

## Group Loss Ratios 1999

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
44268	PROF INSUR AGTS IG4B	1999	762,896	4,750,744	622.72%	6.85	0.05
92260	RETAIL MERCHANT IG9	1999	123,172	737,452	598.72%	6.59	0.06
6	GROCERS ASSOC GR B	1999	46,485	230,567	496.00%	5.46	0.05
45236	FLUOR CORPORATION	1999	51,454	254,415	494.46%	5.44	0.19
8	COSE CONSTRUCTION GRB	1999	158,521	771,729	486.83%	5.35	0.05
9	COSE COMMERCIAL GR B	1999	67,311	321,899	478.23%	5.26	0.05
86307	N AMER EMP COUN IG8A	1999	197,942	874,909	442.00%	4.86	0.06
46282	PETROL MARKETER IG4A	1999	204,346	883,337	432.27%	4.75	0.06
42143	OH CHAMB COMM IG 4A	1999	385,031	1,515,750	393.67%	4.33	0.05
86285	PETROL MARKETER IG8A	1999	184,341	723,045	392.23%	4.31	0.12
44138	HOME BUILDERS IG4B	1999	712,140	2,743,650	385.27%	4.24	0.06
71067	RETAIL MERCHANT IG7A	1999	142,061	537,645	378.46%	4.16	0.05
72066	EMPLOYERS ASSOC IG7	1999	234,856	876,848	373.36%	4.11	0.3
33269	PROF INSUR AGTS IG3B	1999	342,495	1,276,137	372.60%	4.10	0.05
42214	GLASS ASSOC IG 4	1999	261,314	917,513	351.11%	3.86	0.34
64270	PROF INSUR AGTS IG6	1999	142,974	482,226	337.28%	3.71	0.24
74043	OH REGION WORK IG7B	1999	495,098	1,629,792	329.19%	3.62	0.12
64383	NFIB UTILITY	1999	186,906	595,510	318.61%	3.50	0.2
83079	COUNCIL OF CHURCHES	1999	188,426	597,924	317.33%	3.49	0.16
4364	BET BUS BUR OFC/WORK	1999	371,005	1,175,455	316.83%	3.48	0.14
73307	HOME BUILDERS IG7	1999	372,571	1,155,624	310.18%	3.41	0.23
76296	AUTO DEAL ASSOC GR1	1999	500,326	1,475,181	294.84%	3.24	0.05
33246	OH REGION WORK IG3B	1999	901,221	2,643,922	293.37%	3.23	0.16
84272	PROF INSUR AGTS IG 8A	1999	832,339	2,422,018	290.99%	3.20	0.13
21	BET BUS BUR CONSTR GR 2	1999	359,508	1,043,357	290.22%	3.19	0.05
82059	DAY CHAMB COMM IG 8	1999	320,652	913,153	284.78%	3.13	0.18
74271	PROF INSUR AGTS IG 7	1999	232,571	658,879	283.30%	3.12	0.05
82023	BLDG OWN & MANAGERS	1999	174,545	471,164	269.94%	2.97	0.17
93229	TIRE & RETREAD ASSC	1999	88,088	236,156	268.09%	2.95	0.08
72149	OH CHAMB COMM IG 7A	1999	463,532	1,223,688	263.99%	2.90	0.11
92051	COSE OFFICE GR A	1999	150,149	396,379	263.99%	2.90	0.05
12	Hamilton Chamber IG 4B	1999	145,393	374,867	257.83%	2.84	0.11
92163	DENTAL ASSOCIATION	1999	180,981	466,271	257.64%	2.83	0.1
37	NFIB CONSTRUCTION GR B	1999	816,645	2,083,254	255.10%	2.81	0.12
42089	LAND IMPROVE CNTRCT	1999	129,202	328,130	253.97%	2.79	0.24
32050	COSE MANUFACTUR GRA	1999	1,171,662	2,932,635	250.30%	2.75	0.11
73175	OHIO-MICH EQUIP DLRS	1999	128,419	314,914	245.22%	2.70	0.05
85322	PROGRESSIVE EMP IG 8	1999	215,803	500,916	232.12%	2.55	0.26
1090	OHIO STATE BAR ASSOC	1999	85,208	194,637	228.43%	2.51	0.05
53381	BET BUS BUR TRANSPOR	1999	1,382,187	3,018,140	218.36%	2.40	0.28
20	ABC GROUP H	1999	582,873	1,221,277	209.53%	2.30	0.21
46303	N AMER EMP COUN IG4A	1999	806,445	1,659,036	205.72%	2.26	0.13
2044	COMMUNITY BANKERS AS	1999	249,219	510,607	204.88%	2.25	0.18
82180	HOUSING AUTH CONFER	1999	181,485	366,573	201.98%	2.22	0.39
32039	COL CHAMB COMM IG 3A	1999	249,494	498,347	199.74%	2.20	0.13
42048	COSE CONSTRUCTION GRA	1999	3,432,796	6,657,754	193.95%	2.13	0.27
92084	GCGDA HIGH RISK	1999	284,445	547,648	192.53%	2.12	0.16
83352	LAKE CHAMB COMM IG8	1999	321,389	618,681	192.50%	2.12	0.36
84098	RESTAURANT ASSOC GRB	1999	1,088,884	2,021,512	185.65%	2.04	0.17
94371	TWINSBURG CHAM GR 8	1999	150,257	271,431	180.64%	1.99	0.69
36280	PETROL MARKETER IG3A	1999	230,895	406,387	176.01%	1.94	0.11
82067	EMPLOYERS ASSOC IG8	1999	326,599	569,945	174.51%	1.92	0.27
10019	PROGRESSIVE EMP IG 4	1999	189,611	328,107	173.04%	1.90	0.58
87106	OH SMALL BUSINESS IG8	1999	713,729	1,234,253	172.93%	1.90	0.39
2242	PROF INSUR AGTS IG10	1999	564,486	970,304	171.89%	1.89	0.11
82232	OHIO UNITED WAY	1999	355,567	606,797	170.66%	1.88	0.27
1069	OH CHAMB COMM IG 10	1999	610,694	1,036,474	169.72%	1.87	0.21
73384	BET BUS BUR COMMER	1999	3,726,837	6,268,476	168.20%	1.85	0.25
42230	SUBCNTRCT COUNCIL	1999	712,521	1,197,236	168.03%	1.85	0.32
92256	TOLEDO CHAMBER IG 7	1999	598,473	997,608	166.69%	1.83	0.35
42267	RETAIL MERCHANT IG4A	1999	221,395	366,257	165.43%	1.82	0.27
82213	FUNERAL DIRECTORS	1999	211,809	350,311	165.39%	1.82	0.08
71077	RETAIL MERCHANT IG7C	1999	617,054	1,012,491	164.08%	1.80	0.27
91091	READY MIXED CONCRETE	1999	534,843	870,377	162.73%	1.79	0.3
32088	IVEX CORP	1999	266,766	417,725	156.59%	1.72	0.87

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34 BUCKEYE BUSINESS ASS IG 8A	1999	454,226	705,479	155.31%	1.71	0.33
52257 TOLEDO TRUCKING ASC	1999	1,065,809	1,645,939	154.43%	1.70	0.41
84008 TOLEDO CHAMBER IG 8	1999	387,789	590,184	152.19%	1.67	0.33
22133 OH CHAMB COMM IG 2	1999	245,105	370,300	151.08%	1.66	0.22
21057 FORESTRY ASSOC IG2	1999	667,693	1,004,839	150.49%	1.66	0.26
34009 HAMILTON CHAMB IG 3	1999	796,977	1,179,755	148.03%	1.63	0.27
36301 N AMER EMP COUN IG3A	1999	458,973	676,634	147.42%	1.62	0.08
52113 NFIB TRANSPORTATION	1999	1,209,328	1,780,616	147.24%	1.62	0.24
42057 DAY CHAMB COMM IG 4	1999	548,783	806,144	146.90%	1.62	0.21
83401 BET BUS BUR SERVICE	1999	3,263,116	4,775,221	146.34%	1.61	0.32
23 PETROL MARKETER IG 8C	1999	243,995	356,654	146.17%	1.61	0.08
82247 RETAIL MERCHANT IG8	1999	649,838	939,805	144.62%	1.59	0.29
52083 GCCC TRANSPORTATION	1999	658,559	946,893	143.78%	1.58	0.19
82177 HOME BUILDERS IG8	1999	276,925	393,228	142.00%	1.56	0.2
23227 NFIB EXTRACTION	1999	794,293	1,127,477	141.95%	1.56	0.25
71051 AUTO AFTERMARKET IG7	1999	1,207,267	1,712,287	141.83%	1.56	0.36
74127 PROGRESSIVE EMP IG 7	1999	900,676	1,260,567	139.96%	1.54	0.49
76304 N AMER EMP COUN IG7A	1999	348,990	488,199	139.89%	1.54	0.11
25269 PROF INSUR AGTS IG 2	1999	742,897	1,037,904	139.71%	1.54	0.31
82152 OH CHAMB COMM IG 8	1999	2,732,714	3,778,740	138.28%	1.52	0.34
83153 ASSOC CHRISTIAN SCHL	1999	176,505	243,035	137.69%	1.51	0.63
43385 TWINSBURG CHAM GR 4	1999	303,155	415,940	137.20%	1.51	0.26
84044 OH REGION WORK IG8	1999	2,443,715	3,345,306	136.89%	1.51	0.43
10006 NATL MANAGEMENT GR3C	1999	133,480	182,668	136.85%	1.51	0.32
54038 OH REGION WORK IG5	1999	613,324	835,940	136.30%	1.50	0.24
34405 OMA GROUP 100	1999	4,163,668	5,651,543	135.73%	1.49	0.15
43380 BET BUS BUR CONSTR GR1	1999	6,376,329	8,583,446	134.61%	1.48	0.29
41083 ASSOC BLDR CONT GR 1	1999	616,101	825,765	134.03%	1.47	0.14
94273 PROF INSUR AGTS IG 9	1999	132,994	175,733	132.14%	1.45	0.05
54269 PROF INSUR AGTS IG 5A	1999	973,631	1,286,089	132.09%	1.45	0.19
10016 EMPLOYERS ASSOC IG4	1999	448,927	591,316	131.72%	1.45	0.38
92108 NFIB COMM/SERV HI RK	1999	1,444,669	1,894,019	131.10%	1.44	0.26
10011 OH SMALL BUSINESS IG7	1999	288,018	377,181	130.96%	1.44	0.41
91064 COUNTRYMARK	1999	824,643	1,077,918	130.71%	1.44	0.47
4392 NFIB OFFICE/MISC	1999	338,418	442,265	130.69%	1.44	0.22
71065 OMA GROUP 301	1999	1,025,746	1,324,498	129.13%	1.42	0.43
72195 PHARMACISTS ASSOC	1999	239,629	304,839	127.21%	1.40	0.19
42077 GCCC CONST GR 2	1999	2,625,971	3,298,597	125.61%	1.38	0.2
92171 AGRIBUSINESS ASSOC	1999	369,645	462,139	125.02%	1.38	0.23
82082 GCCC SERVICE GR 2	1999	1,883,565	2,324,640	123.42%	1.36	0.28
2209 RETAIL MERCHANT IG10	1999	317,133	388,924	122.64%	1.35	0.2
82012 NAT ASSC CHURCH BUSIN	1999	568,050	694,054	122.18%	1.34	0.38
35056 TWINSBURG CHAM GR 3B	1999	126,113	152,587	120.99%	1.33	0.12
31052 NEWSPAPER ASSOCIAT	1999	302,057	363,271	120.27%	1.32	0.29
81021 COUNCIL AGENCY EXECES	1999	647,357	776,581	119.96%	1.32	0.38
36302 N AMER EMP COUN IG3B	1999	2,359,405	2,829,620	119.93%	1.32	0.41
72047 COSE COMMERCIAL GRA	1999	2,012,276	2,376,846	118.12%	1.30	0.29
43047 ASSOC BUILDERS/CONTR	1999	1,157,729	1,339,526	115.70%	1.27	0.43
93379 MIDAS INTERNATIONAL	1999	205,462	235,807	114.77%	1.26	0.38
41059 ASC GEN CONTRACTORS	1999	1,146,928	1,312,571	114.44%	1.26	0.37
84077 MCDONALDS OPER GR 1	1999	589,237	670,737	113.83%	1.25	0.27
71016 CLEVE AUTO DEAL GR1	1999	184,016	208,762	113.45%	1.25	0.08
51009 TRUCKING ASSOC GRA	1999	4,255,371	4,808,711	113.00%	1.24	0.21
33225 NFIB MANUFACTUR GRA	1999	2,955,943	3,327,441	112.57%	1.24	0.28
53092 OH CHAMB COMM IG 5	1999	1,576,992	1,758,274	111.50%	1.23	0.36
43045 BUILDNG INDSTRY GR 2	1999	547,937	606,644	110.71%	1.22	0.22
32130 AUTO AFTERMARKET IG3	1999	427,978	472,822	110.48%	1.22	0.24
5 FARM BUREAU FEDERATION C	1999	403,183	440,516	109.26%	1.20	0.48
41061 AM SUB ASSN AKR-CAN	1999	702,399	756,486	107.70%	1.18	0.28
41044 CONF NECA CHAPT	1999	1,820,563	1,959,636	107.64%	1.18	0.47
82198 GOLF COURSE OWNERS	1999	336,319	360,462	107.18%	1.18	0.22
82037 CLEVE NAT TOOL &MACH	1999	464,237	494,287	106.47%	1.17	0.2
81089 CLEANERS ASSOCIATION	1999	485,430	509,108	104.88%	1.15	0.27
14362 BET BUS BUR AGRICULT	1999	168,955	176,969	104.74%	1.15	0.15
37335 PETROL MARKETER IG3B	1999	909,411	948,408	104.29%	1.15	0.4
84342 PHILAN HOMES & AGING	1999	1,180,542	1,228,770	104.09%	1.14	0.58
82206 VETERINARY MED ASSOC	1999	339,698	349,751	102.96%	1.13	0.18

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42040 COL CHAMB COMM IG 4A	1999	329,907	339,627	102.95%	1.13	0.36
18 OH CHAMB COMM IG 7C	1999	273,785	280,799	102.56%	1.13	0.2
31099 BLDR EXCH CENTR IG3	1999	624,347	639,644	102.45%	1.13	0.36
91081 OPRRA	1999	348,570	356,102	102.16%	1.12	0.13
22207 AGGREGATES ASSC IG 2	1999	393,744	398,617	101.24%	1.11	0.23
83358 UNITED METHODIST WES	1999	185,462	187,609	101.16%	1.11	0.4
82221 MUSEUMS ASSOCIATION	1999	518,790	521,555	100.53%	1.11	0.41
83122 Y M C A	1999	292,968	294,504	100.52%	1.11	0.44
33378 BET BUS BUR MANUFACT	1999	6,619,305	6,598,065	99.68%	1.10	0.32
10014 PROF INSUR AGTS IG8B	1999	3,957,940	3,893,556	98.37%	1.08	0.47
76305 N AMER EMP COUN IG7B	1999	664,185	652,579	98.25%	1.08	0.35
82112 NFIB SERVICE	1999	3,901,375	3,790,046	97.15%	1.07	0.46
10008 AMER SUB CONTRACT MIAMI	1999	1,424,218	1,380,018	96.90%	1.07	0.38
73405 LIMA CHAM COMM HI/RK	1999	311,332	299,534	96.21%	1.06	0.29
2181 INSURANCE INSTITUTE	1999	231,324	222,404	96.14%	1.06	0.23
26 N AMER EMP COUN GR4B	1999	1,312,808	1,252,388	95.40%	1.05	0.4
81041 HEALTH CARE ASSC CMI	1999	6,837,284	6,406,937	93.71%	1.03	0.51
14 COL CHAMB COMM IG 3B	1999	3,763,412	3,512,037	93.32%	1.03	0.72
33402 LIMA CHAM COMM MANUF	1999	328,697	306,616	93.28%	1.03	0.3
42104 NARI	1999	755,647	699,234	92.53%	1.02	0.27
73300 AMERICAN RENTAL ASSC	1999	380,930	351,116	92.17%	1.01	0.47
82085 NE OH CHAM COM SERV	1999	816,922	752,384	92.10%	1.01	0.52
72078 GCCC HIGH RISK	1999	3,023,559	2,774,661	91.77%	1.01	0.26
85288 GOLF ASSOCIATION	1999	275,939	251,157	91.02%	1.00	0.45
32254 TOLEDO CHAMBER IG 3	1999	5,089,820	4,632,657	91.02%	1.00	0.56
83243 ADULT SERVICES ASSOC	1999	274,794	249,850	90.92%	1.00	0.51
47111 PROF INSUR AGTS IG4A	1999	867,394	785,132	90.52%	1.00	0.23
10013 PROF INSUR AGTS IG7B	1999	2,331,049	2,095,825	89.91%	0.99	0.39
32122 MEAT PROCESSORS IG 3A	1999	4,308,542	3,864,167	89.69%	0.99	0.64
44042 OH REGION WORK IG4	1999	2,273,211	2,024,163	89.04%	0.98	0.42
31053 OMA GROUP 101	1999	8,941,033	7,913,067	88.50%	0.97	0.44
10003 S OH CHAMB ALLIAN III	1999	774,814	679,668	87.72%	0.96	0.58
82218 LAWN CARE ASSOC IG8	1999	1,114,932	968,880	86.90%	0.96	0.33
31022 MIDWEST DAIRY FOODS	1999	330,176	286,447	86.76%	0.95	0.43
33389 PROGRESSIVE EMP IG 3	1999	1,729,754	1,496,442	86.51%	0.95	0.54
36004 NATL MANAGEMENT GR3A	1999	777,491	672,282	86.47%	0.95	0.19
72041 COL CHAMB COMM IG 7	1999	1,090,289	940,008	86.22%	0.95	0.36
82025 BOWLING PROPRIETORS	1999	349,745	300,229	85.84%	0.94	0.41
32079 GCCC MANUFACTURING	1999	4,029,477	3,453,160	85.70%	0.94	0.28
82119 APARTMENT ASSOC	1999	1,233,787	1,053,296	85.37%	0.94	0.48
47113 PROF INSUR AGTS IG4C	1999	6,299,776	5,319,132	84.43%	0.93	0.52
31028 ASA COLLISION	1999	677,552	571,023	84.28%	0.93	0.22
35247 MARATHON GROUP	1999	240,692	202,175	84.00%	0.92	0.43
82004 AGENCY DIRECTOR ASSN	1999	200,052	166,032	82.99%	0.91	0.33
23375 BET BUS BUR EXTRACT	1999	735,080	603,892	82.15%	0.90	0.25
42030 CLER CHAMB COMM IG 4	1999	701,873	570,484	81.28%	0.89	0.43
22236 OMA GROUP 201	1999	768,059	622,683	81.07%	0.89	0.39
10012 PROF INSUR AGTS IG 5B	1999	1,944,575	1,569,266	80.70%	0.89	0.44
41039 BLDR EX EAST CENTR	1999	1,517,425	1,223,098	80.60%	0.89	0.45
42026 BUILDNG INDSTRY GR 1	1999	548,316	439,454	80.15%	0.88	0.41
36075 NE OH CHAM COM MFG A	1999	1,017,252	812,914	79.91%	0.88	0.44
35119 HOME BUILDERS IG3	1999	417,744	332,261	79.54%	0.87	0.32
33396 NATL MANAGEMENT GR3B	1999	1,328,554	1,056,051	79.49%	0.87	0.51
37163 S OH CHAMB ALLIAN I	1999	744,757	590,732	79.32%	0.87	0.37
83090 NATL FOOD SERV ASSN	1999	528,364	418,762	79.26%	0.87	0.22
71087 HARDWARE ASSOCIATION	1999	331,113	261,656	79.02%	0.87	0.24
12167 FLORIST ASSOCIAT IG1	1999	361,323	278,785	77.16%	0.85	0.31
81015 NURSING HOMES	1999	1,496,268	1,142,155	76.33%	0.84	0.58
32111 NFIB MANUFACTUR GR B	1999	7,902,628	5,897,654	74.63%	0.82	0.53
42157 CONTRACTORS ASSOC	1999	1,962,929	1,460,097	74.38%	0.82	0.4
10 ASSOC OF UNDERWRITERS	1999	290,931	215,866	74.20%	0.82	0.15
81034 COSE SERVICE	1999	2,728,198	2,019,163	74.01%	0.81	0.39
36017 COSE MANUFACTUR GRB	1999	3,505,540	2,566,634	73.22%	0.81	0.54
93387 TWINSBURG CHAM GR 7	1999	225,951	165,261	73.14%	0.80	0.57
45319 AKRON CHAP NTMA GR C	1999	629,584	459,113	72.92%	0.80	0.53
24 OMA GROUP 401	1999	437,257	317,114	72.52%	0.80	0.45
44006 TOLEDO CHAMBER IG 4	1999	1,391,871	1,008,316	72.44%	0.80	0.36

