

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
0005	X	CHRISTMAS TREE GROWING, HARVESTING & DRIVERS	1.85	1.08	0.33	1.81	1.06	0.32	2.21%	1.89%	3.13%
0008	X	FARM: VEGETABLE & DRIVER	1.80	1.03	0.30	2.04	1.17	0.30	-11.76%	-11.97%	0.00%
0016	X	FARM: ORCHARD & DRIVER	3.78	2.02	0.28	3.94	2.33	0.31	-4.06%	-13.30%	-9.68%
0034	X	FARM: POULTRY OR EGG PRODUCER & DRIVER	2.88	1.69	0.33	2.66	1.56	0.32	8.27%	8.33%	3.13%
0035	X	FLORIST: RAISING FLOWERS & DRIVER	2.36	1.48	0.33	2.78	1.58	0.30	-15.11%	-6.33%	10.00%
0036	X	FARM: DAIRY & DRIVER	3.81	2.25	0.32	4.58	2.56	0.29	-16.81%	-12.11%	10.34%
0037	X	FARM: FIELD CROPS & DRIVER	4.01	2.30	0.30	4.83	2.68	0.29	-16.98%	-14.18%	3.45%
0042	X	LANDSCAPE GARDENING & DRIVER	4.00	2.25	0.30	4.22	2.35	0.30	-5.21%	-4.26%	0.00%
0050	X	FARM: MACHINERY OPS - BY CONTRACTOR & DRIVER	5.56	3.39	0.28	5.53	2.96	0.25	0.54%	14.53%	12.00%
0059	D	ABRASIVE OR SAND BLASTING	0.27	0.06	0.26	0.28	0.07	0.29	-3.57%	-14.29%	-10.34%
0065	D	INCIDENTAL FOUNDRIES: STEEL	0.06	0.02	0.28	0.06	0.02	0.31	0.00%	0.00%	-9.68%
0066	D	INCIDENTAL FOUNDRIES: NON FERROUS	0.06	0.02	0.28	0.06	0.02	0.31	0.00%	0.00%	-9.68%
0067	D	INCIDENTAL FOUNDRIES: IRON	0.06	0.02	0.29	0.06	0.02	0.32	0.00%	0.00%	-9.38%
0079	X	FARM: BERRY & DRIVER	2.72	1.47	0.27	2.45	1.31	0.29	11.02%	12.21%	-6.90%
0083	X	CATTLE / LIVESTOCK RAISING: NOC & DRIVER	15.43	9.10	0.31	17.16	9.29	0.28	-10.08%	-2.05%	10.71%
0106	X	CHRISTMAS TREE HARVEST: EXCLUDING DRIVER	12.82	6.21	0.23	12.65	6.09	0.25	1.34%	1.97%	-8.00%
0113	X	FISH HATCHERY & DRIVER	2.48	1.48	0.33	2.51	1.50	0.31	-1.20%	-1.33%	6.45%
0117	X	BERRY PICKING BY HAND	0.43	0.27	0.34	0.43	0.26	0.32	0.00%	3.85%	6.25%
0124	X	REFORESTATION & DRIVER	5.59	3.52	0.32	6.89	3.97	0.29	-18.87%	-11.34%	10.34%
0169	X	SHEEP OR GOAT RAISING & DRIVER	3.84	2.30	0.33	4.62	2.79	0.31	-16.88%	-17.56%	6.45%
0170	X	ANIMAL RAISING: FUR BEARING & DRIVERS	2.72	1.65	0.32	3.27	2.09	0.33	-16.82%	-21.05%	-3.03%
0251	X	IRRIGATION WORKS OPERATION & DRIVERS	3.60	2.15	0.32	3.42	1.92	0.29	5.26%	11.98%	10.34%
0917	X	DOMESTIC SERVICE CONTRACTOR: INSIDE	4.28	2.66	0.35	4.90	3.06	0.34	-12.65%	-13.07%	2.94%
1005	*	MINING: COAL - SURFACE & DRIVER	5.62	1.83	0.23	6.70	2.16	0.26	-16.12%	-15.28%	-11.54%
1164	E	MINING: NOT COAL - UNDERGROUND & DRIVER	6.34	2.56	0.23	6.41	2.85	0.26	-1.09%	-10.18%	-11.54%
1165	E	MINING: NOT COAL - SURFACE & DRIVER	4.19	2.00	0.27	3.78	2.00	0.30	10.85%	0.00%	-10.00%
1320	X	GAS / OIL: LEASE OPS & DRIVER	2.74	1.34	0.23	2.47	1.19	0.25	10.93%	12.61%	-8.00%
1322	X	GAS / OIL: OIL WELL - CLEAN - SPECIAL CONTRACTOR	9.03	4.41	0.23	10.65	5.17	0.25	-15.21%	-14.70%	-8.00%
1430	X	LEAD MANUFACTURING & DRIVERS	4.08	2.21	0.27	4.08	2.21	0.30	0.00%	0.00%	-10.00%
1438	X	BLAST FURNACE OPERATION & DRIVER	1.48	0.72	0.26	1.51	0.84	0.29	-1.99%	-14.29%	-10.34%
1452	X	ORE MILLING & DRIVER	1.49	0.82	0.26	1.70	0.91	0.29	-12.35%	-9.89%	-10.34%
1463	X	ASPHALT WORKS & DRIVER	6.37	3.12	0.23	6.12	3.12	0.25	4.08%	0.00%	-8.00%
1472	X	ALCOHOL MANUFACTURING: WOOD & DRIVER	2.12	1.02	0.25	2.38	1.19	0.28	-10.92%	-14.29%	-10.71%
1624	E	QUARRY: NOC & DRIVERS	4.71	2.30	0.24	5.80	2.89	0.27	-18.79%	-20.42%	-11.11%
1642	E	LIME MANUFACTURING	3.72	2.04	0.27	4.00	2.10	0.28	-7.00%	-2.86%	-3.57%
1654	E	QUARRY: CEMENT - ROCK - SURFACE & DRIVER	8.35	4.62	0.27	7.74	4.46	0.30	7.88%	3.59%	-10.00%
1655	E	QUARRY: LIMESTONE - SURFACE & DRIVER	5.30	2.84	0.27	4.78	2.39	0.27	10.88%	18.83%	0.00%
1699	E	ROCK WOOL MANUFACTURING	2.19	1.20	0.27	1.96	0.97	0.25	11.73%	23.71%	8.00%
1701	E	CEMENT MANUFACTURING	3.24	1.75	0.27	3.68	1.93	0.29	-11.96%	-9.33%	-6.90%
1710	E	STONE: CRUSHING & DRIVER - NO QUARRY	5.16	2.78	0.27	5.18	2.68	0.28	-0.39%	3.73%	-3.57%
1741	E	ROOFING GRANULES MANUFACTURING & DRIVER	2.46	0.89	0.26	2.50	1.06	0.29	-1.60%	-16.04%	-10.34%
1747	E	CLAY MILLING & DRIVERS	2.20	1.20	0.27	2.31	1.18	0.27	-4.76%	1.69%	0.00%
1748	E	ABRASIVE WHEEL MANUFACTURING & DRIVER	3.25	1.74	0.29	3.73	2.06	0.32	-12.87%	-15.53%	-9.38%
1803	D	SAND BLAST: SHOP WORK ONLY - NO PAINTING OR DR	4.06	1.85	0.26	4.29	2.02	0.29	-5.36%	-8.42%	-10.34%
1852	D	ASBESTOS GOODS MANUFACTURING	2.71	1.05	0.26	2.42	1.22	0.29	11.98%	-13.93%	-10.34%
1860	D	ABRASIVE PAPER / CLOTH PREPARATION	1.82	1.13	0.33	1.78	0.99	0.30	2.25%	14.14%	10.00%
1924	D	CABLE MANUFACTURING / WIRE DRAW: NOT IRON OR	2.26	1.42	0.33	2.46	1.42	0.30	-8.13%	0.00%	10.00%
1925	D	DIE CASTING MANUFACTURING	5.80	3.28	0.30	5.61	3.35	0.33	3.39%	-2.09%	-9.09%
2001	D	CRACKER MANUFACTURING	3.50	2.20	0.35	3.66	2.35	0.35	-4.37%	-6.38%	0.00%
2002	D	MACARONI MANUFACTURING	6.52	3.90	0.35	5.83	3.20	0.32	11.84%	21.88%	9.37%
2003	X	BAKERY: ROUTE SUPERVISOR & DRIVER	2.61	1.55	0.33	2.55	1.40	0.31	2.35%	10.71%	6.45%
2014	X	GRAIN MILLING	4.85	2.61	0.27	4.35	2.17	0.28	11.49%	20.28%	-3.57%
2016	X	BREAKFAST FOOD MANUFACTURING	2.27	1.40	0.35	2.09	1.20	0.32	8.61%	16.67%	9.37%
2021	X	SUGAR REFINING	3.09	1.77	0.30	3.24	1.79	0.28	-4.63%	-1.12%	7.14%
2039	X	ICE CREAM MANUFACTURING & DRIVER	2.77	1.75	0.35	2.96	1.79	0.32	-6.42%	-2.23%	9.37%
2041	X	CONFECTION MANUFACTURING	1.89	1.18	0.34	1.89	1.11	0.31	0.00%	6.31%	9.68%
2065	X	MILK PRODUCTS MANUFACTURING	2.90	1.76	0.32	2.64	1.47	0.29	9.85%	19.73%	10.34%
2070	X	CREAMERY: ROUTE SUPERVISOR & DRIVER	3.05	1.84	0.32	3.23	1.85	0.29	-5.57%	-0.54%	10.34%
2086	X	POULTRY PROCESSORS	3.54	2.15	0.32	3.63	2.15	0.30	-2.48%	0.00%	6.67%
2089	X	PACKING HOUSE: ALL OPS	6.09	3.66	0.33	6.59	3.95	0.30	-7.59%	-7.34%	10.00%
2095	X	MEAT PRODUCTS MANUFACTURING	2.08	1.22	0.33	2.01	1.20	0.33	3.48%	1.67%	0.00%
2104	X	SEAFOOD PROCESSORS	4.56	2.74	0.33	4.59	2.69	0.30	-0.65%	1.86%	10.00%
2105	X	FRUIT PACKING	2.62	1.62	0.35	2.69	1.66	0.35	-2.60%	-2.41%	0.00%
2110	X	PICKLE MANUFACTURING	3.32	2.03	0.36	3.26	1.88	0.33	1.84%	7.98%	9.09%
2111	X	CANNERY: NOC	2.49	1.54	0.35	2.52	1.50	0.33	-1.19%	2.67%	6.06%
2112	X	FRUIT EVAPORATING / PRESERVING	2.57	1.60	0.35	2.40	1.45	0.33	7.08%	10.34%	6.06%
2114	X	OYSTERMEN	2.67	1.64	0.35	2.56	1.48	0.32	4.30%	10.81%	9.37%
2121	X	BREWERY & DRIVERS	4.10	2.38	0.34	4.99	2.69	0.33	-17.84%	-11.52%	3.03%
2130	X	ALCOHOL MANUFACTURING: GRAIN	2.38	1.43	0.31	2.78	1.57	0.28	-14.39%	-8.92%	10.71%
2131	X	BOTTLING: SPIRIT LIQUOR - NOT BEER OR WINE	2.53	1.52	0.33	2.76	1.80	0.35	-8.33%	-15.56%	-5.71%
