

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
0005	X	CHRISTMAS TREE GROWING, HARVESTING & DRIVERS	2.17	1.39	0.31	1.91	1.16	0.32	13.61%	19.83%	-3.13%
0008	X	FARM: VEGETABLE & DRIVER	2.28	1.41	0.27	1.83	1.07	0.28	24.59%	31.78%	-3.57%
0016	X	FARM: ORCHARD & DRIVER	3.74	2.20	0.23	3.73	2.06	0.25	0.27%	6.80%	-8.00%
0034	X	FARM: POULTRY OR EGG PRODUCER & DRIVER	3.82	2.45	0.31	3.45	2.09	0.32	10.72%	17.22%	-3.13%
0035	X	FLORIST: RAISING FLOWERS & DRIVER	2.14	1.44	0.32	2.36	1.52	0.33	-9.32%	-5.26%	-3.03%
0036	X	FARM: DAIRY & DRIVER	3.57	2.29	0.31	3.27	1.98	0.32	9.17%	15.66%	-3.13%
0037	X	FARM: FIELD CROPS & DRIVER	3.66	2.27	0.26	3.79	2.22	0.28	-3.43%	2.25%	-7.14%
0042	X	LANDSCAPE GARDENING & DRIVER	4.11	2.50	0.27	4.11	2.37	0.28	0.00%	5.49%	-3.57%
0050	X	FARM: MACHINERY OPS - BY CONTRACTOR & DRIVER	6.08	3.93	0.30	5.28	3.25	0.31	15.15%	20.92%	-3.23%
0059	D	ABRASIVE OR SAND BLASTING	0.27	0.06	0.20	0.26	0.05	0.23	3.85%	20.00%	-13.04%
0065	D	INCIDENTAL FOUNDRIES: STEEL	0.06	0.02	0.24	0.06	0.02	0.26	0.00%	0.00%	-7.69%
0066	D	INCIDENTAL FOUNDRIES: NON FERROUS	0.06	0.02	0.24	0.06	0.02	0.25	0.00%	0.00%	-4.00%
0067	D	INCIDENTAL FOUNDRIES: IRON	0.06	0.02	0.24	0.06	0.02	0.26	0.00%	0.00%	-7.69%
0079	X	FARM: BERRY & DRIVER	3.38	1.99	0.23	3.12	1.73	0.25	8.33%	15.03%	-8.00%
0083	X	CATTLE / LIVESTOCK RAISING: NOC & DRIVER	13.54	8.69	0.31	13.41	8.13	0.32	0.97%	6.89%	-3.13%
0106		CHRISTMAS TREE HARVEST: EXCLUDING DRIVER	13.29	7.08	0.21	14.59	7.25	0.22	-8.91%	-2.34%	-4.55%
0113	X	FISH HATCHERY & DRIVER	3.67	2.35	0.31	2.97	1.80	0.32	23.57%	30.56%	-3.13%
0117	X	BERRY PICKING BY HAND	0.41	0.27	0.31	0.44	0.28	0.33	-6.82%	-3.57%	-6.06%
0124	X	REFORESTATION & DRIVER	6.46	4.34	0.32	5.47	3.51	0.34	18.10%	23.65%	-5.88%
0169	X	SHEEP OR GOAT RAISING & DRIVER	3.41	2.19	0.32	3.26	1.98	0.32	4.60%	10.61%	0.00%
0170	X	ANIMAL RAISING: FUR BEARING & DRIVERS	4.17	2.67	0.32	3.26	1.97	0.33	27.91%	35.53%	-3.03%
0251		IRRIGATION WORKS OPERATION & DRIVERS	3.61	2.33	0.30	3.41	2.08	0.32	5.87%	12.02%	-6.25%
0917	X	DOMESTIC SERVICE CONTRACTOR: INSIDE	4.32	2.89	0.33	4.44	2.83	0.34	-2.70%	2.12%	-2.94%
1005	*	MINING: COAL - SURFACE & DRIVER	7.09	2.71	0.18	5.79	1.95	0.20	22.45%	38.97%	-10.00%
1164	E	MINING: NOT COAL - UNDERGROUND & DRIVER	6.56	2.95	0.18	6.60	2.72	0.20	-0.61%	8.46%	-10.00%
1165	E	MINING: NOT COAL - SURFACE & DRIVER	5.71	3.02	0.21	4.89	2.41	0.24	16.77%	25.31%	-12.50%
1320		GAS / OIL: LEASE OPS & DRIVER	2.84	1.51	0.21	2.47	1.23	0.22	14.98%	22.76%	-4.55%
1322		GAS / OIL: OIL WELL - CLEAN - SPECIAL CONTRACTOR	8.06	4.24	0.20	8.01	3.97	0.22	0.62%	6.80%	-9.09%
1430		LEAD MANUFACTURING & DRIVERS	5.42	3.17	0.24	4.81	2.65	0.25	12.68%	19.62%	-4.00%
1438		BLAST FURNACE OPERATION & DRIVER	1.91	1.02	0.21	1.74	0.87	0.23	9.77%	17.24%	-8.70%
1452		ORE MILLING & DRIVER	1.62	0.95	0.23	1.58	0.88	0.25	2.53%	7.95%	-8.00%
1463		ASPHALT WORKS & DRIVER	7.90	4.21	0.21	7.30	3.63	0.22	8.22%	15.98%	-4.55%
1472		ALCOHOL MANUFACTURING: WOOD & DRIVER	2.47	1.31	0.21	2.50	1.24	0.22	-1.20%	5.65%	-4.55%
1624	E	QUARRY: NOC & DRIVERS	4.90	2.61	0.21	4.44	2.21	0.22	10.36%	18.10%	-4.55%
1642		LIME MANUFACTURING	3.75	2.20	0.23	3.73	2.07	0.25	0.54%	6.28%	-8.00%
1654		QUARRY: CEMENT - ROCK - SURFACE & DRIVER	8.95	5.26	0.23	8.90	4.95	0.25	0.56%	6.26%	-8.00%
1655		QUARRY: LIMESTONE - SURFACE & DRIVER	5.24	3.07	0.24	5.23	2.88	0.25	0.19%	6.60%	-4.00%
1699		ROCK WOOL MANUFACTURING	2.93	1.72	0.23	2.49	1.38	0.25	17.67%	24.64%	-8.00%
1701		CEMENT MANUFACTURING	3.43	2.01	0.24	3.70	2.04	0.25	-7.30%	-1.47%	-4.00%
1710	E	STONE: CRUSHING & DRIVER - NO QUARRY	4.47	2.62	0.23	4.79	2.64	0.25	-6.68%	-0.76%	-8.00%
1741	E	ROOFING GRANULES MANUFACTURING & DRIVER	3.49	1.41	0.20	2.89	1.07	0.23	20.76%	31.78%	-13.04%
1747		CLAY MILLING & DRIVERS	1.96	1.15	0.24	2.21	1.22	0.25	-11.31%	-5.74%	-4.00%
1748		ABRASIVE WHEEL MANUFACTURING & DRIVER	2.93	1.71	0.24	2.98	1.64	0.26	-1.68%	4.27%	-7.69%
1803	D	SAND BLAST: SHOP WORK ONLY - NO PAINTING OR DR	5.13	2.57	0.21	4.78	2.23	0.23	7.32%	15.25%	-8.70%
1852	D	ASBESTOS GOODS MANUFACTURING	2.29	1.01	0.20	2.39	0.95	0.23	-4.18%	6.32%	-13.04%
1860		ABRASIVE PAPER / CLOTH PREPARATION	2.04	1.36	0.33	1.85	1.17	0.35	10.27%	16.24%	-5.71%
1924		CABLE MANUFACTURING / WIRE DRAW: NOT IRON OR	2.15	1.44	0.32	2.08	1.33	0.34	3.37%	8.27%	-5.88%
1925		DIE CASTING MANUFACTURING	5.17	3.20	0.27	5.32	3.10	0.29	-2.82%	3.23%	-6.90%
2001		CRACKER MANUFACTURING				2.73	1.75	0.34	n/a	n/a	n/a
2002		MACARONI MANUFACTURING	8.79	5.82	0.35	7.69	4.80	0.36	14.30%	21.25%	-2.78%
2003	X	BAKERY: ROUTE SUPERVISOR & DRIVER	2.80	1.80	0.31	2.72	1.65	0.32	2.94%	9.09%	-3.13%
2014		GRAIN MILLING	5.13	3.00	0.24	5.05	2.79	0.25	1.58%	7.53%	-4.00%
2016		BREAKFAST FOOD MANUFACTURING	2.28	1.53	0.33	2.58	1.64	0.35	-11.63%	-6.71%	-5.71%
2021		SUGAR REFINING	3.07	1.91	0.27	2.81	1.64	0.28	9.25%	16.46%	-3.57%
2039		ICE CREAM MANUFACTURING & DRIVER	1.98	1.34	0.31	2.39	1.54	0.33	-17.15%	-12.99%	-6.06%
2041		CONFECTION MANUFACTURING	1.96	1.32	0.32	1.83	1.17	0.34	7.10%	12.82%	-5.88%
2065		MILK PRODUCTS MANUFACTURING	2.63	1.70	0.30	2.59	1.60	0.31	1.54%	6.25%	-3.23%
2070		CREAMERY: ROUTE SUPERVISOR & DRIVER	2.88	1.86	0.30	2.94	1.80	0.31	-2.04%	3.33%	-3.23%
2086	X	POULTRY PROCESSORS	3.06	1.98	0.30	3.35	2.06	0.31	-8.66%	-3.88%	-3.23%
2089	X	PACKING HOUSE: ALL OPS	5.92	3.81	0.31	6.17	3.76	0.32	-4.05%	1.33%	-3.13%
2095	X	MEAT PRODUCTS MANUFACTURING	2.13	1.37	0.31	2.01	1.22	0.32	5.97%	12.30%	-3.13%
2104	X	SEAFOOD PROCESSORS	4.37	2.81	0.30	4.68	2.86	0.31	-6.62%	-1.75%	-3.23%
2105	X	FRUIT PACKING	2.77	1.85	0.33	2.57	1.63	0.35	7.78%	13.50%	-5.71%
2110		PICKLE MANUFACTURING	2.24	1.50	0.33	2.84	1.80	0.35	-21.13%	-16.67%	-5.71%
2111		CANNERY: NOC	2.26	1.52	0.32	2.24	1.43	0.34	0.89%	6.29%	-5.88%
2112		FRUIT EVAPORATING / PRESERVING	3.03	2.03	0.33	2.75	1.75	0.34	10.18%	16.00%	-2.94%
2114		OYSTERMEN	2.48	1.65	0.33	2.56	1.62	0.35	-3.13%	1.85%	-5.71%
2121	X	BREWERY & DRIVERS	2.47	1.59	0.31	3.20	1.94	0.32	-22.81%	-18.04%	-3.13%
2130		ALCOHOL MANUFACTURING: GRAIN	1.89	1.22	0.31	2.08	1.27	0.32	-9.13%	-3.94%	-3.13%
2131		BOTTLING: SPIRIT LIQUOR - NOT BEER OR WINE	3.53	2.27	0.30	2.78	1.69	0.32	26.98%	34.32%	-6.25%
2143		WINERY: ALL OPS INCLUDING BOTTLING	1.99	1.34	0.32	1.79	1.14	0.34	11.17%	17.54%	-5.88%
2157		CARBONATED BEVERAGE MANUFACTURING	4.35	2.81	0.30	4.09	2.51	0.31	6.36%	11.95%	-3.23%