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82118	OH COUNC BEHAVIORAL	1999	885,454	639,085	72.18%	0.79	0.27
33267	PROF INSUR AGTS IG3A	1999	5,037,437	3,619,485	71.85%	0.79	0.43
43403	LIMA CHAM COMM CONST	1999	481,729	345,012	71.62%	0.79	0.24
2081	GCCC OFFICE WORK	1999	671,819	479,689	71.40%	0.79	0.15
16	DAYTON TOOL & MACHIN IG 3B	1999	64,476	45,800	71.03%	0.78	0.08
81033	NURSERY & LANDS IG8	1999	1,289,532	912,842	70.79%	0.78	0.3
11045	FARM BUREAU FEDERATION A	1999	495,148	344,041	69.48%	0.76	0.12
37110	PROF INSUR AGTS IG3C	1999	5,585,955	3,863,040	69.16%	0.76	0.53
82022	BLDR EXCH CENTR IG8	1999	231,469	159,809	69.04%	0.76	0.64
52053	COSE TRANSPORTATION	1999	606,867	417,169	68.74%	0.76	0.23
71037	GROCERS ASSOC GRA	1999	1,183,441	807,008	68.19%	0.75	0.44
81046	HOSPITAL ASSOCIATION	1999	1,986,885	1,348,295	67.86%	0.75	0.53
33349	LAKE CHAMB COMM IG 3	1999	994,273	666,642	67.05%	0.74	0.46
72109	NFIB COMMERCIAL	1999	4,448,116	2,981,116	67.02%	0.74	0.42
10015	PROF INSUR AGTS IG9B	1999	913,572	610,371	66.81%	0.73	0.32
32134	OH CHAMB COMM IG 3A	1999	7,993,073	5,334,932	66.74%	0.73	0.43
71093	E CENT OH FOOD DEAL	1999	1,132,227	748,896	66.14%	0.73	0.38
42110	NFIB CONSTRUCTION A	1999	13,364,452	8,700,492	65.10%	0.72	0.53
81040	HEALTH CARE ASSC CAN	1999	702,575	453,877	64.60%	0.71	0.47
76288	PETROL MARKETER IG 7	1999	556,133	353,381	63.54%	0.70	0.5
44010	HAMILTON CHAMB IG 4A	1999	2,497,401	1,577,989	63.19%	0.70	0.61
73248	OH REGION WORK IG7A	1999	1,404,077	880,625	62.72%	0.69	0.58
42248	ROOFING CONTRACTORS	1999	2,995,006	1,867,032	62.34%	0.69	0.51
83075	ASN CHILD CARE AGENCY	1999	204,197	126,159	61.78%	0.68	0.29
72058	DAY CHAMB COMM IG 7	1999	447,725	274,706	61.36%	0.67	0.2
12226	PORK PRODUCERS COUNC	1999	503,129	305,796	60.78%	0.67	0.25
41027	HOME BUILDERS IG4A	1999	8,619,860	5,222,917	60.59%	0.67	0.48
92210	CAR WASH ASSOCIATION	1999	243,471	146,365	60.12%	0.66	0.25
36	BUCKEYE BUSINESS ASS IG 5	1999	500,411	297,748	59.50%	0.65	0.33
91088	LUMBERMENS 09-1088	1999	2,343,029	1,385,568	59.14%	0.65	0.5
33247	OH REGION WORK IG3A	1999	2,485,062	1,464,473	58.93%	0.65	0.59
35064	SAFETY COUNC NE IG3B	1999	1,943,663	1,136,274	58.46%	0.64	0.71
92049	COSE HIGH RISK	1999	717,455	417,420	58.18%	0.64	0.26
41062	ABC GROUP A/B	1999	3,004,094	1,721,400	57.30%	0.63	0.54
42032	NAT ELEC CONTRACTORS	1999	571,557	327,037	57.22%	0.63	0.34
81003	MCDONALDS OPER GR 2	1999	956,814	546,147	57.08%	0.63	0.69
84349	GCCC SERVICE GR 1	1999	289,028	164,798	57.02%	0.63	0.23
41063	BLDR EXCH CENTR IG4	1999	7,565,329	4,226,818	55.87%	0.61	0.47
12107	NFIB AGRICULTURE	1999	975,681	544,526	55.81%	0.61	0.32
42007	ALLIED CONSTRUCTION	1999	816,254	445,068	54.53%	0.60	0.45
47168	MEAT PROCESSORS IG 4	1999	548,341	295,320	53.86%	0.59	0.41
82042	COL CHAMB COMM IG 8	1999	928,779	498,061	53.63%	0.59	0.42
72151	OH CHAMB COMM IG 7B	1999	2,159,323	1,156,196	53.54%	0.59	0.55
43084	ABC GROUP C	1999	2,314,679	1,238,259	53.50%	0.59	0.41
82074	FRANK CO UNITED WAY	1999	357,124	190,844	53.44%	0.59	0.5
22183	MINING & RECLAMATION	1999	660,445	350,799	53.12%	0.58	0.32
74011	HAMILTON CHAMB IG 7	1999	905,531	479,664	52.97%	0.58	0.38
85318	AKRON CHAP NTMA GR B	1999	456,542	239,794	52.52%	0.58	0.88
72268	WHOLESALE BEER/WINE	1999	429,195	223,318	52.03%	0.57	0.4
37283	EMPLOYERS ASSOC IG3	1999	421,215	218,754	51.93%	0.57	0.28
22	NFIB EXTRACTION REPLACEMENT	1999	145,668	75,125	51.57%	0.57	0.36
31035	PRINTING INDUSTRY	1999	2,588,039	1,329,273	51.36%	0.56	0.53
76076	NE OH CHAM COM SUPP	1999	523,817	268,552	51.27%	0.56	0.34
34241	NE OH CHAM COM MFG B	1999	1,283,329	656,243	51.14%	0.56	0.6
32029	CLER CHAMB COMM IG 3	1999	776,658	395,383	50.91%	0.56	0.43
92031	CLER CHAMB COMM IG 7	1999	555,559	282,628	50.87%	0.56	0.59
31	BUCKEYE BUSINESS ASS IG 7A	1999	142,482	72,337	50.77%	0.56	0.64
81024	RESTAURANT ASSOC GRA	1999	6,668,610	3,355,733	50.32%	0.55	0.58
10010	OH SMALL BUSINESS IG4	1999	688,766	345,213	50.12%	0.55	0.34
42239	PAINT & DECOR CONTR	1999	630,076	310,010	49.20%	0.54	0.27
4	FARM BUREAU FEDERATION	1999	2,514,599	1,235,675	49.14%	0.54	0.42
32006	AKRON CHAP NTMA GR G	1999	430,271	211,120	49.07%	0.54	0.28
73335	MEAT PROCESSORS IG 7	1999	1,759,266	861,108	48.95%	0.54	0.6
37262	SAFETY COUNC NE IG3A	1999	641,135	313,051	48.83%	0.54	0.42
10018	COSE OFFICE GR B	1999	323,408	155,555	48.10%	0.53	0.29
36161	AKRON CHAP NTMA GR A	1999	624,687	295,432	47.29%	0.52	0.48
2043	COL CHAMB COMM IG 10	1999	549,531	257,456	46.85%	0.52	0.33

## Group Loss Ratios 1999

15018	CATTLEMENS' ASSOCIAT	1999	157,279	73,661	46.83%	0.52	0.67
82038	CLUB MANAGERS ASSOC	1999	741,530	346,908	46.78%	0.51	0.75
85006	HAMILTON CHAMB IG 8	1999	1,586,488	737,923	46.51%	0.51	0.51
71010	AUTO DEAL ASSOC GR2	1999	1,086,933	493,815	45.43%	0.50	0.15
45063	SAFETY COUNC NE IG 4	1999	752,261	340,899	45.32%	0.50	0.55
25	BUCKEYE BUSINESS ASS IG 8B	1999	582,161	263,325	45.23%	0.50	1.09
2201	SOCIETY OF CPA'S	1999	73,895	33,201	44.93%	0.49	0.09
6309	N AMER EMP COUN IG10	1999	251,223	111,454	44.36%	0.49	0.25
92202	MEDICAL ASSOCIATION	1999	706,600	313,319	44.34%	0.49	0.25
45185	OH CHAMB COMM IG 4B	1999	2,728,752	1,209,500	44.32%	0.49	0.5
3	MEAT PROCESSORS IG 3B	1999	218,199	93,993	43.08%	0.47	0.25
57212	N AMER EMP COUN IG5	1999	409,410	167,934	41.02%	0.45	0.4
94243	ABC GROUP SUPPLIER	1999	403,979	164,774	40.79%	0.45	0.49
32060	DAYTON TOOL & MACHIN 3A	1999	1,469,645	591,611	40.26%	0.44	0.47
42076	GCCC CONST GR 1	1999	963,998	384,439	39.88%	0.44	0.29
11	ASSOC BLDR CONT GR 2	1999	1,227,216	487,282	39.71%	0.44	0.64
73353	LAKE CHAMB COMM IG7	1999	382,623	151,668	39.64%	0.44	0.47
32056	DAY CHAMB COMM IG 3	1999	1,554,102	611,847	39.37%	0.43	0.26
32259	TWINSBURG CHAM GR 3A	1999	752,604	293,215	38.96%	0.43	0.53
55305	TRUCKING ASSOC GR B	1999	3,129,597	1,162,848	37.16%	0.41	0.72
43355	LAKE CHAMB COMM IG4	1999	554,058	205,153	37.03%	0.41	0.45
10009	OH SMALL BUSINESS IG3	1999	387,290	141,874	36.63%	0.40	0.42
24396	COSE EXTRACTION	1999	157,621	57,684	36.60%	0.40	0.41
44330	UNITED TECHNOLOGIES	1999	316,028	115,331	36.49%	0.40	0.64
75349	AUTO DEAL ASSOC GR4	1999	2,254,270	820,007	36.38%	0.40	0.7
31049	OMA GROUP 103	1999	12,107,314	4,389,305	36.25%	0.40	0.84
62148	OH CHAMB COMM IG 6	1999	287,993	103,737	36.02%	0.40	0.26
71071	RETAIL MERCHANT IG7B	1999	3,255,267	1,170,046	35.94%	0.40	0.49
42240	PLUMB CONTRACTORS	1999	382,635	131,205	34.29%	0.38	0.29
91019	SOGGDA 09-1019	1999	315,019	107,505	34.13%	0.38	0.26
13074	FARMERS UNION	1999	397,326	135,128	34.01%	0.37	0.26
1029	FINANCIAL INSTITUTIO	1999	235,657	78,927	33.49%	0.37	0.38
86308	N AMER EMP COUN IG8B	1999	651,310	215,866	33.14%	0.36	0.5
81017	INDEPENDENT SCHOOLS	1999	317,234	103,072	32.49%	0.36	0.33
74207	CLEVE AUTO DEAL GR2	1999	417,387	134,238	32.16%	0.35	0.27
71098	BLDR EXCH CENTR IG7	1999	226,846	72,356	31.90%	0.35	0.48
82212	COLLEGE ASSOCIATION	1999	891,680	282,606	31.69%	0.35	0.48
83404	LIMA CHAM COMM SERV	1999	203,932	64,072	31.42%	0.35	0.31
83233	ASN CEMETERY SUPERS	1999	129,399	40,517	31.31%	0.34	0.52
42061	DAYTON BLDRS EXCH	1999	552,275	172,018	31.15%	0.34	0.42
11097	NURSERY & LANDS IG1	1999	1,192,336	369,363	30.98%	0.34	0.54
42005	AIR COND CONTRACTORS	1999	575,177	173,093	30.09%	0.33	0.33
7256	NE OH CHAM COM OFFIC	1999	190,695	55,927	29.33%	0.32	0.37
75345	AUTO DEAL ASSOC GR3	1999	1,588,199	453,697	28.57%	0.31	0.34
72227	POULTRY ASSOCIATION	1999	452,536	125,355	27.70%	0.30	0.6
36164	AKRON CHAP NTMA GR F	1999	563,534	154,140	27.35%	0.30	0.7
10004	Safety Coun NW 8/9	1999	391,700	104,100	26.58%	0.29	0.85
7	BUCKEYE BUSINESS ASS IG 7B	1999	970,684	239,674	24.69%	0.27	1.14
83357	UNITED METHODIST EAS	1999	138,818	33,623	24.22%	0.27	0.61
71097	SPITZER	1999	255,078	60,329	23.65%	0.26	0.64
13	GRANGE GROUP 7	1999	162,714	36,299	22.31%	0.25	0.63
91060	COLUMBUS MEDICAL ASC	1999	91,342	20,137	22.05%	0.24	0.21
33125	SPRINGFLD/CLARK CHAM	1999	258,628	54,206	20.96%	0.23	0.46
91048	ASSOC BROADCASTERS	1999	270,385	54,036	19.98%	0.22	0.34
77179	N AMER EMP COUN IG7C	1999	978,737	195,543	19.98%	0.22	0.8
83240	SUBWAY GROUP	1999	236,326	44,329	18.76%	0.21	0.61
34094	SUTPHEN COMPANIES	1999	208,814	38,575	18.47%	0.20	0.43
72168	FLORIST ASSOCIAT IG7	1999	202,687	36,441	17.98%	0.20	0.68
32	BUCKEYE BUSINESS ASS IG 4B	1999	309,495	54,755	17.69%	0.19	1.01
71054	CONVENIENT	1999	140,987	23,099	16.38%	0.18	0.57
42156	CONSULTING ENGINEERS	1999	365,852	59,312	16.21%	0.18	0.26
71026	CTRL OH GROCER ASSOC	1999	273,357	42,457	15.53%	0.17	1.08
29	BUCKEYE BUSINESS ASS IG 4A	1999	224,494	32,363	14.42%	0.16	0.75
15	COL CHAMB COMM IG 4B	1999	1,719,118	246,464	14.34%	0.16	0.93
22223	OIL & GAS ASSOC	1999	739,883	105,640	14.28%	0.16	0.37
47336	PETROL MARKETER IG4B	1999	436,389	61,921	14.19%	0.16	0.46
85170	N EASTERN STORE OWN	1999	229,538	28,055	12.22%	0.13	0.44

## Group Loss Ratios 1999

30 BUCKEYE BUSINESS AS IG3B	1999	179,749	21,424	11.92%	0.13	0.88
54372 GOLDEN TRIANGLE IG 5	1999	175,101	20,618	11.77%	0.13	0.62
2086 INDEP INSUR AGENTS	1999	126,157	9,941	7.88%	0.09	0.22
82188 OSTEOPATHIC ASSOC	1999	104,902	7,334	6.99%	0.08	0.41
75334 CLEVE AUTO DEAL GR3	1999	1,155,989	79,374	6.87%	0.08	0.56
12217 LAWN CARE ASSOC IG1	1999	249,539	8,680	3.48%	0.04	0.35
33 BUCKEYE BUSINESS ASS IG 3A	1999	1,321			0.00	0.27
Total			388,541,817	353,234,314	90.91%	

## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
84272	PROF INSUR AGTS IG 8A	2000	440,084	3,421,200	777.40%	7.12	0.06
54269	PROF INSUR AGTS IG 5A	2000	308,076	2,364,181	767.40%	7.03	0.05
86	OH CHAMB COMM IG 8A	2000	131,622	988,373	750.92%	6.88	0.05
72149	OH CHAMB COMM IG 7A	2000	184,551	1,347,544	730.17%	6.69	0.05
37	NFIB CONSTRUCTION GR B	2000	432,793	2,798,982	646.73%	5.92	0.06
65	ROOFING CONTRACTORS A	2000	241,584	1,542,801	638.62%	5.85	0.12
86285	PETROL MARKETER IG8A	2000	137,936	879,570	637.67%	5.84	0.06
73384	BET BUS BUR COMMER	2000	617,617	3,887,608	629.45%	5.77	0.07
23	PETROL MARKETER IG 8C	2000	145,055	877,877	605.20%	5.54	0.06
44268	PROF INSUR AGTS IG4B	2000	693,483	4,075,120	587.63%	5.38	0.05
94273	PROF INSUR AGTS IG 9	2000	129,583	755,666	583.15%	5.34	0.05
74271	PROF INSUR AGTS IG 7	2000	247,079	1,399,947	566.60%	5.19	0.05
82	OH CHAMB COMM IG 3B	2000	180,988	1,015,585	561.13%	5.14	0.05
6	GROCERS ASSOC GR B	2000	58,306	315,723	541.50%	4.96	0.06
71067	RETAIL MERCHANT IG7A	2000	256,231	1,326,790	517.81%	4.74	0.06
86307	N AMER EMP COUN IG8A	2000	225,396	1,132,809	502.59%	4.60	0.07
21	BET BUS BUR CONSTR GR 2	2000	1,491,833	6,895,970	462.25%	4.23	0.07
1090	OHIO STATE BAR ASSOC	2000	82,325	371,896	451.74%	4.14	0.05
82037	CLEVE NAT TOOL &MACH	2000	73,657	327,122	444.12%	4.07	0.06
8	COSE CONSTRUCTION GRB	2000	167,906	725,134	431.87%	3.96	0.05
42143	OH CHAMB COMM IG 4A	2000	294,775	1,229,013	416.93%	3.82	0.05
40	GCSC SERVICE PREMIER	2000	190,061	789,160	415.21%	3.80	0.09
83090	NATL FOOD SERV ASSN A	2000	103,207	425,578	412.35%	3.78	0.07
84098	RESTAURANT ASSOC GRB	2000	274,205	1,101,289	401.63%	3.68	0.07
42089	LAND IMPROVE CNTRCT	2000	142,472	565,397	396.85%	3.63	0.31
82112	NFIB SERVICE	2000	233,966	920,201	393.31%	3.60	0.07
76304	N AMER EMP COUN IG7A	2000	304,821	1,168,856	383.46%	3.51	0.13
44138	HOME BUILDERS IG4B	2000	1,035,351	3,952,435	381.75%	3.50	0.06
83401	BET BUS BUR SERVICE	2000	895,159	3,324,417	371.38%	3.40	0.14
82232	OHIO UNITED WAY	2000	413,585	1,499,618	362.59%	3.32	0.26
36280	PETROL MARKETER IG3A	2000	182,821	638,208	349.09%	3.20	0.11
73300	AMERICAN RENTAL ASSC	2000	256,523	872,782	340.23%	3.12	0.38
46282	PETROL MARKETER IG4A	2000	367,470	1,198,854	326.25%	2.99	0.09
42077	GCCC CONST GR 2	2000	770,345	2,486,987	322.84%	2.96	0.08
16	DAYTON TOOL & MACHIN IG 3B	2000	107,285	341,191	318.02%	2.91	0.09
92	RETAIL MERCHANT IG8A	2000	139,769	432,880	309.71%	2.84	0.1
53092	OH CHAMB COMM IG 5	2000	546,449	1,684,355	308.24%	2.82	0.18
18	OH CHAMB COMM IG 7C	2000	343,861	1,051,852	305.89%	2.80	0.19
44042	OH REGION WORK IG4	2000	581,506	1,761,371	302.90%	2.77	0.16
106	OH PROVIDER RESOURCE AS	2000	382,036	1,137,349	297.71%	2.73	0.36
72268	WHOLESALE BEER/WINE	2000	309,912	896,823	289.38%	2.65	0.31
33246	OH REGION WORK IG3B	2000	798,234	2,299,358	288.06%	2.64	0.16
42230	SUBCNTRCT COUNCIL	2000	565,902	1,562,814	276.16%	2.53	0.34
83357	UNITED METHODIST EAS	2000	114,525	311,899	272.34%	2.49	0.59
91091	READY MIXED CONCRETE	2000	299,292	809,808	270.57%	2.48	0.23
2201	SOCIETY OF CPA'S	2000	72,972	196,837	269.74%	2.47	0.07
46303	N AMER EMP COUN IG4A	2000	649,472	1,694,104	260.84%	2.39	0.1
91019	SOGGDA GROUP A	2000	248,730	641,236	257.80%	2.36	0.15
83404	LIMA CHAM COMM SERV	2000	247,345	619,959	250.65%	2.30	0.31
56	TOLEDO CHAMBER IG 7B	2000	131,449	319,634	243.16%	2.23	0.17
76296	AUTO DEAL ASSOC GR1	2000	563,158	1,355,508	240.70%	2.20	0.06
33225	NFIB MANUFACTUR GR A	2000	1,803,806	4,292,372	237.96%	2.18	0.22
92256	TOLEDO CHAMBER IG 7A	2000	608,368	1,445,914	237.67%	2.18	0.37
42104	NARI	2000	666,564	1,560,857	234.16%	2.14	0.26
90	RETAIL MERCHANT IG7E	2000	66,306	154,518	233.04%	2.13	0.08
51009	TRUCKING ASSOC GR A	2000	1,102,846	2,551,573	231.36%	2.12	0.1
73175	OHIO-MICH EQUIP DLRS	2000	143,356	331,453	231.21%	2.12	0.05
85322	PROGRESSIVE EMP IG 8	2000	438,364	986,722	225.09%	2.06	0.3
72078	GCCC HIGH RISK	2000	675,748	1,465,772	216.91%	1.99	0.1
92084	GCGDA HIGH RISK	2000	218,566	474,009	216.87%	1.99	0.14
92051	COSE OFFICE GR A	2000	270,155	581,453	215.23%	1.97	0.08
33269	PROF INSUR AGTS IG3B	2000	540,720	1,103,360	204.05%	1.87	0.08
87106	OH SMALL BUSINESS IG8	2000	498,175	1,003,797	201.49%	1.85	0.34
2242	PROF INSUR AGTS IG10	2000	731,519	1,421,009	194.25%	1.78	0.12
82059	DAY CHAMB COMM IG 8	2000	311,675	603,063	193.49%	1.77	0.19

## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurring @ 3/31/03	LossRatio	Relativity	EM
42157	CONTRACTORS ASSOC	2000	304,027	584,829	192.36%	1.76	0.19
42	GCSC COMMERCIAL	2000	723,148	1,377,462	190.48%	1.74	0.72
10	ASSOC OF UNDERWRITERS	2000	613,111	1,138,614	185.71%	1.70	0.21
82082	GCCC SERVICE GR 2	2000	513,464	951,930	185.39%	1.70	0.12
32079	GCCC MANUFACTURING	2000	849,611	1,566,378	184.36%	1.69	0.12
52113	NFIB TRANSPORTATION	2000	1,218,211	2,241,235	183.98%	1.69	0.22
67	SOCA GR 3B	2000	487,985	892,941	182.99%	1.68	0.3
82042	COL CHAMB COMM IG 8	2000	615,582	1,120,701	182.06%	1.67	0.33
34405	OMA GROUP 100	2000	3,207,974	5,816,100	181.30%	1.66	0.12
71037	GROCERS ASSOC GR A	2000	678,567	1,218,288	179.54%	1.64	0.37
73307	HOME BUILDERS IG7	2000	329,543	589,287	178.82%	1.64	0.2
73353	LAKE CHAMB COMM IG7	2000	220,238	392,432	178.19%	1.63	0.35
82038	CLUB MANAGERS ASSOC	2000	393,659	699,010	177.57%	1.63	0.43
92260	RETAIL MERCHANT IG9	2000	99,749	176,102	176.54%	1.62	0.05
85006	HAMILTON CHAMB IG 8	2000	434,038	763,926	176.00%	1.61	0.47
32050	COSE MANUFACTUR GRA	2000	1,685,788	2,938,820	174.33%	1.60	0.15
92163	DENTAL ASSOCIATION	2000	256,396	435,674	169.92%	1.56	0.15
88	OH CHAMB COMM IG 8C	2000	409,270	690,682	168.76%	1.55	0.21
92108	NFIB COMM/SERV HI RK	2000	967,281	1,624,219	167.92%	1.54	0.24
9	COSE COMMERCIAL GR B	2000	62,885	105,154	167.22%	1.53	0.05
71051	AUTO AFTERMARKET IG7	2000	952,618	1,581,091	165.97%	1.52	0.28
74043	OH REGION WORK IG7B	2000	892,836	1,471,961	164.86%	1.51	0.16
10018	COSE OFFICE GR B	2000	242,366	398,633	164.48%	1.51	0.26
71010	AUTO DEAL ASSOC GR2	2000	997,551	1,625,688	162.97%	1.49	0.17
33378	BET BUS BUR MANUFACT	2000	1,755,161	2,832,764	161.40%	1.48	0.13
80	OH CHAMB COMM IG 4C	2000	357,794	574,309	160.51%	1.47	0.19
82221	MUSEUMS ASSOCIATION	2000	409,720	656,595	160.25%	1.47	0.35
22133	OH CHAMB COMM IG 2	2000	289,752	461,773	159.37%	1.46	0.23
74127	PROGRESSIVE EMP IG 7	2000	405,658	643,920	158.73%	1.45	0.34
12167	FLORIST ASSOCIAT IG1	2000	207,618	329,514	158.71%	1.45	0.19
45	NFIB MANUFACTURING C	2000	240,475	373,702	155.40%	1.42	0.1
83	OH CHAMB COMM GR 3C	2000	388,194	600,947	154.81%	1.42	0.2
34009	TOLEDO CHAMBER IG 3B	2000	405,031	621,314	153.40%	1.41	0.21
92049	COSE HIGH RISK	2000	708,970	1,076,515	151.84%	1.39	0.26
41039	BLDR EX EAST CENTR	2000	915,216	1,389,077	151.78%	1.39	0.27
52053	COSE TRANSPORTATION	2000	863,680	1,295,209	149.96%	1.37	0.31
71093	E CENT OH FOOD DEAL	2000	896,820	1,341,621	149.60%	1.37	0.39
41061	AM SUB ASSN AKR-CAN	2000	511,368	762,031	149.02%	1.36	0.21
99	POWER PURCHASING INC A	2000	763,682	1,127,819	147.68%	1.35	0.48
43355	LAKE CHAMB COMM IG4	2000	372,592	548,984	147.34%	1.35	0.26
81046	HOSPITAL ASSOCIATION	2000	1,621,421	2,381,788	146.90%	1.35	0.47
91	RETAIL MERCHANT IG 3	2000	875,689	1,276,831	145.81%	1.34	0.44
6309	N AMER EMP COUN IG10	2000	282,515	411,397	145.62%	1.33	0.25
44	CLEVE NAT TOOL & MACH 3A	2000	510,721	737,256	144.36%	1.32	0.4
10009	OH SMALL BUSINESS IG3	2000	377,216	544,322	144.30%	1.32	0.41
3	MEAT PROCESSORS IG 3B	2000	223,694	322,588	144.21%	1.32	0.2
2181	INSURANCE INSTITUTE	2000	289,654	417,073	143.99%	1.32	0.24
36301	N AMER EMP COUN IG3A	2000	613,986	871,189	141.89%	1.30	0.11
42032	NAT ELEC CONTRACTORS	2000	748,576	1,053,840	140.78%	1.29	0.47
31028	ASA COLLISION	2000	588,619	815,366	138.52%	1.27	0.24
82119	APARTMENT ASSOC	2000	910,727	1,257,935	138.12%	1.27	0.58
55	SOGGDA GROUP B	2000	493,162	677,276	137.33%	1.26	0.61
4364	BET BUS BUR OFC/WORK	2000	614,463	841,113	136.89%	1.25	0.19
42267	RETAIL MERCHANT IG4A	2000	239,435	325,289	135.86%	1.24	0.32
53381	BET BUS BUR TRANSPOR	2000	1,462,319	1,982,341	135.56%	1.24	0.24
4392	NFIB OFFICE/MISC	2000	116,767	157,805	135.14%	1.24	0.08
82177	HOME BUILDERS IG8	2000	325,973	438,072	134.39%	1.23	0.23
32006	AKRON CHAP NTMA GR G	2000	237,689	317,552	133.60%	1.22	0.14
32259	TWINSBURG CHAM GR 3A	2000	443,255	591,432	133.43%	1.22	0.56
58	SAFETY COUN NW IG 4	2000	364,902	476,121	130.48%	1.20	0.15
82206	VETERINARY MED ASSOC	2000	414,802	541,193	130.47%	1.20	0.23
83079	COUNCIL OF CHURCHES	2000	190,854	246,299	129.05%	1.18	0.18
83352	LAKE CHAMB COMM IG8	2000	439,671	563,951	128.27%	1.17	0.42
35064	NE OH CHAP NAT SAFE COUN 3B	2000	1,141,777	1,460,880	127.95%	1.17	0.55
72109	NFIB COMMERCIAL	2000	2,929,224	3,735,462	127.52%	1.17	0.33



## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
2086	INDEP INSUR AGENTS	2000	159,523	203,264	127.42%	1.17	0.25
1069	OH CHAMB COMM IG 10	2000	745,080	948,336	127.28%	1.17	0.17
32039	COL CHAMB COMM IG 3A	2000	197,492	250,064	126.62%	1.16	0.11
54038	OH REGION WORK IG5	2000	813,637	991,107	121.81%	1.12	0.27
31099	BLDR EXCH CENTR IG3	2000	551,133	663,203	120.33%	1.10	0.37
33247	OH REGION WORK IG3A	2000	2,421,474	2,906,286	120.02%	1.10	0.45
82025	ASSOC OF UNDERWRITERS IG8	2000	675,410	807,371	119.54%	1.09	0.35
2081	GCCC OFFICE WORK	2000	866,349	1,031,825	119.10%	1.09	0.17
43045	BUILDNG INDSTRY GR 2	2000	437,054	518,230	118.57%	1.09	0.2
81021	COUNCIL AGENCY EXECS	2000	500,331	590,138	117.95%	1.08	0.33
82074	FRANK CO UNITED WAY	2000	149,091	175,655	117.82%	1.08	0.28
47111	PROF INSUR AGTS IG4A	2000	1,775,056	2,061,294	116.13%	1.06	0.3
14	COL CHAMB COMM IG 3B	2000	1,338,234	1,552,922	116.04%	1.06	0.59
84044	OH REGION WORK IG8	2000	1,464,443	1,695,035	115.75%	1.06	0.32
45063	NE OH CHAP NAT SAFE COUN 4	2000	566,923	655,540	115.63%	1.06	0.57
47113	PROF INSUR AGTS IG4C	2000	3,651,162	4,217,106	115.50%	1.06	0.43
42156	CONSULTING ENGINEERS	2000	351,113	403,547	114.93%	1.05	0.28
41083	ASSOC BLDR CONT GR 1	2000	446,004	512,250	114.85%	1.05	0.14
11045	FARM BUREAU FEDERATION A	2000	643,411	738,830	114.83%	1.05	0.13
69	SOCA GR 8A	2000	381,022	436,498	114.56%	1.05	0.34
71098	BLDR EXCH CENTR IG7	2000	600,083	686,030	114.32%	1.05	0.58
92202	MEDICAL ASSOCIATION	2000	617,259	704,531	114.14%	1.05	0.23
48	NFIB SERVICE B	2000	2,391,164	2,710,801	113.37%	1.04	0.53
36161	AKRON CHAP NTMA GR A	2000	755,831	855,951	113.25%	1.04	0.47
10013	PROF INSUR AGTS IG7B	2000	2,251,334	2,520,785	111.97%	1.03	0.46
13	GRANGE GROUP 7	2000	297,963	332,449	111.57%	1.02	0.59
43403	LIMA CHAM COMM CONST	2000	861,819	954,950	110.81%	1.01	0.3
87	OH CHAMB COMM GR 8B	2000	1,955,824	2,165,442	110.72%	1.01	0.57
50	GCCC HIGH RISK 2	2000	1,331,354	1,458,721	109.57%	1.00	0.4
89	RETAIL MERCHANT IG7D	2000	1,431,153	1,563,293	109.23%	1.00	0.44
109	TOLEDO CHAMBER IG 4B	2000	127,932	139,326	108.91%	1.00	0.07
82118	OH COUNC BEHAVIORAL	2000	1,320,386	1,436,131	108.77%	1.00	0.32
71087	HARDWARE ASSOCIATION	2000	170,678	183,808	107.69%	0.99	0.16
70	OH CHAMB COMM IG 5B	2000	1,339,842	1,441,431	107.58%	0.99	0.61
82012	NAT ASSC CHURCH BUSIN	2000	1,003,695	1,073,604	106.97%	0.98	0.5
12226	PORK PRODUCERS COUNC	2000	526,463	562,892	106.92%	0.98	0.24
42239	PAINT & DECOR CONTR	2000	408,070	435,615	106.75%	0.98	0.19
73335	MEAT PROCESSORS IG 7	2000	1,433,213	1,522,607	106.24%	0.97	0.62
84008	TOLEDO CHAMBER IG 8	2000	653,197	688,970	105.48%	0.97	0.44
42240	PLUMB CONTRACTORS	2000	195,029	205,705	105.47%	0.97	0.2
47	BET BUS BUR SERVICE GR2	2000	2,987,960	3,138,090	105.02%	0.96	0.55
81089	CLEANERS ASSOCIATION	2000	305,581	318,456	104.21%	0.95	0.26
32111	NFIB MANUFACTUR GR B	2000	6,443,450	6,707,042	104.09%	0.95	0.46
98	NATL FOOD SERV ASSN B	2000	242,473	251,696	103.80%	0.95	0.41
32088	IVEX CORP	2000	256,160	265,022	103.46%	0.95	1.05
35119	HOME BUILDERS IG3	2000	330,047	341,367	103.43%	0.95	0.26
72195	PHARMACISTS ASSOC	2000	289,180	297,849	103.00%	0.94	0.22
37283	EMPLOYERS ASSOC IG3	2000	483,801	494,664	102.25%	0.94	0.28
10014	PROF INSUR AGTS IG8B	2000	3,579,176	3,629,254	101.40%	0.93	0.46
41044	CONF NECA CHAPT	2000	1,551,574	1,571,831	101.31%	0.93	0.4
83243	ADULT SERVICES ASSOC	2000	240,482	242,926	101.02%	0.93	0.52
64	ROOFING CONTRACTORS B	2000	1,291,047	1,292,881	100.14%	0.92	0.47
101	AMER SUB CONTRACT MIAMI	2000	535,828	536,084	100.05%	0.92	0.27
72066	EMPLOYERS ASSOC IG7	2000	292,331	291,348	99.66%	0.91	0.27
97	TRUCKING ASSOC GR C	2000	2,022,887	2,008,941	99.31%	0.91	0.34
91081	OPRRA	2000	335,419	326,190	97.25%	0.89	0.15
84077	MCDONALDS OPER GR 1	2000	607,422	589,598	97.07%	0.89	0.3
75	PETRO MARKETER IG 7A	2000	367,426	356,294	96.97%	0.89	0.41
52083	GCCC TRANSPORTATION	2000	1,026,386	992,927	96.74%	0.89	0.26
22183	OHIO COAL ASSOCIATION	2000	874,445	844,734	96.60%	0.88	0.38
81034	COSE SERVICE	2000	2,715,671	2,618,594	96.43%	0.88	0.4
82067	EMPLOYERS ASSOC IG8	2000	305,392	294,039	96.28%	0.88	0.33
42048	COSE CONSTRUCTION GRA	2000	3,636,797	3,498,763	96.20%	0.88	0.33
57212	N AMER EMP COUN IG5	2000	531,610	510,291	95.99%	0.88	0.36
12107	NFIB AGRICULTURE	2000	399,742	382,087	95.58%	0.88	0.17

## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
42007	ALLIED CONSTRUCTION	2000	696,288	664,838	95.48%	0.87	0.33
14362	BET BUS BUR AGRICULT	2000	314,349	299,675	95.33%	0.87	0.27
64270	PROF INSUR AGTS IG6	2000	203,164	192,322	94.66%	0.87	0.35
72047	COSE COMMERCIAL GRA	2000	2,446,216	2,314,482	94.61%	0.87	0.36
81015	NURSING HOMES	2000	998,917	942,329	94.34%	0.86	0.45
82198	GOLF COURSE OWNERS	2000	252,008	237,516	94.25%	0.86	0.17
2209	RETAIL MERCHANT IG10	2000	404,091	375,999	93.05%	0.85	0.19
93	RETAIL MERCHANT IG8B	2000	892,246	824,663	92.43%	0.85	0.43
81024	RESTAURANT ASSOC G RA	2000	5,688,199	5,252,096	92.33%	0.85	0.48
41027	HOME BUILDERS IG4A	2000	5,927,541	5,446,342	91.88%	0.84	0.41
10012	PROF INSUR AGTS IG 5B	2000	1,338,486	1,228,445	91.78%	0.84	0.41
81041	HEALTH CARE ASSC CMI	2000	6,913,718	6,242,817	90.30%	0.83	0.57
91064	COUNTRYMARK	2000	689,398	612,921	88.91%	0.81	0.42
52	TOLEDO TRUCKING IG 5B	2000	988,645	878,824	88.89%	0.81	0.44
72041	COL CHAMB COMM IG 7	2000	953,460	845,679	88.70%	0.81	0.28
2043	COL CHAMB COMM IG 10	2000	458,213	405,907	88.58%	0.81	0.2
36302	N AMER EMP COUN IG3B	2000	2,990,125	2,648,618	88.58%	0.81	0.47
76	PETROL MARKETIG 8B	2000	400,954	353,395	88.14%	0.81	0.41
77	HAMILTON CHAMB IG 3	2000	1,101,673	949,907	86.22%	0.79	0.45
54	BET BUS BUR CONSTR GR 3	2000	5,235,856	4,484,634	85.65%	0.78	0.45
86308	N AMER EMP COUN IG8B	2000	931,596	795,391	85.38%	0.78	0.49
32254	TOLEDO CHAMBER IG 3A	2000	3,168,062	2,651,303	83.69%	0.77	0.6
61	BET BUS BUR MANUFACT GR 2	2000	8,300,673	6,944,739	83.66%	0.77	0.51
100	POWER PURCHASING INC B	2000	320,576	265,767	82.90%	0.76	0.75
43	OH REGION WORK IG4A	2000	586,663	482,740	82.29%	0.75	0.37
42005	AIR COND CONTRACTORS	2000	393,624	322,914	82.04%	0.75	0.28
94	OMA GROUP 101	2000	5,237,073	4,278,390	81.69%	0.75	0.41
81017	INDEPENDENT SCHOOLS	2000	316,094	257,741	81.54%	0.75	0.37
84	OH CHAMB COMM IG 3D	2000	6,405,691	5,183,030	80.91%	0.74	0.47
41059	ASC GEN CONTRACTORS	2000	1,595,508	1,276,512	80.01%	0.73	0.42
41063	BLDR EXCH CENTR IG4	2000	5,376,884	4,300,655	79.98%	0.73	0.38
83233	FARM BUREAU FEDERATION B	2000	766,648	611,108	79.71%	0.73	0.36
42110	NFIB CONSTRUCTION A	2000	10,811,237	8,607,640	79.62%	0.73	0.46
49	BET BUS BUR COMM GR2	2000	4,082,664	3,222,304	78.93%	0.72	0.53
71	PETROL MARKETIG 3C	2000	353,179	277,961	78.70%	0.72	0.33
36004	NATL MANAGEMENT GR3A	2000	1,287,573	1,001,436	77.78%	0.71	0.35
108	HAMILTON CHAMB IG 4	2000	1,129,931	874,165	77.36%	0.71	0.38
37110	PROF INSUR AGTS IG3C	2000	4,177,082	3,221,319	77.12%	0.71	0.53
32130	AUTO AFTERMARKET IG3	2000	531,534	408,867	76.92%	0.70	0.24
73405	LIMA CHAM COMM HI/RK	2000	398,660	305,995	76.76%	0.70	0.32
10011	OH SMALL BUSINESS IG7	2000	250,778	192,220	76.65%	0.70	0.39
82212	COLLEGE ASSOCIATION	2000	688,029	525,908	76.44%	0.70	0.44
22207	AGGREGATES ASSC IG 2	2000	558,097	426,285	76.38%	0.70	0.25
31052	NEWSPAPER ASSOCIAT	2000	337,480	256,792	76.09%	0.70	0.37
33389	PROGRESSIVE EMP IG 3	2000	1,083,623	821,278	75.79%	0.69	0.55
36017	COSE MANUFACTUR GRB	2000	3,145,540	2,372,476	75.42%	0.69	0.61
43084	ABC GROUP C	2000	2,596,888	1,947,773	75.00%	0.69	0.39
53	GCCC CONST GR 3	2000	3,619,649	2,709,259	74.85%	0.69	0.48
79	OH CHAMB COMM IG 7D	2000	2,010,269	1,489,405	74.09%	0.68	0.63
20	ABC GROUP H	2000	684,783	504,385	73.66%	0.67	0.24
33267	PROF INSUR AGTS IG3A	2000	5,960,001	4,371,402	73.35%	0.67	0.43
22223	OIL & GAS ASSOC	2000	631,155	449,348	71.19%	0.65	0.3
71065	OMA GROUP 301	2000	957,325	676,712	70.69%	0.65	0.47
51	GCCC SERVICE GR 3	2000	2,678,019	1,867,412	69.73%	0.64	0.54
82085	NE OH CHAM COM SERV	2000	742,893	512,185	68.94%	0.63	0.54
43047	ASSOC BUILDERS/CONTR	2000	802,712	543,751	67.74%	0.62	0.37
26	N AMER EMP COUN GR4B	2000	1,351,147	912,953	67.57%	0.62	0.49
32122	MEAT PROCESSORS IG 3A	2000	2,620,611	1,766,424	67.41%	0.62	0.67
104	OH REGION WORK IG7C	2000	789,592	529,990	67.12%	0.61	0.5
71016	CLEVE AUTO DEAL GR1	2000	249,585	166,544	66.73%	0.61	0.12
59	SAFETY COUN NW IG 3	2000	919,741	603,106	65.57%	0.60	0.47
4	FARM BUREAU FEDERATION	2000	2,516,610	1,637,690	65.08%	0.60	0.41
10010	OH SMALL BUSINESS IG4	2000	398,001	253,538	63.70%	0.58	0.23
46	GCCC MANUFACTURING GR2	2000	3,843,003	2,419,602	62.96%	0.58	0.45
62148	OH CHAMB COMM IG 6	2000	273,846	172,214	62.89%	0.58	0.25

## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
84342	PHILAN HOMES & AGING	2000	850,691	531,586	62.49%	0.57	0.44
32056	DAY CHAMB COMM IG 3	2000	1,488,610	929,235	62.42%	0.57	0.24
45319	AKRON CHAP NTMA GR C	2000	704,735	437,639	62.10%	0.57	0.49
73	TOLEDO CHAMBER IG 4A	2000	1,994,783	1,234,943	61.91%	0.57	0.57
2044	COMMUNITY BANKERS AS	2000	223,764	137,830	61.60%	0.56	0.15
35056	TWINSBURG CHAM GR 3B	2000	323,925	198,201	61.19%	0.56	0.21
10016	EMPLOYERS ASSOC IG4	2000	325,857	199,265	61.15%	0.56	0.25
82218	LAWN CARE ASSOC IG8	2000	1,255,435	764,122	60.87%	0.56	0.3
74011	HAMILTON CHAMB IG 7	2000	761,652	462,259	60.69%	0.56	0.55
63	SOCA GR 3A	2000	1,071,673	641,931	59.90%	0.55	0.51
96	CONTRACTORS ASSOC B	2000	538,927	322,433	59.83%	0.55	0.67
47168	MEAT PROCESSORS IG 4	2000	550,431	326,768	59.37%	0.54	0.37
66	ROOFING CONTRACTORS C	2000	787,216	466,721	59.29%	0.54	0.76
68	SOCA GR 8B	2000	774,449	458,235	59.17%	0.54	0.54
55305	TRUCKING ASSOC GR B	2000	2,381,793	1,401,915	58.86%	0.54	0.62
75334	CLEVE AUTO DEAL GR3	2000	950,442	555,390	58.43%	0.54	0.57
92171	AGRIBUSINESS ASSOC	2000	340,926	198,537	58.23%	0.53	0.28
85318	AKRON CHAP NTMA GR B	2000	329,158	191,515	58.18%	0.53	0.69
10004	SAFETY COUN NW IG 8	2000	1,024,018	595,046	58.11%	0.53	0.78
92031	CLER CHAMB COMM IG 7	2000	200,793	116,071	57.81%	0.53	0.51
42040	COL CHAMB COMM IG 4A	2000	1,343,564	769,008	57.24%	0.52	0.49
83358	UNITED METHODIST WES	2000	150,074	85,553	57.01%	0.52	0.39
33396	NATL MANAGEMENT GR3B	2000	534,430	304,292	56.94%	0.52	0.36
33349	LAKE CHAMB COMM IG 3	2000	849,930	481,434	56.64%	0.52	0.43
52257	TOLEDO TRUCKING IG 5A	2000	1,494,241	836,955	56.01%	0.51	0.6
72058	DAY CHAMB COMM IG 7	2000	625,640	348,252	55.66%	0.51	0.3
42057	DAY CHAMB COMM IG 4	2000	763,235	418,652	54.85%	0.50	0.3
36075	NE OH CHAM COM MFG A	2000	1,022,977	559,559	54.70%	0.50	0.5
41	GCSC MANUFACTURING	2000	397,578	215,632	54.24%	0.50	0.58
76305	N AMER EMP COUN IG7B	2000	1,134,485	614,083	54.13%	0.50	0.56
76076	NE OH CHAM COM SUPP	2000	768,159	415,443	54.08%	0.50	0.42
107	OHIO AFL-CIO	2000	202,277	108,398	53.59%	0.49	0.44
110	OMA GROUP 102	2000	9,627,934	5,068,829	52.65%	0.48	0.75
94371	TWINSBURG CHAM GR 8	2000	147,957	76,806	51.91%	0.48	0.68
25269	PROF INSUR AGTS IG 2	2000	400,197	206,258	51.54%	0.47	0.25
35247	MARATHON GROUP	2000	195,178	99,135	50.79%	0.47	0.46
33402	LIMA CHAM COMM MANUF	2000	260,303	129,885	49.90%	0.46	0.26
91048	ASSOC BROADCASTERS	2000	228,493	113,600	49.72%	0.46	0.61
81003	MCDONALDS OPER GR 2	2000	897,055	445,266	49.64%	0.45	0.58
31035	PRINTING INDUSTRY	2000	1,361,979	663,619	48.72%	0.45	0.37
82213	FUNERAL DIRECTORS	2000	378,438	183,399	48.46%	0.44	0.11
10015	PROF INSUR AGTS IG9B	2000	827,049	396,773	47.97%	0.44	0.43
81033	NURSERY & LANDS IG8	2000	2,338,876	1,113,156	47.59%	0.44	0.4
43385	TWINSBURG CHAM GR 4	2000	584,950	273,662	46.78%	0.43	0.38
32060	DAYTON TOOL & MACHIN 3A	2000	724,726	337,271	46.54%	0.43	0.44
5	FARM BUREAU FEDERATION C	2000	829,246	385,808	46.53%	0.43	0.71
42030	CLER CHAMB COMM IG 4	2000	404,709	185,062	45.73%	0.42	0.29
32029	CLER CHAMB COMM IG 3	2000	1,033,302	470,914	45.57%	0.42	0.33
94243	ABC GROUP SUPPLIER	2000	504,179	229,701	45.56%	0.42	0.66
91088	LUMBERMENS 09-1088	2000	2,274,585	944,001	41.50%	0.38	0.6
83075	ASN CHILD CARE AGENCY	2000	317,969	127,680	40.15%	0.37	0.38
91060	COLUMBUS MEDICAL ASC	2000	65,364	25,184	38.53%	0.35	0.08
34241	NE OH CHAM COM MFG B	2000	1,105,287	423,125	38.28%	0.35	0.8
85	OH CHAMB COMM IG 4D	2000	3,000,070	1,140,860	38.03%	0.35	0.57
21057	FORESTRY ASSOC IG2	2000	751,778	285,467	37.97%	0.35	0.26
22236	OMA GROUP 201	2000	619,561	231,768	37.41%	0.34	0.5
82022	BLDR EXCH CENTR IG8	2000	132,676	47,365	35.70%	0.33	0.61
11097	NURSERY & LANDS IG1	2000	1,142,265	397,577	34.81%	0.32	0.44
37262	NE OH CHAP NAT SAF COUn 3A	2000	556,677	187,979	33.77%	0.31	0.49
62	BET BUS BUR IG 2	2000	120,202	35,968	29.92%	0.27	0.56
74207	CLEVE AUTO DEAL GR2	2000	601,402	169,053	28.11%	0.26	0.25
41062	ABC GROUP A/B	2000	2,638,767	721,823	27.35%	0.25	0.61
64383	NFIB UTILITY	2000	340,390	90,839	26.69%	0.24	0.18
24	OMA GROUP 401	2000	377,213	100,422	26.62%	0.24	0.47
75345	AUTO DEAL ASSOC GR3	2000	1,562,720	411,634	26.34%	0.24	0.44

## Group Loss Ratios 2000

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
75349	AUTO DEAL ASSOC GR4	2000	1,899,301	497,563	26.20%	0.24	0.69
22	NFIB EXTRACTION REPLACEMENT	2000	85,296	21,508	25.22%	0.23	0.08
72	PETROL MARKETER IG 4C	2000	469,153	116,459	24.82%	0.23	0.58
10019	PROGRESSIVE EMP IG 4	2000	623,444	152,695	24.49%	0.22	0.53
54372	GOLDEN TRIANGLE IG 5	2000	153,828	36,681	23.85%	0.22	0.49
93387	TWINSBURG CHAM GR 7	2000	180,603	42,786	23.69%	0.22	0.46
82023	BLDG OWN & MANAGERS	2000	182,985	42,859	23.42%	0.21	0.24
13074	FARMERS UNION	2000	358,847	82,876	23.10%	0.21	0.25
36164	AKRON CHAP NTMA GR F	2000	444,555	94,239	21.20%	0.19	0.99
72227	POULTRY ASSOCIATION	2000	460,412	93,912	20.40%	0.19	0.69
95	ASSOC BLDR CONT GR 2A	2000	1,192,234	215,473	18.07%	0.17	0.51
60	MEAT PROCESSORS IG 8	2000	435,432	77,069	17.70%	0.16	0.94
42026	BUILDNG INDSTRY GR 1	2000	504,864	88,310	17.49%	0.16	0.41
31022	MIDWEST DAIRY FOODS	2000	234,444	38,284	16.33%	0.15	0.31
7256	NE OH CHAM COM OFFIC	2000	321,439	48,580	15.11%	0.14	0.48
1029	FINANCIAL INSTITUTIO	2000	244,077	34,579	14.17%	0.13	0.43
45236	FLUOR CORPORATION	2000	117,660	12,407	10.54%	0.10	0.15
24396	COSE EXTRACTION	2000	166,042	11,814	7.12%	0.07	0.46
Total			343,818,047	375,374,603	109.18%		

## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
52083	GCCC TRANSPORTATION	2001	87,061	983,660	1129.85%	10.00	0.06
82025	ASSOC OF UNDERWRITERS IG8	2001	127,706	1,349,611	1056.81%	9.35	0.06
1090	OHIO STATE BAR ASSOC	2001	83,383	723,091	867.19%	7.68	0.06
215	TOLEDO CHAMBER 3E	2001	98,591	851,865	864.04%	7.65	0.09
54269	PROF INSUR AGTS IG 5A	2001	241,388	1,999,627	828.39%	7.33	0.05
4392	NFIB OFFICE/MISC	2001	134,174	1,001,755	746.61%	6.61	0.07
82037	CLEVE NAT TOOL &MACH	2001	77,899	555,019	712.48%	6.31	0.07
86	OH CHAMB COMM IG 8A	2001	107,428	761,742	709.07%	6.28	0.05
84098	RESTAURANT ASSOC GRB	2001	196,343	1,293,951	659.03%	5.83	0.05
90	RETAIL MERCHANT IG7E	2001	65,345	424,864	650.18%	5.75	0.07
76304	N AMER EMP COUN IG7A	2001	175,509	1,099,090	626.23%	5.54	0.07
154	FARM BUREAU FEDERATION D	2001	96,639	597,557	618.34%	5.47	0.08
9	COSE COMMERCIAL GR B	2001	106,606	637,974	598.44%	5.30	0.05
44042	OH REGION WORK IG4	2001	144,089	846,494	587.48%	5.20	0.05
44268	PROF INSUR AGTS IG4B	2001	773,565	4,398,768	568.64%	5.03	0.05
56	TOLEDO CHAMBER IG 7B	2001	81,360	454,981	559.22%	4.95	0.1
72149	OH CHAMB COMM IG 7A	2001	169,807	922,345	543.17%	4.81	0.05
33246	OH REGION WORK IG3B	2001	306,501	1,615,020	526.92%	4.66	0.06
8	COSE CONSTRUCTION GRB	2001	276,417	1,451,996	525.29%	4.65	0.05
36280	PETROL MARKETER IG3A	2001	140,595	716,968	509.95%	4.51	0.09
37	NFIB CONSTRUCTION GR B	2001	655,810	3,198,456	487.71%	4.32	0.08
135	Golden Triangle IG3A	2001	84,217	395,449	469.56%	4.16	0.12
40	GCSC SERVICE PREMIER	2001	248,158	1,158,456	466.82%	4.13	0.12
24396	COSE EXTRACTION	2001	180,328	821,676	455.66%	4.03	0.41
74271	PROF INSUR AGTS IG 7	2001	437,439	1,939,809	443.45%	3.93	0.07
21	BET BUS BUR CONSTR GR 2	2001	1,912,791	8,074,809	422.15%	3.74	0.08
58	SAFETY COUN NW IG 4	2001	472,778	1,888,580	399.46%	3.54	0.15
92171	AGRIBUSINESS ASSOC	2001	253,522	1,011,682	399.05%	3.53	0.21
92108	NFIB COMM/SERV HI RK	2001	565,766	2,245,812	396.95%	3.51	0.18
43045	BUILDNG INDSTRY GR 2	2001	192,466	759,864	394.80%	3.49	0.1
25269	PROF INSUR AGTS IG 2	2001	303,019	1,189,792	392.65%	3.48	0.21
33269	PROF INSUR AGTS IG3B	2001	381,639	1,481,193	388.11%	3.44	0.05
86285	PETROL MARKETER IG8A	2001	137,205	512,595	373.60%	3.31	0.06
36301	N AMER EMP COUN IG3A	2001	227,803	845,900	371.33%	3.29	0.07
51009	TRUCKING ASSOC GR A	2001	639,345	2,371,374	370.91%	3.28	0.08
42143	OH CHAMB COMM IG 4A	2001	328,808	1,138,290	346.19%	3.06	0.06
42104	NARI	2001	114,688	386,716	337.19%	2.98	0.09
6	GROCERS ASSOC GR B	2001	88,856	297,711	335.05%	2.97	0.07
83233	FARM BUREAU FEDERATION B	2001	166,411	554,310	333.10%	2.95	0.11
74043	OH REGION WORK IG7B	2001	331,661	1,092,946	329.54%	2.92	0.08
46303	N AMER EMP COUN IG4A	2001	331,131	1,070,337	323.24%	2.86	0.07
44138	HOME BUILDERS IG4B	2001	1,009,261	3,212,068	318.26%	2.82	0.06
2044	COMMUNITY BANKERS AS	2001	208,664	644,550	308.89%	2.73	0.15
82112	NFIB SERVICE	2001	316,944	973,025	307.00%	2.72	0.08
10	ASSOC OF UNDERWRITERS	2001	388,490	1,149,560	295.90%	2.62	0.09
32039	COL CHAMB COMM IG 3A	2001	382,163	1,126,529	294.78%	2.61	0.17
91081	OPRRA	2001	318,104	937,002	294.56%	2.61	0.17
92051	COSE OFFICE GR A	2001	154,313	453,334	293.77%	2.60	0.05
22	NFIB EXTRACTION REPLACEMENT	2001	91,939	268,693	292.25%	2.59	0.08
72109	NFIB COMMERCIAL	2001	321,037	916,770	285.57%	2.53	0.07
84272	PROF INSUR AGTS IG 8A	2001	1,111,758	3,149,243	283.27%	2.51	0.07
46282	PETROL MARKETER IG4A	2001	250,585	698,933	278.92%	2.47	0.06
71051	AUTO AFTERMARKET IG7	2001	586,550	1,626,016	277.22%	2.45	0.2
53381	BET BUS BUR TRANSPOR	2001	603,223	1,629,517	270.14%	2.39	0.1
86307	N AMER EMP COUN IG8A	2001	341,789	912,212	266.89%	2.36	0.09
91019	SOGGDA GROUP A	2001	365,344	974,643	266.77%	2.36	0.15
73175	OHIO-MICH EQUIP DLRS	2001	147,418	383,400	260.08%	2.30	0.06
73384	BET BUS BUR COMMER	2001	850,014	2,196,130	258.36%	2.29	0.1
23	PETROL MARKETER IG 8C	2001	295,176	759,985	257.47%	2.28	0.08
33378	BET BUS BUR MANUFACT	2001	1,502,914	3,868,896	257.43%	2.28	0.11
82177	HOME BUILDERS IG8	2001	208,207	527,436	253.32%	2.24	0.2
72195	PHARMACISTS ASSOC	2001	280,285	699,271	249.49%	2.21	0.23
2081	GCCC OFFICE WORK	2001	506,765	1,234,031	243.51%	2.16	0.13
83401	BET BUS BUR SERVICE	2001	708,778	1,721,916	242.94%	2.15	0.12
72078	GCCC HIGH RISK	2001	763,115	1,845,465	241.83%	2.14	0.14

## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurring @ 3/31/03	LossRatio	Relativity	EM
91060	COLUMBUS MEDICAL ASC	2001	118,563	285,519	240.82%	2.13	0.15
205	NATL MANAGEMENT ASSC GR3A	2001	180,396	433,259	240.17%	2.13	0.21
83090	NATL FOOD SERV ASSN A	2001	169,595	400,408	236.10%	2.09	0.09
2242	PROF INSUR AGTS IG10	2001	717,834	1,684,223	234.63%	2.08	0.11
53092	OH CHAMB COMM IG 5	2001	481,627	1,120,419	232.63%	2.06	0.17
45	NFIB MANUFACTURING C	2001	231,100	537,478	232.57%	2.06	0.07
41061	AM SUB ASSN AKR-CAN	2001	532,832	1,236,400	232.04%	2.05	0.22
18	OH CHAMB COMM IG 7C	2001	428,689	990,876	231.14%	2.05	0.22
21057	FORESTRY ASSOC IG2	2001	363,954	824,231	226.47%	2.00	0.15
152	CAP CONSTRUCTION 4	2001	296,309	665,000	224.43%	1.99	0.29
82	OH CHAMB COMM IG 3B	2001	472,756	1,053,686	222.88%	1.97	0.11
207	SOCA GR 3D	2001	368,572	817,031	221.67%	1.96	0.3
42157	CONTRACTORS ASSOC	2001	282,954	621,598	219.68%	1.94	0.23
92084	GCGDA HIGH RISK	2001	215,464	472,931	219.49%	1.94	0.17
57212	N AMER EMP COUN IG5	2001	382,953	819,455	213.98%	1.89	0.35
54038	OH REGION WORK IG5	2001	805,724	1,714,931	212.84%	1.88	0.27
82212	COLLEGE ASSOCIATION	2001	485,367	1,021,779	210.52%	1.86	0.46
92	RETAIL MERCHANT IG8A	2001	237,858	496,937	208.92%	1.85	0.2
1069	OH CHAMB COMM IG 10	2001	805,951	1,666,304	206.75%	1.83	0.28
76296	AUTO DEAL ASSOC GR1	2001	444,791	895,406	201.31%	1.78	0.05
81034	COSE SERVICE	2001	396,082	797,229	201.28%	1.78	0.2
92163	DENTAL ASSOCIATION	2001	270,520	536,842	198.45%	1.76	0.15
34405	OMA GROUP 100	2001	2,984,208	5,920,483	198.39%	1.76	0.12
92260	RETAIL MERCHANT IG9	2001	109,675	215,141	196.16%	1.74	0.05
52113	NFIB TRANSPORTATION	2001	1,445,304	2,829,722	195.79%	1.73	0.27
82012	NAT MANAGEMENT ASS IG8A	2001	279,363	538,834	192.88%	1.71	0.23
163	NE OH CHAP NAT SAFE COUN 4B	2001	324,195	625,217	192.85%	1.71	0.6
82082	GCCC SERVICE GR 2	2001	1,303,123	2,511,113	192.70%	1.71	0.2
13074	FARMERS UNION	2001	298,540	571,862	191.55%	1.70	0.21
42267	RETAIL MERCHANT IG4A	2001	180,926	341,990	189.02%	1.67	0.44
88	OH CHAMB COMM IG 8C	2001	470,731	870,369	184.90%	1.64	0.22
17	TWINSBURG CHAMBER GR 3C	2001	264,673	488,724	184.65%	1.63	0.42
83404	LIMA CHAM COMM SERV	2001	378,367	696,898	184.19%	1.63	0.34
6309	N AMER EMP COUN IG10	2001	279,223	509,327	182.41%	1.61	0.23
162	NE OH CHAP NAT SAFE COUN 3F	2001	69,572	125,251	180.03%	1.59	0.1
10014	PROF INSUR AGTS IG8B	2001	1,357,726	2,442,178	179.87%	1.59	0.31
2043	COL CHAMB COMM IG 10	2001	179,665	323,162	179.87%	1.59	0.14
71016	CLEVE AUTO DEAL GR1	2001	265,731	472,485	177.81%	1.57	0.11
81046	HOSPITAL ASSOCIATION	2001	1,153,804	2,045,245	177.26%	1.57	0.4
74127	PROGRESSIVE EMP IG 7	2001	369,765	650,821	176.01%	1.56	0.38
171	GCCC TRANSPORTATION GR 2	2001	828,277	1,456,850	175.89%	1.56	0.46
193	PROF INSUR AGTS IG 7	2001	580,396	1,019,676	175.69%	1.56	0.24
99	AMERINET CENTRAL A	2001	235,241	410,165	174.36%	1.54	0.25
5	FARM BUREAU FEDERATION C	2001	350,310	610,124	174.17%	1.54	0.28
11045	FARM BUREAU FEDERATION A	2001	683,580	1,178,490	172.40%	1.53	0.11
71067	RETAIL MERCHANT IG7A	2001	407,738	699,662	171.60%	1.52	0.09
32130	AUTO AFTERMARKET IG3	2001	702,985	1,204,112	171.29%	1.52	0.26
73307	HOME BUILDERS IG7	2001	389,547	657,980	168.91%	1.50	0.28
33225	NFIB MANUFACTUR GR A	2001	1,158,707	1,927,725	166.37%	1.47	0.18
34009	TOLEDO CHAMBER IG 3B	2001	423,541	701,854	165.71%	1.47	0.13
42077	GCCC CONST GR 2	2001	1,425,164	2,347,627	164.73%	1.46	0.14
82218	LAWN CARE ASSOC IG8	2001	376,938	618,577	164.11%	1.45	0.15
12107	NFIB AGRICULTURE	2001	276,977	453,652	163.79%	1.45	0.1
41059	ASC GEN CONTRACTORS	2001	667,137	1,080,110	161.90%	1.43	0.29
82042	COL CHAMB COMM IG 8	2001	913,159	1,473,699	161.38%	1.43	0.46
195	WHOLESALE BEER/WINE B	2001	320,876	505,438	157.52%	1.39	0.79
204	PETROL MARKETER IG 7B	2001	377,514	592,939	157.06%	1.39	0.36
203	PETROL MARKETER IG 5B	2001	399,387	623,318	156.07%	1.38	0.35
89	RETAIL MERCHANT IG7D	2001	1,398,435	2,176,078	155.61%	1.38	0.43
84008	TOLEDO CHAMBER IG 8	2001	121,344	188,211	155.11%	1.37	0.12
36164	AKRON CHAP NTMA GR F	2001	371,984	573,684	154.22%	1.37	0.6
106	OH PROVIDER RESOURCE AS	2001	575,464	883,842	153.59%	1.36	0.46
41039	BLDR EX EAST CENTR	2001	605,197	927,012	153.18%	1.36	0.26
42240	AIR COND CONTRACTORS B	2001	74,644	113,853	152.53%	1.35	0.06
32079	GCCC MANUFACTURING	2001	829,532	1,246,411	150.25%	1.33	0.13

## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
71065	OMA GROUP 301	2001	894,678	1,340,342	149.81%	1.33	0.34
71093	E GENT OH FOOD DEAL	2001	769,147	1,143,281	148.64%	1.32	0.37
96	CONTRACTORS ASSOC B	2001	552,022	816,971	148.00%	1.31	0.7
2209	RETAIL MERCHANT IG10	2001	223,613	327,824	146.60%	1.30	0.11
71098	BLDR EXCH CENTR IG7	2001	508,419	739,525	145.46%	1.29	0.56
82206	VETERINARY MED ASSOC	2001	509,871	740,249	145.18%	1.29	0.25
86308	N AMER EMP COUN IG8B	2001	840,593	1,204,311	143.27%	1.27	0.41
10018	COSE OFFICE GR B	2001	360,003	513,642	142.68%	1.26	0.36
83079	COUNCIL OF CHURCHES	2001	213,841	303,141	141.76%	1.25	0.21
112	OHIO REGION WORK IG 4B	2001	638,337	898,875	140.82%	1.25	0.31
91088	LUMBERMENS 09-1088	2001	1,197,950	1,685,915	140.73%	1.25	0.47
198	TRUCKING ASSOC GR D	2001	1,291,068	1,805,754	139.87%	1.24	0.3
161	NE OH CHAP NAT SAFE COUN 3 E	2001	268,332	370,874	138.21%	1.22	0.35
41044	CONF NECA CHAPT	2001	1,202,650	1,657,208	137.80%	1.22	0.39
32050	COSE MANUFACTUR GRA	2001	848,221	1,166,526	137.53%	1.22	0.14
148	LAKE CNTY CHAM COMM 3B	2001	530,763	728,849	137.32%	1.22	0.47
37283	EMPLOYERS ASSOC IG3	2001	691,776	948,218	137.07%	1.21	0.34
62148	OH CHAMB COMM IG 6	2001	445,409	609,014	136.73%	1.21	0.34
100	AMERINET CENTRAL B	2001	435,644	588,452	135.08%	1.20	0.7
73353	LAKE CHAMB COMM IG7	2001	265,715	356,743	134.26%	1.19	0.39
80	OH CHAMB COMM IG 4C	2001	764,054	1,024,402	134.07%	1.19	0.24
31052	NEWSPAPER ASSOCIAT	2001	271,322	363,518	133.98%	1.19	0.32
141	Golden Triangle IG7	2001	223,841	296,389	132.41%	1.17	0.59
71037	GROCERS ASSOC GR A	2001	624,726	826,091	132.23%	1.17	0.41
180	PROF INSUR AGTS IG3c	2001	1,351,663	1,779,030	131.62%	1.16	0.24
72058	DAY CHAMB COMM IG 7	2001	423,030	554,154	131.00%	1.16	0.23
64383	NFIB UTILITY	2001	389,019	505,030	129.82%	1.15	0.39
211	Rumpke Consolidated A	2001	1,671,328	2,162,985	129.42%	1.15	0.69
91091	READY MIXED CONCRETE	2001	368,400	474,816	128.89%	1.14	0.32
7256	PETROL MARKETER IG 10	2001	146,288	187,391	128.10%	1.13	0.2
52053	COSE TRANSPORTATION	2001	841,000	1,073,459	127.64%	1.13	0.32
92202	OH STATE MEDICAL ASSOC.	2001	246,150	312,449	126.93%	1.12	0.15
47	BET BUS BUR SERVICE GR2	2001	2,934,379	3,721,298	126.82%	1.12	0.52
67	SOCA GR 3B	2001	348,003	440,568	126.60%	1.12	0.13
104	OH REGION WORK IG7C	2001	931,686	1,166,947	125.25%	1.11	0.46
94243	ABC GROUP SUPPLIER	2001	483,922	599,190	123.82%	1.10	0.5
92049	COSE HIGH RISK	2001	707,778	866,631	122.44%	1.08	0.28
31022	MIDWEST DAIRY FOODS	2001	218,070	266,034	121.99%	1.08	0.29
81089	CLEANERS ASSOCIATION	2001	289,454	352,668	121.84%	1.08	0.28
153	NFIB COMMERCIAL GR B	2001	1,592,566	1,927,835	121.05%	1.07	0.45
62	BET BUS BUR IG 2	2001	113,659	137,241	120.75%	1.07	0.27
65	ROOFING CONTRACTORS A	2001	543,879	652,673	120.00%	1.06	0.17
83	OH CHAMB COMM GR 3C	2001	793,375	944,028	118.99%	1.05	0.24
32056	DAY CHAMB COMM IG 3	2001	1,362,199	1,580,420	116.02%	1.03	0.26
169	BET BUS BUR COMMER GR 3	2001	3,051,105	3,510,189	115.05%	1.02	0.51
186	PROF INSUR AGTS IG4c	2001	1,772,173	2,037,712	114.98%	1.02	0.26
82119	APARTMENT ASSOC	2001	326,545	372,864	114.18%	1.01	0.42
134	Golden Triangle IG3	2001	294,354	332,732	113.04%	1.00	0.59
22133	OH CHAMB COMM IG 2	2001	392,153	439,050	111.96%	0.99	0.22
36075	NE OH CHAM COM MFG A	2001	924,184	1,029,920	111.44%	0.99	0.43
201	PETROL MARKETER IG 8B	2001	297,114	329,143	110.78%	0.98	0.33
73405	LIMA CHAM COMM HI/RK	2001	587,976	648,020	110.21%	0.98	0.35
1029	FINANCIAL INSTITUTIO	2001	189,353	207,525	109.60%	0.97	0.3
190	PROF INSUR AGTS IG7c	2001	2,768,797	3,018,475	109.02%	0.96	0.61
81041	HEALTH CARE ASSC CMI	2001	6,534,387	7,112,620	108.85%	0.96	0.54
164	HAMILTON CHAM IG 8B	2001	887,176	962,182	108.45%	0.96	0.81
189	EMPLOYERS ASSOC IG 4B	2001	553,825	598,206	108.01%	0.96	0.44
210	GCGDA C	2001	495,238	534,594	107.95%	0.96	0.73
43355	LAKE CHAMB COMM IG4	2001	357,674	385,607	107.81%	0.95	0.3
159	NE OH CHAP NAT SAF COUN 3C	2001	523,698	563,438	107.59%	0.95	0.59
22223	OIL & GAS ASSOC	2001	563,412	606,102	107.58%	0.95	0.26
107	OHIO AFL-CIO	2001	342,470	367,163	107.21%	0.95	0.43
52257	TOLEDO TRUCKING IG 5A	2001	1,489,752	1,592,136	106.87%	0.95	0.56
41063	BLDR EXCH CENTR IG4	2001	2,973,179	3,154,540	106.10%	0.94	0.28
82232	OHIO UNITED WAY	2001	650,104	687,903	105.81%	0.94	0.37

## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
48	NFIB SERVICE B	2001	2,471,762	2,586,528	104.64%	0.93	0.53
225	MEAT PROCESSORS IG 8	2001	202,082	210,445	104.14%	0.92	0.58
172	NARI B	2001	484,367	503,077	103.86%	0.92	0.41
109	TOLEDO CHAMBER IG 4B	2001	545,784	562,530	103.07%	0.91	0.23
84077	MCDONALDS OPER GR 1	2001	731,021	747,481	102.25%	0.91	0.41
83352	LAKE CHAMB COMM IG8	2001	386,085	394,496	102.18%	0.90	0.38
218	TOLEDO CHAMBER 3C	2001	407,047	415,837	102.16%	0.90	0.67
41027	HOME BUILDERS IG4A	2001	4,065,449	4,115,279	101.23%	0.90	0.46
81015	NURSING HOMES	2001	905,050	909,987	100.55%	0.89	0.48
10012	PROF INSUR AGTS IG 5B	2001	1,304,845	1,308,901	100.31%	0.89	0.38
52	TOLEDO TRUCKING IG 5B	2001	312,304	311,919	99.88%	0.88	0.14
183	PROF INSUR AGTS IG4a	2001	1,922,846	1,914,856	99.58%	0.88	0.62
11097	NURSERY & LANDS IG1	2001	545,012	539,444	98.98%	0.88	0.23
177	ASSOC BLDR CONT GR 2A	2001	945,949	934,896	98.83%	0.87	0.56
84	OH CHAMB COMM IG 3D	2001	5,232,453	5,148,065	98.39%	0.87	0.49
16	DAYTON TOOL & MACHIN IG 3B	2001	140,797	137,684	97.79%	0.87	0.1
91	RETAIL MERCHANT IG 3	2001	1,318,835	1,284,672	97.41%	0.86	0.41
12167	FLORIST ASSOCIAT IG1	2001	214,181	208,577	97.38%	0.86	0.16
50	GCCC HIGH RISK 2	2001	1,918,849	1,855,839	96.72%	0.86	0.45
72227	POULTRY ASSOCIATION	2001	410,150	395,366	96.40%	0.85	0.68
84044	OH REGION WORK IG8	2001	1,430,303	1,364,404	95.39%	0.84	0.29
72041	COL CHAMB COMM IG 7	2001	1,006,951	956,445	94.98%	0.84	0.28
42048	COSE CONSTRUCTION GRA	2001	4,071,808	3,858,170	94.75%	0.84	0.45
31099	BLDR EXCH CENTR IG3	2001	645,734	609,557	94.40%	0.84	0.45
176	OMA GROUP 104	2001	5,446,453	5,138,773	94.35%	0.84	0.4
85322	PROGRESSIVE EMP IG 8	2001	723,139	678,905	93.88%	0.83	0.44
87106	OH SMALL BUSINESS IG8	2001	516,600	478,590	92.64%	0.82	0.4
81024	RESTAURANT ASSOC GRA	2001	5,211,623	4,825,423	92.59%	0.82	0.47
10016	EMPLOYERS ASSOC IG4	2001	387,665	358,702	92.53%	0.82	0.26
84342	PHILAN HOMES & AGING	2001	810,504	749,243	92.44%	0.82	0.42
42040	COL CHAMB COMM IG 4A	2001	1,607,380	1,483,750	92.31%	0.82	0.46
55	SOGGDA GROUP B	2001	1,362,392	1,231,742	90.41%	0.80	0.65
93	RETAIL MERCHANT IG8B	2001	1,014,809	903,180	89.00%	0.79	0.45
81033	NURSERY & LANDS IG8	2001	997,475	885,729	88.80%	0.79	0.25
85	OH CHAMB COMM IG 4D	2001	2,340,406	2,076,352	88.72%	0.79	0.52
54	BET BUS BUR CONSTR GR 3	2001	5,524,575	4,866,087	88.08%	0.78	0.43
216	TOLEDO CHAMBER IG 3D	2001	767,768	672,259	87.56%	0.78	0.44
4364	BET BUS BUR OFC/WORK	2001	1,060,090	920,435	86.83%	0.77	0.29
10010	OH SMALL BUSINESS IG4	2001	283,935	244,891	86.25%	0.76	0.22
46	GCCC MANUFACTURING GR2	2001	3,940,303	3,396,051	86.19%	0.76	0.46
51	GCCC SERVICE GR 3	2001	3,512,498	3,004,088	85.53%	0.76	0.53
35119	HOME BUILDERS IG3	2001	320,855	272,193	84.83%	0.75	0.28
122	BET BUS BUR MANUFACT GR 3	2001	5,060,840	4,286,926	84.71%	0.75	0.46
82023	BLDG OWN & MANAGERS	2001	198,886	168,059	84.50%	0.75	0.33
82085	NE OH CHAM COM SERV	2001	639,019	537,242	84.07%	0.74	0.49
113	TOLEDO CHAMBER 7C	2001	409,292	343,414	83.90%	0.74	0.47
175	OMA GROUP 103	2001	5,763,472	4,791,504	83.14%	0.74	0.7
223	SAFETY COUN NW IG 3B	2001	1,454,780	1,207,833	83.03%	0.73	0.54
82213	FUNERAL DIRECTORS	2001	259,423	213,935	82.47%	0.73	0.09
36302	N AMER EMP COUN IG3B	2001	2,424,091	1,985,095	81.89%	0.72	0.54
91064	LAND O LAKES	2001	639,935	523,484	81.80%	0.72	0.53
22183	OHIO COAL ASSOCIATION	2001	477,285	388,351	81.37%	0.72	0.29
82198	GOLF COURSE OWNERS	2001	321,616	261,218	81.22%	0.72	0.18
191	MCDONALDS OPER GR 3	2001	690,575	560,121	81.11%	0.72	0.64
73335	MEAT PROCESSORS IG 7	2001	1,385,732	1,122,811	81.03%	0.72	0.49
85006	SOGGDA GROUP C	2001	396,527	316,516	79.82%	0.71	0.33
82059	DAY CHAMB COMM IG 8	2001	411,155	325,583	79.19%	0.70	0.25
181	PROF INSUR AGTS IG3d	2001	2,442,549	1,931,745	79.09%	0.70	0.65
140	OH CHAMB COMM IG 5C	2001	848,282	669,757	78.95%	0.70	0.59
47168	MEAT PROCESSORS IG 4	2001	1,027,745	795,352	77.39%	0.68	0.51
31035	PRINTING INDUSTRY	2001	1,323,305	1,017,969	76.93%	0.68	0.35
53	GCCC CONST GR 3	2001	3,032,363	2,318,027	76.44%	0.68	0.46
43084	ABC GROUP C	2001	1,925,266	1,461,019	75.89%	0.67	0.44
45063	NE OH CHAP NAT SAFE COUN 4	2001	106,821	80,766	75.61%	0.67	0.13
32006	AKRON CHAP NTMA GR G	2001	174,957	132,098	75.50%	0.67	0.17



## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurring @ 3/31/03	LossRatio	Relativity	EM
42239	PAINT & DECOR CONTR	2001	482,888	362,532	75.08%	0.66	0.23
168	BET BUS BUR TRANSPOR GR 2	2001	1,260,788	939,112	74.49%	0.66	0.44
81021	COUNCIL AGENCY EXECS	2001	568,819	422,265	74.24%	0.66	0.37
71010	AUTO DEAL ASSOC GR2	2001	808,396	598,570	74.04%	0.66	0.17
206	ROOFING CONTRACTORS D	2001	904,625	666,923	73.72%	0.65	0.8
54372	GOLDEN TRIANGLE IG 5	2001	136,154	99,469	73.06%	0.65	0.45
42110	NFIB CONSTRUCTION A	2001	10,184,903	7,440,315	73.05%	0.65	0.52
43403	LIMA CHAM COMM CONST	2001	1,303,234	944,037	72.44%	0.64	0.33
82067	EMPLOYERS ASSOC IG8	2001	275,194	199,114	72.35%	0.64	0.3
32122	MEAT PROCESSORS IG 3A	2001	1,426,658	1,014,711	71.13%	0.63	0.57
26	N AMER EMP COUN GR4B	2001	1,908,950	1,329,404	69.64%	0.62	0.54
34241	NE OH CHAM COM MFG B	2001	589,025	407,554	69.19%	0.61	0.62
83075	ASN CHILD CARE AGENCY	2001	371,164	253,806	68.38%	0.61	0.53
36161	AKRON CHAP NTMA GR A	2001	442,867	300,885	67.94%	0.60	0.47
55305	TRUCKING ASSOC GR B	2001	1,304,953	881,860	67.58%	0.60	0.58
87	OH CHAMB COMM GR 8B	2001	1,636,930	1,095,837	66.94%	0.59	0.57
36017	COSE MANUFACTUR GRB	2001	4,903,217	3,264,529	66.58%	0.59	0.52
64	ROOFING CONTRACTORS B	2001	1,244,383	824,597	66.27%	0.59	0.37
156	FARM BUREAU FEDERATION E	2001	707,972	468,352	66.15%	0.59	0.49
72047	COSE COMMERCIAL GRA	2001	2,496,065	1,649,719	66.09%	0.59	0.5
2201	SOCIETY OF CPA'S	2001	94,259	62,294	66.09%	0.58	0.07
74207	CLEVE AUTO DEAL GR2	2001	399,066	263,313	65.98%	0.58	0.28
33389	PROGRESSIVE EMP IG 3	2001	798,067	516,570	64.73%	0.57	0.42
82118	OH COUNC BEHAVIORAL	2001	1,112,908	718,072	64.52%	0.57	0.3
3	MEAT PROCESSORS IG 3B	2001	721,385	463,499	64.25%	0.57	0.31
214	TOLEDO CHAMBER IG 4C	2001	1,313,399	837,699	63.78%	0.56	0.57
44	CLEVE NAT TOOL & MACH 3A	2001	458,269	290,910	63.48%	0.56	0.4
79	OH CHAMB COMM IG 7D	2001	1,930,995	1,215,441	62.94%	0.56	0.63
33247	OH REGION WORK IG3A	2001	2,357,506	1,473,091	62.49%	0.55	0.43
32111	NFIB MANUFACTUR GR B	2001	8,073,591	5,005,878	62.00%	0.55	0.55
12226	PORK PRODUCERS COUNC	2001	401,122	248,552	61.96%	0.55	0.15
2181	INSURANCE INSTITUTE	2001	352,857	217,667	61.69%	0.55	0.37
179	PROF INSUR AGTS IG3a	2001	2,231,206	1,347,876	60.41%	0.53	0.42
33402	LIMA CHAM COMM MANUF	2001	782,141	469,790	60.06%	0.53	0.37
151	COL CHAMB COMM IG 3C	2001	1,796,928	1,050,317	58.45%	0.52	0.67
31028	ASA COLLISION	2001	704,252	398,725	56.62%	0.50	0.3
33396	NATL MANAGEMENT GR3B	2001	1,458,113	824,313	56.53%	0.50	0.5
142	NATL MANAGEMENT ASSC GR8B	2001	255,782	140,657	54.99%	0.49	0.4
187	PROF INSUR AGTS IG4d	2001	2,542,913	1,388,488	54.60%	0.48	0.56
45236	FLUOR CORPORATION	2001	2,598,362	1,413,164	54.39%	0.48	0.77
149	N AMER EMP COUN IG3C	2001	439,900	234,295	53.26%	0.47	0.23
39	COSE GR 8B	2001	2,068,182	1,093,474	52.87%	0.47	0.65
42030	CLER CHAMB COMM IG 4	2001	573,253	293,962	51.28%	0.45	0.35
194	PROF INSUR AGTS IG8C	2001	3,359,300	1,718,957	51.17%	0.45	0.77
43047	ASSOC BUILDERS/CONTR	2001	543,706	273,391	50.28%	0.45	0.33
57	TWINSBURG CHAMBER GR 7B	2001	86,067	43,126	50.11%	0.44	0.78
42032	NAT ELEC CONTRACTORS	2001	703,362	352,181	50.07%	0.44	0.56
178	AIR COND CONTRACTORS C	2001	555,576	277,150	49.89%	0.44	0.43
81017	INDEPENDENT SCHOOLS	2001	311,998	154,798	49.62%	0.44	0.43
74	GRANGE GROUP 8	2001	463,188	228,756	49.39%	0.44	0.53
41083	ASSOC BLDR CONT GR 1	2001	1,090,757	532,581	48.83%	0.43	0.25
72268	WHOLESALE BEER/WINE	2001	237,735	115,610	48.63%	0.43	0.3
71087	HARDWARE ASSOCIATION	2001	251,833	120,886	48.00%	0.42	0.25
208	SOCA GR 8C	2001	430,078	206,231	47.95%	0.42	0.43
224	SAFETY COUN NW IG 3A	2001	1,821,663	867,553	47.62%	0.42	0.75
10019	PROGRESSIVE EMP IG 4	2001	456,500	215,886	47.29%	0.42	0.51
72066	EMPLOYERS ASSOC IG7	2001	337,696	157,747	46.71%	0.41	0.29
76305	N AMER EMP COUN IG7B	2001	969,623	451,444	46.56%	0.41	0.55
42007	ALLIED CONSTRUCTION	2001	489,191	227,705	46.55%	0.41	0.32
220	SAFETY COUN NW 8B	2001	1,962,618	910,559	46.40%	0.41	0.64
82074	PROFESSIONAL ADVISORY COUNCIL	2001	216,396	99,979	46.20%	0.41	0.41
4	FARM BUREAU FEDERATION	2001	2,600,195	1,186,482	45.63%	0.40	0.44
221	SAFETY COUN NW IG 4B	2001	1,507,373	644,973	42.79%	0.38	0.53
173	AUTO DEAL ASSOC GR3	2001	1,375,157	577,450	41.99%	0.37	0.34
217	TOLEDO CHAMBER IG 3F	2001	1,021,736	424,208	41.52%	0.37	0.88

## Group Loss Ratios 2001

GroupNo	Group Name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
33349	LAKE CHAMB COMM IG 3	2001	148,031	60,019	40.54%	0.36	0.18
2086	INDEP INSUR AGENTS	2001	174,918	69,344	39.64%	0.35	0.25
202	PETROL MARKETER IG 5	2001	153,150	59,396	38.78%	0.34	0.48
41062	ABC GROUP A/B	2001	2,999,792	1,158,240	38.61%	0.34	0.67
42057	DAY CHAMB COMM IG 4	2001	595,307	220,253	37.00%	0.33	0.28
133	NATL MANAGEMENT ASSC GR3C	2001	293,362	107,489	36.64%	0.32	0.18
182	PROF INSUR AGTS IG3e	2001	4,745,918	1,724,725	36.34%	0.32	0.63
174	AUTO DEAL ASSOC	2001	2,075,208	747,486	36.02%	0.32	0.65
42156	CONSULTING ENGINEERS	2001	197,220	70,540	35.77%	0.32	0.16
184	MEDICAL ASSOCIATION	2001	498,076	172,760	34.69%	0.31	0.39
83358	UNITED METHODIST WES	2001	148,616	50,539	34.01%	0.30	0.44
136	Golden Triangle IG4	2001	471,816	158,915	33.68%	0.30	0.59
14362	BET BUS BUR AGRICULT	2001	162,470	52,478	32.30%	0.29	0.13
24	OMA GROUP 401	2001	526,130	168,543	32.03%	0.28	0.72
20	ABC GROUP H	2001	477,561	152,393	31.91%	0.28	0.21
32029	CLER CHAMB COMM IG 3	2001	1,456,511	438,925	30.14%	0.27	0.43
41	GCSC MANUFACTURING	2001	665,858	198,099	29.75%	0.26	0.57
82221	MUSEUMS ASSOCIATION	2001	455,363	133,341	29.28%	0.26	0.53
101	AMER SUB CONTRACT MIAMI	2001	612,113	178,941	29.23%	0.26	0.27
22207	AGGREGATES ASSC IG 2	2001	904,013	257,084	28.44%	0.25	0.33
160	NE OH CHAP NAT SAFE COUN 3D	2001	874,718	240,552	27.50%	0.24	0.89
42089	LAND IMPROVE CNTRCT	2001	174,256	47,530	27.28%	0.24	0.41
150	N AMER EMP COUN IG4C	2001	191,417	51,145	26.72%	0.24	0.29
73300	AMERICAN RENTAL ASSC	2001	257,710	67,205	26.08%	0.23	0.46
209	GCGDA B	2001	495,146	120,811	24.40%	0.22	0.41
28	APARTMENT ASSOC B	2001	311,207	75,025	24.11%	0.21	0.56
82038	CLUB MANAGERS ASSOC	2001	484,093	113,141	23.37%	0.21	0.5
32060	DAYTON TOOL & MACHIN 3A	2001	733,994	157,727	21.49%	0.19	0.53
76076	NE OH CHAM COM SUPP	2001	518,276	109,926	21.21%	0.19	0.43
166	GCSC SERVICE	2001	503,330	93,146	18.51%	0.16	0.68
42026	BUILDING INDSTRY GR 1	2001	324,333	59,939	18.48%	0.16	0.48
72	PETROL MARKETER IG 4C	2001	336,008	57,782	17.20%	0.15	0.48
199	RETAIL MERCHANTS IG7F	2001	299,806	47,657	15.90%	0.14	0.65
98	NATL FOOD SERV ASSN B	2001	282,016	39,717	14.08%	0.12	0.63
165	GCSC MANUFACTURING GR B	2001	1,320,251	185,381	14.04%	0.12	0.92
83357	UNITED METHODIST EAS	2001	91,039	12,610	13.85%	0.12	0.58
91048	ASSOC BROADCASTERS	2001	233,185	31,883	13.67%	0.12	0.56
75334	CLEVE AUTO DEAL GR3	2001	1,026,580	118,216	11.52%	0.10	0.52
82022	BLDR EXCH CENTR IG8	2001	103,149	7,871	7.63%	0.07	0.62
35247	MARATHON GROUP	2001	223,447	15,681	7.02%	0.06	0.79
32088	IVEX CORP	2001	190,738	11,427	5.99%	0.05	0.91
167	GCSC TRANSPORTATION	2001	135,768	6,916	5.09%	0.05	0.85
92031	CLER CHAMB COMM IG 7	2001	193,845	7,183	3.71%	0.03	0.55
212	Rumpke Consolidated B	2001	170,031	6,222	3.66%	0.03	0.68

