

I 000011 STIP

Section I - Rate Recommendation
 Subsection A - Introduction
 9/1/2007

Section I - A
 Exhibit 1

RATE INDICATION SUMMARY

Statewide Rate Change Summary		
<i>Indication Effective Date: 9/01/07</i>		
(1)	Indicated Rate Change Based on Policy Year 2003 Data (Section I-B, Exhibit 1)	-18.8%
(2)	Indicated Rate Change Based on Policy Year 2004 Data (Section I-B, Exhibit 1)	-15.0%
(3)	Average Indicated Rate Change [(1) + (2)] / 2.0	-16.9%

Expense Constants		
	Current	Proposed
For Risks developing at least \$200 in Standard Premium (Section VI-E, Exhibit 1)	\$284	\$318
For Risks developing less than \$200 in Standard Premium (Section VI-E, Exhibit 1)	\$142	\$159
Per Capita Risks (for each exposure, up to a maximum of 4)	\$57	\$64

Calculation of Indicated Rate Change

	Policy Year <u>2003</u>	Policy Year <u>2004</u>
(1) Standard Earned Premium + ARAP	784,248,502	735,097,133
(2) Adjustment Factor (Section III - A)	1.049	1.056
(3) Adjusted Standard Earned Premium plus ARAP [(1) x (2)]	822,553,162	776,063,914
(4) Development Factor to Ultimate	1.001	1.003
(5) Factor to Adjust Premium to Current Rate Level	0.908	0.930
(6) Adjusted On-Level Standard Earned Premium at Ultimate = (3) x (4) x (5)	747,103,069	724,076,445
(7) Wage Trend Factor to 09/01/08 (Section V-A)	1.167	1.129
(8) Standard Earned Premium Projected to Policy Effective Period = (6) x (7)	872,004,373	817,542,810
(9) Incurred Losses Projected to Policy Effective Period I-C Exhibit I, Page 1 Item (26), Page 2 Item (26)	469,222,589	461,171,945
(10) Loss Ratio Projected to Policy Effective Period [(9) / (8)]	0.538	0.564
(11) Factor to Reflect Impact of Large Deductible Policies	0.997	0.997
(12) Loss Adjustment Expense Factor (Section VI-D)	1.182	1.182
(13) Fixed Expense Ratio (Section VI-B)	0.065	0.066
(14) Indicated Policy Year Loss, LAE, and Fixed Expense Ratio [((10) x (12)) + (13)] x (11)	0.699	0.731
(15) Commission and Other Acquisition Expense (Section VI-K)	0.113	0.113
(16) Premium Tax Ratio (Section VI-A)	0.022	0.022
(17) Premium Discount (Section VI-I)	0.037	0.037
(18) Variable Expense Ratio [(15) + (16) + (17)]	0.172	0.172
(19) Underwriting Profit Provision (Section VIII)	-0.032	-0.032
(20) Permissible Loss, LAE, and Fixed Expense Ratio [1.0 - (18) - (19)]	0.860	0.860
(21) Indicated Rate Change (14) / (20) - 1.0	-18.8%	-15.0%
(22) Overall Indicated Rate Change [(21) PY2003 + (21) PY2004] / 2.0		-16.9%

Policy Year 2003

	<u>Paid Method</u>	<u>Paid + Case Method</u>
Indemnity Losses		
(1) Indemnity Losses at Latest Month - Industry Total (Section II-A)	134,498,229	195,891,554
(2) Indemnity Loss Development Factor to 252 months	1.732	1.158
(3) Tail Factor 252 to ultimate	1.046	1.033
(4) Factor to Adjust for Escalated Benefits	1.032	1.011
(5) Estimated Ultimate Indemnity Loss = [(1) x (2) x (3) x (4)]	251,400,101	236,775,057
(6) Annual Indemnity Loss Trend (Section V-A)	0.007	0.007
(7) Indemnity Loss Trend Factor to 09/01/08	1.035	1.035
(8) Estimated Indemnity Losses Trended = [(5) x (7)]	260,272,661	245,131,461
(9) Estimated Benefit Change Factor Prior to 1/1/2006 (Section IV-A)	1.032	1.032
(10) On Level Losses = [(8) x (9)]	268,687,192	253,056,482
(11) Estimated Benefit Change Factor Subsequent to 1/1/2006	1.012	1.012
(12) Incurred Losses Projected to Policy Effective Period [(10) x (11)]	271,925,458	256,106,364
Medical Losses		
(13) Medical Losses at Latest Month - Industry Total (Section II-A)	101,812,995	129,566,125
(14) Medical Loss Development Factor to 252 months	1.379	1.291
(15) Tail Factor 252 months to ultimate	1.080	1.043
(16) Factor to Adjust for Escalated Benefits	1.000	1.000
(17) Estimated Ultimate Medical Loss = [(13) x (14) x (15) x (16)]	151,668,275	174,431,466
(18) Annual Medical Loss Trend (Section V-A)	0.047	0.047
(19) Medical Loss Trend Factor to 09/01/08	1.241	1.241
(20) Estimated Medical Losses Trended = [(17) x (19)]	188,286,429	216,545,470
(21) Estimated Benefit Change Factor Prior to 1/1/2006 (Section IV-A)	1.014	1.014
(22) On Level Losses = [(20) x (21)]	190,882,353	219,531,004
(23) Estimated Benefit Change Factor Subsequent to 1/1/2006	1.000	1.000
(24) Incurred Losses Projected to Policy Effective Period = [(22) x (23)]	190,882,353	219,531,004
Total Combined Medical and Indemnity Losses		
(25) Total Estimated Ultimate Losses Trended and On Level = [(12) + (24)]	462,807,810	475,637,368
(26) Average Incurred Losses Projected to Policy Effective Period	469,222,589	

Policy Year 2004

	<u>Paid Method</u>	<u>Paid + Case Method</u>
Indemnity Losses		
(1) Indemnity Losses at Latest Month - Industry Total (Section II-A)	78,091,841	155,576,666
(2) Indemnity Loss Development Factor to 252 months	3.073	1.418
(3) Tail Factors 252 months to ultimate	1.046	1.033
(4) Factor to Adjust for Escalated Benefits	1.032	1.011
(5) Estimated Ultimate Indemnity Loss = [(1) x (2) x (3) x (4)]	258,956,399	230,285,953
(6) Annual Indemnity Loss Trend (Section V-A)	0.007	0.007
(7) Indemnity Loss Trend Factor to 09/01/08	1.028	1.028
(8) Estimated Indemnity Losses Trended = [(5) x (7)]	266,106,978	236,644,853
(9) Estimated Benefit Change Factor Prior to 1/1/2006 (Section IV-A)	1.026	1.026
(10) On Level Losses (8) x (9)	273,001,524	242,776,068
(11) Estimated Benefit Change Factor Subsequent to 1/1/2005	1.012	1.012
(12) Incurred Losses Projected to Policy Effective Period = [(10) x (11)]	276,291,787	245,702,048
Medical Losses		
(13) Medical Losses at Latest Month - Industry Total (Section II-A)	78,490,723	128,513,006
(14) Medical Loss Development Factor to 252 months	1.814	1.363
(15) Tail Factors 252 months to ultimate	1.080	1.043
(16) Factor to Adjust for Escalated Benefits	1.000	1.000
(17) Estimated Ultimate Medical Loss = [(13) x (14) x (15) x (16)]	153,813,545	182,571,714
(18) Annual Medical Loss Trend (Section V-A)	0.047	0.047
(19) Medical Loss Trend Factor to 09/01/08	1.185	1.185
(20) Estimated Medical Losses Trended = [(17) x (19)]	182,287,467	216,369,340
(21) Estimated Benefit Change Factor Prior to 1/1/2006 (Section IV-A)	1.004	1.004
(22) On Level Losses = [(20) x (21)]	183,061,711	217,288,343
(23) Estimated Benefit Change Factor Subsequent to 1/1/2005	1.000	1.000
(24) Incurred Losses Projected to Policy Effective Period = [(22) x (23)]	183,061,711	217,288,343
Total Combined Medical and Indemnity Losses		
(25) Total Estimated Ultimate Losses Trended and On Level = [(12) + (24)]	459,353,499	462,990,391
(26) Average Incurred Losses Projected to Policy Effective Period	461,171,945	

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Section I - Rate Recommendation
 Subsection D - Reflecting the Impact of Large Deductibles
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Section I - D
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 Page 1

Massachusetts Workers' Compensation Calculation of Adjustment Factor

	Total Market	Residual Market	Voluntary Market	Differential
(1) Permissible Loss, LAE, and Fixed Expense Ratio	86.0%			
(2) Fixed Expense Ratio (Section VI-B)	6.5%			
(3) Permissible Loss and LAE Ratio [(1) - (2)]	79.5%			
(4) Loss Ratio Differential	1.156			
(5) Market Weight - w_1, w_2		24%	76%	
(6) Implied Loss and LAE Ratio		0.886	0.767	
(7) Implied Loss, LAE, and Fixed Expense Ratio		0.951	0.832	1.143
(8) Variable Expense Ratio	17.2%	11.7%	18.9%	
(9) Implied Rate Differential "d"		1.078	1.026	1.050
(10) Residual Market Rate equivalent, Q_r	1.038			
(11) Proportion of Total Voluntary Assessable Premium not from Large Deductibles, u	0.736			
(12) Adjustment Factor	0.997			

- (1) Consistent with Section VI-A
- (4) Loss Ratio Differential from Section I-D, Exhibit 1, Page 2
- (5) Residual Market weight, w_2 , from Section I-D, Exhibit 2, Voluntary Market weight, $w_1 = 1.0 - (5)_{\text{Residual Market}}$
- (6) Voluntary Market Implied Loss and LAE Ratio = $(3) / \{(5) \times (4) + [1.0 - (5)]\}$
- (7) = (2) + (6), Differential = $(7)_{\text{Residual Market}} / (7)_{\text{Voluntary Market}}$
- (8) Section VI-A, Exhibit 1, Total Market
- (9) = (7) / [1.0 - (8)]
- (10) $Q_r = d / [w_1 + (w_2 \times d)]$
- (11) u is from Section I-D, Exhibit 3
- (12) = $[1.0 - w_2 \times Q_r \times (1.0 - u)] / [1.0 - w_2 \times (1.0 - u)]$

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 Subsection D - Reflecting the Impact of Large Deductibles
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 Page 2

Calculation of Loss Ratio Differential

(1)	(2) Total Market	(3) Residual Market	(4) Voluntary Market	(5) Differential
Policy Year 1998:				
Standard Earned Premium plus ARAP	717.8	41.7	676.1	
Paid Losses and Case Reserves	347.0	32.3	314.7	
Loss Ratio	48.3%	77.5%	46.5%	1.666
Policy Year 1999:				
Standard Earned Premium plus ARAP	710.8	39.6	671.2	
Paid Losses and Case Reserves	378.0	19.5	358.6	
Loss Ratio	53.2%	49.1%	53.4%	0.920
Policy Year 2000:				
Standard Earned Premium plus ARAP	688.2	55.0	633.2	
Paid Losses and Case Reserves	408.3	30.2	378.1	
Loss Ratio	59.3%	54.9%	59.7%	0.920
Policy Year 2001:				
Standard Earned Premium plus ARAP	722.6	102.7	619.8	
Paid Losses and Case Reserves	383.9	57.9	325.9	
Loss Ratio	53.1%	56.4%	52.6%	1.072
Policy Year 2002				
Standard Earned Premium plus ARAP	786.6	164.5	622.1	
Paid Losses and Case Reserves	365.7	77.4	288.3	
Loss Ratio	46.5%	47.0%	46.3%	1.016
Policy Year 2003				
Standard Earned Premium plus ARAP	784.2	182.2	602.0	
Paid Losses and Case Reserves	325.5	79.4	246.1	
Loss Ratio	41.5%	43.5%	40.9%	1.065
Policy Year 2004				
Standard Earned Premium plus ARAP	735.1	183.4	551.7	
Paid Losses and Case Reserves	284.1	87.1	197.0	
Loss Ratio	38.6%	47.5%	35.7%	1.331
Two Year Average Loss Ratio		45.5%	38.3%	1.189
All Year Average Loss Ratio		53.7%	47.9%	1.122
Loss Ratio Differential				1.156

Notes:

Data as of 12/31/05, in millions.

ARAP was effective 1/1/90. Premium discounts were discontinued in the Residual Market effective 1/1/91

(2) From Financial Aggregate Database, excludes large deductible policies

(3) From Financial Aggregate Data, excludes large deductible policies

(4) = (2) - (3) for Premium and Losses, Loss Ratio is calculated

(5) = (3) / (4)

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 Subsection D - Reflecting the Impact of Large Deductibles
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Section I - D
 Exhibit 2

Residual Market Weight "w₂"

(1) Calendar Year	(2) Residual Market Written Premium (\$millions)	(3) Take-Out Program Written Premium (\$millions)	(4) Voluntary Full Coverage Not in Take-Out Program Written Premium (\$millions)	(5) Residual Market Weight "w ₂ " (2) / [(2) + (3) + (4)]
1999	59	23	698	0.076
2000	66	10	735	0.081
2001	99	3	699	0.124
2002	184	12	785	0.188
2003	203	33	785	0.199
2004	241	60	658	0.252
2005	238	46	783	0.223
Proposed Effective Policy Period	240	53	720	0.237

Refers to the Proposed Policy Effective Period of 9/01/07 through 9/01/08.

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Section I - Rate Recommendation
 Subsection D - Reflecting the Impact of Large Deductibles
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Section I - D
 Exhibit 3

Proportion of Voluntary Assessable Premium Not from Large Deductibles, " u "

(1) Calendar Year	(2) Voluntary Net Assessable Premium (\$millions)	(3) Large Deductible Standard + ARAP Written Premium (\$millions)	(4) " u " -- Proportion of Assessable Premium Not from Large Deductibles [(2) - (3)] / (2)
1998	934	226	0.758
1999	889	188	0.789
2000	913	177	0.806
2001	969	270	0.721
2002	1083	299	0.724
2003	1013	227	0.775
2004	910	252	0.724
2005	1049	267	0.746
Proposed Effective Policy Period	979	259	0.736

Refers to the Proposed Policy Effective Period of 9/01/07 through 9/01/08.

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Insolvency Fund Recoupments

(1) Net Assessments	197,708	
(2) Expected Written Premium in 09/01/06 to 08/31/07 Absent Insolvency Assessments	1,240,666,467	
(3) Assessment rate as a % of Premium absent Insolvency Fund 09/01/06 to 08/31/07	2.3%	
(4) Assessment Collected 09/01/06 to 08/31/07	28,944,749	
(5) Factor for Interest to the Prospective Period	1.048	
(6) Assessment Collected Adjusted to Prospective Period	30,339,272	
(7) Projected Written Premium in the Prospective Period	999,925,197	
(8) Net Assessment to be Recouped	-30,141,564	
(9) Truing-up Loading	<table border="1"><tr><td>-3.11%</td></tr></table>	-3.11%
-3.11%		

- (1) Exhibit 2 Page 2
- (2) Exhibit 2 Page 1
- (3) On 9/01/05 the truing up loading approved was 2.3%.
- (4) = (2) x (3)
- (5) Section VIII-F, Exhibit 1, 4.82%
- (6) = (4) x (5)
- (7) Exhibit 2 Page 1
- (8) = (1) - (6)
- (9) = (8) / [(8) + (7)]

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Section I - Rate Recommendation
Subsection E - Adjustments to Derive Final Manual Rates
9/1/2007

Section I-E
Exhibit 2
Page 1

2007 Recoupment of Insolvency Fund Assessments

(1) 2005 Calendar Year Written Premium Absent Insolvency Assessments	1,332,496,563
(2) Expected Exposure Growth to 08/31/2007	0.950
(3) Rate Change from Calendar Year 2005 Written to 08/31/2007	-2.0%
(4) Expected Written Premium in 09/01/06 to 08/31/07	1,240,666,467
(5) Expected Exposure Growth from 09/01/2007 to 08/31/2008	0.970
(6) Average Indicated Rate Change	-16.9%
(7) Expected Written Premium in Prospective Period (4) x (5) x [1.0 + (6)]	999,925,197

Notes:

- (1) The adjustment factor for the insolvency fund loading of -0.9% in the 9/1/2003 rates is 1.009 and the loading of -2.3% in the 9/1/2005 rates is .977.
- (2) Assumes a -3.01% annual change.
- (3) The 09/01/05 Rate Change was -3.0%.
- (4) = (1) x (2) x [1.0 + (3)]
- (5) Assumes a -3.01% annual change.
- (6) Section I-A, Exhibit 1
- (7) = (4) x (5) x [1.0 + (6)]

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Section I - Rate Recommendation
 Subsection E - Adjustments to Derive Final Manual Rates
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Section I-E
 Exhibit 2
 Page 2

2007 Recoupment of Insolvency Fund Assessments

Assessment Base Year	Workers' Compensation Calendar Year Written Premium	Assessment Base	Percentage Charged to Workers' Compensation (2) / (3)	12/7/2005		12/28/2006	
				Assessment (5)	Assessment Charged to Workers' Compensation (4) x (5) (6)	Assessment (7)	Assessment Charged to Workers' Compensation (4) x (7) (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1988	1,192,120,104	6,766,445,953	17.62%	-294,000	-51,797	0	0
1989	1,303,051,741	6,692,131,638	19.47%				
1990	1,364,830,026	6,755,551,749	20.20%				
1991	1,436,058,443	6,868,646,572	20.91%				
1992	1,309,252,255	6,888,088,844	19.01%	-400,000	-76,030	0	0
1993	1,395,560,326	7,233,247,733	19.29%	-50,590	-9,761	0	0
1994	1,175,326,757	7,224,575,261	16.27%	-1,247,000	-202,868	-1,587,126	-258,201
1995	1,043,750,298	7,139,153,644	14.62%	-1,435,000	-209,798	0	0
1996	981,758,872	6,855,906,608	14.32%				
1997	914,971,260	6,781,202,666	13.49%	-591,297	-79,782	0	0
1998	896,280,476	6,877,677,561	13.03%				
1999	852,073,429	6,979,043,413	12.21%	-6,000,000	-732,542	-9,000,000	-1,098,813
2000	873,456,717	7,642,598,776	11.43%	-10,000,000	-1,142,879	0	0
2001	877,204,341	8,497,773,752	10.32%				
2002	1,270,355,928	9,481,535,538	13.40%				
2003	1,248,676,750	10,132,906,831	12.32%				
2004	1,278,067,386	10,622,095,884	12.03%	17,000,000	2,045,467	0	0
2005	1,334,785,281	10,811,968,111	12.35%	0	0	16,250,000	2,006,134
(9) Total					-459,990		649,121
(10) Interest to Average Date						1.107	1.056
(11) Interested-Adjusted Assessment = (9) x (10)						-509,360	685,752
(12) Adjusted Total Assessments = sum (11)						176,391	
(13) Premium Tax Rate						2.2%	
(14) Commission Rate						8.6%	
(15) Net Assessment =(12) / [1.0 - (13) - (14)]						197,708	

(1) Assessment Base Years 2002 and beyond from the Guaranty Fund Management Systems. Remaining years bases on a compilation of Statutory Page 14s. 1998 was the first year that Workers' Compensation was included in the assessment.

(2),(5),(7) Information from Guaranty Fund Management Services; see Page 3.

(9) Sum (6), Sum (8)

(10) 4.82% is the risk-free rate of interest, shown in Sec. VIII-H.

(13) From Sec. VI-A, Exhibit 1.

(14) The average commission is 8.27%, consistent with Section VI-K.
 Since the average premium discount is 3.75% (Sec VI-I, Exhibit1), the average commission as a percent of net premium is 7.69%/(1.0-3.75%) = 8.6%

The assessments of each insurer are in the proportion that the net direct written premiums of the insurer for the calendar year preceding the assessment bears to the net direct written premiums of all insurers for the calendar year preceding the assessment. MGL. Ch. 175D.

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2007 Recoupment of Insolvency Fund Assessments

Assessment Date	Insolvent Company	Assessments By Base Year									
		1988	1992	1993	1994	1995	1997	1999	2000	2004	2005
12/07/05	Abington Mutual Insurance Company				(1,186,000)	(1,314,000)					
	American Eagle Insurance Company						(479,297)				
	Casualty Reciprocal Exchange								1,000,000		
	Employers Casualty Company			(50,590)	(61,000)	(121,000)	(100,000)				
	Home Insurance Company								3,000,000		
	Ideal Mutual Insurance Company	(294,000)					(12,000)				
	Legion Insurance Company									10,000,000	
	New England Fidelity Insurance Company							(4,000,000)			
	PHICO									3,000,000	
	Trust Insurance Company							(2,000,000)	(10,000,000)		
Warwick Insurance Company		(400,000)									
12/07/05 Total		(294,000)	(400,000)	(50,590)	(1,247,000)	(1,435,000)	(591,297)	(6,000,000)	(10,000,000)	17,000,000	
12/28/06	Abington Mutual Insurance Company				(1,500,000)						
	Midland Insurance Company									16,000,000	
	Mission National Insurance Company									250,000	
	New England Fidelity Insurance Company							(1,000,000)			
	Premier Alliance Insurance Company				(87,126)						
Trust Insurance Company							(8,000,000)				
12/28/06 Total				(1,587,126)				(9,000,000)		16,250,000	

The assessment base year is the year of written premium prior to the year of Assessment.

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Section II - Loss Development
 Subsection A - Summary
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Section II - A
 Exhibit 1

Summary of Estimated Ultimate Losses

Paid Loss Development Method

Policy Year (1)	Benefit Type (2)	Paid Losses at 12/31/2005 (3)	Cumulative Factors from Latest Month to 252 Months (4)	Tail Factor from 252 Months to Ultimate (5)	Factor to Adjust for Escalated Benefits (6)	Estimated Ultimate Losses (7)
2003	Indemnity	134,498,229	1.732	1.046	1.032	251,400,101
2003	Medical	101,812,995	1.379	1.080	1.000	151,668,275
2003	Total	236,311,224				403,068,376
2004	Indemnity	78,091,841	3.073	1.046	1.032	258,956,399
2004	Medical	78,490,723	1.814	1.080	1.000	153,813,545
2004	Total	156,582,564				412,769,944

Paid Plus Case Loss Development Method

Policy Year (8)	Benefit Type (9)	Paid Plus Case Losses at 12/31/2005 (10)	Cumulative Factors from Latest Month to 252 Months (11)	Tail Factor from 252 Months to Ultimate (12)	Factor to Adjust for Escalated Benefits (13)	Estimated Ultimate Losses (14)
2003	Indemnity	195,891,554	1.158	1.033	1.011	236,775,057
2003	Medical	129,566,125	1.291	1.043	1.000	174,431,466
2003	Total	325,457,679				411,206,523
2004	Indemnity	155,576,666	1.418	1.033	1.011	230,285,953
2004	Medical	128,513,006	1.363	1.043	1.000	182,571,714
2004	Total	284,089,672				412,857,667

Notes:

- (4),(11): Section II - B, Exhibit 1.
- (5): Section II - C, Exhibit 1, Page 1.
- (6): Section II - D, Exhibit 1, Page 1.
- (7): (3) x (4) x (5) x (6)
- (12): Section II - C, Exhibit 2, Page 1.
- (13): Section II - D, Exhibit 2, Page 1.
- (14): (10) x (11) x (12) x (13)

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Section II - Loss Development
 Subsection B - Policy Year Data
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Section II - B
 Exhibit 1

Policy Year Financial Aggregate Data
 Summary of Loss Development Factors
 Industrywide

Loss Development Factors From																			
Months of Development	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252
(1) Indemnity Paid Losses																			
2 Year Average	1.774	1.294	1.125	1.064	1.029	1.020	1.014	1.011	1.005	1.008	1.005	1.002	1.004	1.003	1.002	1.003	1.004	1.003	1.001
Cumulative Factor to 252	3.073	1.732	1.339	1.190	1.119	1.088	1.066	1.052	1.041	1.035	1.028	1.023	1.020	1.017	1.014	1.012	1.008	1.004	1.001
(2) Medical Paid Losses																			
2 Year Average	1.315	1.103	1.056	1.030	1.020	1.014	1.013	1.011	1.013	1.012	1.009	1.008	1.007	1.007	1.005	1.007	1.006	1.004	1.004
Cumulative Factor to 252	1.814	1.379	1.250	1.184	1.150	1.127	1.111	1.097	1.085	1.071	1.059	1.049	1.041	1.033	1.026	1.021	1.013	1.008	1.004
(3) Indemnity Paid Plus Case Losses																			
2 Year Average	1.225	1.071	1.031	1.013	1.006	1.001	1.002	1.006	0.999	0.999	1.002	1.002	0.999	1.003	1.004	1.001	1.003	1.006	1.000
Cumulative Factor to 252	1.418	1.158	1.081	1.048	1.035	1.029	1.028	1.026	1.020	1.021	1.022	1.019	1.017	1.017	1.014	1.011	1.010	1.007	1.000
(4) Medical Paid Plus Case Losses																			
2 Year Average	1.055	1.035	1.052	1.036	1.029	1.023	1.021	1.001	1.003	1.017	1.005	0.999	1.006	1.010	1.007	1.002	1.008	1.004	1.001
Cumulative Factor to 252	1.363	1.291	1.248	1.186	1.145	1.112	1.087	1.065	1.063	1.061	1.043	1.038	1.039	1.033	1.023	1.016	1.013	1.005	1.001

Notes:

- (1): From Section II-B, Exhibit 2, Page 1.
- (2): From Section II-B, Exhibit 2, Page 2.
- (3): From Section II-B, Exhibit 3, Page 1.
- (4): From Section II-B, Exhibit 3, Page 2.

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Section II - Loss Development
 Subsection B - Policy Year Data
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 Exhibit 2
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Policy Year Financial Aggregate Data Calculation of Indemnity Paid Loss Development Factors Industrywide

Policy Year	Losses Evaluated at Month		Loss Development Factor	Policy Year	Losses Evaluated at Month		Loss Development Factor
	24	36			144	156	
2002	81,282,233	146,432,849	1.802	1992	287,856,413	289,717,473	1.006
2003	77,005,068	134,498,229	1.747	1993	235,737,663	236,511,286	1.003
Average			1.774	Average			1.005
	36	48			156	168	
2001	146,267,892	191,392,493	1.309	1991	470,915,753	471,771,651	1.002
2002	146,432,849	187,357,937	1.279	1992	289,717,473	290,429,301	1.002
Average			1.294	Average			1.002
	48	60			168	180	
2000	200,214,010	225,267,798	1.125	1990	706,851,261	708,920,391	1.003
2001	191,392,493	215,256,182	1.125	1991	471,771,651	473,923,845	1.005
Average			1.125	Average			1.004
	60	72			180	192	
1999	205,456,169	218,496,449	1.063	1989	781,858,493	783,835,134	1.003
2000	225,267,798	239,603,571	1.064	1990	708,920,391	711,031,107	1.003
Average			1.064	Average			1.003
	72	84			192	204	
1998	197,886,351	203,317,283	1.027	1988	746,939,820	748,790,380	1.002
1999	218,496,449	224,989,127	1.030	1989	783,835,134	785,419,650	1.002
Average			1.029	Average			1.002
	84	96			204	216	
1997	169,799,640	174,007,031	1.025	1987	658,970,899	660,294,663	1.002
1998	203,317,283	206,412,161	1.015	1988	748,790,380	751,980,778	1.004
Average			1.020	Average			1.003
	96	108			216	228	
1996	173,078,022	175,182,555	1.012	1986	529,621,264	532,097,289	1.005
1997	174,007,031	176,643,147	1.015	1987	660,294,663	662,882,425	1.004
Average			1.014	Average			1.004
	108	120			228	240	
1995	186,866,674	188,561,449	1.009	1985	417,147,721	418,513,380	1.003
1996	175,182,555	177,447,769	1.013	1986	532,097,289	533,502,870	1.003
Average			1.011	Average			1.003
	120	132			240	252	
1994	187,601,253	188,350,101	1.004	1985	418,513,380	418,987,871	1.001
1995	188,561,449	189,725,951	1.006	Average			1.001
Average			1.005				
	132	144					
1993	234,318,777	235,737,663	1.006				
1994	188,350,101	190,047,340	1.009				
Average			1.008				

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Section II - Loss Development
 Subsection B - Policy Year Data
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Section II - B
 Exhibit 2
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Policy Year Financial Aggregate Data Calculation of Medical Paid Loss Development Factors Industrywide

Policy Year	Losses Evaluated at Month		Loss Development Factor	Policy Year	Losses Evaluated at Month		Loss Development Factor
	24	36			144	156	
2002	76,821,658	101,491,783	1.321	1992	129,988,895	131,325,793	1.010
2003	77,730,060	101,812,995	1.310	1993	105,250,044	105,994,492	1.007
Average			1.315	Average			1.009
	36	48			156	168	
2001	95,053,601	104,411,663	1.098	1991	167,066,537	168,527,945	1.009
2002	101,491,783	112,478,961	1.108	1992	131,325,793	132,328,514	1.008
Average			1.103	Average			1.008
	48	60			168	180	
2000	106,315,198	111,462,736	1.048	1990	199,551,185	200,973,009	1.007
2001	104,411,663	111,039,104	1.063	1991	168,527,945	169,803,322	1.008
Average			1.056	Average			1.007
	60	72			180	192	
1999	106,653,575	110,271,046	1.034	1989	213,539,806	214,928,253	1.007
2000	111,462,736	114,264,712	1.025	1990	200,973,009	202,496,029	1.008
Average			1.030	Average			1.007
	72	84			192	204	
1998	98,984,963	100,674,043	1.017	1988	196,817,564	198,068,447	1.006
1999	110,271,046	112,772,826	1.023	1989	214,928,253	215,869,017	1.004
Average			1.020	Average			1.005
	84	96			204	216	
1997	83,961,470	85,345,980	1.016	1987	167,332,820	168,505,800	1.007
1998	100,674,043	101,909,449	1.012	1988	198,068,447	199,493,819	1.007
Average			1.014	Average			1.007
	96	108			216	228	
1996	82,494,510	83,748,508	1.015	1986	141,344,319	141,903,358	1.004
1997	85,345,980	86,329,491	1.012	1987	168,505,800	169,769,841	1.008
Average			1.013	Average			1.006
	108	120			228	240	
1995	85,851,442	86,671,801	1.010	1985	121,400,114	121,841,831	1.004
1996	83,748,508	84,793,508	1.012	1986	141,903,358	142,438,219	1.004
Average			1.011	Average			1.004
	120	132			240	252	
1994	89,852,313	91,177,116	1.015	1985	121,841,831	122,326,693	1.004
1995	86,671,801	87,570,711	1.010	Average			1.004
Average			1.013				
	132	144					
1993	104,178,460	105,250,044	1.010				
1994	91,177,116	92,405,162	1.013				
Average			1.012				

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Section II - Loss Development
 Subsection B - Policy Year Data
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 Exhibit 3
 Page 1

Policy Year Financial Aggregate Data Calculation of Indemnity Paid Plus Case Loss Development Factors Industrywide

Policy Year	Losses Evaluated at Month		Loss Development Factor	Policy Year	Losses Evaluated at Month		Loss Development Factor
	24	36			144	156	
2002	178,314,205	218,181,826	1.224	1992	298,100,845	299,361,281	1.004
2003	159,824,428	195,891,554	1.226	1993	245,485,021	245,655,984	1.001
Average			1.225	Average			1.002
	36	48			156	168	
2001	219,978,201	237,893,478	1.081	1991	487,305,316	489,329,151	1.004
2002	218,181,826	231,427,928	1.061	1992	299,361,281	299,589,996	1.001
Average			1.071	Average			1.002
	48	60			168	180	
2000	247,710,838	253,765,966	1.024	1990	730,715,878	730,875,329	1.000
2001	237,893,478	246,779,402	1.037	1991	489,329,151	488,662,252	0.999
Average			1.031	Average			0.999
	60	72			180	192	
1999	237,299,741	239,089,795	1.008	1989	809,628,975	811,356,084	1.002
2000	253,765,966	258,286,957	1.018	1990	730,875,329	733,314,795	1.003
Average			1.013	Average			1.003
	72	84			192	204	
1998	214,424,991	215,843,291	1.007	1988	770,630,157	775,275,373	1.006
1999	239,089,795	240,566,320	1.006	1989	811,356,084	812,832,966	1.002
Average			1.006	Average			1.004
	84	96			204	216	
1997	185,035,907	184,497,687	0.997	1987	680,078,221	681,708,011	1.002
1998	215,843,291	216,690,020	1.004	1988	775,275,373	774,557,819	0.999
Average			1.001	Average			1.001
	96	108			216	228	
1996	183,030,771	182,840,806	0.999	1986	544,000,867	547,762,060	1.007
1997	184,497,687	185,383,723	1.005	1987	681,708,011	681,237,421	0.999
Average			1.002	Average			1.003
	108	120			228	240	
1995	199,232,375	199,304,595	1.000	1985	423,458,672	425,989,811	1.006
1996	182,840,806	185,047,445	1.012	1986	547,762,060	551,567,881	1.007
Average			1.006	Average			1.006
	120	132			240	252	
1994	201,885,488	201,461,088	0.998	1985	425,989,811	426,066,189	1.000
1995	199,304,595	199,377,098	1.000	Average			1.000
Average			0.999				
	132	144					
1993	244,875,265	245,485,021	1.002				
1994	201,461,088	200,637,477	0.996				
Average			0.999				

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Section II - Loss Development
 Subsection B - Policy Year Data
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 Exhibit 3
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Policy Year Financial Aggregate Data Calculation of Medical Paid Plus Case Loss Development Factors Industrywide

Policy Year	Losses Evaluated at Month		Loss Development Factor	Policy Year	Losses Evaluated at Month		Loss Development Factor
	24	36			144	156	
2002	123,557,608	129,677,654	1.050	1992	145,942,696	149,591,485	1.025
2003	122,121,956	129,566,125	1.061	1993	119,971,707	118,097,014	0.984
Average			1.055	Average			1.005
	36	48			156	168	
2001	122,995,328	127,235,085	1.034	1991	186,357,924	186,319,892	1.000
2002	129,677,654	134,261,371	1.035	1992	149,591,485	149,307,189	0.998
Average			1.035	Average			0.999
	48	60			168	180	
2000	141,233,347	145,002,513	1.027	1990	218,941,802	220,380,452	1.007
2001	127,235,085	137,114,010	1.078	1991	186,319,892	187,305,307	1.005
Average			1.052	Average			1.006
	60	72			180	192	
1999	129,730,039	134,525,470	1.037	1989	234,197,658	235,924,901	1.007
2000	145,002,513	150,006,611	1.035	1990	220,380,452	223,352,252	1.013
Average			1.036	Average			1.010
	72	84			192	204	
1998	121,504,094	125,956,493	1.037	1988	219,806,353	221,409,822	1.007
1999	134,525,470	137,464,024	1.022	1989	235,924,901	237,339,171	1.006
Average			1.029	Average			1.007
	84	96			204	216	
1997	95,624,225	96,781,722	1.012	1987	181,793,768	182,927,977	1.006
1998	125,956,493	130,291,904	1.034	1988	221,409,822	221,078,664	0.999
Average			1.023	Average			1.002
	96	108			216	228	
1996	95,663,506	97,175,983	1.016	1986	149,193,902	150,018,350	1.006
1997	96,781,722	99,344,928	1.026	1987	182,927,977	184,823,749	1.010
Average			1.021	Average			1.008
	108	120			228	240	
1995	98,038,658	98,027,881	1.000	1985	130,656,881	131,157,786	1.004
1996	97,175,983	97,405,274	1.002	1986	150,018,350	150,649,992	1.004
Average			1.001	Average			1.004
	120	132			240	252	
1994	107,101,410	106,953,054	0.999	1985	131,157,786	131,345,992	1.001
1995	98,027,881	98,655,718	1.006	Average			1.001
Average			1.003				
	132	144					
1993	118,483,718	119,971,707	1.013				
1994	106,953,054	109,222,369	1.021				
Average			1.017				

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Paid Loss Tail Factors

Indemnity 252nd Month to Ultimate Loss Tail Development Factor

(1) Valuation Date [Y]	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05
(2) Prior to Policy Year 1985 at [Y]	3,219,929,473	3,228,739,772	3,239,081,484	3,251,963,014	3,253,067,592
(3) Prior to Policy Year 1985 at [Y]-1	3,210,363,849	3,219,929,473	3,228,739,772	3,239,081,484	3,251,963,014
(4) Difference = (2) - (3)	9,565,624	8,810,299	10,341,712	12,881,530	1,104,578
(5) Policy Year 1985 at [Y]	415,295,020	416,707,360	417,147,721	418,513,380	418,987,871
(6) Ratio = (4) / (5)	0.023	0.021	0.025	0.031	0.003
(7) Growth Factor	2.500	2.500	2.500	2.500	2.500
(8) Product = (6) x (7)	0.058	0.053	0.062	0.077	0.007
(9) Factor to Ultimate = 1.000 + (8)	1.058	1.053	1.062	1.077	1.007
(10) Month [M]	204	216	228	240	252
(11) Factor to Ultimate = (9)	1.058	1.053	1.062	1.077	1.007
(12) Factor from [252] to [M]	0.989	0.992	0.996	0.999	1.000
(13) Indicated [252] to Ultimate Tail Factor = (11) x (12)	1.045	1.044	1.058	1.076	1.007
(14) Five Year Average	1.046				

Medical 252nd Month to Ultimate Loss Tail Development Factor

(15) Valuation Date [Y]	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05
(16) Prior to Policy Year 1985 at [Y]	996,172,058	1,000,383,059	1,005,615,705	1,009,634,930	1,013,532,028
(17) Prior to Policy Year 1985 at [Y]-1	991,644,176	996,172,058	1,000,383,059	1,005,615,705	1,009,634,930
(18) Difference = (16) - (17)	4,527,882	4,211,001	5,232,646	4,019,225	3,897,098
(19) Policy Year 1985 at [Y]	120,374,533	121,033,047	121,400,114	121,841,831	122,326,693
(20) Ratio = (18) / (19)	0.038	0.035	0.043	0.033	0.032
(21) Growth Factor	2.500	2.500	2.500	2.500	2.500
(22) Product = (20) x (21)	0.094	0.087	0.108	0.082	0.080
(23) Factor to Ultimate = 1.000 + (22)	1.094	1.087	1.108	1.082	1.080
(24) Month [M]	204	216	228	240	252
(25) Factor to Ultimate = (23)	1.094	1.087	1.108	1.082	1.080
(26) Factor from [252] to [M]	0.980	0.987	0.992	0.996	1.000
(27) Indicated [252] to Ultimate Tail Factor = (25) x (26)	1.072	1.073	1.099	1.078	1.080
(28) Five Year Average	1.080				

Notes:

(7), (21): Section II - C, Exhibit 1, Page 2.

(12), (26): 1.0 / LDF from Section II - B, Exhibit 1.

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Section II - Loss Development
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Growth Factor Adjustment Paid Losses

Policy Year (1)	On-Level Annual Growth Factor (2)	On-Level Cumulative Growth Factor (3)	Relative Volume of Losses (4)	Quarters in Report Interval (5)	Percent Development for Report Interval (6)	Prior to 1985 Dollar Development (7)	On-Level Prior to 1985 Dollar Development (8)
1985			1,000,000				
1984	1.157	1.157	864,348	85 - 88	0.350%	3,025	3,499
1983	1.153	1.334	749,537	89 - 92	0.336%	2,518	3,359
1982	1.149	1.533	652,105	93 - 96	0.322%	2,099	3,220
1981	1.146	1.757	569,204	97 - 100	0.308%	1,753	3,080
1980	1.142	2.006	498,481	101 - 104	0.294%	1,465	2,940
1979	1.138	2.283	437,989	105 - 108	0.280%	1,226	2,800
1978	1.134	2.590	386,116	109 - 112	0.266%	1,027	2,660
1977	1.131	2.928	341,520	113 - 116	0.252%	860	2,520
1976	1.127	3.299	303,084	117 - 120	0.238%	721	2,380
1975	1.123	3.705	269,876	121 - 124	0.224%	604	2,240
1974	1.119	4.147	241,115	125 - 128	0.210%	506	2,100
1973	1.116	4.626	216,147	129 - 132	0.196%	424	1,960
1972	1.112	5.143	194,420	133 - 136	0.182%	354	1,820
1971	1.108	5.699	175,472	137 - 140	0.168%	295	1,680
1970	1.104	6.293	158,910	141 - 144	0.154%	245	1,540
1969	1.100	6.925	144,405	145 - 148	0.140%	202	1,400
1968	1.097	7.595	131,673	149 - 152	0.126%	166	1,260
1967	1.093	8.300	120,478	153 - 156	0.112%	135	1,120
1966	1.089	9.040	110,616	157 - 160	0.098%	108	980
1965	1.085	9.812	101,914	161 - 164	0.084%	86	840
1964	1.082	10.613	94,223	165 - 168	0.070%	66	700
1963	1.078	11.439	87,417	169 - 172	0.056%	49	560
1962	1.074	12.287	81,387	173 - 176	0.042%	34	420
1961	1.070	13.151	76,040	177 - 180	0.028%	21	280
1960	1.067	14.026	71,294	181 - 184	0.014%	10	140
						18,000	45,493
(9) Indicated Growth Factor:							2.527
(10) Selected Growth Factor:							2.500

Notes:

Assume 1985 losses of \$1,000,000. This produces a tail of 1.80% = 18,000 / \$1,000,000 (with no growth). However, putting Prior to 1985 Losses on-level produces a tail of 4.55% = 2.527 x 1.80%. Therefore, a growth factor of 2.500 has been selected.

- (2): These are fitted growth factors based on a linear regression of actual Calendar Year growth factors.
 Source: Massachusetts Calendar Year Incurred Losses from Policy Year Calls
- (3): Cumulative product of Column (2), beginning at top of column.
- (4): Column (4) represents the equivalent of what \$1,000,000 of paid losses in 1985 would be in each prior policy year (1960-1984) given the on-level cumulative growth factors in Column (3).
 In other words, Column (4) = \$1,000,000 / Column (3)
- (5): Column (5) displays the quarters that correspond to the prior policy years.
- (6): Column (6) displays the change in paid losses during the quarters displayed in Column (5).
 These values are selected based on judgment.
- (7): Column (4) x Column (6).
- (8): Column (3) x Column (7).
- (9): Sum of Column (8) divided by Sum of Column (7).

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Paid Plus Case Loss Tail Factors

Indemnity 252nd Month to Ultimate Loss Tail Development Factor

(1) Valuation Date [Y]	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05
(2) Prior to Policy Year 1985 at [Y]	3,265,709,627	3,272,605,462	3,280,033,913	3,291,263,112	3,294,823,679
(3) Prior to Policy Year 1985 at [Y]-1	3,257,996,471	3,265,709,627	3,272,605,462	3,280,033,913	3,291,263,112
(4) Difference = (2) - (3)	7,713,156	6,895,835	7,428,451	11,229,199	3,560,567
(5) Policy Year 1985 at [Y]	423,061,207	423,744,299	423,458,672	425,989,811	426,066,189
(6) Ratio = (4) / (5)	0.018	0.016	0.018	0.026	0.008
(7) Growth Factor	2.200	2.200	2.200	2.200	2.200
(8) Product = (6) x (7)	0.040	0.036	0.039	0.058	0.018
(9) Factor to Ultimate = 1.000 + (8)	1.040	1.036	1.039	1.058	1.018
(10) Month [M]	204	216	228	240	252
(11) Factor to Ultimate = (9)	1.040	1.036	1.039	1.058	1.018
(12) Factor from [252] to [M]	0.990	0.990	0.993	1.000	1.000
(13) Indicated [252] to Ultimate Tail Factor = (11) x (12)	1.029	1.026	1.032	1.058	1.018
(14) Five Year Average					1.033

Medical 252nd Month to Ultimate Loss Tail Development Factor

(15) Valuation Date [Y]	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05
(16) Prior to Policy Year 1985 at [Y]	1,031,721,465	1,036,108,068	1,040,750,583	1,041,430,697	1,042,080,163
(17) Prior to Policy Year 1985 at [Y]-1	1,027,170,561	1,031,721,465	1,036,108,068	1,040,750,583	1,041,430,697
(18) Difference = (16) - (17)	4,550,904	4,386,603	4,642,515	680,114	649,466
(19) Policy Year 1985 at [Y]	130,149,911	130,857,350	130,656,881	131,157,786	131,345,992
(20) Ratio = (18) / (19)	0.035	0.034	0.036	0.005	0.005
(21) Growth Factor	2.200	2.200	2.200	2.200	2.200
(22) Product = (20) x (21)	0.077	0.074	0.078	0.011	0.011
(23) Factor to Ultimate = 1.000 + (22)	1.077	1.074	1.078	1.011	1.011
(24) Month [M]	204	216	228	240	252
(25) Factor to Ultimate = (23)	1.077	1.074	1.078	1.011	1.011
(26) Factor from [252] to [M]	0.984	0.987	0.995	0.999	1.000
(27) Indicated [252] to Ultimate Tail Factor = (25) x (26)	1.060	1.059	1.072	1.010	1.011
(28) Five Year Average					1.043

Notes:

(7), (21): Section II - C, Exhibit 2, Page 2.

(12), (26): 1.0 / LDF from Section II - B, Exhibit 1.

II 000017 STIP

Section II - Loss Development
 Subsection C - Tail Factor Calculation
 9/1/2007

Section II - C
 Exhibit 2
 Page 2

Growth Factor Adjustment Paid Plus Case Losses

Policy Year (1)	On-Level Annual Growth Factor (2)	On-Level Cumulative Growth Factor (3)	Relative Volume of Losses (4)	Quarters in Report Interval (5)	Percent Development for Report Interval (6)	Prior to 1985 Dollar Development (7)	On-Level Prior to 1985 Dollar Development (8)
1985			1,000,000				
1984	1.157	1.157	864,348	85 - 88	0.277%	2,392	2,767
1983	1.153	1.334	749,537	89 - 92	0.263%	1,970	2,629
1982	1.149	1.533	652,105	93 - 96	0.249%	1,624	2,490
1981	1.146	1.757	569,204	97 - 100	0.235%	1,339	2,352
1980	1.142	2.006	498,481	101 - 104	0.221%	1,103	2,214
1979	1.138	2.283	437,989	105 - 108	0.208%	909	2,075
1978	1.134	2.590	386,116	109 - 112	0.194%	748	1,937
1977	1.131	2.928	341,520	113 - 116	0.180%	614	1,799
1976	1.127	3.299	303,084	117 - 120	0.166%	503	1,660
1975	1.123	3.705	269,876	121 - 124	0.152%	411	1,522
1974	1.119	4.147	241,115	125 - 128	0.138%	334	1,383
1973	1.116	4.626	216,147	129 - 132	0.125%	269	1,245
1972	1.112	5.143	194,420	133 - 136	0.111%	215	1,107
1971	1.108	5.699	175,472	137 - 140	0.097%	170	968
1970	1.104	6.293	158,910	141 - 144	0.083%	132	830
1969	1.100	6.925	144,405	145 - 148	0.069%	100	692
1968	1.097	7.595	131,673	149 - 152	0.055%	73	553
1967	1.093	8.300	120,478	153 - 156	0.042%	50	415
1966	1.089	9.040	110,616	157 - 160	0.028%	31	277
1965	1.085	9.812	101,914	161 - 164	0.014%	14	138
						13,000	29,053
(9) Indicated Growth Factor:							2.235
(10) Selected Growth Factor:							2.200

Notes:

Assume 1985 losses of \$1,000,000. This produces a tail of 1.30% = 13,000 / \$1,000,000 (with no growth). However, putting Prior to 1985 Losses on-level produces a tail of 2.91% = 2.235 x 1.30%. Therefore, a growth factor of 2.200 has been selected.

- (2): These are fitted growth factors based on a linear regression of actual Calendar Year growth factors.
 Source: Massachusetts Calendar Year Incurred Losses from Policy Year Calls
- (3): Cumulative product of Column (2), beginning at top of column.
- (4): Column (4) represents the equivalent of what \$1,000,000 of paid plus case losses in 1985 would be in each prior policy year (1965-1984) given the on-level cumulative growth factors in Column (3).
 In other words, Column (4) = \$1,000,000 / Column (3)
- (5): Column (5) displays the quarters that correspond to the prior policy years.
- (6): Column (6) displays the change in paid plus case losses during the quarters displayed in Column (5).
 These values are selected based on judgment.
- (7): Column (4) x Column (6).
- (8): Column (3) x Column (7).
- (9): Sum of Column (8) divided by Sum of Column (7).

II 000019 STIP

Section II - Loss Development
 Subsection D - Adjustment for Escalation of Benefits
 9/1/2007

Section II - D
 Exhibit 1
 Page 1

Differential in Indemnity Loss Development

Paid Loss Development Method
 Calculation of Adjustment for Differential in Loss Development

Escalated or Unescalated (1)	Injury Type (2)	Implicit LDF to Ultimate From Month				
		168	180	192 (3)	204	216
Escalated	Fatal	3.036	2.859	2.703	2.562	2.433
Escalated	Permanent Total	4.073	3.719	3.417	3.157	2.929
Escalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Escalated	Total Indemnity	1.059	1.057	1.055	1.053	1.051
Unescalated	Fatal	1.942	1.861	1.789	1.725	1.668
Unescalated	Permanent Total	2.452	2.295	2.160	2.043	1.941
Unescalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Unescalated	Total Indemnity	1.023	1.022	1.021	1.020	1.019

Escalated or Unescalated (4)	Injury Type (5)	Differential in Loss Development at Month				
		168	180	192 (6)	204	216
Escalated	Fatal	1.563	1.536	1.511	1.485	1.459
Escalated	Permanent Total	1.661	1.620	1.582	1.545	1.509
Escalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Escalated	Total Indemnity	1.035	1.034	1.034	1.033	1.032

Notes:

(3): [(8) from Section II-D, Exhibit 1, Page 2] / [(9) from Section II-D, Exhibit 1, Page 2]

(6): [(3) for Escalated] / [(3) for Unescalated]

II 000020 STIP

Differential in Indemnity Loss Development

Paid Loss Development Method
 Calculation of Adjustment for Differential in Loss Development

Escalated or Unescalated (1)	Injury Type (2)	Losses at Month						Injury Type Weights @ Ultimate (5)
		Ultimate (3)	168	180	192 (4)	204	216	
Escalated	Fatal	874,958	288,217	306,023	323,680	341,550	359,626	1.66%
Escalated	Permanent Total	1,668,738	409,709	448,697	488,350	528,641	569,759	3.15%
Escalated	Other Indemnity							58.04%
Escalated	Total Indemnity							62.84%
Unescalated	Fatal	465,615	239,708	250,218	260,195	269,862	279,221	0.88%
Unescalated	Permanent Total	824,906	336,400	359,427	381,858	403,713	424,987	1.56%
Unescalated	Other Indemnity							58.04%
Unescalated	Total Indemnity							60.47%

Escalated or Unescalated (6)	Injury Type (7)	Estimated Losses at Month					
		Ultimate (8)	168	180	192 (9)	204	216
Escalated	Fatal	1,657	546	580	613	647	681
Escalated	Permanent Total	3,149	773	847	922	998	1,075
Escalated	Other Indemnity	58,036	58,036	58,036	58,036	58,036	58,036
Escalated	Total Indemnity	62,842	59,355	59,462	59,570	59,680	59,792
Unescalated	Fatal	882	454	474	493	511	529
Unescalated	Permanent Total	1,557	635	678	721	762	802
Unescalated	Other Indemnity	58,036	58,036	58,036	58,036	58,036	58,036
Unescalated	Total Indemnity	60,474	59,125	59,188	59,249	59,309	59,367

Notes:

(3),(4): Average discounted losses are calculated from Simulation Model loss flows using a 3.5% discount factor.

(5): Escalated: From Section IV-I, Exhibit 1. As a % of total losses, Indemnity and Medical.

Unescalated: [(5) for Escalated] x [(3) for Unescalated] / [(3) for Escalated]

(8): (5) x 100,000

(9): (8) x [(4) / (3)]

II 000021 STIP

Section II - Loss Development
 Subsection D - Adjustment for Escalation of Benefits
 9/1/2007

Section II - D
 Exhibit 2
 Page 1

Differential in Indemnity Loss Development

Paid Plus Case Loss Development Method
 Calculation of Adjustment for Differential in Loss Development

Escalated or Unescalated (1)	Injury Type (2)	Implicit LDF to Ultimate From Month				
		168	180	192 (3)	204	216
Escalated	Fatal	1.364	1.340	1.317	1.295	1.274
Escalated	Permanent Total	1.398	1.368	1.340	1.313	1.288
Escalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Escalated	Total Indemnity	1.022	1.021	1.019	1.018	1.017
Unescalated	Fatal	1.212	1.198	1.184	1.171	1.159
Unescalated	Permanent Total	1.253	1.234	1.215	1.198	1.183
Unescalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Unescalated	Total Indemnity	1.008	1.007	1.007	1.006	1.006

Escalated or Unescalated (4)	Injury Type (5)	Differential in Loss Development at Month				
		168	180	192 (6)	204	216
Escalated	Fatal	1.125	1.119	1.112	1.105	1.099
Escalated	Permanent Total	1.115	1.109	1.102	1.096	1.089
Escalated	Other Indemnity	1.000	1.000	1.000	1.000	1.000
Escalated	Total Indemnity	1.014	1.013	1.012	1.012	1.011

Notes:

(3): [(8) from Section II-D, Exhibit 2, Page 2] / [(9) from Section II-D, Exhibit 2, Page 2]

(6): [(3) for Escalated] / [(3) for Unescalated]

II 000022 STIP

Differential in Indemnity Loss Development

Paid Plus Case Loss Development Method
 Calculation of Adjustment for Differential in Loss Development

Escalated or Unescalated (1)	Injury Type (2)	Losses at Month						Injury Type Weights @ Ultimate (5)
		Ultimate (3)	168	180	192 (4)	204	216	
Escalated	Fatal	874,958	641,246	652,979	664,504	675,808	686,874	1.66%
Escalated	Permanent Total	1,668,738	1,193,905	1,219,988	1,245,595	1,270,688	1,295,221	3.15%
Escalated	Other Indemnity							58.04%
Escalated	Total Indemnity							62.84%
Unescalated	Fatal	465,615	384,035	388,719	393,217	397,535	401,676	0.88%
Unescalated	Permanent Total	824,906	658,201	668,658	678,696	688,321	697,538	1.56%
Unescalated	Other Indemnity							58.04%
Unescalated	Total Indemnity							60.47%

Escalated or Unescalated (6)	Injury Type (7)	Estimated Losses at Month					
		Ultimate (8)	168	180	192 (9)	204	216
Escalated	Fatal	1,657	1,214	1,237	1,259	1,280	1,301
Escalated	Permanent Total	3,149	2,253	2,302	2,351	2,398	2,444
Escalated	Other Indemnity	58,036	58,036	58,036	58,036	58,036	58,036
Escalated	Total Indemnity	62,842	61,503	61,575	61,645	61,714	61,781
Unescalated	Fatal	882	727	736	745	753	761
Unescalated	Permanent Total	1,557	1,242	1,262	1,281	1,299	1,316
Unescalated	Other Indemnity	58,036	58,036	58,036	58,036	58,036	58,036
Unescalated	Total Indemnity	60,474	60,005	60,034	60,061	60,088	60,113

Notes:

(3),(4): Average discounted losses are calculated from Simulation Model loss flows using a 3.5% discount factor.

(5): Escalated: From Section IV-I, Exhibit 1.

Unescalated: [(5) for Escalated] x [(3) for Unescalated] / [(3) for Escalated]

(8): (5) x 100,000

(9): (8) x [(4) / (3)]

III 000006 STIP

Section III - Premiums
Subsection A - Summary
9/1/2007

Section III-A
Exhibit 1

Policy Year Financial Aggregate Data
Calculation of Standard Premium plus ARAP Premium Development Factors
Industrywide

Policy Year	Premiums evaluated at Month:		Premium Development Factor
	24	36	
2002	657,793	657,147	0.999
2003	638,871	642,220	1.005
Average			1.002
<hr/>			
	36	48	
2001	597,358	598,664	1.002
2002	657,147	655,866	0.998
Average			1.000
<hr/>			
	48	60	
2000	564,902	565,662	1.001
2001	598,664	598,548	1.000
Average			1.001
Summary of Premium Development Factors			
Premium Development Factors From:			
	24-36	36-48	48-60
2 Yr average	1.002	1.000	1.001
Cumulative	1.003	1.001	1.001

Summary Exhibit

	Policy Year	
	2003	2004
(1) Standard Earned Premium plus ARAP Premium	784,248,502	735,097,133
(2) Adjustment for Experience and Merit Rating Offbalance <i>(Section III-B)</i>	1.036	1.030
(3) Adjustment for ARAP Offbalance <i>(Section III-C)</i>	1.015	1.012
(4) Adjustment for Construction Credit Offbalance <i>(Section III-D)</i>	1.004	1.004
(5) Adjustment for Insolvency Fund Recoupment Loading <i>(Section III-E)</i>	0.994	1.009
(6) Development Factor to Ultimate <i>(Development Factors above)</i>	1.001	1.003
(7) Premium On-Level Factor <i>(Section III-F)</i>	0.908	0.930
(8) Adjustment Factors = (2) x (3) x (4) x (5) x (6) x (7)	0.953	0.985
(9) Adjusted On-Level Earned Premium at Ultimate = (1) x (8)	747,103,069	724,076,445

Note:

(1) From 2005 Policy Year Call Data

III 000007 STIP

Section III - Premiums
 Subsection B - Adjustment for Experience and Merit Rating Offbalance
 9/1/2007

Section III - B
 Exhibit 1

Adjustment for Experience Rating and Merit Rating Offbalance

Rate Level Effective Date (1)	Experience Mod for non-Merit Rated Risks		Merit Rating Impact		Average Experience Mod and Merit Rating Impact (6)	Policy Year Weights	
	Anticipated in Rates (2)	Percentage of Premium (3)	Anticipated in Rates (4)	Percentage of Premium (5)		2003 (7)	2004 (8)
07/01/2001	1.000	0.904	(0.042)	0.096	0.996	74.5%	0.0%
09/01/2003	1.000	0.895	(0.042)	0.105	0.996	25.5%	100.0%
09/01/2005	1.000	0.880	(0.027)	0.120	0.997	0.0%	0.0%

Policy Year	
2003	2004

(9) Weighted Average Experience and Merit Rating impact anticipated in current rates

0.996	0.996
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(10) Standard Premium

777,878,079	721,094,921
-------------	-------------

(11) Manual Premium

809,039,211	745,821,878
-------------	-------------

(12) Average Impact of Experience Modification and Merit Rating
 = (10) / (11)

0.961	0.967
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(13) Adjustment Factor
 = (9) / (12)

1.036	1.030
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Notes:

(3) = 1.0 - (5)

(4), (5): From old filings

(6) = (2) x (3) + [1.0 + (4)] x (5)

(7), (8) Policy Year weights are from Section III-F, Exhibit 1.

(9) = Sumproduct ((6) and (7) or (6) and (8))

(10), (11): From Schedule Z, Excluding Large Deductible Policies and SIGs

III 000008 STIP

Section III - Premiums
 Subsection C - Adjustment for ARAP Offbalance
 9/1/2007

Section III - C
 Exhibit 1

Adjustment for ARAP Offbalance

Rate Level Effective Date (1)	ARAP Charge in Rates (2)	Policy Year Weights	
		2003 (3)	2004 (4)
07/01/2001	5.20%	74.5%	0.0%
09/01/2003	5.10%	25.5%	100.0%
09/01/2005	6.10%	0.0%	0.0%

Policy Year	
2003	2004

(5) Weighted ARAP Charge in Rates	0.052	0.051
(6) Standard Premium	777,878,079	721,094,921
(7) ARAP Premium	28,391,974	27,496,059
(8) Average ARAP Surcharge = (7) / (6)	0.036	0.038
(9) Adjustment Factor = [1.0 + (5)] / [1.0 + (8)]	1.015	1.012

Notes:

- (2) From old filings
- (3), (4) Policy Year weights are from Section III-F, Exhibit 1
- (5) = Sumproduct ((2)and(3) or (2)and(4))
- (6), (7): From Schedule Z, Excluding Large Deductible Policies and Group Self Insurance (SIGs)

III 000009 STIP

Section III - Premiums
 Subsection D - Adjustment for Construction Credit Offbalance
 9/1/2007

Section III-D
 Exhibit 1

Adjustment for Construction Credit Offbalance

Rate Level Effective Date (1)	Construction Credit in Rates (2)	Policy Year Weights	
		2003 (3)	2004 (4)
07/01/2001	-1.90%	74.5%	0.0%
09/01/2003	-2.30%	25.5%	100.0%
09/01/2005	-2.50%	0.0%	0.0%

Policy Year	
2003	2004

(5) Weighted Average Construction Credit in Rates (For Construction Credit eligible risks)	(0.020)	(0.023)
(6) Actual Average Construction Credit	(0.032)	(0.035)
(7) Percentage of Premium for Eligible Classes	0.307	0.301
(8) Adjustment Factor	1.004	1.004
$= \frac{\{ (7) \times [1.0 + (5)] + [1.0 - (7)] \times 1.0 \}}{\{ (7) \times [1.0 + (6)] + [1.0 - (7)] \times 1.0 \}}$		

Notes:

(3), (4) Policy Year weights are from Section III-F, Exhibit 1.

III 000010 STIP

Section III - Premiums
 Subsection E - Adjustment for Insolvency Fund Recoupment Loading
 9/1/2007

Section III-E
 Exhibit 1

Adjustment for Insolvency Fund Recoupment Loading

Rate Level Effective Date (1)	Insolvency Fund Recoupment Load (2)	Policy Year Weights	
		2003 (3)	2004 (4)
07/01/2001	1.10%	74.5%	0.0%
09/01/2003	-0.90%	25.5%	100.0%
09/01/2005	2.33%	0.0%	0.0%

Policy Year	
2003	2004

(5) Weighted Average Insolvency Load in Rates	0.006	-0.009
(6) Adjustment Factor to be Applied to Premiums = 1.0 / [1.0 + (1)]	0.994	1.009

Notes:

(3), (4) Policy Year weights are from Section III-F, Exhibit 1.

III 000011 STIP

Section III - Premiums
 Subsection F - Premium On-Level Factors
 9/1/2007

Section III-F
 Exhibit 1

Premium On-Level Factors

Policy Year (1)	Policy Month (2)	Written Premiums (3)	Percent of Policy Year Written Premium (4)	Percent Written at Rate Level Effective:	
				07/01/2001 (5)	09/01/2003 (6)
2003	1	146,871,770	18.9%	18.9%	0.0%
2003	2	52,514,487	6.8%	6.8%	0.0%
2003	3	51,267,686	6.6%	6.6%	0.0%
2003	4	78,412,904	10.1%	10.1%	0.0%
2003	5	61,543,915	7.9%	7.9%	0.0%
2003	6	63,434,497	8.2%	8.2%	0.0%
2003	7	69,630,424	9.0%	9.0%	0.0%
2003	8	55,608,263	7.1%	7.1%	0.0%
2003	9	48,780,088	6.3%	0.0%	6.3%
2003	10	51,358,621	6.6%	0.0%	6.6%
2003	11	38,654,711	5.0%	0.0%	5.0%
2003	12	59,800,713	7.7%	0.0%	7.7%
2003	Total	777,878,079	100.0%	74.5%	25.5%
2004	1	131,630,679	18.3%	0.0%	18.3%
2004	2	48,139,770	6.7%	0.0%	6.7%
2004	3	49,621,530	6.9%	0.0%	6.9%
2004	4	70,328,563	9.8%	0.0%	9.8%
2004	5	52,892,710	7.3%	0.0%	7.3%
2004	6	58,996,472	8.2%	0.0%	8.2%
2004	7	63,518,426	8.8%	0.0%	8.8%
2004	8	47,280,695	6.6%	0.0%	6.6%
2004	9	47,513,314	6.6%	0.0%	6.6%
2004	10	50,764,651	7.0%	0.0%	7.0%
2004	11	39,930,879	5.5%	0.0%	5.5%
2004	12	60,477,232	8.4%	0.0%	8.4%
2004	Total	721,094,921	100.0%	0.0%	100.0%

Rate Level Effective Date (7)	Rate Change (8)	Cumulative Rate Level Change (9)	Factor to Current Rate Level (10)	Policy Year Weights	
				2003 (11)	2004 (12)
07/01/2001		1.000	0.931	74.5%	0.0%
09/01/2003	0.960	0.960	0.970	25.5%	100.0%
09/01/2005	0.970	0.931	1.000		

		Policy Year	
		2003	2004
(13)	Weighted Average Factor	0.941	0.970
(14)	Factor to Remove Expense Constant	0.964	0.959
(15)	Premium On-Level Factors = (13) x (14)	0.908	0.930

Note:
 (14) from Section VI-J, Exhibit 1

III 000012 STIP

Section III - Premiums
 Subsection G - Premium Adjustment Factors
 9/1/2007

Section III-G
 Exhibit 1

Calculation of Premium Adjustment Factor CPY 03/04 to PY9/1/07-08/30/09

(1) Average Wage Trend from 03/04 to Policy Effective Period	1.124
(2) Exposure Growth	0.880
(3) Rate Level Changes	0.963
(4) Estimated Rate Changes for policies eff. 9/1/2007	0.831
(5) Balance Experience Rating	1.027
(6) Balance Construction Credit Program	1.003
(7) Balance ARAP	1.012
(8) Impact of Change in Insolvency Fund Loading	0.979
(9) Adjustment Factor =product of all	0.808
(10) Selected Factor	0.80

Notes:

(1) Average Wage & Salary for CPY 03/04 (from Section V-G, Exhibit 2)	49,329
Average Wage & Salary for 10/01/06 (from Section V-G, Exhibit 2)	52,022
Average Wage & Salary at 9/1/08 (using wage trend of 3.37% from Section V-A, Exhibit 3)	55,431
(2) Exposure growth from CPY 03/04 to Policy Effective Period (from Section VI-H, exhibit 1)	0.880
(3) Rate change effective 7/1/01	1.0%
Rate change effective 9/1/03	-4.0%
Rate change effective 9/1/05	-3.0%
(5) CPY03/04 Avg. MOD, excluding large deductible (std prem/manual prem = 735,442,544 / 757,483,668)	0.971
Est. Pol. Eff. Period Avg. MOD, excluding large deductibles	0.997
(6) Construction Credit offset in rates for CPY 03/04	0.993
Average Construction Credit for CPY 03/04	0.990
Adjustment to balance CPY03/04 Construction Credit = 0.993 / 0.99	1.003
Balanced Construction Credit for Policy Effective Period	1.000
(7) ARAP offset in rates for CPY 03/04	1.051
Average ARAP for CPY 03/04 (ARAP Premium/Std Premium= 28,359,003 / 735,442,544)	1.039
Adjustment to balance CPY 03/04 ARAP = 1.051 / 1.039	1.012
Balanced ARAP for Policy Effective Period	1.000
(8) CPY03/04 Insolvency Fund Factor	0.991
Est. Policy Effective Insolvency Fund Factor	0.970

III 000013 STIP

Section III - Premiums
 Subsection G - Premium Adjustment Factors
 9/1/2007

Section III-G
 Exhibit 2

Calculation of Premium Adjustment Factor CPY 03/04 to PY03

(1) Average Wage Trend from 03/04 to 1/1/04	1.022
(2) Exposure Growth	1.015
(3) Rate Level Changes	1.021
(4) Balance Experience Rating	0.990
(5) Balance Construction Credit Program	0.999
(6) Balance ARAP	0.997
(7) Impact of the Change in Insolvency Fund Loading	1.015
(8) Adjustment Factor =product of all	1.061
(9) Selected Factor	1.05

Notes:

(1) Average Wage & Salary for CPY 03/04 (from Section V-G, Exhibit 2)	49,329
Average Wage & Salary at 1/1/04 (from Section V-G, Exhibit 2)	50,404
(2) Exposure growth from CPY 03/04 to PY03 (from Section VI-H, Exhibit 1)	1.015
(3) Rate change effective 7/1/01	1.0%
Rate change effective 9/1/03	-4.0%
Rate change effective 9/1/05	-3.0%
(4) CPY03/04 Avg. MOD, excluding large deductible (from Exhibit 1)	0.971
PY03 Avg. MOD, excluding large deductibles (from Section III-B, Exhibit 1)	0.961
(5) CPY03/04 Construction Credit offset (from Exhibit 1)	1.003
PY03 Construction Credit offset (from Section III-D, Exhibit 1)	1.004
(6) CPY03/04 ARAP offset, excluding large deductible (from Exhibit 1)	1.012
PY03 ARAP offset (from Section III-C, Exhibit 1)	1.015
(7) CPY03/04 Insolvency Fund Factor (from Exhibit 1)	0.991
PY03 Insolvency Fund Factor (from Section III-E, Exhibit 1)	1.006

III 000014 STIP

Section III - Premiums
 Subsection G - Premium Adjustment Factors
 9/1/2007

Section III-G
 Exhibit 3

Calculation of Premium Adjustment Factor CPY 03/04 to PY04

(1) Average Wage Trend from 03/04 to 1/1/05	1.022
(2) Exposure Growth	0.985
(3) Rate Level Changes	0.993
(4) Balance Experience Rating	0.996
(5) Balance Construction Credit Program	1.000
(6) Balance ARAP	1.000
(7) Impact of the Change in Insolvency Fund Loading	1.000
(8) Adjustment Factor =product of all	0.994
(9) Selected Factor	1.00

Notes:

(1) Average Wage & Salary for 03/04 (from Section V-G, Exhibit 2)	49,329
Average Wage & Salary at 1/1/05 (from Section V-G, Exhibit 2)	50,404
(2) Exposure growth from CPY 03/04 to PY04 (from Section VI-H, Exhibit 1)	0.985
(3) Rate change effective 7/1/01	1.0%
Rate change effective 9/1/03	-4.0%
Rate change effective 9/1/05	-3.0%
(4) CPY03/04 Avg. MOD, excluding large deductibles (from Exhibit 1)	0.971
PY04 Avg. MOD, excluding large deductibles (from Section III-B, Exhibit 1)	0.967
(5) CPY03/04 Construction Credit offset (from Exhibit 1)	1.003
PY04 Construction Credit offset (from Section III-D, Exhibit 1)	1.004
(6) CPY03/04 ARAP offset, excluding large deductibles (from Exhibit 1)	1.012
PY04 ARAP offset, excluding large deductibles (from Section III-C, Exhibit 1)	1.012
(7) CPY03/04 Insolvency Fund Factor (from Exhibit 1)	0.991
PY04 Insolvency Fund Factor (from Section III-E, Exhibit 1)	0.991

IV 000006 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 1

Indemnity Benefit Level Factors

									Weighted Average Benefit Level
(1)	Date of Change	12/1/2002	10/1/2003	10/1/2004	10/1/2005	10/1/2006	10/1/2007	10/1/2008	
(2)	Benefit Level Change	1.000	1.001	1.009	1.011	1.011	1.009	1.009	
(3)	Cumulative Benefit Level Change	1.000	1.001	1.010	1.021	1.033	1.042	1.051	
(4)	PY 2003 Weights	0.375	0.608	0.017					1.000
(5)	PY 2004 Weights		0.367	0.615	0.019				1.007
(6)	1/1/2007 Weight					1.000			1.033
(7)	Prospective Period Weights					0.005	0.613	0.382	1.045

- (8) Average Policy Effective Period Benefit Level Factor = (7) / (6) 1.012
- (9) PY 2003 Indemnity Benefit Level Factor = (6) / (4) 1.032
- (10) PY 2004 Indemnity Benefit Level Factor = (6) / (5) 1.026

Medical Benefit Level Factors

				Weighted Average Benefit Level
(11)	Date of Change	12/1/2002	9/1/2004	
(12)	Benefit Level Change	1.000	1.014	
(13)	Cumulative Benefit Level Change	1.000	1.014	
(14)	PY 2003 Weights	0.967	0.033	1.000
(15)	PY 2004 Weights	0.301	0.699	1.010
(16)	1/1/2007 Weight		1.000	1.014
(17)	Prospective Period Weights		1.000	1.014

- (18) Average Policy Effective Period Benefit Level Factor = (17) / (16) 1.000
- (19) PY 2003 Indemnity Benefit Level Factor = (16) / (14) 1.014
- (20) PY 2004 Indemnity Benefit Level Factor = (16) / (15) 1.004

(2): The Benefit Level Changes were estimated using an adaptation of the NCCI's Automatics Model.
 10/1/2003 - 10/1/2004 from Section IV-A of 9/1/2005 filing.
 10/1/2005 - 10/1/2008 from Section IV - A, Exhibit 3.
 (4), (5), (14), (15), (16): From Exhibit 2.
 (12): Estimated Impact of Medical Fee Schedule change. 9/1/2004 from the 9/1/2005 filing.

IV 000007 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 2

Calculation of Weights for Benefit Periods

Policy Year 2003						
Effective Month (1)	% of PY Written Premium (2)	Indemnity Benefit Level			Medical Benefit Level	
		Months Policy in Force for			Months Policy in Force for	
		1/1/2003 (3)	10/1/2003 (4)	10/1/2004 (5)	1/1/2003 (6)	9/1/2004 (7)
Jan	18.9%	9	3		12	
Feb	6.8%	8	4		12	
Mar	6.6%	7	5		12	
Apr	10.1%	6	6		12	
May	7.9%	5	7		12	
Jun	8.2%	4	8		12	
Jul	9.0%	3	9		12	
Aug	7.1%	2	10		12	
Sep	6.3%	1	11		12	
Oct	6.6%		12		11	1
Nov	5.0%		11	1	10	2
Dec	7.7%		10	2	9	3
(8) Proportion of PY 2003 that was in effect		37.5%	60.8%	1.7%	96.7%	3.3%

Policy Year 2004						
Effective Month (9)	% of PY Written Premium (10)	Indemnity Benefit Level			Medical Benefit Level	
		Months Policy in Force for			Months Policy in Force for	
		1/1/2004 (11)	10/1/2004 (12)	10/1/2005 (13)	1/1/2004 (14)	9/1/2004 (15)
Jan	18.3%	9	3		8	4
Feb	6.7%	8	4		7	5
Mar	6.9%	7	5		6	6
Apr	9.8%	6	6		5	7
May	7.3%	5	7		4	8
Jun	8.2%	4	8		3	9
Jul	8.8%	3	9		2	10
Aug	6.6%	2	10		1	11
Sep	6.6%	1	11			12
Oct	7.0%		12			12
Nov	5.5%		11	1		12
Dec	8.4%		10	2		12
(16) Proportion of PY 2004 that was in effect		36.7%	61.5%	1.9%	30.1%	69.9%

Policy Effective Period					
Effective Month (17)	% of PY Written Premium (18)	Indemnity Benefit Level			Medical Benefit Level
		Months Policy in Force for			Months Policy in Force for
		10/1/2006 (19)	10/1/2007 (20)	10/1/2008 (21)	1/1/2007 (22)
Sep	6.6%	1	11		12
Oct	7.0%		12		12
Nov	5.5%		11	1	12
Dec	8.4%		10	2	12
Jan	18.3%		9	3	12
Feb	6.7%		8	4	12
Mar	6.9%		7	5	12
Apr	9.8%		6	6	12
May	7.3%		5	7	12
Jun	8.2%		4	8	12
Jul	8.8%		3	9	12
Aug	6.6%		2	10	12
(24) Proportion of Period that was in effect		0.5%	61.3%	38.2%	100.0%

Notes:

(2), (10): Monthly Distribution of Policy Year Premium from Section III - F.

(18): Policy Effective Period uses Policy Year 2004 Monthly Premium Distribution.