2211		COTTON BATTING / WADDING / WASTE MANUFACTURIN	4.99	2.91	0.24	4.86	2.67	0.25	2.67%	8.99%	-4.00%
2220		THREAD / YARN MANUFACTURING	1.97	1.27	0.31	2.02	1.23	0.32	-2.48%	3.25%	-3.13%
2286		YARN MANUFACTURING: WOOL	1.59	1.07	0.33	1.53	0.98	0.34	3.92%	9.18%	-2.94%
2288		FELTING MANUFACTURING	2.40	1.61	0.32	2.35	1.50	0.34	2.13%	7.33%	-5.88%
2300		VELVET OR PLUSH MANUFACTURING	1.76	1.23	0.38	1.84	1.23	0.35	-4.35%	0.00%	8.57%

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Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
2302		THREAD OR YARN MANUFACTURING: SILK	1.42	0.91	0.30	1.30	0.79	0.32	9.23%	15.19%	-6.25%
2305		TEXTILE FIBER MANUFACTURING: SYNTHETIC	1.76	1.09	0.26	1.62	0.96	0.28	8.64%	13.54%	-7.14%
2361		HOSIERY MANUFACTURING	1.39	0.89	0.31	1.32	0.80	0.32	5.30%	11.25%	-3.13%
2362		KNIT GOOD MANUFACTURING	1.29	0.83	0.31	1.40	0.85	0.32	-7.86%	-2.35%	-3.13%
2380		BRAID / FRINGE MANUFACTURING	2.06	1.32	0.31	2.02	1.23	0.32	1.98%	7.32%	-3.13%
2386		LACE MANUFACTURING	1.41	0.95	0.31	1.16	0.75	0.33	21.55%	26.67%	-6.06%
2388		EMBROIDERY MANUFACTURING	1.63	1.09	0.33	1.67	1.07	0.34	-2.40%	1.87%	-2.94%
2402		CARPET / RUG MANUFACTURING	3.45	2.04	0.25	3.47	1.94	0.28	-0.58%	5.15%	-10.71%
2413		TEXTILE FINISHING	1.62	1.04	0.31	1.74	1.05	0.32	-6.90%	-0.95%	-3.13%
2416		THREAD / YARN DYEING	1.40	0.90	0.31	1.34	0.81	0.32	4.48%	11.11%	-3.13%
2417		SILK SCREEN ON CLOTH BY MACHINE	1.55	1.00	0.30	1.67	1.03	0.31	-7.19%	-2.91%	-3.23%
2501	X	CLOTHING MANUFACTURING	1.50	0.97	0.31	1.56	0.95	0.32	-3.85%	2.11%	-3.13%
2503		TAILORING / DRESSMAKING: CUSTOM	0.84	0.56	0.33	0.89	0.57	0.34	-5.62%	-1.75%	-2.94%
2534		FLOWER OR FEATHER MANUFACTURING: ARTIFICIAL	1.83	1.22	0.33	1.79	1.14	0.34	2.23%	7.02%	-2.94%
2570		BOX SPRING / MATTRESS MANUFACTURING	4.03	2.71	0.32	3.37	2.16	0.34	19.58%	25.46%	-5.88%
2592	X	LAUNDRY/DRY CLEANING - RTE SUPER & DRIVERS	2.63	1.70	0.30	2.62	1.60	0.32	0.38%	6.25%	-6.25%
2600		FUR MANUFACTURING: PREPARING SKINS	1.25	0.85	0.31	1.28	0.83	0.32	-2.34%	2.41%	-3.13%
2623		TANNING	4.46	2.76	0.27	5.15	2.97	0.29	-13.40%	-7.07%	-6.90%
2651		GASKET / WASHER MANUFACTURING: NOT METAL	2.48	1.66	0.33	2.49	1.58	0.35	-0.40%	5.06%	-5.71%
2660		BOOT / SHOE MANUFACTURING	1.81	1.21	0.33	1.89	1.21	0.34	-4.23%	0.00%	-2.94%
2670		GLOVE MANUFACTURING: LEATHER / TEXTILE	1.52	1.06	0.38	1.55	1.03	0.38	-1.94%	2.91%	0.00%
2683		LUGGAGE MANUFACTURING	1.86	1.25	0.32	2.10	1.35	0.34	-11.43%	-7.41%	-5.88%
2688		LEATHER GOODS MANUFACTURING	2.63	1.77	0.32	2.84	1.82	0.33	-7.39%	-2.75%	-3.03%
2697	X	FOREST PATROLLERS	5.41	2.44	0.23	5.59	2.28	0.26	-3.22%	7.02%	-11.54%
2702	X	LOGGING	20.45	9.28	0.18	19.67	8.14	0.21	3.97%	14.00%	-14.29%
2703	X	LOGGING: EQUIPMENT MAINTENANCE: SHOP ONLY	4.21	2.49	0.22	4.84	2.70	0.24	-13.02%	-7.78%	-8.33%
2704	X	WILDLAND FIRE FIGHTING & DRIVERS	10.19	4.63	0.18	13.06	5.44	0.21	-21.98%	-14.89%	-14.29%
2710	X	SAW MILL	6.41	3.41	0.21	6.28	3.11	0.23	2.07%	9.65%	-8.70%
2714	X	VENEER MANUFACTURING	4.02	2.69	0.33	5.21	3.32	0.34	-22.84%	-18.98%	-2.94%
2725	X	LOGGING: MECHANICAL - NO GROUND WORK	5.58	3.30	0.22	5.36	2.99	0.24	4.10%	10.37%	-8.33%
2731	X	LUMBER REMANUFACTURING: INCLUDING PLANER	5.23	3.06	0.24	5.26	2.89	0.26	-0.57%	5.88%	-7.69%
2735		FURNITURE STOCK MANUFACTURING	3.11	2.09	0.32	3.13	2.00	0.34	-0.64%	4.50%	-5.88%
2759		PALLET MANUFACTURING: REPAIR - WOOD	4.78	3.20	0.33	4.77	3.04	0.34	0.21%	5.26%	-2.94%
2790		PATTERN MAKING: NOC	1.16	0.78	0.32	1.19	0.77	0.34	-2.52%	1.30%	-5.88%
2797	X	MANUFACTURED, MODULAR, OR PREFABRICATED BUILD	3.64	2.26	0.26	3.52	2.06	0.28	3.41%	9.71%	-7.14%
2799	X	MANUFACTURED, MODULAR, OR PREFABRICATED BUILD	2.80	1.71	0.26	2.69	1.56	0.28	4.09%	9.62%	-7.14%
2802	X	CARPENTRY: SHOP ONLY & DRIVER	3.64	2.26	0.26	3.52	2.06	0.28	3.41%	9.71%	-7.14%
2812	X	CAMPER MANUFACTURING				3.45	2.09	0.32	n/a	n/a	n/a
2836	X	BRUSH / BROOM MANUFACTURING OR ASSEMBLY	2.20	1.53	0.38	2.09	1.39	0.35	5.26%	10.07%	8.57%
2841		WOOD PRODUCTS MANUFACTURING	2.72	1.83	0.33	2.66	1.70	0.34	2.26%	7.65%	-2.94%
2881		CABINET WORKS: NO POWER WOOD MACHINE	2.23	1.55	0.39	2.34	1.55	0.38	-4.70%	0.00%	2.63%
2883		FURNITURE MANUFACTURING: WOOD NOC	3.35	2.15	0.31	3.45	2.09	0.32	-2.90%	2.87%	-3.13%
2913		RATTAN, FIBER PROD MANUFACTURING	2.36	1.64	0.39	2.00	1.33	0.39	18.00%	23.31%	0.00%
2915	X	VENEER PROD: INCLUDING VENEER MANUFACTURING	4.42	2.75	0.26	4.17	2.43	0.28	6.00%	13.17%	-7.14%
2923		MUSIC INSTRUMENT MANUFACTURING: WOOD	2.58	1.75	0.30	2.38	1.56	0.31	8.40%	12.18%	-3.23%
2942		PENCIL / PEN HOLDER / CRAYON MANUFACTURING	2.23	1.56	0.37	2.49	1.67	0.37	-10.44%	-6.59%	0.00%
2960		LOG DUMPING / RAFTING / BOOMING & DRIVER	3.52	2.26	0.31	3.71	2.26	0.32	-5.12%	0.00%	-3.13%
3004		STEEL MAKING: ELECTRIC FURNACE / CRUCIBLE DRIVE	1.68	0.98	0.23	2.06	1.14	0.25	-18.45%	-14.04%	-8.00%
3018		STEEL ROLLING MILL: NOC & DRIVER	2.81	1.65	0.23	2.57	1.42	0.25	9.34%	16.20%	-8.00%
3022		PIPE / TUBE MANUFACTURING	3.42	2.29	0.33	2.99	1.91	0.34	14.38%	19.90%	-2.94%
3027		ROLLING MILL & DRIVER	1.64	0.97	0.23	1.30	0.72	0.25	26.15%	34.72%	-8.00%
3028		STEEL PIPE MANUFACTURING	2.28	1.47	0.31	2.27	1.38	0.32	0.44%	6.52%	-3.13%
3030		IRON / STEEL WORKS: STRUCTURAL & DRIVER	4.84	2.85	0.23	4.23	2.35	0.25	14.42%	21.28%	-8.00%
3040		IRON / STEEL WORKS: NON-STRUCTURAL & DRIVER	4.81	2.82	0.24	5.53	3.04	0.26	-13.02%	-7.24%	-7.69%
3041		IRON WORKS: SHOP - DECORATIVE & DRIVER	3.17	2.04	0.30	3.07	1.88	0.32	3.26%	8.51%	-6.25%
3042		ELEVATOR / ESCALATOR MANUFACTURING	4.04	2.51	0.26	3.96	2.33	0.28	2.02%	7.73%	-7.14%
3064	X	SIGN MANUFACTURING: METAL	3.46	2.24	0.30	3.54	2.17	0.31	-2.26%	3.23%	-3.23%
3076	X	FURNITURE MANUFACTURING: METAL	2.49	1.67	0.32	2.25	1.44	0.34	10.67%	15.97%	-5.88%
3081	D	FOUNDRY: FERROUS - NOC	3.75	2.15	0.24	3.61	1.95	0.26	3.88%	10.26%	-7.69%
3082	D	FOUNDRY: STEEL CASTINGS	5.05	2.90	0.24	4.74	2.55	0.26	6.54%	13.73%	-7.69%
3085	D	FOUNDRY: NON-FERROUS	2.65	1.54	0.24	2.83	1.53	0.25	-6.36%	0.65%	-4.00%
3110		TOOL MANUFACTURING: FORGING INCLUDING TRIMM	4.12	2.65	0.31	3.32	2.02	0.32	24.10%	31.19%	-3.13%
3111		BLACKSMITH	3.09	1.99	0.31	3.08	1.87	0.32	0.32%	6.42%	-3.13%
3113		TOOL / DIE MANUFACTURING: NON-FORGED - NOC	1.38	0.89	0.30	1.19	0.73	0.32	15.97%	21.92%	-6.25%
3114		TOOL / DIE MANUFACTURING: FORGED METHOD	1.90	1.22	0.30	2.00	1.22	0.32	-5.00%	0.00%	-6.25%