2143	X	WINERY: ALL OPS INCLUDING BOTTLING	1.82	1.16	0.31	1.95	1.08	0.28	-6.67%	7.41%	10.71%
2157	X	CARBONATED BEVERAGE MANUFACTURING	4.44	2.66	0.33	5.41	3.05	0.30	-17.93%	-12.79%	10.00%
2211	X	COTTON BATTING / WADDING / WASTE MANUFACTURIN	5.44	2.91	0.27	5.17	2.80	0.30	5.22%	3.93%	-10.00%
2220	X	THREAD / YARN MANUFACTURING	2.03	1.21	0.33	1.82	1.06	0.31	11.54%	14.15%	6.45%
2286	X	YARN MANUFACTURING: WOOL	1.59	1.00	0.35	1.78	1.10	0.33	-10.67%	-9.09%	6.06%
2288	X	FELTING MANUFACTURING	2.60	1.62	0.33	2.78	1.60	0.30	-6.47%	1.25%	10.00%
2300	X	VELVET OR PLUSH MANUFACTURING	1.91	1.26	0.32	2.11	1.25	0.29	-9.48%	0.80%	10.34%

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Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
2302		THREAD OR YARN MANUFACTURING: SILK	1.45	0.86	0.33	1.66	0.95	0.30	-12.65%	-9.47%	10.00%
2305		TEXTILE FIBER MANUFACTURING: SYNTHETIC	1.63	0.94	0.30	1.62	0.93	0.30	0.62%	1.08%	0.00%
2361		HOSIERY MANUFACTURING	1.41	0.84	0.33	1.54	0.92	0.32	-8.44%	-8.70%	3.13%
2362		KNIT GOOD MANUFACTURING	1.51	0.89	0.33	1.68	0.99	0.32	-10.12%	-10.10%	3.13%
2380		BRAID / FRINGE MANUFACTURING	2.13	1.28	0.33	2.19	1.30	0.31	-2.74%	-1.54%	6.45%
2386		LACE MANUFACTURING	1.20	0.76	0.32	1.21	0.72	0.29	-0.83%	5.56%	10.34%
2388		EMBROIDERY MANUFACTURING	1.78	1.12	0.35	2.01	1.22	0.32	-11.44%	-8.20%	9.37%
2402		CARPET / RUG MANUFACTURING	3.25	1.79	0.31	3.33	2.05	0.34	-2.40%	-12.68%	-8.82%
2413		TEXTILE FINISHING	1.74	1.03	0.33	1.97	1.16	0.32	-11.68%	-11.21%	3.13%
2416		THREAD / YARN DYEING	1.36	0.81	0.33	1.49	0.90	0.33	-8.72%	-10.00%	0.00%
2417		SILK SCREEN ON CLOTH BY MACHINE	1.83	1.12	0.32	2.16	1.41	0.33	-15.28%	-20.57%	-3.03%
2501	X	CLOTHING MANUFACTURING	1.60	0.95	0.33	1.58	0.96	0.33	1.27%	-1.04%	0.00%
2503		TAILORING / DRESSMAKING: CUSTOM	0.98	0.61	0.34	1.12	0.65	0.31	-12.50%	-6.15%	9.68%
2534		FLOWER OR FEATHER MANUFACTURING: ARTIFICIAL	1.52	0.95	0.35	1.72	1.04	0.33	-11.63%	-8.65%	6.06%
2570		BOX SPRING / MATTRESS MANUFACTURING	3.76	2.36	0.35	3.97	2.34	0.32	-5.29%	0.85%	9.37%
2592	X	LAUNDRY/DRY CLEANING - RTE SUPER & DRIVERS	2.73	1.61	0.33	2.72	1.58	0.31	0.37%	1.90%	6.45%
2600		FUR MANUFACTURING: PREPARING SKINS	1.51	0.96	0.29	1.82	0.97	0.26	-17.03%	-1.03%	11.54%
2623		TANNING	5.86	3.24	0.31	5.24	2.85	0.33	11.83%	13.68%	-6.06%
2651		GASKET / WASHER MANUFACTURING: NOT METAL	2.43	1.49	0.36	2.17	1.27	0.33	11.98%	17.32%	9.09%
2660		BOOT / SHOE MANUFACTURING	1.97	1.22	0.35	2.21	1.29	0.32	-10.86%	-5.43%	9.37%
2670		GLOVE MANUFACTURING: LEATHER / TEXTILE	1.56	1.01	0.35	1.74	1.05	0.32	-10.34%	-3.81%	9.37%
2683		LUGGAGE MANUFACTURING	2.69	1.69	0.32	3.27	1.82	0.29	-17.74%	-7.14%	10.34%
2688		LEATHER GOODS MANUFACTURING	2.82	1.78	0.35	2.52	1.57	0.33	11.90%	13.38%	6.06%
2697	X	FOREST PATROLLERS	6.34	2.49	0.29	5.72	2.75	0.32	10.84%	-9.45%	-9.38%
2702	X	LOGGING	21.07	8.46	0.24	20.92	10.26	0.27	0.72%	-17.54%	-11.11%
2703	X	LOGGING: EQUIPMENT MAINTENANCE: SHOP ONLY	5.68	3.11	0.26	5.14	2.63	0.27	10.51%	18.25%	-3.70%
2704	X	WILDLAND FIRE FIGHTING & DRIVERS	16.95	6.87	0.24	20.92	10.26	0.27	-18.98%	-33.04%	-11.11%
2710	X	SAW MILL	6.00	2.87	0.26	6.34	3.29	0.29	-5.36%	-12.77%	-10.34%
2714	X	VENEER MANUFACTURING	6.67	4.12	0.32	8.13	4.29	0.29	-17.96%	-3.96%	10.34%
2725	X	LOGGING: MECHANICAL - NO GROUND WORK	5.62	3.04	0.27	5.27	2.47	0.27	6.64%	23.08%	0.00%
2731	X	LUMBER REMANUFACTURING: INCLUDING PLANER	5.71	3.05	0.29	5.77	3.38	0.32	-1.04%	-9.76%	-9.38%
2735		FURNITURE STOCK MANUFACTURING	3.03	1.88	0.35	3.24	1.93	0.33	-6.48%	-2.59%	6.06%
2759		PALLET MANUFACTURING: REPAIR - WOOD	5.17	3.20	0.35	5.40	3.11	0.32	-4.26%	2.89%	9.37%
2790		PATTERN MAKING: NOC	1.38	0.87	0.34	1.37	0.80	0.31	0.73%	8.75%	9.68%
2802	X	CARPENTRY: SHOP ONLY & DRIVER	3.50	1.99	0.30	3.79	2.26	0.32	-7.65%	-11.95%	-6.25%
2812	X	CAMPER MANUFACTURING	3.76	2.22	0.33	3.73	2.17	0.32	0.80%	2.30%	3.13%
2836	X	BRUSH / BROOM MANUFACTURING OR ASSEMBLY	2.35	1.53	0.32	2.36	1.39	0.29	-0.42%	10.07%	10.34%
2841		WOOD PRODUCTS MANUFACTURING	3.41	2.13	0.35	4.15	2.48	0.33	-17.83%	-14.11%	6.06%
2881		CABINET WORKS: NO POWER WOOD MACHINE	2.72	1.75	0.35	2.63	1.57	0.32	3.42%	11.46%	9.37%
2883		FURNITURE MANUFACTURING: WOOD NOC	3.96	2.34	0.33	3.87	2.36	0.33	2.33%	-0.85%	0.00%
2913		RATTAN, FIBER PROD MANUFACTURING	2.56	1.66	0.36	3.11	1.86	0.33	-17.68%	-10.75%	9.09%
2915	X	VENEER PROD: INCLUDING VENEER MANUFACTURING	4.32	2.46	0.30	4.53	2.62	0.32	-4.64%	-6.11%	-6.25%
2923		MUSIC INSTRUMENT MANUFACTURING: WOOD	2.38	1.54	0.29	2.31	1.27	0.26	3.03%	21.26%	11.54%
2942		PENCIL / PEN HOLDER / CRAYON MANUFACTURING	2.40	1.58	0.37	2.49	1.62	0.34	-3.61%	-2.47%	8.82%
2960		LOG DUMPING / RAFTING / BOOMING & DRIVER	3.51	2.09	0.33	3.28	1.95	0.32	7.01%	7.18%	3.13%
3004		STEEL MAKING: ELECTRIC FURNACE / CRUCIBLE DRIVE	2.63	1.43	0.27	3.20	1.68	0.28	-17.81%	-14.88%	-3.57%
3018		STEEL ROLLING MILL: NOC & DRIVER	2.28	1.23	0.27	2.49	1.38	0.30	-8.43%	-10.87%	-10.00%
3022		PIPE / TUBE MANUFACTURING	3.16	1.97	0.33	2.98	1.72	0.30	6.04%	14.53%	10.00%
3027		ROLLING MILL & DRIVER	1.28	0.69	0.27	1.26	0.69	0.26	1.59%	0.00%	3.85%
3028		STEEL PIPE MANUFACTURING	2.80	1.65	0.33	3.21	1.85	0.32	-12.77%	-10.81%	3.13%
3030		IRON / STEEL WORKS: STRUCTURAL & DRIVER	4.24	2.29	0.28	4.05	2.29	0.31	4.69%	0.00%	-9.68%
3040		IRON / STEEL WORKS: NON-STRUCTURAL & DRIVER	4.89	2.61	0.29	4.72	2.60	0.32	3.60%	0.38%	-9.38%
3041		IRON WORKS: SHOP - DECORATIVE & DRIVER	3.16	1.89	0.32	3.21	1.79	0.29	-1.56%	5.59%	10.34%
3042		ELEVATOR / ESCALATOR MANUFACTURING	3.62	2.08	0.30	3.36	2.03	0.33	7.74%	2.46%	-9.09%
3064	X	SIGN MANUFACTURING: METAL	3.56	2.12	0.33	3.18	1.84	0.31	11.95%	15.22%	6.45%
3076	X	FURNITURE MANUFACTURING: METAL	1.96	1.22	0.34	2.04	1.19	0.31	-3.92%	2.52%	9.68%
3081	D	FOUNDRY: FERROUS - NOC	3.82	2.01	0.29	4.29	2.33	0.32	-10.96%	-13.73%	-9.38%
3082	D	FOUNDRY: STEEL CASTINGS	4.41	2.30	0.28	3.94	2.08	0.31	11.93%	10.58%	-9.68%
3085	D	FOUNDRY: NON-FERROUS	3.62	1.88	0.28	3.23	1.73	0.31	12.07%	8.67%	-9.68%
3110		TOOL MANUFACTURING: FORGING INCLUDING TRIMM	4.09	2.41	0.33	3.95	2.29	0.31	3.54%	5.24%	6.45%
3111		BLACKSMITH	3.12	1.84	0.33	2.79	1.60	0.30	11.83%	15.00%	10.00%
3113		TOOL / DIE MANUFACTURING: NON-FORGED - NOC	1.12	0.66	0.33	1.27	0.73	0.31	-11.81%	-9.59%	6.45%
