.57	.50		98	6,212	.75	.66			
91- 95	140	1,583	.66	.61		146	2,599	.40	.37		113	3,635	.58	.54		74	4,702	.67	.62			
96- 99	83	980	.61	.59		90	1,683	.73	.72		78	2,678	.59	.58		68	4,680	.34	.33			
100-100	453	5,465	.97	.97		283	5,421	.72	.72		163	5,643	1.12	1.12		46	3,012	.75	.75			
CREDITS	2,031	22,011	.98	.87		1,717	28,819	.81	.71		1,422	42,681	.75	.64		681	39,874	.66	.55			
101-105	75	954	.45	.46		83	1,686	.48	.49		88	3,109	.90	.92		57	4,053	.42	.43			
106-110	42	569	.52	.56		55	1,151	.20	.22		81	3,195	1.18	1.27		47	3,437	.76	.82			
111-115	45	623	.94	1.06		43	917	1.64	1.84		82	3,309	.65	.73		41	3,052	.39	.44			
116-120	38	539	.12	.14		34	796	.27	.32		44	1,867	.57	.67		37	3,076	.57	.67			
121-130	61	966	.81	1.02		86	2,165	.69	.86		110	4,835	.83	1.04		65	5,551	.69	.86			
131-140	39	648	.47	.63		85	2,262	.28	.38		82	3,847	1.07	1.44		30	2,857	.53	.71			
141- UP	245	5,534	.55	1.00		196	6,575	.84	1.44		168	9,858	.81	1.39		79	9,566	.71	1.23			
CHARGES	545	9,833	.56	.82		582	15,551	.67	.91		655	30,021	.86	1.13		356	31,591	.61	.79			
TOTALS	2,576	31,845	.85	.86		2,299	44,371	.76	.76		2,077	72,702	.80	.80		1,037	71,465	.64	.63			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	1	114	.01			9	2,852	.60	.33		18	2,997	.57	.32								
61- 80	204	23,226	.64	.46		96	49,173	.50	.36		1,480	102,589	.60	.44								
81- 85	83	10,320	.80	.66		34	14,733	.51	.42		6,426	84,108	.75	.63								
86- 90	63	8,294	.70	.61		34	14,027	.57	.50		2,350	48,420	.69	.61								
91- 95	45	6,541	.81	.75		22	10,818	.66	.61		993	32,015	.71	.66								
96- 99	36	5,841	.60	.59		23	17,446	.77	.75		635	34,580	.65	.63								
100-100	23	3,646	.92	.92		13	7,206	.57	.57		16,463	66,027	.92	.92								
CREDITS	455	57,981	.71	.58		231	116,255	.57	.46		28,365	370,737	.72	.61								
101-105	40	6,615	.49	.51		12	5,070	.60	.60		605	22,766	.55	.57								
106-110	29	4,852	.75	.81		7	3,927	.52	.56		430	17,982	.73	.79								
111-115	25	4,412	.56	.63		8	3,704	.91	1.02		379	16,748	.69	.78								
116-120	15	2,964	.44	.52		2	796	.62	.74		274	10,589	.52	.61								
121-130	22	4,324	.98	1.22		8	4,179	.74	.94		578	23,317	.82	1.02								
131-140	15	3,142	.64	.87		6	2,748	.46	.61		384	16,434	.63	.85								
141- UP	27	6,002	.67	1.06		4	2,335	.85	1.31		1,502	48,325	.78	1.36								
CHARGES	173	32,311	.65	.78		47	22,760	.67	.78		4,152	156,159	.70	.91								
TOTALS	628	90,293	.69	.63		278	139,014	.59	.50		32,517	526,896	.71	.67								

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2007 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	2	1	3.44	1.77		1	2															
61- 80	180	122	.03	.02		55	152	.83	.62		53	244	1.34	1.01		37	244	.11	.08			
81- 85	896	1,006	1.51	1.27		1,425	4,602	1.59	1.34		1,236	6,436	1.18	.99		870	6,344	.72	.61			
86- 90	254	292	1.11	.97		463	1,532	.94	.82		409	2,201	.44	.39		258	1,960	.63	.55			
91- 95	102	115	.18	.16		128	454	1.71	1.58		132	759	.68	.63		110	873	.89	.83			
96- 99	61	68	2.64	2.58		73	270	.18	.17		66	405	.31	.30		71	606	.85	.83			
100-100	10,128	11,070	1.05	1.05		3,334	11,563	.97	.97		1,075	6,486	.89	.89		465	4,014	1.04	1.04			
CREDITS	11,623	12,674	1.08	1.06		5,479	18,575	1.13	1.06		2,971	16,532	.92	.84		1,811	14,040	.81	.72			
101-105	47	51	.01	.01		78	301	.16	.17		83	529	1.82	1.87		40	358	1.20	1.23			
106-110	46	54	.26	.28		50	205	2.97	3.20		39	269	1.89	2.03		34	320	.19	.20			
111-115	38	42	1.96	2.21		40	161	.95	1.07		33	233	.26	.29		22	212	1.02	1.16			
116-120	21	32	.01	.02		23	108	1.28	1.50		35	243	.13	.15		26	270	1.76	2.07			
121-130	47	69	.25	.31		66	315	.13	.16		44	345	.79	.99		35	382	.36	.45			
131-140	34	46	.03	.05		36	188	.09	.12		39	328	.69	.93		35	408	.79	1.06			
141- UP	149	376	.13	.27		235	1,868	1.20	2.51		233	2,775	.96	1.86		159	2,536	1.37	2.50			
CHARGES	382	669	.25	.38		528	3,145	1.03	1.62		506	4,723	1.00	1.51		351	4,486	1.14	1.67			
TOTALS	12,005	13,343	1.04	1.03		6,007	21,720	1.11	1.11		3,477	21,255	.94	.94		2,162	18,526	.89	.88			
		\$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	15				2	23									1	31					
61- 80	101	967	3.14	2.40		212	3,343	1.08	.84		449	12,274	.64	.50		333	17,490	.59	.44			
81- 85	1,048	10,642	.64	.54		820	12,926	.53	.44		439	12,480	.86	.71		125	7,034	.93	.77			
86- 90	317	3,327	.83	.73		251	4,179	.69	.60		173	5,402	.52	.46		90	5,532	.75	.66			
91- 95	120	1,364	1.10	1.02		124	2,243	.52	.49		103	3,427	.92	.86		85	5,484	.36	.33			
96- 99	72	864	.30	.29		103	2,061	.46	.45		84	2,896	.98	.96		68	4,483	2.06	2.01			
100-100	401	4,882	.59	.59		262	4,916	1.00	1.00		153	5,188	.66	.66		55	3,737	.88	.88			
CREDITS	2,061	22,061	.78	.69		1,774	29,691	.69	.60		1,401	41,667	.74	.63		757	43,790	.81	.67			
101-105	71	877	1.24	1.27		98	1,951	1.38	1.42		98	3,594	.66	.68		75	5,298	.75	.77			
106-110	46	627	.33	.35		59	1,295	.61	.66		82	3,200	1.00	1.08		43	3,332	.32	.35			
111-115	42	581	1.41	1.59		62	1,354	.69	.78		74	2,985	.64	.72		44	3,352	.95	1.07			
116-120	30	438	.74	.88		48	1,104	1.93	2.28		67	2,754	.62	.74		31	2,410	1.00	1.18			
121-130	48	744	1.40	1.76		86	2,105	.68	.86		99	4,397	.72	.90		51	4,420	.62	.77			
131-140	51	853	.37	.50		75	1,994	.92	1.24		84	3,803	.70	.95		27	2,311	.92	1.24			
141- UP	198	4,419	.38	.69		184	6,075	.95	1.67		157	9,693	.61	1.08		57	6,688	.43	.72			
CHARGES	486	8,538	.64	.92		612	15,879	.98	1.32		661	30,425	.69	.90		328	27,812	.66	.82			
TOTALS	2,547	30,599	.74	.73		2,386	45,569	.79	.78		2,062	72,092	.72	.72		1,085	71,603	.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	2	202	.01			4	1,434	.68	.40		14	1,706	.58	.34								
61- 80	227	25,679	.62	.45		121	59,212	.52	.37		1,768	119,725	.60	.44								
81- 85	75	9,725	.81	.67		45	18,418	.76	.63		6,979	89,614	.82	.69								
86- 90	76	10,727	.92	.81		36	19,776	.62	.54		2,327	54,929	.70	.62								
91- 95	45	6,449	.43	.40		20	9,160	.70	.65		969	30,330	.63	.58								
96- 99	39	5,950	.69	.67		19	9,114	.68	.67		656	26,717	.92	.90								
100-100	27	3,966	.84	.84		9	4,422	.62	.62		15,909	60,243	.88	.88								
CREDITS	491	62,697	.70	.57		254	121,537	.60	.48		28,622	383,264	.74	.62								
101-105	46	6,989	1.08	1.11		5	5,645	.35	.36		641	25,593	.83	.85								
106-110	32	4,705	.60	.65		12	6,399	.53	.57		443	20,405	.62	.67								
111-115	21	3,529	.57	.64		5	2,682	.65	.73		381	15,130	.73	.83								
116-120	21	3,545	.39	.46		8	4,297	1.08	1.28		310	15,201	.87	1.03								
121-130	13	2,392	.81	1.00		10	5,615	.96	1.21		499	20,785	.78	.97								
131-140	16	3,325	.82	1.12		5	2,479	.52	.69		402	15,735	.73	.99								
141- UP	17	3,932	.39	.63		4	4,880	.30	.48		1,393	43,243	.64	1.12								
CHARGES	166	28,416	.70	.83		49	31,998	.62	.74		4,069	156,092	.73	.92								
TOTALS	657	91,113	.70	.63		303	153,535	.61	.52		32,691	539,356	.73	.68								