3118		SAW MANUFACTURING	1.55	1.04	0.32	1.59	1.01	0.34	-2.52%	2.97%	-5.88%
3122		CUTLERY MANUFACTURING	1.83	1.22	0.33	1.67	1.06	0.35	9.58%	15.09%	-5.71%
3126		TOOL MANUFACTURING	2.00	1.29	0.30	1.82	1.11	0.32	9.89%	16.22%	-6.25%
3131		FASTENER / BUTTON MANUFACTURING: METAL	1.27	0.82	0.31	1.27	0.77	0.32	0.00%	6.49%	-3.13%
3132		BOLT / NUT MANUFACTURING	2.60	1.67	0.31	2.71	1.64	0.32	-4.06%	1.83%	-3.13%
3145		SCREW MANUFACTURING	1.99	1.28	0.32	1.91	1.16	0.32	4.19%	10.34%	0.00%
3146		HARDWARE MANUFACTURING	2.01	1.30	0.30	1.59	0.97	0.32	26.42%	34.02%	-6.25%
3168	X	FURNACE MANUFACTURING: ALL TYPES	2.67	1.73	0.30	3.21	1.97	0.31	-16.82%	-12.18%	-3.23%
3169		STOVE MANUFACTURING	2.08	1.34	0.31	2.05	1.25	0.32	1.46%	7.20%	-3.13%
3175	D	HEATER / RADIATOR MANUFACTURING: CAST IRON	2.28	1.45	0.31	1.95	1.17	0.32	16.92%	23.93%	-3.13%
3179		ELECTRICAL APPARATUS MANUFACTURING	1.38	0.93	0.32	1.50	0.96	0.34	-8.00%	-3.12%	-5.88%
3180		ELECTRICAL / GAS LIGHT FIXTURE MANUFACTURING	2.00	1.34	0.33	1.65	1.05	0.35	21.21%	27.62%	-5.71%

Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
3188		PLUMBERS SUPPLY MANUFACTURING	3.83	2.56	0.33	3.06	1.95	0.34	25.16%	31.28%	-2.94%
3220		CAN MANUFACTURING	1.74	1.12	0.30	1.79	1.09	0.31	-2.79%	2.75%	-3.23%
3223		LAMP / PORTABLE LANTERN MANUFACTURING	2.78	1.92	0.40	2.88	1.89	0.39	-3.47%	1.59%	2.56%
3224		AGATE / ENAMEL WARE MANUFACTURING	2.67	1.80	0.31	2.70	1.74	0.33	-1.11%	3.45%	-6.06%
3227		ALUMINUM WARE MANUFACTURING	2.99	2.01	0.33	3.72	2.36	0.35	-19.62%	-14.83%	-5.71%
3240		CABLE / WIRE ROPE MANUFACTURING: IRON / STEEL	1.69	1.13	0.32	1.79	1.14	0.34	-5.59%	-0.88%	-5.88%
3241		WIRE DRAWING: IRON/ STEEL	1.92	1.24	0.30	1.96	1.20	0.32	-2.04%	3.33%	-6.25%
3255		WIRE CLOTH MANUFACTURING	1.42	0.99	0.39	1.53	1.02	0.37	-7.19%	-2.94%	5.41%
3257		WIRE GOODS MANUFACTURING	2.10	1.35	0.30	1.96	1.19	0.32	7.14%	13.45%	-6.25%
3300		BED SPRING / WIRE MATTRESS MANUFACTURING	3.98	2.56	0.30	4.44	2.71	0.32	-10.36%	-5.54%	-6.25%
3303		AUTO BUMPER STRAIGHTENING & REPAIR	2.23	1.50	0.32	2.44	1.56	0.34	-8.61%	-3.85%	-5.88%
3307		HEAT TREATING: METAL	3.36	2.17	0.30	3.02	1.84	0.32	11.26%	17.93%	-6.25%
3315		BRASS COPPER GOODS MANUFACTURING	4.44	2.98	0.33	3.50	2.23	0.34	26.86%	33.63%	-2.94%
3334		TUBE MANUFACTURING: METAL COLLAPSIBLE	3.00	1.94	0.29	2.63	1.63	0.30	14.07%	19.02%	-3.33%
3336		TYPE FOUNDRY	1.90	1.12	0.23	1.73	0.95	0.25	9.83%	17.89%	-8.00%
3365		WELDING / CUTTING: NOC & DRIVER	4.61	2.66	0.23	4.90	2.67	0.25	-5.92%	-0.37%	-8.00%
3372		METAL FINISHING	2.20	1.37	0.26	2.08	1.22	0.28	5.77%	12.30%	-7.14%
3373		GALVANIZING / TINNING: NOT ELECTROLYTIC	3.17	2.04	0.31	2.50	1.52	0.32	26.80%	34.21%	-3.13%
3383		JEWELRY MANUFACTURING	1.09	0.73	0.32	1.09	0.70	0.34	0.00%	4.29%	-5.88%
3385		CLOCK MANUFACTURING	0.72	0.48	0.32	0.72	0.46	0.34	0.00%	4.35%	-5.88%
3400		METAL GOODS MANUFACTURING	3.19	1.98	0.26	2.91	1.70	0.28	9.62%	16.47%	-7.14%
3507		MACHINERY / EQUIPMENT MANUFACTURING	4.14	2.67	0.30	4.11	2.52	0.31	0.73%	5.95%	-3.23%
3548		PRINTING / BOOKBINDING MACHINERY MANUFACTURING	1.86	1.19	0.31	1.77	1.07	0.32	5.08%	11.21%	-3.13%
3559		CONFECTION MACHINE MANUFACTURING	1.94	1.25	0.31	2.11	1.28	0.32	-8.06%	-2.34%	-3.13%
3574		OFFICE MACHINE MANUFACTURING	0.93	0.62	0.32	0.84	0.54	0.34	10.71%	14.81%	-5.88%
3612		ENGINE MANUFACTURING	1.70	1.05	0.26	1.80	1.05	0.28	-5.56%	0.00%	-7.14%
3620		BOILERMAKING	3.30	1.94	0.23	3.19	1.77	0.25	3.45%	9.60%	-8.00%
3629		PRECISION MACHINE PARTS MANUFACTURING	1.40	0.94	0.32	1.37	0.88	0.33	2.19%	6.82%	-3.03%
3632		MACHINE SHOP	2.57	1.60	0.26	2.65	1.56	0.28	-3.02%	2.56%	-7.14%
3634		VALVE MANUFACTURING	1.58	1.07	0.31	1.51	0.97	0.33	4.64%	10.31%	-6.06%
3635		GEAR MANUFACTURING: GRINDING	1.81	1.16	0.31	1.85	1.13	0.32	-2.16%	2.65%	-3.13%
3638		BALL / ROLLER BEARING MANUFACTURING	1.51	1.01	0.32	1.51	0.97	0.34	0.00%	4.12%	-5.88%
3642		BATTERY MANUFACTURING: DRY	0.82	0.53	0.31	0.81	0.49	0.32	1.23%	8.16%	-3.13%
3643		ELECTRIC MOTOR REPAIR	2.71	1.74	0.32	2.98	1.79	0.33	-9.06%	-2.79%	-3.03%
3647		BATTERY MANUFACTURING: STORAGE	2.22	1.38	0.26	2.20	1.29	0.28	0.91%	6.98%	-7.14%
3648		AUTO STARTER / GENERATOR REPAIR	1.23	0.83	0.32	1.27	0.81	0.34	-3.15%	2.47%	-5.88%
3681		ELECTRONIC PARTS MANUFACTURING / ASSEMBLING N	0.56	0.37	0.32	0.56	0.36	0.33	0.00%	2.78%	-3.03%
3685		INSTRUMENT MANUFACTURING	0.74	0.50	0.32	0.77	0.49	0.33	-3.90%	2.04%	-3.03%
3719		OIL STILL ERECTION OR REPAIR	1.72	0.77	0.18	1.96	0.80	0.21	-12.24%	-3.75%	-14.29%
3724		MILLWRIGHT WORK	4.87	2.56	0.21	4.70	2.31	0.22	3.62%	10.82%	-4.55%
3726		TANK ERECTION REPAIR: METAL IN BUILDINGS	4.81	2.15	0.19	4.73	1.94	0.22	1.69%	10.82%	-13.64%
3803		AUTO WHEEL MANUFACTURING	3.04	1.95	0.32	2.40	1.45	0.32	26.67%	34.48%	0.00%
3807		AUTOMOBILE RADIATOR MANUFACTURING	2.20	1.47	0.33	2.10	1.34	0.34	4.76%	9.70%	-2.94%
3808		AUTOMOBILE MANUFACTURING	5.57	3.47	0.26	4.93	2.89	0.28	12.98%	20.07%	-7.14%
3821	X	AUTOMOBILE DISMANTLING & DRIVER	4.35	2.71	0.26	4.00	2.35	0.28	8.75%	15.32%	-7.14%
3822	X	AUTO BODY MANUFACTURING: DIE PRESSED STEEL	4.52	2.81	0.26	4.96	2.92	0.28	-8.87%	-3.77%	-7.14%
3824	X	AUTO BODY MANUFACTURING: NOC	3.25	2.01	0.27	3.41	1.98	0.29	-4.69%	1.52%	-6.90%
3826		AIRCRAFT ENGINE MANUFACTURING	0.76	0.49	0.30	0.62	0.38	0.31	22.58%	28.95%	-3.23%
3827		AUTOMOBILE ENGINE MANUFACTURING	1.44	0.89	0.26	1.34	0.78	0.28	7.46%	14.10%	-7.14%
3830		AIRPLANE MANUFACTURING	1.00	0.62	0.27	1.20	0.71	0.28	-16.67%	-12.68%	-3.57%
3851		MOTORCYCLE MANUFACTURING	2.23	1.50	0.32	1.76	1.12	0.34	26.70%	33.93%	-5.88%
3865		BICYCLE MANUFACTURING	1.48	1.03	0.38	1.54	1.03	0.37	-3.90%	0.00%	2.70%
3881		CAR MANUFACTURING: RAILROAD & DRIVER	2.36	1.52	0.30	2.22	1.35	0.32	6.31%	12.59%	-6.25%
4000		DREDGING: NOC & DRIVER	5.39	2.88	0.21	5.12	2.57	0.22	5.27%	12.06%	-4.55%
4021		BRICK / CLAY PRODUCT MANUFACTURING	3.29	1.93	0.24	3.30	1.81	0.25	-0.30%	6.63%	-4.00%
4024		REFRACTORY PRODUCTS MANUFACTURING & DRIVER	4.06	2.39	0.23	3.57	1.98	0.25	13.73%	20.71%	-8.00%
4034		COFFIN / CASKET MANUFACTURING: INSTALLATION CO	5.83	3.41	0.24	6.01	3.32	0.25	-3.00%	2.71%	-4.00%
4036		PLASTER BOARD MANUFACTURING	2.17	1.27	0.23	2.38	1.32	0.25	-8.82%	-3.79%	-8.00%
4038		PLASTER FORM MANUFACTURING	2.18	1.52	0.39	2.47	1.64	0.38	-11.74%	-7.32%	2.63%