IV 000008 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 3

Summary of October 1 Benefit Change by Lost Time Injury Type and for Total Indemnity and Total Losses

(1)	Indemnity Injury Type					Total Indemnity (7)	Total Losses (8)
	Fatal (2)	Permanent Total (3)	Major Permanent Partial (4)	Minor Permanent Partial (5)	Temporary Total (6)		
Weights	0.0166	0.0315	0.3512	0.0470	0.1822	0.6284	1.0000
Date of benefit change							
10/1/2005	0.5%	0.8%	1.5%	1.5%	0.4%	1.1%	0.7%
10/1/2006	0.5%	0.7%	1.5%	1.5%	0.4%	1.1%	0.7%
10/1/2007	0.4%	0.6%	1.2%	1.2%	0.3%	0.9%	0.5%
10/1/2008	0.4%	0.6%	1.2%	1.2%	0.3%	0.9%	0.5%

IV 000009 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 4

Historical Benefit Level Changes

Effective Date (1)	Indemnity							Medical	Total
	Injury Type 1 (2)	Injury Type 2 (3)	Injury Type 3 (4)	Injury Type 4 (5)	Injury Types 3&4 (6)	Injury Type 5 (7)	All Injury Types (8)	All Injury Types (9)	All Injury Types (10)
10/1/1990	1.3%	0.8%	1.0%	1.2%	1.0%	1.0%	1.0%	0.0%	0.8%
10/1/1991	1.9%	1.1%	1.5%	2.9%	1.5%	1.2%	1.5%	0.0%	1.2%
12/1/1991	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%	0.6%
12/23/1991	-33.6%	-44.2%	-20.0%	-10.5%	-19.7%	-29.8%	-24.0%	-2.9%	-20.0%
10/1/1992	2.0%	1.2%	1.7%	3.0%	1.7%	0.8%	1.5%	0.0%	1.1%
7/1/1993	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.2%
10/1/1993	1.5%	0.9%	1.3%	2.3%	1.3%	0.6%	1.2%	0.0%	0.9%
10/1/1994	1.2%	0.6%	1.1%	1.9%	1.1%	0.3%	0.8%	0.0%	0.6%
2/1/1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	0.6%
10/1/1995	1.0%	0.5%	1.0%	1.8%	1.0%	0.3%	0.8%	0.0%	0.5%
7/1/1996	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	0.6%
10/1/1996	1.6%	0.9%	1.4%	2.5%	1.4%	0.5%	1.1%	0.0%	0.8%
10/1/1997	1.9%	1.1%	1.8%	3.0%	1.9%	0.7%	1.4%	0.0%	1.0%
10/1/1998	1.9%	1.1%	1.6%	2.8%	1.7%	0.6%	1.3%	0.0%	0.9%
10/1/1999	2.7%	1.5%	2.2%	3.9%	2.4%	0.8%	1.8%	0.0%	1.2%
9/1/2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%	1.0%
10/1/2000	4.2%	2.5%	3.4%	5.9%	3.7%	1.5%	3.0%	0.0%	2.1%
10/1/2001	0.8%	1.2%	2.2%	2.2%	2.2%	0.6%	1.5%	0.0%	0.9%
10/1/2002	-0.1%	-0.1%	-0.3%	-0.3%	-0.3%	-0.1%	-0.2%	0.0%	-0.1%
12/1/2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	2.0%
10/1/2003	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
9/1/2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	0.5%
10/1/2004	0.5%	0.7%	1.2%	1.2%	1.2%	0.4%	0.9%	0.0%	0.6%
10/1/2005	0.5%	0.8%	1.5%	1.5%	1.5%	0.4%	1.1%	0.0%	0.7%
10/1/2006	0.5%	0.7%	1.5%	1.5%	1.5%	0.4%	1.1%	0.0%	0.7%
10/1/2007	0.4%	0.6%	1.2%	1.2%	1.2%	0.3%	0.9%	0.0%	0.5%
10/1/2008	0.4%	0.6%	1.2%	1.2%	1.2%	0.3%	0.9%	0.0%	0.5%

Notes:

Historical changes are from Section IV - A, Exhibit 4 of the 9/1/2005 filing.

Changes for 10/1/2007 - 10/1/2008 are estimated.

(6): Benefit level changes for Injury Types 3 & 4 are an average of the benefit level changes for Injury Type 3 and Injury Type 4, weighted by the Injury Type weights at the time of benefit change.

IV 000010 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 5

Composite Policy Year Benefit On-Level Factors to 10/1/2006 Law Level

Composite Policy Year (1)	Indemnity Losses							Medical Losses
	Injury Type 1 (2)	Injury Type 2 (3)	Injury Type 3 (4)	Injury Type 4 (5)	Injury Types 3&4 (6)	Injury Type 5 (7)	All Injury Types (8)	All Injury Types (9)
1984/1985	2.579	1.962			0.983	0.800		1.678
1985/1986	1.684	1.278			1.003	0.803		1.578
1986/1987	0.911	0.688			1.054	0.816		1.376
1987/1988	0.869	0.662			1.035	0.799		1.261
1988/1989	0.845	0.650			1.012	0.782		1.165
1989/1990	0.827	0.641			0.995	0.768		1.157
1990/1991	0.854	0.676			1.011	0.792		1.155
1991/1992	1.150	1.047	1.200	1.360	1.209	1.029	1.143	1.152
1992/1993	1.194	1.130	1.215	1.340	1.224	1.071	1.168	1.147
1993/1994	1.177	1.120	1.200	1.311	1.209	1.066	1.155	1.139
1994/1995	1.164	1.114	1.188	1.287	1.196	1.062	1.146	1.124
1995/1996	1.151	1.107	1.174	1.262	1.182	1.059	1.136	1.110
1996/1997	1.132	1.097	1.157	1.230	1.165	1.053	1.123	1.100
1997/1998	1.111	1.085	1.137	1.195	1.144	1.046	1.108	1.100
1998/1999	1.087	1.072	1.117	1.158	1.122	1.039	1.092	1.100
1999/2000	1.055	1.053	1.090	1.109	1.092	1.029	1.069	1.088
2000/2001	1.022	1.032	1.058	1.059	1.058	1.016	1.043	1.067
2001/2002	1.016	1.023	1.042	1.042	1.042	1.012	1.032	1.058
2002/2003	1.016	1.023	1.043	1.043	1.043	1.012	1.033	1.019
2003/2004	1.014	1.021	1.039	1.039	1.039	1.011	1.030	1.009

Notes:

On-Level Factors are calculated using parallelogram method using the benefit level changes from Exhibit 4.

IV 000011 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 6

Composite Policy Year Benefit On-Level Factors to Policy Effective Period

Benefit On-Level Factors

Policy Period	Fatal	Permanent Total	Major Permanent Disability	Minor Permanent Disability	Temporary Total	Medical
(1) CPY 1999/2000	1.063	1.065	1.116	1.136	1.035	1.088
(2) CPY 2000/2001	1.030	1.043	1.083	1.084	1.022	1.067
(3) CPY 2001/2002	1.024	1.034	1.067	1.067	1.018	1.058
(4) CPY 2002/2003	1.024	1.035	1.068	1.068	1.018	1.019
(5) CPY 2003/2004	1.022	1.032	1.064	1.064	1.017	1.009
(6) PY 9/1/2007 to 8/31/2008	1.002	1.003	1.007	1.007	1.002	1.000

Benefit Level Adjustment Factors

Policy Period	Fatal	Permanent Total	Major Permanent Disability	Minor Permanent Disability	Temporary Total	Medical
(7) CPY 1999/2000 = (1) / (6)	1.061	1.062	1.108	1.128	1.033	1.088
(8) CPY 2000/2001 = (2) / (6)	1.028	1.040	1.076	1.077	1.021	1.067
(9) CPY 2001/2002 = (3) / (6)	1.021	1.031	1.060	1.060	1.016	1.058
(10) CPY 2002/2003 = (4) / (6)	1.022	1.031	1.061	1.061	1.017	1.019
(11) CPY 2003/2004 = (5) / (6)	1.020	1.029	1.057	1.057	1.015	1.009

Notes:

Effects of Benefit Changes from Exhibit 4. Benefit On-Level Factors are calculated using parallelogram method.
 Benefit Level Adjustment Factors adjust the experience policy to the proposed effective policy year period.

IV 000012 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 7

Prior Policy Effective Period Benefit On-Level Factors to Proposed Policy Effective Period

Benefit On-Level Factors

Policy Period	Fatal	Permanent Total	Major Permanent Disability	Minor Permanent Disability	Temporary Total	Medical
(1) PY 9/1/2005 to 8/31/2006	1.011	1.016	1.033	1.033	1.008	1.000
(2) PY 9/1/2007 to 8/31/2008	1.002	1.003	1.007	1.007	1.002	1.000

Benefit Level Adjustment Factors

Policy Period	Fatal	Permanent Total	Major Permanent Disability	Minor Permanent Disability	Temporary Total	Medical
(3) PY 9/1/2005 to PY9/1/2007 = (1) / (2)	1.009	1.012	1.026	1.026	1.007	1.000
(4) Injury Type Weights	0.0166	0.0315	0.3512	0.0470	0.1822	0.3716
(5) Effect by Injury Type:	Serious (Injury Types 1-3) 1.024		Non-Serious (Injury Types 4-5) 1.010		Medical (Injury Types 1-6) 1.000	

Notes:

Effects of Benefit Changes from Exhibit 4. Benefit On-Level Factors are calculated using parallelogram method. Benefit Level Adjustment Factors adjust the experience policy to the proposed effective policy year period.
 (4): Post-Chapter 398 weights at ultimate, from Section IV - I, Exhibits 1 and 2.

IV 000013 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 8

Benefit Level Change from Prior Projection of Average Benefit Level for Prior Policy Effective Period
 to Current Projection of Average Benefit Level for Proposed Policy Effective Period

Projected Average Benefit Level for Proposed Effective Policy Period Policy Year 9/1/2007 to 8/31/2008					
	10/1/2004	10/1/2005	10/1/2006	10/1/2007	10/1/2008
(1) Date of Change					
(2) Benefit Level Change	1.006	1.007	1.007	1.005	1.005
(3) Cumulative Benefit Level Change	1.006	1.013	1.020	1.026	1.031
(4) Policy Period Weights	0.000	0.000	0.003	0.575	0.421
(5) Average Policy Period Benefit Level = Sum of (3) x (4)					1.028
Average Benefit Level for Current Policy Period, Estimated at 9/1/2005 Policy Year 9/1/2005 to 8/31/2006					
	10/1/2004	10/1/2005	10/1/2006	10/1/2007	10/1/2008
(6) Date of Change					
(7) Benefit Level Change	1.006	1.005	1.005	1.000	1.000
(8) Cumulative Benefit Level Change	1.006	1.011	1.016	1.016	1.016
(9) Policy Period Weights	0.003	0.575	0.421	0.000	0.000
(10) Average Policy Period Benefit Level = Sum of (8) x (9)					1.013
(11) Benefit Level Change = (5) / (10)					1.015
(12) Benefit Level Change on Percentage Basis = [(11) - 1.000] x 100					1.5%

Notes:

- (2): From Exhibit 4.
- (3): Product of (2) at successive benefit dates.
- (4): Policy Year 9/1/2007 to 8/31/2008.
- (7): From Section IV - A, Exhibit 1 of 9/1/2005 filing.
- (8): Product of (7) at successive benefit dates.
- (9): Policy Year 9/1/2005 to 8/31/2006.

IV 000014 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV - A
 Exhibit 9

Law Adjustment Factors

Law Factors			Fraction of Premium Earned at a Given Benefit Level			
Effective Date (1)	Law Amendment Factor (2)	Cumulative Factor (3)	Policy Effective Date			PY Effective 9/1/2007 (7)
			03/01/2004 (4)	03/01/2005 (5)	03/01/2006 (6)	
03/01/2004	Base Level	1.000	0.504			
09/01/2004	1.005	1.005	0.082			
10/01/2004	1.006	1.011	0.414	0.586		
10/01/2005	1.007	1.018		0.414	0.586	
10/01/2006	1.007	1.026			0.414	0.003
10/01/2007	1.005	1.031				0.576
10/01/2008	1.005	1.037				0.421

(8) Average Benefit Level

1.005	1.014	1.021	1.034
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(9) Adjustment to PY Effective 9/1/2007 Benefit Level

1.028	1.019	1.012
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Notes:

(1), (2): From Exhibit 4.

(4), (5), (6): Unit Stat Reports used to experience rate a policy taking effect 6 months after effective date of the proposed rates

IV 000015 STIP

Calculation of Law Amendment Factors for Use in Calculating D-Ratios

(1) Benefit Changes by Injury Type

	10/01/2000	10/01/2001	10/01/2002	10/01/2003	10/01/2004	10/01/2005	10/01/2006
Fatal	4.2%	0.8%	-0.1%	0.0%	0.5%	0.5%	0.5%
Permanent Total	2.5%	1.2%	-0.1%	0.0%	0.7%	0.8%	0.7%
Major Permanent Partial	3.4%	2.2%	-0.3%	0.1%	1.2%	1.5%	1.5%
Minor Permanent Partial	5.9%	2.2%	-0.3%	0.1%	1.2%	1.5%	1.5%
Temporary Total	1.5%	0.6%	-0.1%	0.0%	0.4%	0.4%	0.4%

(2) Cumulative Index

	Base							
Fatal	1.000	1.042	1.050	1.049	1.050	1.055	1.061	1.066
Permanent Total	1.000	1.025	1.037	1.036	1.037	1.044	1.052	1.060
Major Permanent Partial	1.000	1.034	1.057	1.054	1.054	1.067	1.083	1.100
Minor Permanent Partial	1.000	1.059	1.082	1.079	1.080	1.093	1.109	1.126
Temporary Total	1.000	1.015	1.021	1.020	1.020	1.025	1.029	1.033

(3) Schedule Z Composite Policy Year

Effect by Policy Year:						
07/01/2001 - 06/30/2002	0.032	0.689	0.280			
07/01/2002 - 06/30/2003		0.032	0.688	0.280		
07/01/2003 - 06/30/2004			0.032	0.689	0.280	

(4) Average Policy Period

Effect by Policy Period:						
03/01/2004 - 02/28/2005			0.585	0.415		
03/01/2005 - 02/28/2006				0.586	0.414	
03/01/2006 - 02/28/2007					0.586	0.414

	Injury Type				
	Fatal	Perm Tot	Maj PP	Min PP	Temp Tot
(5) Sum of (2) Weighted by (3)					
07/01/2001 - 06/30/2002	1.050	1.037	1.055	1.081	1.021
07/01/2002 - 06/30/2003	1.049	1.036	1.054	1.079	1.020
07/01/2003 - 06/30/2004	1.051	1.039	1.058	1.083	1.021
(6) Sum of (2) Weighted by (4)					
03/01/2004 - 02/28/2005	1.052	1.040	1.060	1.085	1.022
03/01/2005 - 02/28/2006	1.057	1.048	1.074	1.100	1.026
03/01/2006 - 02/28/2007	1.063	1.056	1.090	1.116	1.031
(7) Law Amendment Factor = (6) / (5)					
2001/2002 to 03/01/2004	1.002	1.003	1.004	1.004	1.001
2002/2003 to 03/01/2005	1.008	1.011	1.019	1.019	1.006
2003/2004 to 03/01/2006	1.011	1.016	1.030	1.030	1.009

Notes:

(1): From Exhibit 4.

IV 000016 STIP

Section IV - Benefit Change Adjustments
 Subsection A - Summary
 9/1/2007

Section IV-A
 Exhibit 10
 Page 2

Calculation of Law Amendment Factors for Use in Calculating D-Ratios

A. Benefit Changes by Injury Type

	07/01/2001	12/01/2002	09/01/2004
All Medical		5.2%	1.4%

B. Cumulative Index

	Base			
All Medical	1.000	1.000	1.052	1.067

C. Schedule Z Composite Policy Year

Effect by Policy Year:

07/01/2001 - 06/30/2002	0.831	0.169	
07/01/2002 - 06/30/2003	0.088	0.912	
07/01/2003 - 06/30/2004		0.655	0.345

D. Average Policy Period

Effect by Policy Period:

03/01/2004 - 02/28/2005	0.503	0.497
03/01/2005 - 02/28/2006		1.000
03/01/2006 - 02/28/2007		1.000

E. Sum of (B) Weighted by (C)

	<u>All Medical</u>
07/01/2001 - 06/30/2002	1.009
07/01/2002 - 06/30/2003	1.047
07/01/2003 - 06/30/2004	1.057

F. Sum of (B) Weighted by (D)

03/01/2004 - 02/28/2005	1.059
03/01/2005 - 02/28/2006	1.067
03/01/2006 - 02/28/2007	1.067

G. Law Amendment Factor = (F) / (E)

2001/2002 to 03/01/2004	1.050
2002/2003 to 03/01/2005	1.018
2003/2004 to 03/01/2006	1.009

Notes:

A: Section IV - H, Exhibit 1.

IV 000017 STIP

Section IV - Benefit Change Adjustments
Subsection B - Effects of SAWW Change of 10/01/2005
9/1/2007

Section IV-B
Exhibit 1
Page 1

Determination of the Monetary Cost and Effect of Amendments on Fatal Benefits

	10/01/2004	10/01/2005
(1) Cost for 1, 000 Fatal Dependency Cases From Section IV-B, Exhibit 1, Page 2	537,387,632	540,328,207
(2) Cost of Burial (1,000 cases)	4,000,000	4,000,000
(3) Total Monetary Cost (1)+(2)	541,387,632	544,328,207
(4) Effect		1.005

IV 000018 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 1
 Page 2

Valuation of Fatal Benefits

Number of Cases (1)	Person(s) Receiving Benefits (2)	Number of Dependents (3)	Average Arithmetic Age (4)	Annuity Symbol (5)	Annuity Value (c) (6)	Average Weekly Benefit Effective 10/01/2004 (7)	Average Weekly Benefit Effective 10/01/2005 (8)	10/01/2004 Cost = (1) x (6) x (7) (9)	10/01/2005 Cost = (1) x (6) x (8) (10)
204	None	0	xx	xxx	xxx			xxx	xxx
212	Widow Alone	1	40	a <u>40 : LIFE</u>	1,572.01	524.37	527.36	174,753,878	175,749,986
407	Widow with Child(ren)	1 2 (a)	38 10	a <u>38 : LIFE</u> a <u>416</u> (b)	1,574.20 405.01	524.37	527.36	335,960,577	337,875,572
21	Orphan	1	13	a <u>13 : 5</u>	252.57	524.37	527.36	2,781,225	2,797,078
15	Orphans	3 (a)	12	a <u>312</u> (b)	303.79	524.37	527.36	2,389,460	2,403,080
141	Other Dependents	1.7 (a)	58	a <u>58 : LIFE</u>	1,122.94	135.80	135.80	21,502,490	21,502,490
<u>1,000</u>								<u>537,387,632</u>	<u>540,328,207</u>

Notes:

- (a): Average number of dependents.
- (b): For two or more dependents, benefits are last-survivor contingent. An annuity certain is used to approximate the joint-survivor annuity.
- (c): From Pension Tables (see text).
- (1), (3), (4): From Section IV - G, Exhibit 2.
- (7), (8): From Pages 3 and 4.

IV 000019 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 1
 Page 3

Determination of the Average Weekly Benefit

Effective: 10/01/2004

(1)	Class of Injury	Fatal - Widows and Orphans
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	110.00
(4)	Max Weekly Compensation	918.78
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	115.42	110.00
164.99 - 1,378.10	Wage times compensation rate	0.20 - 1.70	90.6732	82.6131	738.04	492.05
1,378.10 - over	Statutory Maximum	1.70 - over	8.4011	17.2550	1,663.76	918.78
(13) Average Weekly Benefit						524.37

Effective: 10/01/2005

(14)	Class of Injury	Fatal - Widows and Orphans
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	110.00
(17)	Max Weekly Compensation	958.58
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	115.42	110.00
164.99 - 1,437.80	Wage times compensation rate	0.20 - 1.75	91.9360	84.7888	747.08	498.08
1,437.80 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,711.19	958.58
(26) Average Weekly Benefit						527.36

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000020 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 1
 Page 4

Determination of the Average Weekly Benefit

Effective: 10/01/2004

(1)	Class of Injury	Fatal - All Other Dependents
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	80.00
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	78.60	52.40
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	813.12	80.00
(13) Average Weekly Benefit						79.88

Effective: 10/01/2005

(14)	Class of Injury	Fatal - All Other Dependents
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	80.00
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	78.60	52.40
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	813.12	80.00
(26) Average Weekly Benefit						79.88

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000021 STIP

Section IV - Benefit Change Adjustments
Subsection B - Effects of SAWW Change of 10/01/2005
9/1/2007

Section IV-B
Exhibit 2
Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Total Benefits

	10/01/2004	10/01/2005
A. PERMANENT TOTAL WAGE LOSS BENEFITS		
(1) Average Wage Loss Benefit - Exhibit 2, Page 2	526.41	529.81
(2) Effect on "Regular" PT benefits		1.006
B. SPECIFIC INJURY PAYMENTS		
(3) SAWW	918.78	958.58
(4) Effect on Specific Injuries		1.043
C. TOTAL EFFECT		
(5) PT Wage Loss Benefits as a Proportion of PT Cost		96.5%
(6) Specific Injury Payment as a Proportion of PT Cost		3.5%
(7) Permanent Total Effect		
= [(2) x (5)] + [(4) x (6)]		1.008

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5), (6): From the Filing for 9/1/2005 Rates, Section IV - B, Exhibit 2, Page 1. Estimated Average Schedule Benefit compared to Average Indemnity Cost per Claim.

IV 000022 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 2
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2004

(1)	Class of Injury	Permanent Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	183.76
(4)	Max Weekly Compensation	918.78
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 275.63	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	205.96	183.76
275.63 - 1,378.10	Wage times compensation rate	0.35 - 1.70	86.5315	81.4566	762.54	508.39
1,378.10 - over	Statutory Maximum	1.70 - over	8.4011	17.2550	1,663.76	918.78
(13) Average Weekly Benefit						526.41

Effective: 10/01/2005

(14)	Class of Injury	Permanent Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	191.72
(17)	Max Weekly Compensation	958.58
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 287.57	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	205.96	191.72
287.57 - 1,437.80	Wage times compensation rate	0.35 - 1.75	87.7943	83.6323	771.65	514.46
1,437.80 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,711.19	958.58
(26) Average Weekly Benefit						529.81

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000023 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 3
 Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Partial Benefits

		Permanent Partial Law Effective	
		10/01/2004	10/01/2005
A.	PERMANENT PARTIAL WAGE LOSS BENEFITS		
(1)	Average Weekly Benefit for PP Wage Loss	297.18	298.99
(2)	Effect on Wage Loss Benefits		1.006
B.	PERMANENT PARTIAL SPECIFIC INJURY PAYMENTS		
(3)	SAWW	918.78	958.58
(4)	Effect on Specific Injuries		1.043
C.	PERMANENT PARTIAL (HEALING PERIOD)		
(5)	Average Weekly Benefit for Temp Total	479.90	481.90
(6)	Effect on Healing Period		1.004
D.	TOTAL EFFECT		
(7)	Wage Loss Benefits as a Proportion of P.P. Cost		27%
(8)	Specific Injury Payment as a Proportion of P.P. Cost		26%
(9)	Healing Period Cost as a Proportion of P.P. Cost		47%
(10)	Permanent Partial Effect		
	= [(2) x (7)] + [(4) x (8)] + [(6) x (9)]		1.015

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5): From Exhibit 4, Page 1.
- (7), (8), (9): DCI for Permanent Partial Claims in Massachusetts.

IV 000024 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 3
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2004

(1)	Class of Injury	Permanent Partial Wage Loss
(2)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	607.54
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 1,633.17	Wage times compensation rate	0.00 - 2.00	96.9125	92.4774	772.98	287.55
1,633.17 - 4,835.68	Statutory Maximum	2.00 - 5.95	3.0474	7.2755	1,933.95	607.54
4,835.68 - over	Statutory Limitation	5.95 - over	0.0401	0.2471	4,991.74	0.00
(13) Average Weekly Benefit						297.18

Effective: 10/01/2005

(14)	Class of Injury	Permanent Partial Wage Loss
(15)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	718.94
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 1,932.62	Wage times compensation rate	0.00 - 2.40	99.1195	97.2019	794.38	295.51
1,932.62 - 5,045.16	Statutory Maximum	2.40 - 6.25	0.8455	2.5821	2,473.84	718.94
5,045.16 - over	Statutory Limitation	6.25 - over	0.0350	0.2160	4,999.43	0.00
(26) Average Weekly Benefit						298.99

Notes:

- (7), (20): Statutory Limitation: Insurer may reduce benefit to level at which benefits + earnings = 2 x SAWW.
- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000025 STIP

Section IV - Benefit Change Adjustments
 Subsection B - Effects of SAWW Change of 10/01/2005
 9/1/2007

Section IV-B
 Exhibit 4
 Page 1

Determination of the Average Weekly Benefit

Effective: 10/01/2004

(1)	Class of Injury	Temporary Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(3)	Min Weekly Compensation	183.76
(4)	Max Weekly Compensation	918.78
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 183.76	Actual Wage	0.00 - 0.25	2.2314	0.4323	156.94	156.94
183.76 - 306.27	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	267.68	183.76
306.27 - 1,531.30	Wage times compensation rate	0.40 - 1.90	88.6344	87.7354	801.83	481.10
1,531.30 - over	Statutory Maximum	1.90 - over	4.5163	10.3063	1,848.55	918.78
(13) Average Weekly Benefit						479.90

Effective: 10/01/2005

(14)	Class of Injury	Temporary Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(16)	Min Weekly Compensation	191.72
(17)	Max Weekly Compensation	958.58
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2005	810.05

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 191.72	Actual Wage	0.00 - 0.25	2.2314	0.4323	156.94	156.94
191.72 - 319.53	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	267.68	191.72
319.53 - 1,597.63	Wage times compensation rate	0.40 - 1.95	89.3889	89.1884	808.23	484.94
1,597.63 - over	Statutory Maximum	1.95 - over	3.7618	8.8533	1,906.43	958.58
(26) Average Weekly Benefit						481.90

(27) Temporary Total Benefit Change Factor = (26) / (13) 1.004

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000026 STIP

Section IV - Benefit Change Adjustments
Subsection C - Effects of SAWW Change of 10/01/2006
9/1/2007

Section IV-C
Exhibit 1
Page 1

Determination of the Monetary Cost and Effect of Amendments on Fatal Benefits

	10/01/2005	10/01/2006
(1) Cost for 1, 000 Fatal Dependency Cases From Section IV-C, Exhibit 1, Page 2	555,459,194	558,340,355
(2) Cost of Burial (1,000 cases)	4,000,000	4,000,000
(3) Total Monetary Cost (1)+(2)	559,459,194	562,340,355
(4) Effect		1.005

IV 000027 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 1
 Page 2

Valuation of Fatal Benefits

Number of Cases (1)	Person(s) Receiving Benefits (2)	Number of Dependents (3)	Average Arithmetic Age (4)	Annuity Symbol (5)	Annuity Value (c) (6)	Average Weekly Benefit Effective 10/01/2005 (7)	Average Weekly Benefit Effective 10/01/2006 (8)	10/01/2005 Cost = (1) x (6) x (7) (9)	10/01/2006 Cost = (1) x (6) x (8) (10)
204	None	0	xx	xxx	xxx			xxx	xxx
212	Widow Alone	1	40	a <u>'40 : LIFE</u>	1,572.01	542.73	545.66	180,874,871	181,850,852
407	Widow with Child(ren)	1 2 (a)	38 10	a <u>'38 : LIFE</u> a <u>416</u> (b)	1,574.20 405.01	542.73	545.66	347,728,054	349,604,357
21	Orphan	1	13	a <u>13 : 5</u>	252.57	542.73	545.66	2,878,641	2,894,174
15	Orphans	3 (a)	12	a <u>312</u> (b)	303.79	542.73	545.66	2,473,155	2,486,499
141	Other Dependents	1.7 (a)	58	a <u>58: LIFE</u>	1,122.94	135.82	135.82	21,504,473	21,504,473
<hr/>								555,459,194	558,340,355
1,000									

Notes:

- (a): Average number of dependents.
- (b): For two or more dependents, benefits are last-survivor contingent. An annuity certain is used to approximate the joint-survivor annuity.
- (c): From Pension Tables (see text).
- (1), (3), (4): From Section IV - G, Exhibit 2.
- (7), (8): From Pages 3 and 4.

IV 000028 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 1
 Page 3

Determination of the Average Weekly Benefit

Effective: 10/01/2005

(1)	Class of Injury	Fatal - Widows and Orphans
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	110.00
(4)	Max Weekly Compensation	958.58
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	119.31	110.00
164.99 - 1,437.80	Wage times compensation rate	0.20 - 1.70	90.6732	82.6131	762.89	508.62
1,437.80 - over	Statutory Maximum	1.70 - over	8.4011	17.2550	1,719.78	958.58
(13) Average Weekly Benefit						542.73

Effective: 10/01/2006

(14)	Class of Injury	Fatal - Widows and Orphans
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	110.00
(17)	Max Weekly Compensation	1000.43
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	119.31	110.00
164.99 - 1,500.57	Wage times compensation rate	0.20 - 1.80	92.9420	86.5738	779.95	520.00
1,500.57 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,815.25	1000.43
(26) Average Weekly Benefit						545.66

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000029 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 1
 Page 4

Determination of the Average Weekly Benefit

Effective: 10/01/2005

(1)	Class of Injury	Fatal - All Other Dependents
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	80.00
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	81.25	54.17
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	840.50	80.00
(13) Average Weekly Benefit						79.89

Effective: 10/01/2006

(14)	Class of Injury	Fatal - All Other Dependents
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	80.00
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	81.25	54.17
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	840.50	80.00
(26) Average Weekly Benefit						79.89

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000030 STIP

Section IV - Benefit Change Adjustments
Subsection C - Effects of SAWW Change of 10/01/2006
9/1/2007

Section IV-C
Exhibit 2
Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Total Benefits

	10/01/2005	10/01/2006
A. PERMANENT TOTAL WAGE LOSS BENEFITS		
(1) Average Wage Loss Benefit	544.97	548.33
(2) Effect on "Regular" PT benefits		1.006
B. SPECIFIC INJURY PAYMENTS		
(3) SAWW	958.58	1000.43
(4) Effect on Specific Injuries		1.044
C. TOTAL EFFECT		
(5) PT Wage Loss Benefits as a Proportion of PT Cost		96.5%
(6) Specific Injury Payment as a Proportion of PT Cost		3.5%
(7) Permanent Total Effect = [(2) x (5)] + [(4) x (6)]		1.007

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5), (6): From the Filing for 9/1/2005 Rates, Section IV - C, Exhibit 2, Page 1. Estimated Average Schedule Benefit compared to Average Indemnity Cost per Claim.

IV 000031 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 2
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2005

(1)	Class of Injury	Permanent Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	191.72
(4)	Max Weekly Compensation	958.58
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 287.57	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	212.89	191.72
287.57 - 1,437.80	Wage times compensation rate	0.35 - 1.70	86.5315	81.4566	788.22	525.51
1,437.80 - over	Statutory Maximum	1.70 - over	8.4011	17.2550	1,719.78	958.58
(13) Average Weekly Benefit						544.97

Effective: 10/01/2006

(14)	Class of Injury	Permanent Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	200.09
(17)	Max Weekly Compensation	1000.43
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 300.12	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	212.89	200.09
300.12 - 1,500.57	Wage times compensation rate	0.35 - 1.80	88.8003	85.4173	805.43	536.98
1,500.57 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,815.25	1000.43
(26) Average Weekly Benefit						548.33

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000032 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 3
 Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Partial Benefits

		Permanent Partial Law Effective	
		10/01/2005	10/01/2006
A.	PERMANENT PARTIAL WAGE LOSS BENEFITS		
(1)	Average Weekly Benefit for PP Wage Loss	306.53	308.82
(2)	Effect on Wage Loss Benefits		1.007
B.	PERMANENT PARTIAL SPECIFIC INJURY PAYMENTS		
(3)	SAWW	958.58	1000.43
(4)	Effect on Specific Injuries		1.044
C.	PERMANENT PARTIAL (HEALING PERIOD)		
(5)	Average Weekly Benefit for Temp Total	496.54	498.51
(6)	Effect on Healing Period		1.004
D.	TOTAL EFFECT		
(7)	Wage Loss Benefits as a Proportion of P.P. Cost		27%
(8)	Specific Injury Payment as a Proportion of P.P. Cost		26%
(9)	Healing Period Cost as a Proportion of P.P. Cost		47%
(10)	Permanent Partial Effect		
	= [(2) x (7)] + [(4) x (8)] + [(6) x (9)]		1.015

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5): From Exhibit 4, Page 1.
- (7), (8), (9): DCI for Permanent Partial Claims in Massachusetts.

IV 000033 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 3
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2005

(1)	Class of Injury	Permanent Partial Wage Loss
(2)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	607.54
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 1,633.17	Wage times compensation rate	0.00 - 1.95	96.2382	91.1467	793.03	295.01
1,633.17 - 5,045.16	Statutory Maximum	1.95 - 6.05	3.7235	8.6170	1,937.76	607.54
5,045.16 - over	Statutory Limitation	6.05 - over	0.0383	0.2363	5,166.11	0.00
(13) Average Weekly Benefit						306.53

Effective: 10/01/2006

(14)	Class of Injury	Permanent Partial Wage Loss
(15)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	718.94
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 1,932.62	Wage times compensation rate	0.00 - 2.30	98.8893	96.6609	818.46	304.47
1,932.62 - 5,265.42	Statutory Maximum	2.30 - 6.30	1.0765	3.1281	2,433.11	718.94
5,265.42 - over	Statutory Limitation	6.30 - over	0.0342	0.2110	5,165.70	0.00
(26) Average Weekly Benefit						308.82

Notes:

- (7), (20): Statutory Limitation: Insurer may reduce benefit to level at which benefits + earnings = 2 x SAWW.
- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000034 STIP

Section IV - Benefit Change Adjustments
 Subsection C - Effects of SAWW Change of 10/01/2006
 9/1/2007

Section IV-C
 Exhibit 4
 Page 1

Determination of the Average Weekly Benefit

Effective: 10/01/2005

(1)	Class of Injury	Temporary Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(3)	Min Weekly Compensation	191.72
(4)	Max Weekly Compensation	958.58
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 191.72	Actual Wage	0.00 - 0.25	2.2314	0.4323	162.22	162.22
191.72 - 319.53	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	276.70	191.72
319.53 - 1,597.63	Wage times compensation rate	0.40 - 1.90	88.6344	87.7354	828.83	497.30
1,597.63 - over	Statutory Maximum	1.90 - over	4.5163	10.3063	1,910.80	958.58
(13) Average Weekly Benefit						496.54

Effective: 10/01/2006

(14)	Class of Injury	Temporary Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(16)	Min Weekly Compensation	200.09
(17)	Max Weekly Compensation	1000.43
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2006	837.33

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval AIWW(18) (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 200.09	Actual Wage	0.00 - 0.25	2.2314	0.4323	162.22	162.22
200.09 - 333.48	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	276.70	200.09
333.48 - 1,667.38	Wage times compensation rate	0.40 - 2.00	90.0632	90.5191	841.56	504.94
1,667.38 - over	Statutory Maximum	2.00 - over	3.0875	7.5226	2,040.12	1000.43
(26) Average Weekly Benefit						498.51

(27) Temporary Total Benefit Change Factor = (26) / (13) 1.004

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000035 STIP

Section IV - Benefit Change Adjustments
Subsection D - Effects of SAWW Change of 10/01/2007
9/1/2007

Section IV-D
Exhibit 1
Page 1

Determination of the Monetary Cost and Effect of Amendments on Fatal Benefits

	10/01/2006	10/01/2007
(1) Cost for 1, 000 Fatal Dependency Cases From Section IV-D, Exhibit 1, Page 2	574,120,346	576,384,720
(2) Cost of Burial (1,000 cases)	4,000,000	4,000,000
(3) Total Monetary Cost (1)+(2)	578,120,346	580,384,720
(4) Effect		1.004

IV 000036 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 1
 Page 2

Valuation of Fatal Benefits

Number of Cases (1)	Person(s) Receiving Benefits (2)	Number of Dependents (3)	Average Arithmetic Age (4)	Annuity Symbol (5)	Annuity Value (c) (6)	Average Weekly Benefit Effective 10/01/2006 (7)	Average Weekly Benefit Effective 10/01/2007 (8)	10/01/2006 Cost = (1) x (6) x (7) (9)	10/01/2007 Cost = (1) x (6) x (8) (10)
204	None	0	xx	xxx	xxx			xxx	xxx
212	Widow Alone	1	40	a <u>40 : LIFE</u>	1,572.01	561.70	564.00	187,195,562	187,962,609
407	Widow with Child(ren)	1 2 (a)	38 10	a <u>38 : LIFE</u> a <u>416</u> (b)	1,574.20 405.01	561.70	564.00	359,879,447	361,354,079
21	Orphan	1	13	a <u>13 : 5</u>	252.57	561.70	564.00	2,979,236	2,991,444
15	Orphans	3 (a)	12	a <u>312</u> (b)	303.79	561.70	564.00	2,559,579	2,570,067
141	Other Dependents	1.7 (a)	58	a <u>58: LIFE</u>	1,122.94	135.83	135.83	21,506,522	21,506,522
<u>1,000</u>								<u>574,120,346</u>	<u>576,384,720</u>

Notes:

- (a): Average number of dependents.
- (b): For two or more dependents, benefits are last-survivor contingent. An annuity certain is used to approximate the joint-survivor annuity.
- (c): From Pension Tables (see text).
- (1), (3), (4): From Section IV - G, Exhibit 2.
- (7), (8): From Pages 3 and 4.

IV 000037 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 1
 Page 3

Determination of the Average Weekly Benefit

Effective: 10/01/2006

(1)	Class of Injury	Fatal - Widows and Orphans
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	110.00
(4)	Max Weekly Compensation	1000.43
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	123.33	110.00
164.99 - 1,500.57	Wage times compensation rate	0.20 - 1.75	91.9360	84.7888	798.23	532.18
1,500.57 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,828.37	1000.43
(13) Average Weekly Benefit						561.70

Effective: 10/01/2007

(14)	Class of Injury	Fatal - Widows and Orphans
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	110.00
(17)	Max Weekly Compensation	1034.12
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	123.33	110.00
164.99 - 1,551.10	Wage times compensation rate	0.20 - 1.80	92.9420	86.5738	806.22	537.50
1,551.10 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,876.37	1034.12
(26) Average Weekly Benefit						564.00

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000038 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 1
 Page 4

Determination of the Average Weekly Benefit

Effective: 10/01/2006

(1)	Class of Injury	Fatal - All Other Dependents
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	80.00
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	83.98	55.99
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	868.80	80.00
(13) Average Weekly Benefit						79.90

Effective: 10/01/2007

(14)	Class of Injury	Fatal - All Other Dependents
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	80.00
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	83.98	55.99
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	868.80	80.00
(26) Average Weekly Benefit						79.90

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000039 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 2
 Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Total Benefits

	10/01/2006	10/01/2007
A. PERMANENT TOTAL WAGE LOSS BENEFITS		
(1) Average Wage Loss Benefit	564.15	566.79
(2) Effect on "Regular" PT benefits		1.005
B. SPECIFIC INJURY PAYMENTS		
(3) SAWW	1000.43	1034.12
(4) Effect on Specific Injuries		1.034
C. TOTAL EFFECT		
(5) PT Wage Loss Benefits as a Proportion of PT Cost		96.5%
(6) Specific Injury Payment as a Proportion of PT Cost		3.5%
(7) Permanent Total Effect		
= [(2) x (5)] + [(4) x (6)]		1.006

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5), (6): From the Filing for 9/1/2005 Rates, Section IV - D, Exhibit 2, Page 1. Estimated Average Schedule Benefit compared to Average Indemnity Cost per Claim.

IV 000040 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 2
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2006

(1)	Class of Injury	Permanent Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	200.09
(4)	Max Weekly Compensation	1000.43
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 300.12	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	220.06	200.09
300.12 - 1,500.57	Wage times compensation rate	0.35 - 1.75	87.7943	83.6323	824.49	549.69
1,500.57 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,828.37	1000.43
(13) Average Weekly Benefit						564.15

Effective: 10/01/2007

(14)	Class of Injury	Permanent Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	206.82
(17)	Max Weekly Compensation	1034.12
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 310.21	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	220.06	206.82
310.21 - 1,551.10	Wage times compensation rate	0.35 - 1.80	88.8003	85.4173	832.55	555.06
1,551.10 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,876.37	1034.12
(26) Average Weekly Benefit						566.79

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000041 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 3
 Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Partial Benefits

		Permanent Partial Law Effective	
		10/01/2006	10/01/2007
A.	PERMANENT PARTIAL WAGE LOSS BENEFITS		
(1)	Average Weekly Benefit for PP Wage Loss ¹	317.55	319.53
(2)	Effect on Wage Loss Benefits		1.006
B.	PERMANENT PARTIAL SPECIFIC INJURY PAYMENTS		
(3)	SAWW ²	1000.43	1034.12
(4)	Effect on Specific Injuries		1.034
C.	PERMANENT PARTIAL (HEALING PERIOD)		
(5)	Average Weekly Benefit for Temp Total ³	513.78	515.30
(6)	Effect on Healing Period		1.003
D.	TOTAL EFFECT		
(7)	Wage Loss Benefits as a Proportion of P.P. Cost ⁴		27%
(8)	Specific Injury Payment as a Proportion of P.P. Cost ⁴		26%
(9)	Healing Period Cost as a Proportion of P.P. Cost ⁴		47%
(10)	Permanent Partial Effect = [(2) x (7)] + [(4) x (8)] + [(6) x (9)]		1.012

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5): From Exhibit 4, Page 1.
- (7), (8), (9): DCI for Permanent Partial Claims in Massachusetts.

IV 000042 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 3
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2006

(1)	Class of Injury	Permanent Partial Wage Loss
(2)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	649.14
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 1,745.00	Wage times compensation rate	0.00 - 2.00	96.9125	92.4774	825.91	307.24
1,745.00 - 5,265.42	Statutory Maximum	2.00 - 6.10	3.0501	7.2918	2,069.17	649.14
5,265.42 - over	Statutory Limitation	6.10 - over	0.0374	0.2308	5,341.98	0.00
(13) Average Weekly Benefit						317.55

Effective: 10/01/2007

(14)	Class of Injury	Permanent Partial Wage Loss
(15)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	775.59
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 2,084.91	Wage times compensation rate	0.00 - 2.40	99.1195	97.2019	848.78	315.74
2,084.91 - 5,442.72	Statutory Maximum	2.40 - 6.30	0.8463	2.5871	2,645.87	775.59
5,442.72 - over	Statutory Limitation	6.30 - over	0.0342	0.2110	5,339.63	0.00
(26) Average Weekly Benefit						319.53

Notes:

- (7), (20): Statutory Limitation: Insurer may reduce benefit to level at which benefits + earnings = 2 x SAWW.
- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000043 STIP

Section IV - Benefit Change Adjustments
 Subsection D - Effects of SAWW Change of 10/01/2007
 9/1/2007

Section IV-D
 Exhibit 4
 Page 1

Determination of the Average Weekly Benefit

Effective: 10/01/2006

(1)	Class of Injury	Temporary Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(3)	Min Weekly Compensation	200.09
(4)	Max Weekly Compensation	1000.43
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 200.09	Actual Wage	0.00 - 0.25	2.2314	0.4323	167.68	167.68
200.09 - 333.48	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	286.01	200.09
333.48 - 1,667.38	Wage times compensation rate	0.40 - 1.95	89.3889	89.1884	863.58	518.15
1,667.38 - over	Statutory Maximum	1.95 - over	3.7618	8.8533	2,036.98	1000.43
(13) Average Weekly Benefit						513.78

Effective: 10/01/2007

(14)	Class of Injury	Temporary Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(16)	Min Weekly Compensation	206.82
(17)	Max Weekly Compensation	1034.12
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2007	865.52

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 206.82	Actual Wage	0.00 - 0.25	2.2314	0.4323	167.68	167.68
206.82 - 344.70	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	286.01	206.82
344.70 - 1,723.53	Wage times compensation rate	0.40 - 2.00	90.0632	90.5191	869.90	521.94
1,723.53 - over	Statutory Maximum	2.00 - over	3.0875	7.5226	2,108.81	1034.12
(26) Average Weekly Benefit						515.30

(27) Temporary Total Benefit Change Factor = (26) / (13) 1.003

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000044 STIP

Section IV - Benefit Change Adjustments
Subsection E - Effects of SAWW Change of 10/01/2008
9/1/2007

Section IV-E
Exhibit 1
Page 1

Determination of the Monetary Cost and Effect of Amendments on Fatal Benefits

	10/01/2007	10/01/2008
(1) Cost for 1, 000 Fatal Dependency Cases From Section IV-E, Exhibit 1, Page 2	592,696,047	595,036,666
(2) Cost of Burial (1,000 cases)	4,000,000	4,000,000
(3) Total Monetary Cost (1)+(2)	596,696,047	599,036,666
(4) Effect		1.004

IV 000045 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 1
 Page 2

Valuation of Fatal Benefits

Number of Cases (1)	Person(s) Receiving Benefits (2)	Number of Dependents (3)	Average Arithmetic Age (4)	Annuity Symbol (5)	Annuity Value (c) (6)	Average Weekly Benefit Effective 10/01/2007 (7)	Average Weekly Benefit Effective 10/01/2008 (8)	10/01/2007 Cost = (1) x (6) x (7) (9)	10/01/2008 Cost = (1) x (6) x (8) (10)
204	None	0	xx	xxx	xxx			xxx	xxx
212	Widow Alone	1	40	a <u>40 : LIFE</u>	1,572.01	580.58	582.96	193,487,283	194,280,158
407	Widow with Child(ren)	1 2 (a)	38 10	a <u>38 : LIFE</u> a <u>416</u> (b)	1,574.20 405.01	580.58	582.96	371,975,146	373,499,431
21	Orphan	1	13	a <u>13 : 5</u>	252.57	580.58	582.96	3,079,369	3,091,988
15	Orphans	3 (a)	12	a <u>312</u> (b)	303.79	580.58	582.96	2,645,608	2,656,449
141	Other Dependents	1.7 (a)	58	a <u>58 : LIFE</u>	1,122.94	135.84	135.84	21,508,640	21,508,640
<u>1,000</u>								<u>592,696,047</u>	<u>595,036,666</u>

Notes:

- (a): Average number of dependents.
- (b): For two or more dependents, benefits are last-survivor contingent. An annuity certain is used to approximate the joint-survivor annuity.
- (c): From Pension Tables (see text).
- (1), (3), (4): From Section IV - G, Exhibit 2.
- (7), (8): From Pages 3 and 4.

IV 000046 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 1
 Page 3

Determination of the Average Weekly Benefit

Effective: 10/01/2007

(1)	Class of Injury	Fatal - Widows and Orphans
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	110.00
(4)	Max Weekly Compensation	1034.12
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	127.48	110.00
164.99 - 1,551.10	Wage times compensation rate	0.20 - 1.75	91.9360	84.7888	825.11	550.10
1,551.10 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,889.93	1034.12
(13) Average Weekly Benefit						580.58

Effective: 10/01/2008

(14)	Class of Injury	Fatal - Widows and Orphans
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	110.00
(17)	Max Weekly Compensation	1068.94
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 164.99	Statutory Minimum	0.00 - 0.20	0.9257	0.1319	127.48	110.00
164.99 - 1,603.32	Wage times compensation rate	0.20 - 1.80	92.9420	86.5738	833.36	555.60
1,603.32 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,939.55	1068.94
(26) Average Weekly Benefit						582.96

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000047 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 1
 Page 4

Determination of the Average Weekly Benefit

Effective: 10/01/2007

(1)	Class of Injury	Fatal - All Other Dependents
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	80.00
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	86.81	57.88
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	898.05	80.00
(13) Average Weekly Benefit						79.91

Effective: 10/01/2008

(14)	Class of Injury	Fatal - All Other Dependents
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	80.00
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 0.00	Statutory Minimum	0.00 - 0.00	0.0000	0.0000	0.00	0.00
0.00 - 119.99	Wage times compensation rate	0.00 - 0.15	0.4174	0.0405	86.81	57.88
119.99 - over	Statutory Maximum	0.15 - over	99.5826	99.9595	898.05	80.00
(26) Average Weekly Benefit						79.91

Notes

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000048 STIP

Section IV - Benefit Change Adjustments
Subsection E - Effects of SAWW Change of 10/01/2008
9/1/2007

Section IV-E
Exhibit 2
Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Total Benefits

	10/01/2007	10/01/2008
A. PERMANENT TOTAL WAGE LOSS BENEFITS		
(1) Average Wage Loss Benefit	583.14	585.87
(2) Effect on "Regular" PT benefits		1.005
B. SPECIFIC INJURY PAYMENTS		
(3) SAWW	1034.12	1068.94
(4) Effect on Specific Injuries		1.034
C. TOTAL EFFECT		
(5) PT Wage Loss Benefits as a Proportion of PT Cost		96.5%
(6) Specific Injury Payment as a Proportion of PT Cost		3.5%
(7) Permanent Total Effect = [(2) x (5)] + [(4) x (6)]		1.006

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5), (6): From the Filing for 9/1/2005 Rates, Section IV - E, Exhibit 2, Page 1. Estimated Average Schedule Benefit compared to Average Indemnity Cost per Claim.

IV 000049 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 2
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2007

(1)	Class of Injury	Permanent Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(3)	Min Weekly Compensation	206.82
(4)	Max Weekly Compensation	1034.12
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 310.21	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	227.47	206.82
310.21 - 1,551.10	Wage times compensation rate	0.35 - 1.75	87.7943	83.6323	852.25	568.20
1,551.10 - over	Statutory Maximum	1.75 - over	7.1383	15.0793	1,889.93	1034.12
(13) Average Weekly Benefit						583.14

Effective: 10/01/2008

(14)	Class of Injury	Permanent Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6667
(16)	Min Weekly Compensation	213.79
(17)	Max Weekly Compensation	1068.94
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 320.67	Statutory Minimum	0.00 - 0.35	5.0674	1.2884	227.47	213.79
320.67 - 1,603.32	Wage times compensation rate	0.35 - 1.80	88.8003	85.4173	860.58	573.75
1,603.32 - over	Statutory Maximum	1.80 - over	6.1323	13.2943	1,939.55	1068.94
(26) Average Weekly Benefit						585.87

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000050 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 3
 Page 1

Determination of the Monetary Cost and Effect of Amendments on Permanent Partial Benefits

		Permanent Partial Law Effective	
		10/01/2007	10/01/2008
A.	PERMANENT PARTIAL WAGE LOSS BENEFITS		
(1)	Average Weekly Benefit for PP Wage Loss	328.24	330.29
(2)	Effect on Wage Loss Benefits		1.006
B.	PERMANENT PARTIAL SPECIFIC INJURY PAYMENTS		
(3)	SAWW	1034.12	1068.94
(4)	Effect on Specific Injuries		1.034
C.	PERMANENT PARTIAL (HEALING PERIOD)		
(5)	Average Weekly Benefit for Temp Total	531.08	532.65
(6)	Effect on Healing Period		1.003
D.	TOTAL EFFECT		
(7)	Wage Loss Benefits as a Proportion of P.P. Cost		27%
(8)	Specific Injury Payment as a Proportion of P.P. Cost		26%
(9)	Healing Period Cost as a Proportion of P.P. Cost		47%
(10)	Permanent Partial Effect		
	= [(2) x (7)] + [(4) x (8)] + [(6) x (9)]		1.012

Notes:

- (1): From Page 2.
- (3): The specific injury payment equals the SAWW multiplied by a number, according to the injury, for scheduled injuries, and equals the SAWW x 32, for non-scheduled injuries. The multipliers do not change year by year, so the effect on specific injuries equals the change in the SAWW.
- (5): From Exhibit 4, Page 1.
- (7), (8), (9): DCI for Permanent Partial Claims in Massachusetts.

IV 000051 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 3
 Page 2

Determination of the Average Weekly Benefit

Effective: 10/01/2007

(1)	Class of Injury	Permanent Partial Wage Loss
(2)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(3)	Min Weekly Compensation	0.00
(4)	Max Weekly Compensation	671.00
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 1,803.76	Wage times compensation rate	0.00 - 2.00	96.9125	92.4774	853.72	317.58
1,803.76 - 5,442.72	Statutory Maximum	2.00 - 6.10	3.0501	7.2918	2,138.84	671.00
5,442.72 - over	Statutory Limitation	6.10 - over	0.0374	0.2308	5,521.85	0.00
(13) Average Weekly Benefit						328.24

Effective: 10/01/2008

(14)	Class of Injury	Permanent Partial Wage Loss
(15)	Nominal Rate of Compensation Based on Gross Wages	0.3720
(16)	Min Weekly Compensation	0.00
(17)	Max Weekly Compensation	801.70
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 2,155.11	Wage times compensation rate	0.00 - 2.40	99.1195	97.2019	877.36	326.38
2,155.11 - 5,625.98	Statutory Maximum	2.40 - 6.30	0.8463	2.5871	2,734.96	801.70
5,625.98 - over	Statutory Limitation	6.30 - over	0.0342	0.2110	5,519.43	0.00
(26) Average Weekly Benefit						330.29

Notes:

- (7), (20): Statutory Limitation: Insurer may reduce benefit to level at which benefits + earnings = 2 x SAWW.
- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000052 STIP

Section IV - Benefit Change Adjustments
 Subsection E - Effects of SAWW Change of 10/01/2008
 9/1/2007

Section IV-E
 Exhibit 4
 Page 1

Determination of the Average Weekly Benefit

Effective: 10/01/2007

(1)	Class of Injury	Temporary Total
(2)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(3)	Min Weekly Compensation	206.82
(4)	Max Weekly Compensation	1034.12
(5)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (6)	Benefit (7)	= (6) / Average Wage (8)	Percentage in Interval		Avg. Wage in Interval = (10) / (9) x AIWW (11)	Avg. Benefit in Interval (12)
			Workers (9)	Wages (10)		
0.00 - 206.82	Actual Wage	0.00 - 0.25	2.2314	0.4323	173.33	173.33
206.82 - 344.70	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	295.64	206.82
344.70 - 1,723.53	Wage times compensation rate	0.40 - 1.95	89.3889	89.1884	892.66	535.59
1,723.53 - over	Statutory Maximum	1.95 - over	3.7618	8.8533	2,105.57	1034.12
(13) Average Weekly Benefit						531.08

Effective: 10/01/2008

(14)	Class of Injury	Temporary Total
(15)	Nominal Rate of Compensation Based on Gross Wages	0.6000
(16)	Min Weekly Compensation	213.79
(17)	Max Weekly Compensation	1068.94
(18)	Average Injured Worker Weekly Wage for 12 months starting 10/01/2008	894.66

Wage Intervals (19)	Benefit (20)	= (19) / Average Wage (21)	Percentage in Interval		Avg. Wage in Interval = (23) / (22) x AIWW (24)	Avg. Benefit in Interval (25)
			Workers (22)	Wages (23)		
0.00 - 213.79	Actual Wage	0.00 - 0.25	2.2314	0.4323	173.33	173.33
213.79 - 356.32	Statutory Minimum	0.25 - 0.40	4.6179	1.5260	295.64	213.79
356.32 - 1,781.56	Wage times compensation rate	0.40 - 2.00	90.0632	90.5191	899.19	539.52
1,781.56 - over	Statutory Maximum	2.00 - over	3.0875	7.5226	2,179.82	1068.94
(26) Average Weekly Benefit						532.65

(27) Temporary Total Benefit Change Factor = (26) / (13) 1.003

Notes:

- (8), (21): Rounded to nearest 0.05.
- (9), (22): From (2) in Section IV - G, Exhibit 1.
- (10), (23): From (3) in Section IV - G, Exhibit 1.
- (13), (26): Weighted Average of (12) on (9) and (25) on (22), respectively.

IV 000053 STIP

Section IV- Benefit Change Adjustments
 Subsection F - Provisions of the Law
 9/1/2007

Section IV-F
 Exhibit 1

Summary of Principal Benefit Changes Due to the Increase in the Maximum and Minimum Weekly Benefits

	10/01/2004	10/01/2005
(1) Fatal		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit		
Widow/Orphan	\$110.00 / \$918.78	\$110.00 / \$958.58
Others	\$0.00 / \$80.00	\$0.00 / \$80.00
Each Additional Child		\$6.00, if benefit under \$150.00
Maximum Aggregate Payable		250 x SAWW
Burial Allowance		\$4,000
Cost of Living Adjustment - benefits increase annually by:		Each October 1 after 2 years after injury. Based on the lesser of 5%, N.E. region urban area CPI, and the % change in the SAWW
(2) Total Disability		
Permanent Total		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit	\$183.76 / \$918.78	\$191.72 / \$958.58
Duration		Lifetime
Cost of Living Adjustment - benefits increase annually by:		Same as Fatal
Temporary Total		
% Rate of Compensation		60 %
Minimum/Maximum Weekly Benefit	\$183.76 / \$918.78	\$191.72 / \$958.58
Waiting Period/Retroactive After		5 days/21 days
(3) Permanent Partial Disability		
% Rate of Compensation		60 % of lost wage-earning capacity
Minimum Weekly Benefit	\$0.00	\$0.00
Maximum Weekly Benefit		75% of total incapacity benefit
(4) Specific Injury Payments		
Scheduled Injuries		
		According to the injury, a scheduled number multiplied by the SAWW
Non-Scheduled Injuries		
		SAWW multiplied by 32
Disfigurement		
Maximum Benefit		\$15,000
Benefit		As determined by the reviewing board

Notes:

- (1), (2): Maximum Weekly Benefit for Fatalities and Total Disabilities is 100% of the State Average Weekly Wage.
- (2): Minimum Weekly Benefit for Total Disability is 20% of the SAWW.

IV 000054 STIP

Section IV- Benefit Change Adjustments
 Subsection F - Provisions of the Law
 9/1/2007

Section IV-F
 Exhibit 2

Summary of Principal Benefit Changes Due to the Increase in the Maximum and Minimum Weekly Benefits

	10/01/2005	10/01/2006
(1) Fatal		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit		
Widow/Orphan	\$110.00 / \$958.58	\$110.00 / \$1000.43
Others	\$0.00 / \$80.00	\$0.00 / \$80.00
Each Additional Child		\$6.00, if benefit under \$150.00
Maximum Aggregate Payable		250 x SAWW
Burial Allowance		\$4,000
Cost of Living Adjustment - benefits increase annually by:		Each October 1 after 2 years after injury. Based on the lesser of 5%, N.E. region urban area CPI, and the % change in the SAWW
(2) Total Disability		
Permanent Total		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit	\$191.72 / \$958.58	\$200.09 / \$1000.43
Duration		Lifetime
Cost of Living Adjustment - benefits increase annually by:		Same as Fatal
Temporary Total		
% Rate of Compensation		60 %
Minimum/Maximum Weekly Benefit	\$191.72 / \$958.58	\$200.09 / \$1000.43
Waiting Period/Retroactive After		5 days/21 days
(3) Permanent Partial Disability		
% Rate of Compensation		60 % of lost wage-earning capacity
Minimum Weekly Benefit	\$0.00	\$0.00
Maximum Weekly Benefit		75% of total incapacity benefit
(4) Specific Injury Payments		
Scheduled Injuries		According to the injury, a scheduled number multiplied by the SAWW
Non-Scheduled Injuries		SAWW multiplied by 32
Disfigurement		
Maximum Benefit		\$15,000
Benefit		As determined by the reviewing board

Notes:

- (1), (2): Maximum Weekly Benefit for Fatalities and Total Disabilities is 100% of the State Average Weekly Wage.
 (2): Minimum Weekly Benefit for Total Disability is 20% of the SAWW.

IV 000055 STIP

Section IV- Benefit Change Adjustments
 Subsection F - Provisions of the Law
 9/1/2007

Section IV-F
 Exhibit 3

Summary of Principal Benefit Changes Due to the Increase in the Maximum and Minimum Weekly Benefits

	10/01/2006	10/01/2007
(1) Fatal		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit		
Widow/Orphan	\$110.00 / \$1000.43	\$110.00 / \$1034.12
Others	\$0.00 / \$80.00	\$0.00 / \$80.00
Each Additional Child		\$6.00, if benefit under \$150.00
Maximum Aggregate Payable		250 x SAWW
Burial Allowance		\$4,000
Cost of Living Adjustment - benefits increase annually by:		Each October 1 after 2 years after injury. Based on the lesser of 5%, N.E. region urban area CPI, and the % change in the SAWW
(2) Total Disability		
Permanent Total		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit	\$200.09 / \$1000.43	\$206.82 / \$1034.12
Duration		Lifetime
Cost of Living Adjustment - benefits increase annually by:		Same as Fatal
Temporary Total		
% Rate of Compensation		60 %
Minimum/Maximum Weekly Benefit	\$200.09 / \$1000.43	\$206.82 / \$1034.12
Waiting Period/Retroactive After		5 days/21 days
(3) Permanent Partial Disability		
% Rate of Compensation		60 % of lost wage-earning capacity
Minimum Weekly Benefit	\$0.00	\$0.00
Maximum Weekly Benefit		75% of total incapacity benefit
(4) Specific Injury Payments		
Scheduled Injuries		According to the injury, a scheduled number multiplied by the SAWW
Non-Scheduled Injuries		SAWW multiplied by 32
Disfigurement		
Maximum Benefit		\$15,000
Benefit		As determined by the reviewing board

Notes:

- (1), (2): Maximum Weekly Benefit for Fatalities and Total Disabilities is 100% of the State Average Weekly Wage.
- (2): Minimum Weekly Benefit for Total Disability is 20% of the SAWW.

IV 000056 STIP

Section IV- Benefit Change Adjustments
 Subsection F - Provisions of the Law
 9/1/2007

Section IV-F
 Exhibit 4

Summary of Principal Benefit Changes Due to the Increase in the Maximum and Minimum Weekly Benefits

	10/01/2007	10/01/2008
(1) Fatal		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit		
Widow/Orphan	\$110.00 / \$1034.12	\$110.00 / \$1068.94
Others	\$0.00 / \$80.00	\$0.00 / \$80.00
Each Additional Child		\$6.00, if benefit under \$150.00
Maximum Aggregate Payable		250 x SAWW
Burial Allowance		\$4,000
Cost of Living Adjustment - benefits increase annually by:		Each October 1 after 2 years after injury. Based on the lesser of 5%, N.E. region urban area CPI, and the % change in the SAWW
(2) Total Disability		
Permanent Total		
% Rate of Compensation		66 2/3 %
Minimum/Maximum Weekly Benefit	\$206.82 / \$1034.12	\$213.79 / \$1068.94
Duration		Lifetime
Cost of Living Adjustment - benefits increase annually by:		Same as Fatal
Temporary Total		
% Rate of Compensation		60 %
Minimum/Maximum Weekly Benefit	\$206.82 / \$1034.12	\$213.79 / \$1068.94
Waiting Period/Retroactive After		5 days/21 days
(3) Permanent Partial Disability		
% Rate of Compensation		60 % of lost wage-earning capacity
Minimum Weekly Benefit	\$0.00	\$0.00
Maximum Weekly Benefit		75% of total incapacity benefit
(4) Specific Injury Payments		
Scheduled Injuries		According to the injury, a scheduled number multiplied by the SAWW
Non-Scheduled Injuries		SAWW multiplied by 32
Disfigurement		
Maximum Benefit		\$15,000
Benefit		As determined by the reviewing board

Notes:

- (1), (2): Maximum Weekly Benefit for Fatalities and Total Disabilities is 100% of the State Average Weekly Wage.
- (2): Minimum Weekly Benefit for Total Disability is 20% of the SAWW.

IV 000058 STIP

Section IV - Benefit Change Adjustments
 Subsection G - Massachusetts Inputs and Backup Data for Oct. 1 Evaluations
 9/1/2007

Section IV-G
 Exhibit 2

Dependency Table

Dependency Class (1)	Number of Cases (2)	Average Number of Dependents (3)	Average Dependent Age (4)
No Dependents	204	0	N/A
Spouse, No Children	212	1	40
Spouse	153	1	38
1 Child		1	11
Spouse	166	1	38
2 Children		2	10
Spouse	63	1	37
3 Children		3	10
Spouse	18	1	37
4 Children		4	10
Spouse	5	1	37
5 Children		5	10
Spouse	2	1	38
More than 5 Children		7	10
Spouse	407	1	38
with children		2	10
Orphan	21	1	13
2 Children	10	2	12
3 Children	3	3	12
4 Children	1	4	12
More than 4 Children	1	5	12
Orphans	15	3	12
No spouse			
1 Parent	41	1	62
2 Parents	91	2	58
Sibling	7	1	37
Other	2	2	31
Other Dependents	141	1.7	58

Notes:

(2): Dependent count includes working adult household members standardized to a total of 1,000 cases.

Source: NCCI, CPS data, 1989-1993, reweighted using DCI Data for Fatalities, 1984-1993.

IV 000059 STIP

Section IV - Benefit Change Adjustments
 Subsection G - Massachusetts Inputs and Backup Data for Oct. 1 Evaluations
 9/1/2007

Section IV- G
 Exhibit 3

Derivation of AIWW (Average Injured Worker Wage)

SAWW Promulgation Date (1)	AIWW Average Date (2)	Based on Data (3)	AIWW (4)	Calculation (5)
10/1/2005	4/1/2006	10/1/2005 - 10/1/2006	810.05	= .827 x {(958.58 + 1000.43) / 2}
10/1/2006	4/1/2007	10/1/2006 - 10/1/2007	837.33	= 810.05 x 1.034
10/1/2007	4/1/2008	10/1/2007 - 10/1/2008	865.52	= 837.33 x 1.034
10/1/2008	4/1/2009	10/1/2008 - 10/1/2009	894.66	= 865.52 x 1.034

Notes:

- (4): Historical Relationship of .827 for the ratio of AIWW to SAWW is selected based on DCI data.
 4/1/96: SAWW = 648.29, AIWW = 536.40
 4/1/94: SAWW = 594.85, AIWW = 492.23
 4/1/93: SAWW = 575.80, AIWW = 479.68
- (5): 3.4% Payroll Trend from Section V - A.

IV 000060 STIP

Section IV - Benefit Change Adjustments
Subsection G - Massachusetts Inputs and Backup Data for Oct. 1 Evaluations
9/1/2007

Section IV-G
Exhibit 4

Derivation of Estimated SAWW (Statewide Average Weekly Wage)

SAWW Promulgated Date (1)	Based on Data (2)	Midpoint of the Data (3)	SAWW (4)	Calculation (5)
10/1/2004	4/1/03 to 4/1/04	10/1/2003	918.78	= as promulgated
10/1/2005	4/1/04 to 4/1/05	10/1/2004	958.58	= as promulgated
10/1/2006	4/1/05 to 4/1/06	10/1/2005	1000.43	= as promulgated
10/1/2007	4/1/06 to 4/1/07	10/1/2006	1034.12	= 1000.43 x 1.034
10/1/2008	4/1/07 to 4/1/08	10/1/2007	1068.94	= 1034.12 x 1.034

Notes:

(5): 3.4% Payroll Trend from Section V - A.

IV 000061 STIP

Section IV - Benefit Change Adjustments
 Subsection G - Massachusetts Inputs and Backup Data for Oct. 1 Evaluations
 9/1/2007

Section IV-G
 Exhibit 5
 Page 1

Average Wage Loss for Major Permanent Partial Claimants

Report	Accident Year Weekly Benefits/ Pre-Injury Wage					Average
	1979 (1)	1980 (2)	1981 (3)	1982 (4)	1983 (5)	
1	0.61	0.62	0.60	0.62	0.60	0.61
2	0.62	0.62	0.59	0.63	0.62	0.62
3	0.64	0.60	0.65	0.60		0.62
4	0.60	0.64	0.62			0.62
(6) Selected average weekly benefit/ pre-injury wage						0.62

Notes:

(6): These data were compiled prior to Chapter 398. To be consistent with Chapter 398, 62% will be used as the wage loss as a percent of pre-injury wage. The percent of that that is paid is 60% subject to maximums.

Source: Detail Claim Call, compiled as of 10/1/85. Report 1 is valued six months after injury date. Report 2 is valued eighteen months after injury date, and includes any claim with activity after report 1. Report 3 is valued thirty months after injury date and includes any claim with activity after report 2. Report 4 is valued forty-two months after injury date and includes any claim with activity after report 3.

IV 000062 STIP

Section IV - Benefit Change Adjustments
 Subsection G - Massachusetts Inputs and Backup Data for Oct. 1 Evaluations
 9/1/2007

Section IV- G
 Exhibit 5
 Page 2

Average Wage Loss for Minor Permanent Partial Claimants

Report	Accident Year Weekly Benefits/ Pre-Injury Wage					Average
	1979 (1)	1980 (2)	1981 (3)	1982 (4)	1983 (5)	
1	0.58	0.58	0.58	0.60	0.59	0.59
2	0.62	0.60	0.59	0.58	0.64	0.61
3	0.66	0.64	0.65	0.56		0.63
4	0.62	0.70	0.66			0.66
(6) Selected average weekly benefit/ pre-injury wage						0.62

Notes:

(6): These data were compiled prior to Chapter 398. To be consistent with Chapter 398, 62% will be used as the wage loss as a percent of pre-injury wage. The percent of that that is paid is 60% subject to maximums.

Source: Detail Claim Call, compiled as of 10/1/85. Report 1 is valued six months after injury date. Report 2 is valued eighteen months after injury date, and includes any claim with activity after report 1. Report 3 is valued thirty months after injury date and includes any claim with activity after report 2. Report 4 is valued forty-two months after injury date and includes any claim with activity after report 3.

IV 000063 STIP

Section IV - Benefit Change Adjustments
Subsection H - Medical Fee Schedules
9/1/2007

Section IV-H
Exhibit 1

Impact of Revised Medical Fee Schedule

Date of Change in Medical Fee Schedule (1)	Impact on Medical Losses (2)
9/1/2000	3.1%
12/1/2002	5.2%
9/1/2004	1.4%

Notes:

- (2) 9/1/2000 from the filing for 9/1/01 rates.
- 12/1/2002 from the filing for 9/1/03 rates.
- 9/1/2004 from the filing for 9/1/05 rates.

IV 000064 STIP

Section IV - Benefit Change Adjustments
 Subsection I - Injury Type Weights
 9/1/2007

Section IV - I
 Exhibit 1

Post-Chapter 398 Injury Type Weights
 Indemnity

Injury Type (1)	Composite Policy Year (2)	Losses at Fifth Report (3)	On-Level Factor to 10/1/2004 (4)	On-level Losses at Fifth Report = (3) x (4) (5)	Weights at 5th report (6)	Development Factors 5th to Ultimate (7)	Losses at Ultimate Used in Weights = (5) x (7) (8)	Weights at Ultimate (9)
1	1995/1996	8,577,272	1.151	9,868,160		1.116	11,010,360	
	1996/1997	9,196,824	1.132	10,407,553		1.116	11,612,186	
	1997/1998	7,664,599	1.111	8,512,670		1.116	9,497,978	
	1998/1999	7,923,459	1.087	8,616,421		1.116	9,613,738	
	1999/2000	6,419,123	1.055	6,770,797	1.65%	1.116	7,554,490	1.66%
2	1995/1996	19,285,444	1.107	21,352,530		1.116	23,824,001	
	1996/1997	12,060,688	1.097	13,228,560		1.116	14,759,713	
	1997/1998	18,309,629	1.085	19,865,333		1.116	22,164,666	
	1998/1999	17,791,806	1.072	19,071,618		1.116	21,279,082	
	1999/2000	9,908,772	1.053	10,437,095	3.14%	1.116	11,645,147	3.15%
3	1995/1996	154,565,703	1.174	181,528,743		1.116	202,539,977	
	1996/1997	143,478,238	1.157	166,016,053		1.116	185,231,754	
	1997/1998	157,152,969	1.137	178,745,048		1.116	199,434,080	
	1998/1999	165,619,464	1.117	185,079,216		1.116	206,501,402	
	1999/2000	206,232,895	1.090	224,804,355	35.04%	1.116	250,824,569	35.12%
4	1995/1996	16,460,292	1.262	20,771,213		1.000	20,771,213	
	1996/1997	16,660,283	1.230	20,486,681		1.000	20,486,681	
	1997/1998	29,725,173	1.195	35,512,599		1.000	35,512,599	
	1998/1999	26,189,095	1.158	30,338,923		1.000	30,338,923	
	1999/2000	29,496,367	1.109	32,719,619	5.23%	1.000	32,719,619	4.70%
5	1995/1996	97,812,881	1.059	103,548,335		1.000	103,548,335	
	1996/1997	93,066,961	1.053	97,985,383		1.000	97,985,383	
	1997/1998	107,643,161	1.046	112,582,589		1.000	112,582,589	
	1998/1999	111,692,674	1.039	116,050,831		1.000	116,050,831	
	1999/2000	108,553,026	1.029	111,684,117	20.28%	1.000	111,684,117	18.22%
(10) Total Indemnity					65.35%			62.84%

Notes:

- (3): From Schedule Z Data, 2006 Review, Excluding Large Deductibles.
- (4): Calculated using parallelogram method. Factors from Section IV-A, Exhibit 5.
- (6): Total Losses at Fifth Report for Injury Type divided by Total Losses at Fifth Report.
- (7): From Exhibit 3.
- (9): Total Losses at Ultimate for Injury Type divided by Total Losses at Ultimate.

IV 000065 STIP

Section IV - Benefit Change Adjustments
 Subsection I - Injury Type Weights
 9/1/2007

Section IV - I
 Exhibit 2

Post-Chapter 398 Injury Type Weights Medical

Injury Type (1)	Composite Policy Year (2)	Losses at Fifth Report (3)	On-Level Factor to 10/1/2004 (4)	On-level Losses at Fifth Report = (3) x (4) (5)	Weights at 5th (6)	Development Factors 5th to Ultimate (7)	Losses at Ultimate Used in Weights = (5) x (7) (8)	Weights at Ultimate (9)
1	1995/1996	322,968	1.110	358,461		1.000	358,461	
	1996/1997	81,309	1.100	89,447		1.000	89,447	
	1997/1998	121,392	1.100	133,541		1.000	133,541	
	1998/1999	709,478	1.100	780,485		1.000	780,485	
	1999/2000	371,235	1.088	404,073	0.07%	1.000	404,073	0.06%
2	1995/1996	13,530,726	1.110	15,017,695		1.459	21,907,412	
	1996/1997	5,476,977	1.100	6,025,131		1.459	8,789,300	
	1997/1998	13,457,771	1.100	14,804,669		1.459	21,596,655	
	1998/1999	10,735,935	1.100	11,810,423		1.459	17,228,729	
	1999/2000	21,834,059	1.088	23,765,434	2.67%	1.459	34,668,379	3.50%
3	1995/1996	45,884,713	1.110	50,927,247		1.459	74,291,305	
	1996/1997	48,157,614	1.100	52,977,387		1.459	77,281,994	
	1997/1998	52,996,398	1.100	58,300,452		1.459	85,047,139	
	1998/1999	53,963,775	1.100	59,364,647		1.459	86,599,559	
	1999/2000	89,788,326	1.088	97,730,729	11.95%	1.459	142,566,973	15.66%
4	1995/1996	11,981,350	1.110	13,298,049		1.000	13,298,049	
	1996/1997	11,931,594	1.100	13,125,747		1.000	13,125,747	
	1997/1998	18,924,312	1.100	20,818,320		1.000	20,818,320	
	1998/1999	17,736,460	1.100	19,511,583		1.000	19,511,583	
	1999/2000	18,936,845	1.088	20,611,941	3.27%	1.000	20,611,941	2.94%
5	1995/1996	52,522,749	1.110	58,294,775		1.000	58,294,775	
	1996/1997	53,809,936	1.100	59,195,412		1.000	59,195,412	
	1997/1998	57,342,292	1.100	63,081,298		1.000	63,081,298	
	1998/1999	64,683,072	1.100	71,156,767		1.000	71,156,767	
	1999/2000	60,507,679	1.088	65,860,005	11.89%	1.000	65,860,005	10.68%
6	1995/1996	20,372,229	1.110	22,611,050		1.000	22,611,050	
	1996/1997	21,397,388	1.100	23,538,909		1.000	23,538,909	
	1997/1998	23,780,684	1.100	26,160,733		1.000	26,160,733	
	1998/1999	24,616,308	1.100	27,079,989		1.000	27,079,989	
	1999/2000	26,761,590	1.088	29,128,839	4.81%	1.000	29,128,839	4.32%
(10) Total Medical					34.65%			37.16%
(11) Medical Only fraction of total medical					13.88%			11.63%

Notes:

- (3): From Schedule Z Data, 2006 Review, Excluding Large Deductibles.
- (4): Calculated using parallelogram method. Factors from Section IV-A, Exhibit 5.
- (6): Total Losses at Fifth Report for Injury Type divided by Total Losses at Fifth Report.
- (7): From Exhibit 3.
- (9): Total Losses at Ultimate for Injury Type divided by Total Losses at Ultimate.