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	2	1																				
61- 80	251	142	2.56	1.90		101	279	.54	.41		52	237	.71	.53		64	434	.85	.65			
81- 85	1,180	1,268	1.53	1.29		1,588	5,038	.90	.76		1,226	6,347	.59	.50		847	6,134	.66	.56			
86- 90	366	416	1.86	1.62		505	1,673	2.16	1.88		418	2,243	.84	.73		249	1,863	.59	.51			
91- 95	136	125	1.71	1.59		162	568	.60	.56		115	666	.29	.27		110	863	1.13	1.05			
96- 99	68	78	1.82	1.77		74	282	.87	.85		61	368	1.27	1.24		62	532	3.32	3.24			
100-100	11,050	11,263	.80	.80		2,840	9,789	.70	.70		769	4,644	.47	.47		373	3,209	.47	.47			
CREDITS	13,053	13,293	.93	.91		5,270	17,630	.89	.83		2,641	14,507	.60	.54		1,705	13,035	.75	.67			
101-105	93	104	1.66	1.71		65	243	.09	.09		67	432	1.36	1.40		53	465	.28	.28			
106-110	66	76	5.45	5.88		63	263	1.44	1.55		53	364	.19	.21		30	278	.19	.21			
111-115	39	45	.05	.05		34	139	3.69	4.16		37	263	.71	.80		24	235	1.65	1.85			
116-120	49	62	.08	.09		40	182	1.22	1.43		14	101	.29	.35		19	193	.54	.63			
121-130	76	108	1.31	1.64		79	371	1.10	1.38		41	323	.52	.65		29	319	.49	.61			
131-140	32	52	.76	1.03		43	213	.61	.82		45	377	.71	.96		41	483	1.27	1.72			
141- UP	221	530	.65	1.28		268	2,105	1.23	2.56		207	2,466	.43	.83		186	2,998	.73	1.33			
CHARGES	576	976	1.14	1.70		592	3,516	1.21	1.92		464	4,327	.55	.82		382	4,971	.73	1.09			
TOTALS	13,629	14,269	.95	.95		5,862	21,146	.94	.94		3,105	18,833	.59	.58		2,087	18,006	.74	.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																2	63	.93	.52			
61- 80	103	984	.93	.71		281	4,378	.77	.60		459	12,311	.57	.44		285	14,771	.71	.53			
81- 85	890	9,079	.59	.49		642	10,044	.45	.37		314	8,805	.47	.39		106	6,122	.70	.58			
86- 90	249	2,643	.57	.50		221	3,744	.85	.75		152	4,667	.85	.74		90	5,493	.82	.72			
91- 95	114	1,304	.78	.73		123	2,221	.88	.82		103	3,408	.46	.43		61	3,899	.61	.57			
96- 99	76	895	1.23	1.20		91	1,717	.31	.30		85	2,959	1.18	1.15		53	3,483	.71	.69			
100-100	304	3,704	.93	.93		203	3,815	.76	.76		134	4,401	1.04	1.04		58	3,839	.71	.71			
CREDITS	1,736	18,609	.72	.63		1,561	25,918	.64	.55		1,247	36,551	.68	.58		655	37,670	.72	.59			
101-105	70	879	.77	.79		84	1,674	.82	.84		95	3,458	.93	.96		65	4,466	.87	.89			
106-110	45	601	.40	.43		59	1,262	1.41	1.52		78	3,004	.34	.37		49	3,626	.79	.86			
111-115	23	331	.37	.42		42	962	.64	.73		67	2,715	.77	.86		34	2,678	.59	.66			
116-120	34	504	.82	.97		49	1,138	1.31	1.55		50	2,096	.69	.81		33	2,676	.35	.42			
121-130	64	972	1.14	1.43		78	1,921	.54	.68		99	4,383	.84	1.05		44	3,819	.51	.63			
131-140	65	1,053	.08	.10		80	2,102	.48	.65		61	3,016	.69	.93		33	3,117	.91	1.23			
141- UP	187	4,067	.53	.94		180	5,970	1.06	1.80		133	7,896	.67	1.14		46	4,977	.82	1.34			
CHARGES	488	8,407	.57	.80		572	15,028	.91	1.22		583	26,568	.71	.91		304	25,359	.71	.87			
TOTALS	2,224	27,015	.67	.67		2,133	40,947	.74	.73		1,830	63,119	.69	.68		959	63,029	.71	.68			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	3	285	.05	.03		2	532				9	881	.08	.05								
61- 80	214	23,211	.73	.53		116	55,060	.49	.35		1,926	111,807	.60	.44								
81- 85	65	8,446	.63	.53		38	19,724	.67	.56		6,896	81,009	.63	.53								
86- 90	62	8,490	.72	.63		22	9,537	.51	.45		2,334	40,769	.77	.68								
91- 95	37	5,077	.31	.29		23	11,622	.43	.40		984	29,753	.51	.48								
96- 99	39	5,701	.88	.86		13	8,733	.40	.39		622	24,748	.76	.74								
100-100	25	3,767	1.08	1.08		9	4,931	.58	.58		15,765	53,363	.75	.75								
CREDITS	445	54,978	.71	.58		223	110,140	.51	.41		28,536	342,330	.65	.55								
101-105	39	5,926	.43	.44		15	7,563	.63	.65		646	25,210	.69	.71								
106-110	23	3,778	.34	.37		18	8,521	.79	.85		484	21,773	.68	.74								
111-115	21	3,744	.80	.90		3	1,574	1.12	1.25		324	12,684	.81	.91								
116-120	12	2,002	.94	1.10		5	2,165	.76	.89		305	11,120	.73	.87								
121-130	27	4,953	.68	.85		5	2,220	.84	1.06		542	19,389	.71	.90								
131-140	10	2,184	.51	.69		3	1,356	1.27	1.70		413	13,953	.71	.96								
141- UP	12	3,340	.41	.76		2	1,651	.50	.79		1,442	36,000	.73	1.28								
CHARGES	144	25,926	.56	.67		51	25,050	.77	.86		4,156	140,129	.72	.90								
TOTALS	589	80,904	.66	.60		274	135,190	.56	.47		32,692	482,459	.67	.62								

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	200	117	1.26	.95		57	156				65	309	.02	.01		45	306	1.86	1.42	
81- 85	1,281	1,348	2.65	2.24		1,664	5,266	.57	.48		1,075	5,574	.38	.32		697	5,058	.43	.36	
86- 90	402	455	.69	.60		579	1,895	1.25	1.09		431	2,290	.69	.60		245	1,845	.77	.68	
91- 95	173	181	1.22	1.13		169	584	.70	.65		122	705	.87	.80		100	804	.90	.83	
96- 99	89	94	1.89	1.84		92	331	.97	.95		65	388	.97	.95		46	394	3.59	3.50	
100-100	11,324	11,018	1.16	1.16		2,287	7,748	.75	.75		639	3,848	.79	.79		238	2,045	.69	.69	
CREDITS	13,469	13,214	1.30	1.27		4,848	15,981	.75	.69		2,397	13,112	.59	.53		1,371	10,452	.74	.65	
101-105	72	87	.69	.71		74	292	.29	.30		65	422	.90	.93		57	512	.59	.61	
106-110	73	82	.19	.21		60	249	.49	.52		46	302	1.26	1.37		29	274	1.37	1.47	
111-115	45	54	.93	1.05		54	232	.11	.13		39	266	.07	.08		18	171	.01	.01	
116-120	30	36	6.55	7.72		46	205	1.93	2.28		23	163	.17	.20		25	251	.08	.10	
121-130	79	99	.92	1.16		57	277	1.34	1.68		49	375	.47	.59		45	497	.73	.91	
131-140	42	63	.03	.04		46	226	.25	.34		51	422	.11	.14		39	454	.91	1.24	
141- UP	226	540	1.11	2.18		264	2,102	.43	.90		256	2,951	.20	.37		138	2,118	.73	1.31	
CHARGES	567	962	1.09	1.65		601	3,583	.55	.86		529	4,901	.33	.50		351	4,277	.71	1.00	
TOTALS	14,036	14,176	1.29	1.28		5,449	19,563	.71	.71		2,926	18,013	.52	.52		1,722	14,729	.73	.72	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60																				
61- 80	106	1,023	.88	.68		290	4,474	.50	.39		418	11,171	.44	.34		264	13,497	.60	.44	
81- 85	749	7,586	.69	.58		559	8,724	.55	.46		240	6,598	.55	.46		81	4,614	.83	.69	
86- 90	237	2,513	.52	.45		170	2,812	.67	.58		131	4,010	.61	.53		75	4,585	.59	.52	
91- 95	123	1,398	.57	.53		117	2,160	.94	.87		91	3,061	.78	.73		57	3,857	.67	.62	
96- 99	67	825	.86	.84		79	1,533	.45	.44		74	2,547	.46	.45		59	4,103	.95	.93	
100-100	260	3,153	.26	.26		159	3,027	.70	.70		113	3,797	.59	.59		41	2,792	.88	.88	
CREDITS	1,542	16,498	.59	.52		1,374	22,731	.60	.52		1,067	31,184	.54	.46		577	33,449	.71	.59	
101-105	66	840	.57	.58		81	1,622	1.07	1.10		89	3,195	.37	.38		50	3,706	.41	.42	
106-110	37	478	.72	.78		58	1,234	.56	.61		76	2,866	.72	.78		39	3,010	.70	.76	
111-115	37	515	1.28	1.44		53	1,112	.35	.39		55	2,132	.59	.67		30	2,320	.83	.93	
116-120	30	436	.04	.04		57	1,323	.59	.70		45	1,883	.34	.40		29	2,313	.72	.85	
121-130	76	1,180	.79	.99		78	1,893	.52	.65		83	3,683	.78	.97		41	3,465	.53	.66	
131-140	58	974	.05	.07		62	1,623	.45	.60		47	2,196	.55	.74		26	2,335	.62	.83	
141- UP	163	3,603	.32	.58		135	4,362	.87	1.47		101	5,566	.72	1.20		41	4,754	.47	.79	
CHARGES	467	8,026	.45	.63		524	13,169	.69	.90		496	21,520	.61	.77		256	21,904	.58	.72	
TOTALS	2,009	24,524	.55	.55		1,898	35,899	.64	.62		1,563	52,704	.57	.56		833	55,352	.66	.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	2	213	.17	.10		2	296	.05	.03		4	509	.10	.06						
61- 80	152	16,895	.31	.23		93	48,570	.36	.25		1,690	96,516	.41	.30						
81- 85	62	7,623	.46	.38		28	11,204	.34	.28		6,436	63,595	.56	.47						
86- 90	47	6,383	.78	.69		17	12,124	.37	.33		2,334	38,912	.60	.53						
91- 95	53	7,675	.35	.33		23	10,150	.39	.36		1,028	30,576	.54	.50						
96- 99	36	5,524	.35	.34		9	5,824	.46	.45		616	21,563	.62	.61						
100-100	31	4,875	.71	.71		13	8,079	.39	.39		15,105	50,382	.74	.74						
CREDITS	383	49,189	.44	.37		185	96,246	.37	.29		27,213	302,054	.55	.46						
101-105	25	3,812	.53	.54		10	4,599	.44	.45		589	19,086	.51	.53						
106-110	22	3,567	1.00	1.07		10	5,292	.62	.67		450	17,354	.75	.80						
111-115	20	3,638	1.14	1.28		3	1,075	.24	.28		354	11,517	.76	.85						
116-120	15	2,827	.45	.53		2	1,292	.31	.36		302	10,728	.51	.60						
121-130	14	2,978	.41	.52		3	1,275	.61	.77		525	15,724	.61	.77						
131-140	6	1,346	.59	.78		1	437	.33	.44		378	10,078	.48	.65						
141- UP	7	1,777	.25	.42		6	3,415	.42	.64		1,337	31,187	.54	.92						
CHARGES	109	19,946	.67	.79		35	17,386	.48	.55		3,935	115,674	.59	.74						
TOTALS	492	69,135	.51	.46		220	113,632	.39	.32		31,148	417,728	.56	.52						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	21	10				11	22				4	10				3	12				
61- 80	158	117	1.81	1.37		76	215	1.20	.91		49	234	1.03	.78		64	419	.41	.31		
81- 85	1,474	1,621	1.46	1.22		3,875	12,696	.61	.51		3,332	17,129	.60	.50		2,076	15,063	.45	.38		
86- 90	373	425	.73	.64		1,134	3,872	.81	.71		1,100	5,943	.75	.65		731	5,525	.60	.53		
91- 95	167	191	1.12	1.03		318	1,166	.61	.56		371	2,122	.51	.47		265	2,107	.53	.49		
96- 99	97	116	.17	.16		182	703	.76	.74		184	1,119	.30	.29		136	1,144	.91	.89		
100-100	125,346	83,558	.62	.62		12,301	41,226	.48	.48		2,117	12,737	.60	.60		824	7,074	.61	.61		
CREDITS	127,636	86,038	.64	.64		17,897	59,899	.54	.51		7,157	39,294	.61	.55		4,099	31,343	.54	.47		
101-105	78	97	.29	.30		133	529	.70	.72		181	1,155	1.48	1.52		131	1,157	1.32	1.35		
106-110	61	74	.04	.05		105	444	1.91	2.06		132	888	1.04	1.12		84	795	.31	.33		
111-115	47	62	.02	.02		76	338	.49	.55		94	647	.48	.55		72	709	.90	1.01		
116-120	29	45	1.67	1.96		54	258	.70	.83		60	433	.86	1.01		63	651	1.54	1.81		
121-130	87	124	.21	.26		131	625	1.55	1.95		121	938	2.44	3.05		80	884	.77	.96		
131-140	40	64	1.16	1.58		77	399	1.59	2.15		84	714	.78	1.06		63	749	1.23	1.67		
141- UP	235	552	2.56	5.11		484	4,172	.53	1.16		484	6,106	.42	.86		366	6,037	.86	1.63		
CHARGES	577	1,018	1.60	2.39		1,060	6,764	.79	1.30		1,156	10,880	.80	1.22		859	10,981	.93	1.36		
TOTALS	128,213	87,056	.65	.65		18,957	66,664	.56	.56		8,313	50,175	.65	.64		4,958	42,324	.64	.63		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	12				7	61	.26	.13		8	171	.08	.05		3	106	.10	.05		
61- 80	123	1,202	.25	.19		440	7,068	.34	.27		883	24,549	.65	.50		624	32,647	.65	.48		
81- 85	2,296	23,391	.43	.36		1,631	25,547	.68	.56		880	24,619	.59	.48		302	17,125	.59	.49		
86- 90	743	7,908	.56	.49		569	9,584	.56	.49		403	12,189	1.12	.98		197	12,247	.56	.49		
91- 95	320	3,672	.77	.72		341	6,187	.72	.67		313	10,288	.73	.68		176	11,689	.62	.58		
96- 99	223	2,681	.97	.95		204	3,831	.79	.77		224	7,773	.70	.68		141	9,785	.76	.74		
100-100	705	8,508	.75	.75		422	8,004	.81	.81		298	10,250	.98	.98		151	10,382	.99	.99		
CREDITS	4,412	47,375	.56	.49		3,614	60,281	.65	.56		3,009	89,839	.75	.64		1,594	93,982	.67	.56		
101-105	155	1,988	.58	.59		189	3,716	.98	1.01		211	7,646	.67	.68		156	11,169	1.04	1.07		
106-110	114	1,530	.69	.75		115	2,482	.59	.63		164	6,378	.67	.72		150	11,607	.61	.66		
111-115	80	1,126	.76	.86		95	2,112	.46	.52		171	6,946	.49	.56		110	8,875	.76	.86		
116-120	69	1,020	.58	.68		101	2,368	.69	.82		126	5,274	.64	.75		104	8,958	1.58	1.86		
121-130	146	2,257	1.03	1.29		187	4,673	1.43	1.79		223	9,881	.72	.90		152	13,377	.69	.86		
131-140	100	1,674	.61	.82		172	4,524	.70	.95		171	8,366	.68	.93		102	9,833	.82	1.10		
141- UP	483	10,645	.76	1.38		429	13,988	.86	1.48		365	21,858	.75	1.27		240	29,161	.89	1.53		
CHARGES	1,147	20,239	.75	1.07		1,288	33,864	.88	1.18		1,431	66,349	.68	.89		1,014	92,980	.89	1.15		
TOTALS	5,559	67,613	.62	.61		4,902	94,145	.73	.73		4,440	156,188	.72	.72		2,608	186,963	.78	.79		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	13	1,339	.07	.04		30	13,859	.55	.29		102	15,601	.50	.26							
61- 80	382	42,426	.49	.36		176	96,999	.46	.33		2,975	205,876	.52	.38							
81- 85	159	19,791	.55	.45		65	49,447	.58	.48		16,090	206,429	.57	.48							
86- 90	104	13,653	.67	.59		60	46,035	.64	.56		5,414	117,382	.68	.60							
91- 95	113	16,214	.61	.57		79	50,655	.66	.62		2,463	104,291	.66	.61							
96- 99	114	17,177	.67	.65		69	92,220	.60	.59		1,574	136,549	.64	.62							
100-100	67	9,941	.80	.80		33	21,643	.58	.58		142,264	213,323	.64	.64							
CREDITS	952	120,542	.58	.48		512	370,857	.57	.48		170,882	999,451	.61	.52							
101-105	117	19,181	.55	.56		70	54,138	.79	.81		1,421	100,776	.78	.80							
106-110	116	19,901	.67	.72		57	35,929	1.03	1.11		1,098	80,030	.83	.89							
111-115	72	12,905	.75	.85		27	15,367	.66	.74		844	49,086	.67	.76							
116-120	83	14,899	1.18	1.39		43	30,941	1.33	1.57		732	64,845	1.24	1.46							
121-130	119	23,287	.85	1.06		52	31,830	.95	1.18		1,298	87,876	.90	1.13							
131-140	74	15,493	.95	1.29		37	22,682	.81	1.09		920	64,496	.83	1.12							
141- UP	151	37,032	.91	1.55		62	48,643	.98	1.68		3,299	178,195	.87	1.52							
CHARGES	732	142,697	.84	1.06		348	239,531	.95	1.16		9,612	625,304	.87	1.11							
TOTALS	1,684	263,239	.72	.73		860	610,388	.72	.69		180,494	1624,755	.71	.70							