4053	X	POTTERY MANUFACTURING: CHINA OR TABLEWARE	2.47	1.58	0.31	2.54	1.53	0.33	-2.76%	3.27%	-6.06%
4061	X	CERAMICS MANUFACTURING: HAND MOLD OR CAST	3.84	2.58	0.32	4.21	2.71	0.33	-8.79%	-4.80%	-3.03%
4062		CERAMICS MANUFACTURING: MECHANICAL PRESS FOR	1.80	1.16	0.31	1.73	1.05	0.32	4.05%	10.48%	-3.13%
4101		GLASS MANUFACTURING: BLOWN SHEET WINDOW & R	1.88	1.17	0.26	1.89	1.10	0.28	-0.53%	6.36%	-7.14%
4109		INTEGRATED CIRCUIT MANUFACTURING	0.68	0.46	0.31	0.65	0.42	0.33	4.62%	9.52%	-6.06%
4110		ELECTRIC BULB MANUFACTURING	0.78	0.51	0.29	0.68	0.42	0.31	14.71%	21.43%	-6.45%
4111		GLASSWARE MANUFACTURING: NO MACHINE	1.33	0.89	0.31	1.45	0.93	0.33	-8.28%	-4.30%	-6.06%
4113		GLASS MANUFACTURING: CUT	1.33	0.85	0.31	1.37	0.83	0.32	-2.92%	2.41%	-3.13%
4114		GLASSWARE MANUFACTURING	2.07	1.33	0.30	2.04	1.25	0.32	1.47%	6.40%	-6.25%
4130		GLASS MERCHANT: INCLUDING COUNTER SALES				2.91	1.77	0.32	n/a	n/a	n/a
4131		MIRROR MANUFACTURING	3.71	2.48	0.33	3.12	1.99	0.35	18.91%	24.62%	-5.71%
4133		GLASS WINDOW MANUFACTURING: STAINED	2.25	1.51	0.33	2.48	1.58	0.34	-9.27%	-4.43%	-2.94%
4149		OPTICAL GOODS MANUFACTURING: NOC	0.63	0.44	0.38	0.64	0.43	0.37	-1.56%	2.33%	2.70%
4206		PULP MANUFACTURING: GROUND WOOD	4.91	3.19	0.25	6.37	3.99	0.22	-22.92%	-20.05%	13.64%
4207		PULP MANUFACTURING: CHEM PROCESS	1.27	0.75	0.23	1.27	0.71	0.25	0.00%	5.63%	-8.00%
4239		PAPER MANUFACTURING	2.25	1.32	0.23	1.97	1.10	0.25	14.21%	20.00%	-8.00%
4240		BOX MANUFACTURING: SET: UP PAPER	2.28	1.53	0.32	2.18	1.40	0.34	4.59%	9.29%	-5.88%
4243		BOX MANUFACTURING: FOLD PAPER	1.79	1.15	0.30	1.75	1.07	0.31	2.29%	7.48%	-3.23%

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
4244		CORRUGATED CONTAINER MANUFACTURING	2.29	1.48	0.30	2.30	1.40	0.31	-0.43%	5.71%	-3.23%
4250		PAPER CORRUGATING & LAMINATING	1.27	0.82	0.30	1.11	0.68	0.32	14.41%	20.59%	-6.25%
4251		STATIONERY MANUFACTURING	1.79	1.15	0.31	1.77	1.08	0.32	1.13%	6.48%	-3.13%
4263		FIBER GOODS MANUFACTURING	2.06	1.32	0.31	2.06	1.25	0.32	0.00%	5.60%	-3.13%
4273		BAG MANUFACTURING: PAPER	3.11	2.00	0.31	3.17	1.91	0.33	-1.89%	4.71%	-6.06%
4279		PAPER GOODS MANUFACTURING	1.99	1.28	0.31	1.76	1.07	0.32	13.07%	19.63%	-3.13%
4282		DRESS PATTERN MANUFACTURING	1.83	1.24	0.30	1.57	1.02	0.32	16.56%	21.57%	-6.25%
4283		ROOF / BUILDING PAPER: PREP ONLY - NO INSTALLATI	2.70	1.74	0.31	2.80	1.70	0.32	-3.57%	2.35%	-3.13%
4299	X	PRINTING	1.74	1.17	0.31	1.53	0.99	0.33	13.73%	18.18%	-6.06%
4304		NEWSPAPER PUBLISHING	3.84	2.38	0.26	3.95	2.31	0.28	-2.78%	3.03%	-7.14%
4307		BOOKBINDING	1.48	1.03	0.39	1.43	0.95	0.39	3.50%	8.42%	0.00%
4351		PHOTOENGRAVING	0.78	0.50	0.31	0.81	0.49	0.32	-3.70%	2.04%	-3.13%
4352		ENGRAVING	1.36	0.91	0.33	1.20	0.77	0.34	13.33%	18.18%	-2.94%
4360		MOTION PICTURE PRODUCTION: DEVELOPING NEGATIV	1.30	0.87	0.32	1.56	1.01	0.33	-16.67%	-13.86%	-3.03%
4361		PHOTOGRAPHER: ALL EMPLOYEES	1.03	0.69	0.33	0.98	0.63	0.34	5.10%	9.52%	-2.94%
4362		MOTION PICTURE & CLERICAL				1.10	0.68	0.31	n/a	n/a	n/a
4410		RUBBER GOODS MANUFACTURING	2.88	1.85	0.31	2.76	1.67	0.32	4.35%	10.78%	-3.13%
4420		RUBBER TIRE MANUFACTURING	3.13	1.68	0.20	2.84	1.43	0.22	10.21%	17.48%	-9.09%
4431		PHONOGRAPH RECORD MANUFACTURING	1.77	1.23	0.37	1.58	1.06	0.38	12.03%	16.04%	-2.63%
4439		LACQUER / VARNISH MANUFACTURING	1.50	0.93	0.26	1.52	0.90	0.28	-1.32%	3.33%	-7.14%
4452		PLASTIC MANUFACTURING: FABRICATED	2.73	1.76	0.31	2.70	1.64	0.32	1.11%	7.32%	-3.13%
4459		PLASTIC MANUFACTURING: SHEETS, RODS	2.15	1.38	0.30	2.20	1.34	0.32	-2.27%	2.99%	-6.25%
4470		RUBBER / PLASTICS: CABLE MANUFACTURING INSULAT	1.63	1.05	0.30	1.66	1.01	0.32	-1.81%	3.96%	-6.25%
4484		PLASTIC MANUFACTURING: MOLDED	2.63	1.69	0.31	2.39	1.45	0.32	10.04%	16.55%	-3.13%
4493		FABRIC COATING / IMPREGNATING	1.86	1.20	0.30	1.80	1.10	0.32	3.33%	9.09%	-6.25%
4511		CHEMIST: FOR OTHER	0.53	0.33	0.26	0.58	0.34	0.28	-8.62%	-2.94%	-7.14%
4557		WAX PRODUCT MANUFACTURING	1.51	1.02	0.31	1.59	1.03	0.33	-5.03%	-0.97%	-6.06%
4558		PAINT MANUFACTURING	1.66	1.06	0.31	1.55	0.94	0.32	7.10%	12.77%	-3.13%
4568		SALT/BORAX/POTASH PROD/REFINE & DR	2.36	1.39	0.23	2.15	1.19	0.25	9.77%	16.81%	-8.00%
4583		FERTILIZER MANUFACTURING & DRIVERS	4.27	2.27	0.21	3.78	1.87	0.22	12.96%	21.39%	-4.55%
4611		CHEMICAL BLENDING	1.00	0.67	0.32	1.01	0.65	0.34	-0.99%	3.08%	-5.88%
4635		ACETYLENE GAS MANUFACTURING & DRIVER	2.18	0.99	0.21	2.25	0.92	0.24	-3.11%	7.61%	-12.50%
4653		GLUE MANUFACTURING & DRIVERS	4.27	2.84	0.34	3.37	2.13	0.35	26.71%	33.33%	-2.86%
4665		RENDERING WORKS: NOC & DRIVERS	7.02	4.13	0.23	6.93	3.86	0.25	1.30%	6.99%	-8.00%
4670		COTTONSEED OIL MANUFACTURING: MECHANICAL & D	4.12	2.42	0.23	4.06	2.26	0.25	1.48%	7.08%	-8.00%
4683		LARD REFINING	2.14	1.37	0.31	1.93	1.17	0.32	10.88%	17.09%	-3.13%
4686		OIL MANUFACTURING: VEG EXTRACTION	1.67	0.97	0.24	1.64	0.90	0.25	1.83%	7.78%	-4.00%
4692		DENTAL LABORATORY	0.43	0.29	0.32	0.37	0.23	0.34	16.22%	26.09%	-5.88%
4693		SURGICAL GOODS MANUFACTURING: NOC	0.73	0.47	0.31	0.64	0.39	0.32	14.06%	20.51%	-3.13%
4703		CORN PRODUCTS MANUFACTURING	1.80	1.16	0.30	1.86	1.14	0.31	-3.23%	1.75%	-3.23%
4717		BUTTER SUBSTITUTE MANUFACTURING	2.32	1.62	0.36	2.54	1.70	0.33	-8.66%	-4.71%	9.09%
4720		SOAP / SYNTHETIC DETERGENT MANUFACTURER	1.95	1.25	0.31	1.61	0.97	0.33	21.12%	28.87%	-6.06%
4740		OIL REFINING: PETROLEUM	3.89	2.26	0.25	3.28	1.78	0.26	18.60%	26.97%	-3.85%
4741		ROOFING / COMP MANUFACTURING: ASPHALT / ASBES	1.54	0.99	0.31	1.57	0.95	0.32	-1.91%	4.21%	-3.13%
4751		SYNTHETIC RUBBER MANUFACTURING	1.73	1.01	0.24	1.57	0.86	0.25	10.19%	17.44%	-4.00%
4771	N	HIGH EXPLOSIVES MANUFACTURING	1.79	0.81	0.20	1.75	0.72	0.23	2.29%	12.50%	-13.04%
4777		EXPLOSIVES DISTRIBUTORS	5.05	2.28	0.19	4.41	1.81	0.22	14.51%	25.97%	-13.64%
4825		DRUG / MEDICINE MANUFACTURING	1.43	0.84	0.24	1.39	0.76	0.27	2.88%	10.53%	-11.11%
4828		CHEMICAL BLEND/MIX - NOC - ALL OPER - DR	1.42	0.88	0.26	1.18	0.70	0.28	20.34%	25.71%	-7.14%
4829		CHEMICAL MFG - NOC - ALL OPER - DR	1.32	0.70	0.21	1.21	0.60	0.24	9.09%	16.67%	-12.50%
4902		SPORTING GOODS MANUFACTURING: NOC	3.13	2.10	0.32	2.75	1.76	0.34	13.82%	19.32%	-5.88%
4923		PHOTOGRAPHIC SUPPLY MANUFACTURING	0.97	0.62	0.31	0.82	0.49	0.32	18.29%	26.53%	-3.13%
5020		CEILING INSTALLATION: ACOUSTICAL - SUSPENDED -	4.16	2.42	0.23	3.80	2.09	0.24	9.47%	15.79%	-4.17%
5022		MASONRY: NOC	7.35	3.88	0.20	6.40	3.18	0.22	14.84%	22.01%	-9.09%