3114		TOOL / DIE MANUFACTURING: FORGED METHOD	2.33	1.39	0.33	2.83	1.63	0.30	-17.67%	-14.72%	10.00%
3118		SAW MANUFACTURING	1.77	1.10	0.35	1.95	1.12	0.32	-9.23%	-1.79%	9.37%
3122		CUTLERY MANUFACTURING	1.65	1.02	0.33	1.57	0.87	0.30	5.10%	17.24%	10.00%
3126		TOOL MANUFACTURING	1.94	1.15	0.32	2.20	1.24	0.29	-11.82%	-7.26%	10.34%
3131		FASTENER / BUTTON MANUFACTURING: METAL	1.48	0.87	0.33	1.40	0.83	0.32	5.71%	4.82%	3.13%
3132		BOLT / NUT MANUFACTURING	2.72	1.60	0.33	2.53	1.35	0.31	7.51%	18.52%	6.45%
3145		SCREW MANUFACTURING	1.69	1.01	0.33	1.51	0.86	0.30	11.92%	17.44%	10.00%
3146		HARDWARE MANUFACTURING	1.55	0.92	0.33	1.50	0.85	0.30	3.33%	8.24%	10.00%
3168	X	FURNACE MANUFACTURING: ALL TYPES	3.91	2.37	0.30	4.16	2.30	0.27	-6.01%	3.04%	11.11%
3169		STOVE MANUFACTURING	2.02	1.19	0.33	2.42	1.43	0.32	-16.53%	-16.78%	3.13%
3175	D	HEATER / RADIATOR MANUFACTURING: CAST IRON	1.96	1.15	0.33	1.76	1.01	0.31	11.36%	13.86%	6.45%
3179		ELECTRICAL APPARATUS MANUFACTURING	1.63	1.02	0.35	1.59	0.97	0.33	2.52%	5.15%	6.06%
3180		ELECTRICAL / GAS LIGHT FIXTURE MANUFACTURING	1.63	1.01	0.35	1.68	0.99	0.32	-2.98%	2.02%	9.37%
3188		PLUMBERS SUPPLY MANUFACTURING	2.64	1.64	0.35	2.36	1.41	0.33	11.86%	16.31%	6.06%
3220		CAN MANUFACTURING	2.00	1.21	0.32	1.88	1.06	0.29	6.38%	14.15%	10.34%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
3223		LAMP / PORTABLE LANTERN MANUFACTURING	2.98	1.90	0.36	3.29	1.95	0.33	-9.42%	-2.56%	9.09%
3224		AGATE / ENAMEL WARE MANUFACTURING	2.92	1.86	0.34	3.26	1.98	0.31	-10.43%	-6.06%	9.68%
3227		ALUMINUM WARE MANUFACTURING	3.93	2.41	0.35	4.06	2.30	0.32	-3.20%	4.78%	9.37%
3240		CABLE / WIRE ROPE MANUFACTURING: IRON / STEEL	1.97	1.24	0.33	2.25	1.28	0.30	-12.44%	-3.13%	10.00%
3241		WIRE DRAWING: IRON/ STEEL	2.45	1.46	0.32	2.98	1.68	0.29	-17.79%	-13.10%	10.34%
3255		WIRE CLOTH MANUFACTURING	1.93	1.25	0.34	2.24	1.34	0.31	-13.84%	-6.72%	9.68%
3257		WIRE GOODS MANUFACTURING	1.93	1.14	0.33	1.73	1.01	0.31	11.56%	12.87%	6.45%
3300		BED SPRING / WIRE MATTRESS MANUFACTURING	5.14	3.08	0.33	6.18	3.87	0.33	-16.83%	-20.41%	0.00%
3303		AUTO BUMPER STRAIGHTENING & REPAIR	2.75	1.72	0.33	3.29	1.87	0.30	-16.41%	-8.02%	10.00%
3307		HEAT TREATING: METAL	3.11	1.83	0.32	3.00	1.67	0.29	3.67%	9.58%	10.34%
3315		BRASS COPPER GOODS MANUFACTURING	2.97	1.86	0.33	2.80	1.62	0.30	6.07%	14.81%	10.00%
3334		TUBE MANUFACTURING: METAL COLLAPSIBLE	2.27	1.38	0.29	2.03	1.13	0.26	11.82%	22.12%	11.54%
3336		TYPE FOUNDRY	1.64	0.88	0.28	1.49	0.86	0.31	10.07%	2.33%	-9.68%
3365		WELDING / CUTTING: NOC & DRIVER	6.35	3.37	0.27	6.77	3.42	0.28	-6.20%	-1.46%	-3.57%
3372		METAL FINISHING	2.35	1.34	0.30	2.64	1.46	0.31	-10.98%	-8.22%	-3.23%
3373		GALVANIZING / TINNING: NOT ELECTROLYTIC	2.76	1.64	0.33	3.36	1.95	0.30	-17.86%	-15.90%	10.00%
3383		JEWELRY MANUFACTURING	1.22	0.77	0.35	1.37	0.84	0.33	-10.95%	-8.33%	6.06%
3385		CLOCK MANUFACTURING	0.80	0.50	0.34	0.96	0.56	0.31	-16.67%	-10.71%	9.68%
3400		METAL GOODS MANUFACTURING	2.65	1.51	0.30	2.44	1.39	0.31	8.61%	8.63%	-3.23%
3507		MACHINERY / EQUIPMENT MANUFACTURING	3.97	2.37	0.32	4.70	2.63	0.29	-15.53%	-9.89%	10.34%
3548		PRINTING / BOOKBINDING MACHINERY MANUFACTURING	1.62	0.96	0.32	1.45	0.82	0.29	11.72%	17.07%	10.34%
3559		CONFECTION MACHINE MANUFACTURING	2.32	1.37	0.33	2.60	1.45	0.30	-10.77%	-5.52%	10.00%
3574		OFFICE MACHINE MANUFACTURING	0.88	0.56	0.35	0.99	0.59	0.32	-11.11%	-5.08%	9.37%
3612		ENGINE MANUFACTURING	1.95	1.11	0.30	2.34	1.34	0.31	-16.67%	-17.16%	-3.23%
3620		BOILERMAKING	3.23	1.76	0.27	3.29	1.76	0.29	-1.82%	0.00%	-6.90%
3629		PRECISION MACHINE PARTS MANUFACTURING	1.55	0.97	0.33	1.47	0.84	0.30	5.44%	15.48%	10.00%
3632		MACHINE SHOP	2.81	1.61	0.30	2.85	1.59	0.29	-1.40%	1.26%	3.45%
3634		VALVE MANUFACTURING	1.54	0.97	0.35	1.38	0.82	0.32	11.59%	18.29%	9.37%
3635		GEAR MANUFACTURING: GRINDING	2.09	1.25	0.33	1.93	1.12	0.30	8.29%	11.61%	10.00%
3638		BALL / ROLLER BEARING MANUFACTURING	1.58	0.99	0.35	1.60	0.94	0.32	-1.25%	5.32%	9.37%
3642		BATTERY MANUFACTURING: DRY	0.79	0.47	0.33	0.92	0.55	0.31	-14.13%	-14.55%	6.45%
3643		ELECTRIC MOTOR REPAIR	3.43	1.98	0.34	3.38	1.86	0.32	1.48%	6.45%	6.25%
3647		BATTERY MANUFACTURING: STORAGE	2.41	1.40	0.30	2.63	1.58	0.31	-8.37%	-11.39%	-3.23%
3648		AUTO STARTER / GENERATOR REPAIR	1.48	0.92	0.35	1.72	1.00	0.32	-13.95%	-8.00%	9.37%
3681		ELECTRONIC PARTS MANUFACTURING / ASSEMBLING N	0.63	0.39	0.35	0.71	0.42	0.32	-11.27%	-7.14%	9.37%
3685		INSTRUMENT MANUFACTURING	0.77	0.48	0.34	0.73	0.42	0.31	5.48%	14.29%	9.68%
3719		OIL STILL ERECTION OR REPAIR	1.95	0.79	0.24	2.06	1.09	0.27	-5.34%	-27.52%	-11.11%
3724		MILLWRIGHT WORK	5.37	2.58	0.25	5.75	2.87	0.28	-6.61%	-10.10%	-10.71%
3726		TANK ERECTION REPAIR: METAL IN BUILDINGS	5.10	2.04	0.25	4.57	2.19	0.28	11.60%	-6.85%	-10.71%
3803		AUTO WHEEL MANUFACTURING	2.44	1.45	0.31	2.33	1.31	0.28	4.72%	10.69%	10.71%
3807		AUTOMOBILE RADIATOR MANUFACTURING	1.89	1.17	0.35	1.81	1.07	0.32	4.42%	9.35%	9.37%
3808		AUTOMOBILE MANUFACTURING	4.80	2.74	0.31	4.29	2.62	0.34	11.89%	4.58%	-8.82%
3821	X	AUTOMOBILE DISMANTLING & DRIVER	3.34	1.92	0.30	2.96	1.70	0.32	12.84%	12.94%	-6.25%
3822	X	AUTO BODY MANUFACTURING: DIE PRESSED STEEL	5.67	3.28	0.31	6.32	3.90	0.34	-10.28%	-15.90%	-8.82%
3824	X	AUTO BODY MANUFACTURING: NOC	3.90	2.20	0.30	4.47	2.55	0.31	-12.75%	-13.73%	-3.23%
3826		AIRCRAFT ENGINE MANUFACTURING	0.70	0.42	0.33	0.76	0.43	0.30	-7.89%	-2.33%	10.00%
3827		AUTOMOBILE ENGINE MANUFACTURING	1.36	0.78	0.30	1.65	1.00	0.33	-17.58%	-22.00%	-9.09%
3830		AIRPLANE MANUFACTURING	1.51	0.86	0.30	1.83	0.93	0.28	-17.49%	-7.53%	7.14%
3851		MOTORCYCLE MANUFACTURING	1.78	1.10	0.35	1.73	1.06	0.33	2.89%	3.77%	6.06%
3865		BICYCLE MANUFACTURING	1.60	1.05	0.34	1.67	1.01	0.31	-4.19%	3.96%	9.68%
3881		CAR MANUFACTURING: RAILROAD & DRIVER	2.23	1.33	0.32	2.32	1.31	0.29	-3.88%	1.53%	10.34%
4000		DREDGING: NOC & DRIVER	5.02	2.48	0.23	4.53	2.31	0.25	10.82%	7.36%	-8.00%
4021		BRICK / CLAY PRODUCT MANUFACTURING	3.60	1.93	0.27	3.67	2.05	0.29	-1.91%	-5.85%	-6.90%
4024		REFRACTORY PRODUCTS MANUFACTURING & DRIVER	3.03	1.64	0.28	3.03	1.68	0.31	0.00%	-2.38%	-9.68%
4034		COFFIN / CASKET MANUFACTURING: INSTALLATION CO	5.42	2.94	0.27	4.84	2.63	0.30	11.98%	11.79%	-10.00%
4036		PLASTER BOARD MANUFACTURING	2.54	1.38	0.28	2.75	1.56	0.31	-7.64%	-11.54%	-9.68%