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2006 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	12	4				7	13	14.53	7.29		4	13				1	5			
61- 80	130	91	1.00	.75		64	173	.01	.01		47	226	2.43	1.85		40	271	.32	.25	
81- 85	1,399	1,580	1.30	1.10		3,695	12,163	.63	.54		3,194	16,531	.68	.57		1,887	13,770	.45	.38	
86- 90	443	468	.58	.51		1,254	4,311	.99	.86		1,223	6,560	.68	.59		730	5,517	.76	.66	
91- 95	140	171	1.70	1.58		385	1,404	1.01	.93		403	2,303	.52	.48		275	2,199	.57	.52	
96- 99	97	110	.61	.59		178	668	.99	.96		211	1,281	.80	.78		165	1,391	1.71	1.67	
100-100	129,272	85,102	.65	.65		12,083	40,526	.50	.50		1,987	11,917	.54	.54		776	6,678	1.07	1.07	
CREDITS	131,493	87,526	.66	.66		17,666	59,257	.58	.55		7,069	38,831	.64	.58		3,874	29,831	.71	.63	
101-105	85	101	.55	.57		161	645	1.41	1.45		200	1,269	.92	.95		114	1,005	1.27	1.30	
106-110	67	76	.58	.63		109	461	.16	.17		120	803	.69	.74		94	871	.67	.73	
111-115	51	67	.06	.07		61	271	.15	.17		108	754	.51	.58		54	540	1.06	1.20	
116-120	46	66	.09	.10		70	310	.92	1.09		70	512	1.29	1.52		57	588	3.40	4.01	
121-130	59	90	.69	.87		115	573	.74	.93		122	952	1.15	1.44		82	893	1.78	2.23	
131-140	48	74	7.43	10.06		95	503	.63	.86		81	679	1.09	1.48		68	808	1.53	2.08	
141- UP	236	594	7.76	15.96		535	4,444	1.12	2.41		514	6,352	1.19	2.37		375	6,093	.36	.68	
CHARGES	592	1,069	4.98	7.60		1,146	7,207	.98	1.58		1,215	11,322	1.07	1.61		844	10,798	.88	1.29	
TOTALS	132,085	88,595	.71	.71		18,812	66,463	.62	.62		8,284	50,153	.74	.73		4,718	40,628	.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	1	7				5	44	.04	.02		2	32	10.39	6.11						
61- 80	86	831	1.31	1.01		298	4,827	.57	.44		763	21,159	.47	.37		546	28,702	.64	.48	
81- 85	2,184	22,348	.61	.51		1,712	26,995	.60	.50		878	24,622	.57	.47		314	18,110	.74	.62	
86- 90	861	9,065	.65	.57		633	10,571	.83	.73		400	12,239	.56	.49		202	12,367	.85	.74	
91- 95	352	3,990	1.06	.98		321	5,869	.76	.70		301	9,604	.98	.91		177	11,595	.57	.53	
96- 99	188	2,257	.84	.82		179	3,381	.95	.93		209	7,240	.64	.62		139	9,585	.49	.47	
100-100	681	8,239	.71	.71		429	8,209	.69	.69		258	8,903	.74	.74		127	8,700	1.10	1.10	
CREDITS	4,353	46,735	.70	.62		3,577	59,896	.69	.60		2,811	83,799	.62	.53		1,505	89,059	.71	.60	
101-105	167	2,107	.43	.45		174	3,526	.71	.73		209	7,629	.96	.99		167	12,254	.68	.70	
106-110	147	1,955	.80	.86		123	2,642	.34	.36		170	6,584	.66	.72		132	9,893	.82	.88	
111-115	94	1,298	.69	.78		110	2,420	.62	.71		181	7,368	.65	.74		117	9,248	.73	.82	
116-120	79	1,166	.94	1.11		97	2,280	.85	1.00		157	6,716	.66	.78		110	8,872	.67	.79	
121-130	130	2,003	.86	1.08		181	4,544	.92	1.15		237	10,368	.76	.95		168	14,747	.69	.86	
131-140	91	1,518	1.16	1.58		190	4,935	.53	.71		157	7,677	.66	.89		122	11,822	.89	1.20	
141- UP	489	10,771	.75	1.35		439	14,588	.77	1.35		371	22,587	1.01	1.73		269	32,407	.89	1.50	
CHARGES	1,197	20,818	.77	1.09		1,314	34,934	.71	.97		1,482	68,929	.82	1.07		1,085	99,242	.79	1.03	
TOTALS	5,550	67,554	.72	.72		4,891	94,830	.69	.70		4,293	152,728	.71	.72		2,590	188,301	.75	.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	1,803	.20	.12		18	9,625	.48	.23		66	11,545	.48	.23						
61- 80	337	38,158	.53	.39		178	101,518	.68	.49		2,489	195,955	.62	.46						
81- 85	132	16,925	.57	.47		64	55,882	.60	.49		15,459	208,924	.61	.51						
86- 90	118	15,195	.68	.59		69	79,685	.58	.51		5,933	155,977	.65	.57						
91- 95	121	17,032	.76	.71		59	41,484	.56	.52		2,534	95,651	.68	.63						
96- 99	110	16,074	.61	.60		62	49,880	.64	.62		1,538	91,868	.65	.64						
100-100	60	8,758	.80	.80		36	23,113	.64	.64		145,709	210,144	.66	.66						
CREDITS	894	113,944	.62	.51		486	361,187	.62	.51		173,728	970,065	.64	.55						
101-105	137	21,828	.78	.80		70	37,464	.64	.65		1,484	87,827	.72	.74						
106-110	93	14,410	.77	.83		39	25,517	.97	1.04		1,094	63,212	.82	.88						
111-115	88	15,486	.61	.69		48	25,014	.85	.96		912	62,466	.73	.82						
116-120	86	15,182	.77	.90		37	29,426	.65	.76		809	65,119	.72	.85						
121-130	109	20,694	.87	1.08		57	33,462	.75	.94		1,260	88,326	.79	.99						
131-140	92	18,927	.85	1.15		40	37,449	.85	1.15		984	84,392	.84	1.13						
141- UP	169	44,481	.94	1.58		66	52,036	.84	1.39		3,463	194,354	.90	1.55						
CHARGES	774	151,008	.83	1.06		357	240,369	.79	.98		10,006	645,696	.81	1.05						
TOTALS	1,668	264,953	.74	.77		843	601,556	.68	.65		183,734	1615,761	.71	.70						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2007 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999						
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	13	6				3	5				1	3				3	14					
61- 80	133	92	2.81	2.13		56	153	.14	.10		56	267	.34	.25		46	306	2.94	2.25			
81- 85	1,458	1,589	.76	.64		3,864	12,673	.59	.50		3,474	17,977	.56	.47		2,093	15,136	.38	.32			
86- 90	380	428	1.66	1.46		1,196	4,129	.75	.65		1,182	6,361	.65	.56		756	5,713	.60	.52			
91- 95	155	176	.13	.12		351	1,293	1.10	1.02		343	1,954	1.27	1.18		260	2,104	.96	.89			
96- 99	84	106	1.27	1.24		170	635	1.08	1.05		189	1,139	1.22	1.19		169	1,422	1.11	1.08			
100-100	131,318	87,183	.77	.77		12,328	41,183	.69	.69		2,040	12,259	.79	.79		788	6,736	1.03	1.03			
CREDITS	133,541	89,580	.78	.77		17,968	60,071	.68	.65		7,285	39,959	.69	.62		4,115	31,431	.66	.58			
101-105	84	111	2.31	2.38		163	666	.72	.74		150	958	1.75	1.80		144	1,267	.44	.45			
106-110	75	97	15.79	17.06		101	416	.88	.95		111	738	.86	.93		88	827	.38	.41			
111-115	44	53	.30	.34		91	393	.77	.86		101	716	.86	.97		68	650	1.29	1.46			
116-120	34	41	.06	.07		58	263	.96	1.14		50	370	2.18	2.57		55	564	.84	.99			
121-130	73	113	8.89	11.10		113	572	.76	.95		119	918	1.31	1.64		90	979	1.57	1.97			
131-140	62	94	1.10	1.49		73	374	.24	.33		88	726	1.10	1.49		60	699	.26	.36			
141- UP	233	556	1.93	3.91		498	4,110	1.24	2.62		471	5,809	.71	1.41		326	5,302	.78	1.47			
CHARGES	605	1,065	3.74	5.59		1,097	6,795	1.03	1.64		1,090	10,234	.96	1.46		831	10,288	.78	1.12			
TOTALS	134,146	90,646	.81	.81		19,065	66,866	.72	.71		8,375	50,193	.75	.73		4,946	41,719	.69	.67			
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999			
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	3	23	.09	.05		3	29	.01			2	39				2	73	.01				
61- 80	112	1,081	.24	.18		460	7,437	.54	.42		1,013	28,112	.53	.41		696	36,015	.59	.44			
81- 85	2,296	23,449	.44	.37		1,789	27,945	.72	.60		848	23,663	.74	.61		269	15,643	.72	.59			
86- 90	831	8,845	.91	.79		581	9,704	.70	.61		371	11,272	.70	.62		201	12,182	.67	.59			
91- 95	351	3,968	.66	.61		317	5,713	1.29	1.19		287	9,339	.92	.85		190	12,584	.86	.80			
96- 99	182	2,190	.76	.75		194	3,696	.89	.87		198	6,913	.64	.62		140	9,577	.70	.68			
100-100	593	7,201	.78	.78		392	7,424	.99	.99		252	8,600	.93	.93		87	5,946	.63	.63			
CREDITS	4,368	46,758	.61	.54		3,736	61,948	.79	.68		2,971	87,936	.70	.59		1,585	92,020	.67	.56			
101-105	158	2,002	.78	.80		170	3,369	.89	.91		232	8,592	.81	.84		153	10,968	.68	.70			
106-110	106	1,396	.49	.53		127	2,613	1.31	1.42		170	6,712	.61	.66		120	9,244	.87	.94			
111-115	99	1,362	.52	.59		116	2,565	.84	.95		161	6,596	.80	.91		125	9,853	.66	.74			
116-120	58	842	.92	1.08		121	2,895	1.27	1.50		166	6,999	.53	.62		97	8,034	.90	1.06			
121-130	130	2,014	.51	.63		179	4,429	.90	1.13		238	10,353	.96	1.20		154	14,392	.74	.93			
131-140	123	2,050	1.15	1.57		157	4,105	.70	.94		129	6,260	.79	1.07		96	8,966	.71	.97			
141- UP	494	10,826	.56	1.01		409	13,529	.83	1.43		380	22,700	.95	1.61		228	27,381	.81	1.37			
CHARGES	1,168	20,492	.64	.92		1,279	33,506	.90	1.22		1,476	68,212	.83	1.07		973	88,838	.77	.99			
TOTALS	5,536	67,250	.62	.62		5,015	95,455	.83	.82		4,447	156,148	.75	.75		2,558	180,857	.72	.72			
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS										
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR			
0- 60	10	1,094	.13	.07		21	13,710	.25	.14		61	14,995	.24	.13								
61- 80	450	48,808	.46	.33		222	117,320	.53	.38		3,244	239,591	.53	.38								
81- 85	135	16,997	.50	.41		78	49,140	.52	.43		16,304	204,210	.58	.48								
86- 90	153	20,915	.70	.62		74	48,740	.61	.54		5,725	128,290	.68	.59								
91- 95	126	17,601	.57	.53		71	91,756	.50	.46		2,451	146,488	.62	.57								
96- 99	100	15,152	.57	.55		53	41,412	.70	.68		1,479	82,243	.70	.68								
100-100	61	9,238	.69	.69		36	19,475	.75	.75		147,895	205,244	.77	.77								
CREDITS	1,035	129,806	.55	.45		555	381,552	.55	.45		177,159	1021,061	.63	.54								
101-105	104	16,606	.64	.65		51	34,287	.89	.92		1,409	78,825	.80	.82								
106-110	93	15,311	.76	.82		45	24,244	.94	1.02		1,036	61,598	.87	.94								
111-115	86	15,357	.66	.75		55	78,129	.81	.91		946	115,675	.78	.87								
116-120	73	12,973	.66	.78		45	26,261	.95	1.12		757	59,242	.85	1.01								
121-130	97	19,670	.83	1.05		64	40,480	.70	.87		1,257	93,921	.79	.99								
131-140	73	15,001	.78	1.06		38	34,460	.75	1.01		899	72,735	.76	1.03								
141- UP	170	44,569	1.09	1.83		63	70,713	.82	1.37		3,272	205,496	.88	1.51								
CHARGES	696	139,488	.84	1.09		361	308,573	.82	1.02		9,576	687,492	.83	1.06								
TOTALS	1,731	269,294	.70	.71		916	690,126	.67	.65		186,735	1708,553	.71	.70								



DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	11	6				4	9				2	8				2	8			
61- 80	137	91	.76	.57		79	228	.22	.16		59	267	2.40	1.80		56	373	1.46	1.11	
81- 85	1,543	1,696	1.86	1.57		3,811	12,486	.91	.77		3,320	17,170	.65	.55		1,916	13,937	.57	.48	
86- 90	424	482	1.25	1.09		1,285	4,381	.68	.59		1,237	6,604	.81	.71		713	5,359	.65	.57	
91- 95	151	174	1.07	.99		320	1,178	.76	.70		390	2,231	.50	.46		245	1,970	.69	.64	
96- 99	79	94	1.17	1.14		178	667	1.16	1.13		202	1,227	.31	.30		144	1,230	.49	.48	
100-100	137,225	87,776	.72	.72		11,515	38,377	.56	.56		1,812	10,842	.74	.74		655	5,620	.94	.94	
CREDITS	139,570	90,319	.74	.74		17,192	57,325	.66	.62		7,022	38,349	.69	.62		3,731	28,496	.67	.59	
101-105	87	91	.07	.07		158	635	.69	.71		169	1,079	1.03	1.06		116	1,040	.65	.67	
106-110	73	88	.47	.50		107	458	.85	.92		120	806	.65	.70		97	918	.57	.62	
111-115	58	74	18.04	20.40		88	383	.48	.54		95	669	1.50	1.70		75	735	.65	.73	
116-120	44	54	.01	.01		84	400	.45	.53		80	585	.63	.74		34	348	1.63	1.92	
121-130	66	85	5.48	6.86		90	420	.41	.51		96	733	.50	.62		87	949	.43	.53	
131-140	39	68	2.93	3.99		83	436	.90	1.22		73	624	2.36	3.19		58	688	2.66	3.59	
141- UP	236	605	4.13	8.51		543	4,537	1.04	2.20		512	6,303	.87	1.74		359	5,803	1.57	2.91	
CHARGES	603	1,067	4.27	6.56		1,153	7,268	.89	1.43		1,145	10,800	.96	1.46		826	10,480	1.30	1.89	
TOTALS	140,173	91,386	.78	.78		18,345	64,594	.68	.68		8,167	49,149	.75	.74		4,557	38,976	.84	.83	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	6				1	9				2	34				1	46	.54	.32	
61- 80	130	1,280	.29	.22		506	8,073	.71	.56		936	25,755	.48	.37		640	32,892	.49	.36	
81- 85	2,237	22,777	.52	.43		1,543	23,958	.59	.49		696	19,364	.56	.46		227	13,016	.79	.66	
86- 90	729	7,776	.71	.62		548	9,140	.86	.76		330	10,003	.96	.84		175	10,667	.73	.65	
91- 95	324	3,667	1.58	1.47		302	5,450	.72	.67		258	8,397	.72	.67		170	11,040	.65	.60	
96- 99	184	2,168	1.08	1.06		176	3,318	.98	.96		189	6,654	.74	.73		142	9,753	.83	.81	
100-100	529	6,380	.76	.76		354	6,654	.99	.99		199	6,728	1.03	1.03		88	6,049	.74	.74	
CREDITS	4,134	44,054	.69	.61		3,430	56,603	.74	.63		2,610	76,935	.66	.56		1,443	83,464	.65	.54	
101-105	170	2,125	.96	.98		176	3,527	.62	.63		215	8,021	.70	.72		147	10,628	.77	.79	
106-110	128	1,727	1.07	1.16		114	2,355	.55	.59		189	7,259	.48	.52		110	8,363	1.09	1.17	
111-115	93	1,280	.42	.48		105	2,329	.97	1.10		172	6,938	.57	.64		105	8,381	.85	.95	
116-120	93	1,357	1.11	1.31		114	2,654	.67	.79		156	6,565	.89	1.05		92	7,763	1.31	1.54	
121-130	142	2,196	1.35	1.69		200	4,982	.36	.46		246	10,908	.76	.95		172	15,426	.63	.79	
131-140	147	2,483	.76	1.03		168	4,403	.28	.38		155	7,611	.91	1.23		89	8,475	.69	.94	
141- UP	442	9,570	.77	1.36		416	13,816	.73	1.27		365	22,916	1.05	1.86		249	29,407	.93	1.58	
CHARGES	1,215	20,737	.87	1.21		1,293	34,066	.60	.82		1,498	70,218	.83	1.09		964	88,442	.88	1.14	
TOTALS	5,349	64,791	.75	.75		4,723	90,669	.69	.69		4,108	147,153	.74	.75		2,407	171,906	.76	.78	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	9	895	.08	.05		20	9,369	.07	.04		53	10,390	.07	.04					
61- 80	437	47,422	.52	.37		199	136,341	.46	.34		3,179	252,722	.49	.36					
81- 85	118	15,422	.45	.38		66	43,367	.57	.47		15,477	183,194	.61	.51					
86- 90	123	16,280	.56	.49		63	39,455	.60	.52		5,627	110,144	.69	.60					
91- 95	100	13,453	.56	.52		59	53,850	.64	.59		2,319	101,410	.67	.63					
96- 99	93	13,841	.67	.66		65	50,708	.54	.52		1,452	89,661	.64	.62					
100-100	51	7,560	.88	.88		24	16,686	.68	.68		152,452	192,673	.72	.72					
CREDITS	931	114,872	.56	.46		496	349,776	.53	.43		180,559	940,193	.61	.52					
101-105	92	14,259	.54	.56		55	48,735	.70	.71		1,385	90,141	.69	.70					
106-110	100	16,725	.75	.81		36	18,942	.73	.78		1,074	57,640	.76	.81					
111-115	67	11,856	.64	.72		40	25,767	1.04	1.18		898	58,413	.88	.99					
116-120	65	11,745	.60	.70		33	19,849	.92	1.08		795	51,321	.89	1.05					
121-130	107	21,479	.83	1.04		61	70,744	.75	.94		1,267	127,921	.74	.93					
131-140	64	13,564	.58	.78		32	18,778	.75	1.01		908	57,129	.73	.99					
141- UP	176	46,107	.66	1.13		67	64,649	.85	1.40		3,365	203,713	.86	1.49					
CHARGES	671	135,736	.67	.88		324	267,464	.80	1.00		9,692	646,278	.80	1.03					
TOTALS	1,602	250,608	.62	.63		820	617,239	.65	.62		190,251	1586,471	.69	.68					