5040		IRON / STEEL: ERECT OVER 2 STORIES	11.44	5.14	0.18	10.99	4.54	0.19	4.09%	13.22%	-5.26%
5057	X	IRON / STEEL: ERECT NOC	7.00	3.12	0.20	8.46	3.45	0.23	-17.26%	-9.57%	-13.04%
5059	X	IRON / STEEL: ERECT FRAME	13.90	6.22	0.18	13.20	5.43	0.19	5.30%	14.55%	-5.26%
5102	X	IRON / STEEL: ERECT - DOOR FRAME / SASH METAL	4.00	2.09	0.21	3.70	1.82	0.22	8.11%	14.84%	-4.55%
5146		FURNITURE / FIXTURES: INSTALL PORTABLE	5.58	3.22	0.23	5.16	2.82	0.25	8.14%	14.18%	-8.00%
5160		ELEVATOR SERVICE: INCLUDING OIL/ADJ/MAINTENANC	2.11	1.11	0.20	2.49	1.24	0.22	-15.26%	-10.48%	-9.09%
5183	X	PLUMBING: NOC & DRIVERS	3.26	1.90	0.23	2.92	1.61	0.24	11.64%	18.01%	-4.17%
5188		SPRINKLER INSTALLATION & DRIVERS	3.16	1.83	0.23	3.49	1.90	0.25	-9.46%	-3.68%	-8.00%
5190	X	ELECTRICAL WIRING: WITHIN BUILDING & DRIVER	2.74	1.58	0.23	2.81	1.53	0.25	-2.49%	3.27%	-8.00%
5191	X	OFFICE MACHINE: INSTALLATION/ADJUSTMENT/REPAIR	0.71	0.46	0.30	0.68	0.42	0.32	4.41%	9.52%	-6.25%
5192		VEND / COIN OP MACHINE: INSTALLATION/SERVICE SA	2.52	1.62	0.30	2.76	1.68	0.32	-8.70%	-3.57%	-6.25%
5213	X	CONCRETE CONSTRUCTION	5.37	2.84	0.20	5.61	2.79	0.22	-4.28%	1.79%	-9.09%
5215		CONCRETE WORK: PRIVATE RESIDENCES	4.47	2.75	0.26	4.83	2.80	0.28	-7.45%	-1.79%	-7.14%
5221		CONCRETE WORK: FLOOR / DRIVEWAY / YARDS / WAL	5.25	3.04	0.23	4.86	2.67	0.24	8.02%	13.86%	-4.17%
5222		CONCRETE CONSTRUCTION: BRIDGE / CULV - OVER 10	8.89	4.68	0.20	7.78	3.87	0.22	14.27%	20.93%	-9.09%
5223	X	SWIMMING POOL CONSTRUCTION	4.11	2.38	0.23	4.45	2.44	0.25	-7.64%	-2.46%	-8.00%
5348		FLOOR LAYING: TILE & CERAMIC	3.92	2.27	0.23	3.62	1.99	0.24	8.29%	14.07%	-4.17%
5402	X	GREENHOUSE ERECTION	3.97	2.64	0.31	4.40	2.83	0.32	-9.77%	-6.71%	-3.13%
5403	X	CARPENTRY: NOC - NONRESIDENTIAL CARPENTRY	7.16	3.75	0.21	7.33	3.61	0.22	-2.32%	3.88%	-4.55%
5437	X	CARPENTRY: FINISH WORK ONLY	4.38	2.54	0.23	4.48	2.46	0.25	-2.23%	3.25%	-8.00%
5443		LATHING & DRIVERS	3.50	2.21	0.30	3.68	2.22	0.31	-4.89%	-0.45%	-3.23%
5445	X	DRYWALL INSTALLATION & DRIVERS	8.38	4.40	0.21	8.93	4.40	0.22	-6.16%	0.00%	-4.55%
5462		GLAZIER: AWAY FROM SHOP & DRIVER	6.23	3.61	0.23	5.77	3.18	0.24	7.97%	13.52%	-4.17%

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
5472	E	ASBESTOS CONTRACTOR: PIPE / BOILER / PLUMBING &	5.39	2.36	0.20	5.27	2.13	0.23	2.28%	10.80%	-13.04%
5473	E	ASBESTOS CONTRACTOR: NOC & DRIVER	6.05	2.64	0.19	6.06	2.43	0.22	-0.17%	8.64%	-13.64%
5474	X	PAINTING: NOC & SHOP / DRIVER	6.66	3.49	0.21	5.88	2.88	0.23	13.27%	21.18%	-8.70%
5478		CARPET/FLOOR COVERING INSTALLATION	5.61	3.25	0.23	5.65	3.11	0.24	-0.71%	4.50%	-4.17%
5479		INSULATION WORK: NOC	6.12	3.75	0.26	5.90	3.43	0.28	3.73%	9.33%	-7.14%
5480		PLASTERING: NOC & DRIVER	5.42	2.85	0.20	4.92	2.43	0.22	10.16%	17.28%	-9.09%
5491	X	PAPER HANGING & DRIVERS	2.61	1.37	0.21	2.81	1.39	0.22	-7.12%	-1.44%	-4.55%
5506	X	STREET / ROAD CONSTRUCTION: GRADING / PAVING /	6.49	2.90	0.18	6.61	2.71	0.21	-1.82%	7.01%	-14.29%
5507		STREET / ROAD CONSTRUCTION: ROADBED & SUBBASE	3.56	1.87	0.21	3.78	1.87	0.22	-5.82%	0.00%	-4.55%
5508	D	STREET / ROAD CONSTRUCTION: ROCK EXCAVATION &	10.69	6.16	0.23	10.82	5.90	0.25	-1.20%	4.41%	-8.00%
5511	X	LOGGING / FOREST ROAD CONSTRUCTION & MAINTENA	8.35	4.39	0.20	9.47	4.66	0.23	-11.83%	-5.79%	-13.04%
5535	X	SHEET METAL WORK-INSTALLATION And DRIVERS	5.48	3.16	0.23	5.26	2.85	0.25	4.18%	10.88%	-8.00%
5537	X	AIR COND / HEATING / REFRIGERATION: INST / SER /	3.76	2.18	0.23	3.52	1.93	0.25	6.82%	12.95%	-8.00%
5551		ROOFING: ALL KINDS & DRIVER	13.76	6.12	0.20	14.21	5.77	0.23	-3.17%	6.07%	-13.04%
5606	X	CONTRACTOR: EXECUTIVE SUPERVISOR	0.77	0.40	0.21	0.74	0.37	0.24	4.05%	8.11%	-12.50%
5610		DEBRIS REMOVAL: CONSTRUCTION / ERECT - SPECIAL	5.51	3.49	0.30	4.45	2.67	0.32	23.82%	30.71%	-6.25%
5645	X	CARPENTRY: DETACHED 1OR 2 FAMILY DWELLING	11.94	6.26	0.21	11.79	5.79	0.24	1.27%	8.12%	-12.50%
5651	X	CARPENTRY: MULTIPLE FAMILY DWELLING 1 - 3 STORY	11.94	6.26	0.22	10.73	5.27	0.25	11.28%	18.79%	-12.00%
5703	X	BUILDING: RAISING / MOVING	34.76	19.85	0.25	32.32	17.22	0.27	7.55%	15.27%	-7.41%
5705		SALVAGE: NO WRECKING	15.05	8.68	0.23	16.94	9.29	0.25	-11.16%	-6.57%	-8.00%
5951		SERUM / ANTI-TOXIN / VIRUS MANUFACTURING & DRIV	0.42	0.28	0.33	0.47	0.30	0.34	-10.64%	-6.67%	-2.94%
6003		PILE DRIVING & DRIVER	6.05	3.51	0.23	6.60	3.64	0.24	-8.33%	-3.57%	-4.17%
6005		DIKE REVETMENT CONSTRUCTION & DRIVER	4.26	2.47	0.23	3.88	2.13	0.25	9.79%	15.96%	-8.00%
6017		DAM CONSTRUCTION	4.89	2.85	0.22	4.86	2.70	0.24	0.62%	5.56%	-8.33%
6018		DAM CONSTRUCTION: ALL OPS - EARTH MOVING & DR	3.15	1.82	0.24	2.92	1.60	0.25	7.88%	13.75%	-4.00%
6045		LEVEE CONSTRUCTION: ALL OPS	2.24	1.30	0.23	2.60	1.43	0.24	-13.85%	-9.09%	-4.17%
6204	X	DRILLING: NOC & DRIVERS	9.10	4.78	0.21	9.75	4.79	0.22	-6.67%	-0.21%	-4.55%
6206		OIL / GAS WELL: CEMENTING & DRIVER	3.70	1.65	0.18	3.48	1.43	0.19	6.32%	15.38%	-5.26%
6213		OIL / GAS WELL: SPECIAL TOOL OPERATOR BY CONT -	2.16	1.14	0.20	2.28	1.13	0.22	-5.26%	0.88%	-9.09%
6214		OIL / GAS: PERFORATE OF CASE - ALL EMPS & DRIVER	3.22	1.44	0.18	3.13	1.30	0.21	2.88%	10.77%	-14.29%
6216		OIL / GAS LEASE WORK: NOC	6.12	2.74	0.18	5.89	2.42	0.20	3.90%	13.22%	-10.00%
6217	X	EXCAVATION & DRIVERS	5.01	2.64	0.20	4.90	2.43	0.22	2.24%	8.64%	-9.09%
6229		SEPTIC TANK: INSTALLATION BY SPECIAL CONTRACTOR	7.14	3.71	0.21	7.01	3.39	0.23	1.85%	9.44%	-8.70%
6233		OIL / GAS PIPELINE CONSTRUCTION	5.12	2.69	0.21	6.48	3.21	0.22	-20.99%	-16.20%	-4.55%
6235		DRILLING: OIL / GAS WELLS & CASING	12.07	5.42	0.19	13.66	5.66	0.22	-11.64%	-4.24%	-13.64%
6236		OIL / GAS WELL: INSTALLATION & RECOVERING OF CAS	11.02	6.38	0.23	11.11	6.09	0.25	-0.81%	4.76%	-8.00%
6237		OIL / GAS WELL: INSTRM LOG / SURVEY WORK & DRIV	1.56	0.90	0.23	1.61	0.88	0.25	-3.11%	2.27%	-8.00%
6251	D	TUNNELING: NOT PNEUMATIC - ALL OPS INCLUDING LN	5.44	2.86	0.20	5.92	2.94	0.22	-8.11%	-2.72%	-9.09%
6252	D	CAISSON WORK: ALL OPERATIONS TO COMPLETION	6.77	3.01	0.18	7.59	3.11	0.19	-10.80%	-3.22%	-5.26%
6260		TUNNELING: PNEUMATIC	12.09	5.52	0.17	12.39	5.32	0.19	-2.42%	3.76%	-10.53%
6306		SEWER CONSTRUCTION OPS	4.12	2.17	0.20	4.37	2.16	0.22	-5.72%	0.46%	-9.09%
6319		WATERMAIN CONNECTION: CONSTRUCTION & DRIVER	4.53	2.39	0.20	5.51	2.74	0.22	-17.79%	-12.77%	-9.09%
6325	X	UNDERGROUND LINE: CONSTRUCTION / ELECTRIC / TV	4.94	2.59	0.21	4.73	2.34	0.22	4.44%	10.68%	-4.55%