IV 000066 STIP

Section IV - Benefit Change Adjustments
 Subsection I - Injury Type Weights
 9/1/2007

Section IV - I
 Exhibit 3

Injury Type Weights Using Paid Losses and Case Reserves at Fifth Report Excluding Large Deductibles Indemnity

Policy Year (1)	Injury Type 1 Fatal (2)	Injury Type 2 Permanent Total (3)	Injury Type 3 Major Partial Disability (4)	Injury Type 4 Minor Partial Disability (5)	Injury Type 5 Temporary Total (6)	Ratio of Serious Losses to Total Losses (7)
1995/1996	8,577,272	19,285,444	154,565,703	16,460,292	97,812,881	61.5%
1996/1997	9,196,824	12,060,688	143,478,238	16,660,283	93,066,961	60.0%
1997/1998	7,664,599	18,309,629	157,152,969	29,725,173	107,643,161	57.1%
1998/1999	7,923,459	17,791,806	165,619,464	26,189,095	111,692,674	58.1%
1999/2000	6,419,123	9,908,772	206,232,895	29,496,367	108,553,026	61.7%

- (8) Serious Losses (Injury Types 1, 2, and 3) divided by Total Losses 59.7%
 (9) Financial Aggregate Indemnity Policy Year Fifth to Ultimate Development Factor 1.069
 (10) Schedule Z Serious Indemnity Fifth to Ultimate Development Factor 1.116

Medical

Policy Year (11)	Injury Type 1 Fatal (12)	Injury Type 2 Permanent Total (13)	Injury Type 3 Major Partial Disability (14)	Injury Type 4 Minor Partial Disability (15)	Injury Type 5 Temporary Total (16)	Injury Type 6 Medical Only (17)	Ratio of PTs and Major Permanent Partials to Total Losses (18)
1995/1996	322,968	13,530,726	45,884,713	11,981,350	52,522,749	20,372,229	41.1%
1996/1997	81,309	5,476,977	48,157,614	11,931,594	53,809,936	21,397,388	38.1%
1997/1998	121,392	13,457,771	52,996,398	18,924,312	57,342,292	23,780,684	39.9%
1998/1999	709,478	10,735,935	53,963,775	17,736,460	64,683,072	24,616,308	37.5%
1999/2000	371,235	21,834,059	89,788,326	18,936,845	60,507,679	26,761,590	51.2%

- (19) Injury Type 2 and 3 Losses divided by Total Losses 42.2%
 (20) Financial Aggregate Medical Policy Year Fifth to Ultimate Development Factor 1.194
 (21) Schedule Z Injury Types 2 and 3 Medical Fifth to Ultimate Development Factor 1.459

Notes:

- (2) - (6): From Schedule Z Data, 2006 Review, Excluding Large Deductibles.
 (9): From Section II - B, Exhibit 1 and Section II - C, Exhibit 2, Page 1.
 (10): $1.000 + \{[(9) - 1.000] / (8)\}$
 (12) - (17): From Schedule Z Data, 2004 Review, Excluding Large Deductibles.
 (20): From Section II - B, Exhibit 2, Page 2 and Section II - C, Exhibit 2, Page 1.
 (21): $1.000 + \{[(20) - 1.000] / (19)\}$

V 000018 STIP

Section V- Trend
 Subsection A - Summary
 9/1/2007

Section V - A
 Exhibit 1

Net Trend

		Indemnity		Medical			SAWW	
		Severity	Frequency	Lost Time Medical		Medical Only		
				Severity	Frequency	Severity		Frequency
(1)	Trend	0.3%	-6.2%	3.4%	-6.2%	7.6%	-7.0%	3.4%
(2)	Credibility	29%	21%	25%	21%	100%	30%	100%
(3)	Complement of Credibility	8.6%	-4.9%	13.0%	-4.9%	11.8%	-3.0%	4.8%
(4)	Credibility weighted trend	6.2%	-5.1%	10.7%	-5.1%	7.6%	-4.2%	3.4%

		Lost Time Medical	Medical Only
(5)	Medical Loss Trend	5.0%	3.0%
(6)	Fraction of Total	88.4%	11.6%
(7)	Total Medical Trend	4.7%	

		Indemnity	Medical
(8)	Total Loss Trend	0.7%	4.7%
(9)	SAWW Trend	3.4%	3.4%
(10)	Total Net Trend	-2.5%	1.3%

Notes:

- (1),(2),(3) From Section V-A, Exhibits 2,3
- (4) = (1) x (2) + [1.0 - (2)] x (3)
- (5) = (1.0 + Credibility Weighted Severity Trend) x (1.0 + Credibility Weighted Frequency Trend) - 1.0
- (6) = Fraction of Total Medical Losses (for Medical Only). From Section IV-I, Exhibit 2
- (7) = Weighted Average of (5) using (6) as weights
- (8) Indemnity = (1.0 + Credibility Weighted Severity Trend) x (1.0 + Credibility Weighted Frequency Trend) - 1.0, Medical from Row (7)
- (9) From Section V-A, Exhibit 3
- (10) = [1.0 + (8)] / [1.0 + (9)] -1.0

V 000019 STIP

Section V- Trend Subsection A - Net Trend 9/1/2007										Section V - A Exhibit 2
Severity Trend Calculation										
Composite Policy Year	Indemnity			Lost Time Medical			Medical Only			
	Massachusetts Severity	5 Year Exponential Fit	Difference squared	Massachusetts Severity	5 Year Exponential Fit	Difference squared	Massachusetts Severity	5 Year Exponential Fit	Difference Squared	
1999/2000	15,251	15,928	459,541	8,242	7,867	140,492	475	472	9	
2000/2001	16,803	15,980	677,261	7,867	8,130	69,383	504	508	15	
2001/2002	16,259	16,032	51,729	8,252	8,403	22,695	545	546	0	
2002/2003	16,006	16,084	6,082	8,251	8,685	187,900	587	587	0	
2003/2004	15,881	16,136	65,211	9,490	8,976	264,140	634	632	4	
(1)	Trend based on Five Year Exponential Fit		<u>Indemnity</u> 0.3%			<u>Lost Time Medical</u> 3.4%			<u>Medical Only</u> 7.6%	
(2)	s		648.03			477.71			3.10	
(3)	t		2.35			2.35			2.35	
(4)	m		6.17			6.17			6.17	
(5)	$[1+1/n+12*m^2/(n^3-n)]^{.5}$		2.24			2.24			2.24	
(6)	Confidence Interval		3,414			2,516			16.33	
(7)	Projected Severity		16,356			10,300			856	
(8)	CI/Projected Severity		0.21			0.24			0.02	
(9)	Z		29%			25%			100%	
NCCI Annual Statistical Bulletin Year	Indemnity Severity	CW Indemnity On-Level Factors	On-Level Indemnity Severity	Medical Severity	CW Medical On-Level Factors	On-Level Medical Severity	Medical Only Severity	CW Medical On-Level Factors	On-Level Med Only Severity	
2002	11,950	1.060	12,661	12,707	1.008	12,809	478	1.008	482	
2003	13,824	1.038	14,345	15,334	1.007	15,441	533	1.007	537	
2004	15,433	1.015	15,664	16,251	1.007	16,357	572	1.007	576	
2005	16,893	0.996	16,829	19,113	1.001	19,124	696	1.001	696	
2006	18,217	0.984	17,926	21,843	0.997	21,782	759	0.997	757	
(10)	Complement of Credibility (Annual Countrywide Severity Trend)		8.6%			13.0%			11.8%	
(11)	Credibility weighted percentage change		6.2%			10.7%			7.6%	

Notes

Massachusetts Severity data from Sections V-C and V-D; Countrywide severity data from NCCI.

(1) Trend from five-year exponential fit to Massachusetts severities

(2) $\sqrt{SSR/(n-2)}$ where SSR is the sum of squared residuals and n is the number of years in the regression.

(3) Value from two-tailed t distribution p of 90% (confidence interval) and 3 degrees of freedom

(4) Number of years between midpoint of data and projected point

(5) n = number of years of data used (five)

(6) Confidence Interval, = (2) x (3) x (5)

(7) Severity projected to policy effective period using exponential fit to data

(8) = (6) / (7)

(9) The credibility is the ratio of the target value k to the confidence interval divided by the projected severity, capped at 100%. Numerically, (9) = the minimum of k / (8) and 100%.

(10) Trend from five-year exponential fit to on-level countrywide severity

(11) = (9) x (1) + [1.0 - (9)] x (10)

V 000020 STIP

Section V - Trend
Subsection A - Net Trend
9/1/2007

Section V - A
Exhibit 3

Calculation of Frequency and SAWW Trend

Composite Policy Year	Lost Time			Medical Only			Statewide Average Weekly Wage			
	Frequency (claims per million worker-weeks)	5 Year Exponential Fit	Difference squared	Frequency (claims per million worker-weeks)	5 Year Exponential Fit	Difference squared	Data period	SAWW	5 year Exponential Fit	Difference squared
	1999/2000	337.50	326.25	126.57	825.79	810.07	247.09	4/1/01 to 4/1/02	882.57	868.41
2000/2001	299.02	306.13	50.57	740.09	753.48	179.36	4/1/02 to 4/1/03	884.46	897.65	174
2001/2002	276.59	287.25	113.62	701.14	700.85	0.08	4/1/03 to 4/1/04	918.78	927.88	83
2002/2003	272.39	269.54	8.14	636.50	651.89	236.93	4/1/04 to 4/1/05	958.58	959.12	0
2003/2004	257.22	252.91	18.55	619.97	606.36	185.27	4/1/05 to 4/1/06	1,000.43	991.42	81
(1)	Trend based on Five Year Exponential Fit		-6.2%			-7.0%				3.4%
(2)			s	10.29		16.82				13.40
(3)			t	2.35		2.35				2.35
(4)			m	6.17		6.17				4.92
(5)			[1+(1/n)+12*m^2/(n^3-n)]^0.5	2.24		2.24				1.90
(6)			Confidence Interval	54.19		88.60				59.99
(7)			Projected Frequency	193.92		448.24				1,091.95
(8)			CI/Projected Frequency	0.28		0.20				0.05
(9)			Z	21%		30%				100%
(10)			Complement of credibility	-4.9%		-3.0%				4.8%
(11)			Credibility weighted trend	-5.1%		-4.2%				3.4%

Notes

Frequencies are from section V-B, Exhibits 1 and 2, SAWW from Section V-G, Exhibit 2

(1) Trend from five-year exponential fit to Massachusetts claim frequencies, SAWW

(2) $\sqrt{SSR/(n-2)}$ where SSR is the sum of squared residuals and n is the number of years in the regression.

(3) Value from two-tailed t distribution p of 90% (confidence interval) and 3 degrees of freedom

(4) Number of years between midpoint of data and projected point

(5) n = number of years of data used (five)

(6) Confidence Interval, = (2) x (3) x (5)

(7) Frequency, SAWW projected to policy effective period using exponential fit to data

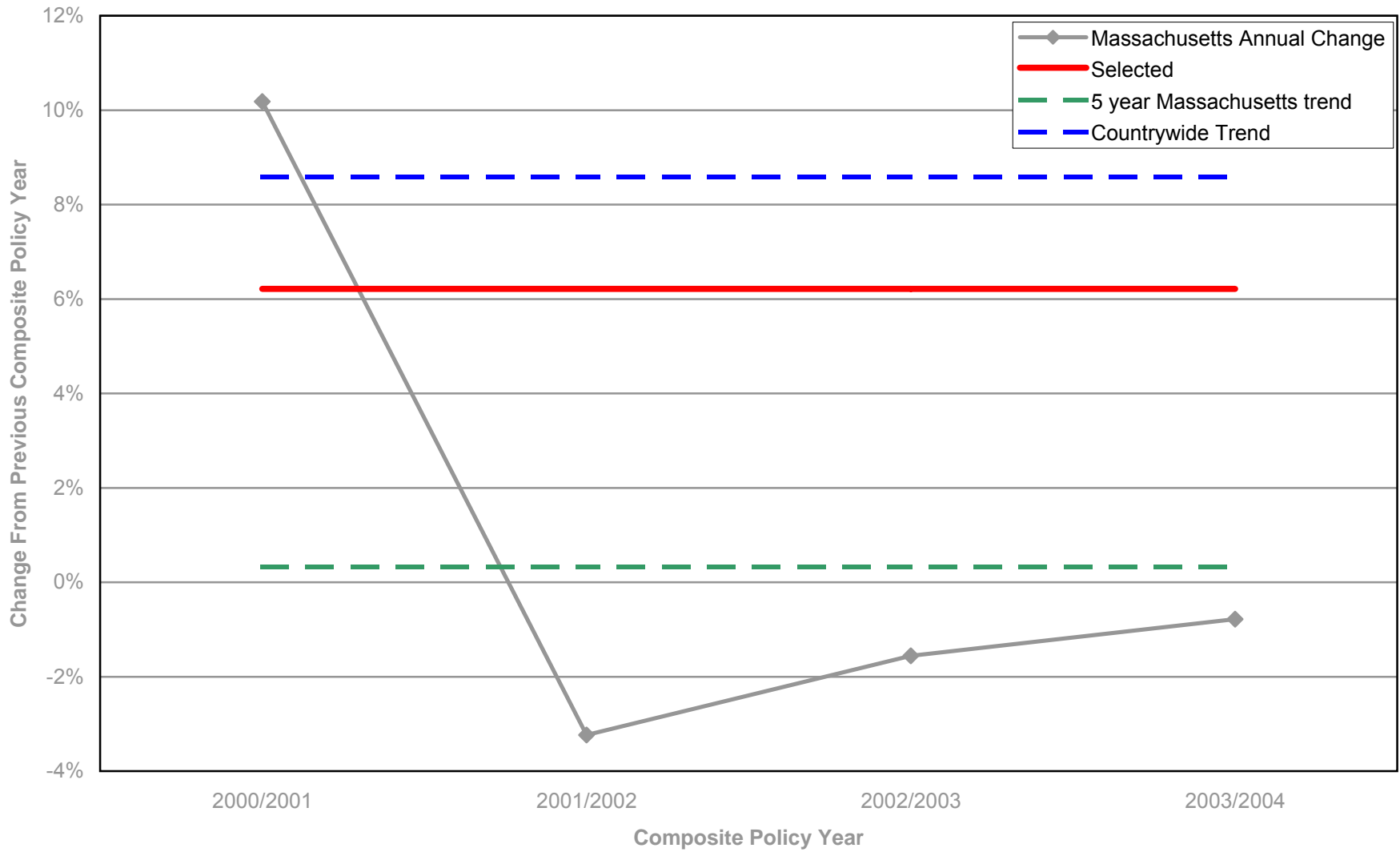
(8) = (6) / (7)

(9) The credibility is the ratio of the target value k to the confidence interval divided by the projected frequency, capped at 100%. Numerically, (9) = the minimum of k / (8) and 100%.

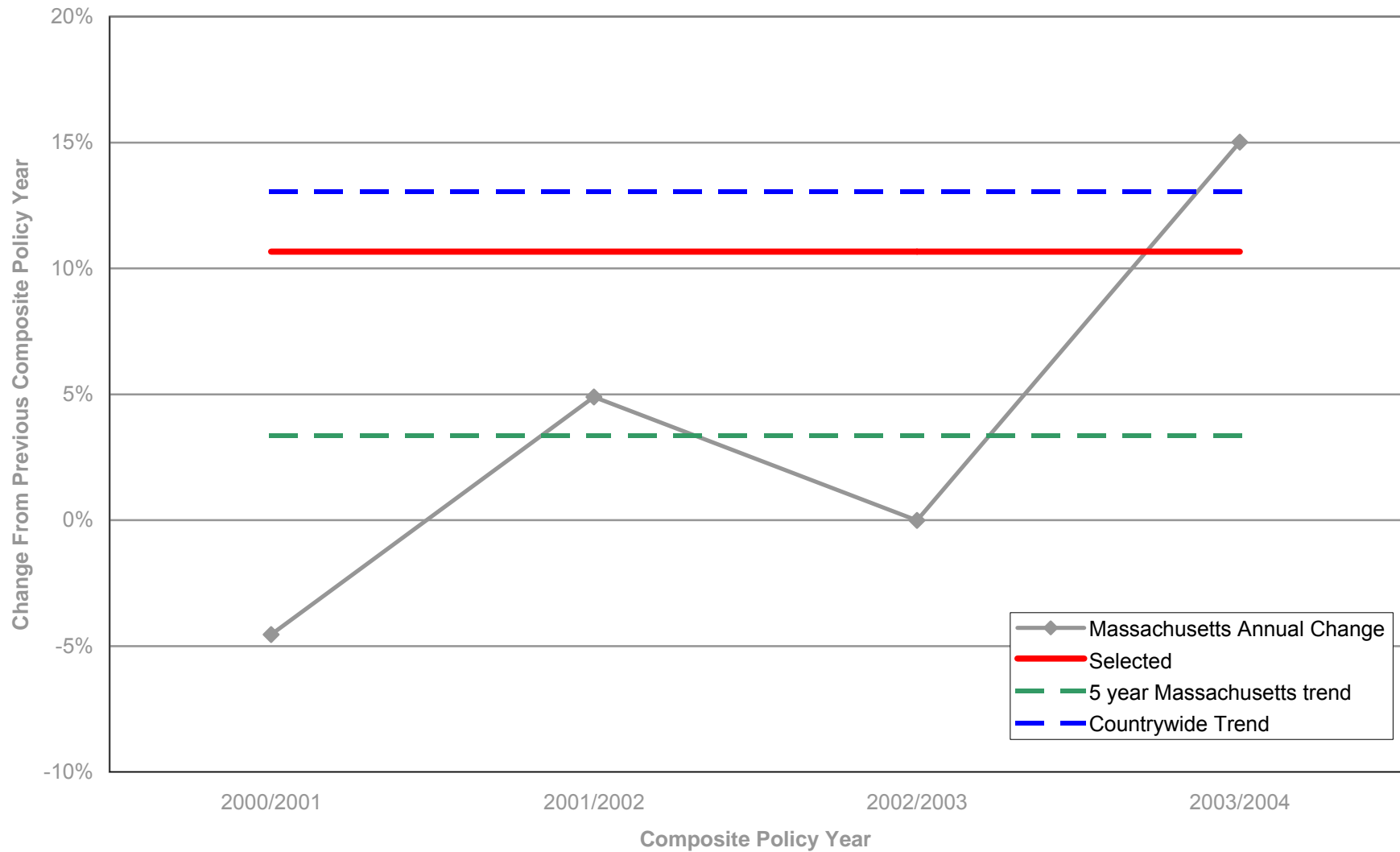
(10) Trend from fifteen-year exponential fit to on-level Massachusetts claim frequency (industrywide), SAWW from Section V-G, Exhibit 2

(11) = (9) x (1) + [1.0 - (9)] x (10)

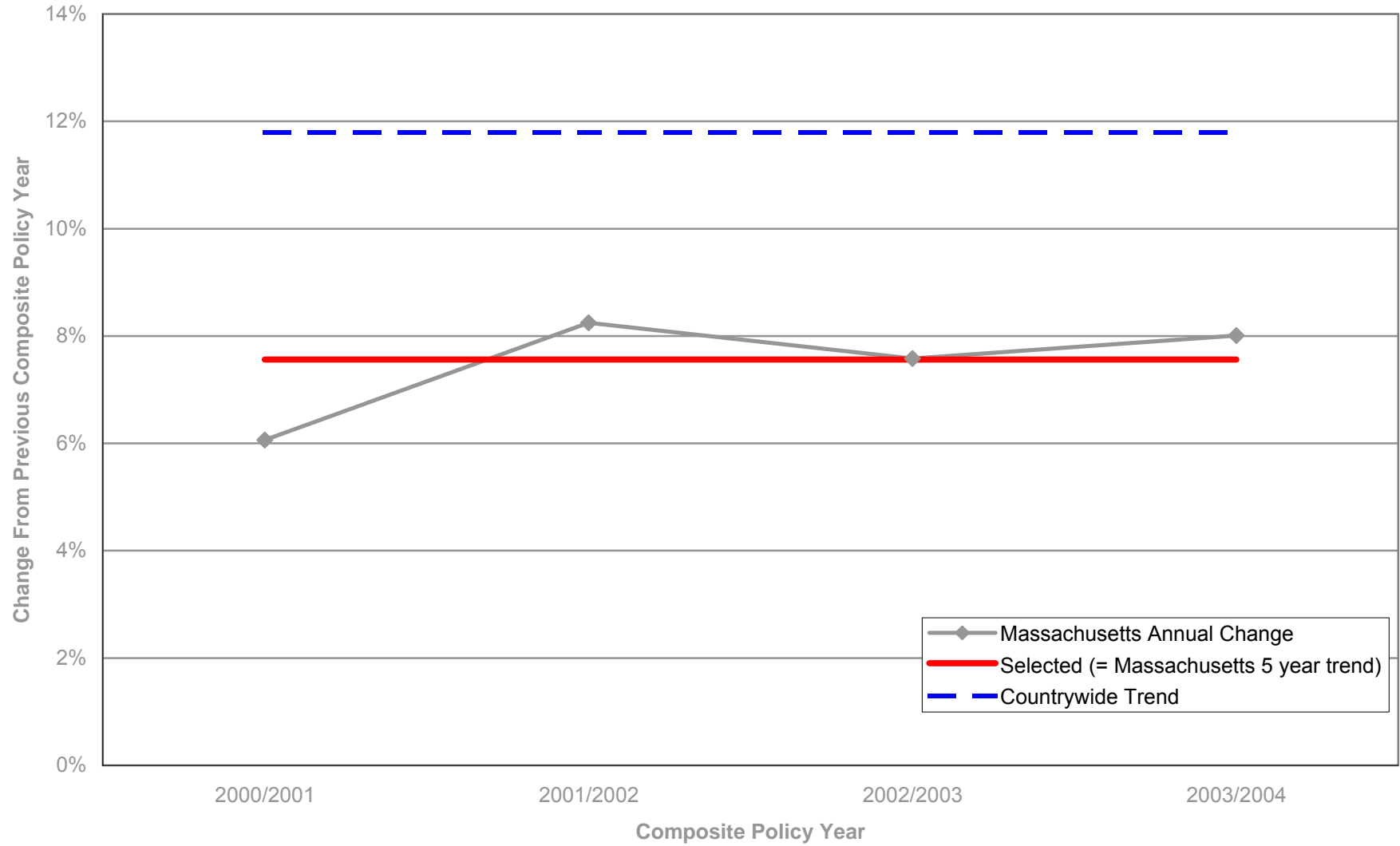
Indemnity Severity Trend



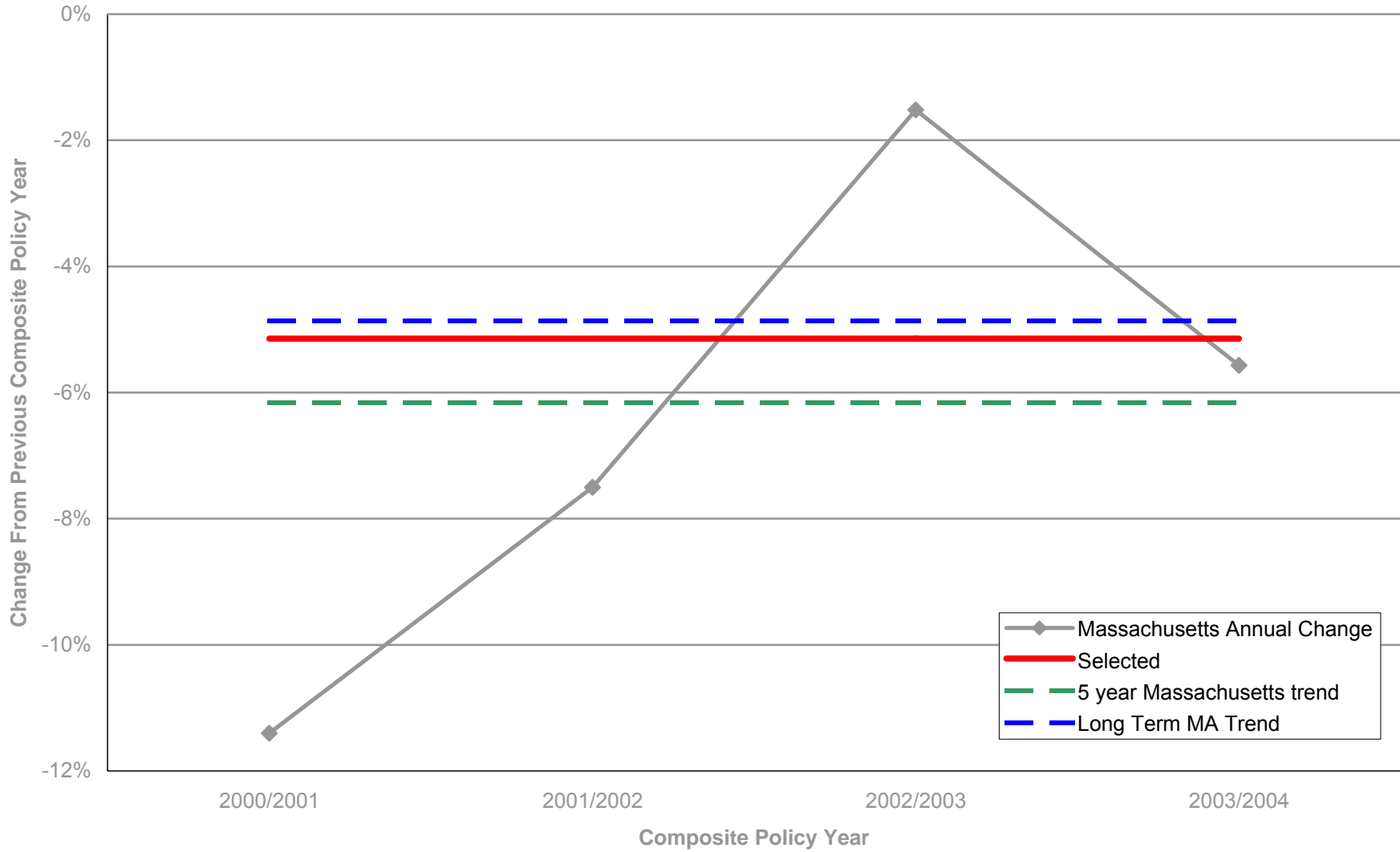
Medical Lost Time Severity Trend



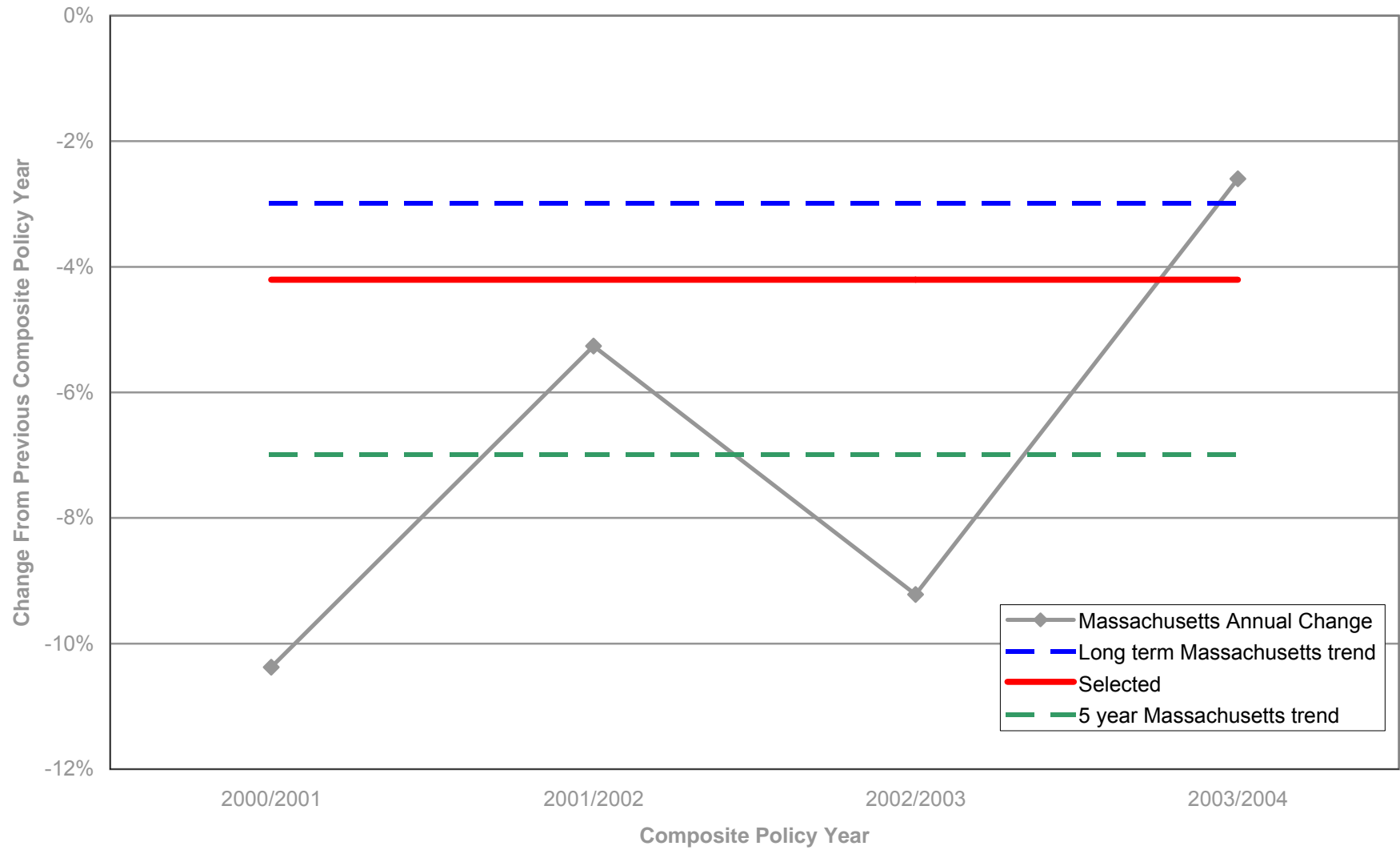
Medical Only Severity Trend



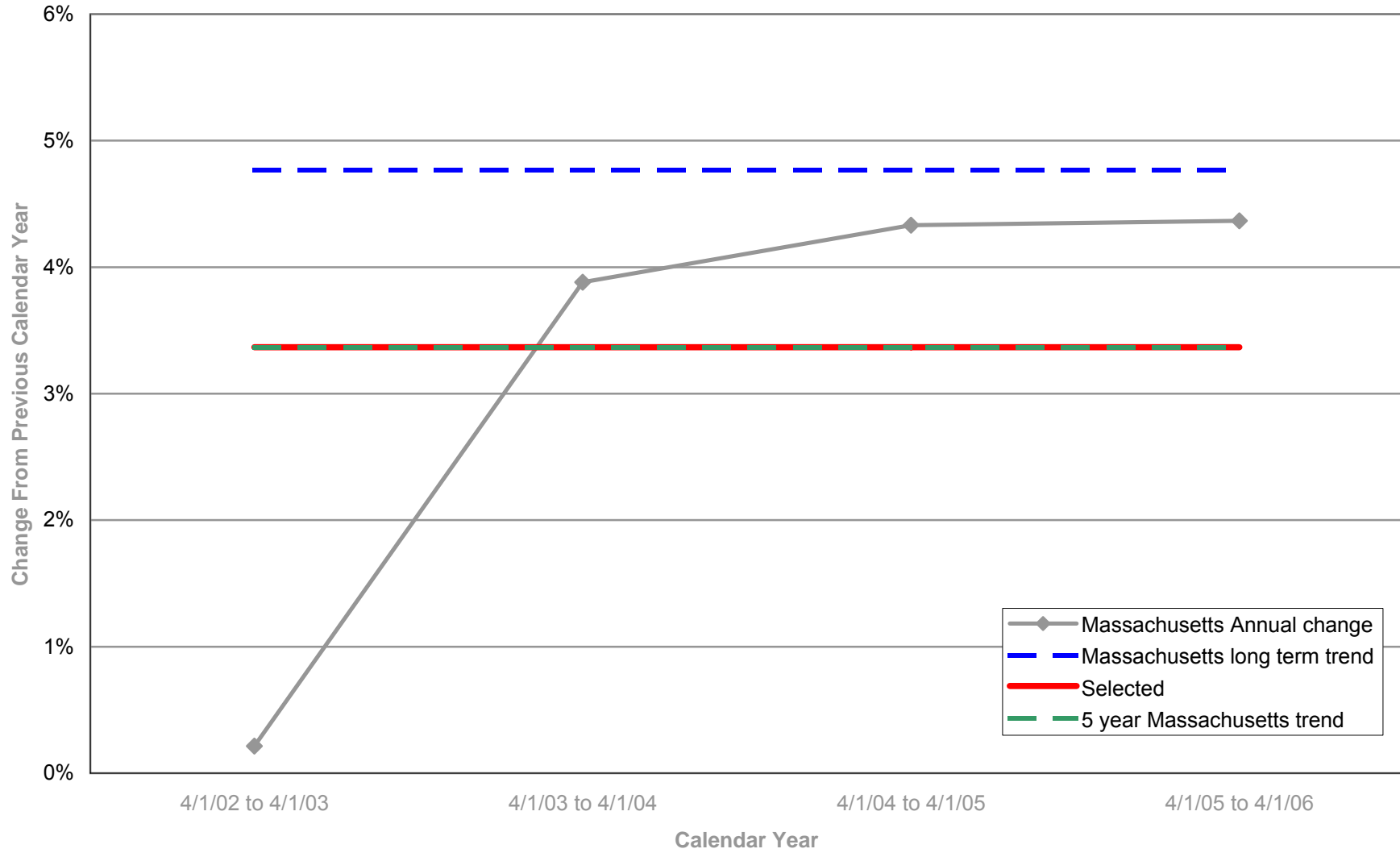
Lost Time Frequency Trend



Medical Only Frequency Trend



SAWW Trend



V 000027 STIP

Section V - Trend
 Subsection B - Lost Time Claim Count Development
 9/1/2007

Section V - B
 Exhibit 1

Lost Time Claim Counts

Composite Policy Year (1)	Report					Claims Counts Developed to Fifth Report (3)	Estimated Million Worker-Weeks (4)	Unadjusted Claim Frequency (5)	Class Mix Adjustment (6)	Adjusted Claim Frequency (7)
	1	2	3	4	5					
1989/1990						58,393	100.74	579.62	0.946	548.08
1990/1991						48,299	92.11	524.38	1.026	538.11
1991/1992						33,695	76.89	438.23	1.039	455.12
1992/1993						27,007	64.47	418.90	1.016	425.59
1993/1994						24,621	64.36	382.53	1.033	395.02
1994/1995					24,793	24,793	66.81	371.08	1.016	376.84
1995/1996				24,693	25,210	25,210	72.02	350.03	1.044	365.42
1996/1997			24,779	24,908	24,953	24,953	74.02	337.11	1.063	358.46
1997/1998		25,317	25,001	25,655	25,263	25,263	72.97	346.19	1.012	350.33
1998/1999	24,003	24,713	24,867	24,614	24,619	24,619	73.12	336.67	1.026	345.27
1999/2000	24,656	25,318	25,230	25,279	25,283	25,283	77.49	326.29	1.034	337.50
2000/2001	22,247	22,418	22,592	22,616		22,620	78.85	286.89	1.042	299.02
2001/2002	20,433	20,752	20,793			20,828	76.62	271.84	1.017	276.59
2002/2003	20,096	20,313				20,449	75.70	270.15	1.008	272.39
2003/2004	17,939					18,298	71.14	257.22	1.000	257.22

Development Factors

15 year Lost Time Frequency trend **-4.9%**

	Report			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
Two year weighted average	1.013	1.005	1.002	1.000
Cumulative	1.020	1.007	1.002	1.000

Notes

Development factors are claim count weighted average from latest two years

(4) From Section V-E, Exhibit 1

(5) = (3) / (4)

(6) From Section V-F, Exhibit 1

(7) = (5) x (6)

V 000028 STIP

Section V - Trend
 Subsection B - Medical Only Claim Count Development
 9/1/2007

Section V - B
 Exhibit 2

Medical Only Claim Counts

Composite Policy Year (1)	Report					Claims Counts Developed to Fifth Report (3)	Estimated Million Worker-Weeks (4)	Unadjusted Claim Frequency (5)	Class Mix Adjustment (6)	Adjusted Claim Frequency (7)
	1	2	3 (2)	4	5					
1989/1990						99,685	100.74	989.49	0.946	935.64
1990/1991						85,978	92.11	933.47	1.026	957.90
1991/1992						72,119	76.89	937.97	1.039	974.12
1992/1993						61,114	64.47	947.94	1.016	963.07
1993/1994						57,979	64.36	900.80	1.033	930.21
1994/1995					59,540	59,540	66.81	891.15	1.016	904.97
1995/1996				58,372	60,083	60,083	72.02	834.22	1.044	870.90
1996/1997			59,588	60,103	60,530	60,530	74.02	817.74	1.063	869.55
1997/1998		60,551	61,685	62,650	62,471	62,471	72.97	856.07	1.012	866.30
1998/1999	56,950	59,575	60,376	60,839	60,987	60,987	73.12	834.01	1.026	855.31
1999/2000	57,330	60,592	61,576	61,678	61,862	61,862	77.49	798.37	1.034	825.79
2000/2001	53,425	55,120	55,718	55,835		55,986	78.85	710.06	1.042	740.09
2001/2002	50,324	52,302	52,558			52,799	76.62	689.08	1.017	701.14
2002/2003	45,945	47,191				47,784	75.70	631.27	1.008	636.50
2003/2004	42,144					44,103	71.14	619.97	1.000	619.97

Development Factors

15 year Medical Only Frequency trend **-3.0%**

	Report			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
Two year weighted average	1.033	1.008	1.002	1.003
Cumulative	1.046	1.013	1.005	1.003

Notes

Development factors are claim count weighted average from latest two years

(4) From Section V-E, Exhibit 1

(5) = (3) / (4)

(6) From Section V-F, Exhibit 1

(7) = (5) x (6)

V 000029 STIP

Section V - Trend
 Subsection C - Indemnity Loss Development
 9/1/2007

Section V - C
 Exhibit 1

Indemnity Losses

Composite Policy Year	Report				
	1	2	3	4	5
1998/1999	209,914,727	268,370,875	307,599,102	324,224,519	329,216,498
1999/2000	227,085,956	319,699,906	355,552,995	356,585,612	360,610,183
2000/2001	270,629,361	336,953,611	346,692,272	359,716,407	
2001/2002	234,758,862	291,709,420	317,565,058		
2002/2003	215,979,895	290,252,072			
2003/2004	200,172,903				

Development Factors

	Report				(6)	(7)
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th		
Two year weighted average	1.291	1.057	1.020	1.013		
Cumulative	1.410	1.092	1.034	1.013		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Composite Policy Year	Indemnity Losses Developed to Fifth Report	On-Level Indemnity Losses Developed to Fifth Report	Developed Claim Counts	Severity	Cost Containment Adjustment	Severity Adjusted for the effect of Cost Containment
1999/2000	360,610,183	385,580,597	25,283	15,251	1.00	15,251
2000/2001	364,480,439	380,087,248	22,620	16,803	1.00	16,803
2001/2002	328,211,688	338,658,638	20,828	16,259	1.00	16,259
2002/2003	316,967,763	327,305,908	20,449	16,006	1.00	16,006
2003/2004	282,237,294	290,584,741	18,298	15,881	1.00	15,881

Notes

Development factors are loss weighted average from latest two years

On-Level Factors are from Section IV-A, Exhibit 5

(4) From Section V-B, Exhibit 1

(5) = (3) / (4)

(6) Cost Containment adjustment is calculated based on the Commissioner's 1999 decision

(7) = (5) x (6)

V 000030 STIP

Section V - Trend
 Subsection D - Lost Time Medical Development
 9/1/2007

Section V - D
 Exhibit 1

Lost Time Medical Losses

Composite Policy Year	Report				
	1	2	3	4	5
1998/1999	120,802,722	130,839,359	141,797,501	144,918,836	147,828,720
1999/2000	137,601,643	162,752,466	173,617,841	187,121,931	191,438,144
2000/2001	140,537,612	148,376,228	153,881,392	163,155,332	
2001/2002	136,025,211	142,551,748	148,699,603		
2002/2003	136,683,903	145,727,141			
2003/2004	143,190,314				

Development Factors

	Report				(6)	(7)
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th		
Two year weighted average	1.057	1.040	1.070	1.022		
Cumulative	1.201	1.137	1.093	1.022		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Composite Policy Year	Lost Time Medical Losses Developed to Fifth Report	On-Level Lost Time Medical Losses Developed to Fifth Report	Developed Claim Counts	Severity	Cost Containment Adjustment	Severity Adjusted for the effect of Cost Containment
1999/2000	191,438,144	208,372,182	25,283	8,242	1.00	8,242
2000/2001	166,706,029	177,953,544	22,620	7,867	1.00	7,867
2001/2002	162,503,046	171,884,111	20,828	8,252	1.00	8,252
2002/2003	165,633,547	168,728,934	20,449	8,251	1.00	8,251
2003/2004	172,042,081	173,642,700	18,298	9,490	1.00	9,490

Notes

Development factors are loss weighted average from latest two years

On-Level Factors are from Section IV-A, Exhibit 5

(4) From Section V-B, Exhibit 1

(5) = (3) / (4)

(6) Cost Containment adjustment is calculated based on the Commissioner's 1999 decision

(7) = (5) x (6)

V 000031 STIP

Section V - Trend
 Subsection D - Medical Only Loss Development
 9/1/2007

Section V - D
 Exhibit 2

Medical Only Losses

Composite Policy Year	Report				
	1	2	3	4	5
1998/1999	22,386,398	23,798,585	24,082,457	24,356,513	24,618,456
1999/2000	23,984,000	25,778,819	26,638,933	26,972,757	26,996,663
2000/2001	24,369,725	25,629,802	26,273,451	26,276,745	
2001/2002	24,635,915	26,496,695	26,899,695		
2002/2003	26,178,786	26,659,271			
2003/2004	25,642,089				

Development Factors

	Report				(6)	(7)
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th		
Two year weighted average	1.046	1.020	1.006	1.006		
Cumulative	1.080	1.032	1.012	1.006		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Composite Policy Year	Medical Only Losses Developed to Fifth Report	On-Level Medical Only Losses Developed to Fifth Report	Developed Claim Counts	Severity	Cost Containment Adjustment	Severity Adjusted for the effect of Cost Containment
1999/2000	26,996,663	29,384,706	61,862	475	1.00	475
2000/2001	26,423,078	28,205,821	55,986	504	1.00	504
2001/2002	27,221,837	28,793,314	52,799	545	1.00	545
2002/2003	27,520,236	28,034,539	47,784	587	1.00	587
2003/2004	27,689,807	27,947,423	44,103	634	1.00	634

Notes

Development factors are loss weighted average from latest two years

On-Level Factors are from Section IV-A, Exhibit 5

(4) From Section V-B, Exhibit 2

(5) = (3) / (4)

(6) Cost Containment adjustment is calculated based on the Commissioner's 1999 decision

(7) = (5) x (6)

V 000032 STIP

Section V - Trend
 Subsection E - Payroll Development & Worker-weeks calculation
 9/1/2007

Section V - E
 Exhibit 1

Composite Policy Year (1)	Payroll (in millions of dollars)					Payroll Developed to Fifth Report (in millions) (3)	Calendar Year (4)	Smoothed State Average Weekly Wage (5)	= (3) / (5) Estimated Million Worker-Weeks (6)
	Report								
	1	2	3	4	5				
			(2)						
1989/1990					51,453	51,453	1990	510.73	100.74
1990/1991					49,305	49,305	1991	535.31	92.11
1991/1992					42,990	42,990	1992	559.12	76.89
1992/1993					37,402	37,402	1993	580.15	64.47
1993/1994					38,714	38,714	1994	601.48	64.36
1994/1995					41,884	41,884	1995	626.88	66.81
1995/1996				45,724	47,356	47,356	1996	657.51	72.02
1996/1997			51,309	51,413	51,457	51,457	1997	695.16	74.02
1997/1998		54,159	54,308	54,482	54,467	54,467	1998	746.39	72.97
1998/1999	58,032	58,951	59,256	59,224	59,079	59,079	1999	807.92	73.12
1999/2000	66,200	66,378	66,542	66,412	66,410	66,410	2000	857.06	77.49
2000/2001	70,125	70,387	69,587	69,587	69,506	69,506	2001	881.53	78.85
2001/2002	68,420	68,565	68,565		68,419	68,419	2002	892.95	76.62
2002/2003	69,750	69,755			69,206	69,206	2003	914.27	75.70
2003/2004	68,014				67,552	67,552	2004	949.60	71.14

Development Factors

	Report			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
2 Yr Weighted Average	1.001	0.994	0.999	0.999
Cumulative	0.993	0.992	0.998	0.999

Notes

Development factors are payroll weighted average from latest two years

(5) From Section V-G, Exhibit 2. The smoothed SAWW is the average of the calendar year SAWW with the preceding and following calendar year SAWW.

For all policy years the following class codes are excluded from reported Schedule Z payrolls: 0059, 0065, 0066, 0067, 0088,

0111, 0277, 0770, 0773, 0774, 0775, 0776, 0779, 0799, 0908, 0909, 0912, 0913, 7445, 7453, 9140, 9885, and 9985.

(6) Estimated Million Worker-weeks is the Developed Payroll divided by the Statewide Average Weekly wage

V 000033 STIP

Section V - Trend
Subsection B - Calculation of Adjustment Factor
9/1/2007

Section V - F
Exhibit 1

Calculation of Adjustment Factor For Class Mix Changes

Composite Policy Year	Average Manual Rates based on Rates Effective 9/1/05	Class Mix Adjustment Factor = 1.370 ÷ (2)
(1)	(2)	(3)
1989/1990	1.449	0.946
1990/1991	1.335	1.026
1991/1992	1.319	1.039
1992/1993	1.349	1.016
1993/1994	1.327	1.033
1994/1995	1.349	1.016
1995/1996	1.313	1.044
1996/1997	1.289	1.063
1997/1998	1.354	1.012
1998/1999	1.336	1.026
1999/2000	1.325	1.034
2000/2001	1.315	1.042
2001/2002	1.347	1.017
2002/2003	1.359	1.008
2003/2004	1.370	1.000

Notes

(2) Current rates (Effective 9/1/05) averaged over class payrolls (excluding large deductibles) by Composite Policy Year

(3) Adjustment to 2003/2004 level.

V 000034 STIP

Section V - Trend
 Subsection G - External Data
 9/1/2007

Section V - G
 Exhibit 1

External Data

Periods from which NCCI data is taken

State	Weights	Annual Statistical Bulletin Year				
		2002	2003	2004	2005	2006
Alabama	1.8%	1/1/1998	5/1/1999	5/1/2000	5/1/2001	5/1/2002
Alaska	0.8%	4/1/1998	4/1/1999	4/1/2000	4/1/2001	4/1/2002
Arizona	2.5%	3/1/1998	3/1/1999	3/1/2000	3/1/2001	3/1/2002
Arkansas	0.8%	8/1/1998	2/1/1999	2/1/2000	2/1/2001	2/1/2002
Colorado	2.6%	3/1/1998	3/1/1999	3/1/2000	3/1/2001	3/1/2002
Connecticut	2.2%	1/1/1998	8/1/1999	8/1/2000	8/1/2001	8/1/2002
District Of Columbia	0.3%	4/1/1998	2/1/1999	2/1/2000	2/1/2001	2/1/2002
Florida	11.6%	10/1/1997	10/1/1998	1/1/2000	1/1/2001	1/1/2002
Georgia	4.4%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Hawaii	0.8%	1/1/1998	6/1/1999	6/1/2000	6/1/2001	6/1/2002
Idaho	0.7%	3/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Illinois	8.3%	4/1/1998	4/1/1999	4/1/2000	4/1/2001	4/1/2002
Indiana	2.4%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Iowa	1.7%	3/1/1998	3/1/1999	3/1/2000	3/1/2001	3/1/2002
Kansas	1.3%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Kentucky	2.4%	1/1/1998	5/1/1999	5/1/2000	5/1/2001	5/1/2002
Louisiana	2.1%	4/1/1998	9/1/1999	9/1/2000	9/1/2001	9/1/2002
Maine	1.2%	6/1/1998	6/1/1999	6/1/2000	6/1/2001	6/1/2002
Maryland	2.6%	4/1/1998	4/1/1999	4/1/2000	4/1/2001	4/1/2002
Michigan	2.9%	4/1/1998	4/1/1999	4/1/2000	4/1/2001	4/1/2002
Mississippi	1.2%	1/1/1998	9/1/1999	9/1/2000	9/1/2001	9/1/2002
Missouri	3.4%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Montana	1.0%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
Nebraska	1.2%	1/1/1998	8/1/1999	8/1/2000	8/1/2001	8/1/2002
Nevada	1.1%	7/1/1997	7/1/1998	7/1/1999	7/1/2000	1/1/2002
New Hampshire	1.1%	4/1/1998	4/1/1999	4/1/2000	4/1/2001	4/1/2002
New Mexico	0.7%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
North Carolina	4.7%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
Oklahoma	2.4%	1/1/1998	6/1/1999	6/1/2000	6/1/2001	6/1/2002
Oregon	2.4%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
Rhode Island	0.4%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
South Carolina	2.4%	1/1/1998	5/1/1999	5/1/2000	5/1/2001	5/1/2002
South Dakota	0.3%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
Tennessee	3.8%	1/1/1998	6/1/1999	8/1/2000	8/1/2001	6/1/2002
Texas	12.1%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
Utah	0.9%	1/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Vermont	0.5%	4/1/1998	7/1/1999	7/1/2000	7/1/2001	7/1/2002
Virginia	3.2%	2/1/1998	2/1/1999	2/1/2000	2/1/2001	2/1/2002
Wisconsin	4.0%	1/1/1998	1/1/1999	1/1/2000	1/1/2001	1/1/2002
TOTAL	100.0%					

Policy Period Start Date	1/13/98	3/10/99	3/22/00	3/23/01	3/22/02
Average Written Date	7/13/98	9/10/99	9/22/00	9/23/01	9/22/02
Average Earned Date	1/13/99	3/10/00	3/22/01	3/23/02	3/22/03
Years	8.04	9.19	10.23	11.23	12.23

Time = 0 corresponds to 1/1/1991

Weights are derived from data obtained from NCCI that underlies the 2006 NCCI Annual Statistical Bulletin. Policy Periods are from the NCCI Annual Statistical Bulletin of the relevant year.

V 000035 STIP

Section V - Trend
 Subsection G - External Data
 9/1/2007

Section V - G
 Exhibit 2

Summary of SAWW Data

Date Promulgated by DUA (1)	Period of Data Used by DUA (2)	Average Weekly Wage (3)
10/1/84	4/1/83 to 4/1/84	341.06
10/1/85	4/1/84 to 4/1/85	360.50
10/1/86	4/1/85 to 4/1/86	383.57
10/1/87	4/1/86 to 4/1/87	411.00
10/1/88	4/1/87 to 4/1/88	444.20
10/1/89	4/1/88 to 4/1/89	474.47
10/1/90	4/1/89 to 4/1/90	490.57
10/1/91	4/1/90 to 4/1/91	515.52
10/1/92	4/1/91 to 4/1/92	543.30
10/1/93	4/1/92 to 4/1/93	565.94
10/1/94	4/1/93 to 4/1/94	585.66
10/1/95	4/1/94 to 4/1/95	604.03
10/1/96	4/1/95 to 4/1/96	631.03
10/1/97	4/1/96 to 4/1/97	665.55
10/1/98	4/1/97 to 4/1/98	699.91
10/1/99	4/1/98 to 4/1/99	749.69
10/1/00	4/1/99 to 4/1/00	830.89
10/1/01	4/1/00 to 4/1/01	890.94
10/1/02	4/1/01 to 4/1/02	882.57
10/1/03	4/1/02 to 4/1/03	884.46
10/1/04	4/1/03 to 4/1/04	918.78
10/1/05	4/1/04 to 4/1/05	958.58
10/1/06	4/1/05 to 4/1/06	1,000.43

Corresponding Composite Policy Year (4)	Corresponding Calendar Year (5)	SAWW (6)
1984/1985	1985	377.80
1985/1986	1986	404.14
1986/1987	1987	435.90
1987/1988	1988	466.90
1988/1989	1989	486.55
1989/1990	1990	509.28
1990/1991	1991	536.36
1991/1992	1992	560.28
1992/1993	1993	580.73
1993/1994	1994	599.44
1994/1995	1995	624.28
1995/1996	1996	656.92
1996/1997	1997	691.32
1997/1998	1998	737.25
1998/1999	1999	810.59
1999/2000	2000	875.93
2000/2001	2001	884.66
2001/2002	2002	883.99
2002/2003	2003	910.20
2003/2004	2004	948.63
2004/2005	2005	989.97

15 Year Exponential Fit, Trend = 4.8%

(6) SAWW for Year i = [.25 x AWW during period 4/1/(i-1) to 4/1/i] + [.75 x AWW during period 4/1/i to 4/1/(i+1)]

The DUA is the Department of Unemployment Assistance; previously this data was compiled by the DET (the Division of Employment and Training)

VI 000009 STIP

Section VI - Expenses
Subsection A - Summary
9/1/2007

Section VI - A
Exhibit 1

Loss Ratios Underlying the Proposed Rates

	<u>As a % of Standard Premium plus ARAP</u>
(1) Acquisition Expenses	11.3%
(2) Premium Discount	3.7%
(3) Premium Taxes = 2.28% x [1.0 - (2)]	2.2%
(4) Variable Expense Ratio = (1) + (2) + (3)	17.2%
(5) Profit and Contingencies	-3.2%
(6) Permissible Loss, LAE, and Fixed Expense Ratio = 1.0 - [(4) + (5)]	86.0%
(7) Fixed Expense Ratio	7.8%
(8) Insolvency Fund Assessment	-3.1%
(9) Expected Loss and Loss Adjustment Expense Ratio = (6) - [(7) + (8)]	81.4%
(10) Loss Adjustment Expenses (As a percent of losses)	18.2%
(11) Expected Loss Ratio without Loss Adjustment Expense = (9) / [1.0 + (10)]	68.8%

Notes:

- (1) Section VI - K, Exhibit 1.
- (2) Section VI - I, Exhibit 1.
- (3) 2.28% is Premium Tax as % of Net Premium.
- (5) Section VIII-B, Exhibit 1.
- (6) Used in Section I.
- (7) Section VI - B, Exhibit 1. The Fixed Expense Ratio for Policy Year 2003 is 6.5%. The Fixed Expense Ratio for Policy Year 2004 is 6.6%. The average of these two ratios is divided by the [1.00 + indicated rate change], -16.9%, to give the Fixed Expense Ratio underlying the rates.
- (8) Section I-E, Exhibit 1, Page 1.
- (10) Section VI-D, Exhibit 1.
- (11) Used in Section IX-C, Exhibit 1.

VI 000010 STIP

Section VI - Expenses
 Subsection B - Fixed Expenses
 9/1/2007

Section VI - B
 Exhibit 1

Calculation of Fixed Expenses

Calendar Year	General Expense			Projected to PY2003			Projected to PY2004		
	Exclusive of Expense	Pool Expense	Total General Expense = (2) + (3)	General Expense	Exposure Growth	Projected	General Expense	Exposure Growth	Projected
	Constant Revenue			Trend Factor	Factor	General Expense	Trend Factor	Factor	General Expense
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2003	26,996,198	3,549,290	30,545,488	1.044	0.985	31,395,716	1.151	0.955	33,594,677
2004	25,520,888	3,666,378	29,187,265	0.960	1.015	28,446,672	1.059	0.985	30,439,082
2005	29,685,103	3,106,230	32,791,333	0.859	1.047	29,476,067	0.947	1.015	31,540,576
Average			30,841,362			29,772,818			31,858,111

Policy Year	Three Year Average Projected General Expense	Provision for Other Taxes	Provision for Fixed Expenses = (12) + (13)	Expense Trends from PYs to Policy Effective 9/1/07	Trended Fixed Expenses = (14) x (15)	Standard Earned Premium plus ARAP	Fixed Expense Ratio to Standard Earned Premium plus ARAP = (16) / (17)
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
2003	29,772,818	3,289,656	33,062,475	1.394	46,077,657	713,972,602	6.5%
2004	31,858,111	3,520,064	35,378,176	1.263	44,689,123	675,627,416	6.6%

Notes:

- (2) Section VI - B, Exhibit 2, Page 1.
- (3) From the Massachusetts Workers' Compensation Assigned Risk Pool Annual Report and WCRIB Financial Statements and Expense Analysis Report.
- (5), (8) Section VI - G, Exhibit 1.
- (6), (9) -3% annual growth in worker-weeks, from Section VI-H, Exhibit 1; 0.5 years from CY 2003 to PY 2003, 1.5 years from CY 2003 to PY 2004, etc.
- (13) Section VI-C, Exhibit 1.
- (15) Section VI - G, Exhibit 1.
- (17) These premium amounts do not match those displayed in Section I. This is due to the exclusion from this section of a company included in the loss and premium sections. The premium amounts displayed have been adjusted by the same development, trend, and premium level factors

VI 000011 STIP

Section VI - Expenses
 Subsection B - Fixed Expenses
 9/1/2007

Section VI - B
 Exhibit 2
 Page 1

General Expense Exclusive of Proposed Expense Constant

	Calendar Year		
	2003	2004	2005
(1) Standard Earned Premium plus ARAP Including Expense Constant Revenue	654,646,422	612,860,404	609,942,391
(2) Expense Constant Offset	0.966	0.961	0.959
(3) Standard Earned Premium plus ARAP Excluding Expense Constant Revenue = (1) x (2)	632,459,770	588,922,679	584,929,962
(4) Ratio of General Expense to Standard + ARAP Premium	5.8%	6.1%	7.0%
(5) General Expenses = (1) x (4)	38,055,115	37,177,314	42,833,312
(6) Historical Expense Constant Revenue = (1) - (3)	22,186,652	23,937,725	25,012,429
(7) General Expense Portion of Expense Constant	51.0%	51.0%	51.0%
(8) Average Expense Constant in Effect	194.41	216.39	224.09
(9) Proposed Average Expense Constant	268.80	268.80	268.80
(10) Trend Factor to Adjust Proposed Average Expense Constant to Calendar Year	1.414	1.300	1.163
(11) Adjusted Proposed Average Expense Constant = (9) / (10)	190.11	206.72	231.10
(12) Adjusted General Expenses Generated by the Expense Constant = [(6) x (7)] x [(11) / (8)]	11,058,917	11,656,426	13,148,209
(13) General Expenses Exclusive of Expense Constant Revenue = (5) - (12)	26,996,198	25,520,888	29,685,103
(14) General Expense Percent Exclusive of Expense Constant = (13) / (3)	4.3%	4.3%	5.1%

Notes:

- (1) Policy Year Call Data.
- (2) 2003 and 2004 values: Section VI - J, Exhibit 2. 2005 value: Section VI-J, Exhibit 1.
- (4) Section VI - B, Exhibit 2, Page 2.
- (7) Section VI - B, Exhibit 3.
- (8) The parallelogram method was used to calculate the average expense constant in effect.
- (9) Section VI - E, Exhibit 1.
- (10) Section VI - G, Exhibit 1.

VI 000012 STIP

Section VI - Expenses
 Subsection B - Fixed Expenses
 9/1/2007

Section VI - B
 Exhibit 2
 Page 2

Calculation of General Expense

		Calendar Year		
		2003	2004	2005
(1)	Direct Standard Earned Premium	757,887,539	715,388,494	694,662,039
(2)	Factor to include ARAP	1.039	1.041	1.039
(3)	Standard Earned Premium plus ARAP = (1) x (2)	787,703,869	744,870,255	721,819,030
(4)	Actual Bureau Expenses	6,921,112	5,576,018	6,545,014
(5)	Audit, Inspection and Other General Expenses	38,868,738	39,609,272	44,144,854
(6)	General Expense = (4) + (5)	45,789,850	45,185,290	50,689,868
(7)	Ratio of General Expense to Standard + ARAP Premium = (6) / (3)	5.8%	6.1%	7.0%

Notes:

- (1) MA Data from the Massachusetts Expense Calls, Calendar Years 2003 - 2005.
Reported premium excludes ARAP and includes large deductible policies at Standard premium.
- (2) Estimated using Schedule Z data for Composite Policy Years 02/03, 03/04 and 04/05
- (4) From the WCRIB Financial Statements and Expense Analysis Report. Excludes Workers' Compensation Bureau Pool Expenses.
- (5) MA Data from the Massachusetts Expense Calls, Calendar Years 2003 - 2005.

VI 000013 STIP

Section VI - Expenses
Subsection B - Fixed Expenses
9/1/2007

Section VI-B
Exhibit 3

Expense Constant Components

(1)	Portion of Expense Constant for General Expenses loaded for Premium Taxes	52.16%
(2)	Current Premium Tax rate	2.28%
(3)	General Expense Portion of Expense Constant = (1) x [1.000 - (3)]	51.0%
(4)	Other Acquisition Portion of Expense Constant = [100% - (1)] x [1.000 - (3)]	46.7%

Note:

(1) NCCI 1991 Calendar Year Expense database.

VI 000014 STIP

Section VI - Expenses
Subsection C - Other Taxes
9/1/2007

Section VI - C
Exhibit 1

Calculation of Other Taxes

(1)	2005 Calendar Year Massachusetts Standard Earned Premium plus ARAP	609,942,391
(2)	2005 Other Tax Allowance	0.60%
(3)	2005 Massachusetts Other Taxes = (1) x (2)	3,659,654
(4A)	Other Tax Trend Factor, CY 2005 to PY 2003	0.859
(4B)	Other Tax Trend Factor, CY 2005 to PY 2004	0.947
(5A)	Exposure Growth from CY 2005 to PY 2003	1.047
(5B)	Exposure Growth from CY 2005 to PY 2004	1.015
(6A)	Massachusetts Other Taxes for PY 2003 = (3) x (4A) x (5A)	3,289,656
(6B)	Massachusetts Other Taxes for PY 2004 = (3) x (4B) x (5B)	3,520,064

Notes:

- (1) Massachusetts Policy Year Call.
- (2) 2006 Best's Aggregates and Averages. Pages 694-695.
- (4A),(4B) From VI - G, Exhibit 1.
- (5A),(5B) -3.0% per year (Section VI - H, Exhibit 1); -0.5 years from CY 2005 to PY 2004,
-1.5 years from CY 2005 to PY 2003.

VI 000015 STIP

Section VI - Expenses
 Subsection D - Loss Adjustment Expense
 9/1/2007

Section VI - D
 Exhibit 1

Loss Adjustment Expense

		Calendar Year		
		2003	2004	2005
(1)	Direct Incurred Losses (\$000)	508,813	412,256	394,361
(2)	Direct Incurred Defense and Cost Containment Expense (\$000)	40,025	30,331	35,333
(3)	Average Provision for Defense and Cost Containment Expense = (2) / (1)	7.9%	7.4%	9.0%
(4)	Three Year Average Provision for Defense and Cost Containment Expense = Average of (3)	8.1%		
(5)	Direct Incurred Adjusting and Other Expense (\$000)	51,129	47,696	45,776
(6)	Average Provision for Adjusting and Other Expense = (5) / (1)	10.0%	11.6%	11.6%
(7)	Factor to adjust for effect of Large Deductible policies	0.903	0.915	0.922
(8)	Adjusted Provision for Adjusting and Other Expense = (6) x (7)	9.1%	10.6%	10.7%
(9)	Three Year Average Provision for Adjusting and Other Expense = Average of (8)	10.1%		
(10) Adjusted Provision for Total Loss Adjustment Expense = (4) + (9)		18.2%		

Notes:

- (1),(2),(5) 2003, 2004, and 2005 Massachusetts Expense Calls.
- (7) Section VI - L, Exhibit 1, Page 1.

VI 000016 STIP

Section VI - Expenses
 Subsection E - Expense Constant
 9/1/2007

Section VI - E
 Exhibit 1

Calculation of Revised Expense Constant

Risk Size Intervals		CPY03/04 Policy Count		Policy Distribution	Current Expense Constant	Trend Factor from 3/1/06 to 3/1/08	Calculated Expense Constant (6) x (7)
Unadjusted	Adjusted	Interstate	Intrastate				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Less than \$200	Less Than \$250	-	36,491	31%	\$142.00	1.120	\$159.00
\$200 or more	\$250 or more	9,587	71,845	69%	\$284.00	1.120	\$318.00
TOTAL		9,587	108,336	100%	\$240.06		\$268.80

Notes:

Schedule Z Composite PY 03/04 (excluding Large Deductible policies).

Risk sizes in terms of Standard Premium

(2) Intervals have been adjusted by a factor of 0.8. See Section III - G, Exhibit 1.

(7) from VI - G, Exhibit 1.

VI 000017 STIP

Section VI - Expenses
 Subsection F- Expense Trends
 9/1/2007

Section VI - F
 Exhibit 1

Weights for Expense Trends

Expense Component (1)	Percentage of Net Written Premium (2)	Weight (3)	Corresponding Index (4)	Weight (5)
Salaries	6.00	63.0%	Average Weekly Earnings Covered Employment and Wages; Private Fire, Marine, Casualty Massachusetts	79.8%
Payroll Taxes	0.37	3.9%		
Employee Relations	1.23	12.9%		
Travel & Travel Items	0.40	4.2%	Food Away From Home-CPI-US Private Transportation-CPI-US	2.1% 2.1%
Postage & Telephone	0.38	4.0%	Postage-CPI-US Telephone-CPI-US	2.0% 2.0%
Equipment	0.95	10.0%	Office & Stores Machines & Equipment-PPI	10.0%
Printing & Stationery	0.19	2.0%	Paper-PPI	2.0%
Total	9.52	100.0%		100.0%

Note:

(2): 2006 Best's Aggregates and Averages, Property-Casualty, Totals for Predominately Commercial Casualty Companies with Written Premium Net of Reinsurance Ceded over \$15 million.

VI 000018 STIP

Section VI - Expenses
 Subsection G - Expense Indices
 9/1/2007

Section VI - G
 Exhibit 1

Calculation of Expense Trend Index

Economic Indices

Calendar Year (1)	Average Weekly Earnings (2)	Food (3)	Private Transportation (4)	Phone (5)	Postage (6)	Machines & Equipment (7)	Paper (8)
1999	1,026.00	165.00	140.70	100.20	165.60	112.30	141.80
2000	1,075.00	169.00	150.10	98.70	165.60	112.70	149.80
2001	1,133.00	173.80	150.80	99.40	172.10	112.70	150.60
2002	1,166.00	178.20	149.00	99.90	182.60	112.50	144.70
2003	1,265.00	182.00	153.50	98.50	191.70	112.30	146.10
2004	1,406.00	187.40	158.80	96.00	191.70	113.20	149.40
2005	1,609.00	193.30	170.30	95.00	191.70	115.10	159.60

Economic Indices, Normalized to Calendar Year 2005 Index of 100

Calendar Year (9)	Average Weekly Earnings (10)	Food (11)	Private Transportation (12)	Phone (13)	Postage (14)	Machines & Equipment (15)	Paper (16)
1999	63.77	85.36	82.62	105.47	86.38	97.57	88.85
2000	66.81	87.43	88.14	103.89	86.38	97.91	93.86
2001	70.42	89.91	88.55	104.63	89.78	97.91	94.36
2002	72.47	92.19	87.49	105.16	95.25	97.74	90.66
2003	78.62	94.15	90.14	103.68	100.00	97.57	91.54
2004	87.38	96.95	93.25	101.05	100.00	98.35	93.61
2005	100.00	100.00	100.00	100.00	100.00	100.00	100.00

(17) Weight 79.8% 2.1% 2.1% 2.0% 2.0% 10.0% 2.0%

Calendar Year (18)	Expense Trend Index (19)	Using Actual Values			Exponential Fit (23)	Trend to 3/1/2008 (24)	Trend to 9/1/2008 (25)
		Trend to Latest Calendar Year (20)	Trend to PY2003 (21)	Trend to PY2004 (22)			
1999	69.77	1.433	1.231	1.358	67.82	1.667	
2000	72.47	1.380	1.185	1.307	71.77	1.605	
2001	75.50	1.325	1.137	1.255	75.95	1.541	
2002	77.19	1.296	1.112	1.227	80.38	1.507	
2003	82.26	1.216	1.044	1.151	85.07	1.414	
2004	89.45	1.118	0.960	1.059	90.03	1.300	
2005	100.00	1.000	0.859	0.947	95.28	1.163	
				PY2003 PY2004			1.394 1.263
				3/1/2006 3/1/2008 9/1/2008	98.95 110.82 114.00	1.120 1.000	1.000

Notes:

- (2) Average Weekly Earnings, Covered Employment and Wages, Private Fire, Marine, and Casualty Insurers - Massachusetts Unadjusted for Seasonality
 Years 1997 - 2000: Bureau of Labor Statistics, Series IDs EWU250004050H633 (Fire, Marine, and Casualty Insurance Average Weekly Wage) and EWU250004050H635 (Surety Insurance average Weekly wage), weighted by Series IDs EWU250001050H633 (Fire, Marine, and Casualty Insurance Number of Employees) and EWU250001050H635 (Surety Insurance Number of Employees), respectively.
- Years 2001 - 2005: Bureau of Labor Statistics, Series ID ENU25000405524126 (Direct Property and Casualty Insurers Average Weekly Wage.)
- (3) Food Away From Home, Consumer Price Index, Urban Wage Earners and Clerical Workers - U.S.
 Unadjusted for Seasonality, Base: 1982 - 1984 = 100. Bureau of Labor Statistics, Series ID CWUR0000SEFV.
- (4) Private Transportation, Consumer Price Index, Urban Wage Earners and Clerical Workers - U.S.
 Unadjusted for Seasonality, Base: 1982 - 1984 = 100. Bureau of Labor Statistics, Series ID CWUR0000SAT1.
- (5) Telephone Services, Consumer Price Index, Urban Wage Earners and Clerical Workers - U.S.
 Unadjusted for Seasonality, Base: December 1997= 100. Bureau of Labor Statistics, Series ID CWUR0000SEED.
- (6) Postage, Consumer Price Index, Urban Wage Earners and Clerical Workers - U.S.
 Unadjusted for Seasonality, Base: 1982 - 1984 = 100. Bureau of Labor Statistics, Series ID CWUR0000SEEC01.
- (7) Office and Store Machines and Equipment, Producer Price Index
 Unadjusted for Seasonality, Base: 1982 = 100. Bureau of Labor Statistics, Series ID WPU1193.
- (8) Paper, Producer Price Index
 Unadjusted for Seasonality, Base: 1982 - 1984 = 100. Bureau of Labor Statistics, Series ID WPU0913.
- (17) Section VI-F, Exhibit 1.
- (19) = Average of (10)-(16) weighted by (17)
- (20) = [(19) for CY 2005] / (19)
- (21) = [(19) for PY 2003] / (19). Index for PY 2003 is computed as average of indices for CY 2003 - 2004.
- (22) = [(19) for PY 2004] / (19). Index for PY 2003 is computed as average of indices for CY 2004 - 2005.
- (24) = (20) x { [(23) for projected date] / [(23) for CY 2005]
- (25) = [(19) for CY 2005] / [Average of (19) for Year and Year+1] x { [(23) for projected date] / [(23) for CY 2005]

VI 000019 STIP

Section VI - Expenses
Subsection H - Exposure Growth
9/1/2007

Section VI - H
Exhibit 1

Growth in Worker-Weeks

Composite Policy Years	Annual Change in Worker-Weeks
1999/2000 to 2000/2001	1.8%
2000/2001 to 2001/2002	-2.8%
2001/2002 to 2002/2003	-1.2%
2002/2003 to 2003/2004	-6.0%
Average of Latest 4 annual changes	-2.1%
Average of Latest 3 annual changes	-3.4%
Average of Latest 2 annual changes	-3.6%

Selected for overall exposure growth ¹ :	-3.0%
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Notes:

Worker-weeks data from Section V-E, Exhibit 1

¹ The selected number is the average of the three entries in the "Average" section above for Schedule Z exposure growth rates.

VI 000020 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 1

Calculation of Average Premium Discount

		<u>Elected Premium Discount Table</u>	
		<u>Type A</u>	<u>Type B</u>
(1)	Average Premium Discount	5.6%	3.1%
(2)	% of Voluntary Premium using Discount Table	62.8%	37.2%
(3)	Weighted Average Premium Discount in Voluntary Market = (1) weighted by (2)		4.7%
(4)	Voluntary Market Share		84.0%
(5)	Average Premium Discount in Total Market = (3) x (4)		3.9%
(6)	Average ARAP Surcharge for Policy Effective Period as a percentage of Standard Premium		4.6%
(7)	Average Premium Discount as a percent of Standard Premium + ARAP = (5) / [1.0 + (6)]		3.7%

Notes:

- (1) Section VI - I, Exhibit 2.
- (2) Section VI - I, Exhibit 4.
- (4) From Special Bulletin 02-07. Market Share is estimated using Standard Premium plus ARAP.
- (6) Section X - K, Exhibit 3.

VI 000021 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 2

Determination of Average Premium Discount for Type A & B Companies
 Voluntary Market Risks

Layer of Standard Premium (1)	Policy Year Standard Earned Premium (2)	Proportion of Premium in Layer (3)	% Premium Discount	
			Type A Company (4)	Type B Company (5)
First 10,000	185,132,877	0.416	0.0	0.0
Next 190,000	209,537,614	0.471	9.1	5.1
Next 1,550,000	46,219,756	0.104	11.3	6.5
Over 1,750,000	3,972,550	0.009	12.3	7.5
TOTALS	444,862,797	1.000	5.6	3.1

Note:
 (2) Section VI - I, Exhibit 3, Page 1.

VI 000022 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 3
 Page 1

Standard Premium by Layer
 Voluntary Market Risks

03/04 Policy Year Layer of Standard Premium (1)	Standard Premium in Layer		Standard Premium = [(2) + (3)] (4)
	Intrastate (2)	Interstate (3)	
0 - 12,500	167,584,904	17,547,973	185,132,877
12,500 - 250,000	153,601,106	55,936,508	209,537,614
250,000 - 2,187,500	21,466,240	24,753,516	46,219,756
2,187,500 & Over	541,584	3,430,966	3,972,550
TOTAL	343,193,834	101,668,963	444,862,797

Notes:

- (1) Corresponds to first 10,000, next 190,000, next 1,550,000, and over 1,750,000 with 0.8 premium adjustment. See Section III - G, Exhibit 1.
- (2),(3) Section VI - I, Exhibit 3, Page 2.

VI 000023 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 3
 Page 2

Premium by Layer Within Intervals for All Companies Voluntary Market Risks

Intrastate Intervals							
Layer of Standard Premium (1)	Standard Premium Sizes				Total = [Sum of (2)] (3)		
	0 - 12,500	12,500 - 250,000	250,000 - 2,187,500	2,187,500 & Over			
0 - 12,500	102,984,904	63,337,500	1,250,000	12,500	167,584,904		
12,500 - 250,000		129,613,606	23,750,000	237,500	153,601,106		
250,000 - 2,187,500			19,528,740	1,937,500	21,466,240		
2,187,500 & Over				541,584	541,584		
Total	102,984,904	192,951,106	44,528,740	2,729,084	343,193,834		

Interstate Intervals					
Layer of Standard Premium (4)	Standard Premium Sizes				Total = [Sum of (5)] (6)
	0 - 5,000	5,000 - 100,000	100,000 - 875,000	875,000 & Over	
0 - 5,000	6,152,973	10,390,000	990,000	15,000	17,547,973
5,000 - 100,000		36,841,508	18,810,000	285,000	55,936,508
100,000 - 875,000			22,428,516	2,325,000	24,753,516
875,000 & Over				3,430,966	3,430,966
Total	6,152,973	47,231,508	42,228,516	6,055,966	101,668,963

Notes:

Schedule Z, Voluntary Market Data, Carriers choosing either Type A or Type B Discounts.
 Layers correspond to the Premium Discount layers (Exhibit 2) adjusted by the Premium Adjustment Factor from Section III-G, Exhibit 1.

(4) 40% of premium of Interstate risks is assumed to be in Massachusetts.

VI 000024 STIP

Section VI - Expenses
Subsection I - Expenses Net of Premium Discount
9/1/2007

Section VI - I
Exhibit 4

Calculation of Calendar Year 2005 Voluntary Premium: Type A vs. Type B Table Elected Premium Discount Schedule as of 2/5/07

(1)	Adjusted Voluntary Premium for Companies electing Type A Premium Discount Schedule (\$000)	341,498
(2)	Adjusted Voluntary Premium for Companies electing Type B Premium Discount Schedule (\$000)	202,694
(3)	Percentage of Voluntary Premium electing Type A Discount = (1) / [(1) + (2)]	62.8%
(4)	Percentage of Voluntary Premium electing Type B Discount = (2) / [(1) + (2)]	37.2%

Notes:

The total market premiums are from the 2005 Annual Statements, Page 15. Ceded and VDAC premium information is from NCCI and VDAC carriers. "Adjusted" Voluntary Premiums that are negative have been set equal to zero under the assumption that there are no negative values after audit.

(1),(2) Section VI - I, Exhibit 5, Page 7.