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	3	1				1	3	.96	.58		1	3				1	5			
61- 80	130	89	1.46	1.09		50	140	2.30	1.75		50	232	.06	.05		58	392	.21	.16	
81- 85	1,536	1,701	.89	.76		3,801	12,433	.40	.34		2,934	15,180	.46	.39		1,739	12,642	.49	.41	
86- 90	518	598	1.12	.98		1,567	5,293	1.05	.92		1,363	7,289	.88	.77		744	5,587	.57	.50	
91- 95	145	156	.65	.60		396	1,418	.70	.65		388	2,226	.67	.62		238	1,909	.40	.37	
96- 99	101	105	.39	.38		210	819	.93	.91		193	1,155	.75	.73		166	1,414	.72	.70	
100-100	151,540	88,442	.49	.49		10,297	33,996	.59	.59		1,521	9,089	.51	.51		562	4,831	.52	.52	
CREDITS	153,973	91,092	.50	.50		16,322	54,103	.61	.57		6,450	35,175	.58	.52		3,508	26,780	.51	.45	
101-105	72	88	3.87	3.98		164	658	.57	.59		168	1,074	.42	.43		110	989	1.06	1.09	
106-110	59	75	.06	.06		139	589	1.24	1.33		120	797	.49	.53		92	865	.52	.56	
111-115	46	52	4.00	4.51		86	381	.55	.62		93	656	.49	.55		68	659	.31	.35	
116-120	40	51	.10	.11		61	286	1.26	1.49		68	497	.22	.26		53	553	.63	.74	
121-130	68	92	2.98	3.73		118	564	.52	.64		118	897	.60	.75		87	936	1.05	1.31	
131-140	59	83	1.33	1.80		89	475	.71	.96		77	635	1.24	1.68		73	863	3.53	4.77	
141- UP	237	603	3.07	6.10		622	5,015	.59	1.22		475	5,773	.92	1.80		362	5,754	.48	.88	
CHARGES	581	1,042	2.67	4.09		1,279	7,968	.66	1.05		1,119	10,329	.77	1.14		845	10,618	.83	1.21	
TOTALS	154,554	92,135	.53	.53		17,601	62,071	.61	.61		7,569	45,505	.62	.61		4,353	37,399	.60	.60	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	8	2.40	1.43							3	58	.09	.05		1	52	.03	.02	
61- 80	147	1,481	.41	.33		512	8,142	.43	.34		868	23,699	.37	.28		587	29,989	.50	.37	
81- 85	1,985	20,194	.43	.36		1,356	21,085	.57	.47		576	16,084	.54	.45		192	11,171	.51	.43	
86- 90	711	7,552	.40	.35		486	8,164	.59	.52		355	10,745	1.13	1.00		177	10,882	.59	.52	
91- 95	318	3,602	.62	.57		288	5,212	.66	.61		263	8,708	.57	.53		149	9,887	.54	.50	
96- 99	197	2,352	.83	.81		181	3,389	.81	.79		211	7,381	.63	.62		127	8,622	.58	.57	
100-100	476	5,737	.67	.67		306	5,886	.73	.73		175	5,887	.72	.72		77	5,178	.54	.54	
CREDITS	3,835	40,926	.50	.44		3,129	51,877	.59	.51		2,451	72,562	.60	.51		1,310	75,782	.53	.44	
101-105	169	2,142	.59	.60		183	3,672	.68	.70		218	7,881	.53	.55		128	9,106	.60	.62	
106-110	109	1,410	.69	.74		143	3,013	.61	.66		180	6,846	.49	.53		113	8,630	.53	.57	
111-115	88	1,212	.64	.72		89	1,979	.61	.69		165	6,711	.80	.91		116	9,401	.42	.48	
116-120	76	1,114	.67	.80		122	2,804	.53	.63		152	6,326	.68	.80		104	8,501	.65	.77	
121-130	125	1,918	.47	.59		219	5,346	.46	.57		195	8,462	.77	.96		136	12,013	.70	.87	
131-140	173	2,878	.72	.97		155	4,047	.37	.50		159	7,722	.63	.85		101	9,596	.68	.91	
141- UP	452	9,853	.66	1.18		391	13,051	.62	1.08		350	21,662	.73	1.27		248	29,344	.63	1.07	
CHARGES	1,192	20,527	.64	.91		1,302	33,911	.56	.76		1,419	65,611	.68	.88		946	86,591	.61	.80	
TOTALS	5,027	61,454	.55	.55		4,431	85,788	.58	.58		3,870	138,173	.64	.65		2,256	162,373	.57	.59	
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	6	667	.41	.24		14	8,470	.10	.05		31	9,266	.12	.07						
61- 80	384	42,267	.40	.29		165	89,546	.46	.33		2,951	195,978	.44	.32						
81- 85	119	15,170	.46	.39		59	69,131	.37	.30		14,297	194,792	.45	.37						
86- 90	110	14,594	.61	.54		54	27,635	.45	.40		6,085	98,341	.65	.57						
91- 95	101	14,210	.42	.39		56	42,307	.46	.42		2,342	89,636	.50	.46						
96- 99	95	13,846	.53	.52		56	53,083	.48	.47		1,537	92,166	.54	.53						
100-100	46	6,900	.73	.73		17	7,309	.65	.65		165,017	173,255	.55	.55						
CREDITS	861	107,654	.48	.39		421	297,482	.44	.36		192,260	853,433	.50	.43						
101-105	87	13,826	.48	.49		71	46,415	.65	.67		1,370	85,851	.61	.63						
106-110	94	16,281	.66	.71		41	30,609	.52	.56		1,090	69,116	.56	.61						
111-115	65	11,084	.78	.88		36	20,298	1.02	1.15		852	52,433	.79	.89						
116-120	70	13,193	.55	.64		34	27,644	.69	.81		780	60,970	.64	.76						
121-130	91	17,441	.70	.88		58	37,975	.56	.70		1,215	85,644	.63	.79						
131-140	65	13,016	.53	.72		37	34,054	1.06	1.42		988	73,369	.85	1.14						
141- UP	161	43,723	.63	1.07		66	58,687	.62	.98		3,364	193,464	.65	1.10						
CHARGES	633	128,563	.62	.81		343	255,683	.70	.86		9,659	620,846	.67	.86						
TOTALS	1,494	236,217	.56	.57		764	553,164	.56	.54		201,919	1474,279	.57	.57						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2005

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	30	13	.04	.02		18	34	.10	.05		9	28				5	20			
61- 80	347	243	2.11	1.59		153	431	.82	.61		103	487	.56	.42		115	761	.42	.32	
81- 85	2,300	2,564	2.17	1.82		5,662	18,459	.59	.50		5,124	26,399	.66	.56		3,368	24,443	.66	.55	
86- 90	600	695	1.16	1.01		1,639	5,587	.68	.60		1,674	9,035	.70	.61		1,157	8,785	.61	.53	
91- 95	276	317	.93	.86		466	1,686	.64	.60		534	3,058	.90	.83		420	3,365	.50	.47	
96- 99	174	198	1.42	1.39		282	1,071	.64	.62		276	1,673	.38	.37		230	1,952	.62	.60	
100-100	138,931	98,959	.65	.65		17,201	58,203	.62	.62		3,589	21,621	.83	.83		1,527	13,135	.75	.75	
CREDITS	142,658	102,988	.70	.70		25,421	85,471	.62	.59		11,309	62,303	.73	.66		6,822	52,462	.66	.58	
101-105	140	163	.32	.33		230	916	.90	.92		286	1,821	1.22	1.25		216	1,915	1.31	1.34	
106-110	107	129	.03	.03		159	663	1.60	1.73		203	1,365	.88	.95		137	1,297	.35	.37	
111-115	99	144	.60	.68		129	571	.32	.37		144	994	1.76	1.99		122	1,193	.59	.66	
116-120	72	104	2.65	3.12		91	421	.53	.62		100	721	1.18	1.38		102	1,051	.97	1.15	
121-130	131	186	.19	.24		214	1,026	1.32	1.65		193	1,482	1.89	2.36		138	1,510	.56	.71	
131-140	79	117	4.11	5.57		117	595	1.44	1.94		136	1,152	.84	1.13		106	1,235	.97	1.31	
141- UP	392	954	2.63	5.33		781	6,660	.85	1.86		820	10,311	.63	1.28		640	10,637	1.24	2.37	
CHARGES	1,020	1,798	1.92	2.87		1,721	10,853	.94	1.52		1,882	17,845	.91	1.40		1,461	18,838	1.05	1.57	
TOTALS	143,678	104,785	.72	.72		27,142	96,324	.65	.65		13,191	80,148	.77	.76		8,283	71,300	.76	.76	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	6	40				12	104	.27	.13		17	342	.80	.43		12	435	.95	.49	
61- 80	253	2,443	.28	.22		797	12,765	.54	.42		1,610	44,587	.62	.48		1,142	59,626	.64	.48	
81- 85	3,762	38,340	.49	.41		2,862	45,024	.59	.49		1,538	43,439	.67	.55		537	30,412	.57	.48	
86- 90	1,201	12,776	.71	.62		979	16,466	.64	.56		712	21,586	1.03	.91		355	21,819	.67	.59	
91- 95	542	6,242	.77	.72		572	10,329	.70	.65		529	17,397	.68	.64		317	20,803	.64	.59	
96- 99	363	4,405	1.10	1.07		351	6,602	.84	.82		399	13,813	.69	.68		259	17,633	.69	.67	
100-100	1,314	15,840	.83	.83		834	15,754	.79	.79		535	18,483	.84	.84		249	17,050	.88	.88	
CREDITS	7,441	80,087	.64	.56		6,407	107,043	.65	.56		5,340	159,648	.73	.62		2,871	167,777	.66	.56	
101-105	273	3,486	1.04	1.07		297	5,858	.81	.83		358	13,156	.55	.57		294	21,132	.91	.93	
106-110	187	2,496	.69	.74		212	4,518	.51	.55		303	11,909	.76	.82		253	19,420	.70	.76	
111-115	146	2,033	.71	.80		176	3,901	.57	.64		301	12,264	.51	.58		208	16,566	.72	.82	
116-120	119	1,758	1.47	1.73		175	4,046	.57	.67		239	9,856	.74	.87		176	15,053	1.41	1.67	
121-130	227	3,529	1.36	1.71		353	8,929	1.14	1.42		410	18,118	.72	.90		273	23,517	.66	.82	
131-140	174	2,947	.67	.90		305	8,065	.74	1.00		297	14,337	.69	.93		182	17,166	.72	.98	
141- UP	846	18,739	.72	1.30		796	25,981	.75	1.29		685	40,996	.76	1.30		413	49,699	1.03	1.74	
CHARGES	1,972	34,988	.85	1.21		2,314	61,299	.77	1.05		2,593	120,636	.70	.91		1,799	162,553	.89	1.14	
TOTALS	9,413	115,075	.70	.70		8,721	168,342	.69	.69		7,933	280,284	.71	.72		4,670	330,330	.78	.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	21	2,090	.15	.08		61	25,884	.61	.31		191	28,990	.58	.30						
61- 80	741	83,382	.59	.42		412	242,750	.48	.34		5,673	447,476	.54	.39						
81- 85	298	37,486	.53	.44		138	105,971	.52	.43		25,589	372,538	.58	.48						
86- 90	216	29,331	.69	.61		149	88,260	.64	.56		8,682	214,339	.70	.61						
91- 95	218	31,524	.65	.60		150	102,986	.60	.56		4,024	197,707	.63	.59						
96- 99	196	30,086	.51	.50		115	124,377	.60	.58		2,645	201,809	.62	.60						
100-100	131	19,837	.76	.76		59	35,845	.73	.73		164,370	314,728	.72	.72						
CREDITS	1,821	233,737	.60	.50		1,084	726,072	.56	.45		211,174	1,777,588	.62	.52						
101-105	199	32,133	.64	.66		115	77,798	.78	.80		2,408	158,378	.77	.79						
106-110	185	31,556	.63	.67		111	63,267	1.05	1.13		1,857	136,622	.85	.91						
111-115	131	23,282	.68	.77		57	33,624	.76	.86		1,513	94,572	.70	.79						
116-120	134	24,382	.91	1.07		64	41,022	1.19	1.40		1,272	98,414	1.09	1.28						
121-130	192	37,000	.81	1.01		92	64,370	.92	1.16		2,223	159,667	.86	1.08						
131-140	118	25,222	.81	1.10		62	37,337	.80	1.08		1,576	108,173	.78	1.05						
141- UP	252	62,311	.93	1.57		105	82,094	.88	1.50		5,730	308,381	.89	1.53						
CHARGES	1,211	235,886	.79	1.00		606	399,512	.91	1.11		16,579	1064,209	.85	1.09						
TOTALS	3,032	469,623	.70	.70		1,690	1,125,584	.68	.63		227,753	2,841,796	.71	.68						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2006