6400	X	FENCE ERECTION: METAL	5.63	3.45	0.26	5.32	3.10	0.28	5.83%	11.29%	-7.14%
6504	X	FOOD SUNDRIES MANUFACTURING: NOC	2.69	1.81	0.33	2.68	1.71	0.34	0.37%	5.85%	-2.94%
6703	M*	RAILROAD CONSTRUCTION: ALL OPERATIONS	10.16	5.46	0.23	10.96	5.54	0.25	-7.30%	-1.44%	-8.00%
6704	M*	RAILROAD CONSTRUCTION: ALL - STATE ACT	5.06	2.98	0.23	5.43	2.71	0.22	-6.81%	9.96%	4.55%
6801	F	BOAT BUILDING: WOOD - FEDERAL	4.36	2.28	0.20	4.27	2.16	0.23	2.11%	5.56%	-13.04%
6811		BOAT BUILDING: WOOD - STATE	5.67	3.35	0.23	4.43	2.48	0.24	27.99%	35.08%	-4.17%
6824	F	BOAT BUILDING: REPAIR / DEMO NAVIG WATER & DRIV	13.00	6.50	0.19	16.97	8.18	0.20	-23.39%	-20.54%	-5.00%
6826	F	MARINAS: INCLUDING SALES / PARTS & DRIVER	5.58	2.99	0.21	6.30	3.27	0.23	-11.43%	-8.56%	-8.70%
6834		BOAT BUILDING: REPAIR / DEMO NON-NAV WATERS- S	3.49	2.17	0.26	3.90	2.27	0.29	-10.51%	-4.41%	-10.34%
6836		MARINA: INCLUDING SALES / PARTS & DRIVER - STAT	6.79	3.98	0.23	5.75	3.16	0.25	18.09%	25.95%	-8.00%
6843	F	SHIP BUILDING: IRON / STEEL & DRIVER - FEDERAL	11.71	5.12	0.15	9.95	4.18	0.18	17.69%	22.49%	-16.67%
6845	F	SHIP BUILDING: NAVAL & DRIVER	10.30	4.47	0.19	10.79	4.48	0.22	-4.54%	-0.22%	-13.64%
6854		SHIP BUILDING: IRON / STEEL & DRIVER - STATE ACT	4.08	1.85	0.23	4.78	1.99	0.26	-14.64%	-7.04%	-11.54%
6869	FX	SHIP BREAKING OR WRECKING	6.45	2.77	0.16	6.67	2.70	0.19	-3.30%	2.59%	-15.79%
6872	F	SHIP REPAIR: ALL OPERATIONS - FEDERAL	10.67	4.61	0.16	13.68	5.57	0.19	-22.00%	-17.24%	-15.79%
6873	FX	DIVING - LONGSHORE EXPOSURE ONLY	15.20	6.47	0.15	18.17	7.29	0.18	-16.35%	-11.25%	-16.67%
6874	F	PAINTING: SHIP HULLS - FEDERAL	25.98	11.40	0.17	28.56	11.83	0.20	-9.03%	-3.63%	-15.00%
6876	X	DIVING: EXPOSURE ONLY - STATE ACT	4.73	2.15	0.19	4.66	1.94	0.22	1.50%	10.82%	-13.64%
6882		SHIP REPAIR & CONVERSION: ALL OPERATIONS - STAT	3.34	1.53	0.18	3.16	1.34	0.19	5.70%	14.18%	-5.26%
6884		SHIP SCALING - STATE ACT ONLY	7.48	3.43	0.18	7.77	3.30	0.19	-3.73%	3.94%	-5.26%
7024	M	VESSELS: NOC - STATE ACT	2.91	1.33	0.18	3.21	1.35	0.19	-9.35%	-1.48%	-5.26%
7047	M	VESSELS: NOC - USL&H	5.84	2.44	0.18	6.48	2.49	0.19	-9.88%	-2.01%	-5.26%
7050	M	VESSEL: BOAT LIVERY < 15 TON - USL&H	8.51	3.53	0.19	9.15	3.44	0.22	-6.99%	2.62%	-13.64%
7090	M	VESSEL: BOAT LIVERY <15 TONS STATE	4.24	1.92	0.19	4.53	1.87	0.22	-6.40%	2.67%	-13.64%
7098	M	VESSELS: NOT SELF PROPELLED - STATE ACT	2.53	1.15	0.18	2.65	1.10	0.19	-4.53%	4.55%	-5.26%
7099	M	VESSEL: NOT SELF PROPELLED - USL&H	5.08	2.11	0.18	5.35	2.03	0.19	-5.05%	3.94%	-5.26%
7133		RAILROAD OPERATION: ALL - STATE ACT	4.50	2.41	0.21	4.26	2.12	0.22	5.63%	13.68%	-4.55%
7152	M	RAILROAD OPS: ALL - USL&H	12.19	5.98	0.21	11.61	5.27	0.22	5.00%	13.47%	-4.55%
7153	M	RAILROAD OPS: ALL STATE	6.08	3.25	0.22	5.75	3.18	0.25	5.74%	2.20%	-12.00%
7219	X	TRUCKING: NOC & DRIVER	7.51	4.02	0.21	7.46	3.73	0.22	0.67%	7.77%	-4.55%
7230		TRUCKING: PRCL / PKG DEL - ALL EMPLOYEES	15.11	9.39	0.26	12.31	7.22	0.28	22.75%	30.06%	-7.14%
7231		PARCEL DELIVERY: ALL EMPLOYEES & DRIVER	7.65	4.77	0.26	7.00	4.13	0.28	9.29%	15.50%	-7.14%
7232		TRUCKING: MAIL / PARL / PKG - ALL EMPS & DRIVER	9.65	5.18	0.20	8.34	4.20	0.22	15.71%	23.33%	-9.09%
7309	F	STEVEDORING: NOC	19.58	8.47	0.15	26.10	10.61	0.17	-24.98%	-20.17%	-11.76%

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
7313	F	COAL: DOCK OP & STEVEDORING	3.58	1.56	0.15	3.34	1.37	0.18	7.19%	13.87%	-16.67%
7317	FX	STEVEDORING: BY HAND / HAND TRUCK	8.58	3.65	0.16	11.44	4.59	0.19	-25.00%	-20.48%	-15.79%
7327	F	STEVEDORING: CONTAINERIZED FREIGHT & DRIVER	5.96	2.66	0.15	4.77	1.98	0.18	24.95%	34.34%	-16.67%
7335	M	DREDGING: ALL TYPES - STATE	5.57	2.56	0.17	5.47	2.34	0.19	1.83%	9.40%	-10.53%
7337	M	DREDGING: U.S.A. & USL&H	11.17	4.71	0.17	11.04	4.31	0.19	1.18%	9.28%	-10.53%
7350	FX	STEVEDORING: FREIGHT HANDLER - USL&H	15.41	7.37	0.18	15.06	6.93	0.20	2.32%	6.35%	-10.00%
7360	X	STEVEDORING: FREIGHT HANDLER - STATE ACT	4.92	2.89	0.23	4.93	2.72	0.25	-0.20%	6.25%	-8.00%
7370		TAXICAB COMPANY: ALL OTHER EMP&S & DRIVER	4.52	2.92	0.30	4.65	2.84	0.31	-2.80%	2.82%	-3.23%
7380		DRIVERS / CHAUFFEURS & THEIR HELPERS	3.28	2.05	0.26	3.19	1.88	0.28	2.82%	9.04%	-7.14%
7382		BUS COMPANY: ALL EMPLOYEES - OTHER THAN GARAG	4.25	2.73	0.31	4.21	2.55	0.32	0.95%	7.06%	-3.13%
7390	X	BEER DEALER: WHOLESALE & DRIVER	2.36	1.52	0.30	2.11	1.29	0.31	11.85%	17.83%	-3.23%
7395	M	DIVING MARINE: STATE	6.21	2.84	0.18	6.12	2.60	0.19	1.47%	9.23%	-5.26%
7398	M	DIVING MARINE: USL&H	12.46	5.22	0.18	12.36	4.79	0.19	0.81%	8.98%	-5.26%
7402		AVIATION-AIR TRAFFIC CONTROLLER FAA CONTRACT	0.14	0.09	0.31	0.14	0.08	0.32	0.00%	12.50%	-3.13%
7403		AIRCRAFT: ALL OTHER EMP	2.66	1.57	0.23	2.72	1.51	0.25	-2.21%	3.97%	-8.00%
7405	N	AIRCRAFT: FLYING CREW - SCHEDULED	1.13	0.66	0.26	1.17	0.65	0.29	-3.42%	1.54%	-10.34%
7420		AIRCRAFT: FIRE FIGHT - FLY CREW	6.63	3.05	0.18	7.82	3.28	0.19	-15.22%	-7.01%	-5.26%
7421		AIRCRAFT: EMPLOYER FLY CREW	1.34	0.72	0.20	1.39	0.70	0.22	-3.60%	2.86%	-9.09%
7422		AIRCRAFT: EMPLOYER BUSINESS / FLY CREW	2.71	1.24	0.18	2.86	1.22	0.19	-5.24%	1.64%	-5.26%
7425		HELICOPTERS: SKY CRANE FLYING CREW	6.24	2.85	0.18	7.36	3.11	0.19	-15.22%	-8.36%	-5.26%
7431	N	AIRCRAFT: COMMUTER - NOT CHART - FLY CREW	1.49	0.68	0.18	1.34	0.58	0.19	11.19%	17.24%	-5.26%
7502		GAS WORKS & DRIVER	2.46	1.44	0.24	2.36	1.31	0.27	4.24%	9.92%	-11.11%
7515		OIL / GAS PIPELINE OPERATIONS	1.63	0.74	0.18	1.45	0.60	0.21	12.41%	23.33%	-14.29%
7520		WATERWORKS OPERATIONS	2.98	1.93	0.29	3.05	1.88	0.31	-2.30%	2.66%	-6.45%
7538		ELECTRIC POWER LINE CONSTRUCTION	8.24	3.66	0.18	6.82	2.78	0.20	20.82%	31.65%	-10.00%
7539	X	ELECTRIC POWER COMPANY: NOC	2.38	1.27	0.23	2.58	1.28	0.26	-7.75%	-0.78%	-11.54%
7580		SEWAGE DISPOSAL PLANT	2.26	1.33	0.23	2.44	1.35	0.25	-7.38%	-1.48%	-8.00%
7590		GARBAGE WORKS / REDUCTION INCINERATOR	3.71	2.30	0.26	2.90	1.70	0.28	27.93%	35.29%	-7.14%
7600	X	TELEPHONE COMPANY: NOC	2.90	1.70	0.23	2.39	1.32	0.25	21.34%	28.79%	-8.00%
7605	X	AUDIO / INTERCOM SYSTEM: INSTALLATION / REPAIR	2.02	1.17	0.23	2.01	1.09	0.25	0.50%	7.34%	-8.00%
7610	X	TV STATION: ALL EMPLOYEES	0.36	0.23	0.26	0.35	0.21	0.28	2.86%	9.52%	-7.14%
7705	X	AMBULANCE SERVICE COMPANIES AND EMS PROVIDERS	5.88	3.66	0.28	4.65	2.84	0.31	26.45%	28.87%	-9.68%
7710	X	FIREFIGHTERS & DRIVERS	3.01	1.59	0.21	3.05	1.49	0.22	-1.31%	6.71%	-4.55%