VI 000025 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
26158	Associated Industrial of Mass	A	108,804	53,205	55,599	55,599	0	0
16586	Liberty Mutual Fire Insurance Company	B	61,487	36,769	24,718	0	24,718	0
14974	Twin City Fire Insurance Company	B	44,792	0	44,792	0	44,792	0
29211	Atlantic Charter Insurance Company	A	30,546	7,961	22,585	22,585	0	0
21814	Liberty Insurance Corporation	B	29,352	0	29,352	0	29,352	0
10863	Zurich American Insurance Company	A	25,014	0	25,014	25,014	0	0
25844	NorGuard Insurance Company	A	21,197	0	21,197	21,197	0	0
40959	Associated Employers Insurance Company	B	20,221	0	20,221	0	20,221	0
10456	Hartford Underwriters Insurance Company	B	17,448	11,428	6,019	0	6,019	0
17965	American Zurich Insurance Company	A	15,685	11,097	4,588	4,588	0	0
10243	Continental Casualty Company	B	15,620	10,672	4,947	0	4,947	0
12890	Federal Insurance Company	A	15,425	(1)	15,426	15,426	0	0
14397	Hartford Casualty Insurance Company	B	13,085	0	13,085	0	13,085	0
15628	Liberty Mutual Insurance Company	B	12,587	(601)	13,188	0	13,188	0
20605	Hartford Insurance Company of the Midwest	B	11,785	0	11,785	0	11,785	0
35718	Endeavour Insurance Company	A	10,752	0	10,752	10,752	0	0
27723	Firemen's Insurance Company of Washington, D.C.	A	10,278	0	10,278	10,278	0	0
13269	Hartford Fire Insurance Company	B	10,076	0	10,076	0	10,076	0
12408	Transportation Insurance Company	B	9,132	0	9,132	0	9,132	0
35165	Arbella Protection Insurance Company, Inc.	A	7,980	0	7,980	7,980	0	0
33391	Acadia Insurance Company	A	7,206	0	7,206	7,206	0	0
24562	Star Insurance Company	A	6,424	0	6,424	6,424	0	0
16152	Public Service Mutual Insurance Company	A	6,411	0	6,411	6,411	0	0
15555	Employers Insurance Company of Wausau	A	6,410	0	6,410	6,410	0	0
41068	Alea North America Insurance Company	A	6,311	0	6,311	6,311	0	0
16721	Farm Family Casualty Insurance Company	A	6,160	0	6,160	6,160	0	0
13633	Hanover Insurance Company	A	6,053	0	6,053	6,053	0	0
31771	Savers Property and Casualty Insurance Company	A	5,921	0	5,921	5,921	0	0
36835	Independence Casualty Insurance Company	A	5,749	0	5,749	5,749	0	0
16993	Central Mutual Insurance Company	A	5,711	0	5,711	5,711	0	0
10545	Maryland Casualty Company	A	5,199	0	5,199	5,199	0	0
16640	Arrow Mutual Liability Insurance Company	B	4,803	0	4,803	0	4,803	0
10359	OneBeacon Insurance Company	A	4,686	1,856	2,830	2,830	0	0
16322	National Grange Mutual Insurance Company	A	4,622	0	4,622	4,622	0	0
21873	AmGuard Insurance Company	A	4,274	0	4,274	4,274	0	0
21059	Norfolk & Dedham Mutual Fire Insurance Company	A	3,920	0	3,920	3,920	0	0
15571	Sentry Insurance A Mutual Company	A	3,720	0	3,720	3,720	0	0
31879	Arbella Indemnity Insurance Company, Inc.	A	3,439	0	3,439	3,439	0	0
21644	Harleysville Worcester Insurance Company	B	3,409	0	3,409	0	3,409	0
11355	Peerless Insurance Company	A	3,216	0	3,216	3,216	0	0
30406	State National Insurance Company Inc.	A	3,133	0	3,133	3,133	0	0
27243	LM Insurance Corporation	B	3,127	1,542	1,585	0	1,585	0
12629	Electric Insurance Company	A	3,064	0	3,064	3,064	0	0
15717	Utica Mutual Insurance Company	A	2,604	0	2,604	2,604	0	0
19879	Virginia Surety Company, Inc.	A	2,475	0	2,475	2,475	0	0
11509	Old Republic Insurance Company	A	2,421	0	2,421	2,421	0	0
27103	Main Street America Assurance Company	A	2,313	0	2,313	2,313	0	0
23922	Paramount Insurance Company	A	2,286	0	2,286	2,286	0	0
12688	Transcontinental Insurance Company	A	2,260	0	2,260	2,260	0	0
10685	Pacific Indemnity Company	A	2,194	0	2,194	2,194	0	0
12777	United States Fire Insurance Company	A	2,181	0	2,181	2,181	0	0
25461	Clarendon National Insurance Company	A	2,095	0	2,095	2,095	0	0
15822	Graphic Arts Mutual Insurance Company	A	2,068	0	2,068	2,068	0	0

VI 000026 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
10448	Hartford Accident and Indemnity Company	B	1,942	0	1,942	0	1,942	0
10030	American Casualty Company of Reading, Pennsylvania	A	1,829	0	1,829	1,829	0	0
11363	Ohio Casualty Insurance Company	A	1,776	0	1,776	1,776	0	0
18996	Wausau Underwriters Insurance Company	A	1,732	0	1,732	1,732	0	0
13838	All America Insurance Company	A	1,726	0	1,726	1,726	0	0
28355	Arch Insurance Company	A	1,716	0	1,716	1,716	0	0
15032	Valley Forge Insurance Company	B	1,710	0	1,710	0	1,710	0
14567	Great Northern Insurance Company	A	1,524	0	1,524	1,524	0	0
16446	Federated Mutual Insurance Company	A	1,496	0	1,496	1,496	0	0
17507	Florists' Mutual Insurance Company	A	1,468	0	1,468	1,468	0	0
12238	National Fire Insurance Company of Hartford	A	1,460	0	1,460	1,460	0	0
10693	Vigilant Insurance Company	A	1,407	0	1,407	1,407	0	0
14095	Argonaut Insurance Company	A	1,357	0	1,357	1,357	0	0
11916	Pennsylvania Manufacturers' Association Ins. Co.	A	1,289	0	1,289	1,289	0	0
33936	EastGuard Insurance Company	A	1,265	0	1,265	1,265	0	0
13668	Sentry Select Insurance Company	A	1,262	0	1,262	1,262	0	0
12300	Employers' Fire Insurance Company	A	1,254	0	1,254	1,254	0	0
12297	Universal Underwriters Insurance Company	A	1,193	0	1,193	1,193	0	0
12440	General Casualty Company of Wisconsin	A	1,058	0	1,058	1,058	0	0
61417	Atlantic Specialty Insurance Company	A	993	0	993	993	0	0
14184	Netherlands Insurance Company (The)	A	982	0	982	982	0	0
19089	Mitsui Sumitomo Insurance Company of America	A	959	0	959	959	0	0
14281	Tokio Marine & Nichido Fire Insurance Co., Ltd.	A	931	0	931	931	0	0
27359	First Liberty Insurance Corporation (The)	B	905	0	905	0	905	0
11452	American Guarantee and Liability Insurance Company	A	875	0	875	875	0	0
27332	Wausau Business Insurance Company	A	864	0	864	864	0	0
38563	MEMIC Indemnity Company	A	845	0	845	845	0	0
14540	OneBeacon America Insurance Company	A	797	0	797	797	0	0
13854	TIG Insurance Company	A	791	0	791	791	0	0
27944	XL Specialty Insurance Company	A	786	0	786	786	0	0
34681	Great Divide Insurance Company	A	781	0	781	781	0	0
24023	Vanliner Insurance Company	A	778	0	778	778	0	0
16349	Safety National Casualty Corporation	A	771	0	771	771	0	0
10561	American Economy Insurance Company	A	770	0	770	770	0	0
14508	North River Insurance Company	A	707	0	707	707	0	0
32530	Fairfield Insurance Company	A	685	0	685	685	0	0
11495	American States Insurance Company	A	657	0	657	657	0	0
12742	Argonaut-Midwest Insurance Company	A	653	0	653	653	0	0
16853	Church Mutual Insurance Company	B	647	0	647	0	647	0
31097	Transguard Insurance Company of America, Inc.	A	592	0	592	592	0	0
10510	Fidelity and Deposit Company of Maryland	A	468	0	468	468	0	0
10650	Excelsior Insurance Company	A	424	0	424	424	0	0
13897	Great American Insurance Company of New York	A	393	0	393	393	0	0
15652	Merchants Mutual Insurance Company	A	379	0	379	379	0	0
17604	Pharmacists Mutual Insurance Company	A	338	0	338	338	0	0
20575	Harleysville Preferred Insurance Company	B	290	0	290	0	290	0
14788	Protective Insurance Company	A	288	0	288	288	0	0
10065	American Motorists Insurance Company	A	260	0	260	260	0	0
17027	Penn Millers Insurance Company	A	206	0	206	206	0	0
20583	Selective Insurance Company of the Southeast	A	165	0	165	165	0	0
10960	Middlesex Insurance Company	A	162	0	162	162	0	0
33790	Mountain Valley Indemnity Company	A	139	0	139	139	0	0
13714	Westport Insurance Corporation	A	132	0	132	132	0	0

VI 000027 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
15539	Employers Mutual Casualty Company	A	132	0	132	132	0	0
11126	Petroleum Casualty Company	A	129	0	129	129	0	0
12173	Assurance Company of America	A	128	0	128	128	0	0
11770	Patriot General Insurance Company	A	121	0	121	121	0	0
28312	Everest National Insurance Company	A	111	0	111	111	0	0
22055	Ullico Casualty Company	A	111	0	111	111	0	0
12572	Security Insurance Company of Hartford	A	107	0	107	107	0	0
15385	Cincinnati Insurance Company	A	98	0	98	98	0	0
24759	American Interstate Insurance Company	A	93	0	93	93	0	0
25992	Midwest Employers Casualty Company	A	88	0	88	88	0	0
36889	MassWest Insurance Company, Inc.	A	84	0	84	84	0	0
31607	National Interstate Insurance Company	N/A	84	0	84	0	0	84
14176	Great American Insurance Company	A	78	0	78	78	0	0
11037	Great West Casualty Company	A	76	0	76	76	0	0
10006	Massachusetts Bay Insurance Company	A	74	0	74	74	0	0
11266	American Fire and Casualty Company	A	69	0	69	69	0	0
14028	Great American Alliance Insurance Company	A	65	0	65	65	0	0
13145	Zenith Insurance Company	A	56	0	56	56	0	0
17299	GuideOne Mutual Insurance Company	A	51	0	51	51	0	0
31720	Chubb Indemnity Insurance Company	A	47	0	47	47	0	0
19968	Accident Fund Insurance Company of America	A	43	0	43	43	0	0
13765	Northern Insurance Company of New York	A	35	0	35	35	0	0
12963	Maine Bonding and Casualty Company	A	34	0	34	34	0	0
14842	State Farm Fire and Casualty Company	A	34	0	34	34	0	0
40851	T.H.E. Insurance Company	B	30	0	30	0	30	0
11029	Insurance Company of Greater New York	A	30	0	30	30	0	0
15660	Amerisure Mutual Insurance Company	B	20	0	20	0	20	0
11002	Citizens Insurance Company of America	A	17	0	17	17	0	0
27154	ACIG Insurance Company	B	17	0	17	0	17	0
12149	Centennial Insurance Company	A	16	0	16	16	0	0
19291	Ohio Security Insurance Company	A	15	0	15	15	0	0
10111	Republic Franklin Insurance Company	A	15	0	15	15	0	0
11614	Harco National Insurance Company	B	13	0	13	0	13	0
11061	Regent Insurance Company	A	13	0	13	13	0	0
19283	NIPPONKOA Insurance Company, Limited (U.S. Branch)	A	12	0	12	12	0	0
36196	Everest Reinsurance Company	A	12	0	12	12	0	0
14591	Greenwich Insurance Company	A	10	0	10	10	0	0
17116	American Manufacturers Mutual Insurance Company	A	10	0	10	10	0	0
19399	American Alternative Insurance Corporation	A	6	0	6	6	0	0
15849	Pennsylvania National Mutual Casualty Ins. Co.	B	4	0	4	0	4	0
13404	General Insurance Company of America	A	3	0	3	3	0	0
20052	Trans Pacific Insurance Company	A	3	0	3	3	0	0
18376	Lumbermen's Underwriting Alliance	B	2	0	2	0	2	0
16519	American Hardware Mutual Insurance Company	A	2	0	2	2	0	0
15407	Pennsylvania General Insurance Company	A	1	0	1	1	0	0
11525	Amerisure Insurance Company	B	1	0	1	0	1	0
10316	Employers Reinsurance Corporation	A	1	0	1	1	0	0
21830	Fitchburg Mutual Insurance Company	A	1	0	1	1	0	0
14869	Merchants Insurance Company of New Hampshire, Inc.	A	0	0	0	0	0	0
11576	West American Insurance Company	A	0	0	0	0	0	0
13420	Seneca Insurance Company, Inc.	A	0	0	0	0	0	0
20273	Coregis Insurance Company	A	0	0	0	0	0	0
51225	United National Casualty Insurance Company	N/A	0	0	0	0	0	0

VI 000028 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
17388	Frankenmuth Mutual Insurance Company	A	0	0	0	0	0	0
17442	Montgomery Mutual Insurance Company	A	0	0	0	0	0	0
13552	Allstate Indemnity Company	A	0	0	0	0	0	0
13773	Northern Assurance Company of America (The)	A	0	0	0	0	0	0
17612	Union Insurance Company of Providence	A	0	0	0	0	0	0
17698	Republic Western Insurance Company	A	0	0	0	0	0	0
17906	Citation Insurance Company	B	0	0	0	0	0	0
10332	Fidelity and Casualty Company of New York (The)	A	0	0	0	0	0	0
18244	Truck Insurance Exchange	A	0	0	0	0	0	0
14303	Firemen's Insurance Company of Newark, New Jersey	A	0	0	0	0	0	0
18937	Professional Liability Insurance Co. of America	A	0	0	0	0	0	0
17013	Tower National Insurance Company	N/A	0	0	0	0	0	0
17205	Seaton Insurance Company	A	0	0	0	0	0	0
19143	Commerce Insurance Company	B	0	0	0	0	0	0
19224	AXA Corporate Solutions Insurance Company	B	0	0	0	0	0	0
16411	Pennsylvania Lumbermens Mutual Insurance Company	A	0	0	0	0	0	0
10049	American Employers' Insurance Company	A	0	0	0	0	0	0
41270	Strathmore Insurance Company	N/A	0	0	0	0	0	0
13226	Peerless Indemnity Insurance Company	A	0	0	0	0	0	0
19518	Fairmont Insurance Company	A	0	0	0	0	0	0
19666	Trumbull Insurance Company	A	0	0	0	0	0	0
11673	Zurich American Ins Co of Illinois	N/A	0	0	0	0	0	0
11648	Housing Authority Property Insurance, a Mutual Co.	N/A	0	0	0	0	0	0
14710	Fairmont Specialty Insurance Company	A	0	0	0	0	0	0
20117	Massachusetts Homeland Insurance Company	A	0	0	0	0	0	0
11169	Selective Insurance Company of America	A	0	0	0	0	0	0
20354	TIG Indemnity Company	A	0	0	0	0	0	0
14559	TIG Premier Insurance Company	A	0	0	0	0	0	0
14680	CUMIS Insurance Society, Inc.	B	0	0	0	0	0	0
14338	Integon National Insurance Company	N/A	0	0	0	0	0	0
20699	Northbrook Indemnity Company	A	0	0	0	0	0	0
12246	Wausau General Insurance Company	A	0	0	0	0	0	0
11746	Carolina Casualty Insurance Company	B	0	0	0	0	0	0
21172	Insurance Corporation of Hannover	A	0	0	0	0	0	0
10871	Allianz Global Risks US Insurance Company	A	0	0	0	0	0	0
21733	Liberty Northwest Insurance Corporation	A	0	0	0	0	0	0
13943	Occidental Fire & Cas Co. of NC	A	0	0	0	0	0	0
14648	Kansas City Fire and Marine Insurance Company	A	0	0	0	0	0	0
11339	Countryway Insurance Company	A	0	0	0	0	0	0
16357	Preferred Mutual Insurance Company	A	0	0	0	0	0	0
22063	Vermont Mutual Insurance Company	N/A	0	0	0	0	0	0
39055	Caterpillar Insurance Company	N/A	0	0	0	0	0	0
22373	Plymouth Rock Assurance Corporation	B	0	0	0	0	0	0
22438	Nationwide Property & Casualty Insurance Company	B	0	0	0	0	0	0
22551	Patrons Mutual Insurance Company of Connecticut	B	0	0	0	0	0	0
22616	Markel Insurance Company	B	0	0	0	0	0	0
22764	Diamond State Insurance Company	A	0	0	0	0	0	0
15792	Cambridge Mutual Fire Insurance Company	N/A	0	0	0	0	0	0
23957	Selective Insurance Company of South Carolina	A	0	0	0	0	0	0
24015	Rampart Insurance Company	A	0	0	0	0	0	0
13935	Country Casualty Insurance Company	B	0	0	0	0	0	0
24147	North American Specialty Insurance Company	A	0	0	0	0	0	0
24201	NIPPONKOA Insurance Company of America	A	0	0	0	0	0	0

VI 000029 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
24252	Colonial American Casualty and Surety Company	A	0	0	0	0	0	0
24295	Insurance Corporation of New York (The)	N/A	0	0	0	0	0	0
24430	Banclinsure, Inc.	A	0	0	0	0	0	0
15741	Selective Insurance Company of New York	A	0	0	0	0	0	0
15121	Glens Falls Insurance Company (The)	A	0	0	0	0	0	0
24783	DaimlerChrysler Insurance Company	A	0	0	0	0	0	0
25038	Lancer Insurance Company	A	0	0	0	0	0	0
25453	Redland Insurance Company	A	0	0	0	0	0	0
12203	Boston Old Colony Insurance Company	A	0	0	0	0	0	0
25585	Merchants and Business Men's Mutual Insurance Co.	N/A	0	0	0	0	0	0
25631	Stonington Insurance Company	B	0	0	0	0	0	0
10200	Commercial Insurance Company of Newark, N.J.	A	0	0	0	0	0	0
15156	Atlanta International Insurance Company	N/A	0	0	0	0	0	0
26107	Warner Insurance Company	A	0	0	0	0	0	0
10928	Nationwide Affinity Insurance Company of America	A	0	0	0	0	0	0
26565	Dorchester Mutual Insurance Company	A	0	0	0	0	0	0
26689	York Insurance Company of Maine	N/A	0	0	0	0	0	0
15008	Niagara Fire Insurance Company	A	0	0	0	0	0	0
38199	Centre Insurance Company	A	0	0	0	0	0	0
16926	Harleysville Mutual Insurance Company	A	0	0	0	0	0	0
27308	Genesis Insurance Company	A	0	0	0	0	0	0
15806	Merrimack Mutual Fire Insurance Company	N/A	0	0	0	0	0	0
11142	Houston General Insurance Company	A	0	0	0	0	0	0
27545	Mapfre Reinsurance Corporation	A	0	0	0	0	0	0
27634	Hudson Insurance Company	N/A	0	0	0	0	0	0
10480	XL Insurance America, Inc.	A	0	0	0	0	0	0
27871	Commercial Casualty Insurance Company	A	0	0	0	0	0	0
15067	Allstate Insurance Company	A	0	0	0	0	0	0
15016	Northwestern National Ins. Co. of Milwaukee Wisc.	A	0	0	0	0	0	0
12602	Bituminous Fire and Marine Insurance Company	B	0	0	0	0	0	0
28401	Platte River Insurance Company	N/A	0	0	0	0	0	0
29084	AXA Re America Insurance Company	B	0	0	0	0	0	0
15326	Affiliated FM Insurance Company	B	0	0	0	0	0	0
29386	North American Elite Insurance Company	A	0	0	0	0	0	0
29432	Pilgrim Insurance Company	B	0	0	0	0	0	0
29637	OneBeacon Midwest Insurance Company	N/A	0	0	0	0	0	0
29661	Allmerica Financial Benefit Insurance Company	A	0	0	0	0	0	0
29734	American Compensation Insurance Company	A	0	0	0	0	0	0
29866	Converium Insurance (North America) Inc.	N/A	0	0	0	0	0	0
30147	Property and Casualty Insurance Co. of Hartford	A	0	0	0	0	0	0
30325	Beacon Mutual Insurance Company (The)	B	0	0	0	0	0	0
16381	Empire Insurance Company	B	0	0	0	0	0	0
30449	Maine Employers' Mutual Insurance Company	A	0	0	0	0	0	0
30732	Sirius America Insurance Company	B	0	0	0	0	0	0
30937	Hanover American Insurance Company (The)	A	0	0	0	0	0	0
14311	Union Insurance Company	N/A	0	0	0	0	0	0
11053	Continental Western Insurance Company	N/A	0	0	0	0	0	0
15997	Nationwide Mutual Fire Insurance Company	B	0	0	0	0	0	0
17051	American Country Insurance Company	A	0	0	0	0	0	0
12718	Transport Insurance Company	A	0	0	0	0	0	0
32239	Preferred Professionals Insurance Company	A	0	0	0	0	0	0
32247	Quincy Mutual Fire Insurance Company	A	0	0	0	0	0	0
16942	Eastern Casualty Insurance Company	A	0	0	0	0	0	0

VI 000030 STIP

Section VI - Expenses
 Subsection I - Expenses Net of Premium Discount
 9/1/2007

Section VI - I
 Exhibit 5

Calendar Year 2005 Premiums

Company Number (1)	Company Name (2)	Elected Discount Schedule (3)	Written Premium (\$000) (4)	Residual Market Written Premium (\$000) (5)	Adjusted Voluntary Written Premium			
					Total Written Premium (\$000) (6)	Type A Written Premium (\$000) (7)	Type B Written Premium (\$000) (8)	Type N/A Written Unknown (\$000) (9)
32873	AXIS Reinsurance Company	N/A	0	0	0	0	0	0
14966	Integon Preferred Ins. Co.	A	0	0	0	0	0	0
33480	Tower Insurance Company of New York	N/A	0	0	0	0	0	0
33499	Executive Risk Indemnity Inc.	N/A	0	0	0	0	0	0
16284	Country Mutual Insurance Company	B	0	0	0	0	0	0
13129	Federated Service Insurance Company	N/A	0	0	0	0	0	0
14427	New England Insurance Company	A	0	0	0	0	0	0
34738	Allmerica Financial Alliance Insurance Company	A	0	0	0	0	0	0
13234	ProSelect Insurance Company	N/A	0	0	0	0	0	0
35173	Chubb National Insurance Company	A	0	0	0	0	0	0
35246	Covenant Insurance Company	A	0	0	0	0	0	0
10138	Bituminous Casualty Corporation	A	(0)	0	0	0	0	0
22098	Blue Ridge Insurance Company	A	(0)	0	0	0	0	0
20907	York Insurance Company	A	(0)	0	0	0	0	0
16195	Nationwide Mutual Insurance Company	B	(1)	0	0	0	0	0
13307	Great American Assurance Company	A	(4)	0	0	0	0	0
40991	Safety First Insurance Company	A	(9)	0	0	0	0	0
16772	Greater New York Mutual Insurance Company	B	(20)	0	0	0	0	0
12939	Providence Washington Insurance Company	A	(23)	0	0	0	0	0
15644	Lumbermens Mutual Casualty Company	B	(30)	0	0	0	0	0
15113	Continental Insurance Company, (The)	A	(132)	0	0	0	0	0
19321	Sompo Japan Insurance Company of America	A	(265)	0	0	0	0	0
16470	Atlantic Mutual Insurance Company	A	(266)	0	0	0	0	0
10723	Royal Indemnity Company	A	(362)	127	0	0	0	0
Total			677,090	134,055	544,275	341,498	202,694	84

Percentage of Voluntary premium electing Type A Discount: 62.7%
 Percentage of Voluntary premium electing Type B Discount: 37.2%
 Percentage of Voluntary premium electing no Discount: 0.0%

VI 000031 STIP

Section VI - Expenses
 Subsection J - Expense Constant Offset
 9/1/2007

Section VI - J
 Exhibit 1

Calculation of Expense Constant Offset for Policy Effective Period

- (1) Expense Constant Offset for Composite Policy Year 03/04 0.961
- (2) Expense Constant as percent of premium for Composite Policy Year 03/04 3.9%
 = 1.0 - (1)
- (3) Expense Constant for Composite Policy Year 03/04 \$213.01

(4) Period

Policy Effective Period	Policy Year 2003	Policy Year 2004	Calendar Year 2005
-------------------------	------------------	------------------	--------------------

- (5) Factor to bring Composite Policy Year 03/04 premium to premium level of (4) 0.80 1.05 1.00 1.00
- (6) Expense Constant for (4) \$268.80 \$202.87 \$223.15 \$224.09
- (7) Expense Constant as percent of premium for policy effective period 6.0% 3.6% 4.1% 4.1%
 = [(2) x { (6) / (3) }] / { ((5) x (1)) + [(2) x ((6) / (3))] }
- (8) Expense Constant Offset 0.940 0.964 0.959 0.959
 = 1.0 - (7)

Notes:

- (1) Section VI - J, Exhibit 2.
- (3) Average of the Expense Constants for Policy Years 2003 and 2004.
- (5) Section III - G, Exhibit 1, Exhibit 2, Exhibit 3.
- (6) For the Policy Effective Period: Section VI - E, Exhibit 1.

VI 000032 STIP

Section VI - Expenses
 Subsection J - Expense Constant Offset
 9/1/2007

Section VI - J
 Exhibit 2

Expense Constant Offsets

	Standard Premium Plus ARAP	Expense Constant	Expense Constant Offset (1) / [(1) + (2)]
	(1)	(2)	(3)
Policy Year 02/03			
A. First Report	648,735,427	22,757,873	0.966
B. Second Report	648,739,736	22,757,752	0.966
Policy Year 03/04			
A. First Report	587,176,373	23,866,744	0.961

Source: Schedule Z Classification Summaries. Excluding large deductible policies.
 (Reference Code 01A).

VI 000033 STIP

Section VI - Expenses
Subsection K - Acquisition Expenses
9/1/2007

Section VI - K
Exhibit 1

Provision for Acquisition Expense including Reinsurer's Expenses

(1)	Other Acquisition Expense (exclusive of Expense Constant)	2.0%
(2)	Average Commission (exclusive of Expense Constant)	8.3%
(3)	Average Frictional Reinsurance Cost	1.0%
(4)	Incidental Income and Earned but Uncollected Premium	0.0%

(5)	Acquisition Expense = (1) + (2) + (3) + (4)	11.3%
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Notes:

- (1) Section VI - K, Exhibit 2
- (2) Section VI - K, Exhibit 3
- (3) Section VI - K, Exhibit 4
- (4) Section VI - K, Exhibit 5

VI 000034 STIP

Section VI - Expenses
 Subsection K - Acquisition Expenses
 9/1/2007

Section VI - K
 Exhibit 2

Calculation of Other Acquisition Expense All Companies Combined

	Calendar Year		
	2003	2004	2005
(1) Expense Call Standard Earned Premium	757,887,539	715,388,494	694,662,039
(2) Factor to include ARAP	1.039	1.041	1.039
(3) Standard Earned Premium plus ARAP = (1) x (2)	787,703,869	744,870,255	721,819,030
(4) Other Acquisition, Field Supervision, Collection Expenses for Home Office and Branch Office, excluding Commissions	37,880,159	33,851,297	34,206,065
(5) Percentage for Other Acquisition Expense = (4) / (3)	4.8%	4.5%	4.7%
(6) Three Year Average		4.7%	
(7) Expense Constant as a percent of Premium		6.0%	
(8) Other Acquisition Portion of Expense Constant		46.7%	
(9) Percent of Premium due to Portion of Expense Constant for Other Acquisition Expense = (7) x (8)		2.8%	
(10) Other Acquisition Expense and Field Supervision exclusive of Expense Constant = [(6) - (9)] / [1.0 - (7)]		2.0%	

Notes:

(1),(4) Massachusetts Expense Calls, Calendar Years 2003 - 2005.

(1) For CY 2003 - 2005, Reported premium excludes ARAP and includes large deductible policies at Standard premium.

(2) Estimated using Schedule Z data for Composite Policy Years 02/03, 03/04 and 04/05

(7) Section VI - J, Exhibit 1.

(8) Section VI - B, Exhibit 3.

VI 000035 STIP

Section VI - Expenses
 Subsection K - Acquisition Expenses
 9/1/2007

Section VI - K
 Exhibit 3

Calculation of Average Commission
 All Companies Combined

	Calendar Year		
	2003	2004	2005
(1) Expense Call Written Premium	689,734,827	653,298,249	676,734,334
(2) Factor to include ARAP	1.039	1.041	1.039
(3) Written Premium plus ARAP = (1) x (2)	716,869,936	680,221,218	703,190,463
(4) Total Commissions for Agents and Brokers	59,949,818	53,375,563	49,878,170
(5) Percentage for Commissions = (4) / (3)	8.4%	7.8%	7.1%
(6) Three Year Average		7.8%	
(7) Expense Constant as a Percent of Premium		6.0%	
(8) Commission Exclusive of Expense Constant = (6) / [1.0 - (7)]		8.3%	

Notes:

- (1),(4) Massachusetts Expense Calls, Calendar Years 2003 - 2005.
- (2) Estimated using Schedule Z data for Composite Policy Years 02/03, 03/04 and 04/05
- (7) Section VI - J, Exhibit 1.

VI 000036 STIP

Section VI - Expenses
 Subsection K - Acquisition Expenses
 9/1/2007

Section VI - K
 Exhibit 4
 Page 1

Frictional Reinsurance Expenses

Calendar Year (1)	Reinsurer Expense as Percentage of Net Premium Written				
	Comm and Brokerage (2)	Other Acq. (3)	General Expenses (4)	Taxes (5)	Total Underwriting Expenses (2) + (3) + (4) + (5) (6)
1991	18.7%	3.4%	3.0%	0.3%	25.4%
1992	20.4%	3.6%	3.1%	0.2%	27.3%
1993	19.6%	3.4%	3.2%	0.1%	26.3%
1994	18.3%	3.1%	2.6%	0.1%	24.1%
1995	20.3%	3.2%	2.4%	0.1%	26.0%
1996	22.3%	3.8%	2.6%	0.4%	29.1%
1997	20.7%	4.1%	2.9%	0.2%	27.9%
1998	21.1%	4.8%	3.3%	0.2%	29.4%
1999	18.3%	3.8%	2.7%	0.2%	25.0%
2000	19.3%	3.3%	2.4%	0.8%	25.8%
2001	18.2%	3.8%	2.5%	0.3%	24.8%
2002	20.3%	3.7%	2.7%	0.4%	27.0%
2003	18.7%	4.2%	2.7%	0.6%	26.2%
2004	18.0%	4.0%	2.9%	0.5%	25.4%
2005	26.2%	8.0%	6.4%	0.7%	41.3%
(7) Average	20.0%	4.0%	3.0%	0.3%	27.4%
(8) Ceding Commissions Offset	13.0%				
(9) Adjusted Average	7.0%	4.0%	3.0%	0.3%	14.4%
(10) Est. % of Direct Premium Ceded for Non-Proportional Reinsurance					11.4%
(11) Implied Frictional Reinsurance Costs Relative to Direct Premiums (as a %)					1.65%
(12) Selected Frictional Reinsurance Costs Relative to Standard plus ARAP Premiums					1.0%

Notes:

(2)-(5): Insurance Expense Exhibit database - By Line Underwriting Experience from Best's
 Aggregates & Averages, Editions 1992 - 2006

(8): Page 2, (10)

(9): =(7) - (8)

(10): Page 2, (11)

(11): = [Adjusted Average for (6)] x (10)

VI 000037 STIP

Section VI - Expenses
 Subsection K - Acquisition Expenses
 9/1/2007

Section VI - K
 Exhibit 4
 Page 2

Estimate of Ceding Commission Rate

Calendar Year	Written Premiums (000's)			Ratio of Commission & Brokerage Incurred to Written Premium		Commission & Brokerage Expenses Incurred (000's)		
	Direct	Net	Direct - Net (2) - (3)	Direct	Net	Direct (2) x (5)	Net (3) x (6)	Direct - Net (7) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	0	0	0	0.000	0.000	0	0	0
1992	0	0	0	0.000	0.000	0	0	0
1993	37,285,854	34,261,902	3,023,952	0.050	0.054	1,864,293	1,850,143	14,150
1994	35,030,001	32,708,295	2,321,706	0.057	0.063	1,996,710	2,060,623	(63,913)
1995	31,917,541	29,538,099	2,379,442	0.061	0.068	1,946,970	2,008,591	(61,621)
1996	30,046,302	27,714,978	2,331,324	0.064	0.068	1,922,963	1,884,619	38,345
1997	29,775,890	27,583,106	2,192,784	0.069	0.063	2,054,536	1,737,736	316,801
1998	29,136,120	25,683,152	3,452,968	0.077	0.060	2,243,481	1,540,989	702,492
1999	29,524,205	24,653,790	4,870,415	0.082	0.064	2,420,985	1,577,843	843,142
2000	32,780,086	28,240,208	4,539,878	0.082	0.068	2,687,967	1,920,334	767,633
2001	37,333,721	31,520,736	5,812,985	0.084	0.066	3,136,033	2,080,369	1,055,664
2002	43,950,839	38,137,991	5,812,848	0.077	0.066	3,384,215	2,517,107	867,107
2003	50,031,977	43,333,685	6,698,292	0.072	0.063	3,602,302	2,730,022	872,280
2004	51,988,628	45,667,027	6,321,601	0.074	0.063	3,847,158	2,877,023	970,136
2005	53,139,231	46,633,441	6,505,790	0.068	0.056	3,613,468	2,611,473	1,001,995
Total	491,940,395	435,676,410	56,263,985	0.071	0.063	34,721,081	27,396,870	7,324,212

(10) Estimated Ceding Commission & Brokerage Ratio - Total (9) / Total (4) 13.0%

(11) Est. % of Direct Premium Ceded for Non-Proportional Reinsurance - Total (4) / Total (2) 11.4%

Notes:

(2), (3), (5), (6): Insurance Expense Exhibit database - By Line Underwriting Experience from Best's Aggregates & Averages

VI 000038 STIP

Section VI - Expenses
 Subsection K - Acquisition Expenses
 9/1/2007

Section VI - K
 Exhibit 5

Effect of Incidental Income and Earned but Uncollected Premium
 (Amounts in \$000)

		Policy Year		
		2002	2003	2004
(1)	Standard + ARAP Earned Premium excluding Large Deductible policies	655,866	642,220	607,538
(2)	Standard + ARAP Earned Premium for Large Deductible policies	157,924	140,730	115,795
(3)	Standard + ARAP Earned Premium for all policies = (1) + (2)	813,790	782,950	723,333
(4)	Incidental Income	(82)	(632)	(702)
(5)	Earned But Uncollected Premium	1,953	2,679	937
(6)	Net Effect of Incidental Income and Earned but Uncollected Premium = [(4) + (5)] / (3)	0.2%	0.3%	0.0%
(7)	Three Year Average		0.2%	
(8)	Selected Effect of Incidental Income and Earned but Uncollected Premium		0.0%	

Notes:

- (1) Policy Year Call.
- (2) Large Deductible Policy Year Call (Gross).
- (4),(5) Call #25.

VI 000039 STIP

Section VI - Expenses
 Subsection L - Adjustment for Large Deductible Policies
 9/1/2007

Section VI - L
 Exhibit 1
 Page 1

Adjustment to the Adjusting and Other Expense Provision

	Calendar Year		
	2003	2004	2005
(1) Average premium reduction for Large Deductible policies	83.0%	81.2%	78.9%
(2) Loss Elimination Ratio (LER) for Large Deductible policies = (1) x 1.124	93.3%	91.3%	88.7%
(3) Market share (Standard Premium basis) of Large Deductible policies	19.0%	17.2%	16.3%
(4) LER for Full Coverage plus Large Deductible policies = [(2) x (3)] + { 0.0% x [100% - (3)] }	17.7%	15.7%	14.5%
(5) Factor to adjust the Direct Losses = 1 / [100% - (4)]	1.215	1.186	1.169
(6) Factor to adjust the Adjusting and Other Expense provision = 1 / [100% - {.5 x (4)}]	1.097	1.085	1.078
(7) Factor to adjust the Ratio of Direct Adjusting and Other Expense to Direct Losses = (6) / (5)	0.903	0.915	0.922

Notes:

- (1),(3) Section VI - L, Exhibit 2.
- (2) Section VI - L, Exhibit 1, Page 2.
- (6) Assumes 50% of AO vary directly with losses.

VI 000040 STIP

Section VI - Expenses
 Subsection L - Adjustment for Large Deductible Policies
 9/1/2007

Section VI - L
 Exhibit 1
 Page 2

Loss Elimination Ratio for Large Deductible Policies

Formulas to derive Factor

D = Premium Reduction for Large Deductible Policies

LER = Loss Elimination Ratio

ELARD = (ELAR for Portion of Loss + LAE that varies with deductible)

assume to be: Loss + DCC + (1/2 x AO)

$D = [LER \times ELARD] / [100\% - (Variable\ Expense)]$

$LER = D \times [100\% - (Variable\ Expense)] / ELARD$

Provisions Underlying the Adjustment of the Adjusting and Other Expense Ratio

Expense Provisions: Provisions approved for rates effective 9/1/05, for Voluntary policies.		Percentage of Standard Premium <u>plus ARAP</u>
Variable Expenses (VE):	Acquisition	10.5%
	Premium Discount	4.2%
	Premium Taxes	2.2%
	Profit	-0.8%
	Insolvency Fund Assessment	2.4%
	Residual Market Subsidy	0.7%
		<hr/> 19.2%
Fixed Expenses (FE):	General + Misc. Tax	5.2%
	Fixed Adjusting and Other Expenses	2.7%
	Assumes that half of AO is fixed and half varies with losses = LAE x ELR x 50% x 50% = 16.6% x 63.9% x 50.0% x 50.0%	<hr/> 7.9%
Expected Loss and DCC Ratio (ELARD):	ELR without LAE	63.9%
	Defense and Cost Containment Expense Assumes LAE split into DCC and AO evenly = LAE x ELR x 50% = 16.6% x 63.9% x 50.0%	5.3%
	Variable Adjusting and Other Expense see above note for Fixed AO	2.7%
		<hr/> 71.9%

100% - Variable Expenses = 80.8%

ELARD = 71.9%

LER = D x **1.124**

VI 000041 STIP

Section VI - Expenses
 Subsection L - Adjustment for Large Deductible Policies
 9/1/2007

Section VI - L
 Exhibit 2

Average Large Deductible Premium Reduction and Large Deductible Market Share (Amounts in \$000)

		Policy Year			
		2002	2003	2004	2005
(1)	Standard Earned Premium excluding Large Deductible policies	631,767	619,748	586,022	325,859
(2)	Earned Premium Net of Deductible Credit for Large Deductible policies	25,917	23,891	23,034	13,994
(3)	Standard Earned Premium for Large Deductible policies	155,213	137,792	113,502	63,822
(4)	Standard Earned Premium for all policies = (1) + (3)	786,980	757,540	699,523	389,682
(5)	Average premium reduction for Large Deductible policies = 1.000 - (2) / (3)	83.3%	82.7%	79.7%	78.1%
(6)	Market share (Standard Premium basis) of Large Deductible policies = (3) / (4)	19.7%	18.2%	16.2%	16.4%

		Calendar Year		
		2003	2004	2005
(7)	Average premium reduction for Large Deductible policies = Average of PY-1 and PY	83.0%	81.2%	78.9%
(8)	Market share (Standard Premium basis) of Large Deductible policies = Average of PY-1 and PY	19.0%	17.2%	16.3%

Notes:

For Calendar Years 2003 - 2005, premium reported on Expense Call includes large deductible policies at Standard premium.

(1) Policy Year Call.

(2),(3) Large Deductible Policy Year Call (Gross).

VII 000006 STIP

Section VII - Small Deductible Credits
Subsection A - Massachusetts Benefits Deductible Program Credits
9/1/2007

Section VII-A
Exhibit 1

Premium Credit by Deductible Level

Deductible Level	Premium Credit
500	2.5%
1,000	3.9%
2,000	5.7%
2,500	6.5%
5,000	9.4%

Loss Elimination Ratios by Deductible Level

Deductible Level	LER
500	3.4%
1,000	5.4%
2,000	8.0%
2,500	9.0%
5,000	13.1%

Notes:

Premium Credit = [Loss Elimination Ratio x Safety Factor x Expected Loss Ratio] / [1.0 - Variable Expense Load]

where:

Safety Factor = 0.9, from 9/1/2007 Stipulation

Expected Loss Ratio = 0.688, Section VI-A, Exhibit 1.

Variable Expense Load = Variable Expense Ratio + Profit Provision

Variable Expense Ratio = 0.172, Section VI-A, Exhibit 1

Profit Provision = -0.032, Section VIII-A, Exhibit 1

VII 000007 STIP

Section VII - Small Deductible Credits
 Subsection A - Massachusetts Benefits Deductible Program Credits
 9/1/2007

Section VII-A
 Exhibit 2

Trend, Law Amendments and Development Factors

(1) Benefit On-Level Development Factors

Composite Policy Year	Indemnity Losses					Medical Losses
	Injury Type 1	Injury Type 2	Injury Type 3	Injury Type 4	Injury Type 5	All Injury Types
1994/1995	1.164	1.114	1.188	1.287	1.062	1.124
1995/1996	1.151	1.107	1.174	1.262	1.059	1.110
1996/1997	1.132	1.097	1.157	1.230	1.053	1.100
1997/1998	1.111	1.085	1.137	1.195	1.046	1.100
1998/1999	1.087	1.072	1.117	1.158	1.039	1.100
1999/2000	1.055	1.053	1.090	1.109	1.029	1.088

(2) Trend Factors

Indemnity Severity Trend	0.062
Medical Only Severity Trend	0.076
Lost Time Medical Severity Trend	0.107

(3) Development Factors

Indemnity Fifth to Ultimate Development Factor	1.116
Injury Types 2 and 3 Medical Fifth to Ultimate Development Factor	1.459

Notes:

(1): Section IV-A, Exhibit 5.

Injury Type 1 = Fatal, Injury Type 2 = Permanent Total, Injury Type 3 = Major Permanent Partial,
 Injury Type 4 = Minor Permanent Partial, Injury Type 5 = Temporary Total.

(2): Section V-A, Exhibit 1.

(3): Section IV-I, Exhibit 3.

VII 000008 STIP

Section VII - Small Deductible Credits
 Subsection B - Massachusetts Benefits Claim and Aggregate Deductible Program Credits
 9/1/2007

Section VII-B
 Exhibit 1

Pricing \$2,500 Per Claim Deductible with Agregate Limit

Estimated Annual Standard Premium (\$000) (1)	Expected Number of Claims Per Year = (1) / \$18.0 (2)	Aggregate Limit (3)	Selected Adjustment Factor for Aggregate Limit (4)	Deductible Credit = (4) x 6.5% (5)
0 - 75	3	\$10,000	1.00	6.5%
75 - 100	5	\$10,000	0.96	6.2%
100 - 125	7	\$10,000	0.89	5.8%
125 - 150	8	\$10,000	0.86	5.6%
150 - 200	10	\$10,000	0.82	5.3%
Over 200	12 or more	5% of the 'Basis for the Aggregate Limit at Policy Inception'	0.80	5.2%

Notes:

(2): Based on about \$18.0 thousand in premium per expected claim.

(4): Selected based on the simulation results shown in Exhibit 2.

(5): The 6.5% is based on the \$2,500 per claim deductible without any aggregate limit, from Section VII-A, Exhibit 1.

VII 000009 STIP

Section VII - Small Deductible Credits
 Subsection B - Massachusetts Benefits Claim and Aggregate Deductible Program Credits
 9/1/2007

Section VII-B
 Exhibit 2

Results of Simulation Model

\$2,500 Per Claim / \$10,000 Aggregate Limit				
Expected Number of Claims Per Year (1)	LER with Aggregate Limit (2)	LER with No Aggregate Limit (3)	Ratio of LERs = (2) / (3) (4)	Number of Simulated Risks (5)
1	8.88%	8.88%	1.00	5,000
2	8.84%	8.86%	1.00	5,000
5	9.25%	9.58%	0.96	5,000
10	6.86%	8.72%	0.79	2,500
15	5.28%	9.01%	0.59	2,000
20	4.38%	9.55%	0.46	1,500

\$2,500 Per Claim / 5% of the 'Basis for the Aggregate Limit at Policy Inception'				
Expected Number of Claims Per Year (1)	LER with Aggregate Limit (2)	LER with No Aggregate Limit (3)	Ratio of LERs (4)	Number of Simulated Risks (5)
5	6.26%	9.32%	0.67	5,000
10	7.05%	9.63%	0.73	2,500
15	7.18%	9.42%	0.76	2,000
20	6.31%	8.20%	0.77	1,500
25	7.68%	9.71%	0.79	1,000
50	7.64%	9.47%	0.81	500
100	7.97%	9.74%	0.82	250
250	7.20%	8.87%	0.81	200
500	7.47%	9.33%	0.80	100

Note:

(1): Each expected claim per year corresponds to about \$18.0 thousand in annual premium.

VIII 000014 STIP

Section VIII - Profit
Subsection A - Summary
9/1/2007

Section VIII - A
Exhibit 1

Summary Exhibit

(1) IRR Profit Provision	-3.23%
Cost of Capital:	
(2) Equity DCF	10.15%
(3) Equity CAPM	12.35%
(4) Debt Cost	5.84%
(5) Debt / Equity Ratios	14% / 86%
(6) Weighted Cost of Capital	10.51%
Portfolio Rate of Return:	
(7) Investment Expense	0.45%
(8) Pretax Return on Assets	5.40%
(9) Tax Rate	24.14%
(10) After-Tax Return on Assets	4.09%
Leverage Ratio:	
(11) Reserves to Surplus	2.46

Notes:

- (1) Section VIII-B, Exhibit 1.
- (2) - (6) Section VIII-C, Exhibit 1.
- (7) - (10) Section VIII-H, Exhibit 1, page 1.
- (11) Section VIII-D, Exhibit 1.

VIII 000024 STIP

Section VIII - Profit
 Subsection B - Internal Rate of Return Model
 9/1/2007

Section VIII-B
 Exhibit 1

INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA		
TABLE I: ASSUMPTIONS AND INTERNAL RATE OF RETURN		
ASSUMPTIONS		
(1)	LOSS AND LAE RATIO	78.18%
(2)	COMMISSIONS	8.27%
(3)	GENERAL EXPENSES	7.06%
(4)	OTHER ACQUISITION EXPENSES	2.00%
(5)	PREMIUM TAXES	2.19%
(6)	MISCELLANEOUS AND OTHER TAXES	0.78%
(7)	REINSURANCE EXPENSES	1.00%
(8)	PREMIUM DISCOUNT	3.75%
(9)	PROFIT	-3.23%
(10)	INVESTMENT INCOME	
	(A) PRE-TAX RETURN ON ASSETS	5.40%
	(B) POST-TAX RETURN ON ASSETS	4.66%
(11)	LOSS RESERVE TO SURPLUS RATIO	2.46
(12)	PREMIUMS WRITTEN	1,000
(13)	COLLECTED PREMIUM	1,000
(14)	FEDERAL DISCOUNT RATE FOR TAXES	3.98%
	PROFIT PROVISION	-3.23%
	INTERNAL RATE OF RETURN	10.74%

Notes:

(1) - (8): From Section VIII-F, Exhibit 1 (average of the two policy years).

(1), (3), (6) are divided by the rate change.

(9)=1.0-[(1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)]

(10): From Section VIII-H, Exhibit 1, Page1

(11): From Section VIII-D, Exhibit 1

(14): Current Rate specified in IRS regulations (Internal Revenue Bulletin: 2007-3)

VIII 00025 STIP

INTERNAL RATE OF RETURN ANALYSIS
 WCRIB OF MA

TABLE II-A: CASH FLOW PATTERNS

TIME INTERVAL		PREMIUM WRITTEN (3)	PREMIUM COLLECTED (4)	LOSS + LAE PAYOUT (5)	COMMISS. & BROKER. (6)	GENERAL EXPENSES (7)	OTHER ACQ. EXPENSES (8)	PREMIUM TAXES (9)	MISC. AND OTHER TAXES (10)	REINS. EXPENSES (11)	PREMIUM DISCOUNT (12)
FROM (1)	TO (2)										
09/01/06	11/30/06		0.00%	0.00%	0.00%	0.10%	0.19%	0.00%	0.10%	0.00%	0.00%
12/01/06	02/28/07		0.00%	0.00%	0.00%	0.35%	1.08%	0.00%	0.44%	0.00%	0.00%
03/01/07	05/31/07		0.00%	0.00%	0.00%	2.01%	3.32%	0.00%	2.18%	0.00%	0.00%
06/01/07	08/31/07		0.00%	0.00%	0.00%	6.68%	9.59%	0.00%	7.28%	0.00%	0.00%
09/01/07	11/30/07	18.50%	3.59%	0.59%	3.59%	12.52%	19.33%	9.64%	14.23%	2.41%	3.59%
12/01/07	02/29/08	33.32%	11.69%	2.17%	11.69%	16.61%	23.86%	25.77%	18.47%	8.83%	11.69%
03/01/08	05/31/08	24.28%	17.97%	3.96%	17.97%	16.98%	21.57%	28.38%	18.22%	16.09%	17.97%
06/01/08	08/31/08	23.90%	20.51%	5.45%	20.51%	13.85%	13.37%	24.82%	13.76%	22.15%	20.51%
09/01/08	11/30/08		16.99%	6.16%	16.99%	10.66%	4.64%	11.38%	9.13%	22.45%	16.99%
12/01/08	02/28/09		11.20%	6.24%	11.20%	8.51%	1.26%	0.00%	6.72%	15.96%	11.20%
03/01/09	05/31/09		7.65%	6.56%	7.65%	6.46%	0.94%	0.00%	5.14%	9.26%	7.65%
06/01/09	08/31/09		4.75%	6.57%	4.75%	3.79%	0.61%	0.00%	3.06%	2.85%	4.75%
09/01/09	11/30/09		2.91%	6.33%	2.91%	1.39%	0.23%	0.00%	1.16%	0.00%	2.91%
12/01/09	02/28/10		1.39%	5.62%	1.39%	0.12%	0.00%	0.00%	0.12%	0.00%	1.39%
03/01/10	05/31/10		0.67%	5.03%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%
06/01/10	08/31/10		0.39%	4.28%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%
09/01/10	11/30/10		0.21%	3.78%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%
12/01/10	02/28/11		0.08%	3.28%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%
03/01/11	05/31/11		0.00%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
06/01/11	08/31/11		0.00%	2.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/11	11/30/11		0.00%	2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12/01/11	02/29/12		0.00%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
03/01/12	05/31/12		0.00%	1.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
06/01/12	08/31/12		0.00%	1.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/12	11/30/12		0.00%	1.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12/01/12	02/28/13		0.00%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
03/01/13	05/31/13		0.00%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
06/01/13	08/31/13		0.00%	0.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/13	08/31/14		0.00%	2.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/14	08/31/15		0.00%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/15	08/31/16		0.00%	1.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/16	08/31/17		0.00%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/17	08/31/18		0.00%	0.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/18	08/31/19		0.00%	0.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/19	08/31/20		0.00%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/20	08/31/21		0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/21	08/31/22		0.00%	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/22	08/31/23		0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/23	08/31/24		0.00%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/24	08/31/25		0.00%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/25	08/31/26		0.00%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/26	08/31/27		0.00%	0.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/27	08/31/28		0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/28	08/31/29		0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/29	08/31/30		0.00%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/30	08/31/31		0.00%	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/31	08/31/32		0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/32	08/31/33		0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/33	08/31/34		0.00%	0.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/34	08/31/35		0.00%	0.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/35	08/31/36		0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/36	08/31/37		0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/37	08/31/38		0.00%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/38	08/31/39		0.00%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/39	08/31/40		0.00%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/40	08/31/41		0.00%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/41	08/31/42		0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
09/01/42	08/31/43		0.00%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TOTAL		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Notes:

- (3): The distribution is from Section III-F, Exhibit 1 (average of the two policy years) .
- (4): The premium collection pattern for a single policy from Section VIII-E, Exhibit 1, converted to a full policy year basis.
- (5): The loss and LAE payout pattern for a single policy from Section VIII-F, Exhibit 3, converted to a full policy year basis.
- (6): We assume that commissions and brokerage have the same payment pattern as premium collected.
- (7)-(10): Single policy patterns from Section VIII-F, Exhibit 2, converted to a full policy year basis.
- (11): We assume that the reinsurance expense pattern coincides with the earned premium flow.
- (12): We assume that premium discount payment pattern coincides with premium collected.

VIII 000026 STIP

Section VIII - Profit
 Subsection B - Internal Rate of Return Model
 9/1/2007

Section VIII-B
 Exhibit 2
 Page 2

INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA										
TIME INTERVAL		PREMIUM COLLECTED (3)	LOSS + LAE PAYOUT (4)	COMMISS. & BROKER. (5)	GENERAL EXPENSES (6)	OTHER ACQ. EXPENSES (7)	PREMIUM TAXES (8)	MISC. AND OTHER TAXES (9)	REINS. EXPENSES (10)	PREMIUM DISCOUNT (11)
FROM (1)	TO (2)									
9/1/2006	11/30/2006	0.00	0.00	0.00	0.07	0.04	0.00	0.01	0.00	0.00
12/1/2006	2/28/2007	0.00	0.00	0.00	0.25	0.22	0.00	0.03	0.00	0.00
3/1/2007	5/31/2007	0.00	0.00	0.00	1.42	0.67	0.00	0.17	0.00	0.00
6/1/2007	8/31/2007	0.00	0.00	0.00	4.71	1.92	0.00	0.57	0.00	0.00
9/1/2007	11/30/2007	35.95	4.63	2.97	8.84	3.87	2.12	1.11	0.24	1.35
12/1/2007	2/29/2008	116.88	16.97	9.66	11.73	4.78	5.66	1.44	0.88	4.38
3/1/2008	5/31/2008	179.75	30.93	14.86	11.99	4.32	6.23	1.42	1.61	6.74
6/1/2008	8/31/2008	205.08	42.58	16.95	9.78	2.68	5.45	1.07	2.22	7.69
9/1/2008	11/30/2008	169.86	48.16	14.04	7.53	0.93	2.50	0.71	2.25	6.37
12/1/2008	2/28/2009	112.04	48.79	9.26	6.01	0.25	0.00	0.52	1.60	4.20
3/1/2009	5/31/2009	76.47	51.30	6.32	4.56	0.19	0.00	0.40	0.93	2.87
6/1/2009	8/31/2009	47.49	51.36	3.93	2.67	0.12	0.00	0.24	0.28	1.78
9/1/2009	11/30/2009	29.14	49.52	2.41	0.98	0.05	0.00	0.09	0.00	1.09
12/1/2009	2/28/2010	13.86	43.94	1.15	0.08	0.00	0.00	0.01	0.00	0.52
3/1/2010	5/31/2010	6.74	39.31	0.56	0.00	0.00	0.00	0.00	0.00	0.25
6/1/2010	8/31/2010	3.89	33.48	0.32	0.00	0.00	0.00	0.00	0.00	0.15
9/1/2010	11/30/2010	2.09	29.56	0.17	0.00	0.00	0.00	0.00	0.00	0.08
12/1/2010	2/28/2011	0.75	25.68	0.06	0.00	0.00	0.00	0.00	0.00	0.03
3/1/2011	5/31/2011	0.00	22.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6/1/2011	8/31/2011	0.00	18.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2011	11/30/2011	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12/1/2011	2/29/2012	0.00	14.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3/1/2012	5/31/2012	0.00	12.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6/1/2012	8/31/2012	0.00	10.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2012	11/30/2012	0.00	9.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12/1/2012	2/28/2013	0.00	8.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3/1/2013	5/31/2013	0.00	7.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6/1/2013	8/31/2013	0.00	6.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2013	8/31/2014	0.00	17.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2014	8/31/2015	0.00	11.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2015	8/31/2016	0.00	8.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2016	8/31/2017	0.00	7.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2017	8/31/2018	0.00	6.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2018	8/31/2019	0.00	5.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2019	8/31/2020	0.00	5.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2020	8/31/2021	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2021	8/31/2022	0.00	3.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2022	8/31/2023	0.00	3.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2023	8/31/2024	0.00	3.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2024	8/31/2025	0.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2025	8/31/2026	0.00	3.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2026	8/31/2027	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2027	8/31/2028	0.00	3.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2028	8/31/2029	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2029	8/31/2030	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2030	8/31/2031	0.00	3.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2031	8/31/2032	0.00	3.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2032	8/31/2033	0.00	3.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2033	8/31/2034	0.00	3.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2034	8/31/2035	0.00	3.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2035	8/31/2036	0.00	3.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2036	8/31/2037	0.00	3.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2037	8/31/2038	0.00	3.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2038	8/31/2039	0.00	3.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2039	8/31/2040	0.00	3.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2040	8/31/2041	0.00	3.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2041	8/31/2042	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2042	8/31/2043	0.00	1.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,000.00	781.76	82.66	70.63	20.01	21.95	7.80	10.00	37.48

Notes:
 (3) = Table I, (13) x Table II-A, (4)
 (4) = Table I, (1) x Table I, (12) x Table II-A, (5)
 (5) = Table I, (2) x Table I, (13) x Table II-A, (6)
 (6) = Table I, (3) x Table I, (13) x Table II-A, (7)
 (7) = Table I, (4) x Table I, (13) x Table II-A, (8)
 (8) = Table I, (5) x Table I, (13) x Table II-A, (9)
 (9) = Table I, (6) x Table I, (13) x Table II-A, (10)
 (10) = Table I, (7) x Table I, (13) x Table II-A, (11)
 (11) = Table I, (8) x Table I, (13) x Table II-A, (12)

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Section VIII - Profit
 Subsection B - Internal Rate of Return Model
 9/1/2007

Section VIII-B
 Exhibit 3

INTERNAL RATE OF RETURN ANALYSIS									
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TABLE III: CASH FLOW NET OF LOSS, LOSS ADJUSTMENT EXPENSE AND UNEARNED PREMIUM RESERVES									
TIME INTERVAL		CUMULATIVE PREMIUM COLLECTED (3)	PREMIUM BALANCES (4)	NON-CASH ASSETS (incl. deferred tax) (5)	LOSSES INCURRED (6)	UNEARNED PREMIUMS (7)	TOTAL PREM NET OF RESERVES (8)	PREMIUM NET OF RESERVES (9)	
FROM (1)	TO (2)								
9/1/2006	11/30/2006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12/1/2006	2/28/2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3/1/2007	5/31/2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6/1/2007	8/31/2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2007	11/30/2007	35.95	149.10	163.42	18.85	160.93	19.58	19.58	
12/1/2007	2/29/2008	152.83	365.40	381.40	87.85	405.85	40.53	20.94	
3/1/2008	5/31/2008	332.57	428.42	444.98	213.66	487.68	76.21	35.68	
6/1/2008	8/31/2008	537.65	462.35	479.47	386.86	505.15	125.12	48.91	
9/1/2008	11/30/2008	707.51	292.49	310.17	562.40	280.60	174.69	49.57	
12/1/2008	2/28/2009	819.55	180.45	196.01	687.13	121.05	207.38	32.69	
3/1/2009	5/31/2009	896.02	103.98	116.06	759.51	28.46	224.11	16.73	
6/1/2009	8/31/2009	943.52	56.48	65.10	781.76	0.00	226.85	2.74	
9/1/2009	11/30/2009	972.66	27.34	32.48	781.76	0.00	223.37	(3.47)	
12/1/2009	2/28/2010	986.52	13.48	17.34	781.76	0.00	222.10	(1.28)	
3/1/2010	5/31/2010	993.26	6.74	10.42	781.76	0.00	221.92	(0.18)	
6/1/2010	8/31/2010	997.16	2.84	6.35	781.76	0.00	221.74	(0.18)	
9/1/2010	11/30/2010	999.25	0.75	4.08	781.76	0.00	221.57	(0.18)	
12/1/2010	2/28/2011	1,000.00	0.00	3.12	781.76	0.00	221.36	(0.21)	
3/1/2011	5/31/2011	1,000.00	0.00	2.90	781.76	0.00	221.13	(0.23)	
6/1/2011	8/31/2011	1,000.00	0.00	2.67	781.76	0.00	220.91	(0.23)	
9/1/2011	11/30/2011	1,000.00	0.00	2.44	781.76	0.00	220.68	(0.23)	
12/1/2011	2/29/2012	1,000.00	0.00	2.31	781.76	0.00	220.55	(0.13)	
3/1/2012	5/31/2012	1,000.00	0.00	2.22	781.76	0.00	220.46	(0.09)	
6/1/2012	8/31/2012	1,000.00	0.00	2.14	781.76	0.00	220.37	(0.09)	
9/1/2012	11/30/2012	1,000.00	0.00	2.05	781.76	0.00	220.29	(0.09)	
12/1/2012	2/28/2013	1,000.00	0.00	1.88	781.76	0.00	220.12	(0.17)	
3/1/2013	5/31/2013	1,000.00	0.00	1.67	781.76	0.00	219.91	(0.21)	
6/1/2013	8/31/2013	1,000.00	0.00	1.46	781.76	0.00	219.70	(0.21)	
9/1/2013	8/31/2014	1,000.00	0.00	1.08	781.76	0.00	219.32	(0.38)	
9/1/2014	8/31/2015	1,000.00	0.00	1.08	781.76	0.00	219.31	(0.00)	
9/1/2015	8/31/2016	1,000.00	0.00	0.93	781.76	0.00	219.17	(0.15)	
9/1/2016	8/31/2017	1,000.00	0.00	0.75	781.76	0.00	218.99	(0.18)	
9/1/2017	8/31/2018	1,000.00	0.00	0.67	781.76	0.00	218.90	(0.08)	
9/1/2018	8/31/2019	1,000.00	0.00	0.58	781.76	0.00	218.82	(0.09)	
9/1/2019	8/31/2020	1,000.00	0.00	0.30	781.76	0.00	218.54	(0.27)	
9/1/2020	8/31/2021	1,000.00	0.00	0.09	781.76	0.00	218.33	(0.22)	
9/1/2021	8/31/2022	1,000.00	0.00	0.03	781.76	0.00	218.27	(0.06)	
9/1/2022	8/31/2023	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.01)	
9/1/2023	8/31/2024	1,000.00	0.00	0.03	781.76	0.00	218.26	0.00	
9/1/2024	8/31/2025	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2025	8/31/2026	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.01)	
9/1/2026	8/31/2027	1,000.00	0.00	0.02	781.76	0.00	218.26	0.00	
9/1/2027	8/31/2028	1,000.00	0.00	0.03	781.76	0.00	218.26	0.00	
9/1/2028	8/31/2029	1,000.00	0.00	0.03	781.76	0.00	218.26	0.00	
9/1/2029	8/31/2030	1,000.00	0.00	0.03	781.76	0.00	218.26	(0.00)	
9/1/2030	8/31/2031	1,000.00	0.00	0.03	781.76	0.00	218.26	(0.00)	
9/1/2031	8/31/2032	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2032	8/31/2033	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2033	8/31/2034	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2034	8/31/2035	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2035	8/31/2036	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2036	8/31/2037	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2037	8/31/2038	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2038	8/31/2039	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2039	8/31/2040	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2040	8/31/2041	1,000.00	0.00	0.02	781.76	0.00	218.26	(0.00)	
9/1/2041	8/31/2042	1,000.00	0.00	0.01	781.76	0.00	218.25	(0.01)	
9/1/2042	8/31/2043	1,000.00	0.00	0.00	781.76	0.00	218.24	(0.01)	

Notes:

(3) = Table II-B, (3), cumulative

(4) = Table II-A, (3), cumulative x Table I, (13) - Table III, (3)

(5) = Table III, (4) + Deferred Tax Asset

Deferred Tax Asset = 0.35 x [Table IV, (4), cumulative x 0.2 + Table IV-A, (10) + Table IV-B, (10) + Table IV-C, (10)]

(6) = Table I, (1) x Table I, (12) x earned premium, cumulative

(7) = Table II-A, (3), cumulative x Table I, (12) - earned premium, cumulative

(8) = (3) + (5) - (6) - (7)

(9) = (8) current period - (8) previous period

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INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA

TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS

TIME INTERVAL		PREMIUM WRITTEN (3)	CHANGE IN UNEARNED PREMIUMS (4)	EXPENSES (5)	LOSSES PAID			CHANGE IN DISCOUNTED LOSSES			DEBT INTEREST (12)	TAX CREDITS (13)
FROM (1)	TO (2)				ACCIDENT YEAR 1 (6)	ACCIDENT YEAR 2 (7)	ACCIDENT YEAR 3 (8)	ACCIDENT YEAR 1 (9)	ACCIDENT YEAR 2 (10)	ACCIDENT YEAR 3 (11)		
1/1/2006	12/31/2006	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08
1/1/2007	12/31/2007	265.42	221.31	41.12	5.15	0.00	0.00	26.26	0.00	0.00	0.24	(5.46)
1/1/2008	12/31/2008	734.58	(10.09)	163.32	8.88	134.37	0.00	(8.50)	400.86	0.00	2.99	(14.25)
1/1/2009	12/31/2009	0.00	(211.22)	43.30	6.92	153.58	52.91	(6.28)	(145.39)	100.45	2.59	13.69
1/1/2010	12/31/2010	0.00	0.00	2.54	3.94	96.48	38.84	(3.40)	(87.74)	(36.74)	1.68	5.46
1/1/2011	12/31/2011	0.00	0.00	0.04	2.20	52.13	22.85	(1.85)	(45.13)	(20.85)	1.16	3.69
1/1/2012	12/31/2012	0.00	0.00	0.00	1.29	30.32	12.41	(0.98)	(25.51)	(10.76)	0.88	2.68
1/1/2013	12/31/2013	0.00	0.00	0.00	0.73	17.70	7.28	(0.58)	(13.24)	(6.12)	0.71	2.27
1/1/2014	12/31/2014	0.00	0.00	0.00	0.49	9.86	4.21	(0.35)	(7.74)	(3.09)	0.64	1.41
1/1/2015	12/31/2015	0.00	0.00	0.00	0.38	7.60	2.51	(0.23)	(5.37)	(1.96)	0.57	1.23
1/1/2016	12/31/2016	0.00	0.00	0.00	0.30	5.76	1.98	(0.20)	(3.31)	(1.38)	0.53	1.29
1/1/2017	12/31/2017	0.00	0.00	0.00	0.26	4.85	1.53	(0.17)	(3.19)	(0.86)	0.49	1.02
1/1/2018	12/31/2018	0.00	0.00	0.00	0.27	4.22	1.31	(0.19)	(2.74)	(0.86)	0.46	0.86
1/1/2019	12/31/2019	0.00	0.00	0.00	0.22	4.71	1.23	(0.15)	(3.34)	(0.82)	0.43	0.80
1/1/2020	12/31/2020	0.00	0.00	0.00	0.17	3.24	1.22	(0.16)	(2.07)	(0.84)	0.40	0.69
1/1/2021	12/31/2021	0.00	0.00	0.00	0.17	2.72	0.86	(0.16)	(2.52)	(0.53)	0.38	0.32
1/1/2022	12/31/2022	0.00	0.00	0.00	0.15	2.89	0.78	(0.15)	(2.83)	(0.72)	0.36	0.17
1/1/2023	12/31/2023	0.00	0.00	0.00	0.13	2.31	0.77	(0.13)	(2.27)	(0.76)	0.34	0.14
1/1/2024	12/31/2024	0.00	0.00	0.00	0.18	2.25	0.64	(0.17)	(2.20)	(0.63)	0.33	0.13
1/1/2025	12/31/2025	0.00	0.00	0.00	0.16	3.35	0.73	(0.16)	(3.29)	(0.72)	0.31	0.14
1/1/2026	12/31/2026	0.00	0.00	0.00	0.12	2.36	0.88	(0.12)	(2.31)	(0.86)	0.29	0.12
1/1/2027	12/31/2027	0.00	0.00	0.00	0.15	1.87	0.61	(0.15)	(1.84)	(0.60)	0.27	0.11
1/1/2028	12/31/2028	0.00	0.00	0.00	0.17	2.88	0.61	(0.17)	(2.83)	(0.60)	0.26	0.12
1/1/2029	12/31/2029	0.00	0.00	0.00	0.17	2.90	0.83	(0.17)	(2.84)	(0.82)	0.24	0.11
1/1/2030	12/31/2030	0.00	0.00	0.00	0.17	2.84	0.82	(0.16)	(2.79)	(0.80)	0.22	0.10
1/1/2031	12/31/2031	0.00	0.00	0.00	0.16	2.79	0.80	(0.16)	(2.73)	(0.79)	0.20	0.10
1/1/2032	12/31/2032	0.00	0.00	0.00	0.16	2.74	0.79	(0.16)	(2.69)	(0.77)	0.18	0.09
1/1/2033	12/31/2033	0.00	0.00	0.00	0.16	2.69	0.77	(0.15)	(2.64)	(0.76)	0.16	0.08
1/1/2034	12/31/2034	0.00	0.00	0.00	0.16	2.65	0.76	(0.15)	(2.60)	(0.75)	0.15	0.08
1/1/2035	12/31/2035	0.00	0.00	0.00	0.15	2.61	0.75	(0.15)	(2.56)	(0.73)	0.13	0.07
1/1/2036	12/31/2036	0.00	0.00	0.00	0.15	2.57	0.74	(0.15)	(2.52)	(0.72)	0.11	0.06
1/1/2037	12/31/2037	0.00	0.00	0.00	0.15	2.54	0.73	(0.15)	(2.49)	(0.71)	0.09	0.06
1/1/2038	12/31/2038	0.00	0.00	0.00	0.15	2.50	0.72	(0.14)	(2.45)	(0.70)	0.08	0.05
1/1/2039	12/31/2039	0.00	0.00	0.00	0.15	2.47	0.71	(0.14)	(2.42)	(0.69)	0.06	0.04
1/1/2040	12/31/2040	0.00	0.00	0.00	0.14	2.44	0.70	(0.14)	(2.40)	(0.68)	0.04	0.04
1/1/2041	12/31/2041	0.00	0.00	0.00	0.14	2.42	0.69	(0.14)	(2.37)	(0.68)	0.03	0.03
1/1/2042	12/31/2042	0.00	0.00	0.00	0.06	2.39	0.68	(0.05)	(2.35)	(0.67)	0.01	0.03
1/1/2043	12/31/2043	0.00	0.00	0.00	0.00	0.15	0.49	0.00	(0.14)	(0.48)	0.01	0.01

Notes:

- (3) = Table I, (12) x Percentage of Premium written in corresponding year
- (4) = Table I, (12) x (unearned premium at end of year i - unearned premium at end of year i-1)
- (5) = Table II-B [(5) + (6) + (7) + (8) + (9) + (10) + (11)] for each CY
- (6), (7), (8) = Table I, (1) x Table I, (13) x Loss and LAE Payout (from Section VIII-F, Exhibit 3) for each CY
- (9) = Table IV-A, (8)
- (10) = Table IV-B, (8)
- (11) = Table IV-C, (8)
- (12) = [(Table VI, (8), current + Table VI, (8), previous) / 2] x [debt share x ((1 + debt cost)^ length of time period - 1)]
 where debt share = 14% and debt cost = 5.84% from Section VIII-C Exhibit 1
- (13) = - 0.35 x [(3) - 0.8 x (4) - (5) - (6) - (7) - (8) - (9) - (10) - (11) - (12)]

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INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA										
Table IV-A : DERIVATION OF DISCOUNTED LOSS RESERVES										
ACCIDENT YEAR 1										
TIME INTERVAL		DISCOUNT FACTOR	UNDISCOUNTED		DISCOUNTED		CHANGE IN DISCOUNTED LOSSES	PAID LOSSES	PAID + CHANGE IN DISCOUNTED LOSSES AY1	
			BEG OF YEAR	END OF YEAR	BEG OF YEAR	END OF YEAR				
FROM	TO	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1/1/2007	12/31/2007	0.895214	0.00	29.34	0.00	26.26	26.26			
1/1/2008	12/31/2008	0.868351	29.34	20.46	26.26	17.76	(8.50)	8.88	0.38	
1/1/2009	12/31/2009	0.848274	20.46	13.53	17.76	11.48	(6.28)	6.92	0.64	
1/1/2010	12/31/2010	0.842059	13.53	9.60	11.48	8.08	(3.40)	3.94	0.54	
1/1/2011	12/31/2011	0.842298	9.60	7.40	8.08	6.23	(1.85)	2.20	0.35	
1/1/2012	12/31/2012	0.859472	7.40	6.11	6.23	5.25	(0.98)	1.29	0.31	
1/1/2013	12/31/2013	0.867836	6.11	5.38	5.25	4.67	(0.58)	0.73	0.15	
1/1/2014	12/31/2014	0.883080	5.38	4.89	4.67	4.32	(0.35)	0.49	0.14	
1/1/2015	12/31/2015	0.906955	4.89	4.52	4.32	4.09	(0.23)	0.38	0.15	
1/1/2016	12/31/2016	0.924232	4.52	4.21	4.09	3.89	(0.20)	0.30	0.10	
1/1/2017	12/31/2017	0.941919	4.21	3.95	3.89	3.72	(0.17)	0.26	0.09	
1/1/2018	12/31/2018	0.959970	3.95	3.68	3.72	3.53	(0.19)	0.27	0.08	
1/1/2019	12/31/2019	0.978116	3.68	3.46	3.53	3.38	(0.15)	0.22	0.07	
1/1/2020	12/31/2020	0.980675	3.46	3.29	3.38	3.22	(0.16)	0.17	0.01	
1/1/2021	12/31/2021	0.980675	3.29	3.12	3.22	3.06	(0.16)	0.17	0.00	
1/1/2022	12/31/2022	0.980675	3.12	2.97	3.06	2.91	(0.15)	0.15	0.00	
1/1/2023	12/31/2023	0.980675	2.97	2.84	2.91	2.78	(0.13)	0.13	0.00	
1/1/2024	12/31/2024	0.980675	2.84	2.66	2.78	2.61	(0.17)	0.18	0.00	
1/1/2025	12/31/2025	0.980675	2.66	2.50	2.61	2.45	(0.16)	0.16	0.00	
1/1/2026	12/31/2026	0.980675	2.50	2.38	2.45	2.33	(0.12)	0.12	0.00	
1/1/2027	12/31/2027	0.980675	2.38	2.23	2.33	2.19	(0.15)	0.15	0.00	
1/1/2028	12/31/2028	0.980675	2.23	2.06	2.19	2.02	(0.17)	0.17	0.00	
1/1/2029	12/31/2029	0.980675	2.06	1.89	2.02	1.85	(0.17)	0.17	0.00	
1/1/2030	12/31/2030	0.980675	1.89	1.72	1.85	1.69	(0.16)	0.17	0.00	
1/1/2031	12/31/2031	0.980675	1.72	1.56	1.69	1.53	(0.16)	0.16	0.00	
1/1/2032	12/31/2032	0.980675	1.56	1.40	1.53	1.37	(0.16)	0.16	0.00	
1/1/2033	12/31/2033	0.980675	1.40	1.24	1.37	1.22	(0.15)	0.16	0.00	
1/1/2034	12/31/2034	0.980675	1.24	1.09	1.22	1.07	(0.15)	0.16	0.00	
1/1/2035	12/31/2035	0.980675	1.09	0.93	1.07	0.92	(0.15)	0.15	0.00	
1/1/2036	12/31/2036	0.980675	0.93	0.78	0.92	0.77	(0.15)	0.15	0.00	
1/1/2037	12/31/2037	0.980675	0.78	0.63	0.77	0.62	(0.15)	0.15	0.00	
1/1/2038	12/31/2038	0.980675	0.63	0.49	0.62	0.48	(0.14)	0.15	0.00	
1/1/2039	12/31/2039	0.980675	0.49	0.34	0.48	0.33	(0.14)	0.15	0.00	
1/1/2040	12/31/2040	0.980675	0.34	0.20	0.33	0.19	(0.14)	0.14	0.00	
1/1/2041	12/31/2041	0.980675	0.20	0.06	0.19	0.05	(0.14)	0.14	0.00	
1/1/2042	12/31/2042	0.980675	0.06	0.00	0.05	0.00	(0.05)	0.06	0.00	
1/1/2043	12/31/2043	0.980675	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

Notes:
 (3) = Discount factors specified in IRS regulations (Internal Revenue Bulletin: 2007-3)
 (4) = (5) in previous period
 (5) = Table IV, (6), Total - Table IV, (6), cumulative
 (6) = (7) in previous period
 (7) = (3) x (5)
 (8) = (7) - (6)
 (9) = (4) - (5)
 (10) = (8) + (9)