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	5				10	19	10.00	4.93		4	13				1	5			
61- 80	264	180	1.74	1.30		116	312	.03	.02		96	454	1.91	1.45		94	625	.95	.72	
81- 85	2,243	2,553	1.26	1.06		5,485	18,007	.74	.62		4,888	25,351	.69	.58		3,051	22,284	.48	.40	
86- 90	713	814	.45	.40		1,895	6,487	.89	.78		1,861	10,011	.58	.51		1,182	8,948	.80	.70	
91- 95	245	285	1.66	1.53		552	1,989	.88	.82		614	3,513	.75	.70		436	3,514	1.00	.93	
96- 99	162	176	.46	.45		278	1,049	.75	.73		319	1,949	.61	.59		256	2,156	1.33	1.30	
100-100	143,143	100,556	.71	.71		16,936	57,330	.58	.58		3,398	20,444	.61	.61		1,369	11,769	1.12	1.12	
CREDITS	146,785	104,568	.72	.72		25,272	85,192	.65	.61		11,180	61,735	.66	.59		6,389	49,301	.77	.69	
101-105	148	173	.39	.40		245	985	1.30	1.34		319	2,022	.80	.82		195	1,724	.90	.92	
106-110	119	137	.39	.42		185	768	.73	.78		184	1,229	.58	.63		149	1,390	.53	.58	
111-115	89	109	.13	.15		109	482	1.11	1.26		168	1,179	.42	.47		94	927	1.21	1.36	
116-120	83	113	.18	.21		100	440	.70	.83		109	795	.87	1.02		84	870	2.98	3.51	
121-130	134	196	1.20	1.50		193	934	.50	.62		204	1,588	.95	1.19		141	1,524	1.73	2.16	
131-140	82	124	4.92	6.65		132	699	.95	1.28		135	1,130	.96	1.30		120	1,422	1.05	1.42	
141- UP	391	1,028	6.06	12.56		864	7,246	1.38	2.99		846	10,521	.97	1.95		653	10,804	.43	.81	
CHARGES	1,046	1,880	3.84	5.86		1,828	11,554	1.19	1.95		1,965	18,463	.89	1.34		1,436	18,662	.79	1.18	
TOTALS	147,831	106,448	.78	.78		27,100	96,746	.71	.71		13,145	80,199	.71	.70		7,825	67,963	.78	.78	
		\$10,000 -		14,999			\$15,000 -		24,999			\$25,000 -		49,999			\$50,000 -		99,999	
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	7				6	53	.38	.19		3	49	6.89	4.04		1	26	.09	.03	
61- 80	158	1,542	.90	.70		538	8,652	.67	.52		1,404	39,144	.64	.50		1,028	53,784	.61	.46	
81- 85	3,592	36,791	.69	.58		2,909	45,901	.74	.61		1,594	44,818	.65	.54		521	29,885	.74	.62	
86- 90	1,369	14,467	.83	.72		1,059	17,765	.87	.76		750	23,087	.58	.51		389	24,137	.75	.66	
91- 95	578	6,566	1.03	.95		553	10,005	.68	.63		511	16,496	.81	.76		312	20,413	.64	.60	
96- 99	323	3,870	.86	.84		327	6,138	.84	.82		352	12,158	.65	.64		271	18,588	.50	.49	
100-100	1,216	14,677	.78	.78		779	14,914	.72	.72		483	16,802	.96	.96		205	14,101	1.03	1.03	
CREDITS	7,237	77,920	.77	.68		6,171	103,427	.75	.66		5,097	152,554	.69	.59		2,727	160,934	.68	.58	
101-105	280	3,546	.50	.51		301	6,084	.57	.59		370	13,331	.88	.90		274	19,839	.64	.66	
106-110	223	2,983	.71	.77		218	4,641	.36	.39		306	11,889	.77	.83		231	17,336	.69	.74	
111-115	155	2,134	.72	.81		188	4,107	.93	1.05		317	12,927	.67	.76		203	16,039	.62	.70	
116-120	137	2,002	.60	.71		162	3,821	.59	.69		265	11,397	.74	.88		190	15,295	.60	.71	
121-130	227	3,515	.90	1.13		326	8,183	.86	1.08		459	20,042	.76	.95		284	24,657	.85	1.06	
131-140	159	2,652	1.14	1.54		338	8,919	.51	.70		299	14,378	.74	1.00		196	18,922	.82	1.11	
141- UP	857	18,993	.68	1.22		800	26,857	.85	1.48		694	41,535	.86	1.47		454	54,964	.84	1.43	
CHARGES	2,038	35,825	.72	1.02		2,333	62,612	.73	1.00		2,710	125,500	.79	1.04		1,832	167,052	.76	.98	
TOTALS	9,275	113,745	.76	.76		8,504	166,039	.74	.75		7,807	278,053	.74	.75		4,559	327,987	.72	.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	20	2,126	.17	.10		37	17,703	.66	.33		98	20,003	.63	.32						
61- 80	680	78,150	.58	.42		397	242,532	.55	.40		4,775	425,375	.58	.42						
81- 85	278	35,532	.66	.55		141	91,451	.55	.46		24,702	352,574	.65	.54						
86- 90	237	31,177	.66	.58		144	150,089	.46	.41		9,599	286,981	.59	.51						
91- 95	211	30,221	.78	.72		120	76,663	.56	.52		4,132	169,665	.68	.63						
96- 99	189	28,541	.68	.67		132	106,737	.60	.59		2,609	181,363	.63	.62						
100-100	121	18,411	.94	.94		63	40,675	.72	.72		167,713	309,679	.74	.74						
CREDITS	1,736	224,158	.67	.56		1,034	725,851	.55	.45		213,628	1745,640	.64	.54						
101-105	224	36,215	.69	.70		121	63,021	.76	.77		2,477	146,941	.73	.74						
106-110	166	27,072	.76	.83		78	46,483	.82	.88		1,859	113,929	.75	.81						
111-115	156	27,160	.64	.73		86	42,459	.91	1.02		1,565	107,523	.76	.86						
116-120	141	26,039	.82	.97		56	40,569	.68	.80		1,327	101,342	.73	.86						
121-130	185	35,332	.86	1.07		101	71,503	.75	.94		2,254	167,474	.81	1.01						
131-140	150	31,440	.87	1.18		70	56,077	.82	1.12		1,681	135,763	.82	1.11						
141- UP	262	67,656	.86	1.44		109	94,348	.86	1.39		5,930	333,951	.86	1.47						
CHARGES	1,284	250,915	.80	1.01		621	414,460	.80	1.00		17,093	1106,922	.80	1.03						
TOTALS	3,020	475,073	.74	.75		1,655	1140,311	.64	.60		230,721	2852,563	.70	.69						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2007

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	7	.36	.21		4	7				1	3				3	14			
61- 80	319	219	1.19	.90		115	318	.46	.35		116	543	.79	.60		91	604	1.55	1.18	
81- 85	2,469	2,748	1.01	.85		5,810	19,012	.81	.68		5,226	27,114	.68	.58		3,322	24,094	.47	.40	
86- 90	682	780	1.35	1.18		1,841	6,294	.81	.71		1,778	9,575	.65	.56		1,153	8,718	.61	.53	
91- 95	269	308	.17	.16		526	1,920	1.36	1.26		536	3,062	1.07	.99		419	3,366	.88	.82	
96- 99	153	185	1.70	1.66		262	978	.76	.74		296	1,792	.98	.96		271	2,291	.93	.91	
100-100	145,307	102,486	.80	.80		16,728	56,395	.75	.75		3,339	20,089	.82	.82		1,356	11,644	1.67	1.67	
CREDITS	149,214	106,732	.81	.81		25,286	84,923	.78	.74		11,292	62,177	.75	.68		6,615	50,731	.83	.74	
101-105	138	171	1.52	1.56		267	1,068	.61	.62		261	1,662	1.77	1.82		205	1,811	.90	.93	
106-110	126	158	9.76	10.55		171	704	1.40	1.51		178	1,196	1.02	1.09		142	1,328	.33	.35	
111-115	86	103	.96	1.08		145	615	.78	.89		148	1,047	.65	.73		107	1,028	1.06	1.19	
116-120	59	79	.04	.04		95	438	1.01	1.19		94	678	1.27	1.50		94	969	1.25	1.47	
121-130	127	192	5.58	6.97		197	976	.69	.86		183	1,416	1.16	1.46		137	1,494	1.12	1.41	
131-140	100	150	.70	.95		119	611	.64	.86		140	1,164	.90	1.22		110	1,280	.49	.66	
141- UP	413	1,035	1.14	2.34		826	6,692	1.10	2.31		818	10,002	.88	1.73		570	9,257	1.15	2.14	
CHARGES	1,049	1,887	2.25	3.43		1,820	11,104	.99	1.56		1,822	17,165	1.00	1.52		1,365	17,168	1.01	1.46	
TOTALS	150,263	108,620	.84	.84		27,106	96,027	.80	.80		13,114	79,342	.81	.79		7,980	67,899	.88	.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	5	38	.05	.03		5	51				2	39				4	134	.01		
61- 80	236	2,264	1.52	1.17		793	12,716	.68	.53		1,717	47,417	.58	.45		1,241	64,545	.58	.43	
81- 85	3,810	38,854	.51	.43		3,016	47,312	.65	.54		1,560	43,837	.77	.64		501	28,840	.75	.62	
86- 90	1,308	13,880	.85	.74		1,013	16,899	.71	.62		671	20,587	.65	.57		360	21,827	.74	.66	
91- 95	560	6,341	.71	.66		524	9,499	1.18	1.10		476	15,638	.87	.81		340	22,622	.71	.66	
96- 99	299	3,582	.62	.60		348	6,747	.72	.70		340	11,763	.85	.83		271	18,406	1.03	1.00	
100-100	1,092	13,256	.70	.70		726	13,751	.99	.99		469	15,997	.79	.79		176	12,069	.71	.71	
CREDITS	7,310	78,215	.65	.57		6,425	106,975	.76	.65		5,235	155,279	.72	.61		2,893	168,443	.70	.59	
101-105	286	3,592	.83	.85		318	6,316	.95	.98		403	14,949	1.04	1.07		294	21,126	.68	.70	
106-110	178	2,369	.64	.69		225	4,740	1.09	1.17		322	12,636	.73	.79		223	17,122	.75	.81	
111-115	164	2,262	.73	.82		208	4,553	.83	.94		292	11,892	.82	.93		211	16,498	.75	.84	
116-120	105	1,527	.83	.98		199	4,686	1.29	1.52		285	11,963	.58	.69		156	12,841	.85	1.00	
121-130	203	3,144	.68	.86		322	7,988	.84	1.05		428	18,622	.80	1.00		266	24,226	.71	.88	
131-140	202	3,366	.82	1.12		274	7,223	.81	1.10		271	12,805	.74	1.00		162	14,887	.80	1.09	
141- UP	814	17,838	.56	1.01		734	24,393	.92	1.59		694	41,787	.83	1.41		403	48,326	.74	1.26	
CHARGES	1,952	34,098	.66	.93		2,280	59,898	.93	1.26		2,695	124,654	.81	1.05		1,715	155,025	.74	.96	
TOTALS	9,262	112,313	.66	.65		8,705	166,873	.82	.81		7,930	279,932	.76	.76		4,608	323,468	.72	.72	
		\$100,000 -		249,999			\$250,000 AND OVER					ALL RISKS								
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	13	1,361	.13	.08		33	18,930	.29	.16		85	20,583	.27	.15						
61- 80	825	91,325	.53	.38		492	300,213	.54	.38		5,945	520,163	.55	.40						
81- 85	274	35,151	.64	.53		171	99,626	.59	.49		26,159	366,587	.64	.53						
86- 90	301	41,175	.74	.65		163	99,349	.58	.51		9,270	239,083	.67	.58						
91- 95	216	30,725	.50	.46		137	128,957	.53	.49		4,003	222,437	.62	.57						
96- 99	171	26,105	.65	.63		108	88,578	.67	.65		2,519	160,428	.73	.71						
100-100	119	17,861	.70	.70		64	42,713	.69	.69		169,376	306,261	.80	.80						
CREDITS	1,919	243,703	.60	.49		1,168	778,365	.57	.46		217,357	1835,542	.65	.55						
101-105	213	34,202	.70	.71		102	63,468	.78	.80		2,487	148,366	.79	.82						
106-110	165	27,065	.71	.77		83	46,901	.80	.86		1,813	114,218	.78	.85						
111-115	150	27,052	.66	.74		84	94,217	.84	.95		1,595	159,266	.80	.90						
116-120	115	20,352	.65	.76		67	40,363	.95	1.11		1,269	93,895	.84	.99						
121-130	170	33,649	.78	.97		96	64,740	.69	.86		2,129	156,448	.75	.93						
131-140	112	23,332	.72	.98		62	57,499	.85	1.15		1,552	122,318	.80	1.08						
141- UP	244	63,090	1.02	1.71		105	104,803	.82	1.37		5,621	327,222	.86	1.47						
CHARGES	1,169	228,741	.79	1.00		599	471,992	.81	1.01		16,466	1121,733	.81	1.04						
TOTALS	3,088	472,444	.69	.69		1,767	1250,357	.66	.61		233,823	2957,275	.71	.69						