7720	X	POLICE OFFICERS & DRIVERS	2.77	1.62	0.24	2.56	1.40	0.26	8.20%	15.71%	-7.69%
7729	X	SELF-INSURED SEARCH & RESCUE VOLUNTEER	2.77	1.62	0.24	2.56	1.40	0.26	8.20%	15.71%	-7.69%
7855		RAILROAD CONSTRUCTION: LAY TRACK / MAINTENANC	3.81	2.20	0.23	4.08	2.23	0.25	-6.62%	-1.35%	-8.00%
8001	X	STORE: FLORIST & DRIVERS	2.20	1.47	0.33	1.96	1.25	0.34	12.24%	17.60%	-2.94%
8002		AUTOMOBILE RENTAL COMPANY: SHORT TERM - COUNT	1.69	1.08	0.31	1.47	0.89	0.32	14.97%	21.35%	-3.13%
8006		STORE: GROCERY - RETAIL - NO FRESH MEAT	1.68	1.08	0.31	1.64	0.99	0.32	2.44%	9.09%	-3.13%
8008		STORE: CLOTHING / DRY GOODS - RETAIL	1.03	0.69	0.33	1.02	0.65	0.34	0.98%	6.15%	-2.94%
8010		ELECTION HARDWARE: WHOLESALE / RETAIL	1.53	1.03	0.32	1.63	1.04	0.34	-6.13%	-0.96%	-5.88%
8013		STORE: JEWELRY	0.46	0.29	0.31	0.47	0.28	0.32	-2.13%	3.57%	-3.13%
8015		COPY SHOPS	0.75	0.48	0.31	0.62	0.38	0.32	20.97%	26.32%	-3.13%
8017	X	RETAIL STORE: NOT OTHERWISE CLASSIFIED	1.34	0.90	0.33	1.40	0.89	0.34	-4.29%	1.12%	-2.94%
8018	X	STORE: WHOLESALE - NOC	2.19	1.47	0.32	2.15	1.37	0.34	1.86%	7.30%	-5.88%
8021	X	MEAT / FISH / POULTRY: WHOLESALE	3.19	2.06	0.30	3.84	2.35	0.31	-16.93%	-12.34%	-3.23%
8031	X	MEAT / FISH / POULTRY: RETAIL STORE	2.88	1.84	0.31	2.99	1.81	0.32	-3.68%	1.66%	-3.13%
8032		STORE: CLOTHING / DRY GOODS - WHOLESALE	1.93	1.29	0.32	1.78	1.14	0.34	8.43%	13.16%	-5.88%
8033	X	STORE: GROCERY RETAIL	2.04	1.31	0.31	1.86	1.13	0.32	9.68%	15.93%	-3.13%
8037		STORE: SUPERSTORES AND WAREHOUSE CLUBS	1.34	0.90	0.33	1.40	0.89	0.34	-4.29%	1.12%	-2.94%
8039		STORE: DEPARTMENT - RETAIL	1.55	1.04	0.33	1.36	0.86	0.35	13.97%	20.93%	-5.71%
8044		STORE: FURNITURE & DRIVER	2.97	1.84	0.26	2.82	1.66	0.28	5.32%	10.84%	-7.14%
8046	X	AUTO ACCESSORY: RETAIL	1.49	0.96	0.31	1.36	0.83	0.32	9.56%	15.66%	-3.13%
8047		STORE: DRUG - WHOLESALE	1.07	0.72	0.32	0.84	0.54	0.34	27.38%	33.33%	-5.88%
8058	X	BUILDING MATERIAL DEALER	2.38	1.53	0.31	2.13	1.29	0.33	11.74%	18.60%	-6.06%
8102	X	SEED MERCHANT	2.14	1.44	0.32	2.24	1.43	0.34	-4.46%	0.70%	-5.88%
8103		COTTON MERCHANT	3.65	2.27	0.26	3.83	2.24	0.28	-4.70%	1.34%	-7.14%
8105		STORE: LEATHER OR HIDE DEALER	2.63	1.76	0.33	2.93	1.87	0.32	-10.24%	-5.88%	3.13%
8106		IRON / STEEL MERCHANT	4.04	2.37	0.24	3.98	2.19	0.25	1.51%	8.22%	-4.00%
8107	X	MACHINERY REPAIR: NOC & DRIVER	3.51	2.07	0.23	3.64	2.01	0.25	-3.57%	2.99%	-8.00%
8111		PLUMBERS' SUPPLY DEALER	2.67	1.72	0.31	2.83	1.73	0.32	-5.65%	-0.58%	-3.13%
8112	X	FARM MACH DEALER / SALES -YARD-STORE INCL DRIVE	0.74	0.44	0.22	0.67	0.38	0.24	10.45%	15.79%	-8.33%
8116	X	FARM MACHINE DEALER	3.23	2.07	0.31	3.18	1.92	0.32	1.57%	7.81%	-3.13%
8203		ICE DEALER & DRIVERS	4.81	3.10	0.30	4.68	2.85	0.32	2.78%	8.77%	-6.25%
8209	X	VEGETABLE PACKING	2.88	1.84	0.31	2.96	1.80	0.32	-2.70%	2.22%	-3.13%
8215	X	FEED, HAY & GRAIN DEALER	3.88	2.26	0.24	4.97	2.70	0.26	-21.93%	-16.30%	-7.69%
8227	X	CONTRACTOR: PERMANENT YARD	3.81	1.70	0.21	3.34	1.36	0.24	14.07%	25.00%	-12.50%
8232	X	BUILDING MATERIAL DEALER	4.09	2.40	0.23	4.19	2.31	0.25	-2.39%	3.90%	-8.00%
8233		COAL MERCHANT	3.97	2.34	0.23	4.58	2.57	0.24	-13.32%	-8.95%	-4.17%
8263		JUNK DEALER & DRIVERS	6.76	4.19	0.26	7.25	4.25	0.28	-6.76%	-1.41%	-7.14%
8264	X	CONTAINER RECYCLE : BEVERAGE / BOTTLE / CAN	4.36	2.56	0.24	4.03	2.22	0.27	8.19%	15.32%	-11.11%
8265		IRON / STEEL SCRAP DEALER	7.81	4.16	0.21	9.94	4.91	0.23	-21.43%	-15.27%	-8.70%
8279		STABLE OR BREEDING FARM & DRIVER	7.96	4.24	0.21	9.47	4.75	0.22	-15.95%	-10.74%	-4.55%
8288	X	CATTLE DEALER: SALESPERSON & DRIVER	8.46	4.94	0.24	8.40	4.64	0.25	0.71%	6.47%	-4.00%
8291		STORAGE WAREHOUSE: COLD	2.98	1.85	0.26	3.09	1.81	0.28	-3.56%	2.21%	-7.14%
8292		STORAGE WAREHOUSE: NOC	4.18	2.69	0.31	3.65	2.22	0.32	14.52%	21.17%	-3.13%
8293		WAREHOUSE: FURNITURE & DRIVER	10.04	5.90	0.23	8.61	4.78	0.25	16.61%	23.43%	-8.00%

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
8304		GRAIN ELEVATOR OPERATOR	6.02	3.53	0.23	4.93	2.73	0.25	22.11%	29.30%	-8.00%
8350		GASOLINE DEALER	5.12	2.74	0.21	5.21	2.60	0.22	-1.73%	5.38%	-4.55%
8380	X	AUTO REPAIR SHOP / SERVICE STATIONS & DRIVERS	2.75	1.71	0.26	2.65	1.56	0.28	3.77%	9.62%	-7.14%
8385		AUTO BUS / LIVERY TAXI COMPANY: GARAGE EMPLOYE	2.17	1.27	0.23	2.28	1.26	0.25	-4.82%	0.79%	-8.00%
8392		AUTOMOBILE: PARKING LOT	2.56	1.64	0.32	2.00	1.22	0.32	28.00%	34.43%	0.00%
8393	X	AUTOMOBILE: BODY REPAIR - METAL - UPHOLSTERY - F	1.99	1.29	0.29	2.04	1.25	0.31	-2.45%	3.20%	-6.45%
8411	X	MUNICIPAL VOLUNTEERS: FIRE FIGHTERS & DRIVERS	0.67	0.30	0.18	0.64	0.26	0.20	4.69%	15.38%	-10.00%
8500		METAL SCRAP DEALER	4.80	2.81	0.24	4.48	2.47	0.25	7.14%	13.77%	-4.00%
8601		ARCHITECT/ENGINEERING FIRM	0.54	0.33	0.26	0.62	0.37	0.28	-12.90%	-10.81%	-7.14%
8602		TIMBER CRUISING	0.54	0.33	0.26	0.62	0.37	0.28	-12.90%	-10.81%	-7.14%
8606		GEOPHYSICAL EXPLORATION	2.87	1.53	0.21	2.44	1.22	0.22	17.62%	25.41%	-4.55%
8709	F	STEVEDORING: TALLIERS / CHECKING CLERK - FEDERA	3.98	1.74	0.18	3.19	1.33	0.21	24.76%	30.83%	-14.29%
8719		STEAMSHIP LINE - STATE ACT COVERAGE ONLY	2.49	1.13	0.18	1.95	0.82	0.21	27.69%	37.80%	-14.29%
8720		INSPECTION RISK INSURANCE OR VALUATION	1.03	0.61	0.23	0.97	0.54	0.25	6.19%	12.96%	-8.00%
8723		INSURANCE COMPANIES-INCLUDING CLERICAL & SALES	0.14	0.09	0.31				n/a	n/a	n/a
8725		INVENTORY COUNTERS	1.03	0.61	0.23	0.97	0.54	0.25	6.19%	12.96%	-8.00%
8726	F	STEAMSHIP LINE: SUPERVISOR / CAPTAIN / ENG / STE	2.31	1.24	0.21	2.26	1.18	0.23	2.21%	5.08%	-8.70%
8734	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	0.32	0.19	0.31	0.34	0.21	0.34	-5.88%	-9.52%	-8.82%
8738	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	0.65	0.35	0.23	0.68	0.35	0.25	-4.41%	0.00%	-8.00%
8742	X	SALESPERSONS: OUTSIDE - NO DELIVERY / DEMO	0.24	0.14	0.23	0.25	0.14	0.25	-4.00%	0.00%	-8.00%
8745		NEWS AGENT: NOT RETAIL - SALES & DRIVER	4.13	2.57	0.26	4.10	2.41	0.28	0.73%	6.64%	-7.14%
8748	X	AUTOMOBILE SALESPERSON	0.53	0.33	0.26	0.44	0.26	0.28	20.45%	26.92%	-7.14%
8755		LABOR UNION: ALL EMPLOY	0.42	0.25	0.22	0.37	0.21	0.24	13.51%	19.05%	-8.33%
8800	X	MAILING COMPANY & CLERICAL	0.91	0.63	0.39	0.84	0.56	0.38	8.33%	12.50%	2.63%
8803	X	ACCOUNTANT / AUDITOR - TRAVEL	0.06	0.04	0.24	0.06	0.03	0.25	0.00%	33.33%	-4.00%
8805	M	RAILROAD: CLERICAL STATE	0.19	0.12	0.32	0.19	0.12	0.35	0.00%	0.00%	-8.57%
8810	X	OFFICE CLERICAL	0.14	0.09	0.31	0.14	0.08	0.32	0.00%	12.50%	-3.13%