4038		PLASTER FORM MANUFACTURING	2.27	1.47	0.35	2.03	1.23	0.32	11.82%	19.51%	9.37%
4053	X	POTTERY MANUFACTURING: CHINA OR TABLEWARE	3.25	1.90	0.33	3.59	1.97	0.30	-9.47%	-3.55%	10.00%
4061	X	CERAMICS MANUFACTURING: HAND MOLD OR CAST	4.13	2.63	0.32	3.93	2.23	0.29	5.09%	17.94%	10.34%
4062		CERAMICS MANUFACTURING: MECHANICAL PRESS FOR	1.65	0.97	0.33	1.60	0.93	0.31	3.12%	4.30%	6.45%
4101		GLASS MANUFACTURING: BLOWN SHEET WINDOW & R	1.89	1.08	0.30	1.91	1.07	0.32	-1.05%	0.93%	-6.25%
4111		GLASSWARE MANUFACTURING: NO MACHINE	1.75	1.11	0.32	2.13	1.20	0.29	-17.84%	-7.50%	10.34%
4112		INCANDESCENT LAMP MANUFACTURING	0.60	0.37	0.32	0.54	0.31	0.29	11.11%	19.35%	10.34%
4113		GLASS MANUFACTURING: CUT	1.68	1.00	0.33	1.78	1.05	0.32	-5.62%	-4.76%	3.13%
4114		GLASSWARE MANUFACTURING	2.28	1.35	0.33	2.68	1.54	0.31	-14.93%	-12.34%	6.45%
4130		GLASS MERCHANT: INCLUDING COUNTER SALES	3.10	1.83	0.33	3.20	1.83	0.31	-3.13%	0.00%	6.45%
4131		MIRROR MANUFACTURING	2.65	1.65	0.35	2.37	1.46	0.34	11.81%	13.01%	2.94%
4133		GLASS WINDOW MANUFACTURING: STAINED	2.48	1.55	0.33	2.70	1.54	0.30	-8.15%	0.65%	10.00%
4150		LENS MANUFACTURING: GROUND	0.68	0.44	0.34	0.67	0.40	0.31	1.49%	10.00%	9.68%
4206		PULP MANUFACTURING: GROUND WOOD	8.16	5.22	0.19	9.60	4.33	0.16	-15.00%	20.55%	18.75%
4207		PULP MANUFACTURING: CHEM PROCESS	1.62	0.89	0.26	1.97	1.06	0.25	-17.77%	-16.04%	4.00%
4239		PAPER MANUFACTURING	2.12	1.16	0.27	2.51	1.32	0.27	-15.54%	-12.12%	0.00%
4240		BOX MANUFACTURING: SET: UP PAPER	2.47	1.55	0.35	2.72	1.62	0.32	-9.19%	-4.32%	9.37%
4243		BOX MANUFACTURING: FOLD PAPER	1.83	1.10	0.33	1.84	1.08	0.30	-0.54%	1.85%	10.00%
4244		CORRUGATED CONTAINER MANUFACTURING	2.32	1.38	0.33	2.80	1.58	0.31	-17.14%	-12.66%	6.45%
4250		PAPER CORRUGATING & LAMINATING	1.21	0.72	0.33	1.31	0.76	0.30	-7.63%	-5.26%	10.00%
4251		STATIONERY MANUFACTURING	1.68	1.00	0.33	1.80	1.07	0.32	-6.67%	-6.54%	3.13%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
4263		FIBER GOODS MANUFACTURING	2.24	1.34	0.33	2.73	1.62	0.32	-17.95%	-17.28%	3.13%
4273		BAG MANUFACTURING: PAPER	3.26	1.91	0.33	3.92	2.22	0.31	-16.84%	-13.96%	6.45%
4279		PAPER GOODS MANUFACTURING	1.63	0.97	0.33	1.46	0.86	0.30	11.64%	12.79%	10.00%
4282		DRESS PATTERN MANUFACTURING	1.66	1.07	0.31	1.87	1.07	0.28	-11.23%	0.00%	10.71%
4283		ROOF / BUILDING PAPER: PREP ONLY - NO INSTALLATI	2.82	1.67	0.33	3.38	2.03	0.32	-16.57%	-17.73%	3.13%
4299	X	PRINTING	1.63	1.03	0.33	1.78	1.04	0.30	-8.43%	-0.96%	10.00%
4304		NEWSPAPER PUBLISHING	3.93	2.24	0.30	3.79	2.28	0.33	3.69%	-1.75%	-9.09%
4307		BOOKBINDING	1.38	0.89	0.38	1.33	0.84	0.35	3.76%	5.95%	8.57%
4351		PHOTOENGRAVING	0.88	0.53	0.33	0.79	0.45	0.30	11.39%	17.78%	10.00%
4352		ENGRAVING	1.22	0.76	0.35	1.45	0.92	0.34	-15.86%	-17.39%	2.94%
4360		MOTION PICTURE PRODUCTION: DEVELOPING NEGATIV	1.99	1.24	0.34	1.95	1.14	0.31	2.05%	8.77%	9.68%
4361		PHOTOGRAPHER: ALL EMPLOYEES	0.90	0.56	0.35	0.87	0.52	0.32	3.45%	7.69%	9.37%
4362		MOTION PICTURE & CLERICAL	0.70	0.43	0.29	0.79	0.40	0.26	-11.39%	7.50%	11.54%
4410		RUBBER GOODS MANUFACTURING	2.83	1.67	0.33	3.10	1.73	0.31	-8.71%	-3.47%	6.45%
4420		RUBBER TIRE MANUFACTURING	2.58	1.28	0.25	2.83	1.52	0.28	-8.83%	-15.79%	-10.71%
4431		PHONOGRAPH RECORD MANUFACTURING	1.34	0.88	0.36	1.20	0.75	0.33	11.67%	17.33%	9.09%
4439		LACQUER / VARNISH MANUFACTURING	1.74	0.95	0.27	2.09	1.14	0.30	-16.75%	-16.67%	-10.00%
4452		PLASTIC MANUFACTURING: FABRICATED	2.74	1.62	0.33	2.93	1.67	0.30	-6.48%	-2.99%	10.00%
4459		PLASTIC MANUFACTURING: SHEETS, RODS	2.42	1.44	0.33	2.58	1.50	0.31	-6.20%	-4.00%	6.45%
4470		RUBBER / PLASTICS: CABLE MANUFACTURING INSULAT	1.78	1.06	0.33	1.96	1.14	0.33	-9.18%	-7.02%	0.00%
4484		PLASTIC MANUFACTURING: MOLDED	2.22	1.32	0.33	1.99	1.19	0.32	11.56%	10.92%	3.13%
4493		FABRIC COATING / IMPREGNATING	1.77	1.05	0.32	1.99	1.10	0.29	-11.06%	-4.55%	10.34%
4511		CHEMIST: FOR OTHER	0.72	0.42	0.25	0.86	0.45	0.22	-16.28%	-6.67%	13.64%
4557		WAX PRODUCT MANUFACTURING	1.66	1.05	0.32	1.62	0.92	0.29	2.47%	14.13%	10.34%
4558		PAINT MANUFACTURING	1.81	1.08	0.33	1.92	1.11	0.30	-5.73%	-2.70%	10.00%
4561		VARNISH MANUFACTURING: OLEO - RESIN	1.90	1.17	0.26	2.14	1.10	0.23	-11.21%	6.36%	13.04%
4568		SALT/BORAX/POTASH PROD/REFINE & DR	2.09	1.12	0.27	2.19	1.11	0.29	-4.57%	0.90%	-6.90%
4583		FERTILIZER MANUFACTURING & DRIVERS	3.54	1.71	0.24	3.78	1.87	0.27	-6.35%	-8.56%	-11.11%
4611		CHEMICAL BLENDING	1.05	0.65	0.35	1.00	0.61	0.33	5.00%	6.56%	6.06%
4635		ACETYLENE GAS MANUFACTURING & DRIVER	2.88	1.14	0.27	2.58	1.26	0.30	11.63%	-9.52%	-10.00%
4653		GLUE MANUFACTURING & DRIVERS	2.86	1.76	0.36	2.56	1.52	0.33	11.72%	15.79%	9.09%
4665		RENDERING WORKS: NOC & DRIVERS	7.29	4.01	0.26	7.65	3.67	0.25	-4.71%	9.26%	4.00%
4670		COTTONSEED OIL MANUFACTURING: MECHANICAL & D	4.23	2.31	0.27	4.37	2.26	0.28	-3.20%	2.21%	-3.57%
4683		LARD REFINING	2.13	1.27	0.33	2.55	1.50	0.31	-16.47%	-15.33%	6.45%
4686		OIL MANUFACTURING: VEG EXTRACTION	1.70	0.92	0.27	1.78	0.92	0.29	-4.49%	0.00%	-6.90%
4692		DENTAL LABORATORY	0.40	0.25	0.35	0.40	0.24	0.33	0.00%	4.17%	6.06%
4693		SURGICAL GOODS MANUFACTURING: NOC	0.68	0.40	0.33	0.73	0.43	0.32	-6.85%	-6.98%	3.13%
4703		CORN PRODUCTS MANUFACTURING	2.23	1.35	0.30	2.32	1.26	0.27	-3.88%	7.14%	11.11%
4717		BUTTER SUBSTITUTE MANUFACTURING	2.64	1.75	0.30	3.21	1.82	0.27	-17.76%	-3.85%	11.11%
4720		SOAP / SYNTHETIC DETERGENT MANUFACTURER	1.55	0.91	0.33	1.66	0.98	0.32	-6.63%	-7.14%	3.13%
4740		OIL REFINING: PETROLEUM	2.87	1.51	0.29	2.57	1.43	0.32	11.67%	5.59%	-9.38%
4741		ROOFING / COMP MANUFACTURING: ASPHALT / ASBES	1.75	1.04	0.32	1.57	0.88	0.29	11.46%	18.18%	10.34%
4751		SYNTHETIC RUBBER MANUFACTURING	1.65	0.89	0.28	1.85	1.03	0.31	-10.81%	-13.59%	-9.68%
4771	N	HIGH EXPLOSIVES MANUFACTURING	2.04	0.81	0.26	2.37	1.10	0.29	-13.92%	-26.36%	-10.34%
4777		EXPLOSIVES DISTRIBUTORS	3.88	1.57	0.25	3.47	1.87	0.28	11.82%	-16.04%	-10.71%
4825		DRUG / MEDICINE MANUFACTURING	1.18	0.64	0.30	1.06	0.63	0.33	11.32%	1.59%	-9.09%
4828		CHEMICAL BLEND/MIX - NOC - ALL OPER - DR	1.16	0.67	0.30	1.12	0.61	0.30	3.57%	9.84%	0.00%
4829		CHEMICAL MFG - NOC - ALL OPER - DR	1.35	0.65	0.27	1.50	0.77	0.30	-10.00%	-15.58%	-10.00%
4902		SPORTING GOODS MANUFACTURING: NOC	2.52	1.56	0.35	2.26	1.38	0.34	11.50%	13.04%	2.94%