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INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA									
Table IV-B : DERIVATION OF DISCOUNTED LOSS RESERVES									
ACCIDENT YEAR 2									
TIME INTERVAL		DISCOUNT FACTOR	UNDISCOUNTED		DISCOUNTED		CHANGE IN DISCOUNTED LOSSES	PAID LOSSES	PAID + CHANGE IN DISCOUNTED LOSSES AY2
			BEG OF YEAR	END OF YEAR	BEG OF YEAR	END OF YEAR			
FROM	TO	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)	(2)								
1/1/2007	12/31/2007	N/A	0.00	0.00	0.00	0.00	0.00		0.00
1/1/2008	12/31/2008	0.8952	0.00	447.79	0.00	400.86	400.86		0.00
1/1/2009	12/31/2009	0.8684	447.79	294.21	400.86	255.47	(145.39)	153.58	8.19
1/1/2010	12/31/2010	0.8483	294.21	197.73	255.47	167.73	(87.74)	96.48	8.73
1/1/2011	12/31/2011	0.8421	197.73	145.60	167.73	122.60	(45.13)	52.13	7.01
1/1/2012	12/31/2012	0.8423	145.60	115.27	122.60	97.09	(25.51)	30.32	4.82
1/1/2013	12/31/2013	0.8595	115.27	97.57	97.09	83.86	(13.24)	17.70	4.47
1/1/2014	12/31/2014	0.8678	97.57	87.71	83.86	76.11	(7.74)	9.86	2.12
1/1/2015	12/31/2015	0.8831	87.71	80.11	76.11	70.74	(5.37)	7.60	2.23
1/1/2016	12/31/2016	0.9070	80.11	74.35	70.74	67.43	(3.31)	5.76	2.45
1/1/2017	12/31/2017	0.9242	74.35	69.51	67.43	64.24	(3.19)	4.85	1.65
1/1/2018	12/31/2018	0.9419	69.51	65.29	64.24	61.50	(2.74)	4.22	1.47
1/1/2019	12/31/2019	0.9600	65.29	60.58	61.50	58.15	(3.34)	4.71	1.37
1/1/2020	12/31/2020	0.9781	60.58	57.34	58.15	56.08	(2.07)	3.24	1.17
1/1/2021	12/31/2021	0.9807	57.34	54.62	56.08	53.56	(2.52)	2.72	0.20
1/1/2022	12/31/2022	0.9807	54.62	51.73	53.56	50.73	(2.83)	2.89	0.06
1/1/2023	12/31/2023	0.9807	51.73	49.42	50.73	48.46	(2.27)	2.31	0.04
1/1/2024	12/31/2024	0.9807	49.42	47.17	48.46	46.26	(2.20)	2.25	0.04
1/1/2025	12/31/2025	0.9807	47.17	43.82	46.26	42.97	(3.29)	3.35	0.06
1/1/2026	12/31/2026	0.9807	43.82	41.46	42.97	40.66	(2.31)	2.36	0.05
1/1/2027	12/31/2027	0.9807	41.46	39.58	40.66	38.82	(1.84)	1.87	0.04
1/1/2028	12/31/2028	0.9807	39.58	36.70	38.82	35.99	(2.83)	2.88	0.06
1/1/2029	12/31/2029	0.9807	36.70	33.81	35.99	33.15	(2.84)	2.90	0.06
1/1/2030	12/31/2030	0.9807	33.81	30.96	33.15	30.37	(2.79)	2.84	0.05
1/1/2031	12/31/2031	0.9807	30.96	28.18	30.37	27.63	(2.73)	2.79	0.05
1/1/2032	12/31/2032	0.9807	28.18	25.44	27.63	24.94	(2.69)	2.74	0.05
1/1/2033	12/31/2033	0.9807	25.44	22.74	24.94	22.30	(2.64)	2.69	0.05
1/1/2034	12/31/2034	0.9807	22.74	20.09	22.30	19.70	(2.60)	2.65	0.05
1/1/2035	12/31/2035	0.9807	20.09	17.48	19.70	17.14	(2.56)	2.61	0.05
1/1/2036	12/31/2036	0.9807	17.48	14.91	17.14	14.62	(2.52)	2.57	0.05
1/1/2037	12/31/2037	0.9807	14.91	12.37	14.62	12.13	(2.49)	2.54	0.05
1/1/2038	12/31/2038	0.9807	12.37	9.87	12.13	9.68	(2.45)	2.50	0.05
1/1/2039	12/31/2039	0.9807	9.87	7.40	9.68	7.26	(2.42)	2.47	0.05
1/1/2040	12/31/2040	0.9807	7.40	4.95	7.26	4.86	(2.40)	2.44	0.05
1/1/2041	12/31/2041	0.9807	4.95	2.54	4.86	2.49	(2.37)	2.42	0.05
1/1/2042	12/31/2042	0.9807	2.54	0.15	2.49	0.14	(2.35)	2.39	0.05
1/1/2043	12/31/2043	0.9807	0.15	0.00	0.14	0.00	(0.14)	0.15	0.00

Notes:
 (3) = Discount factors specified in IRS regulations (Internal Revenue Bulletin: 2007-3)
 (4) = (5) in previous period
 (5) = Table IV, (7), Total - Table IV, (7), cumulative
 (6) = (7) in previous period
 (7) = (3) x (5)
 (8) = (7) - (6)
 (9) = (4) - (5)
 (10) = (8) + (9)

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Table IV-C: DERIVATION OF DISCOUNTED LOSS RESERVES									
ACCIDENT YEAR 3									
TIME INTERVAL		DISCOUNT FACTOR (3)	UNDISCOUNTED		DISCOUNTED		CHANGE IN DISCOUNTED LOSSES (8)	PAID LOSSES (9)	PAID + CHANGE IN DISCOUNTED LOSSES AY3 (10)
			UNPAID LOSSES BEG OF YEAR (4)	UNPAID LOSSES END OF YEAR (5)	UNPAID LOSSES BEG OF YEAR (6)	UNPAID LOSSES END OF YEAR (7)			
FROM (1)	TO (2)								
1/1/2007	12/31/2007	N/A	0.00	0.00	0.00	0.00	0.00		0.00
1/1/2008	12/31/2008	N/A	0.00	0.00	0.00	0.00	0.00		0.00
1/1/2009	12/31/2009	0.8952	0.00	112.21	0.00	100.45	100.45		0.00
1/1/2010	12/31/2010	0.8684	112.21	73.37	100.45	63.71	(36.74)	38.84	2.10
1/1/2011	12/31/2011	0.8483	73.37	50.52	63.71	42.86	(20.85)	22.85	1.99
1/1/2012	12/31/2012	0.8421	50.52	38.12	42.86	32.10	(10.76)	12.41	1.65
1/1/2013	12/31/2013	0.8423	38.12	30.84	32.10	25.97	(6.12)	7.28	1.16
1/1/2014	12/31/2014	0.8595	30.84	26.63	25.97	22.89	(3.09)	4.21	1.12
1/1/2015	12/31/2015	0.8678	26.63	24.12	22.89	20.93	(1.96)	2.51	0.55
1/1/2016	12/31/2016	0.8831	24.12	22.14	20.93	19.55	(1.38)	1.98	0.60
1/1/2017	12/31/2017	0.9070	22.14	20.61	19.55	18.69	(0.86)	1.53	0.67
1/1/2018	12/31/2018	0.9242	20.61	19.30	18.69	17.84	(0.86)	1.31	0.46
1/1/2019	12/31/2019	0.9419	19.30	18.07	17.84	17.02	(0.82)	1.23	0.41
1/1/2020	12/31/2020	0.9600	18.07	16.85	17.02	16.17	(0.84)	1.22	0.37
1/1/2021	12/31/2021	0.9781	16.85	15.99	16.17	15.64	(0.53)	0.86	0.32
1/1/2022	12/31/2022	0.9807	15.99	15.21	15.64	14.92	(0.72)	0.86	0.06
1/1/2023	12/31/2023	0.9807	15.21	14.44	14.92	14.16	(0.76)	0.77	0.01
1/1/2024	12/31/2024	0.9807	14.44	13.80	14.16	13.53	(0.63)	0.64	0.01
1/1/2025	12/31/2025	0.9807	13.80	13.07	13.53	12.81	(0.72)	0.73	0.01
1/1/2026	12/31/2026	0.9807	13.07	12.19	12.81	11.95	(0.86)	0.88	0.02
1/1/2027	12/31/2027	0.9807	12.19	11.57	11.95	11.35	(0.60)	0.61	0.01
1/1/2028	12/31/2028	0.9807	11.57	10.96	11.35	10.75	(0.60)	0.61	0.01
1/1/2029	12/31/2029	0.9807	10.96	10.13	10.75	9.93	(0.82)	0.83	0.02
1/1/2030	12/31/2030	0.9807	10.13	9.31	9.93	9.13	(0.80)	0.82	0.02
1/1/2031	12/31/2031	0.9807	9.31	8.51	9.13	8.35	(0.79)	0.80	0.02
1/1/2032	12/31/2032	0.9807	8.51	7.73	8.35	7.58	(0.77)	0.79	0.02
1/1/2033	12/31/2033	0.9807	7.73	6.95	7.58	6.82	(0.76)	0.77	0.01
1/1/2034	12/31/2034	0.9807	6.95	6.19	6.82	6.07	(0.75)	0.76	0.01
1/1/2035	12/31/2035	0.9807	6.19	5.44	6.07	5.34	(0.73)	0.75	0.01
1/1/2036	12/31/2036	0.9807	5.44	4.71	5.34	4.62	(0.72)	0.74	0.01
1/1/2037	12/31/2037	0.9807	4.71	3.98	4.62	3.91	(0.71)	0.73	0.01
1/1/2038	12/31/2038	0.9807	3.98	3.27	3.91	3.20	(0.70)	0.72	0.01
1/1/2039	12/31/2039	0.9807	3.27	2.56	3.20	2.51	(0.69)	0.71	0.01
1/1/2040	12/31/2040	0.9807	2.56	1.86	2.51	1.82	(0.68)	0.70	0.01
1/1/2041	12/31/2041	0.9807	1.86	1.17	1.82	1.15	(0.68)	0.69	0.01
1/1/2042	12/31/2042	0.9807	1.17	0.49	1.15	0.48	(0.67)	0.68	0.01
1/1/2043	12/31/2043	0.9807	0.49	0.00	0.48	0.00	(0.48)	0.49	0.01

Notes:
 (3) = Discount factors specified in IRS regulations (Internal Revenue Bulletin: 2007-3)
 (4) = (5) in previous period
 (5) = Table IV, (8), Total - Table IV, (8), cumulative
 (6) = (7) in previous period
 (7) = (3) x (5)
 (8) = (7) - (6)
 (9) = (4) - (5)
 (10) = (8) + (9)

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INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA						
Table V: NET CASH FLOWS FROM UNDERWRITING						
TIME INTERVAL		PREMIUM FLOWS NET OF RESERVES (3)	TAX CREDITS (4)	EXPENSES (5)	NET CASH FLOW FROM UNDERWRITING (6)	
FROM (1)	TO (2)					
9/1/2006	11/30/2006	0.00	0.06	0.11		(0.06)
12/1/2006	2/28/2007	0.00	(0.89)	0.50		(1.39)
3/1/2007	5/31/2007	0.00	(1.37)	2.26		(3.62)
6/1/2007	8/31/2007	0.00	(1.37)	7.20		(8.57)
9/1/2007	11/30/2007	19.58	(1.37)	20.49		(2.28)
12/1/2007	2/29/2008	20.94	(2.83)	38.52		(20.41)
3/1/2008	5/31/2008	35.68	(3.56)	47.16		(15.04)
6/1/2008	8/31/2008	48.91	(3.56)	45.83		(0.49)
9/1/2008	11/30/2008	49.57	(3.56)	34.32		11.68
12/1/2008	2/28/2009	32.69	1.09	21.84		11.94
3/1/2009	5/31/2009	16.73	3.42	15.26		4.89
6/1/2009	8/31/2009	2.74	3.42	9.03		(2.87)
9/1/2009	11/30/2009	(3.47)	3.42	4.62		(4.67)
12/1/2009	2/28/2010	(1.28)	2.05	1.76		(0.98)
3/1/2010	5/31/2010	(0.18)	1.36	0.81		0.38
6/1/2010	8/31/2010	(0.18)	1.36	0.47		0.72
9/1/2010	11/30/2010	(0.18)	1.36	0.25		0.94
12/1/2010	2/28/2011	(0.21)	1.07	0.09		0.77
3/1/2011	5/31/2011	(0.23)	0.92	0.00		0.70
6/1/2011	8/31/2011	(0.23)	0.92	0.00		0.70
9/1/2011	11/30/2011	(0.23)	0.92	0.00		0.70
12/1/2011	2/29/2012	(0.13)	0.75	0.00		0.62
3/1/2012	5/31/2012	(0.09)	0.67	0.00		0.58
6/1/2012	8/31/2012	(0.09)	0.67	0.00		0.58
9/1/2012	11/30/2012	(0.09)	0.67	0.00		0.58
12/1/2012	2/28/2013	(0.17)	0.60	0.00		0.43
3/1/2013	5/31/2013	(0.21)	0.57	0.00		0.36
6/1/2013	8/31/2013	(0.21)	0.57	0.00		0.36
9/1/2013	8/31/2014	(0.38)	1.69	0.00		1.31
9/1/2014	8/31/2015	(0.00)	1.29	0.00		1.28
9/1/2015	8/31/2016	(0.15)	1.27	0.00		1.12
9/1/2016	8/31/2017	(0.18)	1.11	0.00		0.93
9/1/2017	8/31/2018	(0.08)	0.91	0.00		0.83
9/1/2018	8/31/2019	(0.09)	0.82	0.00		0.73
9/1/2019	8/31/2020	(0.27)	0.72	0.00		0.45
9/1/2020	8/31/2021	(0.22)	0.44	0.00		0.22
9/1/2021	8/31/2022	(0.06)	0.22	0.00		0.16
9/1/2022	8/31/2023	(0.01)	0.15	0.00		0.14
9/1/2023	8/31/2024	0.00	0.14	0.00		0.14
9/1/2024	8/31/2025	(0.00)	0.14	0.00		0.13
9/1/2025	8/31/2026	(0.01)	0.13	0.00		0.12
9/1/2026	8/31/2027	0.00	0.12	0.00		0.12
9/1/2027	8/31/2028	0.00	0.11	0.00		0.12
9/1/2028	8/31/2029	0.00	0.11	0.00		0.11
9/1/2029	8/31/2030	(0.00)	0.11	0.00		0.10
9/1/2030	8/31/2031	(0.00)	0.10	0.00		0.10
9/1/2031	8/31/2032	(0.00)	0.09	0.00		0.09
9/1/2032	8/31/2033	(0.00)	0.08	0.00		0.08
9/1/2033	8/31/2034	(0.00)	0.08	0.00		0.08
9/1/2034	8/31/2035	(0.00)	0.07	0.00		0.07
9/1/2035	8/31/2036	(0.00)	0.06	0.00		0.06
9/1/2036	8/31/2037	(0.00)	0.06	0.00		0.06
9/1/2037	8/31/2038	(0.00)	0.05	0.00		0.05
9/1/2038	8/31/2039	(0.00)	0.05	0.00		0.05
9/1/2039	8/31/2040	(0.00)	0.04	0.00		0.04
9/1/2040	8/31/2041	(0.00)	0.03	0.00		0.03
9/1/2041	8/31/2042	(0.01)	0.03	0.00		0.02
9/1/2042	8/31/2043	(0.01)	0.02	0.00		0.01

Notes:

(3) = Table III, (9)

(4) = Table IV, (13)

(5) = Table II-B, [(5) + (6) + (7) + (8) + (9) + (10) + (11)]

(6) = (3) + (4) - (5)

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Section VIII - Profit
 Subsection B - Internal Rate of Return Model
 9/1/2007

Section VIII-B
 Exhibit 6

INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA							
Table VI: DERIVATION OF INVESTED CASH LEVELS							
TIME INTERVAL		LOSS AND LOSS ADJ. RESERVES (3)	UNEARNED PREMIUM RESERVES (4)	NON-CASH ASSETS (5)	INVESTABLE FUND (6)	RESERVE/ SURPLUS RATIO (7)	FUNDS IN SURPLUS ACCOUNT (8)
FROM (1)	TO (2)						
9/1/2006	11/30/2006	0.00	0.00	0.00	0.00	0.00	0.00
12/1/2006	2/28/2007	0.00	0.00	0.00	0.00	0.00	0.00
3/1/2007	5/31/2007	0.00	0.00	0.00	0.00	0.00	0.00
6/1/2007	8/31/2007	0.00	0.00	0.00	0.00	0.00	0.00
9/1/2007	11/30/2007	14.21	160.93	163.42	11.73	2.46	71.08
12/1/2007	2/29/2008	66.25	405.85	381.40	90.70	2.46	191.58
3/1/2008	5/31/2008	161.13	487.68	444.98	203.83	2.46	263.29
6/1/2008	8/31/2008	291.74	505.15	479.47	317.41	2.46	323.38
9/1/2008	11/30/2008	419.12	280.60	310.17	389.55	2.46	283.95
12/1/2008	2/28/2009	495.07	121.05	196.01	420.11	2.46	250.02
3/1/2009	5/31/2009	516.15	28.46	116.06	428.55	2.46	221.01
6/1/2009	8/31/2009	487.04	0.00	65.10	421.94	2.46	197.64
9/1/2009	11/30/2009	437.52	0.00	32.48	405.04	2.46	177.55
12/1/2009	2/28/2010	393.58	0.00	17.34	376.24	2.46	159.72
3/1/2010	5/31/2010	354.27	0.00	10.42	343.85	2.46	143.76
6/1/2010	8/31/2010	320.79	0.00	6.35	314.44	2.46	130.18
9/1/2010	11/30/2010	291.24	0.00	4.08	287.15	2.46	118.18
12/1/2010	2/28/2011	265.56	0.00	3.12	262.44	2.46	107.76
3/1/2011	5/31/2011	243.28	0.00	2.90	240.39	2.46	98.73
6/1/2011	8/31/2011	225.02	0.00	2.67	222.35	2.46	91.31
9/1/2011	11/30/2011	209.15	0.00	2.44	206.71	2.46	84.88
12/1/2011	2/29/2012	195.06	0.00	2.31	192.74	2.46	79.15
3/1/2012	5/31/2012	182.67	0.00	2.22	180.44	2.46	74.13
6/1/2012	8/31/2012	172.13	0.00	2.14	169.99	2.46	69.85
9/1/2012	11/30/2012	162.81	0.00	2.05	160.76	2.46	66.07
12/1/2012	2/28/2013	154.59	0.00	1.88	152.71	2.46	62.73
3/1/2013	5/31/2013	147.29	0.00	1.67	145.62	2.46	59.77
6/1/2013	8/31/2013	141.13	0.00	1.46	139.67	2.46	57.27
9/1/2013	8/31/2014	123.38	0.00	1.08	122.30	2.46	50.07
9/1/2014	8/31/2015	112.03	0.00	1.08	110.96	2.46	45.46
9/1/2015	8/31/2016	103.21	0.00	0.93	102.28	2.46	41.88
9/1/2016	8/31/2017	96.19	0.00	0.75	95.44	2.46	39.04
9/1/2017	8/31/2018	90.17	0.00	0.67	89.50	2.46	36.59
9/1/2018	8/31/2019	84.18	0.00	0.58	83.60	2.46	34.16
9/1/2019	8/31/2020	78.87	0.00	0.30	78.57	2.46	32.01
9/1/2020	8/31/2021	74.95	0.00	0.09	74.86	2.46	30.41
9/1/2021	8/31/2022	71.19	0.00	0.03	71.17	2.46	28.89
9/1/2022	8/31/2023	67.72	0.00	0.02	67.69	2.46	27.48
9/1/2023	8/31/2024	64.68	0.00	0.03	64.65	2.46	26.25
9/1/2024	8/31/2025	60.88	0.00	0.02	60.86	2.46	24.71
9/1/2025	8/31/2026	57.04	0.00	0.02	57.02	2.46	23.15
9/1/2026	8/31/2027	54.26	0.00	0.02	54.23	2.46	22.02
9/1/2027	8/31/2028	51.04	0.00	0.03	51.02	2.46	20.71
9/1/2028	8/31/2029	47.12	0.00	0.03	47.09	2.46	19.12
9/1/2029	8/31/2030	43.27	0.00	0.03	43.25	2.46	17.56
9/1/2030	8/31/2031	39.50	0.00	0.03	39.47	2.46	16.03
9/1/2031	8/31/2032	35.79	0.00	0.02	35.76	2.46	14.52
9/1/2032	8/31/2033	32.14	0.00	0.02	32.12	2.46	13.04
9/1/2033	8/31/2034	28.56	0.00	0.02	28.54	2.46	11.59
9/1/2034	8/31/2035	25.03	0.00	0.02	25.01	2.46	10.16
9/1/2035	8/31/2036	21.55	0.00	0.02	21.53	2.46	8.75
9/1/2036	8/31/2037	18.13	0.00	0.02	18.10	2.46	7.36
9/1/2037	8/31/2038	14.75	0.00	0.02	14.72	2.46	5.98
9/1/2038	8/31/2039	11.41	0.00	0.02	11.39	2.46	4.63
9/1/2039	8/31/2040	8.11	0.00	0.02	8.09	2.46	3.29
9/1/2040	8/31/2041	4.85	0.00	0.02	4.83	2.46	1.97
9/1/2041	8/31/2042	1.62	0.00	0.01	1.61	2.46	0.66
9/1/2042	8/31/2043	0.00	0.00	0.00	0.00	2.46	0.00

Notes:

- (3) = Table III, (6) - [Table II-A, (5), cumulative x Table I, (1) x Table I, (13)]
- (4) = Table III, (7)
- (5) = Table III, (5)
- (6) = The maximum value of [(3) + (4) - (5)] or 0
- (7) = Table I, (11)
- (8) = [(3) + (4)] / (7)

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Section VIII - Profit
 Subsection B - Internal Rate of Return Model
 9/1/2007

Section VIII-B
 Exhibit 7

INTERNAL RATE OF RETURN ANALYSIS WCRIB OF MA							
Table VII: NOMINAL CASH FLOWS TO INVESTORS							
TIME INTERVAL		NET CASH FLOW FROM UNDERWRITING (3)	CASH POST-TAX INCOME (4)	NET FLOW FOR SURPLUS ACCOUNT (5)	SURPLUS POST-TAX INCOME (6)	NET CASH FLOW (7)	
FROM (1)	TO (2)						
9/1/2006	11/30/2006	(0.06)	0.00	0.00	0.00	(0.06)	
12/1/2006	2/28/2007	(1.39)	0.00	0.00	0.00	(1.39)	
3/1/2007	5/31/2007	(3.62)	0.00	0.00	0.00	(3.62)	
6/1/2007	8/31/2007	(8.57)	0.00	0.00	0.00	(8.57)	
9/1/2007	11/30/2007	(2.28)	0.13	(71.08)	0.80	(72.42)	
12/1/2007	2/29/2008	(20.41)	1.02	(120.51)	2.16	(137.73)	
3/1/2008	5/31/2008	(15.04)	2.32	(71.71)	3.00	(81.44)	
6/1/2008	8/31/2008	(0.49)	3.61	(60.09)	3.68	(53.28)	
9/1/2008	11/30/2008	11.68	4.38	39.43	3.20	58.69	
12/1/2008	2/28/2009	11.94	4.68	33.93	2.78	53.33	
3/1/2009	5/31/2009	4.89	4.89	29.02	2.52	41.32	
6/1/2009	8/31/2009	(2.87)	4.82	23.36	2.26	27.57	
9/1/2009	11/30/2009	(4.67)	4.57	20.09	2.00	22.00	
12/1/2009	2/28/2010	(0.98)	4.20	17.83	1.78	22.83	
3/1/2010	5/31/2010	0.38	3.92	15.95	1.64	21.90	
6/1/2010	8/31/2010	0.72	3.59	13.58	1.49	19.38	
9/1/2010	11/30/2010	0.94	3.24	11.99	1.33	17.51	
12/1/2010	2/28/2011	0.77	2.93	10.42	1.20	15.32	
3/1/2011	5/31/2011	0.70	2.74	9.04	1.13	13.61	
6/1/2011	8/31/2011	0.70	2.54	7.41	1.04	11.69	
9/1/2011	11/30/2011	0.70	2.33	6.44	0.96	10.43	
12/1/2011	2/29/2012	0.62	2.18	5.72	0.89	9.41	
3/1/2012	5/31/2012	0.58	2.05	5.03	0.84	8.51	
6/1/2012	8/31/2012	0.58	1.93	4.28	0.79	7.59	
9/1/2012	11/30/2012	0.58	1.81	3.78	0.74	6.92	
12/1/2012	2/28/2013	0.43	1.70	3.34	0.70	6.17	
3/1/2013	5/31/2013	0.36	1.66	2.96	0.68	5.66	
6/1/2013	8/31/2013	0.36	1.59	2.50	0.65	5.10	
9/1/2013	8/31/2014	1.31	5.68	7.20	2.33	16.52	
9/1/2014	8/31/2015	1.28	5.15	4.60	2.11	13.15	
9/1/2015	8/31/2016	1.12	4.76	3.58	1.95	11.41	
9/1/2016	8/31/2017	0.93	4.42	2.85	1.81	10.00	
9/1/2017	8/31/2018	0.83	4.16	2.45	1.70	9.13	
9/1/2018	8/31/2019	0.73	3.88	2.43	1.59	8.63	
9/1/2019	8/31/2020	0.45	3.66	2.15	1.49	7.75	
9/1/2020	8/31/2021	0.22	3.47	1.59	1.41	6.69	
9/1/2021	8/31/2022	0.16	3.30	1.52	1.34	6.33	
9/1/2022	8/31/2023	0.14	3.14	1.41	1.28	5.97	
9/1/2023	8/31/2024	0.14	3.01	1.23	1.22	5.61	
9/1/2024	8/31/2025	0.13	2.82	1.54	1.14	5.64	
9/1/2025	8/31/2026	0.12	2.65	1.56	1.07	5.41	
9/1/2026	8/31/2027	0.12	2.52	1.13	1.02	4.79	
9/1/2027	8/31/2028	0.12	2.38	1.30	0.96	4.76	
9/1/2028	8/31/2029	0.11	2.18	1.59	0.89	4.77	
9/1/2029	8/31/2030	0.10	2.01	1.56	0.82	4.49	
9/1/2030	8/31/2031	0.10	1.83	1.53	0.74	4.21	
9/1/2031	8/31/2032	0.09	1.67	1.50	0.68	3.94	
9/1/2032	8/31/2033	0.08	1.49	1.48	0.60	3.65	
9/1/2033	8/31/2034	0.08	1.33	1.45	0.54	3.40	
9/1/2034	8/31/2035	0.07	1.16	1.43	0.47	3.14	
9/1/2035	8/31/2036	0.06	1.00	1.41	0.41	2.88	
9/1/2036	8/31/2037	0.06	0.84	1.39	0.34	2.63	
9/1/2037	8/31/2038	0.05	0.68	1.37	0.28	2.39	
9/1/2038	8/31/2039	0.05	0.53	1.35	0.21	2.14	
9/1/2039	8/31/2040	0.04	0.38	1.34	0.15	1.91	
9/1/2040	8/31/2041	0.03	0.22	1.32	0.09	1.67	
9/1/2041	8/31/2042	0.02	0.07	1.31	0.03	1.43	
9/1/2042	8/31/2043	0.01	0.00	0.66	0.00	0.66	

Notes:
 (3) = Table V, (6)
 (4) = Table VI, (6) x [1.0 + Table I, (10B)] ^ length of time period -1.0
 (5) = - (Table VI, (8), current - Table VI, (8), previous)
 (6) = Table VI, (8) x [1.0 + Table I, (10B)] ^ length of time period -1.0
 (7) =(3) + (4) + (5) + (6)

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Section VIII - Profit
Subsection C - Cost of Capital
9/1/2007

Section VIII - C
Exhibit 1

Cost of Capital: Summary Exhibit for Property-Casualty Insurance Companies

(1) Discounted Cash Flow (from Exhibit 2, page 1)	10.15
(2) Capital Asset Pricing Model (from Exhibit 3, page 1)	<u>12.35</u>
(3) Cost of Equity ($=[(1)+(2)] / 2.0$)	11.25
(4) Cost of Debt (from Exhibit 4)	5.84
(5) Capital Structure (from Exhibit 5):	
(a) Equity	86%
(b) Debt	14%
(6) Weighted Average Cost of Capital $[= (3) \times (5a) + (4) \times (5b)]$	10.51

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Section VIII - Profit
Subsection C - Cost of Capital
9/1/2007

Section VIII - C
Exhibit 2
Page 1

Cost of Capital Estimate using Discounted Cash Flow Analysis

DCF Cost of Capital: $K = D_1/P_0 + g$

where:

K = cost of capital

D_1/P_0 = estimated dividend yield to be declared the next 12 months

g = dividend growth rate

(1) Estimated Dividend Yield (from Page 2)	1.37
(2) Growth Forecast { = [(a) + (b)] / 2.0 }	9.24
(a) Dividend Component [= Page 2, average of columns (3) through (5)]	8.46
(b) Earnings Component [= Page 2, average of columns (6) through (8)]	10.03
(3) Fundamental Analysis [= (a) + (b)]	8.30
(a) Retention to book [= Page 2, average of columns (9) through (11)]	8.40
(b) Stock issuance factor [= Page 2, column (15)]	-0.10
(4) Dividend Growth Rate { = [(2) + (3)] / 2.0 }	8.77
(5) Cost of Capital [= (1) + (4)]	10.15

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Section VIII - Profit
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Section VIII - C
Exhibit 2
Page 2

Discounted Cash Flow Analysis: Parameter Calculation

Property/Casualty Insurance Companies (1)	Estimated Dividend Yield (2)	Average Dividend Growth Rate			Average Earnings Growth Rate			Average Earnings Retention Rates Retained Earnings as a Percent of Common Equity			Stock Issuance Adjustment Factor			
		Annual Rate of Change			Annual Rate of Change			Forecast			2007 Shares (12)	2009-2011 Shares (13)	2009-2011 Market/ Book (14)	Stock Issuance Adjustment Factor (15)
		Past 10 Years (3)	Past 5 Years (4)	Forecast 2009-2011 (5)	Past 10 Years (6)	Past 5 Years (7)	Forecast 2009-2010 (8)	Past 10 Years (9)	Past 5 Years (10)	Forecast 2009-2011 (11)				
ACE Limited	1.70	20.50	14.00	8.00	12.50	8.50	13.00	9.2	7.3	9.5	325.00	320.00	1.25	-0.13
Alleghany Corp.	Nil	NA	NA	Nil	NA	NA	25.00	6.0	6.7	8.0	8.25	8.40	1.30	0.18
Allstate Corp	2.30	13.50	12.50	9.50	10.00	1.00	9.50	10.8	7.5	8.0	615.00	610.00	1.15	-0.04
American Finan	1.10	-6.00	-13.00	3.00	NA	11.50	16.00	6.5	5.6	13.5	117.00	117.00	1.25	0.00
Berkley (W.R.)	0.50	8.00	5.00	9.50	20.50	NMF	14.00	9.0	12.7	14.5	185.00	180.00	1.75	-0.68
Berkshire Hath. 'A'	Nil	NA	NA	Nil	24.00	25.00	9.00	6.2	7.3	8.5	1.54	1.54	1.45	0.00
CNA Financial	Nil	NA	NA	Nil	NA	NA	NMF	5.4	2.4	9.5	270.00	270.00	0.95	0.00
Chubb	1.90	5.50	4.00	7.50	8.00	10.00	8.50	6.5	5.3	8.5	405.00	390.00	1.40	-0.50
Cincinnati Fin	3.00	11.50	11.00	7.50	9.50	20.00	3.00	3.3	3.8	4.0	172.00	170.00	1.35	-0.14
Everest Re Group	1.00	29.50	12.00	18.50	NMF	1.50	25.50	9.4	8.0	10.5	65.00	65.00	1.15	0.00
HCC Ins Hldngs	1.30	NA	11.50	17.00	14.50	13.50	16.00	11.4	9.6	11.5	115.00	115.00	1.65	0.00
Hanover Ins. Group	0.60	NA	NA	24.00	-3.00	-16.50	18.00	7.0	4.0	8.5	51.00	52.00	1.05	0.03
Markel Corp.	Nil	NA	NA	Nil	11.00	23.00	20.50	8.0	5.6	13.5	10.00	10.00	1.50	0.00
Mercury General	3.60	15.50	12.50	5.50	10.50	10.50	6.50	9.8	7.8	10.0	54.50	54.50	2.00	0.00
Ohio Casualty	1.20	NA	NA	NMF	-5.50	-15.50	9.00	5.2	7.3	8.0	60.00	60.00	0.90	0.00
Old Republic	2.70	14.50	11.00	11.00	10.50	10.50	4.00	9.3	8.6	7.0	230.00	230.00	1.05	0.00
PMI Group, Inc.	0.40	16.50	16.50	15.50	11.50	9.50	9.50	14.7	13.2	10.5	80.00	80.00	1.10	0.00
Partnerre Ltd.	2.20	17.00	7.00	5.00	3.00	2.50	21.50	6.9	5.4	9.5	58.00	60.00	1.10	0.11
Progressive	0.20	4.50	5.00	24.00	20.00	NMF	2.00	17.2	21.5	13.0	745.00	700.00	1.75	-1.54
RLI Corp	1.50	10.00	12.50	13.00	25.00	14.50	10.00	8.7	8.6	9.0	22.00	22.00	1.40	0.00
SAFECO	1.90	-1.50	-10.50	8.50	3.00	18.00	9.50	5.0	6.8	10.0	100.00	100.00	1.50	0.00
St. Paul	2.00	3.00	-0.50	3.00	-0.50	-6.00	18.50	6.2	3.2	10.0	660.00	650.00	1.20	-0.10
Selective	1.60	2.50	4.00	6.00	9.50	17.00	10.00	6.7	7.0	11.5	28.00	28.00	1.45	0.00
Transatlantic	0.90	11.50	8.50	12.00	6.00	-2.50	17.00	8.9	5.6	9.5	66.00	66.00	1.25	0.00
21st Century	1.90	-10.00	-27.50	27.00	NA	2.50	5.50	8.4	5.9	6.0	86.50	86.50	1.55	0.00
XL Capital Lmtd	2.20	12.50	2.50	-2.50	NA	NA	NMF	7.6	3.0	10.5	183.00	189.00	1.20	0.22
Average	1.37	9.39	4.90	11.07	10.00	7.55	12.54	8.20	7.30	9.71				-0.10

Notes:

Source: Value Line Investment Survey, Part 3, The Ratings & Reports, December 22, 2006.

All companies with Nil values pay no dividends

NMF = Not a Meaningful Figure

(15) = [(14) - 1.0] x {[(13) / (12)]^t - 1.0} x 100, where t is 0.333 for the years between midyear 2007 and midyear 2010 (which is the midpoint of 2009-2011)

VIII 000060 STIP

Section VIII - Profit
Subsection C - Cost of Capital
9/1/2007

Section VIII - C
Exhibit 3
Page 1

Cost of Capital Estimate using Capital Asset Pricing Model Analysis

$$\text{Cost of Capital: } K = r_f + (\beta \times r_d)$$

	Risk-Free Yield (r_f)	Market Risk Premium (r_d)	Beta Coefficient (β)	Estimated Cost of Capital (K)
Short-Term	5.02	8.58	0.97	13.34
Intermediate-Term	4.60	7.58	0.97	11.95
Long-Term	4.83	7.13	0.97	11.75
Average	4.82	7.76	0.97	12.35

where for β : = average beta coefficient (Page 2).

where for r_f : (From Section VIII-H, Exhibit 2, page 3)

Short-Term = average yield on 1-month U.S. Treasury Constant Maturities (line (3))

Intermediate-Term = average yield on 5-year U.S. Treasury (line (9))

Long-Term = average yield on 20-year U.S. Treasury (line (12))

where for r_d : (From Section VIII-H, Exhibit 4)

Short-Term = S&P 500 total returns minus U.S. Treasury Bill total returns

Intermediate-Term = S&P 500 total returns minus Intermediate-Term Government Bonds income returns

Long-Term = S&P 500 total returns minus Long-Term Government Bonds income returns

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Section VIII - Profit
Subsection C - Cost of Capital
9/1/2007

Section VIII - C
Exhibit 3
Page 2

Capital Asset Pricing Model - Beta Coefficient

<u>Property/Casualty Insurance Companies</u>	<u>Beta Coefficients</u>
ACE Limited	1.35
Alleghany Corp.	0.60
Allstate Corp	0.90
American Finan	1.00
Berkley (W.R.)	0.90
Berkshire Hath. 'A'	0.65
CNA Financial	1.00
Chubb	1.05
Cincinnati Fin	0.85
Everest Re Group	1.05
HCC Ins Hldngs	0.90
Hanover Ins. Group	1.65
Markel Corp.	0.75
Mercury General	0.90
Ohio Casualty	0.95
Old Republic	1.05
PMI Group, Inc.	1.15
Partnerre Ltd.	1.00
Progressive	0.90
RLI Corp	0.80
SAFECO	0.85
St. Paul	1.20
Selective	0.90
Transatlantic	0.80
21st Century	0.90
XL Capital Lmtd	1.05
Average	<u><u>0.97</u></u>

Source: Value Line Investment Survey, Part 3, The Ratings & Reports, December 22, 2006.

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Section VIII - Profit
 Subsection C - Cost of Capital
 9/1/2007

Section VIII - C
 Exhibit 4

Average Cost of Long-Term Debt for Property-Casualty Insurance Companies

Property/Casualty Insurance Companies (1)	Long-Term Interest \$ in millions (2)	Long-Term Debt \$ in millions (3)	Yield =(2)/(3) (4)
ACE Limited			
Alleghany Corp.	5.0	80.0	6.25%
Allstate Corp			
American Finan			
Berkley (W.R.)	85.0	1320.5	6.44%
Berkshire Hath. 'A'			
CNA Financial	135.0	2155.0	6.26%
Chubb	135.0	2463.0	5.48%
Cincinnati Fin	52.0	840.0	6.19%
Everest Re Group			
HCC Ins Hldngs			
Hanover Ins. Group	41.0	508.8	8.06%
Markel Corp.			
Mercury General	7.0	142.0	4.93%
Ohio Casualty	12.0	199.7	6.01%
Old Republic	9.0	144.0	6.25%
PMI Group, Inc.	31.0	919.4	3.37%
Partnerre Ltd.	36.0	620.0	5.81%
Progressive	78.0	1185.4	6.58%
RLI Corp			
SAFECO			
St. Paul			
Selective	18.8	361.8	5.20%
Transatlantic			
21st Century	7.0	118.9	5.89%
XL Capital Lmted	165.0	3368.1	4.90%
Average			5.84%

Source: Value Line Investment Survey, Part 3, The Ratings & Reports, December 22, 2006.

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Section VIII - Profit
Subsection C - Cost of Capital
9/1/2007

Section VIII - C
Exhibit 5

Capital Structure Ratios of Property-Casualty Insurance Companies
(in millions)

Property/Casualty Insurance Companies (1)	Total Debt (2)	L-T Debt (3)	S-T Debt = (2) - (3) (4)	Preferred Stock (5)	Total Non-equity Cap = (3) + (4) + (5) (6)	Common Equity (7)
ACE Limited	2,441.0	1,632.0	809.0	309.0	2,750.0	19,569.4
Alleghany Corp.	80.0	80.0	0.0	299.5	379.5	2,875.7
Allstate Corp	5,529.0	5,529.0	0.0	0.0	5,529.0	40,800.0
American Finan	923.7	0.0	923.7	0.0	923.7	4,367.5
Berkley (W.R.)	1,320.5	1,320.5	0.0	0.0	1,320.5	6,598.3
Berkshire Hath. 'A'	21,051.0	19,891.0	1,160.0	0.0	21,051.0	123,924.2
CNA Financial	2,405.0	2,155.0	250.0	0.0	2,405.0	10,788.7
Chubb	2,463.0	2,463.0	0.0	0.0	2,463.0	21,655.3
Cincinnati Fin	840.0	840.0	0.0	0.0	840.0	7,897.9
Everest Re Group	995.6	0.0	995.6	0.0	995.6	6,398.1
HCC Ins Hldngs	309.4	0.0	309.4	0.0	309.4	3,485.6
Hanover Ins. Group	508.8	508.8	0.0	0.0	508.8	2,479.5
Markel Corp.	959.0	0.0	959.0	0.0	959.0	4,627.3
Mercury General	142.0	142.0	0.0	0.0	142.0	2,911.7
Ohio Casualty	199.7	199.7	0.0	0.0	199.7	1,814.0
Old Republic	144.0	144.0	0.0	0.0	144.0	5,350.3
PMI Group, Inc.	1,264.4	919.4	345.0	0.0	1,264.4	3,763.2
Partnerre Ltd.	620.0	620.0	0.0	20.8	640.8	4,046.6
Progressive	1,185.4	1,185.4	0.0	0.0	1,185.4	18,321.6
RLI Corp	105.0	0.0	105.0	0.0	105.0	1,357.2
SAFECO	1,274.7	0.0	1,274.7	0.0	1,274.7	7,247.8
St. Paul	6,569.0	0.0	6,569.0	0.0	6,569.0	36,637.3
Selective	361.8	361.8	0.0	0.0	361.8	1,622.9
Transatlantic	0.0	0.0	0.0	0.0	0.0	4,119.9
21st Century	118.9	118.9	0.0	0.0	118.9	1,502.3
XL Capital Lmtd	3,368.1	3,368.1	0.0	517.5	3,885.6	12,819.8
Total	55,179.0	41,478.6	13,700.4	1,146.8	56,325.8	356,982.0
Capital Structure Ratios					0.14	0.86

Notes:

Source: Value Line Investment Survey, Part 3, The Ratings & Reports, December 22, 2006.

(7) = (outstanding shares) * (one month average share price)

One month (Dec 15, 2006 - Jan 14, 2007) average share price from 'Yahoo Finance' and outstanding shares from Value Line Investment Survey, Part 3. Value Line doesn't have debt information for Berkshire Hathaway. 'Yahoo Finance' used instead.

VIII 000064 STIP

Section VIII - Profit
 Subsection D - Leverage Ratio
 9/1/2007

Section VIII - D
 Exhibit 1

Losses & LAE and Unearned Premium Reserves to Surplus Ratio
 (In Millions)

Year	Losses & LAE	Unearned Premium	Year-End Surplus	Ratio = [(2)+(3)]/(4)
(1)	(2)	(3)	(4)	(5)
2001	171,600	48,659	90,425	2.44
2002	181,237	57,760	92,155	2.59
2003	201,486	65,957	108,353	2.47
2004	228,817	70,629	122,090	2.45
2005	254,366	74,153	138,554	2.37
Average				2.46

Notes:

Source: Best's Aggregates and Averages - Property-Casualty, 2006, pp. 134.

(3) Data for Unearned Premium were provided by AM Best after a request from WCRBMA.

VIII 000065 STIP

Section VIII - Profit
 Subsection E - Premium Flow
 9/1/2007

Section VIII - E
 Exhibit 1

Determination of Selected Premium Flow From Premium Collection Call
 by Duration after Policy Inception

Quarter (1)	Net Premium Ranges									Weighted Average Selected Collection Pattern (11)
	0 - 9,999			10,000 - 199,999			200,000 +			
	Actual Premium Collection Pattern		Weight (4)	Actual Premium Collection Pattern		Weight (7)	Actual Premium Collection Pattern		Weight (10)	
	Actual (2)	Selected (3)		Actual (5)	Selected (6)		Actual (8)	Selected (9)		
-4	0.1%	0.0%	25.3%	0.0%	0.0%	53.7%	0.0%	0.0%	21.0%	0.0%
-3	0.0%	0.0%	25.3%	0.0%	0.0%	53.7%	0.0%	0.0%	21.0%	0.0%
-2	0.0%	0.0%	25.3%	0.1%	0.0%	53.7%	0.0%	0.0%	21.0%	0.0%
-1	9.9%	0.0%	25.3%	2.8%	0.0%	53.7%	1.0%	0.0%	21.0%	0.0%
0	38.8%	48.8%	25.3%	32.5%	35.4%	53.7%	27.1%	28.1%	21.0%	37.3%
1	17.5%	17.5%	25.3%	23.5%	23.5%	53.7%	22.7%	22.7%	21.0%	21.8%
2	12.1%	12.1%	25.3%	17.7%	17.7%	53.7%	21.7%	21.7%	21.0%	17.1%
3	4.6%	4.6%	25.3%	6.8%	6.8%	53.7%	10.8%	10.8%	21.0%	7.1%
4	10.5%	10.5%	25.3%	7.1%	7.1%	53.7%	6.4%	6.4%	21.0%	7.8%
5	4.8%	4.8%	25.3%	5.9%	5.9%	53.7%	5.8%	5.8%	21.0%	5.6%
6	0.5%	0.5%	25.3%	1.6%	1.6%	53.7%	1.5%	1.5%	21.0%	1.3%
7	0.5%	0.5%	25.3%	0.8%	0.8%	53.7%	1.7%	1.7%	21.0%	0.9%
8	0.1%	0.7%	25.3%	0.4%	0.4%	53.7%	0.3%	0.3%	21.0%	0.4%
9	0.0%	0.0%	25.3%	0.3%	0.8%	53.7%	0.0%	1.1%	21.0%	0.7%
10	0.0%	0.0%	25.3%	0.4%	0.0%	53.7%	0.0%	0.0%	21.0%	0.0%
11	0.0%	0.0%	25.3%	0.0%	0.0%	53.7%	0.7%	0.0%	21.0%	0.0%
12	0.0%	0.0%	25.3%	0.0%	0.0%	53.7%	0.3%	0.0%	21.0%	0.0%
13	0.5%	0.0%	25.3%	0.1%	0.0%	53.7%	0.1%	0.0%	21.0%	0.0%
14	0.1%	0.0%	25.3%	0.0%	0.0%	53.7%	0.0%	0.0%	21.0%	0.0%

Notes:

(4), (7), (10) are calculated using Schedule Z data for CPY 03/04.

(2), (5), (8) are from the premium collection call.

(11) = (3) x (4) + (6) x (7) + (9) x (10)

VIII 000066 STIP

Section VIII - Profit
 Subsection F - Expense Flows and Weights
 9/1/2007

Section VIII - F
 Exhibit 1

Cash Flow Weights

Item of Expense Allowance (% of Standard Premium plus ARAP)	Policy Year		Average
	2003	2004	
(1) Expected Losses	53.67%	56.27%	54.97%
(2) Expected Loss Adjustment Expense:	9.76%	10.23%	9.99%
(a) Defense and Cost Containment Expense	4.33%	4.54%	4.43%
(b) Adjusting and Other Expense	5.43%	5.69%	5.56%
(3) Expected Losses + LAE [= (1) + (2)]	63.43%	66.50%	64.96%
(4) Fixed Expenses	6.44%	6.60%	6.52%
(a) General Expenses	5.80%	5.94%	5.87%
(b) Miscellaneous and Other Taxes	0.64%	0.66%	0.65%
(5) Variable Expenses [= (5a) + (5b) + (5c)]	17.21%	17.21%	17.21%
(a) Total Acquisition	11.27%	11.27%	11.27%
(i) Commissions	8.27%	8.27%	8.27%
(ii) Other Acquisition	2.00%	2.00%	2.00%
(iii) Reinsurance Expenses	1.00%	1.00%	1.00%
(b) Premium Tax	2.19%	2.19%	2.19%
(c) Premium Discount	3.75%	3.75%	3.75%
(6) Total Expenses [= (4) + (5)]	23.65%	23.81%	23.73%

Notes:

- (1) Policy year 2003 basis Expected Losses = 0.537 * 0.998 from Section I-B, Exhibit 1. Policy year 2004 basis Expected Losses = 0.564 * 0.997 from Section I-B, Exhibit 1. Where 0.997 is the factor to reflect the impact of large deductible policies, and 0.538, 0.564 are the loss ratio projected to policy effective period.
- (2) Expected LAE = Expected Losses * 0.182 where 0.182 is the LAE ratio calculated in VI-D, Exhibit 1.
- (2a), (2b) Loss Adjustment Expense split between DCC and AO is 0.443 = 0.081 / 0.182 and 0.557 = 1 - 0.443 where 0.081 is three year average provision for DCC from Section VI-D, Exhibit 1, line (4) and LAE ratio = 0.182 from Section VI-D, Exhibit 1, line (10).
- (4) From Section VI-B, Exhibit 1 times the factor to reflect the impact of large deductible policies, from Section I-D, Exhibit 1, page 1.
- (4a), (4b) Policy Year 2003 Fixed Expenses split between General Expenses and Other Taxes based on \$29,772,818 General Expenses and \$3,289,656 Other Taxes. Policy Year 2004 General Expenses split based on \$31,858,111 General Expenses and \$3,520,064 Other Taxes. See VI-B, Exhibit 1, columns (12) & (13).
- (5a) From Section VI-K, Exhibit 1.
- (5b), (5c) From Section VI-A, Exhibit 1.

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Section VIII - Profit
 Subsection F - Expense Flows and Weights
 9/1/2007

Section VIII - F
 Exhibit 2

Percentage Distributions of General, Other Acquisition, and Taxes
 by Duration from Policy Inception

Time Interval		Distribution (%)			
From (1)	To (2)	General Expense (3)	Other Acquisition (4)	Premium Tax (5)	Other Tax (6)
09/01/06	11/30/06	1	2	0	1
12/01/06	02/28/07	1	6	0	2
03/01/07	05/31/07	15	12	0	14
06/01/07	08/31/07	23	44	0	29
09/01/07	11/30/07	21	30	100	23
12/01/07	02/29/08	10	2	0	8
03/01/08	05/31/08	9	1	0	7
06/01/08	08/31/08	9	1	0	7
09/01/08	11/30/08	10	2	0	8
12/01/08	02/28/09	1	0	0	1
Total		100	100	100	100

Notes:

(3) from 1977 Filing, Exhibit 20.

(4) & (6) from 1977 Filing, Exhibit 21.

VIII 000068 STIP

Section VIII - Profit
 Subsection F - Expense Flows and Weights
 9/1/2007

Section VIII - F
 Exhibit 3

Loss and Loss Adjustment Expense Flow

Time Interval		Earned Premium (3)	Loss Flow (4)	DCC Flow (5) = (4)	AO Flow (6) = [(3) + (4)] / 2.0	Loss and LAE Flow (7)
From (1)	To (2)					
09/01/06	11/30/06	0.0000	0.0000	0.0000	0.0000	0.0000
12/01/06	02/28/07	0.0000	0.0000	0.0000	0.0000	0.0000
03/01/07	05/31/07	0.0000	0.0000	0.0000	0.0000	0.0000
06/01/07	08/31/07	0.0000	0.0000	0.0000	0.0000	0.0000
09/01/07	11/30/07	0.2500	0.0530	0.0530	0.1515	0.0615
12/01/07	02/29/08	0.2500	0.0530	0.0530	0.1515	0.0615
03/01/08	05/31/08	0.2500	0.0530	0.0530	0.1515	0.0615
06/01/08	08/31/08	0.2500	0.0530	0.0530	0.1515	0.0615
09/01/08	11/30/08	0.0000	0.0692	0.0692	0.0346	0.0662
12/01/08	02/28/09	0.0000	0.0692	0.0692	0.0346	0.0662
03/01/09	05/31/09	0.0000	0.0692	0.0692	0.0346	0.0662
06/01/09	08/31/09	0.0000	0.0692	0.0692	0.0346	0.0662
09/01/09	11/30/09	0.0000	0.0416	0.0416	0.0208	0.0398
12/01/09	02/28/10	0.0000	0.0416	0.0416	0.0208	0.0398
03/01/10	05/31/10	0.0000	0.0416	0.0416	0.0208	0.0398
06/01/10	08/31/10	0.0000	0.0416	0.0416	0.0208	0.0398
09/01/10	11/30/10	0.0000	0.0222	0.0222	0.0111	0.0213
12/01/10	02/28/11	0.0000	0.0222	0.0222	0.0111	0.0213
03/01/11	05/31/11	0.0000	0.0222	0.0222	0.0111	0.0213
06/01/11	08/31/11	0.0000	0.0222	0.0222	0.0111	0.0213
09/01/11	11/30/11	0.0000	0.0130	0.0130	0.0065	0.0125
12/01/11	02/29/12	0.0000	0.0130	0.0130	0.0065	0.0125
03/01/12	05/31/12	0.0000	0.0130	0.0130	0.0065	0.0125
06/01/12	08/31/12	0.0000	0.0130	0.0130	0.0065	0.0125
09/01/12	11/30/12	0.0000	0.0076	0.0076	0.0038	0.0073
12/01/12	02/28/13	0.0000	0.0076	0.0076	0.0038	0.0073
03/01/13	05/31/13	0.0000	0.0076	0.0076	0.0038	0.0073
06/01/13	08/31/13	0.0000	0.0076	0.0076	0.0038	0.0073
09/01/13	08/31/14	0.0000	0.0169	0.0169	0.0084	0.0161
09/01/14	08/31/15	0.0000	0.0134	0.0134	0.0067	0.0128
09/01/15	08/31/16	0.0000	0.0101	0.0101	0.0051	0.0097
09/01/16	08/31/17	0.0000	0.0086	0.0086	0.0043	0.0082
09/01/17	08/31/18	0.0000	0.0075	0.0075	0.0037	0.0072
09/01/18	08/31/19	0.0000	0.0085	0.0085	0.0043	0.0082
09/01/19	08/31/20	0.0000	0.0056	0.0056	0.0028	0.0054
09/01/20	08/31/21	0.0000	0.0048	0.0048	0.0024	0.0046
09/01/21	08/31/22	0.0000	0.0052	0.0052	0.0026	0.0050
09/01/22	08/31/23	0.0000	0.0041	0.0041	0.0020	0.0039
09/01/23	08/31/24	0.0000	0.0040	0.0040	0.0020	0.0039
09/01/24	08/31/25	0.0000	0.0061	0.0061	0.0031	0.0059
09/01/25	08/31/26	0.0000	0.0041	0.0041	0.0021	0.0039
09/01/26	08/31/27	0.0000	0.0033	0.0033	0.0017	0.0032
09/01/27	08/31/28	0.0000	0.0053	0.0053	0.0026	0.0051
09/01/28	08/31/29	0.0000	0.0052	0.0052	0.0026	0.0050
09/01/29	08/31/30	0.0000	0.0051	0.0051	0.0025	0.0049
09/01/30	08/31/31	0.0000	0.0050	0.0050	0.0025	0.0048
09/01/31	08/31/32	0.0000	0.0049	0.0049	0.0025	0.0047
09/01/32	08/31/33	0.0000	0.0048	0.0048	0.0024	0.0046
09/01/33	08/31/34	0.0000	0.0048	0.0048	0.0024	0.0045
09/01/34	08/31/35	0.0000	0.0047	0.0047	0.0023	0.0045
09/01/35	08/31/36	0.0000	0.0046	0.0046	0.0023	0.0044
09/01/36	08/31/37	0.0000	0.0045	0.0045	0.0023	0.0044
09/01/37	08/31/38	0.0000	0.0045	0.0045	0.0022	0.0043
09/01/38	08/31/39	0.0000	0.0044	0.0044	0.0022	0.0042
09/01/39	08/31/40	0.0000	0.0044	0.0044	0.0022	0.0042
09/01/40	08/31/41	0.0000	0.0043	0.0043	0.0022	0.0041
09/01/41	08/31/42	0.0000	0.0043	0.0043	0.0021	0.0041
(8) Relative Weights			1.0000	0.0806	0.1012	

Notes:

- (3) The distribution is from Section III-F, Exhibit 1 (average of the two policy years) .
- (4) From Section VIII-G, Exhibit 1.
- (7) Loss and LAE flow = 1.0000 *(2) + 0.0806 * (3) + 0.1012 * (4) / (1.000 + 0.0806 + 0.1012)
 Loss Flow from Section VIII-G, Exhibit 1, column (13)
- (8) DCC relative weight = 1.000 * 0.182 * 0.443; AO relative weight = 1.000 * 0.182 * 0.557
 where 0.182 is the LAE factor calculated in Section VI-D, Exhibit 1 and 0.443, 0.557 are the DCC and AO split from Section VI-D, Exhibit 1.

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Loss Payment Pattern

Age In Months	Indemnity Unadjusted LDF to Ult	Indemnity % Paid =1.0 / (2)	Indemnity Incremental % Paid (3) - 1st Diff	COLA not Reflected in LDFs	Weights for Escalation Benefits =(4) x (5)	Addt Losses as a Result of Escalation	Adjusted Payment Pattern (4) + (7)	Normalized Adjusted Payment Pattern (8) / Tot (8)	Medical LDF to Ult	Medical %Paid 1.0 / (10)	Medical Incremental % Paid (11) - 1st Diff	Indemnity & Medical Incremental % Paid (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
12	6.259	15.98%	15.98%				15.98%	15.49%	3.324	30.09%	30.09%	21.21%
24	2.355	42.47%	26.49%				26.49%	25.67%	1.642	60.88%	30.80%	27.68%
36	1.563	63.97%	21.51%				21.51%	20.84%	1.408	71.00%	10.12%	16.64%
48	1.321	75.72%	11.75%				11.75%	11.39%	1.316	76.00%	5.00%	8.88%
60	1.210	82.65%	6.93%				6.93%	6.72%	1.267	78.90%	2.89%	5.22%
72	1.156	86.47%	3.82%				3.82%	3.70%	1.236	80.93%	2.03%	3.04%
84	1.130	88.48%	2.01%				2.01%	1.95%	1.216	82.21%	1.28%	1.69%
96	1.111	90.03%	1.55%				1.55%	1.50%	1.201	83.30%	1.09%	1.34%
108	1.099	91.03%	1.00%				1.00%	0.97%	1.185	84.38%	1.08%	1.01%
120	1.089	91.80%	0.77%				0.77%	0.74%	1.171	85.42%	1.04%	0.86%
132	1.083	92.32%	0.52%	0.480	0.0025	0.10%	0.62%	0.60%	1.157	86.41%	0.98%	0.75%
144	1.075	93.00%	0.68%	0.960	0.0066	0.26%	0.94%	0.91%	1.147	87.16%	0.76%	0.85%
156	1.071	93.34%	0.34%	0.960	0.0032	0.13%	0.46%	0.45%	1.138	87.90%	0.74%	0.56%
168	1.069	93.58%	0.25%	0.960	0.0024	0.09%	0.34%	0.33%	1.128	88.62%	0.72%	0.48%
180	1.065	93.93%	0.35%	0.960	0.0033	0.13%	0.48%	0.46%	1.121	89.23%	0.61%	0.52%
192	1.063	94.10%	0.17%	0.960	0.0016	0.07%	0.24%	0.23%	1.112	89.92%	0.69%	0.41%
204	1.060	94.33%	0.23%	1.032	0.0024	0.09%	0.32%	0.31%	1.105	90.46%	0.54%	0.40%
216	1.055	94.76%	0.43%	1.032	0.0044	0.18%	0.61%	0.59%	1.097	91.12%	0.66%	0.61%
228	1.052	95.08%	0.32%	1.032	0.0033	0.13%	0.45%	0.44%	1.093	91.49%	0.37%	0.41%
240	1.049	95.32%	0.24%	1.032	0.0024	0.10%	0.33%	0.32%	1.089	91.83%	0.34%	0.33%
252	1.046	95.61%	0.29%	1.032	0.0030	0.12%	0.41%	0.40%	1.080	92.57%	0.73%	0.53%
264	1.043	95.91%	0.29%	1.032	0.0030	0.12%	0.41%	0.40%	1.072	93.27%	0.70%	0.52%
276	1.039	96.20%	0.30%	1.032	0.0031	0.12%	0.42%	0.41%	1.065	93.94%	0.67%	0.51%
288	1.036	96.50%	0.30%	1.032	0.0031	0.12%	0.42%	0.41%	1.057	94.58%	0.64%	0.50%
300	1.033	96.81%	0.30%	1.032	0.0031	0.12%	0.43%	0.41%	1.051	95.19%	0.61%	0.49%
312	1.030	97.11%	0.31%	1.032	0.0032	0.12%	0.43%	0.42%	1.044	95.78%	0.58%	0.48%
324	1.026	97.42%	0.31%	1.032	0.0032	0.13%	0.43%	0.42%	1.038	96.33%	0.56%	0.48%
336	1.023	97.73%	0.31%	1.032	0.0032	0.13%	0.44%	0.43%	1.032	96.87%	0.53%	0.47%
348	1.020	98.05%	0.31%	1.032	0.0032	0.13%	0.44%	0.43%	1.027	97.38%	0.51%	0.46%
360	1.017	98.36%	0.32%	1.032	0.0033	0.13%	0.45%	0.43%	1.022	97.87%	0.49%	0.45%
372	1.013	98.69%	0.32%	1.032	0.0033	0.13%	0.45%	0.44%	1.017	98.33%	0.47%	0.45%
384	1.010	99.01%	0.32%	1.032	0.0033	0.13%	0.46%	0.44%	1.012	98.78%	0.45%	0.44%
396	1.007	99.34%	0.33%	1.032	0.0034	0.13%	0.46%	0.45%	1.008	99.20%	0.43%	0.44%
408	1.003	99.67%	0.33%	1.032	0.0034	0.13%	0.46%	0.45%	1.004	99.61%	0.41%	0.43%
420	1.000	100.00%	0.33%	1.032	0.0034	0.14%	0.47%	0.45%	1.000	100.00%	0.39%	0.43%
Total			100.00%			8.05%	3.18%	103.18%			100.00%	

(2), (10) from Section-G, Exhibit 2, Pages 1 and 2.

(5) For months greater than 204 the escalation factor was taken from Section II-D, Exhibit 1, Page 1. For months 144-192 an escalation factor of 0.96 was judgmentally selected. Month-age=132 is the half of month-age=144.

(13) Medical and Indemnity flows weighted by AY 2005 Paid Losses Developed to Ultimate. See Exhibit 2, pages 2 and 3. Medical flow weight = (45,713 x 3.324) / (45,713 x 3.324 + 37,606 x 6.259) = 0.39

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Section VIII - Profit
 Subsection G - Loss Flows
 9/1/2007

Section VIII - G
 Exhibit 2
 Page 1

Accident Year Financial Aggregate Data
 Summary of Loss Development Factors
 Industrywide

		Loss Development Factors From:																				
		12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	Tail Factor
		<u>(1) Medical Paid Losses</u>																				
2 Yr Average		2.024	1.166	1.070	1.038	1.026	1.016	1.013	1.013	1.012	1.012	1.009	1.008	1.008	1.007	1.008	1.006	1.007	1.004	1.004	1.008	1.080
Cumulative		3.324	1.642	1.408	1.316	1.267	1.236	1.216	1.201	1.185	1.171	1.157	1.147	1.138	1.128	1.121	1.112	1.105	1.097	1.093	1.089	1.080
		<u>(2) Indemnity Paid Losses</u>																				
2 Yr Average		2.658	1.506	1.184	1.092	1.046	1.023	1.018	1.011	1.008	1.006	1.007	1.004	1.003	1.004	1.002	1.002	1.005	1.003	1.002	1.003	1.046
Cumulative		6.259	2.355	1.563	1.321	1.210	1.156	1.130	1.111	1.099	1.089	1.083	1.075	1.071	1.069	1.065	1.063	1.060	1.055	1.052	1.049	1.046

Note: Tail Factor from Section II-A, Exhibit 1, page 1.
 (We use policy year tail factor for accident year data because the results won't change significantly.)

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Section VIII - Profit
Subsection G - Loss Flows
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Exhibit 2
Page 2

Accident Year Financial Aggregate Data Calculation of Medical Paid Loss Development Factors Industrywide

Accident Year	Losses evaluated at Month:		Link Ratio	Accident Year	Losses evaluated at Month:		Link Ratio
	12	24			132	144	
2005	45,713						
2004	45,047	93,616	2.078	1994	93,125	93,916	1.008
2003	48,259	95,020	1.969	1993	113,366	114,388	1.009
Average			2.024	Average			1.009
	24	36			144	156	
2003	95,020	110,778	1.166	1993	114,388	115,177	1.007
2002	87,329	101,876	1.167	1992	136,003	137,372	1.010
Average			1.166	Average			1.008
	36	48			156	168	
2002	101,876	109,803	1.078	1992	137,372	138,398	1.007
2001	97,350	103,488	1.063	1991	184,744	186,402	1.009
Average			1.070	Average			1.008
	48	60			168	180	
2001	103,488	107,177	1.036	1991	186,402	187,955	1.008
2000	107,455	111,803	1.040	1990	204,208	205,311	1.005
Average			1.038	Average			1.007
	60	72			180	192	
2000	111,803	114,289	1.022	1990	205,311	206,582	1.006
1999	103,970	107,008	1.029	1989	204,763	206,642	1.009
Average			1.026	Average			1.008
	72	84			192	204	
1999	107,008	108,983	1.018	1989	206,642	207,753	1.005
1998	92,719	93,941	1.013	1988	183,062	184,293	1.007
Average			1.016	Average			1.006
	84	96			204	216	
1998	93,941	94,947	1.011	1988	184,293	185,805	1.008
1997	78,731	79,978	1.016	1987	159,837	160,849	1.006
Average			1.013	Average			1.007
	96	108			216	228	
1997	79,978	80,958	1.012	1987	160,849	161,747	1.006
1996	83,674	84,822	1.014	1986	126,641	126,958	1.003
Average			1.013	Average			1.004
	108	120			228	240	
1996	84,822	85,774	1.011	1986	126,958	127,348	1.003
1995	85,174	86,323	1.013	1985	110,892	111,386	1.004
Average			1.012	Average			1.004
	120	132			240	252	
1995	86,323	87,244	1.011	1985	111,386	112,276	1.008
1994	91,987	93,125	1.012	Average			1.008
Average			1.012				

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 1
 Page 1

Calculation of Portfolio Rate of Return

Asset Class (1)	Proportion (2)	Pre-tax Return (3)	Tax Rate (4)	After-tax Return (5)
Cash and Short-term Investments	8.34%	4.90%	35.00%	3.19%
Governments	9.33%	4.82%	35.00%	3.13%
Public Utilities	1.65%	5.44%	35.00%	3.54%
Industrials	22.43%	5.25%	35.00%	3.41%
States & Territories	14.62%	3.57%	5.25%	3.39%
Special Revenue	24.04%	3.45%	5.25%	3.27%
Stocks	17.72%	12.58%	27.33%	9.15%
Real Estate	0.86%	8.97%	35.00%	5.83%
Preferred	1.03%	6.02%	14.18%	5.17%
(6) Total	100.00%	5.85%	24.97%	4.39%
(7) Investment Expenses		0.45%	35.00%	0.29%
(8) Portfolio Rate of Return		5.40%	13.70%	4.66%

Notes:

- (2) From page 2, Total US Property/Casualty Industry.
- (3) Pretax bond returns are from Section VIII-H, Exhibit 2, page 1.
 Cash and short term investments: using short horizon CAPM with beta=0.00. From Section VIII-H, Exhibit 2, Page 3, line (2).
 Common stock return: $r_f + b \times \text{MRP}$ with $b=1.00$ and three horizons. MRP from Section VIII-H, Exhibit 4 and r_f from Exhibit 2, page 3, line (4) for short-term, line (9) for intermediate-term and line (12) for long-term horizon
 $12.58\% = \text{average} (8.58\% \times 5.03\%, 7.58\% \times 4.6\%, 7.13\% \times 4.83\%)$
 Real Estate: 3 month treasury rate, 5.03% from Section VIII-H, Exhibit 2, page 3, line (4) plus the real estate differential, 3.94% from Ibbotson and Siegel, "Real Estate Returns: A Comparison with Other Investments"
- Preferred Stock return: yield on A rated preferred stock from Mergent Bond Record (from Section VIII-H, Exhibit 2, page 3, line (17)).
- (4) Governments and Other taxable bonds taxed at Federal Tax Rate of 0.35.
 Tax rate for Tax Exempt Bonds = 0.15×0.35 .
 Tax rate for Preferred stock = $(0.30 \times 0.35) + (0.70 \times 0.15 \times 0.35)$.
 Tax rate for Common Stocks from Section VIII-H, Exhibit 6, page 1.
- (5) Calculated as the product of the pretax return and the complement of the tax rate.
- (7) From Section VIII-H, Exhibit 5.
- (8) After Tax Portfolio Rate of Return (4.66%) has been hardcoded in order to derive a rate change of -16.9% as stipulated.

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 1
 Page 2

Asset Distribution for Property-Casualty Industry

Assets (1)	Net Admitted Assets (2)	Share =(2)/(5) (3)	Adjusted Share =(3)/(6) (4)
Bonds:	804,377,021	69.49%	72.06%
Governments			9.33%
States & Territories			14.62%
Special Revenue			24.04%
Public Utilities			1.65%
Industrials			22.43%
Preferred Stocks	11,524,785	1.00%	1.03%
Common Stocks	197,810,818	17.09%	17.72%
Cash and Short Term Investments	93,072,517	8.04%	8.34%
Real Estate	9,550,766	0.83%	0.86%
Other Invested Assets	41,215,519	3.56%	

(5) Total 1,157,551,426 100.00% 100.00%

(6) Total excluding Other Invested Assets 96.44%

Notes:

Source: Best's Aggregates and Averages Property Casualty, 2006 Edition, page 152.

(2) Real estate is sum of: properties occupied by the company, properties held for the production of income and properties held for sales.

None of the values include investments in affiliates.

(4) Governments, States & Territories, Special Revenue, Public Utilities and Industrial adjusted shares are calculated by multiplying each bond percentage from Exhibit 3 to the total Bonds adjusted share of 72.06%.

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 2
 Page 1

Calculation of Pretax Returns on Bonds

% of Bonds (adjusted by Other Bonds Distribution) by Class, by Maturity for P/C Industry Distribution					
Term to Maturity in years	Governments	States and Territories	Special Revenue	Public Utilities	Industrials
0.5	4.41%	0.31%	1.21%	0.13%	3.34%
3	0.68%	3.39%	7.57%	0.85%	13.06%
7	4.56%	10.70%	14.16%	0.96%	9.72%
15	1.89%	5.25%	6.99%	0.14%	1.73%
25	1.40%	0.64%	3.43%	0.21%	3.27%
Total	12.94%	20.28%	33.36%	2.29%	31.12%

As of	Term to Maturity in years	Yield Data				
		Governments	States and Territories	Special Revenue	Public Utilities	Industrials
Oct-06	0.5	5.12%	3.55%	3.57%	5.46%	5.45%
	3	4.72%	3.32%	3.25%	5.29%	5.14%
	7	4.69%	3.56%	3.36%	5.62%	5.26%
	15	4.84%	3.98%	3.77%	5.77%	5.49%
	25	4.90%	4.18%	4.17%	5.84%	5.67%
Nov-06	0.5	5.15%	3.60%	3.62%	5.47%	5.46%
	3	4.64%	3.26%	3.20%	5.17%	5.02%
	7	4.58%	3.46%	3.28%	5.45%	5.09%
	15	4.69%	3.84%	3.67%	5.57%	5.31%
	25	4.74%	4.01%	4.07%	5.64%	5.50%
Dec-06	0.5	5.07%	3.57%	3.59%	5.48%	5.48%
	3	4.58%	3.24%	3.17%	5.22%	5.14%
	7	4.54%	3.45%	3.25%	5.54%	5.36%
	15	4.67%	3.83%	3.62%	5.65%	5.50%
	25	4.73%	4.00%	3.98%	5.68%	5.57%
		Weighted Yields				
Oct-06	All	4.88%	3.65%	3.51%	5.52%	5.28%
Nov-06	All	4.81%	3.55%	3.43%	5.37%	5.16%
Dec-06	All	4.76%	3.53%	3.40%	5.44%	5.31%
	Average	4.82%	3.57%	3.45%	5.44%	5.25%

Notes:

- % of bonds by Class and by Maturity for P/C industry Distribution are from Exhibit 3.
- Yield Data are from Page 2.
- Example of Weighted Yield calculation: $3.65 = (3.55 \times 0.31 + 3.32 \times 3.39 + 3.56 \times 10.7 + 3.98 \times 5.25 + 4.18 \times 0.64) / 20.28$

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 2
 Page 2

Calculation of Yield Data

Term to Maturity in Years	Oct-06	Nov-06	Dec-06	Formulas used to derive the yields (reference to data on page 3)
Governments				
0.5	5.12%	5.15%	5.07%	=(5)
3	4.72%	4.64%	4.58%	=(8)
7	4.69%	4.58%	4.54%	=(10)
10	4.73%	4.60%	4.56%	=(11)
20	4.94%	4.78%	4.78%	=(12)
30	4.85%	4.69%	4.68%	=(13)
States and Territories				
0.5	3.55%	3.60%	3.57%	=(5) + 9.5/9.0 x [(25) - (6)] - 0.5/9.0 x [(26) - (11)]
3	3.32%	3.26%	3.24%	=(8) + 7.0/9.0 x [(25) - (6)] + 2.0/9.0 x [(26) - (11)]
7	3.56%	3.46%	3.45%	=(10) + 1.0/3.0 x [(25) - (6)] + 2.0/3.0 x [(26) - (11)]
10	3.80%	3.68%	3.66%	=(26)
20	4.16%	3.99%	3.99%	=(12) + 0.5 x [(26) - (11)] + 0.5 x [(27) - (13)]
30	4.21%	4.03%	4.00%	=(27)
Special Revenue				
0.5	3.57%	3.62%	3.59%	=(5) + 29.5/29.0 x [(25) - (6)] - 0.5/29.0 x [(24) - (13)]
3	3.25%	3.20%	3.17%	=(8) + 27.0/29.0 x [(25) - (6)] + 2.0/29.0 x [(24) - (13)]
7	3.36%	3.28%	3.25%	=(10) + 23.0/29.0 x [(25) - (6)] + 6.0/29.0 x [(24) - (13)]
10	3.50%	3.40%	3.36%	=(11) + 20.0/29.0 x [(25) - (6)] + 9.0/29.0 x [(24) - (13)]
20	4.04%	3.93%	3.88%	=(12) + 10.0/29.0 x [(25) - (6)] + 19.0/29.0 x [(24) - (13)]
30	4.29%	4.20%	4.08%	=(24)
Public Utilities				
0.5	5.46%	5.47%	5.48%	=(5) + 26.0/27.0 x [(1) - (2)] + 1.0/27.0 x [(22) - (10)]
3	5.29%	5.17%	5.22%	=(8) + 16.0/27.0 x [(1) - (2)] + 11.0/27.0 x [(22) - (10)]
7	5.62%	5.45%	5.54%	=(22)
10	5.66%	5.47%	5.55%	=(11) + 20.0/23.0 x [(22) - (10)] + 3.0/23.0 x [(16) - (13)]
20	5.88%	5.68%	5.74%	=(12) + 10.0/23.0 x [(22) - (10)] + 13.0/23.0 x [(16) - (13)]
30	5.80%	5.61%	5.62%	=(16)
Industrial				
0.5	5.45%	5.46%	5.48%	=(5) + 26.0/27.0 x [(1) - (2)] + 1.0/27.0 x [(19) - (10)]
3	5.14%	5.02%	5.14%	=(8) + 16.0/27.0 x [(1) - (2)] + 11.0/27.0 x [(19) - (10)]
7	5.26%	5.09%	5.36%	=(19)
10	5.33%	5.15%	5.38%	=(11) + 20.0/23.0 x [(19) - (10)] + 3.0/23.0 x [(15) - (13)]
20	5.66%	5.47%	5.62%	=(12) + 10.0/23.0 x [(19) - (10)] + 13.0/23.0 x [(15) - (13)]
30	5.68%	5.52%	5.53%	=(15)

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 2
 Page 3

Yield Data

	Oct-06	Nov-06	Dec-06	Average
FEDERAL RESERVE STATISTICAL RELEASE				
Commercial Paper				
(1) 3-month	5.24%	5.24%	5.24%	5.24%
U.S. Govt Securities - Secondary Market				
(2) 3-month	4.92%	4.94%	4.85%	4.90%
Treasury Constant Maturities				
(3) 1-month	4.97%	5.21%	4.87%	5.02%
(4) 3-month	5.05%	5.07%	4.97%	5.03%
(5) 6-month	5.12%	5.15%	5.07%	5.11%
(6) 1-year	5.01%	5.01%	4.94%	4.99%
(7) 2-year	4.80%	4.74%	4.67%	4.74%
(8) 3-year	4.72%	4.64%	4.58%	4.65%
(9) 5-year	4.69%	4.58%	4.53%	4.60%
(10) 7-year	4.69%	4.58%	4.54%	4.60%
(11) 10-year	4.73%	4.60%	4.56%	4.63%
(12) 20-year	4.94%	4.78%	4.78%	4.83%
(13) 30-year	4.85%	4.69%	4.68%	4.74%
Corporate Bonds - Moody's Seasoned				
(14) Conventional Mortgages	6.36%	6.24%	6.14%	6.25%
MERGENT BOND RECORD				
Long-Term Corporate Bond Yields (avg maturity at least 20 yrs)				
(15) Aa Industrial	5.68%	5.52%	5.53%	5.58%
(16) Aa Public Utility	5.80%	5.61%	5.62%	5.68%
Moody's Preferred Stock Ratings				
(17) Pub Util Pref Stock ("a")	6.02%	6.02%	6.02%	6.02%
S&P's CREDIT WEEK				
Aa Industrial				
(18) 5-year to maturity	5.18%	5.00%	5.29%	5.16%
(19) 7-year to maturity (= (18) + 0.4 x [(20) - (18)])	5.26%	5.09%	5.36%	5.23%
(20) 10-year to maturity	5.37%	5.22%	5.46%	5.35%
A Public Utility				
(21) 5-year to maturity	5.52%	5.35%	5.46%	5.44%
(22) 7-year to maturity (= (21) + 0.4 x [(23) - (21)])	5.62%	5.45%	5.54%	5.53%
(23) 10-year to maturity	5.76%	5.59%	5.65%	5.67%
VALUE LINE INVESTMENT SURVEY (Part II)				
Municipal Bond Yields				
Bond Buyer Indexes				
(24) 20-Bond Index (Gos)	4.29%	4.20%	4.08%	4.19%
General Obligation Bonds (GOs)				
(25) 1-year Aaa	3.48%	3.50%	3.47%	3.48%
(26) 10-year Aaa	3.80%	3.68%	3.66%	3.71%
(27) 25/30-year Aaa	4.21%	4.03%	4.00%	4.08%

Sources: Various issues of Federal Reserve Statistical Release, H.15 , Mergend Bond Record, Standard & Poor's Credit Week and Value Line Investment Survey, Part II.

