

AGC partnership incentive plan factors comparison

	2007/2008	2008/2009
Estimated Group Premium	\$46,808,511	\$42,708,334
OGSERP	.94	.96
Maximum Premium Factor	.99	.98
Cash Flow	6.94%	5.92%
Basic Premium Factor	.052	.062
Loss Conversion Factor	1.16	1.16
Minimum Premium Factor	.65	.65
Excess Loss Limit	- 0 -	- 0 -
Loss Development Formula	$[(.046*SP)+(.164*IL)]*LCF*TM$	$[(.046*SP)+(.163*IL)]*LCF*TM$

Rating factors shown above are subject to the approval of the Oregon Department of Consumer and Business Services.