4923		PHOTOGRAPHIC SUPPLY MANUFACTURING	0.93	0.55	0.32	0.85	0.47	0.29	9.41%	17.02%	10.34%
5020		CEILING INSTALLATION: ACOUSTICAL - SUSPENDED -	3.80	2.07	0.26	4.24	2.14	0.26	-10.38%	-3.27%	0.00%
5022		MASONRY: NOC	6.66	3.26	0.23	6.62	3.25	0.25	0.60%	0.31%	-8.00%
5040		IRON / STEEL: ERECT OVER 2 STORIES	11.45	4.64	0.21	12.36	5.22	0.23	-7.36%	-11.11%	-8.70%
5057	X	IRON / STEEL: ERECT NOC	10.97	4.26	0.26	12.00	5.16	0.29	-8.58%	-17.44%	-10.34%
5059	X	IRON / STEEL: ERECT FRAME	11.29	4.56	0.21	9.83	4.40	0.23	14.85%	3.64%	-8.70%
5102	X	IRON / STEEL: ERECT - DOOR FRAME / SASH METAL	3.83	1.85	0.24	3.59	1.84	0.27	6.69%	0.54%	-11.11%
5146		FURNITURE / FIXTURES: INSTALL PORTABLE	4.43	2.38	0.27	3.86	1.95	0.27	14.77%	22.05%	0.00%
5160		ELEVATOR SERVICE: INCLUDING OIL/ADJ/MAINTENANC	2.69	1.32	0.23	2.64	1.23	0.22	1.89%	7.32%	4.55%
5183	X	PLUMBING: NOC & DRIVERS	2.76	1.49	0.26	2.97	1.56	0.28	-7.07%	-4.49%	-7.14%
5188		SPRINKLER INSTALLATION & DRIVERS	3.97	2.13	0.27	4.17	2.15	0.28	-4.80%	-0.93%	-3.57%
5190	X	ELECTRICAL WIRING: WITHIN BUILDING & DRIVER	2.91	1.55	0.27	2.71	1.42	0.28	7.38%	9.15%	-3.57%
5191	X	OFFICE MACHINE: INSTALLATION/ADJUSTMENT/REPAI	0.69	0.41	0.31	0.63	0.33	0.28	9.52%	24.24%	10.71%
5192		VEND / COIN OP MACHINE: INSTALLATION/SERVICE SA	2.59	1.55	0.32	2.43	1.39	0.29	6.58%	11.51%	10.34%
5213	X	CONCRETE CONSTRUCTION	5.91	2.90	0.23	6.30	3.00	0.24	-6.19%	-3.33%	-4.17%
5215		CONCRETE WORK: PRIVATE RESIDENCES	5.42	3.08	0.30	4.73	2.63	0.28	14.59%	17.11%	7.14%
5221		CONCRETE WORK: FLOOR / DRIVEWAY / YARDS / WAL	4.23	2.28	0.26	4.23	2.24	0.28	0.00%	1.79%	-7.14%
5222		CONCRETE CONSTRUCTION: BRIDGE / CULV - OVER 10	9.23	4.46	0.23	10.87	4.64	0.25	-15.09%	-3.88%	-8.00%
5223	X	SWIMMING POOL CONSTRUCTION	5.78	3.14	0.26	6.81	3.78	0.29	-15.12%	-16.93%	-10.34%
5348		FLOOR LAYING: TILE & CERAMIC	4.13	2.23	0.26	4.86	2.48	0.27	-15.02%	-10.08%	-3.70%
5402	X	GREENHOUSE ERECTION	5.49	3.51	0.32	6.38	3.80	0.29	-13.95%	-7.63%	10.34%
5403	X	CARPENTRY: NOC - NONRESIDENTIAL CARPENTRY	7.74	3.70	0.25	7.98	4.04	0.28	-3.01%	-8.42%	-10.71%
5437	X	CARPENTRY: FINISH WORK ONLY	4.10	2.20	0.27	4.11	2.18	0.29	-0.24%	0.92%	-6.90%
5443		LATHING & DRIVERS	4.04	2.39	0.30	4.34	2.29	0.27	-6.91%	4.37%	11.11%
5445	X	DRYWALL INSTALLATION & DRIVERS	7.88	3.82	0.23	8.85	4.45	0.26	-10.96%	-14.16%	-11.54%
5462		GLAZIER: AWAY FROM SHOP & DRIVER	6.23	3.38	0.26	7.07	3.65	0.27	-11.88%	-7.40%	-3.70%
5472	E	ASBESTOS CONTRACTOR: PIPE / BOILER / PLUMBING &	5.00	1.97	0.26	4.90	2.49	0.29	2.04%	-20.88%	-10.34%
5473	E	ASBESTOS CONTRACTOR: NOC & DRIVER	5.50	2.14	0.25	6.20	3.10	0.28	-11.29%	-30.97%	-10.71%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
5474	X	PAINTING: NOC & SHOP / DRIVER	6.28	3.00	0.26	5.48	2.93	0.29	14.60%	2.39%	-10.34%
5478		CARPET/FLOOR COVERING INSTALLATION	5.50	2.97	0.27	5.66	3.10	0.30	-2.83%	-4.19%	-10.00%
5479		INSULATION WORK: NOC	6.03	3.43	0.30	6.17	3.32	0.30	-2.27%	3.31%	0.00%
5480		PLASTERING: NOC & DRIVER	5.40	2.62	0.24	6.36	3.21	0.27	-15.09%	-18.38%	-11.11%
5491	X	PAPER HANGING & DRIVERS	2.48	1.23	0.23	2.49	1.21	0.24	-0.40%	1.65%	-4.17%
5506	X	STREET / ROAD CONSTRUCTION: GRADING / PAVING /	6.66	2.62	0.24	6.69	3.25	0.27	-0.45%	-19.38%	-11.11%
5507		STREET / ROAD CONSTRUCTION: ROADBED & SUBBASE	4.89	2.37	0.25	5.76	2.88	0.28	-15.10%	-17.71%	-10.71%
5508	D	STREET / ROAD CONSTRUCTION: ROCK EXCAVATING &	11.36	6.03	0.27	12.62	5.94	0.26	-9.98%	1.52%	3.85%
5511	X	LOGGING / FOREST ROAD CONSTRUCTION & MAINTENAN	9.55	4.61	0.26	9.13	4.41	0.29	4.60%	4.54%	-10.34%
5535	X	SHEET METAL WORK-INSTALLATION And DRIVERS	5.14	2.74	0.27	4.62	2.46	0.30	11.26%	11.38%	-10.00%
5537	X	AIR COND / HEATING / REFRIGERATION: INST / SER /	3.59	1.93	0.27	4.23	2.19	0.29	-15.13%	-11.87%	-6.90%
5551		ROOFING: ALL KINDS & DRIVER	13.84	5.46	0.26	12.06	6.22	0.29	14.76%	-12.22%	-10.34%
5606	X	CONTRACTOR: EXECUTIVE SUPERVISOR	0.64	0.31	0.27	0.56	0.31	0.30	14.29%	0.00%	-10.00%
5610		DEBRIS REMOVAL: CONSTRUCTION / ERECT - SPECIAL	4.63	2.73	0.33	4.55	2.55	0.30	1.76%	7.06%	10.00%
5645	X	CARPENTRY: DETACHED 1OR 2 FAMILY DWELLING	12.28	5.88	0.27	11.66	6.20	0.30	5.32%	-5.16%	-10.00%
5651	X	CARPENTRY: MULTIPLE FAMILY DWELLING 1 - 3 STOR	9.18	4.39	0.28	8.81	4.83	0.31	4.20%	-9.11%	-9.68%
5703	X	BUILDING: RAISING / MOVING	31.99	16.22	0.30	27.88	13.58	0.33	14.74%	19.44%	-9.09%
5705		SALVAGE: NO WRECKING	14.49	7.94	0.28	12.63	6.97	0.31	14.73%	13.92%	-9.68%
5951		SERUM / ANTI-TOXIN / VIRUS MANUFACTURING & DRIV	0.50	0.31	0.34	0.46	0.27	0.31	8.70%	14.81%	9.68%
6003		PILE DRIVING & DRIVER	7.90	4.32	0.26	9.31	4.87	0.28	-15.15%	-11.29%	-7.14%
6005		DIKE REVETMENT CONSTRUCTION & DRIVER	4.55	2.46	0.27	5.36	2.69	0.27	-15.11%	-8.55%	0.00%
6017		DAM CONSTRUCTION	6.22	3.43	0.26	5.95	3.04	0.26	4.54%	12.83%	0.00%
6018		DAM CONSTRUCTION: ALL OPS - EARTH MOVING & DR	2.81	1.51	0.27	2.55	1.26	0.25	10.20%	19.84%	8.00%
6045		LEVEE CONSTRUCTION: ALL OPS	3.02	1.65	0.26	3.44	1.65	0.24	-12.21%	0.00%	8.33%
6204	X	DRILLING: NOC & DRIVERS	11.56	5.52	0.24	11.03	5.39	0.27	4.81%	2.41%	-11.11%
6206		OIL / GAS WELL: CEMENTING & DRIVER	3.53	1.44	0.22	4.16	1.87	0.25	-15.14%	-22.99%	-12.00%
6213		OIL / GAS WELL: SPECIAL TOOL OPERATOR BY CONT -	2.77	1.36	0.23	3.26	1.54	0.23	-15.03%	-11.69%	0.00%
6214		OIL / GAS: PERFORATE OF CASE - ALL EMPS & DRIVER	2.84	1.16	0.24	2.94	1.50	0.27	-3.40%	-22.67%	-11.11%
6216		OIL / GAS LEASE WORK: NOC	6.08	2.46	0.23	6.37	3.14	0.26	-4.55%	-21.66%	-11.54%
6217	X	EXCAVATION & DRIVERS	5.20	2.51	0.24	5.07	2.59	0.27	2.56%	-3.09%	-11.11%
6229		SEPTIC TANK: INSTALLATION BY SPECIAL CONTRACTOR	6.79	3.19	0.26	6.69	3.58	0.29	1.49%	-10.89%	-10.34%
6233		OIL / GAS PIPELINE CONSTRUCTION	7.02	3.45	0.23	7.26	3.42	0.24	-3.31%	0.88%	-4.17%
6235		DRILLING: OIL / GAS WELLS & CASING	14.57	5.92	0.25	13.52	7.19	0.28	7.77%	-17.66%	-10.71%
6236		OIL / GAS WELL: INSTALLATION & RECOVERING OF CAS	13.24	7.13	0.27	13.40	6.47	0.25	-1.19%	10.20%	8.00%
6237		OIL / GAS WELL: INSTRM LOG / SURVEY WORK & DRIV	1.94	1.05	0.26	2.10	1.01	0.25	-7.62%	3.96%	4.00%
6251	D	TUNNELING: NOT PNEUMATIC - ALL OPS INCLUDING LN	7.32	3.57	0.23	6.66	2.92	0.24	9.91%	22.26%	-4.17%
6252	D	CAISSON WORK: ALL OPERATIONS TO COMPLETION	7.15	2.87	0.21	6.87	2.91	0.23	4.08%	-1.37%	-8.70%