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2008

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	13	7				4	9				2	8				3	13	.25	.13	
61- 80	394	237	1.82	1.36		192	539	.38	.28		120	550	1.47	1.11		127	858	1.06	.82	
81- 85	2,924	3,213	1.62	1.37		5,946	19,307	.85	.72		5,044	26,108	.62	.52		3,116	22,640	.60	.50	
86- 90	855	979	1.41	1.23		2,002	6,791	1.06	.93		1,868	10,001	.79	.69		1,085	8,151	.64	.56	
91- 95	312	339	1.19	1.11		540	1,956	.74	.68		575	3,298	.49	.45		400	3,203	.81	.75	
96- 99	160	190	1.35	1.32		286	1,075	1.20	1.17		300	1,816	.57	.55		230	1,966	1.26	1.22	
100-100	152,344	103,254	.72	.72		15,320	51,383	.59	.59		2,753	16,517	.68	.68		1,110	9,532	.75	.75	
CREDITS	157,002	108,219	.76	.75		24,290	81,060	.70	.66		10,662	58,298	.66	.59		6,071	46,362	.69	.61	
101-105	186	200	1.14	1.17		247	964	.74	.76		270	1,724	1.26	1.30		196	1,754	.52	.53	
106-110	147	176	2.59	2.80		188	792	.98	1.05		198	1,344	.46	.49		159	1,494	.52	.56	
111-115	107	139	9.68	10.95		139	602	1.21	1.36		146	1,032	1.95	2.21		121	1,186	.83	.94	
116-120	100	127	.47	.56		134	626	.70	.83		105	770	.52	.62		62	631	1.77	2.09	
121-130	151	203	3.00	3.76		191	896	1.11	1.38		171	1,315	.57	.72		132	1,443	.62	.77	
131-140	82	137	1.77	2.40		142	726	.83	1.11		138	1,171	1.49	2.02		119	1,405	1.79	2.42	
141- UP	497	1,270	2.29	4.64		911	7,450	1.09	2.29		835	10,201	.87	1.72		616	9,928	1.21	2.24	
CHARGES	1,270	2,251	2.60	3.96		1,952	12,057	1.03	1.64		1,863	17,556	.94	1.43		1,405	17,840	1.08	1.57	
TOTALS	158,272	110,471	.80	.80		26,242	93,117	.74	.74		12,525	75,854	.73	.72		7,476	64,202	.79	.79	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	1	6				1	9				2	34				5	192	1.39	.79	
61- 80	260	2,537	.52	.40		929	14,726	.68	.53		1,644	45,121	.50	.38		1,098	56,630	.55	.40	
81- 85	3,521	35,858	.51	.43		2,531	39,452	.57	.48		1,245	34,857	.52	.43		403	23,236	.75	.62	
86- 90	1,137	12,112	.65	.57		930	15,604	.76	.67		574	17,447	.93	.81		333	20,448	.84	.74	
91- 95	516	5,847	1.28	1.18		495	8,939	.88	.81		436	14,289	.74	.69		300	19,424	.58	.54	
96- 99	313	3,700	1.12	1.09		325	6,119	.75	.73		346	12,065	.86	.84		260	17,761	.79	.77	
100-100	910	11,036	.83	.83		624	11,770	.91	.91		371	12,366	1.05	1.05		181	12,324	.75	.75	
CREDITS	6,658	71,096	.68	.59		5,835	96,619	.70	.61		4,618	136,178	.66	.56		2,580	150,016	.67	.56	
101-105	279	3,513	.91	.93		320	6,377	.68	.70		392	14,379	.75	.77		270	19,352	.79	.82	
106-110	201	2,718	.99	1.06		216	4,528	.75	.81		329	12,769	.45	.48		202	15,350	.88	.95	
111-115	142	1,976	.42	.47		179	4,001	.81	.92		301	12,083	.59	.66		178	14,106	.69	.78	
116-120	149	2,196	.97	1.14		190	4,432	.90	1.07		260	11,008	.90	1.06		169	13,908	.97	1.14	
121-130	253	3,907	1.10	1.38		361	9,010	.49	.62		420	18,602	.86	1.07		278	24,531	.63	.79	
131-140	241	4,039	.53	.72		293	7,717	.41	.56		270	13,240	.84	1.13		151	14,519	.69	.94	
141- UP	763	16,437	.73	1.28		734	24,452	.85	1.48		639	39,326	.94	1.65		394	46,729	.90	1.54	
CHARGES	2,028	34,786	.78	1.09		2,293	60,517	.72	.97		2,611	121,407	.80	1.05		1,642	148,495	.81	1.04	
TOTALS	8,686	105,882	.71	.71		8,128	157,136	.71	.71		7,229	257,586	.73	.74		4,222	298,512	.74	.75	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	16	1,668	.48	.28		30	30,940	.15	.08		77	32,886	.17	.09					
61- 80	788	85,839	.62	.45		427	268,400	.44	.32		5,979	475,437	.50	.37					
81- 85	232	29,935	.52	.43		159	102,389	.57	.47		25,121	336,996	.60	.50					
86- 90	222	29,644	.66	.58		127	68,587	.56	.49		9,133	189,764	.70	.61					
91- 95	198	27,955	.52	.48		125	90,073	.56	.52		3,897	175,323	.62	.57					
96- 99	176	26,525	.62	.61		98	75,202	.53	.52		2,494	146,419	.65	.63					
100-100	95	14,398	.86	.86		58	38,555	.66	.66		173,766	281,134	.72	.72					
CREDITS	1,727	215,963	.62	.50		1,024	674,147	.50	.40		220,467	1637,959	.60	.50					
101-105	182	28,531	.51	.53		103	85,307	.69	.71		2,445	162,102	.69	.70					
106-110	147	24,411	.65	.70		76	42,546	.70	.75		1,863	106,128	.69	.75					
111-115	114	20,502	.70	.79		61	37,632	.91	1.02		1,488	93,258	.80	.90					
116-120	103	18,281	.62	.73		51	29,097	.85	1.00		1,323	81,076	.83	.98					
121-130	182	36,076	.77	.97		91	90,371	.77	.97		2,230	186,353	.75	.95					
131-140	107	23,636	.56	.76		52	34,668	.79	1.06		1,595	101,259	.72	.96					
141- UP	251	65,195	.64	1.10		97	95,792	.84	1.39		5,737	316,779	.84	1.45					
CHARGES	1,086	216,631	.64	.83		531	415,413	.78	.97		16,681	1046,955	.77	.99					
TOTALS	2,813	432,594	.63	.63		1,555	1089,560	.61	.56		237,148	2684,915	.67	.65					

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR MANUAL YEAR 2009

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	3	1				1	3	.96	.58		1	3				1	5				
61- 80	341	213	1.34	1.01		115	320	1.02	.77		129	609	.07	.05		116	788	.83	.63		
81- 85	3,032	3,328	1.54	1.30		6,046	19,591	.42	.36		4,455	23,059	.43	.36		2,759	20,042	.45	.38		
86- 90	1,028	1,190	.96	.83		2,431	8,159	1.02	.89		2,031	10,856	.81	.70		1,153	8,679	.62	.54		
91- 95	344	366	1.32	1.22		644	2,285	.72	.67		578	3,325	.68	.63		384	3,082	.52	.48		
96- 99	211	229	1.23	1.20		330	1,251	1.11	1.08		286	1,713	.78	.76		251	2,141	1.29	1.26		
100-100	167,013	103,640	.57	.57		13,399	44,468	.62	.62		2,298	13,762	.60	.60		853	7,330	.58	.58		
CREDITS	171,972	108,968	.61	.61		22,966	76,077	.63	.59		9,778	53,328	.57	.51		5,517	42,068	.56	.49		
101-105	164	204	1.96	2.01		265	1,052	1.10	1.12		265	1,700	.50	.51		194	1,741	.87	.89		
106-110	144	175	.45	.49		219	927	.95	1.02		199	1,316	.67	.72		138	1,299	.64	.69		
111-115	108	135	2.17	2.44		154	674	.40	.46		155	1,080	.54	.60		91	878	.24	.27		
116-120	74	88	2.75	3.24		126	582	1.31	1.54		104	759	.19	.22		91	937	.42	.50		
121-130	160	218	1.73	2.17		193	920	.74	.92		197	1,512	.86	1.08		155	1,694	.86	1.08		
131-140	115	171	.68	.92		150	780	.64	.87		156	1,290	.66	.90		133	1,562	2.38	3.22		
141- UP	507	1,271	2.02	4.01		1,000	7,998	.69	1.44		838	9,950	.64	1.22		586	9,175	.58	1.05		
CHARGES	1,272	2,262	1.80	2.72		2,107	12,933	.76	1.20		1,914	17,606	.62	.93		1,388	17,287	.78	1.11		
TOTALS	173,244	111,230	.64	.64		25,073	89,010	.65	.64		11,692	70,935	.58	.58		6,905	59,354	.62	.62		