Total			327,769,370	370,306,860	112.98%
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## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
10016	EMPLOYERS ASSOC IG4	2002	84,127	739,741	879.32%	12.60	0.06
86	OH CHAMB COMM IG 8A	2002	138,209	1,119,543	810.04%	11.61	0.05
54269	PROF INSUR AGTS IG 5A	2002	321,537	2,536,767	788.95%	11.31	0.05
42143	OH CHAMB COMM IG 4A	2002	354,920	2,291,481	645.63%	9.25	0.05
82025	ASSOC OF UNDERWRITERS IG8	2002	214,514	1,151,588	536.84%	7.69	0.05
74043	OH REGION WORK IG7B	2002	310,128	1,558,899	502.66%	7.20	0.05
162	NE OH CHAP NAT SAFE COUN 3F	2002	59,029	294,033	498.12%	7.14	0.05
53381	BET BUS BUR TRANSPOR	2002	347,021	1,690,079	487.02%	6.98	0.08
33246	OH REGION WORK IG3B	2002	426,322	1,873,670	439.50%	6.30	0.06
42077	GCCC CONST GR 2	2002	589,914	2,537,429	430.14%	6.16	0.05
37	NFIB CONSTRUCTION GR B	2002	468,318	1,809,943	386.48%	5.54	0.05
21	BET BUS BUR CONSTR GR 2	2002	1,299,578	4,999,856	384.73%	5.51	0.05
286	ESAO SERVICE GR1	2002	103,570	397,041	383.36%	5.49	0.07
73384	BET BUS BUR COMMER	2002	396,773	1,489,710	375.46%	5.38	0.05
82	OH CHAMB COMM IG 3B	2002	219,549	819,039	373.05%	5.35	0.05
71067	RETAIL MERCHANT IG7A	2002	224,072	831,895	371.26%	5.32	0.05
82177	HOME BUILDERS IG8	2002	139,052	496,429	357.01%	5.12	0.15
84098	RESTAURANT ASSOC GRB	2002	208,521	738,441	354.13%	5.08	0.05
280	BET BUS BUR SERVICE GR3	2002	368,604	1,293,521	350.92%	5.03	0.12
288	ESAO COMMERCIAL GR1	2002	61,654	195,993	317.89%	4.56	0.06
9	COSE COMMERCIAL GR B	2002	141,187	448,524	317.68%	4.55	0.05
72149	OH CHAMB COMM IG 7A	2002	197,354	599,680	303.86%	4.35	0.05
222	SAFETY COUN NW 8D	2002	142,338	428,440	301.00%	4.31	0.15
84272	PROF INSUR AGTS IG 8A	2002	672,119	2,015,891	299.93%	4.30	0.06
46303	N AMER EMP COUN IG4A	2002	645,104	1,794,364	278.15%	3.99	0.10
41059	ASC GEN CONTRACTORS	2002	95,236	263,399	276.57%	3.96	0.11
33269	PROF INSUR AGTS IG3B	2002	628,214	1,716,040	273.16%	3.91	0.06
84008	TOLEDO CHAMBER IG 8	2002	280,609	757,760	270.04%	3.87	0.17
73307	HOME BUILDERS IG7	2002	136,708	363,240	265.71%	3.81	0.18
74271	PROF INSUR AGTS IG 7	2002	432,353	1,129,546	261.26%	3.74	0.06
82082	GCCC SERVICE GR 2	2002	249,110	650,785	261.24%	3.74	0.05
32079	GCCC MANUFACTURING	2002	411,782	1,075,618	261.21%	3.74	0.06
92260	RETAIL MERCHANT IG9	2002	154,329	399,463	258.84%	3.71	0.05
83401	BET BUS BUR SERVICE	2002	487,780	1,261,973	258.72%	3.71	0.08
41063	BLDR EXCH CENTR IG4	2002	318,366	816,275	256.39%	3.67	0.07
301	NBC 4	2002	198,916	505,304	254.03%	3.64	0.13
51009	TRUCKING ASSOC GR A	2002	490,138	1,237,152	252.41%	3.62	0.05
315	GCSC-5A	2002	108,868	273,235	250.98%	3.60	0.08
42057	DAY CHAMB COMM IG 4	2002	436,930	1,060,872	242.80%	3.48	0.21
44268	PROF INSUR AGTS IG4B	2002	1,297,893	3,148,280	242.57%	3.48	0.06
81033	NURSERY & LANDS IG8	2002	153,992	372,846	242.12%	3.47	0.06
32039	COL CHAMB COMM IG 3A	2002	687,566	1,647,547	239.62%	3.43	0.18
10	ASSOC OF UNDERWRITERS	2002	639,404	1,523,054	238.20%	3.41	0.08
83233	FARM BUREAU FEDERATION B	2002	269,009	632,410	235.09%	3.37	0.10
92202	OH STATE MEDICAL ASSOC.	2002	225,373	527,907	234.24%	3.36	0.12
4392	NFIB OFFICE/MISC	2002	114,371	266,304	232.84%	3.34	0.05
46282	PETROL MARKETER IG4A	2002	216,155	503,027	232.72%	3.34	0.07
44138	HOME BUILDERS IG4B	2002	1,235,687	2,856,822	231.19%	3.31	0.07
72268	WHOLESALE BEER/WINE	2002	222,178	511,031	230.01%	3.30	0.21
6	GROCERS ASSOC GR B	2002	115,216	261,103	226.62%	3.25	0.06
42040	COL CHAMB COMM IG 4A	2002	139,924	313,646	224.15%	3.21	0.11
91060	COLUMBUS MEDICAL ASC	2002	110,102	240,041	218.02%	3.12	0.12
42104	NARI	2002	100,522	214,926	213.81%	3.06	0.07
285	ESAO CONSTRUCTION GR1	2002	135,919	288,338	212.14%	3.04	0.08
129	NATL MANAGEMENT ASSC GR8c	2002	171,456	362,760	211.58%	3.03	0.12
91081	OPRRA	2002	315,500	662,566	210.01%	3.01	0.14
33225	NFIB MANUFACTUR GR A	2002	682,191	1,410,180	206.71%	2.96	0.13
23	PETROL MARKETER IG 7C	2002	421,301	863,980	205.07%	2.94	0.09
145	OH REGION WORK 8B	2002	70,721	144,455	204.26%	2.93	0.05
135	Golden Triangle IG3A	2002	132,935	265,977	200.08%	2.87	0.10
92171	AGRIBUSINESS ASSOC	2002	171,724	339,029	197.43%	2.83	0.15
1029	FINANCIAL INSTITUTIO	2002	173,707	335,358	193.06%	2.77	0.21
278	BET BUS BUR COMMER GR5	2002	721,325	1,391,707	192.94%	2.77	0.37
72078	GCCC HIGH RISK	2002	289,436	553,927	191.38%	2.74	0.06
52083	GCCC TRANSPORTATION	2002	91,885	174,604	190.03%	2.72	0.05

## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
91019	SOGGDA GROUP A	2002	509,805	967,153	189.71%	2.72	0.14
33378	BET BUS BUR MANUFACT	2002	701,248	1,323,788	188.78%	2.71	0.06
91091	READY MIXED CONCRETE	2002	282,654	530,180	187.57%	2.69	0.24
92084	GCGDA HIGH RISK	2002	197,890	364,170	184.03%	2.64	0.11
154	FARM BUREAU FEDERATION D	2002	312,399	572,804	183.36%	2.63	0.09
72109	NFIB COMMERCIAL	2002	411,166	751,332	182.73%	2.62	0.08
7256	PETROL MARKETER IG 10	2002	107,070	193,877	181.08%	2.60	0.10
141	Golden Triangle IG7	2002	176,699	319,674	180.91%	2.59	0.42
45063	NE OH CHAP NAT SAFE COUN 4	2002	154,101	272,200	176.64%	2.53	0.11
34405	OMA GROUP 100	2002	1,131,096	1,966,151	173.83%	2.49	0.06
72058	DAY CHAMB COMM IG 7	2002	540,522	917,173	169.68%	2.43	0.24
80	OH CHAMB COMM IG 4C	2002	1,008,715	1,599,496	158.57%	2.27	0.23
309	SOCA 7A	2002	88,779	140,497	158.25%	2.27	0.06
44042	OH REGION WORK IG4	2002	755,465	1,191,699	157.74%	2.26	0.13
265	BET BUS BUR CONSTR GR4	2002	1,741,854	2,739,927	157.30%	2.25	0.23
13074	FARMERS UNION	2002	264,991	414,508	156.42%	2.24	0.18
271	BET BUS BUR TRANSPOR GR3	2002	319,122	498,284	156.14%	2.24	0.21
292	FARM BUREAU FEDERATION F	2002	292,722	455,502	155.61%	2.23	0.22
125	PETROL MARKETER GR 7	2002	399,963	613,580	153.41%	2.20	0.35
82085	NE OH CHAM COM SERV	2002	698,662	1,047,477	149.93%	2.15	0.40
117	SOCA 3E	2002	188,320	276,464	146.81%	2.10	0.08
82232	OHIO UNITED WAY	2002	254,372	369,321	145.19%	2.08	0.19
54372	GOLDEN TRIANGLE IG 5	2002	175,277	251,410	143.44%	2.06	0.40
36301	N AMER EMP COUN IG3A	2002	395,648	549,727	138.94%	1.99	0.09
2086	INDEP INSUR AGENTS	2002	153,797	211,686	137.64%	1.97	0.16
54038	OH REGION WORK IG5	2002	960,317	1,320,287	137.48%	1.97	0.21
4364	BET BUS BUR OFC/WORK	2002	519,147	699,116	134.67%	1.93	0.14
82198	GOLF COURSE OWNERS	2002	250,180	336,219	134.39%	1.93	0.14
88	OH CHAMB COMM IG 8C	2002	336,850	444,483	131.95%	1.89	0.18
11045	FARM BUREAU FEDERATION A	2002	635,130	837,921	131.93%	1.89	0.08
33349	LAKE CHAMB COMM IG 3	2002	196,883	259,545	131.83%	1.89	0.21
56	TOLEDO CHAMBER IG 7B	2002	162,483	213,344	131.30%	1.88	0.10
45	NFIB MANUFACTURING C	2002	229,769	301,593	131.26%	1.88	0.05
71087	HARDWARE ASSOCIATION	2002	196,560	257,883	131.20%	1.88	0.17
42157	CONTRACTORS ASSOC	2002	348,382	455,049	130.62%	1.87	0.21
71065	OMA GROUP 301	2002	315,326	411,565	130.52%	1.87	0.24
90	RETAIL MERCHANT IG7E	2002	70,725	91,878	129.91%	1.86	0.05
24396	COSE EXTRACTION	2002	135,550	172,898	127.55%	1.83	0.31
53092	OH CHAMB COMM IG 5	2002	441,094	558,871	126.70%	1.82	0.11
71016	CLEVE AUTO DEAL GR1	2002	135,432	170,101	125.60%	1.80	0.05
257	GCCC COMMERCIAL GR2	2002	508,974	636,309	125.02%	1.79	0.37
52	TOLEDO TRUCKING IG 5B	2002	728,945	909,968	124.83%	1.79	0.20
291	OMA MFG GROUP 200A	2002	1,302,565	1,625,345	124.78%	1.79	0.20
76304	N AMER EMP COUN IG7A	2002	417,402	517,964	124.09%	1.78	0.11
35119	HOME BUILDERS IG3	2002	202,910	249,539	122.98%	1.76	0.15
76296	AUTO DEAL ASSOC GR1	2002	405,748	498,699	122.91%	1.76	0.05
34241	NE OH CHAM COM MFG B	2002	632,067	758,697	120.03%	1.72	0.54
41039	BLDR EX EAST CENTR	2002	141,776	170,038	119.93%	1.72	0.10
82213	FUNERAL DIRECTORS	2002	156,776	187,289	119.46%	1.71	0.08
94243	ABC GROUP SUPPLIER	2002	582,246	684,862	117.62%	1.69	0.54
92163	DENTAL ASSOCIATION	2002	242,256	282,906	116.78%	1.67	0.13
52113	NFIB TRANSPORTATION	2002	1,561,529	1,806,330	115.68%	1.66	0.21
42048	COSE CONSTRUCTION GRA	2002	2,228,343	2,558,982	114.84%	1.65	0.32
233	PROF INSUR AGTS IG4F	2002	1,084,202	1,244,050	114.74%	1.64	0.19
171	GCCC TRANSPORTATION GR 2	2002	743,022	845,470	113.79%	1.63	0.33
73335	MEAT PROCESSORS IG 7	2002	1,208,470	1,356,538	112.25%	1.61	0.40
274	BET BUS BUR COMM GR4	2002	720,518	803,673	111.54%	1.60	0.21
92049	COSE HIGH RISK	2002	825,354	913,516	110.68%	1.59	0.29
92108	NFIB COMM/SERV HI RK	2002	645,387	713,647	110.58%	1.58	0.20
86307	N AMER EMP COUN IG8A	2002	538,118	592,951	110.19%	1.58	0.11
74127	PROGRESSIVE EMP IG 7	2002	403,927	443,203	109.72%	1.57	0.26
246	GCCC CONSTRUCTION GR4	2002	977,601	1,063,094	108.75%	1.56	0.24
296	FARM BUREAU FEDERATION H	2002	405,724	441,036	108.70%	1.56	0.31
2242	PROF INSUR AGTS IG10	2002	1,249,262	1,349,848	108.05%	1.55	0.15
156	FARM BUREAU FEDERATION E	2002	561,966	598,087	106.43%	1.53	0.35

## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
305	ROOFING CONTRACTORS 1	2002	778,466	824,403	105.90%	1.52	0.29
82112	NFIB SERVICE	2002	243,584	256,851	105.45%	1.51	0.05
36280	PETROL MARKETER IG3A	2002	249,434	262,669	105.31%	1.51	0.11
130	DAYTON BLDR EXCH	2002	808,319	850,535	105.22%	1.51	0.49
33402	LIMA CHAM COMM MANUF	2002	222,507	230,234	103.47%	1.48	0.18
281	BET BUS BUR SERVICE GR4	2002	501,685	518,185	103.29%	1.48	0.30
22133	OH CHAMB COMM IG 2	2002	291,383	298,769	102.53%	1.47	0.17
32006	AKRON CHAP NTMA GR G	2002	91,497	91,429	99.93%	1.43	0.09
83079	COUNCIL OF CHURCHES	2002	251,508	248,144	98.66%	1.41	0.22
91088	LUMBERMENS 09-1088	2002	1,164,633	1,131,931	97.19%	1.39	0.43
270	OH CHAMB COMM 7H	2002	310,961	299,326	96.26%	1.38	0.19
248	PROF INSUR AGTS IG4e	2002	1,558,845	1,476,109	94.69%	1.36	0.24
200	SAFETY COUN NW 4C	2002	1,367,804	1,271,364	92.95%	1.33	0.57
1069	OH CHAMB COMM IG 10	2002	518,385	466,829	90.05%	1.29	0.15
172	NARI B	2002	456,026	409,751	89.85%	1.29	0.43
310	SOCA 7B	2002	849,965	760,896	89.52%	1.28	0.76
231	TOLEDO CHAMBER 4C	2002	1,248,253	1,104,706	88.50%	1.27	0.68
163	NE OH CHAP NAT SAFE COUN 4B	2002	675,955	595,877	88.15%	1.26	0.60
131	OHIO REGION WORK IG4C	2002	1,738,428	1,526,195	87.79%	1.26	0.36
152	CAP CONSTRUCTION 4	2002	196,067	172,063	87.76%	1.26	0.21
2081	GCCC OFFICE WORK	2002	596,198	522,311	87.61%	1.26	0.11
242	RETAIL MERCHANT 7H	2002	1,758,051	1,517,929	86.34%	1.24	0.59
107	OHIO AFL-CIO	2002	225,653	194,744	86.30%	1.24	0.15
260	BET BUS BUR MANUFACT GR4	2002	1,249,115	1,069,159	85.59%	1.23	0.23
8	COSE CONSTRUCTION GRB	2002	1,034,717	879,488	85.00%	1.22	0.05
193	PROF INSUR AGTS IG 7B	2002	992,263	842,528	84.91%	1.22	0.23
2209	RETAIL MERCHANT IG10	2002	312,603	264,974	84.76%	1.21	0.14
139	OH REGION WORK IG8C	2002	1,845,027	1,553,989	84.23%	1.21	0.32
316	SOCA 4A	2002	456,749	383,286	83.92%	1.20	0.09
261	DAY CHAMB COMM IG 3B	2002	1,071,935	862,678	80.48%	1.15	0.35
85322	PROGRESSIVE EMP IG 8	2002	1,297,320	1,033,414	79.66%	1.14	0.43
268	OH CHAMB COMM 5D	2002	1,488,307	1,163,733	78.19%	1.12	0.51
111	NATL MANAGEMENT ASSC GR3E	2002	632,349	490,038	77.49%	1.11	0.45
137	OH REGION WORK IG7D	2002	1,369,221	1,056,348	77.15%	1.11	0.38
96	CONTRACTORS ASSOC B	2002	745,833	569,534	76.36%	1.09	0.63
32122	MEAT PROCESSORS IG 3A	2002	2,397,767	1,804,128	75.24%	1.08	0.57
273	NAMER EMP COUN IG7C	2002	1,045,593	786,220	75.19%	1.08	0.47
311	SOCA 8A	2002	201,442	151,462	75.19%	1.08	0.11
31052	NEWSPAPER ASSOCIAT	2002	580,533	434,006	74.76%	1.07	0.37
62	BET BUS BUR IG 2	2002	220,637	163,605	74.15%	1.06	0.23
283	BET BUS BUR SERVICE GR5	2002	2,294,640	1,701,403	74.15%	1.06	0.55
73175	OHIO-MICH EQUIP DLRS	2002	118,297	87,398	73.88%	1.06	0.05
262	BET BUS BUR MANUFACT GR5	2002	1,869,856	1,375,930	73.58%	1.05	0.39
252	PROF INSUR AGTS IG7d	2002	1,768,139	1,279,262	72.35%	1.04	0.58
81046	HOSPITAL ASSOCIATION	2002	1,221,121	879,229	72.00%	1.03	0.39
35247	MARATHON GROUP	2002	245,832	176,769	71.91%	1.03	0.87
52053	COSE TRANSPORTATION	2002	1,493,224	1,070,855	71.71%	1.03	0.34
87106	OH SMALL BUSINESS IG8	2002	688,312	491,036	71.34%	1.02	0.38
211	Rumpke Consolidated A	2002	259,344	182,986	70.56%	1.01	0.51
106	OH PROVIDER RESOURCE AS	2002	805,249	564,617	70.12%	1.00	0.39
6309	NAMER EMP COUN IG10	2002	319,456	223,454	69.95%	1.00	0.23
41062	ABC GROUP A/B	2002	2,717,903	1,896,996	69.80%	1.00	0.64
71051	AUTO AFTERMARKET IG7	2002	624,921	431,513	69.05%	0.99	0.19
127	NURSERY & LANDS IG4	2002	972,369	666,944	68.59%	0.98	0.44
215	TOLEDO CHAMBER 3E	2002	333,442	227,219	68.14%	0.98	0.16
266	BET BUS BUR CONSTR GR5	2002	1,954,035	1,326,945	67.91%	0.97	0.39
41027	HOME BUILDERS IG4A	2002	4,617,545	3,125,015	67.68%	0.97	0.46
81034	COSE SERVICE	2002	389,079	260,957	67.07%	0.96	0.10
227	Toledo Trucking IG 5C	2002	701,536	470,272	67.03%	0.96	0.67
276	HEALTH CARE ASSC GR2	2002	379,578	252,180	66.44%	0.95	0.12
41083	ASSOC BLDR CONT GR 1	2002	953,492	630,848	66.16%	0.95	0.26
34009	SCNWO 3C	2002	659,084	433,171	65.72%	0.94	0.17
153	NFIB COMMERCIAL GR B	2002	2,340,119	1,537,213	65.69%	0.94	0.44
243	GCCC MANUFACTURING GR3	2002	1,148,282	750,937	65.40%	0.94	0.22
36075	NE OH CHAM COM MFG A	2002	1,131,213	738,884	65.32%	0.94	0.40

## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
10012	PROF INSUR AGTS IG 5B	2002	1,257,011	820,121	65.24%	0.94	0.31
37283	EMPLOYERS ASSOC IG3	2002	654,222	425,667	65.06%	0.93	0.28
314	GCSC-5B	2002	342,814	221,476	64.61%	0.93	0.69
91064	LAND O LAKES	2002	546,626	351,169	64.24%	0.92	0.43
48	NFIB SERVICE B	2002	2,540,882	1,632,034	64.23%	0.92	0.43
82042	COL CHAMB COMM IG 8	2002	651,068	416,435	63.96%	0.92	0.29
25269	PROF INSUR AGTS IG 2	2002	337,657	213,358	63.19%	0.91	0.20
57212	N AMER EMP COUN IG5	2002	950,400	594,716	62.58%	0.90	0.44
47168	MEAT PROCESSORS IG 4	2002	817,338	509,609	62.35%	0.89	0.34
179	PROF INSUR AGTS IG3a	2002	4,916,716	3,040,665	61.84%	0.89	0.46
71037	GROCERS ASSOC GR A	2002	832,787	514,722	61.81%	0.89	0.37
85	OH CHAMB COMM IG 4D	2002	4,146,709	2,556,870	61.66%	0.88	0.48
31022	MIDWEST DAIRY FOODS	2002	314,870	192,678	61.19%	0.88	0.35
79	OH CHAMB COMM IG 7D	2002	1,613,839	974,379	60.38%	0.87	0.50
256	GCCC COMMERCIAL GR1	2002	663,798	398,871	60.09%	0.86	0.21
86285	PETROL MARKETER IG8A	2002	108,187	64,719	59.82%	0.86	0.05
82074	PROFESSIONAL ADVISORY COUNCIL	2002	292,497	172,814	59.08%	0.85	0.43
74207	CLEVE AUTO DEAL GR2	2002	518,698	303,517	58.52%	0.84	0.20
74	GRANGE GROUP 8	2002	476,526	277,923	58.32%	0.84	0.52
209	GCGDA B	2002	136,213	78,788	57.84%	0.83	0.22
82038	CLUB MANAGERS ASSOC	2002	398,264	230,187	57.80%	0.83	0.36
295	FARM BUREAU FEDERATION G	2002	557,201	321,935	57.78%	0.83	0.44
99	AMERINET CENTRAL A	2002	461,584	265,480	57.52%	0.82	0.44
41044	CONF NECA CHAPT	2002	1,448,722	811,047	55.98%	0.80	0.42
82118	OH COUNC BEHAVIORAL	2002	1,266,393	703,648	55.56%	0.80	0.27
42110	NFIB CONSTRUCTION A	2002	9,155,069	4,978,568	54.38%	0.78	0.46
306	ROOFING CONTRACTORS 2	2002	1,681,854	909,928	54.10%	0.78	0.53
36017	COSE MANUFACTUR GRB	2002	6,284,660	3,396,650	54.05%	0.77	0.53
109	TOLEDO CHAMBER IG 4B	2002	379,636	204,310	53.82%	0.77	0.17
81024	RESTAURANT ASSOC GRA	2002	5,651,160	3,040,745	53.81%	0.77	0.40
72047	COSE COMMERCIAL GRA	2002	2,312,161	1,234,635	53.40%	0.77	0.44
290	OMA MFG GROUP 104A	2002	5,305,210	2,767,872	52.17%	0.75	0.34
72195	PHARMACISTS ASSOC	2002	329,682	171,892	52.14%	0.75	0.24
253	GCCC SERVICE GR4	2002	809,460	420,692	51.97%	0.74	0.21
275	N AMER EMP COUN IG8C	2002	1,207,902	621,986	51.49%	0.74	0.44
31035	PRINTING INDUSTRY	2002	1,727,130	879,147	50.90%	0.73	0.35
272	BET BUS BUR TRANSPOR GR4	2002	1,155,911	586,514	50.74%	0.73	0.46
36302	N AMER EMP COUN IG3B	2002	2,974,751	1,491,231	50.13%	0.72	0.54
82206	VETERINARY MED ASSOC	2002	544,825	269,779	49.52%	0.71	0.22
41061	AM SUB ASSN AKR-CAN	2002	960,581	473,896	49.33%	0.71	0.28
12107	NFIB AGRICULTURE	2002	249,946	121,391	48.57%	0.70	0.09
39	COSE GR 8B	2002	2,459,965	1,194,152	48.54%	0.70	0.53
72041	COL CHAMB COMM IG 7	2002	1,021,391	495,643	48.53%	0.70	0.29
237	RETAIL MERCHANT 7G	2002	560,275	268,423	47.91%	0.69	0.24
126	PETROL MARKETER GR 8D	2002	805,519	382,767	47.52%	0.68	0.38
10019	PROGRESSIVE EMP IG 4	2002	423,710	200,659	47.36%	0.68	0.36
151	COL CHAMB COMM IG 3C	2002	2,635,282	1,246,099	47.29%	0.68	0.54
279	BET BUS BUR COMMER GR6	2002	3,087,850	1,458,026	47.22%	0.68	0.60
11097	NURSERY & LANDS IG1	2002	932,279	436,153	46.78%	0.67	0.28
83352	LAKE CHAMB COMM IG8	2002	268,525	125,562	46.76%	0.67	0.27
42267	RETAIL MERCHANT IG4A	2002	393,349	183,019	46.53%	0.67	0.25
42007	ALLIED CONSTRUCTION	2002	609,887	282,822	46.37%	0.66	0.28
249	GCCC CONSTRUCTION GR5	2002	1,167,810	536,481	45.94%	0.66	0.38
250	GCCC CONSTRUCTION GR6	2002	2,677,359	1,224,475	45.73%	0.66	0.60
213	SAFETY COUN NW 3I	2002	524,012	236,510	45.13%	0.65	0.48
84	OH CHAMB COMM IG 3D	2002	6,201,004	2,789,479	44.98%	0.64	0.48
184	MEDICAL ASSOCIATION	2002	327,079	146,185	44.69%	0.64	0.34
44	CLEVE NAT TOOL & MACH 3A	2002	393,395	174,760	44.42%	0.64	0.33
82119	APARTMENT ASSOC	2002	703,129	312,300	44.42%	0.64	0.43
118	NE OH CHAP NAT SAFE COUN 3G	2002	336,623	147,173	43.72%	0.63	0.30
10014	PROF INSUR AGTS IG8B	2002	1,404,853	608,499	43.31%	0.62	0.24
226	SAFETY COUN NW 8E	2002	572,834	247,983	43.29%	0.62	0.52
178	AIR COND CONTRACTORS C	2002	626,246	270,126	43.13%	0.62	0.46
20	ABC GROUP H	2002	793,380	336,285	42.39%	0.61	0.21
14362	BET BUS BUR AGRICULT	2002	277,456	115,914	41.78%	0.60	0.14

## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
192	SAFETY COUN NW 3H	2002	761,972	313,107	41.09%	0.59	0.81
31028	ASA COLLISION	2002	810,753	331,112	40.84%	0.59	0.24
43084	ABC GROUP C	2002	1,905,843	769,570	40.38%	0.58	0.44
191	MCDONALDS OPER GR 3	2002	1,709,847	677,435	39.62%	0.57	0.56
62148	OH CHAMB COMM IG 6	2002	244,834	96,933	39.59%	0.57	0.19
83	OH CHAMB COMM GR 3C	2002	1,280,008	500,046	39.07%	0.56	0.22
267	OH CHAMB COMM IG 8D	2002	1,908,970	743,889	38.97%	0.56	0.48
33389	PROGRESSIVE EMP IG 3	2002	1,481,642	569,153	38.41%	0.55	0.48
12226	PORK PRODUCERS COUNC	2002	456,351	172,814	37.87%	0.54	0.14
245	GCCC MANUFACTURING GR5	2002	2,692,677	1,008,450	37.45%	0.54	0.58
239	RETAIL MERCHANT IG 3B	2002	1,312,885	491,593	37.44%	0.54	0.48
196	SAFETY COUN NW 8C	2002	635,767	237,827	37.41%	0.54	0.61
12167	FLORIST ASSOCIAT IG1	2002	213,143	79,377	37.24%	0.53	0.12
258	GCCC COMMERCIAL GR3	2002	1,092,583	403,133	36.90%	0.53	0.55
189	EMPLOYERS ASSOC IG 4B	2002	627,087	231,212	36.87%	0.53	0.40
263	BET BUS BUR MANUFACT GR6	2002	3,380,523	1,241,553	36.73%	0.53	0.59
194	PROF INSUR AGTS IG8C	2002	2,383,580	875,202	36.72%	0.53	0.52
313	SOCA 8C	2002	987,167	358,578	36.32%	0.52	0.44
254	GCCC SERVICE GR5	2002	1,169,355	418,468	35.79%	0.51	0.34
42240	AIR COND CONTRACTORS B	2002	76,467	27,333	35.74%	0.51	0.06
128	BLDR EXCH CENTR IG 4A	2002	2,577,068	919,351	35.67%	0.51	0.40
269	BET BUS BUR CONSTR GR6	2002	4,628,222	1,647,841	35.60%	0.51	0.64
132	COSE CONSTRUCTION GRC	2002	1,677,556	595,521	35.50%	0.51	0.70
33247	OH REGION WORK IG3A	2002	4,430,834	1,558,396	35.17%	0.50	0.50
255	GCCC SERVICE GR6	2002	2,065,761	716,601	34.69%	0.50	0.53
136	Golden Triangle IG4	2002	507,168	174,937	34.49%	0.49	0.43
230	TOLEDO CHAMBER 3I	2002	692,714	238,018	34.36%	0.49	0.47
289	OMA MFG GRP 103A	2002	5,906,761	2,017,860	34.16%	0.49	0.59
244	GCCC MANUFACTURING GR4	2002	2,513,431	853,879	33.97%	0.49	0.39
10010	OH SMALL BUSINESS IG4	2002	1,068,516	360,551	33.74%	0.48	0.37
247	TRUCKING ASSOC GR F	2002	750,537	252,648	33.66%	0.48	0.25
124	PETROL MARKETER IG 3C	2002	460,321	154,191	33.50%	0.48	0.36
312	SOCA 8B	2002	598,183	196,798	32.90%	0.47	0.30
32050	COSE MANUFACTUR GRA	2002	961,165	314,359	32.71%	0.47	0.14
259	TRUCKING ASSOC GR G	2002	2,010,901	642,088	31.93%	0.46	0.44
3	MEAT PROCESSORS IG 3B	2002	617,139	196,654	31.87%	0.46	0.28
43403	LIMA CHAM COMM CONST	2002	350,593	110,542	31.53%	0.45	0.17
32056	DAY CHAMB COMM IG 3	2002	262,017	82,295	31.41%	0.45	0.08
4	FARM BUREAU FEDERATION	2002	2,213,796	694,632	31.38%	0.45	0.42
82067	EMPLOYERS ASSOC IG8	2002	383,625	120,199	31.33%	0.45	0.23
42239	PAINT & DECOR CONTR	2002	505,133	152,374	30.17%	0.43	0.24
174	AUTO DEAL ASSOC	2002	2,093,477	597,455	28.54%	0.41	0.51
297	FARM BUREAU FEDERATION I	2002	555,546	156,482	28.17%	0.40	0.31
32111	NFIB MANUFACTUR GR B	2002	7,991,095	2,249,366	28.15%	0.40	0.45
92051	COSE OFFICE GR A	2002	148,400	41,726	28.12%	0.40	0.05
84342	PHILAN HOMES & AGING	2002	1,964,211	546,188	27.81%	0.40	0.44
287	COL CHAMB COMM IG 4B	2002	1,453,221	385,862	26.55%	0.38	0.53
234	WHOLESALE BEER/ WINE C	2002	479,195	125,985	26.29%	0.38	0.72
72066	EMPLOYERS ASSOC IG7	2002	420,882	109,632	26.05%	0.37	0.28
85006	SOGGDA GROUP C	2002	317,548	82,216	25.89%	0.37	0.15
43355	LAKE CHAMB COMM IG4	2002	500,616	123,401	24.65%	0.35	0.38
81015	NURSING HOMES	2002	1,300,193	317,980	24.46%	0.35	0.45
299	ESAO SERVICE GR2	2002	2,293,825	555,753	24.23%	0.35	0.42
71010	AUTO DEAL ASSOC GR2	2002	1,069,831	258,216	24.14%	0.35	0.14
251	PROF INSUR AGTS IG 4f	2002	4,606,602	1,091,351	23.69%	0.34	0.65
16	DAYTON TOOL & MACHIN IG 3B	2002	181,322	41,923	23.12%	0.33	0.10
149	N AMER EMP COUN IG3C	2002	606,513	140,112	23.10%	0.33	0.26
181	PROF INSUR AGTS IG3d	2002	6,112,749	1,408,942	23.05%	0.33	0.65
2044	COMMUNITY BANKERS AS	2002	663,976	152,333	22.94%	0.33	0.10
120	NE OH CHAP NAT SAFE COUN 3I	2002	1,342,422	303,750	22.63%	0.32	0.76
22223	OIL & GAS ASSOC	2002	687,703	154,136	22.41%	0.32	0.28
81041	HEALTH CARE ASSC CMI	2002	6,084,937	1,341,624	22.05%	0.32	0.53
277	OH SMALL BUSINESS IG3	2002	517,069	111,674	21.60%	0.31	0.36
197	N AMER EMP COUN IG4D	2002	2,865,891	618,229	21.57%	0.31	0.55
83090	NATL FOOD SERV ASSN A	2002	78,569	16,876	21.48%	0.31	0.07

## Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurring @ 3/31/03	LossRatio	Relativity	EM
81021	LEADERSHIP COUNCIL	2002	469,557	98,107	20.89%	0.30	0.30
235	OHIO CHAMBER ALLIANCE 3D	2002	1,085,103	222,826	20.54%	0.29	0.85
284	ESAO MANUFACTURING GRP1	2002	186,021	38,086	20.47%	0.29	0.10
177	ASSOC BLDR CONT GR 2A	2002	1,283,727	257,890	20.09%	0.29	0.51
264	RETAIL MERCHANT 3C	2002	471,707	93,943	19.92%	0.29	0.26
5	FARM BUREAU FEDERATION C	2002	427,252	83,289	19.49%	0.28	0.27
1090	OHIO STATE BAR ASSOC	2002	78,602	15,114	19.23%	0.28	0.06
238	RETAIL MERCHANT 8C	2002	1,452,052	279,135	19.22%	0.28	0.56
303	SOCA 3F	2002	647,003	122,903	19.00%	0.27	0.34
240	OHIO CHAMBER ALLIANCE 8D	2002	738,961	137,901	18.66%	0.27	0.80
73353	LAKE CHAMB COMM IG7	2002	133,173	24,372	18.30%	0.26	0.26
82059	DAY CHAMB COMM IG 8	2002	355,537	63,950	17.99%	0.26	0.19
82037	CLEVE NAT TOOL &MACH	2002	85,635	15,348	17.92%	0.26	0.08
76076	NE OH CHAM COM SUPP	2002	573,825	101,589	17.70%	0.25	0.36
236	TRUCKING ASSOC GR E	2002	1,025,643	176,060	17.17%	0.25	0.77
304	SOCA 3G	2002	1,523,266	244,010	16.02%	0.23	0.51
82212	COLLEGE ASSOCIATION	2002	562,694	85,050	15.11%	0.22	0.39
17	TWINSBURG CHAMBER GR 3C	2002	232,002	33,849	14.59%	0.21	0.53
22207	AGGREGATES ASSC IG 2	2002	669,176	97,613	14.59%	0.21	0.22
84077	MCDONALDS OPER GR 1	2002	306,909	44,487	14.50%	0.21	0.22
33396	NATL MANAGEMENT GR3B	2002	1,233,725	169,937	13.77%	0.20	0.45
32130	AUTO AFTERMARKET IG3	2002	742,277	100,685	13.56%	0.19	0.28
185	SOGGDA GROUP D	2002	842,030	111,909	13.29%	0.19	0.58
232	AUTO DEAL ASSOC GR4	2002	1,495,375	198,456	13.27%	0.19	0.31
225	MEAT PROCESSORS IG 8	2002	541,050	70,419	13.02%	0.19	0.45
302	NBC 3	2002	128,787	15,854	12.31%	0.18	0.11
241	RETAIL MERCHANT 8D	2002	226,458	27,474	12.13%	0.17	0.19
83075	ASN CHILD CARE AGENCY	2002	289,188	33,396	11.55%	0.17	0.43
58	SAFETY COUN NW IG 4	2002	1,042,850	119,739	11.48%	0.16	0.19
229	TOLEDO CHAMBER 3H	2002	525,634	59,785	11.37%	0.16	0.83
119	NE OH CHAP NAT SAFE COUN 3H	2002	751,284	85,272	11.35%	0.16	0.70
98	NATL FOOD SERV ASSN B	2002	436,692	46,898	10.74%	0.15	0.43
91048	ASSOC BROADCASTERS	2002	415,642	44,424	10.69%	0.15	0.49
42032	NAT ELEC CONTRACTORS	2002	674,788	70,423	10.44%	0.15	0.47
73405	LIMA CHAM COMM HI/RK	2002	220,145	22,472	10.21%	0.15	0.15
10018	COSE OFFICE GR B	2002	524,307	49,702	9.48%	0.14	0.41
64383	NFIB UTILITY	2002	598,994	56,761	9.48%	0.14	0.44
115	NATL MANAGEMENT ASSC GR 3D	2002	292,222	27,191	9.30%	0.13	0.15
188	SAFETY COUN NW 3G	2002	1,731,642	154,278	8.91%	0.13	0.66
158	PROGRESSIVE EMP IG 5	2002	216,879	18,847	8.69%	0.12	0.48
2043	COL CHAMB COMM IG 10	2002	256,070	21,673	8.46%	0.12	0.16
21057	FORESTRY ASSOC IG2	2002	205,888	17,308	8.41%	0.12	0.09
123	PETROL MARKETERS GR 8B	2002	327,813	27,297	8.33%	0.12	0.57
83358	UNITED METHODIST WES	2002	154,126	12,824	8.32%	0.12	0.41
81089	CLEANERS ASSOCIATION	2002	223,286	18,509	8.29%	0.12	0.22
24	OMA GROUP 401	2002	116,356	8,998	7.73%	0.11	0.16
148	LAKE CNTY CHAM COMM 3B	2002	558,529	41,965	7.51%	0.11	0.52
307	ROOFING CONTRACTORS 3	2002	1,528,951	112,722	7.37%	0.11	0.87
81017	INDEPENDENT SCHOOLS	2002	436,939	32,066	7.34%	0.11	0.46
36161	AKRON CHAP NTMA GR A	2002	599,883	38,864	6.48%	0.09	0.46
144	TOLEDO CHAMBER 7D	2002	356,731	20,135	5.64%	0.08	0.54
72	PETROL MARKETER IG 4C	2002	1,129,855	57,455	5.09%	0.07	0.39
101	AMER SUB CONTRACT MIAMI	2002	677,404	34,048	5.03%	0.07	0.29
22	NFIB EXTRACTION REPLACEMENT	2002	101,219	4,688	4.63%	0.07	0.06
2201	SOCIETY OF CPA'S	2002	84,293	3,897	4.62%	0.07	0.08
157	PROGRESSIVE EMP IG 10	2002	76,730	3,408	4.44%	0.06	0.69
42156	CONSULTING ENGINEERS	2002	209,790	8,882	4.23%	0.06	0.18
32060	DAYTON TOOL & MACHIN 3A	2002	457,917	15,023	3.28%	0.05	0.49
121	PETROL MARKETER GR 7B	2002	292,082	9,392	3.22%	0.05	0.62
146	CLEVE AUTO DEAL GR4	2002	1,158,404	34,578	2.98%	0.04	0.49
134	Golden Triangle IG3	2002	537,764	15,501	2.88%	0.04	0.75
228	Toledo Chamber 3G	2002	436,455	12,438	2.85%	0.04	0.74
32088	IVEX CORP	2002	210,073	5,014	2.39%	0.03	0.83
22183	OHIO COAL ASSOCIATION	2002	1,434,743	26,969	1.88%	0.03	0.45



# Group Loss Ratios 2002

GroupNo	Group name	PY	Premium	Incurred @ 3/31/03	LossRatio	Relativity	EM
Total			356,832,649	248,979,617	69.77%		