6260		TUNNELING: PNEUMATIC	12.65	5.49	0.18	12.68	4.77	0.15	-0.24%	15.09%	20.00%
6306		SEWER CONSTRUCTION OPS	4.61	2.23	0.24	4.94	2.47	0.27	-6.68%	-9.72%	-11.11%
6319		WATERMAIN CONNECTION: CONSTRUCTION & DRIVER	5.64	2.73	0.24	5.73	2.83	0.27	-1.57%	-3.53%	-11.11%
6325	X	UNDERGROUND LINE: CONSTRUCTION / ELECTRIC / TV	6.10	2.96	0.23	6.86	3.19	0.24	-11.08%	-7.21%	-4.17%
6400	X	FENCE ERECTION: METAL	5.77	3.30	0.30	5.54	3.28	0.31	4.15%	0.61%	-3.23%
6504	X	FOOD SUNDRIES MANUFACTURING: NOC	2.69	1.67	0.35	3.03	1.76	0.32	-11.22%	-5.11%	9.37%
6703	M*	RAILROAD CONSTRUCTION: ALL OPERATIONS	12.99	6.63	0.26	14.05	6.49	0.26	-7.54%	2.16%	0.00%
6704	M*	RAILROAD CONSTRUCTION: ALL - STATE ACT	6.52	3.22	0.23	7.49	3.81	0.26	-12.95%	-15.49%	-11.54%
6801	F	BOAT BUILDING: WOOD - FEDERAL	4.24	2.02	0.26	3.69	2.03	0.24	14.91%	-0.49%	8.33%
6811		BOAT BUILDING: WOOD - STATE	3.79	2.12	0.26	4.16	2.12	0.25	-8.89%	0.00%	4.00%
6824	F	BOAT BUILDING: REPAIR / DEMO NAVIG WATER & DRIV	17.28	7.62	0.23	15.03	7.67	0.26	14.97%	-0.65%	-11.54%
6826	F	MARINAS: INCLUDING SALES / PARTS & DRIVER	6.89	3.28	0.26	6.95	3.62	0.24	-0.86%	-9.39%	8.33%
6834		BOAT BUILDING: REPAIR / DEMO NON-NAV WATERS- S	4.00	2.26	0.30	4.36	2.35	0.32	-8.26%	-3.83%	-6.25%
6836		MARINA: INCLUDING SALES / PARTS & DRIVER - STAT	4.92	2.64	0.27	4.44	2.32	0.29	10.81%	13.79%	-6.90%
6843	F	SHIP BUILDING: IRON / STEEL & DRIVER - FEDERAL	10.24	3.93	0.21	8.91	4.45	0.24	14.93%	-11.69%	-12.50%
6845	F	SHIP BUILDING: NAVAL & DRIVER	10.83	4.14	0.25	11.21	5.79	0.28	-3.39%	-28.50%	-10.71%
6854		SHIP BUILDING: IRON / STEEL & DRIVER - STATE ACT	4.46	1.82	0.29	4.49	2.43	0.32	-0.67%	-25.10%	-9.38%
6869	FX	SHIP BREAKING OR WRECKING	7.09	2.74	0.22	7.53	3.81	0.21	-5.84%	-28.08%	4.76%
6872	F	SHIP REPAIR: ALL OPERATIONS - FEDERAL	17.28	6.67	0.22	16.90	8.31	0.19	2.25%	-19.74%	15.79%
6873	FX	DIVING - LONGSHORE EXPOSURE ONLY	20.23	7.83	0.21	23.54	10.98	0.18	-14.06%	-28.69%	16.67%
6874	F	PAINTING: SHIP HULLS - FEDERAL	27.31	10.50	0.23	23.75	12.36	0.26	14.99%	-15.05%	-11.54%
6876	X	DIVING: EXPOSURE ONLY - STATE ACT	5.03	2.04	0.25	4.50	2.19	0.28	11.78%	-6.85%	-10.71%
6882		SHIP REPAIR & CONVERSION: ALL OPERATIONS - STAT	3.45	1.47	0.22	3.86	1.75	0.22	-10.62%	-16.00%	0.00%
6884		SHIP SCALING - STATE ACT ONLY	8.12	3.42	0.22	9.18	4.31	0.22	-11.55%	-20.65%	0.00%
7024	M	VESSELS: NOC - STATE ACT	3.79	1.59	0.22	4.18	1.98	0.25	-9.33%	-19.70%	-12.00%
7047	M	VESSELS: NOC - USL&H	7.55	2.95	0.22	7.84	3.37	0.25	-3.70%	-12.46%	-12.00%
7050	M	VESSEL: BOAT LIVERY < 15 TON - USL&H	9.34	3.54	0.25	8.34	3.69	0.28	11.99%	-4.07%	-10.71%
7090	M	VESSEL: BOAT LIVERY <15 TONS STATE	4.69	1.91	0.25	4.45	2.17	0.28	5.39%	-11.98%	-10.71%
7098	M	VESSELS: NOT SELF PROPELLED - STATE ACT	2.76	1.13	0.22	3.24	1.41	0.25	-14.81%	-19.86%	-12.00%
7099	M	VESSEL: NOT SELF PROPELLED - USL&H	5.50	2.09	0.22	6.08	2.40	0.25	-9.54%	-12.92%	-12.00%
7133		RAILROAD OPERATION: ALL - STATE ACT	3.72	1.82	0.24	3.36	1.72	0.27	10.71%	5.81%	-11.11%
7152	M	RAILROAD OPS: ALL - USL&H	10.00	4.55	0.24	8.51	3.95	0.27	17.51%	15.19%	-11.11%
7153	M	RAILROAD OPS: ALL STATE	5.02	2.73	0.27	4.54	2.32	0.27	10.57%	17.67%	0.00%
7219	X	TRUCKING: NOC & DRIVER	7.34	3.59	0.25	8.02	4.15	0.28	-8.48%	-13.49%	-10.71%
7230		TRUCKING: PRCL / PKG DEL - ALL EMPLOYEES	12.49	7.15	0.30	12.72	7.37	0.33	-1.81%	-2.99%	-9.09%
7231		PARCEL DELIVERY: ALL EMPLOYEES & DRIVER	7.41	4.29	0.30	6.91	3.74	0.30	7.24%	14.71%	0.00%
7232		TRUCKING: MAIL / PARL / PKG - ALL EMPS & DRIVER	7.13	3.53	0.25	6.43	3.44	0.28	10.89%	2.62%	-10.71%
7309	F	STEVEDORING: NOC	34.80	13.46	0.20	40.94	20.05	0.17	-15.00%	-32.87%	17.65%
7313	F	COAL: DOCK OP & STEVEDORING	3.27	1.26	0.21	2.96	1.49	0.23	10.47%	-15.44%	-8.70%
7317	FX	STEVEDORING: BY HAND / HAND TRUCK	11.32	4.39	0.22	11.51	6.00	0.19	-1.65%	-26.83%	15.79%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
7327	F	STEVEDORING: CONTAINERIZED FREIGHT & DRIVER	4.15	1.59	0.21	3.61	1.80	0.22	14.96%	-11.67%	-4.55%
7335	M	DREDGING: ALL TYPES - STATE	5.47	2.32	0.22	6.36	2.85	0.21	-13.99%	-18.60%	4.76%
7337	M	DREDGING: U.S.A. & USL&H	10.90	4.30	0.22	11.93	4.85	0.21	-8.63%	-11.34%	4.76%
7350	FX	STEVEDORING: FREIGHT HANDLER - USL&H	13.52	6.01	0.23	13.45	7.12	0.22	0.52%	-15.59%	4.55%
7360	X	STEVEDORING: FREIGHT HANDLER - STATE ACT	5.24	2.81	0.27	4.94	2.68	0.30	6.07%	4.85%	-10.00%
7370		TAXICAB COMPANY: ALL OTHER EMP&S & DRIVER	5.19	3.09	0.32	5.83	3.22	0.29	-10.98%	-4.04%	10.34%
7380		DRIVERS / CHAUFFEURS & THEIR HELPERS	3.40	1.96	0.30	3.82	2.02	0.29	-10.99%	-2.97%	3.45%
7382		BUS COMPANY: ALL EMPLOYEES - OTHER THAN GARAG	3.82	2.25	0.33	3.54	2.03	0.33	7.91%	10.84%	0.00%
7390	X	BEER DEALER: WHOLESALE & DRIVER	2.39	1.42	0.31	2.75	1.44	0.28	-13.09%	-1.39%	10.71%
7395	M	DIVING MARINE: STATE	6.22	2.66	0.20	6.59	2.54	0.17	-5.61%	4.72%	17.65%
7398	M	DIVING MARINE: USL&H	12.39	4.93	0.20	12.36	4.32	0.17	0.24%	14.12%	17.65%
7403		AIRCRAFT: ALL OTHER EMP	2.79	1.50	0.27	2.76	1.58	0.30	1.09%	-5.06%	-10.00%
7405	N	AIRCRAFT: FLYING CREW - SCHEDULED	1.31	0.70	0.32	1.20	0.71	0.35	9.17%	-1.41%	-8.57%
7420		AIRCRAFT: FIRE FIGHT - FLY CREW	7.47	3.11	0.21	6.73	2.49	0.18	11.00%	24.90%	16.67%
7421		AIRCRAFT: EMPLOYER FLY CREW	1.80	0.90	0.19	2.21	0.95	0.16	-18.55%	-5.26%	18.75%
7422		AIRCRAFT: EMPLOYER BUSINESS / FLY CREW	2.91	1.23	0.22	3.37	1.38	0.23	-13.65%	-10.87%	-4.35%
7425		HELICOPTERS: SKY CRANE FLYING CREW	7.75	3.22	0.22	7.75	3.18	0.23	0.00%	1.26%	-4.35%
7431	N	AIRCRAFT: COMMUTER - NOT CHART - FLY CREW	1.70	0.74	0.21	1.54	0.61	0.18	10.39%	21.31%	16.67%
7502		GAS WORKS & DRIVER	2.10	1.13	0.30	1.90	1.10	0.33	10.53%	2.73%	-9.09%
7515		OIL / GAS PIPELINE OPERATIONS	1.32	0.54	0.24	1.54	0.73	0.27	-14.29%	-26.03%	-11.11%
7520		WATERWORKS OPERATIONS	3.44	2.07	0.31	3.68	1.87	0.28	-6.52%	10.70%	10.71%
7538		ELECTRIC POWER LINE CONSTRUCTION	5.84	2.34	0.21	5.09	2.28	0.24	14.73%	2.63%	-12.50%
7539	X	ELECTRIC POWER COMPANY: NOC	2.58	1.25	0.29	2.33	1.31	0.32	10.73%	-4.58%	-9.38%
7580		SEWAGE DISPOSAL PLANT	2.97	1.59	0.27	3.36	1.70	0.30	-11.61%	-6.47%	-10.00%
7590		GARBAGE WORKS / REDUCTION INCINERATOR	2.48	1.41	0.30	2.24	1.25	0.29	10.71%	12.80%	3.45%
7600	X	TELEPHONE COMPANY: NOC	2.40	1.29	0.28	2.18	1.19	0.31	10.09%	8.40%	-9.68%
7601	X	TELEPHONE: LINE CONSTRUCTION & DRIVER - NO UND	4.87	2.36	0.25	5.73	2.98	0.28	-15.01%	-20.81%	-10.71%