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999					
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	2	15	1.30	.77							3	58	.09	.05		1	52	.03	.02		
61- 80	287	2,838	.60	.47		943	14,859	.43	.34		1,521	41,267	.39	.30		1,010	51,545	.55	.40		
81- 85	3,110	31,606	.49	.41		2,193	34,173	.55	.45		978	27,122	.58	.48		341	19,726	.57	.47		
86- 90	1,101	11,697	.45	.39		789	13,199	.60	.52		564	17,109	.98	.86		318	19,577	.59	.52		
91- 95	512	5,806	.66	.61		503	9,152	.72	.67		428	14,230	.65	.60		267	17,684	.56	.52		
96- 99	304	3,657	.82	.80		329	6,232	.82	.80		352	12,283	.61	.59		239	16,412	.63	.62		
100-100	770	9,305	.58	.58		512	9,795	.70	.70		313	10,499	.66	.66		139	9,477	.62	.62		
CREDITS	6,086	64,924	.53	.46		5,269	87,409	.59	.51		4,159	122,568	.59	.50		2,315	134,474	.57	.48		
101-105	287	3,622	.57	.59		315	6,324	.84	.86		375	13,473	.45	.46		226	16,270	.57	.58		
106-110	173	2,255	.64	.69		246	5,187	.55	.59		310	11,867	.55	.60		187	14,220	.55	.59		
111-115	149	2,068	.77	.87		180	3,938	.51	.58		277	11,002	.75	.85		190	15,102	.53	.60		
116-120	126	1,851	.44	.52		219	5,073	.62	.73		240	9,913	.55	.65		162	13,224	.66	.78		
121-130	235	3,633	.63	.79		365	8,930	.49	.61		348	15,348	.68	.85		239	21,146	.64	.80		
131-140	279	4,674	.54	.73		271	7,079	.42	.56		257	12,430	.59	.79		159	14,991	.66	.89		
141- UP	723	15,714	.59	1.05		643	21,451	.69	1.19		590	35,310	.69	1.18		381	45,599	.59	1.01		
CHARGES	1,972	33,816	.59	.83		2,239	57,982	.61	.81		2,397	109,342	.63	.81		1,544	140,553	.60	.78		
TOTALS	8,058	98,740	.55	.55		7,508	145,391	.60	.60		6,556	231,910	.61	.61		3,859	275,027	.59	.60		

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS										
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		
0- 60	11	1,230	.44	.26		21	13,362	.14	.08		44	14,728	.17	.09							
61- 80	636	70,629	.39	.28		361	223,054	.37	.26		5,459	406,123	.40	.29							
81- 85	225	28,700	.48	.40		130	109,498	.33	.27		23,269	316,846	.45	.37							
86- 90	209	28,585	.61	.54		110	74,962	.44	.39		9,734	194,015	.59	.52							
91- 95	195	27,960	.41	.38		115	75,961	.42	.39		3,970	159,851	.49	.46							
96- 99	165	24,686	.47	.46		103	85,177	.47	.46		2,570	153,782	.54	.53							
100-100	95	14,678	.66	.66		46	28,348	.62	.62		185,438	251,302	.60	.60							
CREDITS	1,536	196,468	.47	.39		886	610,362	.40	.32		230,484	1496,647	.49	.42							
101-105	155	24,583	.48	.49		104	66,878	.67	.69		2,350	135,847	.61	.63							
106-110	150	25,475	.67	.73		66	44,207	.53	.57		1,832	106,928	.58	.63							
111-115	111	19,497	.73	.82		51	27,981	.85	.96		1,466	82,354	.72	.81							
116-120	107	19,938	.49	.57		54	37,752	.71	.84		1,303	90,115	.62	.74							
121-130	136	26,623	.65	.81		83	54,061	.57	.72		2,111	134,085	.62	.77							
131-140	103	20,854	.64	.86		48	42,114	1.05	1.42		1,671	105,945	.81	1.09							
141- UP	216	57,940	.58	.99		99	81,825	.59	.95		5,583	286,233	.62	1.05							
CHARGES	978	194,911	.60	.77		505	354,818	.68	.84		16,316	941,508	.64	.83							
TOTALS	2,514	391,379	.54	.54		1,391	965,180	.50	.47		246,800	2438,155	.55	.54							

DATE 10/15/12

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR ALL MANUAL YEARS

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	76	32	.09	.05		37	71	2.72	1.36		17	55			13	57	.06	.03		
61- 80	1,665	1,091	1.65	1.24		691	1,920	.54	.41		564	2,644	.91	.69		543	3,636	.94	.72	
81- 85	12,968	14,406	1.52	1.28		28,949	94,376	.68	.58		24,737	128,032	.62	.52		15,616	113,503	.53	.45	
86- 90	3,878	4,457	1.06	.93		9,808	33,317	.91	.79		9,212	49,478	.71	.62		5,730	43,281	.66	.57	
91- 95	1,446	1,614	1.06	.98		2,728	9,836	.87	.80		2,837	16,256	.77	.71		2,059	16,530	.75	.70	
96- 99	860	978	1.25	1.21		1,438	5,425	.90	.88		1,477	8,944	.67	.65		1,238	10,507	1.09	1.06	
100-100	746,738	508,895	.69	.69		79,584	267,779	.63	.63		15,377	92,433	.72	.72		6,215	53,410	1.01	1.01	
CREDITS	767,631	531,475	.72	.72		123,235	412,724	.67	.64		54,221	297,841	.68	.61		31,414	240,924	.71	.63	
101-105	776	911	1.11	1.14		1,254	4,985	.93	.95		1,401	8,929	1.10	1.13		1,006	8,946	.91	.93	
106-110	643	775	2.75	2.97		922	3,855	1.10	1.19		962	6,450	.72	.77		725	6,808	.47	.51	
111-115	489	630	2.92	3.29		676	2,944	.75	.84		761	5,331	1.03	1.17		535	5,212	.79	.89	
116-120	388	510	1.18	1.38		546	2,507	.87	1.02		512	3,722	.79	.93		433	4,458	1.42	1.67	
121-130	703	994	2.34	2.93		988	4,753	.88	1.10		948	7,313	1.10	1.37		703	7,665	.98	1.23	
131-140	458	700	2.22	3.01		660	3,410	.88	1.19		705	5,907	.97	1.31		588	6,904	1.38	1.87	
141- UP	2,200	5,558	2.77	5.62		4,382	36,046	1.02	2.16		4,157	50,985	.80	1.58		3,065	49,801	.92	1.72	
CHARGES	5,657	10,078	2.47	3.74		9,428	58,501	.98	1.57		9,446	88,636	.87	1.32		7,055	89,795	.94	1.38	
TOTALS	773,288	541,553	.75	.75		132,663	471,224	.71	.71		63,667	386,477	.72	.72		38,469	330,718	.77	.76	

EXP-MOD	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	15	105	.20	.11		24	217	.22	.11		27	521	1.18	.66		23	838	.82	.43	
61- 80	1,194	11,624	.73	.57		4,000	63,718	.59	.46		7,896	217,535	.55	.42		5,519	286,130	.59	.43	
81- 85	17,795	181,450	.54	.45		13,511	211,862	.63	.52		6,915	194,074	.65	.54		2,303	132,100	.68	.56	
86- 90	6,116	64,934	.71	.62		4,770	79,933	.72	.63		3,271	99,817	.82	.72		1,755	107,808	.72	.63	
91- 95	2,708	30,802	.89	.82		2,647	47,923	.83	.77		2,380	78,050	.75	.70		1,536	100,946	.63	.59	
96- 99	1,602	19,214	.91	.89		1,680	31,837	.79	.77		1,789	62,082	.73	.71		1,300	88,800	.73	.71	
100-100	5,302	64,114	.76	.76		3,475	65,984	.82	.82		2,171	74,147	.87	.87		950	65,022	.82	.82	
CREDITS	34,732	372,243	.66	.58		30,107	501,473	.69	.60		24,449	726,226	.68	.58		13,386	781,644	.66	.55	
101-105	1,405	17,758	.77	.79		1,551	30,959	.77	.79		1,898	69,289	.74	.76		1,358	97,719	.73	.75	
106-110	962	12,821	.74	.80		1,117	23,613	.65	.70		1,570	61,070	.65	.70		1,096	83,448	.72	.77	
111-115	756	10,473	.67	.76		931	20,499	.74	.83		1,488	60,168	.67	.75		990	78,312	.66	.75	
116-120	636	9,334	.86	1.01		945	22,058	.80	.95		1,289	54,138	.70	.83		853	70,320	.91	1.07	
121-130	1,145	17,727	.94	1.18		1,727	43,040	.76	.95		2,065	90,733	.77	.96		1,340	118,078	.70	.87	
131-140	1,055	17,679	.70	.95		1,481	39,004	.58	.78		1,394	67,188	.72	.97		850	80,486	.74	1.01	
141- UP	4,003	87,720	.66	1.17		3,707	123,135	.81	1.41		3,302	198,952	.82	1.41		2,045	245,317	.82	1.40	
CHARGES	9,962	173,513	.72	1.02		11,459	302,308	.75	1.02		13,006	601,539	.75	.98		8,532	773,679	.76	.99	
TOTALS	44,694	545,756	.68	.68		41,566	803,781	.71	.72		37,455	1327,765	.71	.72		21,918	1555,323	.71	.72	

EXP-MOD	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS								
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR
0- 60	81	8,475	.26	.15		182	106,819	.37	.20		495	117,189	.37	.20					
61- 80	3,670	409,326	.55	.39		2,089	1276,949	.48	.34		27,831	2274,574	.52	.38					
81- 85	1,307	166,804	.57	.47		739	508,935	.51	.42		124,840	1745,542	.59	.49					
86- 90	1,185	159,912	.68	.60		693	481,247	.53	.46		46,418	1124,183	.64	.57					
91- 95	1,038	148,385	.57	.53		647	474,641	.54	.50		20,026	924,983	.61	.57					
96- 99	897	135,944	.59	.57		556	480,071	.58	.56		12,837	843,800	.63	.62					
100-100	561	85,185	.79	.79		290	186,136	.69	.69		860,663	1463,104	.72	.72					
CREDITS	8,739	1114,030	.59	.49		5,196	3514,797	.52	.42		1093,110	8493,376	.60	.51					
101-105	973	155,665	.62	.63		545	356,472	.73	.75		12,167	751,635	.72	.74					
106-110	813	135,579	.68	.74		414	243,404	.80	.86		9,224	577,823	.74	.80					
111-115	662	117,492	.68	.76		339	235,913	.85	.96		7,627	536,973	.76	.86					
116-120	600	108,991	.71	.84		292	188,804	.88	1.04		6,494	464,842	.83	.97					
121-130	865	168,679	.78	.97		463	345,045	.75	.94		10,947	804,027	.76	.96					
131-140	590	124,485	.73	.99		294	227,695	.86	1.17		8,075	573,459	.79	1.06					
141- UP	1,225	316,192	.81	1.37		515	458,861	.80	1.32		28,601	1572,567	.82	1.40					
CHARGES	5,728	1127,084	.73	.93		2,862	2056,194	.80	.99		83,135	5281,327	.78	1.00					
TOTALS	14,467	2241,114	.66	.66		8,058	5570,991	.62	.58		11176,245	13774,703	.67	.65					