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 3

Bond Distribution by Class and by Maturity for Property-Casualty Industry

2005 Industry Totals

Term to Maturity in Years	Governments	States and Territories	Special Revenue	Public Utilities	Industrials	Other Bonds	Total Bonds
0.5	32,932,974	2,278,465	9,037,118	942,183	24,940,033	27,040	70,157,813
3	5,105,112	25,308,082	56,537,731	6,325,523	97,595,031	5,128,486	195,999,965
7.5	34,089,061	79,916,464	105,782,418	7,153,038	72,600,194	726,475	300,267,650
15	14,107,315	39,213,250	52,230,589	1,064,652	12,901,922	362,134	119,879,862
25	10,446,119	4,804,135	25,629,998	1,596,434	24,460,427	59,721	66,996,834
Total	96,680,581	151,520,396	249,217,854	17,081,830	232,497,607	6,303,856	753,302,124

% of Bonds by Class, by Maturity for P/C Industry Distribution

Term to Maturity in Years	Governments	States and Territories	Special Revenue	Public Utilities	Industrials	Other Bonds	Total Bonds
0.5	4.37%	0.30%	1.20%	0.13%	3.31%	0.00%	9.31%
3	0.68%	3.36%	7.51%	0.84%	12.96%	0.68%	26.02%
7.5	4.53%	10.61%	14.04%	0.95%	9.64%	0.10%	39.86%
15	1.87%	5.21%	6.93%	0.14%	1.71%	0.05%	15.91%
25	1.39%	0.64%	3.40%	0.21%	3.25%	0.01%	8.89%
Total	12.83%	20.11%	33.08%	2.27%	30.86%	0.84%	100.00%

% of Bonds (adjusted by Other Bonds Distribution) by Class, by Maturity for P/C Industry Distribution

Term to Maturity in Years	Governments	States and Territories	Special Revenue	Public Utilities	Industrials	Total Bonds
0.5	4.41%	0.31%	1.21%	0.13%	3.34%	9.39%
3	0.68%	3.39%	7.57%	0.85%	13.06%	25.55%
7.5	4.56%	10.70%	14.16%	0.96%	9.72%	40.10%
15	1.89%	5.25%	6.99%	0.14%	1.73%	16.00%
25	1.40%	0.64%	3.43%	0.21%	3.27%	8.96%
Total	12.94%	20.28%	33.36%	2.29%	31.12%	100.00%

Notes:

Source: Best's Aggregates and Averages - Property-Casualty, 2006, pp. 167-168.

Bonds less than a year adjusted to remove cash and short term investments using data from One Source.

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Market Risk Premium

Year	Large Company Stocks Total Returns	Long-Term Government Bonds Income Returns	Interm.-Term Government Bonds Income Returns	Short - Term Total Returns	Long Term Risk Premium =(2)-(3)	Interm. Term Risk Premium =(2)-(4)	Short Term Risk Premium =(2)-(5)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1926	11.62	3.73	3.78	3.27	7.89	7.84	8.35
1927	37.49	3.41	3.49	3.12	34.08	34.00	34.37
1928	43.61	3.22	3.64	3.56	40.39	39.97	40.05
1929	(8.42)	3.47	4.07	4.75	(11.89)	(12.49)	(13.17)
1930	(24.90)	3.32	3.30	2.41	(28.22)	(28.20)	(27.31)
1931	(43.34)	3.33	3.16	1.07	(46.67)	(46.50)	(44.41)
1932	(8.19)	3.69	3.63	0.96	(11.88)	(11.82)	(9.15)
1933	53.99	3.12	2.83	0.30	50.87	51.16	53.69
1934	(1.44)	3.18	2.93	0.16	(4.62)	(4.37)	(1.60)
1935	47.67	2.81	2.02	0.17	44.86	45.65	47.50
1936	33.92	2.77	1.44	0.18	31.15	32.48	33.74
1937	(35.03)	2.66	1.48	0.31	(37.69)	(36.51)	(35.34)
1938	31.12	2.64	1.82	(0.02)	28.48	29.30	31.14
1939	(0.41)	2.40	1.31	0.02	(2.81)	(1.72)	(0.43)
1940	(9.78)	2.23	0.90	0.00	(12.01)	(10.68)	(9.78)
1941	(11.59)	1.94	0.67	0.06	(13.53)	(12.26)	(11.65)
1942	20.34	2.46	0.76	0.27	17.88	19.58	20.07
1943	25.90	2.44	1.56	0.35	23.46	24.34	25.55
1944	19.75	2.46	1.44	0.33	17.29	18.31	19.42
1945	36.44	2.34	1.19	0.33	34.10	35.25	36.11
1946	(8.07)	2.04	1.08	0.35	(10.11)	(9.15)	(8.42)
1947	5.71	2.13	1.21	0.50	3.58	4.50	5.21
1948	5.50	2.40	1.56	0.81	3.10	3.94	4.69
1949	18.79	2.25	1.36	1.10	16.54	17.43	17.69
1950	31.71	2.12	1.39	1.20	29.59	30.32	30.51
1951	24.02	2.38	1.98	1.49	21.64	22.04	22.53
1952	18.37	2.66	2.19	1.66	15.71	16.18	16.71
1953	(0.99)	2.84	2.55	1.82	(3.83)	(3.54)	(2.81)
1954	52.62	2.79	1.60	0.86	49.83	51.02	51.76
1955	31.56	2.75	2.45	1.57	28.81	29.11	29.99
1956	6.56	2.99	3.05	2.46	3.57	3.51	4.10
1957	(10.78)	3.44	3.59	3.14	(14.22)	(14.37)	(13.92)
1958	43.36	3.27	2.93	1.54	40.09	40.43	41.82
1959	11.96	4.01	4.18	2.95	7.95	7.78	9.01
1960	0.47	4.26	4.15	2.66	(3.79)	(3.68)	(2.19)
1961	26.89	3.83	3.54	2.13	23.06	23.35	24.76
1962	(8.73)	4.00	3.73	2.73	(12.73)	(12.46)	(11.46)
1963	22.80	3.89	3.71	3.12	18.91	19.09	19.68
1964	16.48	4.15	4.00	3.54	12.33	12.48	12.94
1965	12.45	4.19	4.15	3.93	8.26	8.30	8.52
1966	(10.06)	4.49	4.93	4.76	(14.55)	(14.99)	(14.82)
1967	23.98	4.59	4.88	4.21	19.39	19.10	19.77
1968	11.06	5.50	5.49	5.21	5.56	5.57	5.85
1969	(8.50)	5.95	6.65	6.58	(14.45)	(15.15)	(15.08)
1970	4.01	6.74	7.49	6.52	(2.73)	(3.48)	(2.51)
1971	14.31	6.32	5.75	4.39	7.99	8.56	9.92
1972	18.98	5.87	5.75	3.84	13.11	13.23	15.14
1973	(14.66)	6.51	6.58	6.93	(21.17)	(21.24)	(21.59)
1974	(26.47)	7.27	7.24	8.00	(33.74)	(33.71)	(34.47)
1975	37.20	7.99	7.35	5.80	29.21	29.85	31.40
1976	23.84	7.89	7.10	5.08	15.95	16.74	18.76
1977	(7.18)	7.14	6.49	5.12	(14.32)	(13.67)	(12.30)
1978	6.56	7.90	7.83	7.18	(1.34)	(1.27)	(0.62)
1979	18.44	8.86	9.04	10.38	9.58	9.40	8.06
1980	32.42	9.97	10.55	11.24	22.45	21.87	21.18
1981	(4.91)	11.55	12.97	14.71	(16.46)	(17.88)	(19.62)
1982	21.41	13.50	12.81	10.54	7.91	8.60	10.87
1983	22.51	10.38	10.35	8.80	12.13	12.16	13.71
1984	6.27	11.74	11.68	9.85	(5.47)	(5.41)	(3.58)
1985	32.16	11.25	10.29	7.72	20.91	21.87	24.44
1986	18.47	8.98	7.72	6.16	9.49	10.75	12.31
1987	5.23	7.92	7.47	5.47	(2.69)	(2.24)	(0.24)
1988	16.81	8.97	8.24	6.35	7.84	8.57	10.46
1989	31.49	8.81	8.46	8.37	22.68	23.03	23.12
1990	(3.17)	8.19	8.15	7.81	(11.36)	(11.32)	(10.98)
1991	30.55	8.22	7.43	5.60	22.33	23.12	24.95
1992	7.67	7.26	6.27	3.51	0.41	1.40	4.16
1993	9.99	7.17	5.53	2.90	2.82	4.46	7.09
1994	1.31	6.59	6.07	3.90	(5.28)	(4.76)	(2.59)
1995	37.43	7.60	6.69	5.60	29.83	30.74	31.83
1996	23.07	6.18	5.82	5.21	16.89	17.25	17.86
1997	33.36	6.64	6.14	5.26	26.72	27.22	28.10
1998	28.58	5.83	5.29	4.86	22.75	23.29	23.72
1999	21.04	5.57	5.30	4.68	15.47	15.74	16.36
2000	(9.11)	6.50	6.19	5.89	(15.61)	(15.30)	(15.00)
2001	(11.88)	5.53	4.27	3.83	(17.41)	(16.15)	(15.71)
2002	(22.10)	5.59	3.98	1.65	(27.69)	(26.08)	(23.75)
2003	28.70	4.80	2.85	1.02	23.90	25.85	27.68
2004	10.87	5.02	3.28	1.20	5.85	7.59	9.67
2005	4.91	4.69	3.92	2.98	0.22	0.99	1.93
2006	15.80	4.68	5.54	4.80	11.12	10.26	11.00
Average	12.34	5.21	4.76	3.77	7.13	7.58	8.58

Long-Term Equity Risk Premium 7.13
Intermediate-Term Equity Risk Premium 7.58
Short-Term Equity Risk Premium 8.58

Source: SBBI, 2006 Yearbook from Ibbotson Associates

- (2) Table B-1: Large Company Stocks, Total Returns, page 229
- (3) Table B-7: Long Term Government stocks, Income Returns, page 241
- (4) Table B-11: Intermediate Term Government stocks, Income Returns, page 249
- (5) Table B-14: US Treasury Bills, Total Returnsstocks, Income Returns, page 255

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Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 5

Investment Expense to Assets Ratio

Year	Total Investment Expense Incurred (1)	Interest Expense (2)	Depreciation of Real Estate (3)	Aggregate Write-ins (4)	Total Deductions =(1)+(2)+(3)+(4) (5)	Total Cash and Invested Assets (6)	Ratio =(5)/(6) (7)
1996	2,239,687		319,959	520,338	3,079,984	700,806,046	0.44%
1997	2,372,330	437,438	348,993	400,689	3,559,450	766,061,919	0.46%
1998	2,413,574	518,642	362,308	414,986	3,709,510	796,780,574	0.47%
1999	2,387,349	586,903	331,030	477,017	3,782,299	799,060,669	0.47%
2000	2,326,369	655,946	349,789	483,714	3,815,818	789,330,250	0.48%
2001	2,401,142	975,916	363,182	513,466	4,253,706	800,784,777	0.53%
2002	2,282,667	1,009,027	377,121	667,290	4,336,105	848,344,235	0.51%
2003	2,618,719	650,543	381,157	524,392	4,174,811	967,703,877	0.43%
2004	2,510,188	666,498	380,398	578,543	4,135,627	1,086,486,764	0.38%
2005	2,583,504	790,938	390,271	598,809	4,363,522	1,170,135,319	0.37%
Average	2,413,553	699,095	360,421	517,924	3,921,083	872,549,443	0.45%

Notes:

Source: Best's Aggregates and Averages

(1) - (4) are from Exhibit of Net Investment Income, page 162 (year 2005)

(6) is from Exhibit of Assets, page 152 (year 2005)

VIII 000081 STIP

Section VIII - Profit
 Subsection H - Portfolio Rate of Return
 9/1/2007

Section VIII - H
 Exhibit 6
 Page 1

Calculation of Common Stock Total Return Tax Rate

Year (1)	Income Returns (2)	Capital Appreciation Returns (3)
1997	2.11%	31.01%
1998	1.68%	26.67%
1999	1.36%	19.53%
2000	1.10%	-10.14%
2001	1.18%	-13.04%
2002	1.39%	-23.37%
2003	2.00%	26.38%
2004	1.75%	8.99%
2005	1.84%	3.00%
2006	2.01%	13.62%
Average	1.64%	8.27%

	Dividend	Capital Gains
(4) Weights	16.57%	83.43%
(5) Tax Rate	14.18%	29.94%
(6) Common Stock Tax Rate		27.33%

Notes:

Sources: SBBI, 2006 Yearbook from Ibbotson Associates and Stocks, Bonds, Bills and Inflation, December Market Report 2006, Ibbotson Associates.

(2) Table B-2 - Large Company Stocks: Income Returns, page 231

(3) Table B-3 - Large Company Stocks: Capital Appreciation Returns, page 233

(5) Dividend Tax Rate = $0.3 * 0.35 + 0.7 * 0.35 * 0.15$

Capital Gains Tax Rate is from page 2

Calculation of Capital Gains Tax Rate

Year (1)	Realized Capital Gains (2)	Taxes Paid =(2) x (7) (3)	Present Value of the Taxes =(3) x [1.0+ (6)] ^t - [(1) - 1.0] (4)
1	0.360	0.126	0.126
2	0.230	0.081	0.073
3	0.147	0.052	0.042
4	0.094	0.033	0.024
5	0.060	0.021	0.014
6	0.039	0.014	0.008
7	0.025	0.009	0.005
8	0.016	0.006	0.003
9	0.010	0.004	0.002
10	0.006	0.002	0.001
11	0.004	0.001	0.001
12	0.003	0.001	0.000
13	0.002	0.001	0.000
14	0.001	0.000	0.000
15	0.001	0.000	0.000
16	0.000	0.000	0.000
17	0.000	0.000	0.000
18	0.000	0.000	0.000
19	0.000	0.000	0.000
20	0.000	0.000	0.000
Total	1.000	0.350	0.299

(5)	Turnover Rate	0.360
(6)	Interest Rate used in calculating the present value	0.105
(7)	Marginal Tax Rate	0.350

Notes:

(2) Realized Capital Gains: $RCG_t = \text{Turnover Rate} * (1 - \sum(RCG_{t-i}))$

$$RCG_t = 0.36 * (1 - \sum(RCG_{t-i})), i=1,2,\dots,t-1$$

(5) Turnover Rate is based on AIB Stock Turnover Study of 1998 transactions
 (2001 AIB Profit Filing, R2000-10, 100H-3, Exhibits 15 and 16)

(6) Interest Rate is the weighted average cost of capital from Section VIII - C, Exhibit 1.

Calculation of Common Stock Tax Rate for Different Discount Rates and Turnover Rates

		Discount Rate											
		4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%
Turnover Rate	0.10	22.84%	21.85%	20.96%	20.15%	19.41%	18.74%	18.12%	17.55%	17.03%	16.54%	16.10%	15.68%
	0.15	25.90%	25.01%	24.19%	23.44%	22.74%	22.10%	21.51%	20.96%	20.44%	19.97%	19.52%	19.10%
	0.20	27.52%	26.77%	26.07%	25.42%	24.82%	24.25%	23.73%	23.23%	22.76%	22.33%	21.91%	21.52%
	0.25	28.49%	27.87%	27.29%	26.74%	26.22%	25.74%	25.28%	24.85%	24.44%	24.05%	23.68%	23.33%
	0.30	29.13%	28.62%	28.14%	27.68%	27.24%	26.83%	26.44%	26.06%	25.71%	25.37%	25.04%	24.73%
	0.35	29.60%	29.17%	28.77%	28.38%	28.02%	27.67%	27.33%	27.01%	26.70%	26.41%	26.13%	25.85%
	0.40	29.96%	29.60%	29.26%	28.94%	28.63%	28.33%	28.04%	27.77%	27.51%	27.25%	27.01%	26.77%
	0.45	30.24%	29.94%	29.66%	29.39%	29.12%	28.87%	28.63%	28.39%	28.17%	27.95%	27.74%	27.53%
	0.50	30.47%	30.22%	29.98%	29.76%	29.53%	29.32%	29.12%	28.92%	28.72%	28.54%	28.35%	28.18%
	0.55	30.66%	30.45%	30.26%	30.06%	29.88%	29.70%	29.53%	29.36%	29.20%	29.04%	28.88%	28.73%
	0.60	30.82%	30.65%	30.49%	30.33%	30.17%	30.03%	29.88%	29.74%	29.60%	29.47%	29.34%	29.21%
	0.65	30.96%	30.82%	30.68%	30.55%	30.43%	30.31%	30.19%	30.07%	29.96%	29.85%	29.74%	29.63%
0.70	31.07%	30.96%	30.86%	30.75%	30.65%	30.55%	30.45%	30.36%	30.27%	30.18%	30.09%	30.00%	

IX 000006 STIP

Section IX - Retrospective Rating
 Subsection A - Expenses
 9/1/2007

Section IX - A
 Exhibit 1

Expense Provisions Underlying the Proposed Retrospective Rating Plans

Total Expenses:	
(1) Acquisition and Field Supervision	11.3%
(2) Fixed Expenses	7.1%
(3) Premium Discount	4.5%
(4) Profit and Contingencies	<u>-3.2%</u>
(5) Total Expenses Excluding Taxes and Assessments (= (1) + (2) + (3) + (4))	19.6%
(6) Premium Tax Rate	2.3%
(7) Miscellaneous Taxes	0.7%
(8) Residual Market Subsidy	1.1%
(9) Insolvency Fund Assessment	<u>-3.1%</u>
(10) Tax Multiplier (= 1.0 / { 1.0 - [(6) + (7) + (8) + (9)] })	1.009
(11) Expected Loss and LAE Ratio (adjusted for Residual Market Subsidy) (= [1.0 / (10)] - (5))	79.5%
(12) Loss Adjustment Expense (as percentage of losses)	18.2%
(13) Loss Conversion Factor (= 1.0 + (12))	1.182
(14) Expected Loss without LAE (= (11) / (13))	67.3%
(15) Expenses excluding Premium Taxes but including LAE (= (5) + [(14) x (12)])	31.9%

Notes:

- (1): Section VI-A, Exhibit 1, line (1).
- (2): Section VI-A, Exhibit 1, line (7), less the provision for miscellaneous taxes, see line (7) above.
- (3): Average Voluntary Premium Discount as a Percent of Standard Premium / (1.0 + Average ARAP Surcharge)
 4.5% = 4.7% / (1.0 + 4.6%) Section VI-I, Exhibit 1, line (3) / [1.0 + line (6)].
- (4): Section VIII-B, Exhibit 1.
- (6): Section VI-A, Exhibit 1, line (3) / [1.0 - line (2)].
- (7): Section VI-B, Exhibit 1, the average of the results of lines (13) x (15) / (17).
- (8): Section IX-B, Exhibit 1.
- (9): Section I-E, Exhibit 1, page 1.
- (12): Section VI-A, Exhibit 1, line (10).
- (10), (13), (14), (15): rounded to three decimal places.

IX 000007 STIP

Section IX - Retrospective Rating
Subsection A - Expenses
9/1/2007

Section IX - A
Exhibit 2

Expense Provisions Underlying the DCC Option of the Proposed Retrospective Rating Plans

(1) Expected Loss without Defense and Cost Containment Expense (as percentage of standard premium)	67.3%
(2) Provision for DCC Expenses (as percentage of losses)	8.1%
(3) Expected Loss plus DCC Ratio (= (1) x [1.0 + (2)])	72.7%
(4) Loss Adjustment Expense (as percentage of losses)	18.2%
(5) Loss Conversion Factor (= [1.0 + (4)] / [1.0 + (2)])	1.094
(6) Tax Multiplier	1.009
(7) Expenses excluding Premium Taxes but including LAE (as percentage of standard premium)	31.9%
(8) Expenses including all AO Expenses but excluding DCC Expenses and Premium Taxes (= (7) - [(2) x (1)])	26.5%

Notes:

(1), (4), (6), (7): Exhibit 1.

(2): Section VI-D, Exhibit 1, line (4).

(3), (5), (8): rounded to three decimal places.

IX 000008 STIP

Section IX - Retrospective Rating
Subsection B - Residual Market Subsidy
9/1/2007

Section IX - B
Exhibit 1

Calculation of the Provision for the Residual Market Subsidy

(1) Expected Loss Ratio (as % of Standard Premium plus ARAP) (without loss adjustment expense)	68.8%
(2) Residual Market Loss Ratio / Full Coverage Voluntary Ratio	1.156
(3) Residual Market Premium / Full Coverage Voluntary Market Premium	0.310
(4) Provision for Premium Discounts	3.7%
(5) Residual Market Premium / Voluntary Assessable Premium	0.245
(6) Provision for Loss Adjustment Expense	1.182
(7) Factor to take into account Basic Premium	0.800
(8) Retro Provision for the Residual Market Subsidy	0.011

Notes:

(1): Section VI-A, Exhibit 1, line (11).

(2): Section I-D, Exhibit 1, page 2.

(3): Section I-D, Exhibit 2.

(4): Section VI-A, Exhibit 1, line (2).

(5): Residual Market Written Premium from Section I-D, Exhibit 2 and
Voluntary Net Assessable Premium from Section I-D, Exhibit 3.

(6): Section VI-A, Exhibit 1, line (10).

(7): From the filing for the provision for the Residual Market Subsidy effective 1/1/89.

(8) = (5) x (7) x $\left[\frac{\{(1) \times (6) \times [(2) - 1.0]\}}{\{1.0 + [(2) \times (3)]\}} - (4) \right]$, rounded to three decimal places.

IX 000009 STIP

Section IX-Retrospective Rating
 Subsection C - Expense Ratios
 9/1/2007

Section IX-C
 Exhibit 1
 Page 1

Table of Compensation Expense Ratios - Type A Discount

Excluding Taxes, but Including Profit and Contingencies

	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>			
0	-	10,056	0.319	18,525	-	18,912	0.277	134,846	-	158,550	0.235
10,057	-	10,169	0.318	18,913	-	19,317	0.276	158,551	-	192,369	0.234
10,170	-	10,285	0.317	19,318	-	19,740	0.275	192,370	-	206,442	0.233
10,286	-	10,404	0.316	19,741	-	20,182	0.274	206,443	-	214,871	0.232
10,405	-	10,525	0.315	20,183	-	20,644	0.273	214,872	-	224,018	0.231
10,526	-	10,649	0.314	20,645	-	21,127	0.272	224,019	-	233,977	0.230
10,650	-	10,777	0.313	21,128	-	21,634	0.271	233,978	-	244,864	0.229
10,778	-	10,907	0.312	21,635	-	22,166	0.270	244,865	-	256,813	0.228
10,908	-	11,041	0.311	22,167	-	22,724	0.269	256,814	-	269,989	0.227
11,042	-	11,177	0.310	22,725	-	23,312	0.268	269,990	-	284,589	0.226
11,178	-	11,318	0.309	23,313	-	23,930	0.267	284,590	-	300,858	0.225
11,319	-	11,461	0.308	23,931	-	24,582	0.266	300,859	-	319,101	0.224
11,462	-	11,609	0.307	24,583	-	25,271	0.265	319,102	-	339,699	0.223
11,610	-	11,760	0.306	25,272	-	26,000	0.264	339,700	-	363,139	0.222
11,761	-	11,916	0.305	26,001	-	26,771	0.263	363,140	-	390,054	0.221
11,917	-	12,075	0.304	26,772	-	27,590	0.262	390,055	-	421,278	0.220
12,076	-	12,239	0.303	27,591	-	28,461	0.261	421,279	-	457,936	0.219
12,240	-	12,408	0.302	28,462	-	29,388	0.260	457,937	-	501,582	0.218
12,409	-	12,581	0.301	29,389	-	30,378	0.259	501,583	-	554,424	0.217
12,582	-	12,759	0.300	30,379	-	31,437	0.258	554,425	-	619,712	0.216
12,760	-	12,942	0.299	31,438	-	32,573	0.257	619,713	-	702,427	0.215
12,943	-	13,130	0.298	32,574	-	33,793	0.256	702,428	-	810,625	0.214
13,131	-	13,324	0.297	33,794	-	35,109	0.255	810,626	-	958,224	0.213
13,325	-	13,524	0.296	35,110	-	36,531	0.254	958,225	-	1,171,539	0.212
13,525	-	13,730	0.295	36,532	-	38,073	0.253	1,171,540	-	1,507,024	0.211
13,731	-	13,942	0.294	38,074	-	39,751	0.252	1,507,025	-	1,822,686	0.210
13,943	-	14,161	0.293	39,752	-	41,584	0.251	1,822,687	-	1,982,530	0.209
14,162	-	14,387	0.292	41,585	-	43,594	0.250	1,982,531	-	2,173,105	0.208
14,388	-	14,620	0.291	43,595	-	45,808	0.249	2,173,106	-	2,404,216	0.207
14,621	-	14,861	0.290	45,809	-	48,259	0.248	2,404,217	-	2,690,334	0.206
14,862	-	15,110	0.289	48,260	-	50,988	0.247	2,690,335	-	3,053,752	0.205
15,111	-	15,367	0.288	50,989	-	54,043	0.246	3,053,753	-	3,530,686	0.204
15,368	-	15,634	0.287	54,044	-	57,488	0.245	3,530,687	-	4,184,169	0.203
15,635	-	15,910	0.286	57,489	-	61,401	0.244	4,184,170	-	5,134,496	0.202
15,911	-	16,195	0.285	61,402	-	65,887	0.243	5,134,497	-	6,643,367	0.201
16,196	-	16,491	0.284	65,888	-	71,080	0.242	6,643,368	-	9,408,125	0.200
16,492	-	16,799	0.283	71,081	-	77,161	0.241	9,408,126	-	16,114,447	0.199
16,800	-	17,117	0.282	77,162	-	84,380	0.240	16,114,448	-	56,113,161	0.198
17,118	-	17,448	0.281	84,381	-	93,090	0.239	56,113,162	-	OVER	0.197
17,449	-	17,793	0.280	93,091	-	103,804	0.238				
17,794	-	18,151	0.279	103,805	-	117,306	0.237				
18,152	-	18,524	0.278	117,307	-	134,845	0.236				

Notes:

- Above table based on the following discounts:

First	10,000	0.0%
Next	190,000	9.1%
Next	1,550,000	11.3%
Over	1,750,000	12.3%

- Tax Multiplier = 1.009 Section IX - A, Exhibit 1.

IX 000010 STIP

Section IX-Retrospective Rating
 Subsection C - Expense Ratios
 9/1/2007

Section IX-C
 Exhibit 1
 Page 2

Table of Compensation Expense Ratios - Type B Discount
Excluding Taxes, but Including Profit and Contingencies

<u>Standard Premium</u>		<u>Expense Ratio</u>	<u>Standard Premium</u>		<u>Expense Ratio</u>	<u>Standard Premium</u>		<u>Expense Ratio</u>			
0	-	10,100	0.319	19,408	-	20,182	0.294	219,869	-	235,663	0.269
10,101	-	10,306	0.318	20,183	-	21,021	0.293	235,664	-	253,903	0.268
10,307	-	10,520	0.317	21,022	-	21,933	0.292	253,904	-	275,203	0.267
10,521	-	10,744	0.316	21,934	-	22,928	0.291	275,204	-	300,404	0.266
10,745	-	10,977	0.315	22,929	-	24,018	0.290	300,405	-	330,686	0.265
10,978	-	11,221	0.314	24,019	-	25,216	0.289	330,687	-	367,757	0.264
11,222	-	11,476	0.313	25,217	-	26,540	0.288	367,758	-	414,190	0.263
11,477	-	11,742	0.312	26,541	-	28,010	0.287	414,191	-	474,042	0.262
11,743	-	12,022	0.311	28,011	-	29,654	0.286	474,043	-	554,114	0.261
12,023	-	12,315	0.310	29,655	-	31,502	0.285	554,115	-	666,734	0.260
12,316	-	12,622	0.309	31,503	-	33,596	0.284	666,735	-	836,810	0.259
12,623	-	12,945	0.308	33,597	-	35,988	0.283	836,811	-	1,123,367	0.258
12,946	-	13,286	0.307	35,989	-	38,746	0.282	1,123,368	-	1,708,387	0.257
13,287	-	13,644	0.306	38,747	-	41,963	0.281	1,708,388	-	1,904,195	0.256
13,645	-	14,023	0.305	41,964	-	45,762	0.280	1,904,196	-	2,097,888	0.255
14,024	-	14,423	0.304	45,763	-	50,318	0.279	2,097,889	-	2,335,447	0.254
14,424	-	14,847	0.303	50,319	-	55,881	0.278	2,335,448	-	2,633,677	0.253
14,848	-	15,296	0.302	55,882	-	62,827	0.277	2,633,678	-	3,019,224	0.252
15,297	-	15,773	0.301	62,828	-	71,745	0.276	3,019,225	-	3,537,010	0.251
15,774	-	16,281	0.300	71,746	-	83,613	0.275	3,537,011	-	4,269,156	0.250
16,282	-	16,823	0.299	83,614	-	100,187	0.274	4,269,157	-	5,383,521	0.249
16,824	-	17,402	0.298	100,188	-	124,954	0.273	5,383,522	-	7,285,139	0.248
17,403	-	18,023	0.297	124,955	-	165,989	0.272	7,285,140	-	11,263,870	0.247
18,024	-	18,689	0.296	165,990	-	206,057	0.271	11,263,871	-	24,818,128	0.246
18,690	-	19,407	0.295	206,058	-	219,868	0.270	24,818,129	-	OVER	0.245

Notes:

- Above table based on the following discounts:

First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%

- Tax Multiplier = 1.009 Section IX - A, Exhibit 1.

IX 000011 STIP

Section IX-Retrospective Rating
 Subsection C - Expense Ratios
 9/1/2007

Section IX-C
 Exhibit 2
 Page 1

Table of Compensation Expense Ratios - Type A Discount with DCC Option

Excluding DCC Expenses and Taxes, but Including Profit and Contingencies

	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>					
0	-	10,056	0.265	18,525	-	18,912	0.223	134,846	-	158,550	0.181
10,057	-	10,169	0.264	18,913	-	19,317	0.222	158,551	-	192,369	0.180
10,170	-	10,285	0.263	19,318	-	19,740	0.221	192,370	-	206,442	0.179
10,286	-	10,404	0.262	19,741	-	20,182	0.220	206,443	-	214,871	0.178
10,405	-	10,525	0.261	20,183	-	20,644	0.219	214,872	-	224,018	0.177
10,526	-	10,649	0.260	20,645	-	21,127	0.218	224,019	-	233,977	0.176
10,650	-	10,777	0.259	21,128	-	21,634	0.217	233,978	-	244,864	0.175
10,778	-	10,907	0.258	21,635	-	22,166	0.216	244,865	-	256,813	0.174
10,908	-	11,041	0.257	22,167	-	22,724	0.215	256,814	-	269,989	0.173
11,042	-	11,177	0.256	22,725	-	23,312	0.214	269,990	-	284,589	0.172
11,178	-	11,318	0.255	23,313	-	23,930	0.213	284,590	-	300,858	0.171
11,319	-	11,461	0.254	23,931	-	24,582	0.212	300,859	-	319,101	0.170
11,462	-	11,609	0.253	24,583	-	25,271	0.211	319,102	-	339,699	0.169
11,610	-	11,760	0.252	25,272	-	26,000	0.210	339,700	-	363,139	0.168
11,761	-	11,916	0.251	26,001	-	26,771	0.209	363,140	-	390,054	0.167
11,917	-	12,075	0.250	26,772	-	27,590	0.208	390,055	-	421,278	0.166
12,076	-	12,239	0.249	27,591	-	28,461	0.207	421,279	-	457,936	0.165
12,240	-	12,408	0.248	28,462	-	29,388	0.206	457,937	-	501,582	0.164
12,409	-	12,581	0.247	29,389	-	30,378	0.205	501,583	-	554,424	0.163
12,582	-	12,759	0.246	30,379	-	31,437	0.204	554,425	-	619,712	0.162
12,760	-	12,942	0.245	31,438	-	32,573	0.203	619,713	-	702,427	0.161
12,943	-	13,130	0.244	32,574	-	33,793	0.202	702,428	-	810,625	0.160
13,131	-	13,324	0.243	33,794	-	35,109	0.201	810,626	-	958,224	0.159
13,325	-	13,524	0.242	35,110	-	36,531	0.200	958,225	-	1,171,539	0.158
13,525	-	13,730	0.241	36,532	-	38,073	0.199	1,171,540	-	1,507,024	0.157
13,731	-	13,942	0.240	38,074	-	39,751	0.198	1,507,025	-	1,822,686	0.156
13,943	-	14,161	0.239	39,752	-	41,584	0.197	1,822,687	-	1,982,530	0.155
14,162	-	14,387	0.238	41,585	-	43,594	0.196	1,982,531	-	2,173,105	0.154
14,388	-	14,620	0.237	43,595	-	45,808	0.195	2,173,106	-	2,404,216	0.153
14,621	-	14,861	0.236	45,809	-	48,259	0.194	2,404,217	-	2,690,334	0.152
14,862	-	15,110	0.235	48,260	-	50,988	0.193	2,690,335	-	3,053,752	0.151
15,111	-	15,367	0.234	50,989	-	54,043	0.192	3,053,753	-	3,530,686	0.150
15,368	-	15,634	0.233	54,044	-	57,488	0.191	3,530,687	-	4,184,169	0.149
15,635	-	15,910	0.232	57,489	-	61,401	0.190	4,184,170	-	5,134,496	0.148
15,911	-	16,195	0.231	61,402	-	65,887	0.189	5,134,497	-	6,643,367	0.147
16,196	-	16,491	0.230	65,888	-	71,080	0.188	6,643,368	-	9,408,125	0.146
16,492	-	16,799	0.229	71,081	-	77,161	0.187	9,408,126	-	16,114,447	0.145
16,800	-	17,117	0.228	77,162	-	84,380	0.186	16,114,448	-	56,113,161	0.144
17,118	-	17,448	0.227	84,381	-	93,090	0.185	56,113,162	-	OVER	0.143
17,449	-	17,793	0.226	93,091	-	103,804	0.184				
17,794	-	18,151	0.225	103,805	-	117,306	0.183				
18,152	-	18,524	0.224	117,307	-	134,845	0.182				

Note:

- Above table based on the following discounts:

First	10,000	0.0%
Next	190,000	9.1%
Next	1,550,000	11.3%
Over	1,750,000	12.3%

- Tax Multiplier = 1.009 Section IX - A, Exhibit 1.

IX 000012 STIP

Section IX-Retrospective Rating
 Subsection C - Expense Ratios
 9/1/2007

Section IX-C
 Exhibit 2
 Page 2

Table of Compensation Expense Ratios - Type B Discount with DCC Option

Excluding DCC Expenses and Taxes, but Including Profit and Contingencies

	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>	<u>Standard Premium</u>	<u>Expense Ratio</u>			
0	-	10,100	0.265	19,408	-	20,182	0.240	219,869	-	235,663	0.215
10,101	-	10,306	0.264	20,183	-	21,021	0.239	235,664	-	253,903	0.214
10,307	-	10,520	0.263	21,022	-	21,933	0.238	253,904	-	275,203	0.213
10,521	-	10,744	0.262	21,934	-	22,928	0.237	275,204	-	300,404	0.212
10,745	-	10,977	0.261	22,929	-	24,018	0.236	300,405	-	330,686	0.211
10,978	-	11,221	0.260	24,019	-	25,216	0.235	330,687	-	367,757	0.210
11,222	-	11,476	0.259	25,217	-	26,540	0.234	367,758	-	414,190	0.209
11,477	-	11,742	0.258	26,541	-	28,010	0.233	414,191	-	474,042	0.208
11,743	-	12,022	0.257	28,011	-	29,654	0.232	474,043	-	554,114	0.207
12,023	-	12,315	0.256	29,655	-	31,502	0.231	554,115	-	666,734	0.206
12,316	-	12,622	0.255	31,503	-	33,596	0.230	666,735	-	836,810	0.205
12,623	-	12,945	0.254	33,597	-	35,988	0.229	836,811	-	1,123,367	0.204
12,946	-	13,286	0.253	35,989	-	38,746	0.228	1,123,368	-	1,708,387	0.203
13,287	-	13,644	0.252	38,747	-	41,963	0.227	1,708,388	-	1,904,195	0.202
13,645	-	14,023	0.251	41,964	-	45,762	0.226	1,904,196	-	2,097,888	0.201
14,024	-	14,423	0.250	45,763	-	50,318	0.225	2,097,889	-	2,335,447	0.200
14,424	-	14,847	0.249	50,319	-	55,881	0.224	2,335,448	-	2,633,677	0.199
14,848	-	15,296	0.248	55,882	-	62,827	0.223	2,633,678	-	3,019,224	0.198
15,297	-	15,773	0.247	62,828	-	71,745	0.222	3,019,225	-	3,537,010	0.197
15,774	-	16,281	0.246	71,746	-	83,613	0.221	3,537,011	-	4,269,156	0.196
16,282	-	16,823	0.245	83,614	-	100,187	0.220	4,269,157	-	5,383,521	0.195
16,824	-	17,402	0.244	100,188	-	124,954	0.219	5,383,522	-	7,285,139	0.194
17,403	-	18,023	0.243	124,955	-	165,989	0.218	7,285,140	-	11,263,870	0.193
18,024	-	18,689	0.242	165,990	-	206,057	0.217	11,263,871	-	24,818,128	0.192
18,690	-	19,407	0.241	206,058	-	219,868	0.216	24,818,129	-	OVER	0.191

Notes:

- Above table based on the following discounts:

First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%

- Tax Multiplier = 1.009 Section IX - A, Exhibit 1.

IX 000013 STIP

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

**B-1403
 Page 26**

**ITEM B-1403—REVISION TO BASIC MANUAL AND RETROSPECTIVE RATING PLAN MANUAL/2006
 UPDATE TO HAZARD GROUPS AND RETROSPECTIVE RATING PLAN PARAMETERS**

EXHIBIT 5

**DEVELOPMENT OF STATE HAZARD GROUP RELATIVITIES
 FOR HAZARD GROUPS 1 TO 4***

Step 1. Individual state severities are calculated for each hazard group.

Step 2. The state severities are weighted with the countrywide severities by hazard group using a credibility that varies by state. For this purpose, 155,000 claims are regarded as fully credible, and use the square root rule to compute partial credibilities.

Step 3. Credibility weighted severities for each state hazard group are produced. A new countrywide average severity is calculated by taking the weighted average of the formula for state severities using claim counts as weights.

Step 4. The relativities are calculated by dividing the countrywide severity by the individual state hazard group severities.

Example: State X

<u>Step 1</u>	<u>Hazard Group</u>	<u>State X</u>	<u>Countrywide</u>
Severities	1	41,597	37,928
	2	50,849	47,067
	3	68,963	64,356
	4	97,855	94,564
 <u>Step 2</u>	Claim Count	52,631	
	Credibility =	$(52,631 / 155,000)^{0.5} = 0.583$	
 <u>Step 3</u>	<u>Hazard Group</u>	<u>State X</u>	
Cred. Wtd.	1	40,067	= 0.583 x 41,597 + 0.417 x 37,928
Severities	2	49,272	
	3	67,042	
	4	96,483	
	Countrywide Overall: 51,533		
 <u>Step 4</u>	<u>Hazard Group</u>	<u>State X</u>	
Relativities	1	1.29	= 51,533 / 40,067
	2	1.05	
	3	0.77	
	4	0.53	

Note: The underlying data source for the above calculations is NCCI's **URE Workers Compensation Statistical Plan (WCSP)**, excluding medical-only claims. The WCSP data for each state is adjusted accordingly, as reflected in the data underlying the Excess Loss Factor (ELF) calculation.

* Carriers that elect to use NCCI's four hazard groups must make a filing in each state to adopt the filed four hazard groups referenced in this item. If a carrier does not file to elect the four hazard groups, they are considered to have accepted the seven hazard groups.

IX 000014 STIP

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

**B-1403
 Page 24**

**ITEM B-1403—REVISION TO BASIC MANUAL AND RETROSPECTIVE RATING PLAN MANUAL/2006
 UPDATE TO HAZARD GROUPS AND RETROSPECTIVE RATING PLAN PARAMETERS**

EXHIBIT 3

**RETROSPECTIVE RATING PLAN MANUAL
 2007 EXPECTED LOSS RANGES
 EFFECTIVE DATE TO COINCIDE WITH THE
 FIRST LOSS COST/RATE FILING ON OR AFTER JANUARY 1, 2007**

Expected Loss Group			Expected Loss Group			Expected Loss Group		
Range Rounded Values			Range Rounded Values			Range Rounded Values		
95	950	— 1,482	65	79,631	— 86,005	35	993,169	— 1,115,100
94	1,483	— 2,195	64	86,006	— 92,890	34	1,115,101	— 1,252,005
93	2,196	— 2,899	63	92,891	— 100,326	33	1,252,006	— 1,427,664
92	2,900	— 3,832	62	100,327	— 108,357	32	1,427,665	— 1,641,009
91	3,833	— 4,985	61	108,358	— 117,031	31	1,641,010	— 1,886,237
90	4,986	— 6,020	60	117,032	— 126,424	30	1,886,238	— 2,168,113
89	6,021	— 7,266	59	126,425	— 136,696	29	2,168,114	— 2,577,266
88	7,267	— 8,435	58	136,697	— 147,592	28	2,577,267	— 3,081,849
87	8,436	— 9,791	57	147,593	— 159,021	27	3,081,850	— 3,685,227
86	9,792	— 11,357	56	159,022	— 171,339	26	3,685,228	— 4,543,120
85	11,358	— 12,844	55	171,340	— 184,612	25	4,543,121	— 5,781,252
84	12,845	— 14,520	54	184,613	— 199,613	24	5,781,253	— 7,356,812
83	14,521	— 16,398	53	199,614	— 215,895	23	7,356,813	— 9,400,713
82	16,399	— 18,246	52	215,896	— 233,510	22	9,400,714	— 12,029,102
81	18,247	— 20,301	51	233,511	— 252,554	21	12,029,103	— 15,392,375
80	20,302	— 22,583	50	252,555	— 272,532	20	15,392,376	— 19,696,001
79	22,584	— 25,126	49	272,533	— 294,043	19	19,696,002	— 25,202,895
78	25,127	— 27,726	48	294,044	— 317,406	18	25,202,896	— 34,570,976
77	27,727	— 30,525	47	317,407	— 345,321	17	34,570,977	— 51,130,195
76	30,526	— 33,609	46	345,322	— 375,689	16	51,130,196	— 75,621,156
75	33,610	— 36,933	45	375,690	— 408,729	15	75,621,157	— 111,843,086
74	36,934	— 40,435	44	408,730	— 446,652	14	111,843,087	— 165,415,034
73	40,436	— 44,268	43	446,653	— 488,733	13	165,415,035	— 244,647,514
72	44,269	— 48,471	42	488,734	— 534,783	12	244,647,515	— 382,966,802
71	48,472	— 52,908	41	534,784	— 589,532	11	382,966,803	— 606,006,859
70	52,909	— 57,713	40	589,533	— 651,490	10	606,006,860	— 958,945,559
69	57,714	— 62,948	39	651,491	— 719,961	9	958,945,560	— & over
68	62,949	— 68,250	38	719,962	— 795,628			
67	68,251	— 73,720	37	795,629	— 884,563			
66	73,721	— 79,630	36	884,564	— 993,168			

IX 000015 STIP

Section IX - Retrospective Rating Plans
 Subsection E - State and Hazard Group Differentials
 9/1/2007

Section IX-E
 Exhibit 1

Development of State and Hazard Group Relativities

Step 1, Severities:

Hazard Group (1)	Massachusetts Severities (2)	Countrywide Severities (3)	Massachusetts Overall Severity Split Using CW Severity Relativities = Overall (2) x (3) / Overall (3) (4)
1	21,087	37,928	23,652
2	27,497	47,067	29,351
3	45,140	64,356	40,132
4	76,195	94,564	58,969
Overall	32,136	51,533	32,136

Step 2, Credibility:

(5) Massachusetts Claim Count =	59,031
(6) Requirement for Full Credibility =	155,000
(7) Massachusetts Credibility = = [(5) / (6)] ^{0.5}	0.62

Step 3, Credibility Weighted Severities:

Hazard Group (1)	Massachusetts Credibility Weighted Severities = [(2) x (7)] + (3) x [1.0 - (7)] (8)
1	27,535
2	34,990
3	52,497
4	83,228

Step 4, Relativities:

Hazard Group (1)	Indicated Relativities (9) = Overall (3) / (8)	Indicated Relativities Based on MA Severity Split Using CW Relativities (10) = Overall (3) / (4)	Average of the two Indicated Relativities (11) = [(9)+(10)] / 2.0	Selected Relativities (12)
1	1.87	2.18	2.03	2.03
2	1.47	1.76	1.61	1.61
3	0.98	1.28	1.13	1.13
4	0.62	0.87	0.75	0.75

Notes:

- (2): Data (excluding medical-only claims) for Composite Policy Years 03/04 at 1st report, 02/03 at 2nd report, 01/02 at 3rd report, adjusted for trend, law amendments and development factors. Factors are shown on Section IX-F, Exhibit 4.
- (3), (6): NCCI's Item B-1403. Exhibit IX-D, Exhibit 1
- (5): Data for Composite Policy Years 03/04 at 1st report, 02/03 at 2nd report, 01/02 at 3rd report.

IX 000028 STIP

Section IX - Retrospective Rating Plans
Subsection F - Excess Loss Factors
9/1/2007

Section IX-F
Exhibit 1
Page 1

Excess Loss Factors Proposed to be Effective 9/1/2007

Accident Limit	Hazard Group 1	Hazard Group 2	Hazard Group 3	Hazard Group 4
\$25,000	0.420	0.464	0.517	0.571
\$30,000	0.399	0.445	0.501	0.559
\$35,000	0.381	0.429	0.487	0.548
\$40,000	0.365	0.414	0.473	0.538
\$50,000	0.336	0.388	0.449	0.518
\$75,000	0.280	0.335	0.399	0.476
\$100,000	0.239	0.294	0.357	0.439
\$125,000	0.207	0.261	0.321	0.407
\$150,000	0.181	0.234	0.290	0.379
\$175,000	0.160	0.211	0.263	0.354
\$200,000	0.143	0.192	0.240	0.332
\$250,000	0.117	0.161	0.202	0.294
\$300,000	0.098	0.138	0.174	0.263
\$500,000	0.060	0.087	0.110	0.182
\$1,000,000	0.031	0.046	0.059	0.102
\$2,000,000	0.017	0.025	0.033	0.058
\$3,000,000	0.012	0.018	0.023	0.041
\$4,000,000	0.009	0.014	0.017	0.032
\$5,000,000	0.007	0.011	0.014	0.026

Notes:

Data from Exhibit 3, page 1 times the Expected Loss Ratio of 67.3% from Section IX-A, Exhibit 1.

IX 000029 STIP

Section IX - Retrospective Rating Plans
Subsection F - Excess Loss Factors
9/1/2007

Section IX-F
Exhibit 1
Page 2

Excess Loss and DCC Expense Factors Proposed to be Effective 9/1/2007

Accident Limit	Hazard Group 1	Hazard Group 2	Hazard Group 3	Hazard Group 4
\$25,000	0.462	0.509	0.565	0.622
\$30,000	0.441	0.490	0.549	0.610
\$35,000	0.422	0.473	0.534	0.598
\$40,000	0.404	0.457	0.520	0.587
\$50,000	0.374	0.429	0.494	0.567
\$75,000	0.315	0.373	0.442	0.524
\$100,000	0.270	0.330	0.398	0.486
\$125,000	0.235	0.294	0.361	0.452
\$150,000	0.207	0.265	0.328	0.423
\$175,000	0.184	0.240	0.298	0.397
\$200,000	0.165	0.219	0.273	0.373
\$250,000	0.136	0.185	0.232	0.332
\$300,000	0.115	0.159	0.201	0.298
\$500,000	0.069	0.100	0.128	0.208
\$1,000,000	0.036	0.054	0.069	0.118
\$2,000,000	0.020	0.029	0.038	0.067
\$3,000,000	0.014	0.020	0.026	0.047
\$4,000,000	0.010	0.016	0.020	0.037
\$5,000,000	0.009	0.013	0.017	0.030

IX 000030 STIP

Section IX - Retrospective Rating Plans
Subsection F - Excess Loss Factors
9/1/2007

Section IX-F
Exhibit 2

Excess Loss Factors Effective 1/1/1996

Accident Limit	Hazard Group 1	Hazard Group 2	Hazard Group 3	Hazard Group 4
\$25,000	0.483	0.481	0.553	0.586
\$30,000	0.454	0.452	0.530	0.566
\$35,000	0.427	0.425	0.508	0.546
\$40,000	0.402	0.401	0.488	0.528
\$50,000	0.357	0.357	0.450	0.495
\$75,000	0.267	0.270	0.370	0.422
\$100,000	0.198	0.209	0.306	0.362
\$125,000	0.147	0.163	0.255	0.313
\$150,000	0.112	0.130	0.214	0.272
\$175,000	0.087	0.105	0.182	0.238
\$200,000	0.070	0.087	0.156	0.210
\$250,000	0.050	0.063	0.118	0.165
\$300,000	0.039	0.049	0.094	0.134
\$500,000	0.024	0.029	0.053	0.075
\$1,000,000	0.014	0.017	0.031	0.043
\$2,000,000	0.006	0.008	0.017	0.025
\$3,000,000	0.004	0.005	0.011	0.016
\$4,000,000	0.002	0.003	0.007	0.012
\$5,000,000	0.002	0.002	0.006	0.009

Note:

Source: 7/6/1994 Excess Loss Factor Filing

IX 000031 STIP

Section IX - Retrospective Rating Plans
 Subsection F - Excess Loss Factors
 9/1/2007

Section IX-F
 Exhibit 3
 Page 1

Estimated Excess Ratios based on Adjusted Data and Curves Fit to Data Truncated and Shifted at \$150,000

Accident Limit	Hazard Group 1	Hazard Group 2	Hazard Group 3	Hazard Group 4
\$25,000	0.6237	0.6888	0.7683	0.8484
\$30,000	0.5934	0.6618	0.7445	0.8307
\$35,000	0.5663	0.6377	0.7230	0.8143
\$40,000	0.5419	0.6157	0.7032	0.7988
\$50,000	0.4992	0.5766	0.6673	0.7700
\$75,000	0.4164	0.4978	0.5924	0.7072
\$100,000	0.3545	0.4365	0.5302	0.6524
\$125,000	0.3069	0.3873	0.4769	0.6048
\$150,000	0.2690	0.3471	0.4306	0.5637
\$175,000	0.2381	0.3133	0.3903	0.5267
\$200,000	0.2128	0.2846	0.3559	0.4936
\$250,000	0.1740	0.2390	0.3008	0.4369
\$300,000	0.1462	0.2049	0.2590	0.3905
\$500,000	0.0885	0.1286	0.1641	0.2698
\$1,000,000	0.0468	0.0690	0.0884	0.1522
\$2,000,000	0.0252	0.0376	0.0484	0.0857
\$3,000,000	0.0174	0.0261	0.0337	0.0607
\$4,000,000	0.0133	0.0201	0.0260	0.0472
\$5,000,000	0.0108	0.0164	0.0212	0.0387

Notes:

For Accident Limit $L \leq \$150,000$ data are from Exhibit 3, page 3. For Accident Limit $L > \$150,000$ data are from Exhibit 3, page 2 times the estimated excess ratio at $L=\$150,000$

IX 000032 STIP

Section IX - Retrospective Rating Plans
 Subsection F - Excess Loss Factors
 9/1/2007

Section IX-F
 Exhibit 3
 Page 2

Excess Ratios Truncated and Shifted to \$150,000

Accident Limit	Hazard Group 1		Hazard Group 2		Hazard Group 3		Hazard Group 4	
	Entry Ratio ¹	Excess Ratio ²	Entry Ratio	Excess Ratio	Entry Ratio	Excess Ratio	Entry Ratio	Excess Ratio
\$175,000	0.1254	0.8853	0.1049	0.9025	0.1003	0.9064	0.0686	0.9343
\$200,000	0.2507	0.7911	0.2097	0.8199	0.2006	0.8266	0.1373	0.8756
\$250,000	0.5014	0.6469	0.4195	0.6886	0.4013	0.6985	0.2745	0.7751
\$300,000	0.7521	0.5436	0.6292	0.5902	0.6019	0.6015	0.4118	0.6928
\$500,000	1.7550	0.3290	1.4681	0.3704	1.4045	0.3812	0.9609	0.4786
\$1,000,000	4.2621	0.1739	3.5655	0.1987	3.4108	0.2053	2.3337	0.2700
\$2,000,000	9.2764	0.0935	7.7601	0.1084	7.4235	0.1124	5.0791	0.1521
\$3,000,000	14.2910	0.0646	11.9550	0.0753	11.4360	0.0783	7.8246	0.1077
\$4,000,000	19.3050	0.0495	16.1490	0.0580	15.4490	0.0603	10.5700	0.0837
\$5,000,000	24.3190	0.0403	20.3440	0.0473	19.4620	0.0492	13.3160	0.0686

Notes:

$$^1 \text{ Entry Ratio} = \frac{\text{LIMIT} - \$150,000}{\text{Average Size of Data Truncated and Shifted to } \$150,000} \text{ Truncation Point}$$

For the four Hazard Groups, these average sizes are \$199,431 for HG1, \$238,399 for HG2, \$249,208 for HG3 and \$364,236 for HG4.

² Excess Ratio is computed for a Mixed Pareto - Exponential distribution with parameters: 0.634, 1.920, 1.087, 0.653 (weight to Pareto, Pareto Shape, Pareto Scale, Exponential).

IX 000033 STIP

Section IX - Retrospective Rating Plans
 Subsection F - Excess Loss Factors
 9/1/2007

Section IX-F
 Exhibit 3
 Page 3

Excess Ratios based on Adjusted Data¹

Accident Limit	Hazard Group 1	Hazard Group 2	Hazard Group 3	Hazard Group 4
\$25,000	0.6237	0.6888	0.7683	0.8484
\$30,000	0.5934	0.6618	0.7445	0.8307
\$35,000	0.5663	0.6377	0.7230	0.8143
\$40,000	0.5419	0.6157	0.7032	0.7988
\$50,000	0.4992	0.5766	0.6673	0.7700
\$75,000	0.4164	0.4978	0.5924	0.7072
\$100,000	0.3545	0.4365	0.5302	0.6524
\$125,000	0.3069	0.3873	0.4769	0.6048
\$150,000	0.2690	0.3471	0.4306	0.5637
\$175,000	0.2385	0.3141	0.3906	0.5278
\$200,000	0.2139	0.2868	0.3554	0.4962
\$250,000	0.1765	0.2438	0.2982	0.4418
\$300,000	0.1489	0.2119	0.2541	0.3969
\$500,000	0.0880	0.1440	0.1561	0.2810
\$1,000,000	0.0389	0.0925	0.0810	0.1783
\$2,000,000	0.0152	0.0653	0.0442	0.0887
\$3,000,000	0.0111	0.0553	0.0328	0.0571
\$4,000,000	0.0096	0.0490	0.0274	0.0376
\$5,000,000	0.0087	0.0436	0.0235	0.0217

Notes:

¹ Data for Composite Policy Years 99/00, 98/99, 97/98, 96/97, 95/96, 94/95 at fifth report, adjusted for trend, law amendments and development factors

IX 000034 STIP

Section IX - Retrospective Rating Plans
 Subsection F - Excess Loss Factors
 9/1/2007

Section IX-F
 Exhibit 4

Trend, Law Amendments and Development Factors

(1) Benefit On-Level Development Factors

Composite Policy Year	Indemnity Losses					Medical Losses
	Injury Type 1	Injury Type 2	Injury Type 3	Injury Type 4	Injury Type 5	All Injury Types
1994/1995	1.164	1.114	1.188	1.287	1.062	1.124
1995/1996	1.151	1.107	1.174	1.262	1.059	1.110
1996/1997	1.132	1.097	1.157	1.230	1.053	1.100
1997/1998	1.111	1.085	1.137	1.195	1.046	1.100
1998/1999	1.087	1.072	1.117	1.158	1.039	1.100
1999/2000	1.055	1.053	1.090	1.109	1.029	1.088

(2) Trend Factors

Indemnity Severity Trend	0.062
Medical Only Severity Trend	0.076
Lost Time Medical Severity Trend	0.107

(3) Development Factors

Indemnity Fifth to Ultimate Development Factor	1.116
Injury Types 2 and 3 Medical Fifth to Ultimate Development Factor	1.459

Notes:

(1): Section IV-A, Exhibit 5.

Injury Type 1 = Fatal, Injury Type 2 = Permanent Total, Injury Type 3 = Major Permanent Partial,
 Injury Type 4 = Minor Permanent Partial, Injury Type 5 = Temporary Total.

(2): Section V-A, Exhibit 1.

(3): Section IV-I, Exhibit 3.

IX 000035 STIP

Section IX - Retrospective Rating Plans
 Subsection F - Excess Loss Factors
 9/1/2007

Section IX-F
 Exhibit 5

Mixed Pareto-Exponential Distribution

Parameters:

Pareto shape = s	1.9196
Pareto scale = b	1.0870
Exponential scale = θ	0.6531
Weight to Pareto = p	0.6343
Mean =	1.0000
Variance =	9.4823
Coefficient of Variation =	3.0793
Skewness =	22.1303
Pareto Mean = $b / (s - 1.0)$	1.1820
Exponential Mean = θ	0.6531

Entry Ratio	Excess Ratio	Entry Ratio	Excess Ratio
0.1	0.9067	11	0.0828
0.2	0.8272	12	0.0769
0.3	0.7587	13	0.0719
0.4	0.6995	14	0.0675
0.5	0.6479	15	0.0636
0.6	0.6027	20	0.0496
0.7	0.5629	25	0.0408
0.8	0.5277	30	0.0347
0.9	0.4964	35	0.0303
1.0	0.4685	40	0.0269
1.25	0.4108	45	0.0242
1.5	0.3660	50	0.0220
1.75	0.3305	55	0.0202
2.0	0.3017	60	0.0187
2.50	0.2582	65	0.0174
3.0	0.2268	70	0.0162
3.5	0.2029	75	0.0152
4.0	0.1840	80	0.0144
4.5	0.1686	85	0.0136
5.0	0.1557	90	0.0129
6.0	0.1353	95	0.0123
7.0	0.1198	100	0.0117
8.0	0.1076		
9.0	0.0978		
10.0	0.0896		

Note:
 See the Appendix for a sample calculation of an excess ratio.

X 000015 STIP

Section X - Classification Pricing
 Subsection A - Summary
 9/1/2007

Section X - A
 Exhibit 1

Manual Rates and Rating Values
 All Industry Groups

Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
0005	2.87	279	20	1.50	0.21
0008	1.93	247	20	1.01	0.19
0016	2.86	279	20	1.50	0.17
0034	2.78	276	20	1.46	0.19
0035	1.70	239	20	0.89	0.22
0036	2.78	276	20	1.46	0.19
0037	1.93	247	20	1.01	0.19
0042	3.84	313	20	2.02	0.20
0046	2.76	276	20	1.45	0.21
0050	4.11	353	50	2.15	0.15
0059	0.28	-	-	-	-
0065	0.12	-	-	-	-
0066	0.10	-	-	-	-
0067	0.10	-	-	-	-
0079	4.09	322	20	1.92	0.19
0083	4.09	322	20	2.15	0.16
0106	14.82	500	20	6.95	0.16
0113	2.78	276	20	1.46	0.19
0170	2.78	276	20	1.46	0.19
0251	3.83	313	20	2.01	0.16
0400	(a)	(a)	(a)	(a)	(a)
0401	(a)	(a)	(a)	(a)	(a)
0770	1.57	-	-	-	-
0773	4.15	-	-	-	-
0774	3.03	-	-	-	-
0775	1.67	-	-	-	-
0776	2.82	-	-	-	-
0779	2.34	-	-	-	-
0799	9.33	-	-	-	-
0908	67.00	131	0	35.23	0.19
0909	119.00	183	0	62.57	0.21
0912	238.00	302	0	125.14	0.21
0913	134.00	198	0	70.46	0.19
0917	2.29	259	20	1.20	0.22
0918	0.82	208	20	0.43	0.19
1005	z	z	z	z	z
1164	z	z	z	z	z
1165	z	z	z	z	z
1430	16.44	500	0	7.71	0.30
1438	3.04	265	0	1.43	0.16
1452	z	z	z	z	z
1463	6.16	500	0	2.89	0.15
1624	4.13	324	20	1.94	0.14
1655	4.73	345	20	2.22	0.15
1701	3.72	289	0	1.74	0.22
1710	4.13	324	20	1.94	0.14
1741	z	z	z	z	z
1747	3.62	286	0	1.70	0.17
1748	3.12	268	0	1.46	0.17

X 000016 STIP

Section X - Classification Pricing
 Subsection A - Summary
 9/1/2007

Section X - A
 Exhibit 1

Manual Rates and Rating Values
 All Industry Groups

Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
1852	8.34	500	0	3.91	0.10
1853	2.07	231	0	1.08	0.17
1860	2.14	234	0	1.12	0.14
1924	2.48	246	0	1.30	0.19
1925	4.01	299	0	2.10	0.17
2001	2.78	256	0	1.46	0.21
2002	3.55	283	0	1.86	0.19
2003	2.78	256	0	1.30	0.21
2014	3.26	273	0	1.53	0.17
2016	z	z	z	z	z
2021	2.30	240	0	1.21	0.16
2030	z	z	z	z	z
2039	3.17	270	0	1.67	0.18
2041	2.11	233	0	1.11	0.21
2065	z	z	z	z	z
2070	4.01	299	0	2.11	0.18
2081	3.97	298	0	2.08	0.20
2089	2.84	258	0	1.49	0.18
2095	4.43	314	0	2.33	0.19
2101	2.84	258	0	1.49	0.18
2105	(a)	(a)	(a)	(a)	(a)
2111	2.36	242	0	1.24	0.20
2114	2.84	258	0	1.49	0.18
2115	2.60	250	0	1.22	0.20
2121	2.23	237	0	1.17	0.17
2130	3.03	265	0	1.59	0.18
2131	2.08	232	0	1.09	0.20
2143	2.58	249	0	1.35	0.18
2150	4.94	332	0	2.59	0.21
2156	5.54	353	0	2.90	0.17
2157	4.32	310	0	2.27	0.19
2172	1.12	198	0	0.59	0.17
2174	6.37	500	0	3.39	0.16
2177	z	z	z	z	z
2211	4.82	328	0	2.26	0.17
2220	3.08	267	0	1.61	0.18
2260	5.69	358	0	2.67	0.15
2286	3.08	267	0	1.61	0.18
2288	2.45	245	0	1.29	0.21
2300	z	z	z	z	z
2302	3.08	267	0	1.61	0.18
2305	2.38	242	0	1.25	0.18
2362	2.08	232	0	1.09	0.18
2380	2.42	244	0	1.27	0.23
2402	2.61	250	0	1.22	0.17
2413	3.84	293	0	2.01	0.16
2416	3.76	291	0	1.98	0.25
2417	2.81	257	0	1.48	0.18
2501	2.35	241	0	1.23	0.20

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
2503	0.84	188	0	0.44	0.21
2534	2.35	241	0	1.23	0.20
2570	4.67	322	0	2.45	0.18
2576	2.70	254	0	1.42	0.19
2578	2.70	254	0	1.42	0.19
2585	2.92	261	0	1.53	0.21
2586	1.26	203	0	0.66	0.19
2587	1.93	247	20	1.01	0.21
2600	z	z	z	z	z
2623	2.66	252	0	1.40	0.17
2640	2.97	263	0	1.56	0.17
2651	2.97	263	0	1.56	0.17
2660	1.90	226	0	0.99	0.23
2683	2.20	236	0	1.16	0.19
2688	2.60	250	0	1.36	0.19
2702	18.00	500	20	8.44	0.16
2710	6.61	500	0	3.10	0.19
2714	z	z	z	z	z
2731	4.59	320	0	2.41	0.19
2741	5.72	500	0	3.05	0.22
2747	7.81	500	0	4.17	0.17
2790	2.02	230	0	1.06	0.20
2802	4.29	309	0	2.25	0.19
2835	2.92	261	0	1.56	0.20
2836	3.98	298	0	2.12	0.17
2841	2.61	250	0	1.37	0.19
2883	2.72	254	0	1.42	0.20
2915	z	z	z	z	z
2916	z	z	z	z	z
2923	1.72	219	0	0.90	0.20
2942	1.72	219	0	0.92	0.18
2960	z	z	z	z	z
3004	z	z	z	z	z
3018	3.13	269	0	1.64	0.17
3022	4.05	301	0	2.12	0.18
3027	4.21	306	0	2.21	0.18
3028	4.23	307	0	2.22	0.24
3030	7.00	500	0	3.28	0.17
3040	9.45	500	0	4.43	0.19
3041	4.76	326	0	2.50	0.15
3042	3.15	269	0	1.65	0.21
3064	2.88	260	0	1.51	0.18
3066	2.88	260	0	1.51	0.18
3076	2.48	246	0	1.30	0.20
3081	7.60	500	0	3.56	0.19
3082	7.60	500	0	3.56	0.19
3085	4.59	320	0	2.15	0.19
3110	7.36	500	0	3.86	0.23
3111	2.16	235	0	1.13	0.17

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
3113	1.80	222	0	0.95	0.21
3114	3.77	291	0	1.98	0.19
3118	1.80	222	0	0.95	0.21
3119	0.86	189	0	0.46	0.18
3120	1.64	216	0	0.88	0.26
3122	2.24	237	0	1.17	0.15
3126	z	z	z	z	z
3127	0.64	181	0	0.33	0.23
3131	2.55	248	0	1.34	0.18
3132	2.14	234	0	1.00	0.23
3145	1.49	211	0	0.78	0.20
3146	2.32	240	0	1.21	0.20
3169	4.11	303	0	2.16	0.21
3175	z	z	z	z	z
3179	2.05	231	0	1.07	0.20
3180	3.23	272	0	1.69	0.22
3188	3.01	264	0	1.58	0.21
3200	2.77	256	0	1.45	0.20
3220	1.98	228	0	1.04	0.19
3223	(a)	(a)	(a)	(a)	(a)
3227	4.11	303	0	2.16	0.21
3241	2.48	246	0	1.30	0.19
3255	3.43	279	0	1.83	0.20
3257	2.50	247	0	1.31	0.22
3270	2.04	230	0	1.07	0.19
3300	7.01	500	0	3.74	0.17
3303	z	z	z	z	z
3305	(a)	(a)	(a)	(a)	(a)
3315	1.91	226	0	1.00	0.20
3334	(a)	(a)	(a)	(a)	(a)
3336	2.94	262	0	1.54	0.22
3365	9.98	500	50	4.52	0.16
3372	2.31	240	0	1.08	0.18
3373	4.50	317	0	2.36	0.16
3381	3.07	266	0	1.61	0.22
3383	1.41	208	0	0.74	0.21
3385	0.77	186	0	0.40	0.20
3400	4.11	303	0	2.16	0.21
3507	3.08	267	0	1.62	0.19
3515	2.69	253	0	1.41	0.20
3548	1.90	226	0	1.00	0.20
3558	0.52	177	0	0.27	0.17
3559	1.90	226	0	1.00	0.20
3565	z	z	z	z	z
3571	1.17	200	0	0.62	0.19
3574	1.90	226	0	1.00	0.20
3580	z	z	z	z	z
3581	z	z	z	z	z
3612	1.72	219	0	0.90	0.20

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
3620	4.22	307	0	1.98	0.20
3629	1.90	226	0	1.00	0.20
3632	1.90	226	0	1.00	0.20
3634	2.63	251	0	1.38	0.19
3635	2.74	255	0	1.44	0.21
3638	1.90	226	0	1.00	0.20
3639	z	z	z	z	z
3642	1.26	203	0	0.66	0.20
3643	2.05	231	0	1.07	0.20
3647	2.81	257	0	1.48	0.23
3648	1.71	219	0	0.90	0.20
3681	0.76	186	0	0.40	0.20
3685	0.76	186	0	0.40	0.20
3724	5.67	500	50	2.57	0.16
3726	12.48	500	50	4.51	0.12
3803	z	z	z	z	z
3807	4.11	303	0	2.16	0.21
3808	2.72	254	0	1.43	0.22
3821	4.35	331	20	2.04	0.18
3822	z	z	z	z	z
3826	2.26	238	0	1.18	0.21
3827	z	z	z	z	z
3830	1.90	226	0	0.89	0.20
3841	1.82	223	0	0.95	0.21
3851	z	z	z	z	z
3881	z	z	z	z	z
4000	5.59	500	20	2.62	0.18
4021	3.13	269	0	1.64	0.18
4024	3.61	285	0	1.69	0.17
4034	6.29	500	0	2.95	0.17
4036	2.50	247	0	1.17	0.19
4038	1.74	220	0	0.93	0.18
4053	1.54	213	0	0.81	0.18
4054	z	z	z	z	z
4061	2.13	234	0	1.12	0.20
4062	2.13	234	0	1.12	0.20
4101	z	z	z	z	z
4112	0.65	182	0	0.34	0.22
4113	1.54	213	0	0.81	0.18
4114	2.46	245	0	1.29	0.18
4130	3.59	285	0	1.88	0.20
4133	1.83	223	0	0.96	0.19
4150	0.88	190	0	0.47	0.19
4206	z	z	z	z	z
4207	z	z	z	z	z
4239	4.17	305	0	1.96	0.20
4243	3.58	284	0	1.88	0.22
4244	3.40	278	0	1.78	0.20
4250	2.57	249	0	1.35	0.18

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
4251	2.23	237	0	1.17	0.19
4273	3.37	277	0	1.77	0.22
4279	3.73	290	0	1.96	0.18
4282	0.58	179	0	0.30	0.21
4283	3.01	264	0	1.58	0.22
4299	1.85	224	0	0.97	0.20
4301	3.30	275	0	1.73	0.17
4304	3.14	269	0	1.65	0.21
4307	1.83	223	0	0.98	0.20
4308	0.76	186	0	0.40	0.21
4350	0.58	179	0	0.31	0.23
4351	0.82	188	0	0.43	0.19
4352	0.95	192	0	0.50	0.19
4360	1.08	197	0	0.57	0.17
4361	0.43	194	20	0.23	0.18
4362	0.74	205	20	0.35	0.21
4410	3.84	293	0	2.01	0.20
4417	4.09	302	0	2.15	0.21
4420	z	z	z	z	z
4431	z	z	z	z	z
4432	1.45	210	0	0.77	0.20
4439	2.16	235	0	1.01	0.19
4452	2.71	254	0	1.42	0.20
4459	2.49	246	0	1.31	0.22
4470	2.69	253	0	1.26	0.19
4484	2.41	243	0	1.27	0.21
4493	3.11	268	0	1.63	0.20
4511	0.43	194	20	0.23	0.17
4512	0.19	186	20	0.10	0.20
4557	1.48	211	0	0.78	0.18
4558	2.35	241	0	1.23	0.20
4561	2.16	235	0	1.14	0.19
4568	z	z	z	z	z
4581	z	z	z	z	z
4583	3.05	266	0	1.43	0.15
4611	1.29	204	0	0.68	0.21
4635	2.52	247	0	0.94	0.19
4653	4.47	315	0	2.35	0.27
4665	6.39	500	0	3.00	0.18
4670	z	z	z	z	z
4673	z	z	z	z	z
4683	z	z	z	z	z
4686	z	z	z	z	z
4692	0.50	177	0	0.26	0.21
4693	0.96	193	0	0.50	0.26
4703	z	z	z	z	z
4716	z	z	z	z	z
4717	z	z	z	z	z
4720	2.65	252	0	1.39	0.18

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
4740	1.78	221	0	0.84	0.16
4741	2.73	255	0	1.43	0.25
4770	10.49	500	0	4.51	0.10
4773	20.26	500	0	9.13	0.10
4774	17.14	500	0	7.55	0.11
4775	10.29	500	0	4.48	0.11
4776	14.79	500	0	6.59	0.09
4777	3.05	266	0	1.43	0.15
4779	13.28	500	0	5.84	0.11
4799	35.09	500	0	16.62	0.10
4825	0.50	177	0	0.24	0.18
4828	1.82	223	0	0.85	0.16
4829	1.82	223	0	0.85	0.16
4902	1.72	219	0	0.90	0.18
4923	1.08	197	0	0.57	0.17
5020	4.95	500	50	2.24	0.15
5022	10.81	500	50	4.89	0.16
5037	30.95	500	50	11.19	0.12
5040	45.71	500	50	16.52	0.13
5057	36.69	500	50	13.26	0.13
5059	36.69	500	50	13.26	0.13
5069	36.69	500	50	16.62	0.13
5102	7.61	500	50	3.45	0.17
5146	5.03	500	50	2.28	0.19
5160	3.32	325	50	1.51	0.19
5183	3.98	348	50	1.80	0.17
5188	4.07	351	50	1.84	0.21
5190	3.20	321	50	1.45	0.18
5191	1.19	221	20	0.56	0.17
5192	4.90	351	20	2.57	0.22
5213	19.51	500	50	8.84	0.13
5215	4.98	500	50	2.52	0.18
5221	6.57	500	50	2.98	0.15
5222	8.62	500	50	3.11	0.13
5223	4.98	500	50	2.26	0.18
5348	6.21	500	50	2.81	0.19
5402	16.05	500	50	8.13	0.15
5403	11.46	500	50	5.19	0.17
5437	5.60	500	50	2.53	0.16
5443	6.35	500	50	3.22	0.14
5445	6.70	500	50	3.03	0.17
5462	8.96	500	50	4.06	0.15
5472	7.21	500	50	3.27	0.20
5473	12.86	500	50	5.83	0.12
5474	4.79	500	50	2.17	0.18
5478	4.86	500	50	2.20	0.19
5479	10.06	500	50	4.56	0.18
5480	5.08	500	50	2.30	0.16
5506	5.81	500	50	2.63	0.16

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
5507	6.35	500	50	2.87	0.15
5508	4.25	358	50	1.92	0.15
5509	3.86	344	50	1.75	0.18
5538	5.15	500	50	2.33	0.18
5545	32.80	500	50	14.86	0.14
5547	13.60	500	50	6.16	0.15
5606	1.70	269	50	0.77	0.18
5610	5.28	500	50	2.67	0.17
5645	6.80	500	50	3.08	0.18
5651	6.80	500	50	3.08	0.18
5701	25.88	500	50	9.36	0.11
5703	22.18	500	50	10.05	0.12
5705	10.41	500	50	4.71	0.13
5951	z	z	z	z	z
6003	14.68	500	50	6.65	0.15
6005	4.25	358	50	1.92	0.15
6017	z	z	z	z	z
6018	z	z	z	z	z
6204	11.05	500	50	5.00	0.15
6217	4.19	356	50	1.90	0.18
6229	4.19	356	50	2.12	0.18
6233	5.34	500	50	2.42	0.16
6251	7.22	500	50	2.61	0.12
6252	8.21	500	50	2.97	0.11
6257	z	z	z	z	z
6260	z	z	z	z	z
6306	5.55	500	50	2.51	0.16
6319	5.41	500	50	2.45	0.16
6325	3.39	328	50	1.54	0.19
6400	6.07	500	50	3.08	0.15
6504	2.84	258	0	1.49	0.18
6811	6.37	500	20	2.99	0.15
6834	3.56	304	20	1.67	0.17
6836	2.65	272	20	1.24	0.17
6845	z	z	z	z	z
6854	7.23	500	20	3.28	0.16
6882	18.31	500	20	8.31	0.17
6884	21.01	500	20	9.85	0.15
7133	(a)	(a)	(a)	(a)	(a)
7219	7.13	500	20	3.34	0.17
7230	7.86	500	20	3.68	0.15
7231	5.62	500	20	2.63	0.18
7360	5.18	500	20	2.43	0.18
7370	3.56	304	20	1.87	0.21
7380	6.22	500	20	2.92	0.19
7382	3.88	315	20	1.82	0.19
7403	4.12	323	20	2.16	0.18
7405	0.80	207	20	0.50	0.18
7409	8.11	500	20	3.04	0.11

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
7418	8.11	500	20	3.04	0.11
7420	8.11	500	20	3.04	0.11
7421	2.24	257	20	1.05	0.12
7422	2.24	257	20	0.84	0.12
7423	3.83	313	20	1.79	0.18
7425	(a)	(a)	(a)	(a)	(a)
7430	z	z	z	z	z
7431	1.68	238	20	0.84	0.12
7445	0.27	0	0	0.00	0.00
7453	0.56	0	0	0.00	0.00
7502	3.89	315	20	1.82	0.19
7515	1.81	242	20	0.68	0.16
7520	3.83	313	20	1.79	0.16
7538	4.04	350	50	1.46	0.18
7539	1.60	235	20	0.75	0.16
7580	2.56	269	20	1.20	0.18
7590	8.30	500	20	4.36	0.19
7600	3.13	289	20	1.47	0.17
7601	4.04	350	50	1.83	0.18
7610	0.16	185	20	0.08	0.19
7704	1.84	243	20	0.86	0.19
7720	1.45	230	20	0.68	0.17
7855	8.60	500	50	3.90	0.17
8001	1.21	221	20	0.64	0.21
8002	2.67	272	20	1.40	0.18
8006	1.22	222	20	0.64	0.20
8008	0.82	208	20	0.43	0.20
8010	1.54	233	20	0.81	0.20
8013	0.47	195	20	0.25	0.18
8017	1.18	220	20	0.62	0.20
8018	3.46	300	20	1.81	0.22
8021	3.95	317	20	2.07	0.18
8031	2.16	255	20	1.14	0.19
8032	1.72	239	20	0.90	0.22
8033	1.88	245	20	0.99	0.24
8034	4.28	329	20	2.25	0.19
8039	2.22	257	20	1.16	0.23
8044	3.21	291	20	1.68	0.20
8046	2.05	251	20	1.08	0.21
8048	3.11	288	20	1.63	0.17
8050	1.23	222	20	0.65	0.20
8058	2.89	280	20	1.52	0.21
8103	3.04	285	20	1.59	0.17
8105	3.89	315	20	2.04	0.13
8106	7.61	500	20	3.57	0.22
8107	2.98	283	20	1.40	0.20
8111	3.15	289	20	1.65	0.21
8116	2.98	283	20	1.56	0.20
8203	4.45	335	20	2.33	0.19

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Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
8204	7.82	500	20	3.66	0.14
8215	3.63	306	20	1.70	0.23
8227	3.05	316	50	1.38	0.15
8232	4.78	346	20	2.24	0.21
8233	8.97	500	20	4.20	0.17
8235	4.24	327	20	2.22	0.20
8263	5.29	500	20	2.77	0.16
8264	4.74	345	20	2.49	0.20
8265	8.97	500	20	4.20	0.17
8279	5.35	500	20	2.81	0.18
8291	3.62	306	20	1.90	0.21
8292	3.59	305	20	1.88	0.23
8293	7.79	500	20	4.09	0.18
8304	z	z	z	z	z
8350	4.90	351	20	2.30	0.20
8380	2.52	267	20	1.18	0.19
8381	1.46	230	20	0.77	0.21
8385	2.75	275	20	1.29	0.19
8392	1.39	228	20	0.73	0.18
8393	1.98	248	20	0.93	0.19
8500	8.97	500	20	4.20	0.17
8601	0.31	190	20	0.14	0.17
8606	z	z	z	z	z
8710	1.79	242	20	0.84	0.19
8719	1.79	242	20	0.84	0.19
8720	0.92	211	20	0.43	0.17
8721	0.24	187	20	0.11	0.22
8742	0.20	186	20	0.09	0.19
8745	4.29	329	20	2.25	0.22
8747	1.18	220	20	0.62	0.20
8748	0.63	201	20	0.30	0.19
8800	0.63	201	20	0.34	0.18
8803	0.06	181	20	0.03	0.16
8810	0.12	183	20	0.06	0.21
8820	0.11	183	20	0.05	0.17
8829	2.20	256	20	1.15	0.22
8831	0.94	212	20	0.49	0.20
8832	0.27	188	20	0.13	0.19
8833	1.18	220	20	0.62	0.21
8835	2.03	250	20	1.07	0.23
8837	(a)	(a)	(a)	(a)	(a)
8868	0.51	197	20	0.27	0.22
8901	0.12	183	20	0.06	0.21
9014	2.09	252	20	1.06	0.19
9015	2.69	273	20	1.26	0.18
9016	1.78	241	20	0.93	0.20
9019	5.05	356	20	2.37	0.15
9033	3.52	302	20	1.85	0.21
9040	3.13	289	20	1.64	0.21

X 000025 STIP

Section X - Classification Pricing
 Subsection A - Summary
 9/1/2007

Section X - A
 Exhibit 1

Manual Rates and Rating Values
 All Industry Groups

Class (1)	Manual Rate (2)	Minimum Premium (3)	Loss Constant (4)	Expected Loss Rate (5)	D-Ratio (6)
9052	1.63	236	20	0.85	0.22
9058	1.63	236	20	0.85	0.22
9060	1.25	223	20	0.65	0.21
9061	0.96	213	20	0.50	0.21
9063	0.63	201	20	0.30	0.23
9079	1.14	219	20	0.60	0.21
9088	(a)	(a)	(a)	(a)	(a)
9089	0.91	211	20	0.48	0.18
9093	1.60	235	20	0.86	0.20
9101	2.88	280	20	1.51	0.21
9102	2.22	257	20	1.16	0.22
9154	1.20	221	20	0.56	0.19
9156	0.93	212	20	0.49	0.21
9178	23.11	500	20	12.13	0.21
9179	22.55	500	20	11.83	0.21
9180	4.09	322	20	2.15	0.20
9182	3.26	293	20	1.71	0.19
9186	4.09	322	20	1.92	0.20
9220	3.74	310	20	1.96	0.23
9402	5.24	500	20	2.46	0.17
9403	6.64	500	20	3.11	0.17
9410	1.73	240	20	0.91	0.19
9501	2.67	252	0	1.40	0.19
9505	2.67	252	0	1.40	0.19
9519	2.47	265	20	1.16	0.18
9521	4.62	321	0	2.17	0.19
9522	1.55	213	0	0.81	0.18
9533	24.08	500	50	9.23	0.15
9534	6.06	500	50	2.74	0.15
9545	4.78	500	50	2.24	0.17
9549	3.94	347	50	1.85	0.15
9552	6.94	500	50	3.25	0.16
9553	6.94	500	50	3.25	0.16
9586	0.50	197	20	0.26	0.20
9620	0.68	203	20	0.32	0.18

Notes:

(a): Rate for each individual risk must be obtained by Home Office from the WCRIB.

z: Classifications potentially available. If needed, Home Office should contact the WCRIB.