7605	X	AUDIO / INTERCOM SYSTEM: INSTALLATION / REPAIR	2.26	1.20	0.27	2.31	1.17	0.28	-2.16%	2.56%	-3.57%
7610	X	TV STATION: ALL EMPLOYEES	0.37	0.21	0.30	0.36	0.20	0.29	2.78%	5.00%	3.45%
7705	X	AMBULANCE SERVICE COMPANIES AND EMS PROVIDERS	5.19	3.09	0.32	5.83	3.22	0.29	-10.98%	-4.04%	10.34%
7710	X	FIREFIGHTERS & DRIVERS	2.75	1.29	0.24	2.45	1.30	0.27	12.24%	-0.77%	-11.11%
7720	X	POLICE OFFICERS & DRIVERS	2.60	1.38	0.29	3.04	1.63	0.32	-14.47%	-15.34%	-9.38%
7855		RAILROAD CONSTRUCTION: LAY TRACK / MAINTENANC	4.90	2.65	0.26	5.64	2.83	0.26	-13.12%	-6.36%	0.00%
8001	X	STORE: FLORIST & DRIVERS	2.06	1.28	0.35	2.09	1.30	0.32	-1.44%	-1.54%	9.37%
8002		AUTOMOBILE RENTAL COMPANY: SHORT TERM - COUNT	1.43	0.84	0.33	1.36	0.81	0.33	5.15%	3.70%	0.00%
8006		STORE: GROCERY - RETAIL - NO FRESH MEAT	1.58	0.93	0.33	1.51	0.91	0.33	4.64%	2.20%	0.00%
8008		STORE: CLOTHING / DRY GOODS - RETAIL	1.03	0.64	0.35	1.07	0.63	0.33	-3.74%	1.59%	6.06%
8010		ELECTION HARDWARE: WHOLESALE / RETAIL	1.81	1.13	0.35	1.80	1.07	0.32	0.56%	5.61%	9.37%
8013		STORE: JEWELRY	0.50	0.29	0.33	0.58	0.34	0.31	-13.79%	-14.71%	6.45%
8015		COPY SHOPS	0.63	0.37	0.33	0.59	0.36	0.34	6.78%	2.78%	-2.94%
8017	X	RETAIL STORE: NOT OTHERWISE CLASSIFIED	1.34	0.83	0.35	1.31	0.79	0.33	2.29%	5.06%	6.06%
8018	X	STORE: WHOLESALE - NOC	2.16	1.34	0.35	2.12	1.27	0.33	1.89%	5.51%	6.06%
8021	X	MEAT / FISH / POULTRY: WHOLESALE	4.28	2.57	0.33	5.12	2.96	0.30	-16.41%	-13.18%	10.00%
8031	X	MEAT / FISH / POULTRY: RETAIL STORE	2.97	1.75	0.33	2.79	1.63	0.32	6.45%	7.36%	3.13%
8032		STORE: CLOTHING / DRY GOODS - WHOLESALE	1.76	1.09	0.35	1.60	0.95	0.33	10.00%	14.74%	6.06%
8033	X	STORE: GROCERY RETAIL	1.75	1.03	0.33	1.55	0.94	0.34	12.90%	9.57%	-2.94%
8039		STORE: DEPARTMENT - RETAIL	1.35	0.83	0.35	1.37	0.84	0.34	-1.46%	-1.19%	2.94%
8044		STORE: FURNITURE & DRIVER	2.80	1.60	0.30	2.74	1.60	0.31	2.19%	0.00%	-3.23%
8046	X	AUTO ACCESSORY: RETAIL	1.41	0.83	0.33	1.30	0.77	0.31	8.46%	7.79%	6.45%
8047		STORE: DRUG - WHOLESALE	0.70	0.44	0.34	0.84	0.48	0.31	-16.67%	-8.33%	9.68%
8058	X	BUILDING MATERIAL DEALER	2.05	1.19	0.34	1.85	1.08	0.33	10.81%	10.19%	3.03%
8102	X	SEED MERCHANT	2.16	1.35	0.35	1.92	1.15	0.33	12.50%	17.39%	6.06%
8103		COTTON MERCHANT	4.19	2.37	0.30	4.23	2.43	0.32	-0.95%	-2.47%	-6.25%
8105		STORE: LEATHER OR HIDE DEALER	3.26	2.02	0.29	3.16	1.64	0.26	3.16%	23.17%	11.54%
8106		IRON / STEEL MERCHANT	3.93	2.09	0.28	3.48	1.92	0.31	12.93%	8.85%	-9.68%
8107	X	MACHINERY REPAIR: NOC & DRIVER	3.52	1.91	0.27	3.36	1.82	0.29	4.76%	4.95%	-6.90%
8111		PLUMBERS' SUPPLY DEALER	2.85	1.69	0.33	2.85	1.69	0.32	0.00%	0.00%	3.13%
8112	X	FARM MACH DEALER / SALES -YARD-STORE INCL DRIVE	0.64	0.36	0.26	0.57	0.30	0.25	12.28%	20.00%	4.00%
8116	X	FARM MACHINE DEALER	3.05	1.79	0.33	2.82	1.63	0.31	8.16%	9.82%	6.45%
8203		ICE DEALER & DRIVERS	5.32	3.14	0.33	5.26	2.94	0.30	1.14%	6.80%	10.00%
8209	X	VEGETABLE PACKING	3.09	1.82	0.33	3.19	1.86	0.32	-3.13%	-2.15%	3.13%
8215	X	FEED, HAY & GRAIN DEALER	5.48	2.88	0.27	5.79	3.00	0.30	-5.35%	-4.00%	-10.00%
8227	X	CONTRACTOR: PERMANENT YARD	3.36	1.33	0.27	2.93	1.54	0.30	14.68%	-13.64%	-10.00%
8232	X	BUILDING MATERIAL DEALER	4.38	2.36	0.27	5.27	2.67	0.28	-16.89%	-11.61%	-3.57%
8233		COAL MERCHANT	5.19	2.88	0.26	5.11	2.58	0.25	1.57%	11.63%	4.00%
8263		JUNK DEALER & DRIVERS	8.30	4.78	0.30	7.48	4.23	0.30	10.96%	13.00%	0.00%
8264	X	CONTAINER RECYCLE : BEVERAGE / BOTTLE / CAN	3.72	2.00	0.30	3.96	2.40	0.33	-6.06%	-16.67%	-9.09%
8265		IRON / STEEL SCRAP DEALER	12.42	5.87	0.26	14.96	7.14	0.29	-16.98%	-17.79%	-10.34%
8279		STABLE OR BREEDING FARM & DRIVER	9.63	4.76	0.23	9.21	4.88	0.25	4.56%	-2.46%	-8.00%
8288	X	CATTLE DEALER: SALESPERSON & DRIVER	8.59	4.66	0.28	7.63	4.35	0.31	12.58%	7.13%	-9.68%
8291		STORAGE WAREHOUSE: COLD	3.06	1.74	0.30	3.31	1.92	0.32	-7.55%	-9.38%	-6.25%
8292		STORAGE WAREHOUSE: NOC	3.75	2.23	0.33	3.51	2.11	0.32	6.84%	5.69%	3.13%
8293		WAREHOUSE: FURNITURE & DRIVER	7.90	4.29	0.27	7.45	4.43	0.30	6.04%	-3.16%	-10.00%
8304		GRAIN ELEVATOR OPERATOR	4.68	2.54	0.27	4.80	2.39	0.26	-2.50%	6.28%	3.85%
8350		GASOLINE DEALER	4.56	2.23	0.25	4.04	2.15	0.28	12.87%	3.72%	-10.71%
8380	X	AUTO REPAIR SHOP / SERVICE STATIONS & DRIVERS	2.55	1.47	0.30	2.79	1.48	0.29	-8.60%	-0.68%	3.45%
8385		AUTO BUS / LIVERY TAXI COMPANY: GARAGE EMPLOYE	2.12	1.15	0.27	2.02	1.08	0.29	4.95%	6.48%	-6.90%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
8392		AUTOMOBILE: PARKING LOT	1.83	1.09	0.33	1.62	0.95	0.31	12.96%	14.74%	6.45%
8393	X	AUTOMOBILE: BODY REPAIR - METAL - UPHOLSTERY - F	2.10	1.27	0.30	2.19	1.15	0.27	-4.11%	10.43%	11.11%
8411	X	MUNICIPAL VOLUNTEERS: FIRE FIGHTERS & DRIVERS	0.68	0.28	0.22	0.62	0.29	0.25	9.68%	-3.45%	-12.00%
8500		METAL SCRAP DEALER	4.79	2.56	0.27	4.83	2.51	0.30	-0.83%	1.99%	-10.00%
8601		ARCHITECT/ENGINEERING FIRM	0.61	0.35	0.29	0.53	0.27	0.26	15.09%	29.63%	11.54%
8602		TIMBER CRUISING	0.61	0.35	0.29	0.53	0.27	0.26	15.09%	29.63%	11.54%
8606		GEOPHYSICAL EXPLORATION	2.33	1.15	0.25	2.75	1.45	0.28	-15.27%	-20.69%	-10.71%
8709	F	STEVEDORING: TALLIERS / CHECKING CLERK - FEDERA	2.78	1.07	0.24	2.88	1.55	0.27	-3.47%	-30.97%	-11.11%
8719		STEAMSHIP LINE - STATE ACT COVERAGE ONLY	1.80	0.74	0.24	1.76	0.92	0.27	2.27%	-19.57%	-11.11%
8720		INSPECTION RISK INSURANCE OR VALUATION	0.96	0.52	0.27	0.99	0.52	0.28	-3.03%	0.00%	-3.57%
8725		INVENTORY COUNTERS	0.96	0.52	0.27	0.99	0.52	0.28	-3.03%	0.00%	-3.57%
8726	F	STEAMSHIP LINE: SUPERVISOR / CAPTAIN / ENG / STE	2.46	1.17	0.26	2.76	1.39	0.23	-10.87%	-15.83%	13.04%
8734	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	0.34	0.21	0.32	0.31	0.17	0.29	9.68%	23.53%	10.34%
8738	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	0.67	0.33	0.27	0.58	0.28	0.29	15.52%	17.86%	-6.90%
8742	X	SALESPERSONS: OUTSIDE - NO DELIVERY / DEMO	0.25	0.13	0.27	0.23	0.12	0.29	8.70%	8.33%	-6.90%
8745		NEWS AGENT: NOT RETAIL - SALES & DRIVER	3.70	2.13	0.30	3.28	1.95	0.31	12.80%	9.23%	-3.23%
8748	X	AUTOMOBILE SALESPERSON	0.39	0.23	0.30	0.35	0.20	0.30	11.43%	15.00%	0.00%
8755		LABOR UNION: ALL EMPLOY	0.32	0.17	0.27	0.27	0.15	0.29	18.52%	13.33%	-6.90%
8800	X	MAILING COMPANY & CLERICAL	0.82	0.53	0.35	0.75	0.46	0.32	9.33%	15.22%	9.37%