8815	M	RAILROAD: CLERICAL - USL&H	0.38	0.22	0.31	0.38	0.20	0.32	0.00%	10.00%	-3.13%
8820		ATTORNEY: ALL EMPLOYEES	0.11	0.07	0.27	0.11	0.06	0.28	0.00%	16.67%	-3.57%
8824	X	RETIREMENT CENTER: PROFESSIONAL EMPLOYEES	3.81	2.56	0.32	3.61	2.30	0.34	5.54%	11.30%	-5.88%
8825	X	RETIREMENT CENTER: KITCHEN	1.92	1.33	0.39	1.84	1.22	0.39	4.35%	9.02%	0.00%
8826	X	RETIREMENT CENTER: ALL OTHER EMPLOYEES	1.97	1.26	0.32	1.98	1.20	0.32	-0.51%	5.00%	0.00%
8831		VETERINARY HOSPITAL & DRIVER	1.25	0.80	0.32	1.13	0.68	0.33	10.62%	17.65%	-3.03%
8832		PHYSICIAN & CLERICAL	0.32	0.21	0.31	0.33	0.20	0.32	-3.03%	5.00%	-3.13%
8833	X	HOSPITAL: PROFESSIONAL EMPLOYEES	1.06	0.68	0.31	1.10	0.67	0.32	-3.64%	1.49%	-3.13%
8835	X	NURSE: HOME HEALTH / PUBLIC - TRAVEL ALL EMPS	2.99	1.93	0.31	2.95	1.79	0.32	1.36%	7.82%	-3.13%
8837	X	CHARITABLE OR WELFARE ORGANIZATION--ALL OPERA	2.13	1.36	0.32	2.13	1.27	0.33	0.00%	7.09%	-3.03%
8842	X	MENTAL HEALTH GROUP CARE	2.20	1.41	0.31	2.08	1.25	0.33	5.77%	12.80%	-6.06%
8853	X	PUBLIC CORPORATION TEACHING HOSPITAL	0.31	0.21	0.32	0.40	0.26	0.32	-22.50%	-19.23%	0.00%
8855		BANKS AND TRUST COMPANIES--ALL EMPLOYEES, SALE	0.14	0.09	0.31				n/a	n/a	n/a
8856		CHECK CASHING ESTABLISHMENTS--ALL EMPLOYEES, S	0.14	0.09	0.31				n/a	n/a	n/a
8868	X	COLLEGE / SCHOOLS: PROFESSIONAL / TEACHERS / CL	0.39	0.26	0.34	0.36	0.23	0.35	8.33%	13.04%	-2.86%
8869		CHILD DAY CARE CENTER - ALL EMPLOYEES	0.98	0.65	0.34	0.94	0.60	0.35	4.26%	8.33%	-2.86%
8901	X	TELEPHONE COMPANY: OFFICE / CLERICAL	0.15	0.09	0.26	0.16	0.09	0.28	-6.25%	0.00%	-7.14%
8989	X	DOMESTIC: RESIDENCES - INSIDE	2.08	1.23	0.23	2.07	1.16	0.24	0.48%	6.03%	-4.17%
9012		BUILDING OR PORPRTY MANAGEMENT--PORPRTY MAN	0.24	0.14	0.23				n/a	n/a	n/a
9014	X	BUILDINGS: OPERATED BY CONTRACTOR	3.31	2.13	0.31	3.10	1.89	0.32	6.77%	12.70%	-3.13%
9015	X	BUILDINGS: OPERATED BY OWNER	2.02	1.95	0.31	2.69	1.64	0.32	12.27%	18.90%	-3.13%
9016		AMUSEMENT PARK OPERATORS & DRIVERS	3.55	1.63	0.32	2.33	1.41	0.33	9.44%	15.60%	-3.03%
9019		BRIDGE / TUNNEL OPERATION	2.12	1.25	0.23	2.06	1.15	0.24	2.91%	8.70%	-4.17%
9040	X	HOSPITAL: ALL OTHER EMPS	3.53	2.37	0.32	3.85	2.46	0.34	-8.31%	-3.66%	-5.88%
9052	X	HOTEL: ALL EMPLOYEES	2.32	1.55	0.33	2.26	1.44	0.34	2.65%	7.64%	-2.94%
9060	X	CLUB: COUNTRY / GOLF / FISH / YACHT & CLERICAL	1.13	0.76	0.33	1.15	0.73	0.34	-1.74%	4.11%	-2.94%
9061	X	CLUB: NOC & CLERICAL	2.29	1.59	0.40	2.85	1.87	0.40	-19.65%	-14.97%	0.00%
9062	X	CASINOS AND GAMING CENTERS	1.66	1.15	0.40	1.61	1.06	0.39	3.11%	8.49%	2.56%
9063	X	HEALTH OR EXERCISE INSTITUTE & CLERICAL	0.86	0.57	0.33	0.81	0.52	0.34	6.17%	9.62%	-2.94%
9077	F	US ARMED SERVICE RISK: ALL EMPLOYEES & DRIVER	1.68	0.95	0.28	1.71	0.93	0.27	-1.75%	2.15%	3.70%
9079	X	RESTAURANT: NOC	1.25	0.87	0.40	1.24	0.82	0.40	0.81%	6.10%	0.00%
9089		BILLIARD HALL - NO BOWLING ALLEY	0.77	0.52	0.32	0.78	0.50	0.33	-1.28%	4.00%	-3.03%
9093	X	BOWLING LANE INCLUDING BILLIARDS	1.25	0.84	0.33	1.17	0.74	0.34	6.84%	13.51%	-2.94%
9101	X	COLLEGE / SCHOOL: ALL OTHER EMPLOYEES	3.34	2.24	0.33	2.98	1.90	0.34	12.08%	17.89%	-2.94%
9102		PARK: ALL EMPLOYEES - NOC	3.25	2.09	0.30	3.18	1.94	0.32	2.20%	7.73%	-6.25%
9154		THEATRE: ALL OTHER	1.68	1.08	0.31	1.58	0.96	0.32	6.33%	12.50%	-3.13%
9156		THEATRE: ENTERTAINERS	2.04	1.26	0.27	1.88	1.09	0.29	8.51%	15.60%	-6.90%
9178		ATHLETIC TEAM: NON-CONTACT	4.05	2.80	0.41	4.14	2.71	0.38	-2.17%	3.32%	7.89%
9179		ATHLETIC TEAM: CONTACT	10.29	6.94	0.31	13.18	8.49	0.33	-21.93%	-18.26%	-6.06%
9180		AMUSEMENT DEVISE	10.80	6.27	0.25	8.44	4.55	0.28	27.96%	37.80%	-10.71%
9182		ATHLETIC TEAM PARK OPERATION & DRIVER	1.86	1.19	0.31	2.01	1.21	0.33	-7.46%	-1.65%	-6.06%
9186		CIRCUS / CARNIVAL / AMUSEMENT: DEV OP / TRAVEL &	13.69	7.27	0.21	10.70	5.35	0.23	27.94%	35.89%	-8.70%
9220		CEMETERY OPERATION & DRIVER	4.39	2.72	0.26	3.95	2.31	0.28	11.14%	17.75%	-7.14%
9310	X	LOG TRUCK DRIVERS	7.00	4.14	0.22	7.94	4.48	0.24	-11.84%	-7.59%	-8.33%
9311	X	SAW MILL: MAINTENANCE & SECURITY	4.52	2.66	0.23	4.62	2.56	0.25	-2.16%	3.91%	-8.00%
9315	X	PLANING / MOLD MILL: MAINTENANCE & SECURITY	5.96	3.49	0.24	5.39	2.97	0.25	10.58%	17.51%	-4.00%
9328	X	TRUCKMEN: GARAGE & DOCK	3.79	2.22	0.24	3.00	1.65	0.25	26.33%	34.55%	-4.00%
9349	X	SCHOOL: CAFETERIA / KITCHEN EMPLOYEES	2.81	1.88	0.33	2.74	1.74	0.34	2.55%	8.05%	-2.94%
9351	X	GARBAGE COLLECTION: GARAGE EMPLOYEES	2.75	2.44	0.21	2.65	2.38	0.22	3.77%	2.52%	-4.55%
9366	X	HOSPITAL: CAFETERIA / KITCHEN EMPLOYEES	2.06	1.38	0.33	1.84	1.18	0.34	11.96%	16.95%	-2.94%

## Comparison of 2012 and 2011 Pures, Expected Loss Rates, and D Ratios

Class	Sub	Description	2012 Pure	2012 ELR	2012 D Ratio	2011 Pure	2011 ELR	2011 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
9402		SEWER CLEANING & DRIVER	5.30	3.12	0.23	4.77	2.65	0.25	11.11%	17.74%	-8.00%
9403	X	GARBAGE / ASH / REFUGE COLLECTION DRIVERS	4.57	2.44	0.21	4.80	2.38	0.22	-4.79%	2.52%	-4.55%
9410		BUILDING INSPECTORS	1.35	0.87	0.31	1.35	0.82	0.32	0.00%	6.10%	-3.13%
9425	X	CITY> 100,000 POPULATION	1.61	0.96	0.21	1.58	0.91	0.23	1.90%	5.49%	-8.70%
9451	X	COUNTY>300,000 POPULATION	1.33	0.80	0.20	1.31	0.77	0.22	1.53%	3.90%	-9.09%
9470	X	COUNTY>150,000 POPULATION	2.49	1.47	0.22	2.43	1.36	0.25	2.47%	8.09%	-12.00%
9496	S	STATE WORKFARE CLASS	2.23	1.51	0.31	2.17	1.41	0.32	2.76%	7.09%	-3.13%
9499	S	ALL STATE AGENCIES	1.15	0.50	0.25	1.02	0.50	0.25	12.75%	0.00%	0.00%
9501	X	PAINTING: SHOP ONLY & DRIVER	2.52	1.56	0.26	2.90	1.69	0.29	-13.10%	-7.69%	-10.34%
9505		AUTOMOBILE BODY PAINTING	2.42	1.50	0.26	2.53	1.48	0.28	-4.35%	1.35%	-7.14%
9516		RADIO / TV / VIDEO / AUDIO: INSTALL, SERVICE, REPA	2.93	1.72	0.23	2.99	1.66	0.25	-2.01%	3.61%	-8.00%
9519	X	APPLIANCES: ELECTRICAL - INSTALL	2.08	1.22	0.23	1.80	1.00	0.25	15.56%	22.00%	-8.00%
9521		CARPET INSTALLATION: FLOOR COVERING	3.14	1.84	0.23	3.17	1.76	0.25	-0.95%	4.55%	-8.00%
9522		UPHOLSTERING	1.92	1.24	0.30	2.18	1.33	0.32	-11.93%	-6.77%	-6.25%
9534	X	MOBILE CRANE CONTRACTORS	6.08	3.20	0.21	7.17	3.54	0.22	-15.20%	-9.60%	-4.55%
9554	X	SIGN MANUFACTURING: ERECT, REPAIR	6.90	3.62	0.21	6.09	3.01	0.22	13.30%	20.27%	-4.55%
9586		BARBER SHOP / BEAUTY PARLOR	0.80	0.55	0.38	0.76	0.51	0.38	5.26%	7.84%	0.00%
9600		TAXIDERMIST	1.41	0.95	0.31	1.49	0.96	0.33	-5.37%	-1.04%	-6.06%
9620		FUNERAL DIRECTOR & DRIVER	1.08	0.67	0.26	1.12	0.65	0.28	-3.57%	3.08%	-7.14%