X 000026 STIP

Section X - Classification Pricing
 Subsection A - Summary
 9/1/2007

Section X - A
 Exhibit 2

Calculation of Pure Premium Underlying Proposed Rate Factor

Industry Group (1)	Injury Type (2)	Uncapped Rate Level Factor (3)	Industry Group Pure Premium (4)	Percent of Pure Premium =(4) / [Total of (4)] (5)	Expected Loss Ratio (6)	Pure Premium Underlying Proposed Rate Factor = (3) x (5) x (6) (7)
Manufacturing	Serious	2.288	0.888	0.390	0.814	0.726
	Non-Serious	2.288	0.496	0.218	0.814	0.405
	Medical	2.288	0.895	0.393	0.814	0.731
	Total		2.278			
Construction	Serious	5.914	2.976	0.506	0.814	2.438
	Non-Serious	5.914	0.914	0.156	0.814	0.749
	Medical	5.914	1.985	0.338	0.814	1.627
	Total		5.876			
Office and Clerical	Serious	0.203	0.073	0.356	0.814	0.059
	Non-Serious	0.203	0.046	0.225	0.814	0.037
	Medical	0.203	0.086	0.419	0.814	0.069
	Total		0.206			
Goods and Services	Serious	1.990	0.695	0.358	0.814	0.579
	Non-Serious	1.990	0.441	0.227	0.814	0.368
	Medical	1.990	0.807	0.415	0.814	0.673
	Total		1.943			
Miscellaneous	Serious	5.132	2.101	0.436	0.814	1.821
	Non-Serious	5.132	0.876	0.182	0.814	0.759
	Medical	5.132	1.842	0.382	0.814	1.597
	Total		4.819			

Notes:

(3): Uncapped rate level factors from Section X - H, Exhibit 1

(4): Industry Group Pure Premiums from Section X - C.

(6): Expected Loss and Loss Adjustment Expense Ratio from Section VI - A, Exhibit 1.

X 000027 STIP

Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 1
 Page 1

Calculation of Indemnity and Medical Conversion Factors

The MA Indicated Pure Premium Relativities are calculated from exposure and loss data for the latest available 5 composite policy years of Unit Statistical Plan data.
 Below are adjustment factors used to put the losses at the level proposed in this filing.

A. Benefit Level Adjustment Factor

The following factors are used to bring MA Unit Statistical Plan losses to the benefit level of the proposed effective policy year period.

Indemnity	Composite Policy Year				
	1999/2000	2000/2001	2001/2002	2002/2003	2003/2004
(1) Fatal	1.061	1.028	1.021	1.022	1.020
(2) Permanent Total	1.062	1.040	1.031	1.031	1.029
(3) Major Permanent Partial	1.108	1.076	1.060	1.061	1.057
(4) Minor Permanent Partial	1.128	1.077	1.060	1.061	1.057
(5) Temporary Total	1.033	1.021	1.016	1.017	1.015
Medical					
(6) All Injury Types	1.088	1.067	1.058	1.019	1.009

B. Loss Development Factors

The following factors are used to bring MA Unit Statistical Plan losses from first through fifth report to an ultimate basis.

Indemnity	Composite Policy Year				
	1999/2000	2000/2001	2001/2002	2002/2003	2003/2004
(7) Fatal	1.116	1.116	1.076	1.079	1.079
(8) Permanent Total	1.116	1.478	2.599	3.898	6.417
(9) Major Permanent Partial	1.116	1.157	1.257	1.526	2.493
(10) Minor Permanent Partial	1.000	1.037	1.127	1.367	2.235
(11) Temporary Total	1.000	0.969	0.920	0.864	0.929
Medical					
(12) Fatal	1.000	1.039	0.998	1.096	1.018
(13) Permanent Total	1.459	1.765	2.030	3.045	3.998
(14) Major Permanent Partial	1.459	1.506	1.598	1.807	2.353
(15) Minor Permanent Partial	1.000	1.032	1.095	1.238	1.613
(16) Temporary Total	1.000	0.985	0.928	0.854	0.806
(17) Medical Only	1.000	1.006	1.008	1.024	1.069

Notes:

(A): From Section IV - A Exhibit 6.

(B): Development to 5th report (Exhibit 2, Pages 1 through 5) x Development from 5th to ultimate (Section IV - I, Exhibit 3.)

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Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 1
 Page 2

Calculation of Indemnity and Medical Conversion Factors

C. Loss Adjustment Expense Factor:

The following factor is applied to include the proposed loss adjustment expense.

	Indemnity	Medical
(1) Loss Adjustment Expense	1.182	1.182

D. Investment Income Offset Factor:

The following factor is applied to adjust for investment income.

Indemnity	Investment Income Offset Factor
(2) Fatal	0.689
(3) Permanent Total	0.615
(4) Major Permanent Partial	1.021
(5) Minor Permanent Partial	1.063
(6) Temporary Total	1.039
Medical	
(7) Fatal	1.000
(8) Permanent Total	0.623
(9) Major Permanent Partial	1.034
(10) Minor Permanent Partial	1.077
(11) Temporary Total	1.052
(12) Medical Only	1.000

E. Conversion Factors:

The factors above are combined multiplicatively, resulting in the following conversion factors.

Indemnity	Composite Policy Year				
	1999/2000	2000/2001	2001/2002	2002/2003	2003/2004
(13) Fatal	0.964	0.935	0.896	0.898	0.897
(14) Permanent Total	0.862	1.118	1.949	2.924	4.802
(15) Major Permanent Partial	1.492	1.502	1.607	1.953	3.179
(16) Minor Permanent Partial	1.418	1.404	1.501	1.824	2.969
(17) Temporary Total	1.269	1.214	1.149	1.078	1.159
Medical					
(18) Fatal	1.287	1.311	1.248	1.319	1.215
(19) Permanent Total	1.170	1.388	1.582	2.286	2.973
(20) Major Permanent Partial	1.941	1.965	2.065	2.249	2.902
(21) Minor Permanent Partial	1.386	1.403	1.475	1.607	2.073
(22) Temporary Total	1.354	1.308	1.221	1.082	1.012
(23) Medical Only	1.287	1.269	1.260	1.233	1.275

Notes:

- (C): From Section VI - D, Exhibit 1.
- (D): From Section X - B, Exhibit 3.
- (E): (A) x (B) x (C) x (D)

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Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 2
 Page 1

Development Factors for Injury Type 1 - Fatal

Composite Policy Year (1)	Indemnity Losses					On-Level Indemnity Losses Developed to Fifth Report (3)
	First	Second	Report (2) Third	Fourth	Fifth	
1993/1994	4,369,637	5,455,536	7,697,291	8,073,344	7,230,734	
1994/1995	11,729,565	14,199,366	13,010,755	11,948,192	8,913,080	
1995/1996	5,761,984	8,280,702	8,601,065	8,085,068	8,577,272	
1996/1997	6,803,507	7,769,302	8,563,069	8,179,956	9,196,824	
1997/1998	6,562,623	7,127,279	6,376,781	7,853,041	7,664,599	
1998/1999	6,462,798	7,158,760	6,362,791	7,130,151	7,923,459	
1999/2000	5,432,859	7,326,544	8,317,104	6,246,164	6,419,123	
2000/2001	17,598,453	11,312,138	10,582,931	9,506,424		
2001/2002	12,630,626	11,954,632	11,820,812			
2002/2003	11,141,798	13,392,709				
2003/2004	5,298,678					5,199,748

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(4) Average	0.958	1.003	0.965	0.970
(5) Selected	1.000	1.003	0.965	1.000
(6) Cumulative	0.967	0.967	0.965	1.000

Composite Policy Year (7)	Medical Losses					On-Level Medical Losses Developed to Fifth Report (9)
	First	Second	Report (8) Third	Fourth	Fifth	
1993/1994	161,838	357,024	437,716	202,050	331,433	
1994/1995	926,798	1,139,366	1,063,861	1,233,409	1,158,985	
1995/1996	192,172	177,988	374,285	329,599	322,968	
1996/1997	472,989	280,179	103,614	89,809	81,309	
1997/1998	154,147	135,324	122,509	130,501	121,392	
1998/1999	434,352	421,937	687,907	309,926	709,478	
1999/2000	287,687	393,831	357,106	587,804	371,235	
2000/2001	200,006	253,319	380,611	489,991		
2001/2002	441,507	629,887	642,697			
2002/2003	1,070,087	588,948				
2003/2004	221,607					227,745

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(10) Average	0.929	1.097	0.961	1.039
(11) Selected	0.929	1.097	0.961	1.039
(12) Cumulative	1.018	1.096	0.998	1.039

Composite Policy Year (13)	Claim Counts					Claims Counts Developed to Fifth Report (15)
	First	Second	Report (14) Third	Fourth	Fifth	
1993/1994	23	30	35	36	37	
1994/1995	31	41	40	45	44	
1995/1996	30	33	35	32	30	
1996/1997	37	37	37	38	37	
1997/1998	37	39	38	38	37	
1998/1999	18	23	26	26	28	
1999/2000	14	18	23	27	27	27
2000/2001	23	29	32	34		34
2001/2002	28	37	37			38
2002/2003	33	33				36
2003/2004	22					28

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(16) Average	1.156	1.076	1.019	0.994
(17) Selected	1.156	1.076	1.019	0.994
(18) Cumulative	1.261	1.091	1.014	0.994

Notes:
 Development factors are a five year weighted average, ignoring diagonal starting with Composite Policy Year 1998/1999.
 On-Level factors are from Section IV - A, Exhibit 5.

X 00030 STIP

Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 2
 Page 2

Development Factors for Injury Type 2 - Permanent Total

Composite Policy Year (1)	Indemnity Losses					On-Level Indemnity Losses Developed to Fifth Report (3)
	First	Second	Report (2) Third	Fourth	Fifth	
1993/1994	1,966,532	2,110,713	2,044,995	5,549,495	8,964,258	
1994/1995	2,483,218	2,091,038	3,433,387	11,679,018	12,006,322	
1995/1996	1,177,222	2,194,287	3,179,659	9,245,041	19,285,444	
1996/1997	355,607	1,550,095	1,541,323	6,292,194	12,060,688	
1997/1998	2,361,000	2,336,155	8,127,675	13,712,953	18,309,629	
1998/1999	2,232,684	1,640,169	9,298,371	10,764,769	17,791,806	
1999/2000	2,786,848	4,910,262	7,763,497	10,469,141	9,908,772	
2000/2001	1,134,136	1,943,499	4,845,940	14,957,316		
2001/2002	3,048,480	4,128,655	5,903,689			
2002/2003	632,072	3,079,008				
2003/2004	3,344,429					19,629,753

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(4) Average	1.646	2.071	1.781	1.324
(5) Selected	1.646	1.500	1.759	1.324
(6) Cumulative	5.751	3.494	2.329	1.324

Composite Policy Year (7)	Medical Losses					On-Level Medical Losses Developed to Fifth Report (9)
	First	Second	Report (8) Third	Fourth	Fifth	
1993/1994	1,745,988	1,795,375	3,345,611	3,801,054	5,165,066	
1994/1995	7,252,084	8,419,247	7,869,777	9,358,685	9,796,381	
1995/1996	3,935,258	4,677,680	5,182,595	6,240,636	13,530,726	
1996/1997	407,744	693,564	1,634,653	2,804,586	5,476,977	
1997/1998	1,404,967	2,646,501	3,087,914	7,943,488	13,457,771	
1998/1999	5,221,229	1,026,027	7,285,508	8,508,572	10,735,935	
1999/2000	4,274,702	6,997,081	9,857,376	22,049,755	21,834,059	
2000/2001	2,165,999	2,253,912	9,999,496	16,146,140		
2001/2002	2,325,905	1,586,635	2,481,252			
2002/2003	673,976	2,672,475				
2003/2004	9,906,304					27,399,773

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(10) Average	1.490	2.489	1.719	1.210
(11) Selected	1.313	1.500	1.150	1.210
(12) Cumulative	2.740	2.087	1.391	1.210

Composite Policy Year (13)	Claim Counts					Claims Counts Developed to Fifth Report (15)
	First	Second	Report (14) Third	Fourth	Fifth	
1993/1994	5	6	5	14	25	
1994/1995	5	6	7	29	30	
1995/1996	3	5	11	24	61	
1996/1997	1	9	8	28	39	
1997/1998	5	6	33	48	50	
1998/1999	5	8	38	35	50	
1999/2000	5	13	19	33	30	30
2000/2001	3	8	14	35		42
2001/2002	4	7	15			26
2002/2003	5	11				35
2003/2004	9					51

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(16) Average	2.045	2.089	1.522	1.150
(17) Selected	1.810	1.833	1.440	1.190
(18) Cumulative	5.685	3.141	1.714	1.190

Notes:
 Development factors are a five year weighted average, ignoring diagonal starting with Composite Policy Year 1998/1999.
 On-Level factors are from Section IV - A, Exhibit 5.

X 000031 STIP

Development Factors for Injury Types 3 and 4 Combined - Partial Disability

Composite Policy Year (1)	Indemnity Losses					Injury Type 3 Indemnity Losses at First Report (3)	Injury Type 3 Indemnity Losses Developed to Fifth Report (4)	Injury Type 4 Indemnity Losses at First Report (5)	Injury Type 4 Indemnity Losses Developed to Fifth Report (6)
	Report (2)								
	First	Second	Third	Fourth	Fifth				
1993/1994	101,909,207	142,248,520	164,203,393	167,738,006	171,510,708				
1994/1995	95,735,817	152,248,674	165,727,201	175,860,101	177,753,162				
1995/1996	87,749,625	139,924,790	162,441,348	162,676,950	171,025,995				
1996/1997	77,196,161	134,457,373	148,317,993	155,109,510	160,138,521				
1997/1998	95,628,688	143,889,177	163,800,672	175,901,973	186,878,142				
1998/1999	87,281,206	138,123,851	166,452,171	181,449,932	191,808,559				
1999/2000	89,043,665	147,977,474	179,599,633	214,308,700	235,729,262				
2000/2001	92,475,741	144,810,518	199,147,168	236,412,935					
2001/2002	92,489,275	159,019,752	216,239,058						
2002/2003	80,369,422	202,935,168							
2003/2004	89,050,535					73,068,619	169,717,837	15,981,916	37,121,493

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(7) Average	1.634	1.214	1.086	1.037
(8) Selected	1.634	1.214	1.086	1.037
(9) Cumulative	2.235	1.367	1.127	1.037

Composite Policy Year (10)	Medical Losses					Injury Type 3 Medical Losses at First Report (12)	Injury Type 3 Medical Losses Developed to Fifth Report (13)	Injury Type 4 Medical Losses at First Report (14)	Injury Type 4 Medical Losses Developed to Fifth Report (15)
	Report (11)								
	First	Second	Third	Fourth	Fifth				
1993/1994	43,383,560	49,586,155	53,674,828	54,350,920	55,305,583				
1994/1995	41,941,244	59,036,860	61,646,699	62,575,117	62,962,522				
1995/1996	42,117,725	52,950,901	55,592,302	54,203,610	57,866,063				
1996/1997	42,021,424	54,579,760	55,575,614	58,714,754	60,089,208				
1997/1998	45,776,581	58,374,542	64,255,666	66,293,371	71,920,710				
1998/1999	41,662,710	60,089,432	66,300,424	69,953,826	71,700,235				
1999/2000	50,520,403	67,593,303	81,533,467	96,373,481	108,725,171				
2000/2001	47,061,575	57,159,969	71,585,977	90,424,309					
2001/2002	49,165,807	67,769,974	88,951,065						
2002/2003	42,733,873	87,676,220							
2003/2004	48,485,618					36,398,758	59,255,644	12,086,860	19,676,899

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(16) Average	1.302	1.131	1.061	1.032
(17) Selected	1.302	1.131	1.061	1.032
(18) Cumulative	1.613	1.238	1.095	1.032

Composite Policy Year (19)	Claim Counts					Injury Type 3 Claim Counts at Latest Report (21)	Injury Type 3 Claim Counts Developed to Fifth Report (22)	Injury Type 4 Claim Counts at Latest Report (23)	Injury Type 4 Claim Counts Developed to Fifth Report (24)
	Report (20)								
	First	Second	Third	Fourth	Fifth				
1993/1994	3,823	4,668	4,860	4,787	4,823				
1994/1995	3,618	4,533	4,544	4,657	4,820				
1995/1996	3,679	4,385	4,577	4,752	5,086				
1996/1997	3,410	4,279	4,629	4,913	4,974				
1997/1998	4,036	5,042	5,254	5,384	5,472				
1998/1999	4,096	4,898	5,117	5,222	5,476				
1999/2000	3,967	4,746	4,932	5,461	5,829	2,084	2,084	3,745	3,745
2000/2001	3,269	3,827	4,583	5,240		2,159	2,211	3,081	3,155
2001/2002	3,156	4,100	4,822			2,027	2,165	2,795	2,986
2002/2003	2,409	4,816				2,091	2,406	2,725	3,135
2003/2004	2,478					960	1,362	1,518	2,153

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(25) Average	1.233	1.077	1.043	1.024
(26) Selected	1.233	1.077	1.043	1.024
(27) Cumulative	1.418	1.150	1.068	1.024

Notes:
 Development factors are a five year weighted average, ignoring diagonals starting with Composite Policy Years 1998/1999 and 2003/2004.
 On-Level factors are from Section IV - A, Exhibit 5.

X 00032 STIP

Development Factors for Injury Type 5 - Temporary Total

Composite Policy Year (1)	Indemnity Losses					On-Level Indemnity Losses Developed to Fifth Report (3)
	First	Second	Report (2) Third	Fourth	Fifth	
1993/1994	92,985,770	98,703,893	91,274,600	93,614,482	92,002,876	
1994/1995	92,250,333	84,498,175	88,283,395	85,396,459	88,319,090	
1995/1996	100,474,290	97,126,209	95,617,958	101,559,567	97,812,881	
1996/1997	95,795,454	93,290,561	96,998,711	93,012,630	93,066,961	
1997/1998	100,119,484	109,958,417	108,679,258	111,574,095	107,643,161	
1998/1999	113,938,039	121,448,095	125,485,769	124,879,667	111,692,674	
1999/2000	129,822,584	159,485,626	159,872,761	125,561,607	108,553,026	
2000/2001	159,421,031	178,887,456	132,116,233	98,839,732		
2001/2002	126,590,481	116,606,381	83,601,499			
2002/2003	123,836,603	70,845,187				
2003/2004	102,479,261					96,291,783

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(4) Average	1.076	0.938	0.950	0.969
(5) Selected	1.076	0.938	0.950	0.969
(6) Cumulative	0.929	0.864	0.920	0.969

Composite Policy Year (17)	Medical Losses					On-Level Medical Losses Developed to Fifth Report (9)
	First	Second	Report (8) Third	Fourth	Fifth	
1993/1994	57,914,670	52,932,497	49,095,439	48,928,791	47,560,688	
1994/1995	59,304,612	48,675,100	50,613,845	47,696,560	48,120,925	
1995/1996	62,948,490	53,929,988	50,950,415	52,060,078	52,522,749	
1996/1997	63,119,301	55,157,375	54,099,343	53,482,639	53,809,936	
1997/1998	66,455,588	61,626,964	60,443,000	59,427,895	57,342,292	
1998/1999	73,484,431	69,301,963	67,523,662	66,146,512	64,683,072	
1999/2000	82,518,851	87,768,251	81,869,892	68,110,891	60,507,679	
2000/2001	91,110,032	88,709,028	71,915,308	56,094,892		
2001/2002	84,091,992	72,565,252	56,624,589			
2002/2003	92,205,967	54,789,498				
2003/2004	84,576,785					68,821,814

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(10) Average	0.945	0.920	0.942	0.985
(11) Selected	0.945	0.920	0.942	0.985
(12) Cumulative	0.806	0.854	0.928	0.985

Composite Policy Year (13)	Claim Counts					Claims Counts Developed to Fifth Report (15)
	First	Second	Report (14) Third	Fourth	Fifth	
1993/1994	20,320	19,999	19,925	20,072	19,927	
1994/1995	21,052	20,448	20,526	20,057	19,899	
1995/1996	20,601	20,065	19,905	19,885	20,033	
1996/1997	20,518	20,036	20,105	19,929	19,903	
1997/1998	20,259	20,230	19,676	20,185	19,704	
1998/1999	19,884	19,784	19,686	19,331	19,065	
1999/2000	20,670	20,541	20,256	19,758	19,397	19,397
2000/2001	18,952	18,554	17,963	17,307		17,120
2001/2002	17,245	16,608	15,919			15,616
2002/2003	17,649	15,453				14,996
2003/2004	15,430					14,716

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(16) Average	0.983	0.989	0.992	0.989
(17) Selected	0.983	0.989	0.992	0.989
(18) Cumulative	0.954	0.970	0.981	0.989

Notes:
 Development factors are a five year weighted average, ignoring diagonals starting with Composite Policy Years 1998/1999 and 2003/2004.
 On-Level factors are from Section IV - A, Exhibit 5.

X 000033 STIP

Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 2
 Page 5

Development Factors for Injury Type 6 - Medical Only

Composite Policy Year (1)	Medical Losses					On-Level Medical Losses Developed to Fifth Report (3)
	First	Second	Report (2) Third	Fourth	Fifth	
1998/1999	22,384,250	23,796,437	24,080,309	24,354,365	24,616,308	
1999/2000	23,983,467	25,778,286	26,638,400	26,737,684	26,761,590	
2000/2001	24,369,675	25,629,104	26,083,118	26,085,877		
2001/2002	24,556,773	26,285,413	26,682,936			
2002/2003	26,020,225	26,500,710				
2003/2004	25,606,424					27,622,697

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(4) Average	1.044	1.016	1.002	1.006
(5) Selected	1.044	1.016	1.002	1.006
(6) Cumulative	1.069	1.024	1.008	1.006

Composite Policy Year (7)	Claim Counts					Claims Counts Developed to Fifth Report (9)
	First	Second	Report (8) Third	Fourth	Fifth	
1998/1999	56,944	59,575	60,376	60,839	60,987	
1999/2000	57,330	60,592	61,576	61,678	61,862	61,862
2000/2001	53,425	55,120	55,718	55,835		55,986
2001/2002	50,324	52,302	52,558			52,799
2002/2003	45,945	47,191				47,784
2003/2004	42,144					44,103

	Development Factors from			
	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th
(10) Average	1.033	1.008	1.002	1.003
(11) Selected	1.033	1.008	1.002	1.003
(12) Cumulative	1.046	1.013	1.005	1.003

Notes:
 Development factors are a two year weighted average.
 On-Level factors are from Section IV - A, Exhibit 5.

X 000034 STIP

Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 3

Calculation of Investment Income Offset Factor

Indemnity

Injury Type (1)	Loss Flow Discounted at 2.44% Post-Chapter 398 (2)	Injury Type Weights At Ultimate (3)	Investment Income Offset Factor (4)
Fatal	0.639	1.66%	0.689
Permanent Total	0.570	3.15%	0.615
Major Permanent Partial	0.946	35.12%	1.021
Minor Permanent Partial	0.985	4.70%	1.063
Temporary Total	0.962	18.22%	1.039
Total Indemnity			0.926

Medical

Injury Type (5)	Loss Flow Discounted at 2.44% Post-Chapter 398 (6)	Injury Type Weights At Ultimate (7)	Investment Income Offset Factor (8)
Fatal	0.639	0.06%	1.000
Permanent Total	0.570	3.50%	0.623
Major Permanent Partial	0.946	15.66%	1.034
Minor Permanent Partial	0.985	2.94%	1.077
Temporary Total	0.962	10.68%	1.052
Medical Only		4.32%	1.000
Total Medical			0.914

Notes:

(2), (6): Loss Flows are from the 8/1/99 rate filing, Section VIII - E, Exhibits 12 and 16. The discount rate is calculated by multiplying the pre-tax rate of return on governments (Section VIII - H of the 8/1/99 rate filing) times the complement of the federal tax rate on investment income (Section VIII - A of the 8/1/99 rate filing): $[3.25\% \times (1.000 - 25.05\%)] = 2.44\%$

(3): From Section IV - I, Exhibit 1.

(4): (2) / 0.926, which is the weighted average of (2) and (3).

(7): From Section IV - I, Exhibit 2.

(8): (6) / 0.914, which is the weighted average of (6) and (7). This weighted average excludes Fatal and Medical Only injury types as it is assumed that they generate no investment income.

X 000035 STIP

Section X - Classification Pricing
 Subsection B - Conversion/Excess Loss Factors
 9/1/2007

Section X - B
 Exhibit 4

Calculation of Excess Loss Factors
 For Five Composite Policy Years, 1999/2000 through 2003/2004

Hazard Group	Injury Type		
	Serious	Non-Serious	Medical
(1) Excess Losses			
1	345,165	134,957	741,091
2	35,925,337	3,774,900	46,295,114
3	94,739,741	4,087,577	87,351,383
4	9,978,343	230,011	4,562,373
Total	140,988,586	8,227,445	138,949,961
(2) Limited Losses			
1	4,350,986	3,729,251	5,821,778
2	299,894,871	282,716,326	390,171,354
3	452,618,736	282,414,752	372,838,719
4	36,300,355	8,243,640	13,631,021
Total	793,164,948	577,103,969	782,462,872
(3) Converted Excess Losses			
1	531,846	156,887	1,275,643
2	52,596,408	4,631,143	76,887,579
3	149,389,101	4,827,885	173,484,747
4	15,617,491	264,057	8,823,095
Total	218,134,846	9,879,972	260,471,064
(4) Converted Limited Losses			
1	7,501,051	4,851,174	8,876,771
2	521,541,540	372,000,101	586,760,563
3	788,230,726	361,584,561	599,171,623
4	64,021,493	10,135,555	24,865,265
Total	1,381,294,810	748,571,391	1,219,674,222
(5) Excess Loss Factors = 1.000 + [(3) / (4)]			
1	1.071	1.032	1.144
2	1.101	1.012	1.131
3	1.190	1.013	1.290
4	1.244	1.026	1.355
(6) Selected Excess Loss Factors			
1	1.080	1.007	1.106
2	1.102	1.009	1.136
3	1.199	1.016	1.272
4	1.288	1.022	1.405

Notes:

- (1): From Unit Statistical Plan data. Excess Losses = Losses in excess of \$200,000 for combined indemnity and medical, per claim.
- (2): Reported losses from Unit Statistical Plan data, less excess losses in (1).
- (3): (1) x Conversion factors consistent with Section X - B, Exhibit 1, at the claim level.
- (4): (2) x Conversion factors consistent with Section X - B, Exhibit 1, at the claim level.

X 000036 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 1
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical Manufacturing Industry Group, Industry Code 1 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Limited Losses				Converted Limited Losses			
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	Serious (8)	Non-Serious (9)	Medical (10)	Total (11)
1999/2000	5	1	209,052	0	56,558	265,610	201,526	0	72,790	274,316
		2	944,631	0	235,489	1,180,120	814,272	0	275,522	1,089,794
		3	27,621,161	0	9,446,187	37,067,348	41,210,772	0	18,335,049	59,545,821
		4	0	5,978,252	3,536,750	9,515,002	0	8,477,161	4,901,936	13,379,097
		5	0	19,708,045	11,567,451	31,275,496	0	25,009,509	15,662,329	40,671,838
		6	0	0	6,123,714	6,123,714	0	0	7,881,220	7,881,220
2000/2001	4	1	268,262	0	1,339	269,601	250,825	0	1,755	252,580
		2	444,333	0	204,877	649,210	496,764	0	284,369	781,134
		3	33,354,370	0	10,535,003	43,889,373	50,098,264	0	20,701,281	70,799,545
		4	0	5,292,348	2,772,393	8,064,741	0	7,430,457	3,889,667	11,320,124
		5	0	15,367,693	9,263,949	24,631,642	0	18,656,379	12,117,245	30,773,625
		6	0	0	5,296,685	5,296,685	0	0	6,721,493	6,721,493
2001/2002	3	1	1,093,217	0	7,730	1,100,947	979,522	0	9,647	989,169
		2	152,361	0	57,639	210,000	296,952	0	91,185	388,136
		3	25,990,481	0	8,706,014	34,696,495	41,766,703	0	17,977,919	59,744,622
		4	0	4,549,696	2,915,252	7,464,948	0	6,829,094	4,299,997	11,129,090
		5	0	12,947,317	8,458,533	21,405,850	0	14,876,467	10,327,869	25,204,336
		6	0	0	5,153,830	5,153,830	0	0	6,493,826	6,493,826
2002/2003	2	1	666,010	0	74,268	740,278	598,077	0	97,959	696,036
		2	187,277	0	100,678	287,955	547,598	0	230,150	777,748
		3	22,051,321	0	7,837,008	29,888,329	43,066,230	0	17,625,431	60,691,661
		4	0	5,241,815	3,585,153	8,826,968	0	9,561,071	5,761,341	15,322,411
		5	0	9,951,776	8,455,158	18,406,934	0	10,728,015	9,148,481	19,876,495
		6	0	0	4,870,330	4,870,330	0	0	6,005,117	6,005,117
2003/2004	1	1	311,337	0	1	311,338	279,269	0	1	279,271
		2	84,122	0	115,878	200,000	403,954	0	344,505	748,459
		3	9,024,012	0	3,932,469	12,956,481	28,687,334	0	11,412,025	40,099,359
		4	0	3,322,837	2,308,238	5,631,075	0	9,865,503	4,784,977	14,650,480
		5	0	15,572,389	12,630,001	28,202,390	0	18,048,399	12,781,561	30,829,960
		6	0	0	4,748,800	4,748,800	0	0	6,054,720	6,054,720
(12) All Years, All Injury Types			122,401,947	97,932,168	132,997,375	353,331,490	209,698,062	129,482,054	204,291,368	543,471,485

Notes:

- (4), (5), (6): From Unit Statistical Plan data, excluding Large Deductibles.
- (8): (4) x Conversion Factors from Section X - B, Exhibit 1.
- (9): (5) x Conversion Factors from Section X - B, Exhibit 1.
- (10): (6) x Conversion Factors from Section X - B, Exhibit 1.
- (11): (8) + (9) + (10)

X 000037 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 1
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 Manufacturing Industry Group, Industry Code 1
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	236,766	0	90,225	326,991	58,665,562
		2	904,839	0	330,523	1,235,362	
		3	46,014,897	0	21,187,047	67,201,944	
		4	0	8,559,648	5,632,377	14,192,025	
		5	0	25,264,357	18,086,557	43,350,914	
		6	0	0	9,065,582	9,065,582	
2000/2001	4	1	282,582	0	1,994	284,575	54,180,977
		2	558,562	0	325,930	884,492	
		3	55,830,458	0	23,860,499	79,690,957	
		4	0	7,502,266	4,462,455	11,964,720	
		5	0	18,842,888	13,958,329	32,801,216	
		6	0	0	7,730,272	7,730,272	
2001/2002	3	1	1,115,112	0	11,278	1,126,391	50,861,285
		2	327,239	0	103,552	430,791	
		3	46,841,701	0	20,873,887	67,715,588	
		4	0	6,897,368	4,951,369	11,848,737	
		5	0	15,028,880	11,971,824	27,000,704	
		6	0	0	7,482,175	7,482,175	
2002/2003	2	1	697,307	0	116,604	813,911	51,104,098
		2	603,450	0	261,363	864,814	
		3	48,097,958	0	20,368,267	68,466,225	
		4	0	9,656,481	6,678,105	16,334,586	
		5	0	10,838,126	10,584,588	21,422,715	
		6	0	0	6,919,588	6,919,588	
2003/2004	1	1	307,753	0	1	307,755	49,054,058
		2	445,155	0	391,228	836,383	
		3	32,113,846	0	13,331,283	45,445,129	
		4	0	9,961,403	5,494,618	15,456,022	
		5	0	18,231,609	14,794,073	33,025,682	
		6	0	0	6,969,193	6,969,193	
(9) All Years, All Injury Types			234,377,627	130,783,025	236,034,786	601,195,438	263,865,980
(10) Pure Premium			0.888	0.496	0.895	2.278	

Notes:

(4), (5), (6): Converted Limited Losses from Page 1 x Excess Loss Factors from Section X - B, Exhibit 4.

(7): (4) + (5) + (6)

(8): From Unit Statistical Plan data, excluding Large Deductibles.

(10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000038 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 2
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical Construction Industry Group, Industry Code 2 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Limited Losses				Converted Limited Losses			
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	Serious (8)	Non-Serious (9)	Medical (10)	Total (11)
1999/2000	5	1	580,373	0	91,206	671,579	559,480	0	117,382	676,862
		2	723,368	0	676,632	1,400,000	623,543	0	791,659	1,415,203
		3	65,284,922	0	17,343,139	82,628,061	97,405,104	0	33,663,033	131,068,136
		4	0	7,061,907	4,343,492	11,405,399	0	10,013,784	6,020,080	16,033,864
		5	0	23,255,328	10,570,971	33,826,299	0	29,511,011	14,313,095	43,824,106
		6	0	0	3,754,482	3,754,482	0	0	4,832,018	4,832,018
2000/2001	4	1	1,870,428	0	162,850	2,033,278	1,748,850	0	213,496	1,962,347
		2	2,677,919	0	1,241,198	3,919,117	2,993,913	0	1,722,783	4,716,696
		3	70,337,229	0	19,500,954	89,838,183	105,646,518	0	38,319,375	143,965,893
		4	0	6,149,610	3,851,729	10,001,339	0	8,634,052	5,403,976	14,038,028
		5	0	27,855,945	13,273,837	41,129,782	0	33,817,117	17,362,179	51,179,296
		6	0	0	4,104,527	4,104,527	0	0	5,208,645	5,208,645
2001/2002	3	1	990,486	0	123,316	1,113,802	887,475	0	153,898	1,041,374
		2	691,160	0	108,840	800,000	1,347,071	0	172,185	1,519,256
		3	66,262,363	0	19,622,873	85,885,236	106,483,617	0	40,521,233	147,004,850
		4	0	4,616,592	2,716,987	7,333,579	0	6,929,505	4,007,556	10,937,060
		5	0	22,611,431	11,670,184	34,281,615	0	25,980,534	14,249,295	40,229,829
		6	0	0	4,101,930	4,101,930	0	0	5,168,432	5,168,432
2002/2003	2	1	1,402,930	0	86,890	1,489,820	1,259,831	0	114,608	1,374,439
		2	190,058	0	209,942	400,000	555,730	0	479,927	1,035,657
		3	56,988,166	0	18,786,403	75,774,569	111,297,888	0	42,250,620	153,548,509
		4	0	5,695,893	3,859,255	9,555,148	0	10,389,309	6,201,823	16,591,132
		5	0	18,916,826	12,069,848	30,986,674	0	20,392,338	13,059,576	33,451,914
		6	0	0	4,269,698	4,269,698	0	0	5,264,538	5,264,538
2003/2004	1	1	1,321,566	0	86,809	1,408,375	1,185,445	0	105,473	1,290,918
		2	141,954	0	258,046	400,000	681,663	0	767,171	1,448,834
		3	28,016,643	0	12,464,967	40,481,610	89,064,908	0	36,173,334	125,238,242
		4	0	2,971,775	2,263,997	5,235,772	0	8,823,200	4,693,266	13,516,466
		5	0	31,047,910	21,534,211	52,582,121	0	35,984,528	21,792,622	57,777,149
		6	0	0	4,377,271	4,377,271	0	0	5,581,021	5,581,021
(12) All Years, All Injury Types			297,479,565	150,183,217	197,526,484	645,189,266	521,741,036	190,475,379	328,724,296	1,040,940,711

Notes:

(4), (5), (6): From Unit Statistical Plan data, excluding Large Deductibles.

(8): (4) x Conversion Factors from Section X - B, Exhibit 1.

(9): (5) x Conversion Factors from Section X - B, Exhibit 1.

(10): (6) x Conversion Factors from Section X - B, Exhibit 1.

(11): (8) + (9) + (10)

X 000039 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 2
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 Construction Industry Group, Industry Code 2
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	687,852	0	149,479	837,331	37,036,820
		2	749,316	0	1,034,953	1,784,268	
		3	117,530,940	0	43,068,065	160,599,005	
		4	0	10,178,168	7,682,341	17,860,509	
		5	0	29,988,358	18,247,598	48,235,955	
		6	0	0	6,172,441	6,172,441	
2000/2001	4	1	2,096,845	0	271,673	2,368,518	41,928,655
		2	3,605,013	0	2,197,733	5,802,746	
		3	127,366,167	0	49,134,935	176,501,102	
		4	0	8,775,643	6,912,192	15,687,835	
		5	0	34,363,047	22,084,186	56,447,234	
		6	0	0	6,660,729	6,660,729	
2001/2002	3	1	1,064,070	0	195,835	1,259,904	42,565,525
		2	1,615,117	0	219,104	1,834,222	
		3	128,475,742	0	51,830,434	180,306,176	
		4	0	7,041,628	5,111,639	12,153,267	
		5	0	26,399,724	18,147,242	44,546,966	
		6	0	0	6,587,238	6,587,238	
2002/2003	2	1	1,524,931	0	147,963	1,672,894	44,397,707
		2	666,311	0	610,705	1,277,016	
		3	135,233,501	0	54,445,813	189,679,315	
		4	0	10,556,621	7,885,683	18,442,303	
		5	0	20,728,322	16,661,423	37,389,744	
		6	0	0	6,724,551	6,724,551	
2003/2004	1	1	1,436,871	0	134,964	1,571,835	45,767,104
		2	817,304	0	976,220	1,793,524	
		3	107,127,678	0	46,207,183	153,334,861	
		4	0	8,965,693	5,981,453	14,947,147	
		5	0	36,566,985	27,704,327	64,271,312	
		6	0	0	7,094,593	7,094,593	
(9) All Years, All Injury Types			629,997,658	193,564,188	420,282,695	1,243,844,541	211,695,811
(10) Pure Premium			2.976	0.914	1.985	5.876	

Notes:

- (4), (5), (6): Converted Losses from Page 1 x Excess Loss Factors from Section X - B, Exhibit 4, Page 1.
- (7): (4) + (5) + (6)
- (8): From Unit Statistical Plan data, excluding Large Deductibles.
- (10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000040 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 3
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical Office and Clerical Industry Group, Industry Code 3 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Limited Losses				Converted Limited Losses			
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	Serious (8)	Non-Serious (9)	Medical (10)	Total (11)
1999/2000	5	1	726,043	0	31,700	757,743	699,905	0	40,798	740,703
		2	390,493	0	209,507	600,000	336,605	0	245,123	581,728
		3	22,045,165	0	6,588,054	28,633,219	32,891,386	0	12,787,413	45,678,799
		4	0	3,688,649	2,797,009	6,485,658	0	5,230,504	3,876,654	9,107,159
		5	0	15,170,716	9,097,008	24,267,724	0	19,251,639	12,317,349	31,568,987
		6	0	0	4,972,881	4,972,881	0	0	6,400,098	6,400,098
2000/2001	4	1	455,202	0	17,772	472,974	425,614	0	23,299	448,913
		2	414,161	0	116,806	530,967	463,032	0	162,127	625,159
		3	19,768,190	0	6,203,246	25,971,436	29,691,821	0	12,189,378	41,881,200
		4	0	3,549,899	2,277,720	5,827,619	0	4,984,058	3,195,641	8,179,699
		5	0	13,090,694	7,998,128	21,088,822	0	15,892,103	10,461,551	26,353,654
		6	0	0	5,179,287	5,179,287	0	0	6,572,515	6,572,515
2001/2002	3	1	602,396	0	81,254	683,650	539,747	0	101,405	641,152
		2	114,004	0	85,996	200,000	222,194	0	136,046	358,239
		3	18,194,119	0	6,067,213	24,261,332	29,237,949	0	12,528,795	41,766,744
		4	0	3,437,475	2,914,444	6,351,919	0	5,159,650	4,298,805	9,458,455
		5	0	11,622,868	8,146,831	19,769,699	0	13,354,675	9,947,281	23,301,956
		6	0	0	5,249,070	5,249,070	0	0	6,613,828	6,613,828
2002/2003	2	1	398,776	0	8,641	407,417	358,101	0	11,397	369,498
		2	121,309	0	78,691	200,000	354,708	0	179,888	534,595
		3	18,111,338	0	6,597,494	24,708,832	35,371,443	0	14,837,764	50,209,207
		4	0	4,352,139	3,644,438	7,996,577	0	7,938,302	5,856,612	13,794,913
		5	0	10,025,430	8,355,531	18,380,961	0	10,807,414	9,040,685	19,848,098
		6	0	0	5,385,002	5,385,002	0	0	6,639,707	6,639,707
2003/2004	1	1	199,115	0	885	200,000	178,606	0	1,075	179,681
		2	3,154	0	5,209	8,363	15,146	0	15,486	30,632
		3	5,199,348	0	2,352,532	7,551,880	16,528,727	0	6,827,048	23,355,775
		4	0	2,364,824	1,943,545	4,308,369	0	7,021,162	4,028,969	11,050,131
		5	0	12,813,314	11,667,066	24,480,380	0	14,850,631	11,807,071	26,657,702
		6	0	0	4,852,426	4,852,426	0	0	6,186,843	6,186,843
(12) All Years, All Injury Types			86,742,813	80,116,008	112,925,386	279,784,207	147,314,984	104,490,137	167,330,652	419,135,773

Notes:

- (4), (5), (6): From Unit Statistical Plan data, excluding Large Deductibles.
- (8): (4) x Conversion Factors from Section X - B, Exhibit 1.
- (9): (5) x Conversion Factors from Section X - B, Exhibit 1.
- (10): (6) x Conversion Factors from Section X - B, Exhibit 1.
- (11): (8) + (9) + (10)

X 000041 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 3
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 Office and Clerical Industry Group, Industry Code 3
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	829,336	0	51,915	881,251	442,000,628
		2	385,908	0	281,719	667,627	
		3	37,483,977	0	15,128,429	52,612,406	
		4	0	5,289,206	4,586,211	9,875,417	
		5	0	19,457,375	14,436,765	33,894,140	
		6	0	0	7,515,553	7,515,553	
2000/2001	4	1	487,039	0	26,701	513,740	471,570,320
		2	523,224	0	199,395	722,619	
		3	33,748,950	0	14,460,712	48,209,662	
		4	0	5,040,812	3,769,674	8,810,487	
		5	0	16,066,544	12,269,437	28,335,981	
		6	0	0	7,719,670	7,719,670	
2001/2002	3	1	621,748	0	122,802	744,550	457,533,081
		2	244,857	0	154,496	399,353	
		3	33,151,644	0	14,684,313	47,835,957	
		4	0	5,216,921	5,054,837	10,271,758	
		5	0	13,501,665	11,630,314	25,131,979	
		6	0	0	7,742,901	7,742,901	
2002/2003	2	1	412,045	0	12,943	424,988	464,793,521
		2	425,289	0	228,906	654,195	
		3	40,127,358	0	17,562,300	57,689,658	
		4	0	8,027,768	6,926,718	14,954,486	
		5	0	10,926,038	10,619,839	21,545,877	
		6	0	0	7,787,234	7,787,234	
2003/2004	1	1	214,146	0	1,368	215,514	451,199,950
		2	16,690	0	17,587	34,277	
		3	18,749,740	0	8,100,273	26,850,013	
		4	0	7,099,615	4,752,663	11,852,278	
		5	0	15,010,767	13,847,081	28,857,848	
		6	0	0	7,263,104	7,263,104	
(9) All Years, All Injury Types			167,421,951	105,636,713	196,955,861	470,014,524	2,287,097,500
(10) Pure Premium			0.073	0.046	0.086	0.206	

Notes:

(4), (5), (6): Converted Losses from Page 1 x Excess Loss Factors from Section X - B, Exhibit 4, Page 1.

(7): (4) + (5) + (6)

(8): From Unit Statistical Plan data, excluding Large Deductibles.

(10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000042 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 4
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical Goods and Services Industry Group, Industry Code 9 All Classes

Composite Policy Year	Report	Injury Type	Limited Losses				Converted Limited Losses			
			Serious	Non-Serious	Medical	Total	Serious	Non-Serious	Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1999/2000	5	1	1,182,806	0	16,159	1,198,965	1,140,225	0	20,797	1,161,022
		2	1,582,660	0	779,840	2,362,500	1,364,253	0	912,413	2,276,666
		3	43,225,192	0	16,487,289	59,712,481	64,491,986	0	32,001,828	96,493,814
		4	0	9,568,366	6,230,610	15,798,976	0	13,567,943	8,635,625	22,203,568
		5	0	36,602,724	21,274,384	57,877,108	0	46,448,857	28,805,516	75,254,373
		6	0	0	9,840,804	9,840,804	0	0	12,665,115	12,665,115
2000/2001	4	1	1,005,021	0	88,423	1,093,444	939,695	0	115,923	1,055,617
		2	868,479	0	131,521	1,000,000	970,960	0	182,551	1,153,511
		3	42,279,173	0	15,059,641	57,338,814	63,503,318	0	29,592,195	93,095,512
		4	0	9,190,087	5,566,364	14,756,451	0	12,902,882	7,809,609	20,712,491
		5	0	30,464,821	18,927,538	49,392,359	0	36,984,293	24,757,220	61,741,512
		6	0	0	9,415,526	9,415,526	0	0	11,948,302	11,948,302
2001/2002	3	1	1,664,716	0	99,184	1,763,900	1,491,586	0	123,782	1,615,367
		2	431,867	0	164,290	596,157	841,709	0	259,907	1,101,616
		3	42,570,705	0	16,107,018	58,677,723	68,411,123	0	33,260,992	101,672,115
		4	0	8,992,440	5,247,457	14,239,897	0	13,497,652	7,739,999	21,237,652
		5	0	27,330,188	20,558,281	47,888,469	0	31,402,386	25,101,661	56,504,047
		6	0	0	9,874,790	9,874,790	0	0	12,442,235	12,442,235
2002/2003	2	1	1,252,660	0	54,397	1,307,057	1,124,889	0	71,750	1,196,638
		2	235,991	0	164,009	400,000	690,038	0	374,925	1,064,962
		3	44,706,600	0	18,158,109	62,864,709	87,311,990	0	40,837,587	128,149,577
		4	0	9,498,127	7,120,086	16,618,213	0	17,324,584	11,441,978	28,766,562
		5	0	22,819,203	18,335,732	41,154,935	0	24,599,101	19,839,262	44,438,363
		6	0	0	9,641,965	9,641,965	0	0	11,888,543	11,888,543
2003/2004	1	1	832,131	0	69,845	901,976	746,422	0	84,862	831,283
		2	310,874	0	453,930	764,804	1,492,817	0	1,349,534	2,842,351
		3	17,654,625	0	7,414,715	25,069,340	56,124,053	0	21,517,503	77,641,556
		4	0	5,920,157	4,690,180	10,610,337	0	17,576,946	9,722,743	27,299,689
		5	0	30,533,035	27,491,071	58,024,106	0	35,387,788	27,820,964	63,208,751
		6	0	0	9,276,232	9,276,232	0	0	11,827,196	11,827,196
(12) All Years, All Injury Types			199,803,500	190,919,148	258,739,390	649,462,038	350,645,061	249,692,431	393,152,515	993,490,007

Notes:

- (4), (5), (6): From Unit Statistical Plan data, excluding Large Deductibles.
- (8): (4) x Conversion Factors from Section X - B, Exhibit 1.
- (9): (5) x Conversion Factors from Section X - B, Exhibit 1.
- (10): (6) x Conversion Factors from Section X - B, Exhibit 1.
- (11): (8) + (9) + (10)

X 000043 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 4
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 Goods and Services Industry Group, Industry Code 9
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	1,299,464	0	23,751	1,323,215	108,357,226
		2	1,531,859	0	1,045,702	2,577,561	
		3	72,939,161	0	37,485,287	110,424,448	
		4	0	13,707,194	10,047,826	23,755,020	
		5	0	46,959,476	33,794,319	80,753,795	
		6	0	0	14,745,127	14,745,127	
2000/2001	4	1	1,060,792	0	132,897	1,193,690	111,488,974
		2	1,106,610	0	219,146	1,325,756	
		3	72,109,644	0	34,969,779	107,079,423	
		4	0	13,037,375	9,159,667	22,197,042	
		5	0	37,397,900	29,124,183	66,522,083	
		6	0	0	13,956,585	13,956,585	
2001/2002	3	1	1,726,805	0	146,311	1,873,116	117,579,238
		2	927,559	0	295,156	1,222,715	
		3	77,419,674	0	39,097,090	116,516,764	
		4	0	13,636,293	8,983,873	22,620,166	
		5	0	31,742,697	29,343,170	61,085,867	
		6	0	0	14,517,542	14,517,542	
2002/2003	2	1	1,292,058	0	82,541	1,374,599	118,074,043
		2	800,166	0	444,498	1,244,663	
		3	99,054,668	0	48,243,442	147,298,111	
		4	0	17,506,108	13,337,606	30,843,714	
		5	0	24,872,681	23,261,481	48,134,162	
		6	0	0	13,902,660	13,902,660	
2003/2004	1	1	822,553	0	96,371	918,924	116,461,847
		2	1,675,642	0	1,668,625	3,344,266	
		3	63,535,361	0	25,351,429	88,886,790	
		4	0	17,759,329	11,349,421	29,108,750	
		5	0	35,786,660	32,689,035	68,475,695	
		6	0	0	13,827,244	13,827,244	
(9) All Years, All Injury Types			397,302,017	252,405,712	461,341,764	1,111,049,494	571,961,327
(10) Pure Premium			0.695	0.441	0.807	1.943	

Notes:

(4), (5), (6): Converted Losses from Page 1 x Excess Loss Factors from Section X - B, Exhibit 4, Page 1.

(7): (4) + (5) + (6)

(8): From Unit Statistical Plan data, excluding Large Deductibles.

(10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000044 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 5
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical Miscellaneous Industry Group, Industry Code 0 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Limited Losses				Converted Limited Losses			
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	Serious (8)	Non-Serious (9)	Medical (10)	Total (11)
1999/2000	5	1	343,056	0	3,130	346,186	330,706	0	4,028	334,734
		2	360,663	0	39,337	400,000	310,892	0	46,024	356,916
		3	20,489,992	0	6,324,001	26,813,993	30,571,068	0	12,274,886	42,845,954
		4	0	3,117,088	1,807,369	4,924,457	0	4,420,031	2,505,013	6,925,044
		5	0	10,760,566	6,105,285	16,865,851	0	13,655,158	8,266,556	21,921,714
		6	0	0	2,248,596	2,248,596	0	0	2,893,943	2,893,943
2000/2001	4	1	616,530	0	4,848	621,378	576,456	0	6,356	582,811
		2	309,449	0	290,551	600,000	345,964	0	403,285	749,249
		3	18,631,268	0	5,669,052	24,300,320	27,984,165	0	11,139,687	39,123,852
		4	0	2,149,991	1,344,452	3,494,443	0	3,018,587	1,886,266	4,904,854
		5	0	9,747,670	5,384,030	15,131,700	0	11,833,671	7,042,311	18,875,983
		6	0	0	2,236,615	2,236,615	0	0	2,838,264	2,838,264
2001/2002	3	1	534,207	0	3,828	538,035	478,649	0	4,777	483,427
		2	302,691	0	297,309	600,000	589,945	0	470,343	1,060,288
		3	16,397,348	0	5,611,340	22,008,688	26,350,538	0	11,587,417	37,937,955
		4	0	2,613,062	1,762,442	4,375,504	0	3,922,206	2,599,602	6,521,808
		5	0	7,411,672	5,612,755	13,024,427	0	8,516,011	6,853,174	15,369,185
		6	0	0	2,414,797	2,414,797	0	0	3,042,644	3,042,644
2002/2003	2	1	439,982	0	12,518	452,500	395,104	0	16,511	411,615
		2	135,011	0	105,450	240,461	394,772	0	241,059	635,831
		3	20,629,507	0	7,547,262	28,176,769	40,289,427	0	16,973,792	57,263,219
		4	0	2,242,293	1,804,470	4,046,763	0	4,089,942	2,899,783	6,989,726
		5	0	7,707,379	5,960,180	13,667,559	0	8,308,555	6,448,915	14,757,469
		6	0	0	2,434,260	2,434,260	0	0	3,001,443	3,001,443
2003/2004	1	1	396,224	0	3,776	400,000	355,413	0	4,588	360,001
		2	116,401	0	83,599	200,000	558,958	0	248,540	807,497
		3	7,034,794	0	2,958,601	9,993,395	22,363,610	0	8,585,860	30,949,470
		4	0	1,393,995	870,256	2,264,251	0	4,138,771	1,804,041	5,942,812
		5	0	10,809,712	8,991,370	19,801,082	0	12,528,456	9,099,266	21,627,723
		6	0	0	2,342,758	2,342,758	0	0	2,987,016	2,987,016
(12) All Years, All Injury Types			86,737,123	57,953,428	80,274,237	224,964,788	151,895,666	74,431,389	126,175,392	352,502,447

Notes:

(4), (5), (6): From Unit Statistical Plan data, excluding Large Deductibles.

(8): (4) x Conversion Factors from Section X - B, Exhibit 1.

(9): (5) x Conversion Factors from Section X - B, Exhibit 1.

(10): (6) x Conversion Factors from Section X - B, Exhibit 1.

(11): (8) + (9) + (10)

X 000045 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 5
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 Miscellaneous Industry Group, Industry Code 0
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	396,511	0	5,126	401,637	17,638,626
		2	372,754	0	58,566	431,320	
		3	36,503,100	0	15,516,010	52,019,109	
		4	0	4,488,577	3,157,030	7,645,607	
		5	0	13,866,276	10,407,421	24,273,697	
		6	0	0	3,583,983	3,583,983	
2000/2001	4	1	691,161	0	8,088	699,249	16,224,721
		2	414,806	0	513,178	927,983	
		3	33,383,596	0	14,131,979	47,515,575	
		4	0	3,065,539	2,384,438	5,449,976	
		5	0	12,016,626	8,869,123	20,885,748	
		6	0	0	3,500,416	3,500,416	
2001/2002	3	1	573,893	0	6,079	579,973	16,588,680
		2	707,335	0	598,509	1,305,843	
		3	31,450,851	0	14,661,129	46,111,980	
		4	0	3,983,813	3,282,395	7,266,208	
		5	0	8,647,142	8,604,316	17,251,458	
		6	0	0	3,749,495	3,749,495	
2002/2003	2	1	485,559	0	20,018	505,577	18,686,977
		2	463,685	0	304,722	768,408	
		3	48,054,422	0	21,487,847	69,542,270	
		4	0	4,154,091	3,670,370	7,824,460	
		5	0	8,434,546	8,097,470	16,532,016	
		6	0	0	3,712,422	3,712,422	
2003/2004	1	1	426,135	0	5,838	431,973	17,132,383
		2	670,182	0	316,265	986,447	
		3	26,663,551	0	10,859,431	37,522,982	
		4	0	4,204,308	2,282,119	6,486,427	
		5	0	12,718,553	11,427,307	24,145,860	
		6	0	0	3,701,051	3,701,051	
(9) All Years, All Injury Types			181,257,542	75,579,470	158,922,139	415,759,151	86,271,387
(10) Pure Premium			2.101	0.876	1.842	4.819	

Notes:

(4), (5), (6): Converted Losses from Page 1 x Excess Loss Factors from Section X - B, Exhibit 4, Page 1.

(7): (4) + (5) + (6)

(8): From Unit Statistical Plan data, excluding Large Deductibles.

(10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000046 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 6
 Page 1

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 All Industry Groups
 All Classes

Composite Policy Year	Report	Injury Type	Limited Losses				Converted Limited Losses			
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	Serious (8)	Non-Serious (9)	Medical (10)	Total (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1999/2000	5	1	3,041,330	0	198,753	3,240,083	2,931,842	0	255,795	3,187,637
		2	4,001,815	0	1,940,805	5,942,620	3,449,565	0	2,270,742	5,720,306
		3	178,666,432	0	56,188,670	234,855,102	266,570,317	0	109,062,208	375,632,525
		4	0	29,414,262	18,715,230	48,129,492	0	41,709,424	25,939,309	67,648,732
		5	0	105,497,379	58,615,099	164,112,478	0	133,876,174	79,364,844	213,241,018
		6	0	0	26,940,477	26,940,477	0	0	34,672,394	34,672,394
2000/2001	4	1	4,215,443	0	275,232	4,490,675	3,941,439	0	360,829	4,302,268
		2	4,714,341	0	1,984,953	6,699,294	5,270,633	0	2,755,115	8,025,748
		3	184,370,230	0	56,967,896	241,338,126	276,924,085	0	111,941,916	388,866,001
		4	0	26,331,935	15,812,658	42,144,593	0	36,970,037	22,185,159	59,155,196
		5	0	96,526,823	54,847,482	151,374,305	0	117,183,563	71,740,506	188,924,070
		6	0	0	26,232,640	26,232,640	0	0	33,289,220	33,289,220
2001/2002	3	1	4,885,022	0	315,312	5,200,334	4,376,980	0	393,509	4,770,489
		2	1,692,083	0	714,074	2,406,157	3,297,870	0	1,129,665	4,427,535
		3	169,415,016	0	56,114,458	225,529,474	272,249,931	0	115,876,356	388,126,286
		4	0	24,209,265	15,556,582	39,765,847	0	36,338,107	22,945,958	59,284,065
		5	0	81,923,476	54,446,584	136,370,060	0	94,130,074	66,479,279	160,609,353
		6	0	0	26,794,417	26,794,417	0	0	33,760,965	33,760,965
2002/2003	2	1	4,160,358	0	236,714	4,397,072	3,736,001	0	312,226	4,048,227
		2	869,646	0	658,770	1,528,416	2,542,845	0	1,505,948	4,048,793
		3	162,486,932	0	58,926,276	221,413,208	317,336,978	0	132,525,195	449,862,173
		4	0	27,030,267	20,013,402	47,043,669	0	49,303,207	32,161,537	81,464,744
		5	0	69,420,614	53,176,449	122,597,063	0	74,835,422	57,536,918	132,372,340
		6	0	0	26,601,255	26,601,255	0	0	32,799,347	32,799,347
2003/2004	1	1	3,060,373	0	161,316	3,221,689	2,745,155	0	195,999	2,941,154
		2	656,505	0	916,662	1,573,167	3,152,537	0	2,725,236	5,877,773
		3	66,929,422	0	29,123,284	96,052,706	212,768,633	0	84,515,770	297,284,403
		4	0	15,973,588	12,076,216	28,049,804	0	47,425,583	25,033,996	72,459,579
		5	0	100,776,360	82,313,719	183,090,079	0	116,799,801	83,301,484	200,101,285
		6	0	0	25,597,487	25,597,487	0	0	32,636,796	32,636,796
(12) All Years, All Injury Types			793,164,948	577,103,969	782,462,872	2,152,731,789	1,381,294,810	748,571,391	1,219,674,222	3,349,540,423

Notes:

(4) - (10): Total of Section X - C, Page 1 of Exhibits 1 through 5.

X 000047 STIP

Section X - Classification Pricing
 Subsection C - Losses by Injury Type
 9/1/2007

Section X - C
 Exhibit 6
 Page 2

Calculation of Adjusted Converted Losses by Serious/Non-Serious/Medical
 All Industry Groups
 All Classes

Composite Policy Year (1)	Report (2)	Injury Type (3)	Adjusted Converted Losses				Exposure (8)
			Serious (4)	Non-Serious (5)	Medical (6)	Total (7)	
1999/2000	5	1	3,449,930	0	320,496	3,770,427	663,698,862
		2	3,944,675	0	2,751,462	6,696,138	
		3	310,472,075	0	132,384,838	442,856,913	
		4	0	42,222,793	31,105,784	73,328,577	
		5	0	135,535,842	94,972,659	230,508,501	
		6	0	0	41,082,686	41,082,686	
2000/2001	4	1	4,618,419	0	441,352	5,059,772	695,393,646
		2	6,208,215	0	3,455,381	9,663,597	
		3	322,438,814	0	136,557,904	458,996,719	
		4	0	37,421,635	26,688,425	64,110,060	
		5	0	118,687,004	86,305,258	204,992,262	
		6	0	0	39,567,671	39,567,671	
2001/2002	3	1	5,101,628	0	482,305	5,583,934	685,127,809
		2	3,822,107	0	1,370,817	5,192,924	
		3	317,339,612	0	141,146,852	458,486,464	
		4	0	36,776,023	27,384,114	64,160,137	
		5	0	95,320,108	79,696,867	175,016,975	
		6	0	0	40,079,350	40,079,350	
2002/2003	2	1	4,411,900	0	380,069	4,791,969	697,056,346
		2	2,958,902	0	1,850,194	4,809,096	
		3	370,567,908	0	162,107,670	532,675,578	
		4	0	49,901,068	38,498,481	88,399,549	
		5	0	75,799,713	69,224,802	145,024,514	
		6	0	0	39,046,455	39,046,455	
2003/2004	1	1	3,207,458	0	238,543	3,446,001	679,615,342
		2	3,624,973	0	3,369,925	6,994,898	
		3	248,190,177	0	103,849,599	352,039,776	
		4	0	47,990,349	29,860,275	77,850,624	
		5	0	118,314,574	100,461,824	218,776,398	
		6	0	0	38,855,185	38,855,185	
(9) All Years, All Injury Types			1,610,356,795	757,969,109	1,473,537,244	3,841,863,148	3,420,892,005
(10) Pure Premium			0.471	0.222	0.431	1.123	

Notes:

(4) - (6), (8): Total of Section X - C, Page 2 of Exhibits 1 through 5.

(10): Pure Premium calculated as the All Years, All Injury Types Adjusted Converted Losses divided by the All Years, All Injury Types Exposure.

X 000048 STIP

MA Full Credibility Standard and Partial Credibility

		Injury Type		
		Serious	Non-Serious	Medical
(1)	Average Claim Cost (See Pages 2 and 3)	150,000	8,000	12,000
(2)	Claims (See Section X - D, Exhibit 1, Page 4 of 9/1/01 Filing)	100	200	200
(3)	Full Credibility Standard =(1) x (2)	15,000,000	1,600,000	2,400,000

Partial Credibility Z is given in terms of E, the expected losses and F, the criterion for full credibility by the formula:

$$Z=(E / F)^{0.4}$$

Credibility of Countrywide Data

		Injury Type		
		Serious	Non-Serious	Medical
(4)	Number of Countrywide Claims	450	900	600

Notes:

Partial Credibility is determined from the full credibility standard and the observed number of countrywide claims using the same formula as is done for the Massachusetts data.

X 000049 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 1
 Page 2

Selection of Average Massachusetts Indemnity Claim Costs

Composite Policy Year 2003/2004 Indemnity Losses

	Serious			Non-Serious	
	Injury Type 1	Injury Type 2	Injury Type 3	Injury Type 4	Injury Type 5
(1) On-Level Losses Developed to Fifth Report	5,199,748	19,629,753	169,717,837	37,121,493	96,291,783
(2) Loss Development from Fifth Report to Ultimate	1.116	1.116	1.116	1.000	1.000
(3) On-Level Ultimate Losses = (1) x (2)	5,801,598	21,901,819	189,362,005	37,121,493	96,291,783
(4) Claim Count Developed to Fifth Report	28	51	1,362	2,153	14,716
Summary:		Serious		Non-Serious	
(5) Ultimate Losses		217,065,422		133,413,276	
(6) Ultimate Claim Count		1,441		16,870	
(7) Average Claim Cost = (5) / (6)		150,676		7,908	
(8) Previous Selected Average Claim Cost		140,000		10,000	
(9) Selected Average Claim Cost		150,000		8,000	

Notes:

- (1): From Section X - B, Exhibit 2, Pages 1 - 4.
- (2): From Section IV - I, Exhibit 3.
- (4): From Section X - B, Exhibit 2, Pages 1 - 4.
- (5): Sum of (3); Injury Types 1, 2, 3 for Serious, and Injury Types 4, 5 for Non-Serious
- (6): Sum of (4); Injury Types 1, 2, 3 for Serious, and Injury Types 4, 5 for Non-Serious
- (8): From Section X - E, Exhibit 1, Page 1 of 09/01/05 rate filing.

X 000050 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 1
 Page 3

Selection of Average Massachusetts Lost Time Medical Claim Costs

Composite Policy Year 2003/2004 Medical Losses

	Lost Time Medical				
	Injury Type 1	Injury Type 2	Injury Type 3	Injury Type 4	Injury Type 5
(1) On-Level Losses Developed to Fifth Report	227,745	27,399,773	59,255,644	19,676,899	68,821,814
(2) Loss Development from Fifth Report to Ultimate	1.000	1.459	1.459	1.000	1.000
(3) On-Level Ultimate Losses = (1) x (2)	227,745	39,970,056	86,440,548	19,676,899	68,821,814
(4) Claim Count Developed to Fifth Report	28	51	1,362	2,153	14,716
Summary:			<u>Medical</u>		
(5) Ultimate Losses			215,137,062		
(6) Ultimate Claim Count			18,310		
(7) Average Claim Cost = (5) / (6)			11,750		
(8) Previous Selected Average Claim Cost			10,000		
(9) Selected Average Claim Cost			12,000		

Notes:

- (1): From Section X - B, Exhibit 2, Pages 1 - 4.
- (2): From Section IV - I, Exhibit 3.
- (4): From Section X - B, Exhibit 2, Pages 1 - 4.
- (5): Sum of (3).
- (6): Sum of (4).
- (8): From Section X - E, Exhibit 1, Page 1 of 09/01/05 rate filing.