8803	X	ACCOUNTANT / AUDITOR - TRAVEL	0.07	0.04	0.27	0.07	0.04	0.30	0.00%	0.00%	-10.00%
8805	M	RAILROAD: CLERICAL STATE	0.20	0.12	0.35	0.19	0.11	0.33	5.26%	9.09%	6.06%
8810	X	OFFICE CLERICAL	0.15	0.09	0.33	0.14	0.08	0.33	7.14%	12.50%	0.00%
8815	M	RAILROAD: CLERICAL - USL&H	0.40	0.23	0.33	0.35	0.18	0.33	14.29%	27.78%	0.00%
8820		ATTORNEY: ALL EMPLOYEES	0.12	0.07	0.30	0.12	0.07	0.31	0.00%	0.00%	-3.23%
8824	X	RETIREMENT CENTER: PROFESSIONAL EMPLOYEES	3.73	2.31	0.35	3.47	2.14	0.34	7.49%	7.94%	2.94%
8825	X	RETIREMENT CENTER: KITCHEN	1.72	1.10	0.37	1.96	1.18	0.34	-12.24%	-6.78%	8.82%
8826	X	RETIREMENT CENTER: ALL OTHER EMPLOYEES	1.94	1.14	0.33	1.72	1.07	0.35	12.79%	6.54%	-5.71%
8831		VETERINARY HOSPITAL & DRIVER	1.16	0.67	0.34	1.13	0.67	0.33	2.65%	0.00%	3.03%
8832		PHYSICIAN & CLERICAL	0.31	0.18	0.33	0.28	0.16	0.32	10.71%	12.50%	3.13%
8833	X	HOSPITAL: PROFESSIONAL EMPLOYEES	1.10	0.65	0.33	1.09	0.62	0.30	0.92%	4.84%	10.00%
8835	X	NURSE: HOME HEALTH / PUBLIC - TRAVEL ALL EMPS	2.61	1.54	0.33	2.49	1.50	0.33	4.82%	2.67%	0.00%
8837	X	CHARITABLE OR WELFARE ORGANIZATION—ALL OPERA	2.27	1.31	0.34	1.94	1.17	0.34	17.01%	11.97%	0.00%
8842	X	MENTAL HEALTH GROUP CARE	1.90	1.10	0.34	1.69	1.03	0.35	12.43%	6.80%	-2.86%
8853	X	PUBLIC CORPORATION TEACHING HOSPITAL	0.41	0.26	0.34	0.39	0.23	0.31	5.13%	13.04%	9.68%
8868	X	COLLEGE / SCHOOLS: PROFESSIONAL / TEACHERS / CL	0.36	0.22	0.36	0.35	0.20	0.33	2.86%	10.00%	9.09%
8869		CHILD DAY CARE CENTER - ALL EMPLOYEES	0.95	0.59	0.35	0.79	0.47	0.34	20.25%	25.53%	2.94%
8901	X	TELEPHONE COMPANY: OFFICE / CLERICAL	0.18	0.10	0.30	0.17	0.10	0.31	5.88%	0.00%	-3.23%
8989	X	DOMESTIC: RESIDENCES - INSIDE	2.02	1.12	0.27	1.86	1.08	0.30	8.60%	3.70%	-10.00%
9014	X	BUILDINGS: OPERATED BY CONTRACTOR	3.21	1.91	0.32	3.05	1.75	0.29	5.25%	9.14%	10.34%
9015	X	BUILDINGS: OPERATED BY OWNER	2.69	1.60	0.33	2.59	1.45	0.32	3.86%	10.34%	3.13%
9016		AMUSEMENT PARK OPERATORS & DRIVERS	2.47	1.44	0.33	2.61	1.46	0.31	-5.36%	-1.37%	6.45%
9019		BRIDGE / TUNNEL OPERATION	2.32	1.27	0.26	2.59	1.39	0.28	-10.42%	-8.63%	-7.14%
9040	X	HOSPITAL: ALL OTHER EMPS	4.00	2.47	0.35	4.00	2.39	0.33	0.00%	3.35%	6.06%
9052	X	HOTEL: ALL EMPLOYEES	2.15	1.33	0.35	2.48	1.49	0.34	-13.31%	-10.74%	2.94%
9060	X	CLUB: COUNTRY / GOLF / FISH / YACHT & CLERICAL	1.20	0.74	0.35	1.21	0.73	0.32	-0.83%	1.37%	9.37%
9061	X	CLUB: NOC & CLERICAL	2.67	1.71	0.37	2.46	1.50	0.34	8.54%	14.00%	8.82%
9062	X	CASINOS AND GAMING CENTERS	1.62	1.04	0.38	1.67	1.04	0.35	-2.99%	0.00%	8.57%
9063	X	HEALTH OR EXERCISE INSTITUTE & CLERICAL	0.88	0.54	0.35	0.95	0.53	0.33	-7.37%	1.89%	6.06%
9077	F	US ARMED SERVICE RISK: ALL EMPLOYEES & DRIVER	1.49	0.76	0.24	1.30	0.72	0.21	14.62%	5.56%	14.29%
9079	X	RESTAURANT: NOC	1.31	0.83	0.37	1.30	0.78	0.34	0.77%	6.41%	8.82%
9089		BILLIARD HALL - NO BOWLING ALLEY	0.86	0.55	0.30	1.03	0.56	0.27	-16.50%	-1.79%	11.11%
9093	X	BOWLING LANE INCLUDING BILLIARDS	1.18	0.73	0.35	1.41	0.85	0.33	-16.31%	-14.12%	6.06%
9101	X	COLLEGE / SCHOOL: ALL OTHER EMPLOYEES	2.89	1.79	0.35	3.12	1.83	0.32	-7.37%	-2.19%	9.37%
9102		PARK: ALL EMPLOYEES - NOC	3.49	2.05	0.33	3.60	2.14	0.33	-3.06%	-4.21%	0.00%
9154		THEATRE: ALL OTHER	1.73	1.02	0.33	1.59	0.85	0.31	8.81%	20.00%	6.45%
9156		THEATRE: ENTERTAINERS	1.91	1.07	0.32	1.75	1.09	0.35	9.14%	-1.83%	-8.57%
9178		ATHLETIC TEAM: NON-CONTACT	4.95	3.15	0.35	6.10	3.39	0.32	-18.85%	-7.08%	9.37%
9179		ATHLETIC TEAM: CONTACT	17.01	10.69	0.35	21.00	12.83	0.34	-19.00%	-16.68%	2.94%
9180		AMUSEMENT DEVISE	7.22	3.75	0.31	6.51	3.88	0.34	10.91%	-3.35%	-8.82%
9182		ATHLETIC TEAM PARK OPERATION & DRIVER	2.04	1.17	0.34	1.84	1.07	0.33	10.87%	9.35%	3.03%
9186		CIRCUS / CARNIVAL / AMUSEMENT: DEV OP / TRAVEL &	9.66	4.76	0.26	9.16	5.00	0.29	5.46%	-4.80%	-10.34%
9220		CEMETERY OPERATION & DRIVER	3.84	2.19	0.30	3.58	2.17	0.32	7.26%	0.92%	-6.25%
9310	X	LOG TRUCK DRIVERS	8.82	4.89	0.26	10.88	5.41	0.26	-18.93%	-9.61%	0.00%
9311	X	SAW MILL: MAINTENANCE & SECURITY	5.42	2.89	0.27	6.22	3.03	0.27	-12.86%	-4.62%	0.00%
9315	X	PLANING / MOLD MILL: MAINTENANCE & SECURITY	5.97	3.15	0.28	5.84	2.94	0.31	2.23%	7.14%	-9.68%
9328	X	TRUCKMEN: GARAGE & DOCK	2.92	1.58	0.27	3.01	1.61	0.29	-2.99%	-1.86%	-6.90%
9349	X	SCHOOL: CAFETERIA / KITCHEN EMPLOYEES	2.64	1.64	0.35	2.58	1.62	0.35	2.33%	1.23%	0.00%
9351	X	GARBAGE COLLECTION: GARAGE EMPLOYEES	2.55	2.39	0.25	2.79	2.59	0.28	-8.60%	-7.72%	-10.71%
9366	X	HOSPITAL: CAFETERIA / KITCHEN EMPLOYEES	1.88	1.18	0.35	2.08	1.24	0.32	-9.62%	-4.84%	9.37%
9402		SEWER CLEANING & DRIVER	5.52	2.99	0.27	5.14	2.61	0.25	7.39%	14.56%	8.00%
9403	X	GARBAGE / ASH / REFUGE COLLECTION DRIVERS	4.95	2.39	0.25	5.03	2.59	0.28	-1.59%	-7.72%	-10.71%
9410		BUILDING INSPECTORS	1.29	0.76	0.33	1.30	0.73	0.30	-0.77%	4.11%	10.00%
9425	X	CITY> 100,000 POPULATION	1.63	0.94	0.26	1.69	1.03	0.29	-3.55%	-8.74%	-10.34%
9451	X	COUNTY>300,000 POPULATION	1.36	0.81	0.25	1.41	0.80	0.23	-3.55%	1.25%	8.70%
9470	X	COUNTY>150,000 POPULATION	2.54	1.40	0.28	2.67	1.53	0.31	-4.87%	-8.50%	-9.68%
9496	S	STATE WORKFARE CLASS	2.16	1.38	0.31	2.26	1.26	0.28	-4.42%	9.52%	10.71%
9499	S	ALL STATE AGENCIES	1.04	0.50	0.28	1.00	0.58	0.31	4.00%	-13.79%	-9.68%

Comparison of 2010 and 2009 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2010 Pure	2010 ELR	2010 D Ratio	2009 Pure	2009 ELR	2009 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
9501	X	PAINTING: SHOP ONLY & DRIVER	3.04	1.73	0.30	3.25	1.82	0.30	-6.46%	-4.95%	0.00%
9505		AUTOMOBILE BODY PAINTING	2.86	1.63	0.30	3.23	1.78	0.29	-11.46%	-8.43%	3.45%
9516		RADIO / TV / VIDEO / AUDIO: INSTALL, SERVICE, REPA	2.89	1.57	0.27	2.73	1.40	0.27	5.86%	12.14%	0.00%
9519	X	APPLIANCES: ELECTRICAL - INSTALL	1.55	0.85	0.27	1.63	0.83	0.27	-4.91%	2.41%	0.00%
9521		CARPET INSTALLATION: FLOOR COVERING	3.10	1.69	0.27	3.47	1.93	0.30	-10.66%	-12.44%	-10.00%
9522		UPHOLSTERING	2.30	1.36	0.33	2.18	1.26	0.31	5.50%	7.94%	6.45%
9534	X	MOBILE CRANE CONTRACTORS	9.31	4.51	0.23	10.96	4.91	0.24	-15.05%	-8.15%	-4.17%
9554	X	SIGN MANUFACTURING: ERECT, REPAIR	6.33	3.05	0.24	6.35	3.15	0.27	-0.31%	-3.17%	-11.11%
9586		BARBER SHOP / BEAUTY PARLOR	0.85	0.56	0.38	0.92	0.60	0.35	-7.61%	-6.67%	8.57%
9600		TAXIDERMIST	1.52	0.97	0.31	1.61	0.90	0.28	-5.59%	7.78%	10.71%
9620		FUNERAL DIRECTOR & DRIVER	1.08	0.61	0.30	1.12	0.60	0.31	-3.57%	1.67%	-3.23%