X 000051 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 2

Countrywide Classification Experience: Pitch Factors

State (1)	State Code (2)	Industry Group (3)	Industry Code (4)	Serious (5)	Non-Serious (6)	Medical (7)
Alabama	1	Manufacturing	1	1.639	0.777	0.215
		Construction	2	1.123	0.812	0.166
		Office and Clerical	3	0.529	0.464	0.119
		Goods and Services	9	0.921	0.759	0.203
		Miscellaneous	0	0.858	0.728	0.213
Arizona	2	Manufacturing	1	1.703	3.098	0.416
		Construction	2	1.162	3.071	0.337
		Office and Clerical	3	1.221	2.610	0.331
		Goods and Services	9	1.081	3.239	0.377
		Miscellaneous	0	0.901	2.485	0.328
Arkansas	3	Manufacturing	1	1.838	1.397	0.458
		Construction	2	1.539	1.273	0.392
		Office and Clerical	3	0.850	0.774	0.260
		Goods and Services	9	1.528	1.154	0.419
		Miscellaneous	0	1.975	1.057	0.471
California	4	Manufacturing	1	0.424	0.563	0.302
		Construction	2	0.752	0.985	0.411
		Office and Clerical	3	0.284	0.344	0.198
		Goods and Services	9	0.367	0.562	0.293
		Miscellaneous	0	0.479	0.629	0.321
Colorado	5	Manufacturing	1	1.108	0.435	0.352
		Construction	2	1.005	0.441	0.385
		Office and Clerical	3	0.865	0.379	0.274
		Goods and Services	9	0.860	0.475	0.354
		Miscellaneous	0	0.851	0.455	0.374
Connecticut	6	Manufacturing	1	0.467	0.713	0.350
		Construction	2	0.391	0.794	0.331
		Office and Clerical	3	0.264	0.719	0.428
		Goods and Services	9	0.494	0.715	0.361
		Miscellaneous	0	0.486	0.691	0.370
Delaware	7	Manufacturing	1	1.538	0.849	0.516
		Construction	2	1.704	0.220	0.200
		Office and Clerical	3	1.143	0.134	0.124
		Goods and Services	9	1.493	0.132	0.109
		Miscellaneous	0	1.562	0.204	0.235
District of Columbia	8	Manufacturing	1	2.156	0.599	0.487
		Construction	2	0.502	1.648	0.644
		Office and Clerical	3	0.398	2.042	0.752
		Goods and Services	9	0.804	1.493	0.708
		Miscellaneous	0	0.785	1.260	0.631
Florida	9	Manufacturing	1	0.921	0.667	0.213
		Construction	2	0.938	0.621	0.185
		Office and Clerical	3	0.659	0.505	0.173
		Goods and Services	9	0.806	0.649	0.226
		Miscellaneous	0	0.818	0.689	0.229

X 000052 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 2

Countrywide Classification Experience: Pitch Factors

State (1)	State Code (2)	Industry Group (3)	Industry Code (4)	Serious (5)	Non-Serious (6)	Medical (7)
Georgia	10	Manufacturing	1	0.673	1.039	0.380
		Construction	2	0.582	0.972	0.294
		Office and Clerical	3	0.426	0.916	0.331
		Goods and Services	9	0.547	1.037	0.384
		Miscellaneous	0	0.987	1.522	0.533
Idaho	11	Manufacturing	1	1.676	0.688	0.360
		Construction	2	1.359	0.606	0.306
		Office and Clerical	3	1.268	0.725	0.298
		Goods and Services	9	1.143	0.556	0.292
		Miscellaneous	0	1.159	0.703	0.361
Illinois	12	Manufacturing	1	0.753	0.397	0.279
		Construction	2	0.406	0.454	0.290
		Office and Clerical	3	0.365	0.298	0.242
		Goods and Services	9	0.742	0.473	0.317
		Miscellaneous	0	0.519	0.464	0.317
Indiana	13	Manufacturing	1	5.605	1.415	0.509
		Construction	2	3.630	1.289	0.503
		Office and Clerical	3	2.521	1.213	0.391
		Goods and Services	9	3.614	1.304	0.465
		Miscellaneous	0	3.782	1.343	0.522
Iowa	14	Manufacturing	1	0.901	0.676	0.346
		Construction	2	0.926	0.872	0.406
		Office and Clerical	3	0.471	0.426	0.196
		Goods and Services	9	0.927	0.797	0.395
		Miscellaneous	0	1.090	0.910	0.498
Kansas	15	Manufacturing	1	1.369	0.703	0.426
		Construction	2	0.936	0.917	0.403
		Office and Clerical	3	1.055	0.434	0.274
		Goods and Services	9	0.940	0.844	0.388
		Miscellaneous	0	1.308	0.998	0.428
Kentucky	16	Manufacturing	1	1.054	1.477	0.309
		Construction	2	0.753	1.361	0.228
		Office and Clerical	3	0.538	0.954	0.229
		Goods and Services	9	0.604	1.191	0.224
		Miscellaneous	0	0.784	1.330	0.284
Louisiana	17	Manufacturing	1	0.504	1.038	0.289
		Construction	2	0.476	1.097	0.258
		Office and Clerical	3	0.297	0.901	0.224
		Goods and Services	9	0.491	0.956	0.263
		Miscellaneous	0	0.429	1.048	0.286
Maine	18	Manufacturing	1	0.499	0.674	0.372
		Construction	2	0.397	0.647	0.278
		Office and Clerical	3	0.453	0.363	0.172
		Goods and Services	9	0.301	0.609	0.275
		Miscellaneous	0	0.381	0.638	0.352

X 000053 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 2

Countrywide Classification Experience: Pitch Factors

State (1)	State Code (2)	Industry Group (3)	Industry Code (4)	Serious (5)	Non-Serious (6)	Medical (7)
Maryland	19	Manufacturing	1	0.904	1.080	0.554
		Construction	2	0.799	1.048	0.382
		Office and Clerical	3	0.471	0.634	0.385
		Goods and Services	9	0.849	0.980	0.576
		Miscellaneous	0	1.122	0.910	0.616
Michigan	21	Manufacturing	1	0.621	0.705	0.482
		Construction	2	0.576	0.909	0.471
		Office and Clerical	3	0.603	0.571	0.396
		Goods and Services	9	0.705	0.806	0.551
		Miscellaneous	0	0.653	0.897	0.560
Minnesota	22	Manufacturing	1	1.184	1.869	0.619
		Construction	2	1.016	2.204	0.543
		Office and Clerical	3	0.666	1.725	0.474
		Goods and Services	9	0.925	1.857	0.562
		Miscellaneous	0	1.084	2.051	0.604
Mississippi	23	Manufacturing	1	0.910	0.932	0.349
		Construction	2	0.730	0.933	0.278
		Office and Clerical	3	0.481	0.690	0.212
		Goods and Services	9	0.617	0.854	0.298
		Miscellaneous	0	0.691	1.156	0.355
Missouri	24	Manufacturing	1	1.471	0.385	0.330
		Construction	2	0.945	0.495	0.313
		Office and Clerical	3	0.481	0.284	0.242
		Goods and Services	9	1.176	0.526	0.370
		Miscellaneous	0	1.190	0.463	0.392
Montana	25	Manufacturing	1	0.167	0.456	0.071
		Construction	2	0.298	0.487	0.111
		Office and Clerical	3	0.283	0.313	0.091
		Goods and Services	9	0.428	0.384	0.125
		Miscellaneous	0	0.437	0.556	0.174
Nebraska	26	Manufacturing	1	1.376	0.835	0.313
		Construction	2	0.857	0.756	0.231
		Office and Clerical	3	0.346	0.367	0.147
		Goods and Services	9	0.876	0.929	0.296
		Miscellaneous	0	1.079	0.907	0.309
Nevada	27	Manufacturing	1	0.483	0.873	0.356
		Construction	2	0.542	1.036	0.394
		Office and Clerical	3	0.291	0.583	0.239
		Goods and Services	9	0.532	0.844	0.372
		Miscellaneous	0	0.357	0.695	0.357
New Hampshire	28	Manufacturing	1	0.862	1.453	0.272
		Construction	2	0.625	1.254	0.177
		Office and Clerical	3	0.698	1.092	0.230
		Goods and Services	9	0.615	1.244	0.223
		Miscellaneous	0	0.789	1.250	0.245

X 000054 STIP

Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
 9/1/2007

Section X - D
 Exhibit 2

Countrywide Classification Experience: Pitch Factors

State (1)	State Code (2)	Industry Group (3)	Industry Code (4)	Serious (5)	Non-Serious (6)	Medical (7)
New Jersey	29	Manufacturing	1	1.783	0.549	0.561
		Construction	2	2.470	0.653	0.622
		Office and Clerical	3	1.644	0.504	0.516
		Goods and Services	9	1.807	0.551	0.561
		Miscellaneous	0	1.994	0.477	0.559
New Mexico	30	Manufacturing	1	1.064	1.257	0.362
		Construction	2	1.040	1.170	0.364
		Office and Clerical	3	0.391	0.471	0.150
		Goods and Services	9	0.692	1.046	0.330
		Miscellaneous	0	0.597	1.082	0.325
New York	31	Manufacturing	1	0.504	1.120	0.693
		Construction	2	0.682	1.805	0.744
		Office and Clerical	3	0.528	1.113	0.618
		Goods and Services	9	0.561	1.337	0.783
		Miscellaneous	0	0.002	0.004	0.002
North Carolina	32	Manufacturing	1	0.378	0.880	0.436
		Construction	2	0.429	0.946	0.337
		Office and Clerical	3	0.247	0.556	0.297
		Goods and Services	9	0.380	0.962	0.425
		Miscellaneous	0	0.296	0.923	0.340
Oklahoma	35	Manufacturing	1	0.475	0.720	0.262
		Construction	2	0.638	0.694	0.266
		Office and Clerical	3	0.339	0.527	0.225
		Goods and Services	9	0.471	0.694	0.281
		Miscellaneous	0	0.619	1.011	0.394
Oregon	36	Manufacturing	1	2.015	0.952	0.483
		Construction	2	1.178	0.872	0.322
		Office and Clerical	3	1.511	0.754	0.348
		Goods and Services	9	1.107	0.787	0.333
		Miscellaneous	0	1.063	0.901	0.327
Pennsylvania	37	Manufacturing	1	1.188	0.099	0.116
		Construction	2	1.253	0.097	0.116
		Office and Clerical	3	0.688	0.055	0.063
		Goods and Services	9	1.003	0.061	0.076
		Miscellaneous	0	1.021	0.080	0.105
Rhode Island	38	Manufacturing	1	0.371	0.570	0.432
		Construction	2	0.472	0.770	0.474
		Office and Clerical	3	0.302	0.423	0.348
		Goods and Services	9	0.348	0.614	0.437
		Miscellaneous	0	0.498	0.739	0.562
South Carolina	39	Manufacturing	1	0.943	0.429	0.449
		Construction	2	0.641	0.579	0.353
		Office and Clerical	3	0.238	0.371	0.255
		Goods and Services	9	0.576	0.594	0.396
		Miscellaneous	0	0.582	0.632	0.414

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Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
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Section X - D
 Exhibit 2

Countrywide Classification Experience: Pitch Factors

State (1)	State Code (2)	Industry Group (3)	Industry Code (4)	Serious (5)	Non-Serious (6)	Medical (7)
South Dakota	40	Manufacturing	1	3.962	1.101	0.396
		Construction	2	1.438	0.910	0.245
		Office and Clerical	3	1.962	0.595	0.219
		Goods and Services	9	2.783	1.173	0.343
		Miscellaneous	0	2.089	1.240	0.402
Tennessee	41	Manufacturing	1	0.620	0.444	0.261
		Construction	2	0.787	0.631	0.205
		Office and Clerical	3	0.303	0.352	0.186
		Goods and Services	9	0.985	0.693	0.342
		Miscellaneous	0	0.801	0.718	0.348
Utah	43	Manufacturing	1	2.720	1.792	0.461
		Construction	2	1.657	1.305	0.327
		Office and Clerical	3	1.538	1.400	0.392
		Goods and Services	9	1.870	1.368	0.400
		Miscellaneous	0	1.410	1.398	0.356
Vermont	44	Manufacturing	1	0.717	0.486	0.224
		Construction	2	0.520	0.682	0.263
		Office and Clerical	3	0.105	0.236	0.115
		Goods and Services	9	0.530	0.561	0.244
		Miscellaneous	0	0.523	0.721	0.358
Virginia	45	Manufacturing	1	1.503	2.716	0.633
		Construction	2	1.040	2.007	0.364
		Office and Clerical	3	1.099	2.378	0.495
		Goods and Services	9	1.192	2.276	0.493
		Miscellaneous	0	1.053	2.147	0.499
Wisconsin	48	Manufacturing	1	1.333	0.709	0.300
		Construction	2	0.645	0.626	0.212
		Office and Clerical	3	1.357	0.667	0.325
		Goods and Services	9	1.136	0.752	0.333
		Miscellaneous	0	1.157	0.871	0.365
Hawaii	52	Manufacturing	1	0.423	0.477	0.384
		Construction	2	0.754	0.879	0.596
		Office and Clerical	3	0.325	0.349	0.288
		Goods and Services	9	0.655	0.516	0.467
		Miscellaneous	0	0.480	0.476	0.327
Alaska	54	Manufacturing	1	0.512	0.501	0.149
		Construction	2	0.608	0.812	0.168
		Office and Clerical	3	0.558	0.268	0.094
		Goods and Services	9	0.599	0.585	0.155
		Miscellaneous	0	0.708	0.768	0.223

Notes:

Factor to adjust statewide data to the same payroll distribution and loss level as MA.

Pitch Factor = (MA Limited Losses) / [(Countrywide State Pure Premium) x (MA Exposure)]

For a sample countrywide pure premium calculation, see Section X - L, Exhibit 2.

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Section X - Classification Pricing
 Subsection D - Credibility/Countrywide Data
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Section X - D
 Exhibit 3

Countrywide Classification Experience: Database

State (1)	State Code (2)	Experience Data					
		First Report (3)		Second Report (4)		Third Report (5)	
Alabama	1	5/1/2003	- 4/30/2004	5/1/2002	- 4/30/2003	5/1/2001	- 4/30/2002
Arizona	2	3/1/2003	- 2/28/2004	3/1/2002	- 2/28/2003	3/1/2001	- 2/28/2002
Arkansas	3	2/1/2003	- 1/31/2004	2/1/2002	- 1/31/2003	2/1/2001	- 1/31/2002
California	4	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Colorado	5	3/1/2002	- 2/28/2003	3/1/2001	- 2/28/2002	3/1/2000	- 2/28/2001
Connecticut	6	8/1/2003	- 7/31/2004	8/1/2002	- 7/31/2003	8/1/2001	- 7/31/2002
Delaware	7	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
District of Columbia	8	2/1/2003	- 1/31/2004	2/1/2002	- 1/31/2003	2/1/2001	- 1/31/2002
Florida	9	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Georgia	10	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Idaho	11	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Illinois	12	4/1/2003	- 3/31/2004	4/1/2002	- 3/31/2003	4/1/2001	- 3/31/2002
Indiana	13	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Iowa	14	3/1/2003	- 2/29/2004	3/1/2002	- 2/28/2003	3/1/2001	- 2/28/2002
Kansas	15	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Kentucky	16	5/1/2003	- 4/30/2004	5/1/2002	- 4/30/2003	5/1/2001	- 4/30/2002
Louisiana	17	9/1/2002	- 8/31/2003	9/1/2001	- 8/31/2002	9/1/2000	- 8/31/2001
Maine	18	6/1/2002	- 5/31/2003	6/1/2001	- 5/31/2002	6/1/2000	- 5/31/2001
Maryland	19	4/1/2003	- 3/31/2004	4/1/2002	- 3/31/2003	4/1/2001	- 3/31/2002
Michigan	21	4/1/2003	- 3/31/2004	4/1/2002	- 3/31/2003	4/1/2001	- 3/31/2002
Minnesota	22	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Mississippi	23	9/1/2003	- 8/31/2004	9/1/2002	- 8/31/2003	9/1/2001	- 8/31/2002
Missouri	24	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Montana	25	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Nebraska	26	8/1/2003	- 7/31/2004	8/1/2002	- 7/31/2003	8/1/2001	- 7/31/2002
Nevada	27	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
New Hampshire	28	4/1/2003	- 3/31/2004	4/1/2002	- 3/31/2003	4/1/2001	- 3/31/2002
New Jersey	29	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
New Mexico	30	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
New York	31	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
North Carolina	32	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Oklahoma	35	6/1/2003	- 5/31/2004	6/1/2002	- 5/31/2003	6/1/2001	- 5/31/2002
Oregon	36	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Pennsylvania	37	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Rhode Island	38	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
South Carolina	39	5/1/2002	- 4/30/2003	5/1/2001	- 4/30/2002	5/1/2000	- 4/30/2001
South Dakota	40	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Tennessee	41	6/1/2003	- 5/31/2004	6/1/2002	- 5/31/2003	6/1/2001	- 5/31/2002
Utah	43	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Vermont	44	7/1/2003	- 6/30/2004	7/1/2002	- 6/30/2003	7/1/2001	- 6/30/2002
Virginia	45	2/1/2003	- 1/31/2004	2/1/2002	- 1/31/2003	2/1/2001	- 1/31/2002
Wisconsin	48	1/1/2003	- 12/31/2003	1/1/2002	- 12/31/2002	1/1/2001	- 12/31/2001
Hawaii	52	6/1/2003	- 5/31/2004	6/1/2002	- 5/31/2003	6/1/2001	- 5/31/2002
Alaska	54	4/1/2003	- 3/31/2004	4/1/2002	- 3/31/2003	4/1/2001	- 3/31/2002

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Section X - Classification Pricing
 Subsection E - Pure Premium Factors
 9/1/2007

Section X - E
 Exhibit 1

Calculation of Pure Premium Underlying Present Rate Factor

Industry Group (1)	Injury Type (2)	Uncapped Rate Level Factor (3)	Industry Group Pure Premium From Previous Revision (4)	Percent of Pure Premium =(4) / [Total of (4)] (5)	Expected Loss and LAE Ratio (6)	Benefit Level Change Factor (7)	Pure Premium Underlying Present Rate Factor = (3) x (5) x (6) x (7) (8)
Manufacturing	Serious	2.672	0.672	0.298	0.763	1.024	0.623
	Non-Serious	2.672	0.705	0.313	0.763	1.010	0.645
	Medical	2.672	0.874	0.388	0.763	1.000	0.792
	Total		2.250				
Construction	Serious	7.429	2.402	0.408	0.763	1.024	2.371
	Non-Serious	7.429	1.400	0.238	0.763	1.010	1.363
	Medical	7.429	2.079	0.354	0.763	1.000	2.004
	Total		5.881				
Office and Clerical	Serious	0.252	0.057	0.279	0.763	1.024	0.055
	Non-Serious	0.252	0.062	0.304	0.763	1.010	0.059
	Medical	0.252	0.085	0.417	0.763	1.000	0.080
	Total		0.205				
Goods and Services	Serious	2.389	0.500	0.254	0.763	1.024	0.473
	Non-Serious	2.389	0.647	0.328	0.763	1.010	0.605
	Medical	2.389	0.824	0.418	0.763	1.000	0.762
	Total		1.971				
Miscellaneous	Serious	5.810	1.567	0.331	0.763	1.024	1.504
	Non-Serious	5.810	1.311	0.277	0.763	1.010	1.242
	Medical	5.810	1.852	0.391	0.763	1.000	1.735
	Total		4.730				

Notes:

(3): Uncapped rate level factors from Section X - I, Exhibit 1 of 09/01/05 decision.

(4): Industry Group Pure Premiums from Section X - M of 09/01/05 decision.

(6): Expected Loss and Loss Adjustment Expense Ratio from Section VI - A of 09/01/05 decision.

(7): From Section IV - A, Exhibit 7.

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Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 1

Calculation of Pure Premiums Underlying Present Rate
 Manufacturing Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1430	4.945	21.008	2.673	3.081	13.550	2.117	18.748
1438	1.602	0.970	1.565	0.998	0.626	1.239	2.863
1463	2.715	2.301	1.889	1.691	1.484	1.496	4.672
1701	1.305	3.258	1.491	0.813	2.101	1.181	4.095
1747	1.258	1.579	1.097	0.784	1.018	0.869	2.671
1748	1.438	2.572	1.691	0.896	1.659	1.339	3.894
1852	8.310	1.404	1.615	5.177	0.906	1.279	7.362
1853	1.428	0.939	1.050	0.890	0.606	0.832	2.327
1860	1.975	0.685	0.742	1.230	0.442	0.588	2.260
1924	1.225	1.051	1.118	0.763	0.678	0.885	2.327
1925	2.245	1.589	1.415	1.399	1.025	1.121	3.544
2001	1.314	1.374	1.574	0.819	0.886	1.247	2.951
2002	2.587	1.549	1.620	1.612	0.999	1.283	3.894
2003	1.314	1.374	1.574	0.819	0.886	1.247	2.951
2014	1.772	1.205	1.145	1.104	0.777	0.907	2.788
2021	1.142	0.623	0.604	0.711	0.402	0.478	1.592
2039	1.853	1.333	1.354	1.154	0.860	1.072	3.087
2041	0.965	0.826	1.178	0.601	0.533	0.933	2.067
2070	2.463	1.610	1.722	1.534	1.038	1.364	3.937
2081	1.807	2.184	2.138	1.126	1.409	1.693	4.228
2089	1.463	1.430	1.516	0.911	0.922	1.201	3.034
2095	2.014	2.338	1.505	1.255	1.508	1.192	3.955
2101	1.463	1.430	1.516	0.911	0.922	1.201	3.034
2111	1.230	1.345	1.299	0.766	0.868	1.029	2.663
2114	1.463	1.430	1.516	0.911	0.922	1.201	3.034
2115	1.059	1.537	1.085	0.660	0.991	0.859	2.510
2121	0.997	0.634	0.776	0.621	0.409	0.615	1.645
2130	1.834	1.341	1.488	1.143	0.865	1.178	3.186
2131	1.048	1.212	1.100	0.653	0.782	0.871	2.306
2143	0.722	1.178	1.342	0.450	0.760	1.063	2.272
2150	2.583	2.155	1.608	1.609	1.390	1.274	4.273
2156	2.068	2.979	2.523	1.288	1.921	1.998	5.208
2157	2.933	1.686	1.792	1.827	1.087	1.419	4.334
2172	0.481	0.392	0.347	0.300	0.253	0.275	0.827
2174	4.135	2.753	3.675	2.576	1.776	2.911	7.262
2211	2.901	1.937	1.798	1.807	1.249	1.424	4.481
2220	1.238	1.128	1.550	0.771	0.728	1.228	2.726
2260	4.820	1.236	1.729	3.003	0.797	1.369	5.169
2286	1.238	1.128	1.550	0.771	0.728	1.228	2.726
2288	1.245	1.179	0.903	0.776	0.760	0.715	2.251
2302	1.238	1.128	1.550	0.771	0.728	1.228	2.726
2305	1.161	1.349	1.166	0.723	0.870	0.923	2.517
2362	1.449	0.908	0.957	0.903	0.586	0.758	2.246
2380	0.828	1.189	1.060	0.516	0.767	0.840	2.122
2402	1.260	0.906	1.235	0.785	0.584	0.978	2.347
2413	3.001	1.436	1.824	1.870	0.926	1.445	4.240
2416	1.573	2.819	1.488	0.980	1.818	1.178	3.977
2417	1.408	0.859	1.377	0.877	0.554	1.091	2.522

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Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 1

Calculation of Pure Premiums Underlying Present Rate
 Manufacturing Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
2501	1.323	1.175	1.049	0.824	0.758	0.831	2.413
2503	0.424	0.468	0.307	0.264	0.302	0.243	0.809
2534	1.323	1.175	1.049	0.824	0.758	0.831	2.413
2570	2.544	3.089	2.201	1.585	1.992	1.743	5.321
2576	0.943	1.173	1.210	0.587	0.757	0.958	2.302
2578	0.943	1.173	1.210	0.587	0.757	0.958	2.302
2585	1.775	1.388	1.688	1.106	0.895	1.337	3.338
2586	0.857	0.560	0.675	0.534	0.361	0.535	1.430
2623	1.802	1.157	0.707	1.123	0.746	0.560	2.429
2640	1.368	1.337	1.496	0.852	0.862	1.185	2.899
2651	1.368	1.337	1.496	0.852	0.862	1.185	2.899
2660	0.471	0.694	0.926	0.293	0.448	0.733	1.474
2683	0.975	0.745	0.934	0.607	0.481	0.740	1.828
2688	1.394	1.134	1.376	0.868	0.731	1.090	2.690
2710	2.254	3.133	4.768	1.404	2.021	3.776	7.201
2731	1.914	2.281	1.951	1.192	1.471	1.545	4.209
2741	2.739	4.233	2.384	1.706	2.730	1.888	6.325
2747	4.386	2.462	2.487	2.732	1.588	1.970	6.290
2790	0.712	0.945	0.899	0.444	0.610	0.712	1.765
2802	2.268	1.827	2.509	1.413	1.178	1.987	4.579
2835	1.139	1.851	1.451	0.710	1.194	1.149	3.053
2836	2.766	1.239	2.075	1.723	0.799	1.643	4.166
2841	0.770	0.830	0.949	0.480	0.535	0.752	1.767
2883	1.322	1.360	1.426	0.824	0.877	1.129	2.830
2923	0.867	0.905	0.969	0.540	0.584	0.767	1.891
2942	0.802	0.456	1.072	0.500	0.294	0.849	1.643
3018	1.325	2.024	1.184	0.825	1.305	0.938	3.069
3022	1.273	1.921	2.432	0.793	1.239	1.926	3.958
3027	1.779	1.483	2.221	1.108	0.957	1.759	3.824
3028	1.094	2.543	1.634	0.682	1.640	1.294	3.616
3030	3.739	3.350	2.726	2.329	2.161	2.159	6.649
3040	5.344	5.367	5.018	3.329	3.462	3.974	10.765
3041	1.903	1.700	1.662	1.186	1.097	1.316	3.598
3042	1.696	0.955	0.988	1.057	0.616	0.782	2.455
3064	1.386	1.303	1.346	0.863	0.840	1.066	2.770
3066	1.386	1.303	1.346	0.863	0.840	1.066	2.770
3076	1.076	1.365	1.212	0.670	0.880	0.960	2.511
3081	3.545	2.530	3.828	2.209	1.632	3.032	6.872
3082	3.545	2.530	3.828	2.209	1.632	3.032	6.872
3085	2.262	1.545	2.132	1.409	0.997	1.689	4.094
3110	3.737	4.558	2.865	2.328	2.940	2.269	7.537
3111	1.047	0.989	1.117	0.652	0.638	0.885	2.175
3113	0.690	0.779	0.639	0.430	0.502	0.506	1.438
3114	1.655	1.512	1.700	1.031	0.975	1.346	3.353
3118	0.690	0.779	0.639	0.430	0.502	0.506	1.438
3119	0.496	0.359	0.345	0.309	0.232	0.273	0.814
3120	0.523	1.610	0.610	0.326	1.038	0.483	1.847
3122	1.383	0.651	1.240	0.862	0.420	0.982	2.264

X 000060 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 1

Calculation of Pure Premiums Underlying Present Rate
 Manufacturing Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
3127	0.230	0.292	0.264	0.143	0.188	0.209	0.541
3131	1.679	1.456	1.050	1.046	0.939	0.832	2.817
3132	0.678	1.125	0.883	0.422	0.726	0.699	1.847
3145	0.619	0.540	0.660	0.386	0.348	0.523	1.257
3146	1.656	0.820	1.083	1.032	0.529	0.858	2.418
3169	1.762	1.969	2.235	1.098	1.270	1.770	4.138
3179	0.866	0.864	0.969	0.540	0.557	0.767	1.864
3180	1.119	2.136	1.607	0.697	1.378	1.273	3.348
3188	0.870	1.613	1.776	0.542	1.040	1.407	2.989
3200	1.177	0.882	1.301	0.733	0.569	1.030	2.333
3220	1.222	0.755	0.781	0.761	0.487	0.619	1.867
3227	1.762	1.969	2.235	1.098	1.270	1.770	4.138
3241	1.225	1.051	1.118	0.763	0.678	0.885	2.327
3255	1.671	1.457	1.734	1.041	0.940	1.373	3.354
3257	1.314	1.315	1.344	0.819	0.848	1.064	2.731
3270	1.340	1.077	1.009	0.835	0.695	0.799	2.329
3300	3.826	2.661	3.366	2.384	1.716	2.666	6.766
3315	0.668	0.846	0.715	0.416	0.546	0.566	1.528
3336	0.776	1.826	1.401	0.483	1.178	1.110	2.771
3372	1.338	0.944	1.186	0.834	0.609	0.939	2.382
3373	3.444	1.771	2.068	2.146	1.142	1.638	4.926
3381	1.261	1.256	1.359	0.786	0.810	1.076	2.672
3383	0.606	0.688	0.822	0.378	0.444	0.651	1.472
3385	0.448	0.378	0.348	0.279	0.244	0.276	0.799
3400	1.762	1.969	2.235	1.098	1.270	1.770	4.138
3507	1.659	1.759	1.692	1.034	1.135	1.340	3.508
3515	1.610	0.952	1.377	1.003	0.614	1.091	2.708
3548	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3558	0.271	0.198	0.312	0.169	0.128	0.247	0.544
3559	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3571	0.778	0.483	0.499	0.485	0.312	0.395	1.191
3574	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3612	0.949	1.023	0.905	0.591	0.660	0.717	1.968
3620	1.949	2.363	2.610	1.214	1.524	2.067	4.805
3629	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3632	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3634	1.367	0.823	1.324	0.852	0.531	1.049	2.431
3635	1.094	1.649	1.586	0.682	1.064	1.256	3.001
3638	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3642	0.463	0.817	0.421	0.288	0.527	0.333	1.149
3643	0.866	0.864	0.969	0.540	0.557	0.767	1.864
3647	0.875	1.355	1.109	0.545	0.874	0.878	2.297
3648	0.785	0.800	1.188	0.489	0.516	0.941	1.946
3681	0.355	0.354	0.377	0.221	0.228	0.299	0.748
3685	0.355	0.354	0.377	0.221	0.228	0.299	0.748
3807	1.762	1.969	2.235	1.098	1.270	1.770	4.138
3808	0.668	1.338	1.253	0.416	0.863	0.992	2.272
3826	0.934	1.473	0.616	0.582	0.950	0.488	2.020

X 000061 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 1

Calculation of Pure Premiums Underlying Present Rate
 Manufacturing Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
3830	0.962	0.977	0.855	0.599	0.630	0.677	1.907
3841	0.802	1.034	0.889	0.500	0.667	0.704	1.871
4021	1.724	1.215	1.261	1.074	0.784	0.999	2.856
4024	2.466	1.839	1.764	1.536	1.186	1.397	4.120
4034	3.801	2.379	3.353	2.368	1.534	2.656	6.558
4036	1.321	1.032	0.938	0.823	0.666	0.743	2.232
4038	0.900	1.123	0.836	0.561	0.724	0.662	1.947
4053	0.629	0.573	0.543	0.392	0.370	0.430	1.192
4061	1.109	0.764	0.909	0.691	0.493	0.720	1.904
4062	1.109	0.764	0.909	0.691	0.493	0.720	1.904
4112	0.288	0.468	0.332	0.179	0.302	0.263	0.744
4113	0.629	0.573	0.543	0.392	0.370	0.430	1.192
4114	1.242	0.945	0.966	0.774	0.610	0.765	2.148
4130	2.399	1.474	2.033	1.495	0.951	1.610	4.055
4133	1.156	0.719	1.084	0.720	0.464	0.859	2.042
4150	0.410	0.460	0.331	0.255	0.297	0.262	0.814
4239	1.738	2.068	2.269	1.083	1.334	1.797	4.214
4243	1.270	1.582	1.882	0.791	1.020	1.491	3.302
4244	1.516	2.124	1.377	0.944	1.370	1.091	3.405
4250	1.144	1.175	1.072	0.713	0.758	0.849	2.320
4251	1.366	0.965	1.350	0.851	0.622	1.069	2.543
4273	1.043	1.928	1.728	0.650	1.244	1.369	3.262
4279	1.443	1.642	1.791	0.899	1.059	1.418	3.377
4282	0.184	0.235	0.204	0.115	0.152	0.162	0.428
4283	1.640	1.190	1.085	1.022	0.768	0.859	2.649
4299	0.930	0.850	0.912	0.579	0.548	0.722	1.850
4301	2.132	0.886	1.834	1.328	0.571	1.453	3.352
4304	1.223	1.493	1.743	0.762	0.963	1.380	3.105
4307	0.934	1.280	0.857	0.582	0.826	0.679	2.086
4308	0.323	0.419	0.389	0.201	0.270	0.308	0.780
4350	0.248	0.405	0.248	0.155	0.261	0.196	0.612
4351	0.495	0.412	0.333	0.308	0.266	0.264	0.838
4352	0.638	0.295	0.542	0.397	0.190	0.429	1.017
4360	0.499	0.330	0.347	0.311	0.213	0.275	0.799
4410	1.045	2.181	1.608	0.651	1.407	1.274	3.331
4417	1.276	1.596	1.720	0.795	1.029	1.362	3.187
4432	0.571	1.024	0.807	0.356	0.660	0.639	1.655
4439	1.119	1.040	1.388	0.697	0.671	1.099	2.467
4452	1.271	1.331	1.665	0.792	0.858	1.319	2.969
4459	1.194	1.501	1.209	0.744	0.968	0.958	2.670
4470	1.315	1.142	1.066	0.819	0.737	0.844	2.400
4484	0.822	1.246	1.095	0.512	0.804	0.867	2.183
4493	1.703	1.530	1.893	1.061	0.987	1.499	3.547
4557	0.936	0.673	0.845	0.583	0.434	0.669	1.686
4558	0.765	1.383	1.027	0.477	0.892	0.813	2.182
4561	1.119	1.040	1.388	0.697	0.671	1.099	2.467
4583	2.284	0.629	0.973	1.423	0.406	0.771	2.599
4611	0.516	0.674	0.599	0.321	0.435	0.474	1.231

X 000062 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 1

Calculation of Pure Premiums Underlying Present Rate
 Manufacturing Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
4635	0.928	1.196	0.776	0.578	0.771	0.615	1.964
4653	1.001	4.433	2.023	0.624	2.859	1.602	5.085
4665	2.529	1.926	2.639	1.576	1.242	2.090	4.908
4692	0.269	0.244	0.222	0.168	0.157	0.176	0.501
4693	0.403	0.467	0.459	0.251	0.301	0.364	0.916
4720	1.392	1.060	1.841	0.867	0.684	1.458	3.009
4740	0.861	0.499	0.645	0.536	0.322	0.511	1.369
4741	1.369	1.791	0.844	0.853	1.155	0.668	2.677
4770	12.282	2.173	1.286	7.652	1.402	1.019	10.072
4773	25.279	3.958	2.414	15.749	2.553	1.912	20.214
4774	20.241	4.016	2.243	12.610	2.590	1.776	16.977
4775	11.204	2.059	2.307	6.980	1.328	1.827	10.135
4776	18.988	2.418	1.233	11.830	1.560	0.977	14.366
4777	2.284	0.629	0.973	1.423	0.406	0.771	2.599
4779	14.977	2.576	2.722	9.331	1.662	2.156	13.148
4799	45.182	8.076	4.742	28.148	5.209	3.756	37.113
4825	0.288	0.197	0.334	0.179	0.127	0.265	0.571
4828	0.520	0.276	0.278	0.324	0.178	0.220	0.722
4829	0.520	0.276	0.278	0.324	0.178	0.220	0.722
4902	0.802	0.456	1.072	0.500	0.294	0.849	1.643
4923	0.499	0.330	0.347	0.311	0.213	0.275	0.799
6504	1.463	1.430	1.516	0.911	0.922	1.201	3.034
9501	1.282	0.847	1.151	0.799	0.546	0.912	2.257
9505	1.282	0.847	1.151	0.799	0.546	0.912	2.257
9521	2.727	2.974	1.780	1.699	1.918	1.410	5.027
9522	0.837	0.767	0.748	0.521	0.495	0.592	1.609

Notes:

(2), (3), (4): From Section X - J of 09/01/2005 decision.

(5): (2) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(6): (3) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(7): (4) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(Serious = 0.623, Non-Serious = 0.645, Medical = 0.792).

X 000063 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 2

Calculation of Pure Premiums Underlying Present Rate
 Construction Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
0050	0.741	0.637	0.699	1.757	0.868	1.401	4.026
3365	1.867	1.854	2.771	4.427	2.527	5.553	12.507
3724	0.838	0.956	1.018	1.987	1.303	2.040	5.330
3726	2.034	0.998	1.398	4.823	1.360	2.802	8.984
5020	0.711	0.834	0.634	1.686	1.137	1.271	4.093
5022	2.129	2.469	1.863	5.048	3.365	3.733	12.147
5037	4.897	2.358	2.949	11.611	3.214	5.910	20.735
5040	7.121	5.544	5.637	16.884	7.556	11.297	35.737
5057	7.076	4.645	5.215	16.777	6.331	10.451	33.559
5059	7.076	4.645	5.215	16.777	6.331	10.451	33.559
5069	7.076	4.645	5.215	16.777	6.331	10.451	33.559
5102	1.341	2.040	1.292	3.180	2.781	2.589	8.549
5146	0.702	1.078	0.984	1.664	1.469	1.972	5.106
5160	0.446	0.657	0.423	1.057	0.895	0.848	2.801
5183	0.520	0.849	0.658	1.233	1.157	1.319	3.709
5188	0.591	0.928	0.773	1.401	1.265	1.549	4.215
5190	0.504	0.663	0.567	1.195	0.904	1.136	3.235
5213	4.666	1.741	2.762	11.063	2.373	5.535	18.971
5215	0.715	1.156	1.114	1.695	1.576	2.232	5.503
5221	1.408	1.085	1.147	3.338	1.479	2.299	7.116
5222	1.578	0.571	1.080	3.741	0.778	2.164	6.684
5223	0.715	1.156	1.114	1.695	1.576	2.232	5.503
5348	1.041	1.874	0.889	2.468	2.554	1.782	6.804
5402	1.847	1.310	5.928	4.379	1.786	11.880	18.044
5403	2.325	2.154	2.157	5.513	2.936	4.323	12.771
5437	0.771	1.185	0.941	1.828	1.615	1.886	5.329
5443	0.831	0.837	0.727	1.970	1.141	1.457	4.568
5445	1.325	1.220	1.046	3.142	1.663	2.096	6.901
5462	1.103	1.300	1.383	2.615	1.772	2.772	7.159
5472	1.221	1.268	1.037	2.895	1.728	2.078	6.701
5473	2.775	1.428	2.954	6.580	1.946	5.920	14.446
5474	0.850	0.913	1.022	2.015	1.244	2.048	5.308
5479	1.719	1.657	2.468	4.076	2.258	4.946	11.280
5480	0.939	0.983	0.785	2.226	1.340	1.573	5.139
5506	1.036	0.962	0.931	2.456	1.311	1.866	5.633
5507	1.381	1.045	0.718	3.274	1.424	1.439	6.138
5508	0.741	0.637	0.699	1.757	0.868	1.401	4.026
5509	0.465	0.928	0.881	1.103	1.265	1.766	4.133
5538	0.696	1.178	0.970	1.650	1.606	1.944	5.200
5545	7.321	3.368	10.757	17.358	4.591	21.557	43.506
5547	2.832	1.977	2.924	6.715	2.695	5.860	15.269
5606	0.304	0.364	0.326	0.721	0.496	0.653	1.870
5610	0.730	0.677	0.533	1.731	0.923	1.068	3.722
5645	0.888	1.334	1.523	2.105	1.818	3.052	6.976
5651	0.888	1.334	1.523	2.105	1.818	3.052	6.976
5701	4.406	1.471	2.947	10.447	2.005	5.906	18.357
5703	2.893	1.464	2.711	6.859	1.995	5.433	14.288
5705	2.678	1.051	1.316	6.350	1.433	2.637	10.419

X 000064 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 2

Calculation of Pure Premiums Underlying Present Rate
 Construction Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
6003	2.652	1.674	1.887	6.288	2.282	3.782	12.351
6005	0.741	0.637	0.699	1.757	0.868	1.401	4.026
6204	2.085	1.296	1.345	4.944	1.766	2.695	9.405
6217	0.871	0.735	0.821	2.065	1.002	1.645	4.712
6229	0.871	0.735	0.821	2.065	1.002	1.645	4.712
6233	1.317	1.207	0.587	3.123	1.645	1.176	5.944
6251	1.204	0.428	0.672	2.855	0.583	1.347	4.785
6252	1.362	0.508	0.752	3.229	0.692	1.507	5.429
6306	1.304	0.866	0.984	3.092	1.180	1.972	6.244
6319	0.989	0.792	0.908	2.345	1.079	1.820	5.244
6325	0.481	0.513	0.413	1.140	0.699	0.828	2.667
6400	1.251	0.785	0.929	2.966	1.070	1.862	5.898
7538	0.579	0.736	0.770	1.373	1.003	1.543	3.919
7601	0.579	0.736	0.770	1.373	1.003	1.543	3.919
7855	0.928	1.413	0.811	2.200	1.926	1.625	5.751
8227	0.465	0.478	0.528	1.103	0.652	1.058	2.812
9534	0.992	0.874	1.050	2.352	1.191	2.104	5.647
9545	0.765	1.222	0.970	1.814	1.666	1.944	5.423
9549	0.822	0.537	0.539	1.949	0.732	1.080	3.761
9552	1.148	0.874	0.862	2.722	1.191	1.727	5.641
9553	1.148	0.874	0.862	2.722	1.191	1.727	5.641

Notes:

- (2), (3), (4): From Section X - J of 09/01/2005 decision.
 (5): (2) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
 (6): (3) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
 (7): (4) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
 (Serious = 2.371, Non-Serious = 1.363, Medical = 2.004).

X 000065 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 3

Calculation of Pure Premiums Underlying Present Rate
 Office and Clerical Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
4361	2.572	2.123	2.516	0.141	0.125	0.201	0.468
7610	0.940	0.994	0.988	0.052	0.059	0.079	0.189
8601	2.029	1.314	2.072	0.112	0.078	0.166	0.355
8742	1.181	1.149	1.219	0.065	0.068	0.098	0.230
8748	2.895	4.436	3.900	0.159	0.262	0.312	0.733
8800	4.026	2.973	2.939	0.221	0.175	0.235	0.632
8803	0.491	0.309	0.243	0.027	0.018	0.019	0.065
8810	0.675	0.657	0.609	0.037	0.039	0.049	0.125
8820	0.706	0.493	0.487	0.039	0.029	0.039	0.107
8832	2.025	1.314	1.463	0.111	0.078	0.117	0.306
8833	4.832	7.721	6.215	0.266	0.456	0.497	1.218
8868	1.856	2.464	3.168	0.102	0.145	0.253	0.501
8901	0.675	0.657	0.609	0.037	0.039	0.049	0.125
9156	3.570	6.887	5.938	0.196	0.406	0.475	1.078

Notes:

(2), (3), (4): From Section X - J of 09/01/2005 decision.

(5): (2) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(6): (3) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(7): (4) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(Serious = 0.055, Non-Serious = 0.059, Medical = 0.08).

X 000066 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 4

Calculation of Pure Premiums Underlying Present Rate
 Goods and Services Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
0005	1.237	1.602	1.964	0.585	0.969	1.497	3.051
0008	0.655	1.120	1.094	0.310	0.678	0.834	1.821
0016	1.898	1.035	1.250	0.898	0.626	0.953	2.476
0034	2.004	1.418	1.672	0.948	0.858	1.274	3.080
0035	0.778	1.024	0.944	0.368	0.620	0.719	1.707
0036	2.004	1.418	1.672	0.948	0.858	1.274	3.080
0037	0.655	1.120	1.094	0.310	0.678	0.834	1.821
0042	2.521	2.016	2.032	1.192	1.220	1.548	3.960
0079	2.425	1.783	3.151	1.147	1.079	2.401	4.627
0083	2.226	1.285	1.278	1.053	0.777	0.974	2.804
0113	2.004	1.418	1.672	0.948	0.858	1.274	3.080
0170	2.004	1.418	1.672	0.948	0.858	1.274	3.080
0908	45.411	32.055	30.922	21.479	19.393	23.563	64.435
0909	32.496	52.443	80.653	15.371	31.728	61.458	108.556
0912	64.992	104.886	161.306	30.741	63.456	122.915	217.112
0913	90.821	64.111	61.845	42.958	38.787	47.126	128.871
0917	1.011	1.756	1.304	0.478	1.062	0.994	2.534
2587	0.999	0.931	0.842	0.473	0.563	0.642	1.677
3821	2.507	1.896	2.533	1.186	1.147	1.930	4.263
4362	0.322	0.210	0.338	0.152	0.127	0.258	0.537
4511	0.310	0.176	0.243	0.147	0.106	0.185	0.438
4512	0.083	0.071	0.090	0.039	0.043	0.069	0.151
5191	0.649	0.434	0.572	0.307	0.263	0.436	1.005
5192	2.539	2.472	1.788	1.201	1.496	1.362	4.059
8001	0.389	0.713	0.565	0.184	0.431	0.431	1.046
8002	1.637	1.154	1.579	0.774	0.698	1.203	2.676
8006	0.789	0.542	0.729	0.373	0.328	0.555	1.257
8008	0.580	0.434	0.450	0.274	0.263	0.343	0.880
8010	0.851	0.713	0.802	0.403	0.431	0.611	1.445
8013	0.352	0.205	0.231	0.166	0.124	0.176	0.467
8017	0.686	0.511	0.717	0.324	0.309	0.546	1.180
8018	1.896	1.783	1.898	0.897	1.079	1.446	3.422
8021	3.056	2.310	2.140	1.445	1.398	1.631	4.474
8031	1.655	1.232	0.995	0.783	0.745	0.758	2.286
8032	0.971	0.914	0.973	0.459	0.553	0.741	1.754
8033	0.834	1.210	1.046	0.394	0.732	0.797	1.924
8034	3.130	2.696	2.286	1.480	1.631	1.742	4.854
8039	0.738	1.199	1.082	0.349	0.725	0.824	1.899
8044	1.719	1.613	1.788	0.813	0.976	1.362	3.151
8046	0.950	1.362	1.084	0.449	0.824	0.826	2.099
8048	2.068	1.241	1.139	0.978	0.751	0.868	2.597
8050	0.575	0.464	0.460	0.272	0.281	0.351	0.903
8058	1.406	1.323	1.522	0.665	0.800	1.160	2.625
8103	1.628	1.583	1.428	0.770	0.958	1.088	2.816
8105	3.068	1.100	2.006	1.451	0.666	1.529	3.645
8106	3.367	3.495	3.094	1.593	2.114	2.358	6.065

X 000067 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 4

Calculation of Pure Premiums Underlying Present Rate
 Goods and Services Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
8107	1.255	1.070	1.228	0.594	0.647	0.936	2.177
8111	1.360	1.874	1.329	0.643	1.134	1.013	2.790
8116	1.255	1.070	1.228	0.594	0.647	0.936	2.177
8203	1.797	2.645	1.475	0.850	1.600	1.124	3.574
8204	7.941	2.216	2.479	3.756	1.341	1.889	6.986
8215	1.669	1.662	2.321	0.789	1.006	1.769	3.564
8232	2.429	2.434	2.615	1.149	1.473	1.993	4.614
8233	4.249	2.463	4.907	2.010	1.490	3.739	7.239
8235	2.196	2.383	2.334	1.039	1.442	1.779	4.259
8263	3.719	1.781	2.658	1.759	1.078	2.025	4.862
8264	2.716	3.114	2.233	1.285	1.884	1.702	4.870
8265	4.249	2.463	4.907	2.010	1.490	3.739	7.239
8279	2.471	1.370	3.207	1.169	0.829	2.444	4.441
8291	1.639	1.586	1.627	0.775	0.960	1.240	2.975
8292	2.014	1.597	1.533	0.953	0.966	1.168	3.087
8293	6.030	2.946	3.588	2.852	1.782	2.734	7.369
8350	3.148	2.372	2.081	1.489	1.435	1.586	4.510
8380	1.210	1.365	1.289	0.572	0.826	0.982	2.380
8381	0.596	0.672	0.774	0.282	0.407	0.590	1.278
8385	2.327	1.464	1.375	1.101	0.886	1.048	3.034
8392	0.921	0.739	0.674	0.436	0.447	0.514	1.396
8393	0.962	1.210	0.888	0.455	0.732	0.677	1.864
8500	4.249	2.463	4.907	2.010	1.490	3.739	7.239
8710	1.240	0.877	0.955	0.587	0.531	0.728	1.845
8719	1.240	0.877	0.955	0.587	0.531	0.728	1.845
8720	0.608	0.337	0.409	0.288	0.204	0.312	0.803
8745	2.166	4.010	4.596	1.025	2.426	3.502	6.953
8829	0.686	1.582	1.168	0.324	0.957	0.890	2.172
8831	0.361	0.413	0.729	0.171	0.250	0.555	0.976
8835	1.082	1.551	1.119	0.512	0.938	0.853	2.303
9014	1.271	1.038	1.034	0.601	0.628	0.788	2.017
9015	1.816	1.069	1.350	0.859	0.647	1.029	2.534
9016	0.739	0.933	0.961	0.350	0.564	0.732	1.646
9033	2.663	1.768	1.119	1.260	1.070	0.853	3.182
9040	1.592	2.171	1.935	0.753	1.313	1.474	3.541
9052	0.699	0.899	0.888	0.331	0.544	0.677	1.551
9058	0.699	0.899	0.888	0.331	0.544	0.677	1.551
9060	0.713	0.558	0.705	0.337	0.338	0.537	1.212
9061	0.772	0.484	0.564	0.365	0.293	0.430	1.088
9063	0.232	0.356	0.463	0.110	0.215	0.353	0.678
9079	0.625	0.682	0.742	0.296	0.413	0.565	1.274
9089	0.462	0.369	0.369	0.219	0.223	0.281	0.723
9093	0.417	0.568	1.219	0.197	0.344	0.929	1.470
9101	1.062	1.100	1.472	0.502	0.666	1.122	2.289
9220	1.851	2.403	1.428	0.876	1.454	1.088	3.417
9410	1.353	0.883	1.040	0.640	0.534	0.792	1.967

X 000068 STIP

Section X - Classification Pricing
Subsection F - Underlying Pure Premiums
9/1/2007

Section X - F
Exhibit 4

Calculation of Pure Premiums Underlying Present Rate
Goods and Services Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
9519	1.615	0.934	0.997	0.764	0.565	0.760	2.089
9586	0.336	0.240	0.256	0.159	0.145	0.195	0.499
9620	0.431	0.228	0.407	0.204	0.138	0.310	0.652

Notes:

(2), (3), (4): From Section X - J of 09/01/2005 decision.

(5): (2) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(6): (3) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(7): (4) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.

(Serious = 0.473, Non-Serious = 0.605, Medical = 0.762).

X 000069 STIP

Section X - Classification Pricing
 Subsection F - Underlying Pure Premiums
 9/1/2007

Section X - F
 Exhibit 5

Calculation of Pure Premiums Underlying Present Rate
 Miscellaneous Industry Group

Class (1)	Adopted Relativities			Pure Premiums Underlying Present Rate			
	Serious (2)	Non-Serious (3)	Medical (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
0106	2.806	1.984	3.586	4.220	2.464	6.222	12.906
0251	0.626	0.644	0.550	0.942	0.800	0.954	2.696
1624	0.839	0.620	0.770	1.262	0.770	1.336	3.368
1655	1.015	0.387	0.858	1.527	0.481	1.489	3.496
1710	0.839	0.620	0.770	1.262	0.770	1.336	3.368
2702	2.687	2.024	3.512	4.041	2.514	6.093	12.648
4000	0.923	0.825	0.879	1.388	1.025	1.525	3.938
6834	0.676	0.493	0.946	1.017	0.612	1.641	3.270
6836	0.606	0.463	0.512	0.911	0.575	0.888	2.375
7219	1.683	1.429	1.259	2.531	1.775	2.184	6.490
7230	1.638	1.138	1.645	2.464	1.413	2.854	6.731
7231	1.193	1.168	1.058	1.794	1.451	1.836	5.081
7360	1.059	1.267	0.879	1.593	1.574	1.525	4.691
7370	0.578	0.744	0.743	0.869	0.924	1.289	3.082
7380	1.077	1.466	1.253	1.620	1.821	2.174	5.615
7382	0.693	0.821	0.890	1.042	1.020	1.544	3.606
7403	0.620	0.630	0.702	0.932	0.782	1.218	2.933
7405	0.222	0.291	0.256	0.334	0.361	0.444	1.139
7409	2.816	0.484	0.693	4.235	0.601	1.202	6.039
7418	2.816	0.484	0.693	4.235	0.601	1.202	6.039
7420	2.816	0.484	0.693	4.235	0.601	1.202	6.039
7421	0.349	0.159	0.672	0.525	0.197	1.166	1.888
7422	0.349	0.159	0.672	0.525	0.197	1.166	1.888
7423	0.721	0.545	0.948	1.084	0.677	1.645	3.406
7431	0.349	0.159	0.672	0.525	0.197	1.166	1.888
7502	0.935	0.618	0.942	1.406	0.768	1.634	3.808
7515	0.296	0.203	0.207	0.445	0.252	0.359	1.056
7520	0.626	0.644	0.550	0.942	0.800	0.954	2.696
7539	0.334	0.421	0.395	0.502	0.523	0.685	1.711
7580	0.678	0.400	0.704	1.020	0.497	1.221	2.738
7590	1.522	1.612	1.663	2.289	2.002	2.885	7.176
7600	0.531	0.585	0.504	0.799	0.727	0.874	2.400
7704	0.186	0.202	0.351	0.280	0.251	0.609	1.140
7720	0.338	0.327	0.369	0.508	0.406	0.640	1.555
9019	1.655	0.833	1.129	2.489	1.035	1.959	5.483
9102	0.342	0.574	0.440	0.514	0.713	0.763	1.991
9154	0.216	0.302	0.249	0.325	0.375	0.432	1.132
9178	0.746	4.354	12.601	1.122	5.408	21.863	28.392
9179	4.414	4.408	4.021	6.639	5.475	6.976	19.090
9180	0.447	0.735	0.786	0.672	0.913	1.364	2.949
9182	0.686	0.344	0.608	1.032	0.427	1.055	2.514
9186	0.447	0.735	0.786	0.672	0.913	1.364	2.949
9402	1.466	1.065	1.150	2.205	1.323	1.995	5.523
9403	1.580	1.170	1.654	2.376	1.453	2.870	6.699

Notes:

- (2), (3), (4): From Section X - J of 09/01/2005 decision.
- (5): (2) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
- (6): (3) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
- (7): (4) x Pure Premium Underlying Present Rate Factors from Section X - E, Exhibit 1.
 (Serious = 1.504, Non-Serious = 1.242, Medical = 1.735).

X 000070 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 1

A-Sheet Table of Contents

Class	To find the A-Sheet for:		Class	Look at the A-Sheet for:	
	Description			Exhibit	
0005	FARM: NURSERY EMP & DRIVERS		0005	Section X - G, Exhibit 1	
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS		0008	Section X - G, Exhibit 2	
0016	FARM: ORCHARDS & DRIVERS		0016	Section X - G, Exhibit 2	
0034	FARM: POULTRY OR EGG PRODUCERS & DRIVERS		0034	Section X - G, Exhibit 3	
0035	FARM: FLORIST & DRIVERS		0035	Section X - G, Exhibit 3	
0036	FARM: DAIRY & DRIVERS		0034	Section X - G, Exhibit 3	
0037	FARM: FIELD CROPS & DRIVERS		0008	Section X - G, Exhibit 2	
0042	LANDSCAPE GARDENING & DRIVERS		0042	Section X - G, Exhibit 4	
0050	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS		0050	Section X - G, Exhibit 4	
0079	FARM: BERRY OR VINEYARD & DRIVERS		0079	Section X - G, Exhibit 5	
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS		0083	Section X - G, Exhibit 5	
0106	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS		0106	Section X - G, Exhibit 6	
0113	FARM: FISH HATCHERY & DRIVERS		0034	Section X - G, Exhibit 3	
0170	FARM: ANIMAL RAISING & DRIVERS		0034	Section X - G, Exhibit 3	
0251	IRRIGATION WORKS OPERATION & DRIVERS		0251	Section X - G, Exhibit 6	
0908	DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC		0908	Section X - G, Exhibit 7	
0909	DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF		0909	Section X - G, Exhibit 7	
0912	DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS		0909	Section X - G, Exhibit 7	
0913	DOMESTIC WORKERS-INSIDE-NOC		0908	Section X - G, Exhibit 7	
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE		0917	Section X - G, Exhibit 8	
0918	DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE		0918	Section X - G, Exhibit 8	
1430	SMELTING, SINTERING OR REFINING-LEAD & DRIVERS		1430	Section X - G, Exhibit 9	
1438	SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & D		1438	Section X - G, Exhibit 9	
1463	ASPHALT WORKS & DRIVERS		1463	Section X - G, Exhibit 10	
1624	QUARRY NOC & DRIVERS		1624	Section X - G, Exhibit 10	
1655	LIME MFG-QUARRY-SURFACE & DRIVERS		1655	Section X - G, Exhibit 11	
1701	CEMENT MFG		1701	Section X - G, Exhibit 11	
1710	STONE CRUSHING & DRIVERS		1624	Section X - G, Exhibit 10	
1747	EMERY WORKS & DRIVERS		1747	Section X - G, Exhibit 12	
1748	ABRASIVE WHEEL MFG & DRIVERS		1748	Section X - G, Exhibit 12	
1852	ASBESTOS GOODS MFG		1852	Section X - G, Exhibit 13	
1853	MICA GOODS MFG & MICA PREPARING		1853	Section X - G, Exhibit 13	
1860	ABRASIVE PAPER OR CLOTH PREPARATION		1860	Section X - G, Exhibit 14	
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL		1924	Section X - G, Exhibit 14	
1925	DIE CASTING MFG		1925	Section X - G, Exhibit 15	
2001	CRACKER MFG		2001	Section X - G, Exhibit 15	
2002	MACARONI MFG		2002	Section X - G, Exhibit 16	
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS		2001	Section X - G, Exhibit 15	
2014	GRAIN MILLING		2014	Section X - G, Exhibit 16	
2021	SUGAR REFINING-ALL OPERATIONS & DRIVERS		2021	Section X - G, Exhibit 17	
2039	ICE CREAM MFG & DRIVERS		2039	Section X - G, Exhibit 17	
2041	CONFECTION MFG		2041	Section X - G, Exhibit 18	
2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS		2070	Section X - G, Exhibit 18	
2081	BUTCHERING		2081	Section X - G, Exhibit 19	
2089	PACKING HOUSE- ALL OPERATIONS		2089	Section X - G, Exhibit 19	
2095	MEAT PRODUCTS MFG-NOC		2095	Section X - G, Exhibit 20	
2101	FISH CURING		2089	Section X - G, Exhibit 19	
2111	CANNERY NOC		2111	Section X - G, Exhibit 20	
2114	OYSTERMEN		2089	Section X - G, Exhibit 19	
2115	SEAFOOD PRODUCTS MFG-NOC		2115	Section X - G, Exhibit 21	
2121	BREWERY & DRIVERS		2121	Section X - G, Exhibit 21	
2130	SPIRITUOUS LIQUOR DISTILLERY		2130	Section X - G, Exhibit 22	
2131	SPIRITUOUS LIQUOR BOTTLING		2131	Section X - G, Exhibit 22	
2143	FRUIT JUICE MFG		2143	Section X - G, Exhibit 23	
2150	ICE MFG		2150	Section X - G, Exhibit 23	
2156	BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR		2156	Section X - G, Exhibit 24	
2157	BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS		2157	Section X - G, Exhibit 24	
2172	CIGARETTE MFG		2172	Section X - G, Exhibit 25	
2174	TOBACCO REHANDLING OR WAREHOUSING		2174	Section X - G, Exhibit 25	
2211	COTTON BATTING,WADDING OR WASTE MFG		2211	Section X - G, Exhibit 26	
2220	YARN OR THREAD MFG-COTTON		2220	Section X - G, Exhibit 26	
2260	WOOL COMBING OR SCOURING		2260	Section X - G, Exhibit 27	
2286	WOOL SPINNING & WEAVING		2220	Section X - G, Exhibit 26	
2288	FELTING MFG		2288	Section X - G, Exhibit 27	
2302	SILK THREAD OR YARN MFG		2220	Section X - G, Exhibit 26	
2305	TEXTILE FIBER MFG-SYNTHETIC		2305	Section X - G, Exhibit 28	
2362	KNIT GOODS MFG NOC		2362	Section X - G, Exhibit 28	

X 000071 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 1

A-Sheet Table of Contents

Class	To find the A-Sheet for:	Class	Look at the A-Sheet for:
	Description		Exhibit
2380	WEBBING MFG	2380	Section X - G, Exhibit 29
2402	CARPET OR RUG MFG NOC	2402	Section X - G, Exhibit 29
2413	TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH	2413	Section X - G, Exhibit 30
2416	YARN OR THREAD DYEING OR FINISHING	2416	Section X - G, Exhibit 30
2417	CLOTH PRINTING	2417	Section X - G, Exhibit 31
2501	CLOTHING MFG	2501	Section X - G, Exhibit 31
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	2503	Section X - G, Exhibit 32
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	2501	Section X - G, Exhibit 31
2570	MATTRESS OR BOX SPRING MFG	2570	Section X - G, Exhibit 32
2576	CANVAS GOODS MFG NOC-SHOP	2576	Section X - G, Exhibit 33
2578	BAG OR SACK MFG-CLOTH	2576	Section X - G, Exhibit 33
2585	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	2585	Section X - G, Exhibit 33
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	2586	Section X - G, Exhibit 34
2587	TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR	2587	Section X - G, Exhibit 34
2623	TANNING	2623	Section X - G, Exhibit 35
2640	LEATHER EMBOSING	2640	Section X - G, Exhibit 35
2651	SHOE STOCK MFG	2640	Section X - G, Exhibit 35
2660	BOOT OR SHOE MFG NOC	2660	Section X - G, Exhibit 36
2683	LUGGAGE MFG	2683	Section X - G, Exhibit 36
2688	LEATHER GOODS MFG NOC	2688	Section X - G, Exhibit 37
2702	LOGGING OR LUMBERING & DRIVERS	2702	Section X - G, Exhibit 37
2710	SAWMILLS	2710	Section X - G, Exhibit 38
2731	PLANING OR MOLDING MILL	2731	Section X - G, Exhibit 38
2741	COOPERAGE STOCK MFG	2741	Section X - G, Exhibit 39
2747	COOPERAGE ASSEMBLY	2747	Section X - G, Exhibit 39
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Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 1

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Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 2

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
0005 FARM: NURSERY EMP & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	127,389	1	16	79,345	123,908	145,443	348,696		
2000/2001	149,320	4	32	268,761	163,880	378,774	811,415		
2001/2002	148,849	0	11	0	11,752	49,107	60,859		
2002/2003	142,877	3	22	292,656	79,397	350,613	722,665		
2003/2004	151,857	0	20	0	100,512	177,117	277,629		
MA Total	720,292	8	101	640,761	479,449	1,101,053	2,221,264		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.623	0.973	1.142	2.737		
		2000/2001		1.800	1.098	2.537	5.434		
		2001/2002		0.000	0.079	0.330	0.409		
		2002/2003		2.048	0.556	2.454	5.058		
		2003/2004		0.000	0.662	1.166	1.828		
		MA Total Pure Premium:		0.890	0.666	1.529	3.084		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.281	1.508	1.895			
		(14) Massachusetts Credibility:		0.24	0.72	0.73			
		(15) Countrywide Pure Premium:		0.966	0.524	1.143	2.633		
		(16) Countrywide Indicated Relativity:		1.356	1.140	1.366			
		(17) Countrywide Credibility:		0.38	0.14	0.14			
		(18) Countrywide Lost-time Claims:		549	4,728				
		(19) Pure Premium Underlying Present Rate:		0.585	0.969	1.497	3.051		
		(20) Relativity to Underlying Present Rate:		1.247	1.632	1.992			
		(21) Credibility to Underlying Relativity:		0.380	0.140	0.130			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.296	1.474	1.834			
		(24) Balanced Formula Relativity:		1.285	1.471	1.827	1.552		

Class(es):		Effective: 9/1/2007						Goods & Services	
0008 FARM: GARDENING-MARKET OR TRUCK & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	168,486	0	12	0	21,566	51,311	72,877		
2000/2001	194,887	3	13	233,408	192,896	266,875	693,179		
2001/2002	195,115	0	20	0	108,283	159,397	267,680		
2002/2003	204,355	1	6	148,162	27,592	141,397	317,151		
2003/2004	250,631	0	15	0	9,629	47,307	56,937		
MA Total	1,013,474	4	66	381,569	359,966	666,287	1,407,822		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.128	0.305	0.433		
		2000/2001		1.198	0.990	1.369	3.557		
		2001/2002		0.000	0.555	0.817	1.372		
		2002/2003		0.725	0.135	0.692	1.552		
		2003/2004		0.000	0.038	0.189	0.227		
		MA Total Pure Premium:		0.376	0.355	0.657	1.389		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.542	0.805	0.815			
		(14) Massachusetts Credibility:		0.21	0.71	0.66			
		(15) Countrywide Pure Premium:		1.547	0.556	1.178	3.281		
		(16) Countrywide Indicated Relativity:		2.171	1.209	1.408			
		(17) Countrywide Credibility:		0.40	0.15	0.17			
		(18) Countrywide Lost-time Claims:		256	4,541				
		(19) Pure Premium Underlying Present Rate:		0.310	0.678	0.834	1.821		
		(20) Relativity to Underlying Present Rate:		0.660	1.141	1.110			
		(21) Credibility to Underlying Relativity:		0.390	0.140	0.170			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.240	0.912	0.966			
		(24) Balanced Formula Relativity:		1.229	0.911	0.963	1.046		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

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Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 3

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
0016 FARM: ORCHARDS & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	51,743	0	7	0	42,311	31,065	73,375		
2000/2001	49,270	0	4	0	12,758	27,339	40,097		
2001/2002	46,963	1	3	177,091	2,652	34,016	213,759		
2002/2003	50,801	0	3	0	2,069	9,842	11,911		
2003/2004	50,934	0	3	0	57,677	38,593	96,270		
MA Total	249,711	1	20	177,091	117,467	140,855	435,412		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.818	0.600	1.418				
	2000/2001	0.000	0.259	0.555	0.814				
	2001/2002	3.771	0.056	0.724	4.552				
	2002/2003	0.000	0.041	0.194	0.234				
	2003/2004	0.000	1.132	0.758	1.890				
	MA Total Pure Premium:	0.709	0.470	0.564	1.744				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.021	1.066	0.699					
	(14) Massachusetts Credibility:	0.19	0.39	0.40					
	(15) Countrywide Pure Premium:	1.966	0.738	1.728	4.432				
	(16) Countrywide Indicated Relativity:	2.759	1.605	2.066					
	(17) Countrywide Credibility:	0.41	0.31	0.30					
	(18) Countrywide Lost-time Claims:	897	4,835						
	(19) Pure Premium Underlying Present Rate:	0.898	0.626	0.953	2.476				
	(20) Relativity to Underlying Present Rate:	1.913	1.054	1.268					
	(21) Credibility to Underlying Relativity:	0.400	0.300	0.300					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	2.090	1.230	1.280					
	(24) Balanced Formula Relativity:	2.072	1.227	1.275	1.549				

Class(es):		Effective: 9/1/2007						Goods & Services	
0034 FARM: POULTRY OR EGG PRODUCERS & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	98,653	0	9	0	31,183	63,021	94,204		
2000/2001	102,070	2	13	111,150	29,503	101,621	242,274		
2001/2002	99,087	1	13	60,546	66,493	87,078	214,117		
2002/2003	92,780	1	7	129,209	48,196	179,954	357,360		
2003/2004	95,721	0	8	0	60,797	140,027	200,825		
MA Total	488,311	4	50	300,905	236,173	571,702	1,108,779		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.316	0.639	0.955				
	2000/2001	1.089	0.289	0.996	2.374				
	2001/2002	0.611	0.671	0.879	2.161				
	2002/2003	1.393	0.519	1.940	3.852				
	2003/2004	0.000	0.635	1.463	2.098				
	MA Total Pure Premium:	0.616	0.484	1.171	2.271				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.887	1.096	1.451					
	(14) Massachusetts Credibility:	0.25	0.59	0.58					
	(15) Countrywide Pure Premium:	1.248	0.702	1.391	3.340				
	(16) Countrywide Indicated Relativity:	1.750	1.527	1.662					
	(17) Countrywide Credibility:	0.38	0.21	0.21					
	(18) Countrywide Lost-time Claims:	586	5,890						
	(19) Pure Premium Underlying Present Rate:	0.948	0.858	1.274	3.080				
	(20) Relativity to Underlying Present Rate:	2.020	1.444	1.696					
	(21) Credibility to Underlying Relativity:	0.370	0.200	0.210					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.634	1.256	1.547					
	(24) Balanced Formula Relativity:	1.620	1.254	1.542	1.504				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

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Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 4

Calculation of Class Relativities

Class(es): 0035 FARM: FLORIST & DRIVERS		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	343,450	1	38	84,609	213,918	335,824	634,352
2000/2001	381,617	0	26	0	192,174	124,687	316,861
2001/2002	372,637	0	19	0	39,593	122,347	161,940
2002/2003	365,493	2	34	346,809	212,991	529,805	1,089,605
2003/2004	361,143	2	15	264,874	185,115	319,680	769,668
MA Total	1,824,340	5	132	696,292	843,792	1,432,342	2,972,426
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.246	0.623	0.978	1.847		
	2000/2001	0.000	0.504	0.327	0.830		
	2001/2002	0.000	0.106	0.328	0.435		
	2002/2003	0.949	0.583	1.450	2.981		
	2003/2004	0.733	0.513	0.885	2.131		
	MA Total Pure Premium:	0.382	0.463	0.785	1.629		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	0.549	1.048	0.973			
	(14) Massachusetts Credibility:	0.29	0.87	0.79			
	(15) Countrywide Pure Premium:	0.669	0.522	0.946	2.137		
	(16) Countrywide Indicated Relativity:	0.939	1.135	1.131			
	(17) Countrywide Credibility:	0.36	0.07	0.11			
	(18) Countrywide Lost-time Claims:	302	3,114				
	(19) Pure Premium Underlying Present Rate:	0.368	0.620	0.719	1.707		
	(20) Relativity to Underlying Present Rate:	0.784	1.043	0.957			
	(21) Credibility to Underlying Relativity:	0.350	0.060	0.100			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	0.772	1.054	0.989			
	(24) Balanced Formula Relativity:	0.765	1.052	0.986	0.922		

Class(es): 0042 LANDSCAPE GARDENING & DRIVERS		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	1,923,912	26	296	3,281,555	2,169,392	3,584,060	9,035,007
2000/2001	2,230,072	18	308	1,811,337	1,564,429	2,362,017	5,737,783
2001/2002	2,387,894	25	356	3,105,368	1,921,136	4,260,814	9,287,317
2002/2003	2,645,493	46	327	6,443,768	1,978,839	5,832,897	14,255,504
2003/2004	2,899,013	19	300	3,772,119	2,701,931	4,243,038	10,717,088
MA Total	12,086,384	134	1,587	18,414,147	10,335,727	20,282,825	49,032,699
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	1.706	1.128	1.863	4.696		
	2000/2001	0.812	0.702	1.059	2.573		
	2001/2002	1.300	0.805	1.784	3.889		
	2002/2003	2.436	0.748	2.205	5.389		
	2003/2004	1.301	0.932	1.464	3.697		
	MA Total Pure Premium:	1.524	0.855	1.678	4.057		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	2.193	1.938	2.081			
	(14) Massachusetts Credibility:	0.98	1.00	1.00			
	(15) Countrywide Pure Premium:	1.622	0.891	1.714	4.227		
	(16) Countrywide Indicated Relativity:	2.276	1.937	2.049			
	(17) Countrywide Credibility:	0.01	0.00	0.00			
	(18) Countrywide Lost-time Claims:	1,772	15,638				
	(19) Pure Premium Underlying Present Rate:	1.192	1.220	1.548	3.960		
	(20) Relativity to Underlying Present Rate:	2.541	2.054	2.061			
	(21) Credibility to Underlying Relativity:	0.010	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	2.198	1.938	2.081			
	(24) Balanced Formula Relativity:	2.178	1.934	2.073	2.079		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00080 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 5

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction	
0050 FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	5,792	0	0	0	0	783	783		
2000/2001	4,166	0	0	0	0	0	0		
2001/2002	3,781	0	0	0	0	206	206		
2002/2003	9,391	0	0	0	0	0	0		
2003/2004	12,517	0	1	0	117	519	636		
MA Total	35,647	0	1	0	117	1,509	1,626		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.135	0.135				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	0.000	0.000	0.054	0.054				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	0.009	0.041	0.051				
	MA Total Pure Premium:	0.000	0.003	0.042	0.046				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.004	0.021					
	(14) Massachusetts Credibility:	0.11	0.21	0.21					
	(15) Countrywide Pure Premium:	2.701	0.912	2.299	5.911				
	(16) Countrywide Indicated Relativity:	0.970	1.010	1.206					
	(17) Countrywide Credibility:	0.45	0.40	0.40					
	(18) Countrywide Lost-time Claims:	206	1,425						
	(19) Pure Premium Underlying Present Rate:	1.757	0.868	1.401	4.026				
	(20) Relativity to Underlying Present Rate:	0.752	0.629	0.697					
	(21) Credibility to Underlying Relativity:	0.440	0.390	0.390					
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876				
	(23) Formula Relativity:	0.768	0.650	0.759					
	(24) Balanced Formula Relativity:	0.777	0.651	0.762	0.752				

Class(es):		Effective: 9/1/2007						Goods & Services	
0079 FARM: BERRY OR VINEYARD & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	130,773	1	13	84,239	188,986	213,156	486,380		
2000/2001	109,964	1	9	58,781	49,876	90,608	199,265		
2001/2002	115,462	3	13	676,678	179,206	356,935	1,212,819		
2002/2003	109,348	2	5	314,186	29,956	211,864	556,006		
2003/2004	114,849	0	5	0	8,374	46,798	55,173		
MA Total	580,396	7	45	1,133,883	456,399	919,361	2,509,643		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.644	1.445	1.630	3.719				
	2000/2001	0.535	0.454	0.824	1.812				
	2001/2002	5.861	1.552	3.091	10.504				
	2002/2003	2.873	0.274	1.938	5.085				
	2003/2004	0.000	0.073	0.407	0.480				
	MA Total Pure Premium:	1.954	0.786	1.584	4.324				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.812	1.782	1.964					
	(14) Massachusetts Credibility:	0.29	0.69	0.80					
	(15) Countrywide Pure Premium:	0.803	0.454	0.798	2.055				
	(16) Countrywide Indicated Relativity:	1.127	0.986	0.954					
	(17) Countrywide Credibility:	0.36	0.16	0.10					
	(18) Countrywide Lost-time Claims:	250	823						
	(19) Pure Premium Underlying Present Rate:	1.147	1.079	2.401	4.627				
	(20) Relativity to Underlying Present Rate:	2.444	1.816	3.196					
	(21) Credibility to Underlying Relativity:	0.350	0.150	0.100					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	2.077	1.660	1.986					
	(24) Balanced Formula Relativity:	2.058	1.656	1.979	1.934				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00081 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 6

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
0083 FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	23,718	1	4	250,314	54,485	52,268	357,068		
2000/2001	23,048	0	0	0	0	6,597	6,597		
2001/2002	38,904	1	3	125,904	11,660	29,547	167,111		
2002/2003	57,544	1	5	126,973	10,116	52,031	189,120		
2003/2004	52,503	0	6	0	13,555	34,487	48,042		
MA Total	195,717	3	18	503,192	89,816	174,931	767,939		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	10.554	2.297	2.204	15.055				
	2000/2001	0.000	0.000	0.286	0.286				
	2001/2002	3.236	0.300	0.759	4.295				
	2002/2003	2.207	0.176	0.904	3.287				
	2003/2004	0.000	0.258	0.657	0.915				
	MA Total Pure Premium:	2.571	0.459	0.894	3.924				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	3.701	1.040	1.108					
	(14) Massachusetts Credibility:	0.18	0.39	0.36					
	(15) Countrywide Pure Premium:	2.875	1.050	2.443	6.368				
	(16) Countrywide Indicated Relativity:	4.034	2.282	2.921					
	(17) Countrywide Credibility:	0.41	0.31	0.32					
	(18) Countrywide Lost-time Claims:	204	3,592						
	(19) Pure Premium Underlying Present Rate:	1.053	0.777	0.974	2.804				
	(20) Relativity to Underlying Present Rate:	2.243	1.309	1.296					
	(21) Credibility to Underlying Relativity:	0.410	0.300	0.320					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	3.240	1.506	1.748					
	(24) Balanced Formula Relativity:	3.211	1.503	1.742	2.213				

Class(es):		Effective: 9/1/2007						Miscellaneous	
0106 TREE PRUNING, SPRAYING, REPAIRING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	136,627	4	43	477,820	308,419	748,989	1,535,228		
2000/2001	155,394	7	44	864,517	227,947	1,149,754	2,242,218		
2001/2002	150,282	3	33	521,445	353,260	853,455	1,728,160		
2002/2003	156,395	13	38	2,326,111	269,025	1,458,234	4,053,370		
2003/2004	166,155	3	41	434,313	257,253	1,067,632	1,759,199		
MA Total	764,853	30	199	4,624,207	1,415,904	5,278,064	11,318,175		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	3.497	2.257	5.482	11.237				
	2000/2001	5.563	1.467	7.399	14.429				
	2001/2002	3.470	2.351	5.679	11.499				
	2002/2003	14.873	1.720	9.324	25.917				
	2003/2004	2.614	1.548	6.426	10.588				
	MA Total Pure Premium:	6.046	1.851	6.901	14.798				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.878	2.113	3.746					
	(14) Massachusetts Credibility:	0.54	1.00	1.00					
	(15) Countrywide Pure Premium:	5.953	1.871	5.162	12.987				
	(16) Countrywide Indicated Relativity:	3.128	2.397	3.101					
	(17) Countrywide Credibility:	0.23	0.00	0.00					
	(18) Countrywide Lost-time Claims:	606	4,583						
	(19) Pure Premium Underlying Present Rate:	4.220	2.464	6.222	12.906				
	(20) Relativity to Underlying Present Rate:	2.938	2.063	3.674					
	(21) Credibility to Underlying Relativity:	0.230	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819				
	(23) Formula Relativity:	2.949	2.113	3.746					
	(24) Balanced Formula Relativity:	2.955	2.118	3.756	3.109				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00082 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 7

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
0251 IRRIGATION WORKS OPERATION & DRIVERS*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	116,986	1	14	239,419	81,477	185,067	505,962	
2000/2001	211,336	3	17	583,676	141,296	279,606	1,004,578	
2001/2002	219,046	2	11	274,407	53,539	197,275	525,220	
2002/2003	111,295	3	7	952,661	23,035	495,517	1,471,214	
2003/2004	126,363	1	11	445,188	97,993	427,759	970,939	
MA Total	785,026	10	60	2,495,351	397,339	1,585,223	4,477,914	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	2.047	0.696	1.582	4.325	
			2000/2001	2.762	0.669	1.323	4.753	
			2001/2002	1.253	0.244	0.901	2.398	
			2002/2003	8.560	0.207	4.452	13.219	
			2003/2004	3.523	0.775	3.385	7.684	
			MA Total Pure Premium:	3.179	0.506	2.019	5.704	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	1.513	0.578	1.096		
			(14) Massachusetts Credibility:	0.30	0.69	0.63		
			(15) Countrywide Pure Premium:	1.376	0.618	1.374	3.368	
			(16) Countrywide Indicated Relativity:	0.723	0.792	0.825		
			(17) Countrywide Credibility:	0.35	0.16	0.19		
			(18) Countrywide Lost-time Claims:	306	3,729			
			(19) Pure Premium Underlying Present Rate:	0.942	0.800	0.954	2.696	
			(20) Relativity to Underlying Present Rate:	0.655	0.670	0.563		
			(21) Credibility to Underlying Relativity:	0.350	0.150	0.180		
			(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819	
			(23) Formula Relativity:	0.936	0.626	0.949		
			(24) Balanced Formula Relativity:	0.938	0.627	0.951	0.887	

Class(es):		Effective: 9/1/2007						Goods & Services
0908 DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	3,198	1	12	74,203	210,444	225,641	510,288	
2000/2001	3,002	3	9	415,416	36,695	143,521	595,633	
2001/2002	2,851	1	6	55,314	81,183	52,297	188,795	
2002/2003	2,799	0	10	0	81,921	83,418	165,339	
2003/2004	2,572	2	6	437,811	48,523	124,154	610,488	
MA Total	14,422	7	43	982,744	458,766	629,032	2,070,542	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	23.204	65.807	70.559	159.570	
			2000/2001	138.403	12.226	47.817	198.445	
			2001/2002	19.405	28.480	18.346	66.231	
			2002/2003	0.000	29.272	29.807	59.079	
			2003/2004	170.205	18.864	48.267	237.336	
			MA Total Pure Premium:	68.142	31.810	43.616	143.568	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	98.106	72.089	54.079		
			(14) Massachusetts Credibility:	0.28	0.66	0.60		
			(15) Countrywide Pure Premium:	0.159	0.076	0.138	0.374	
			(16) Countrywide Indicated Relativity:	91.299	65.169	62.585		
			(17) Countrywide Credibility:	0.36	0.17	0.20		
			(18) Countrywide Lost-time Claims:	97	816			
			(19) Pure Premium Underlying Present Rate:	42.958	38.787	47.126	128.871	
			(20) Relativity to Underlying Present Rate:	91.534	65.304	62.724		
			(21) Credibility to Underlying Relativity:	0.360	0.170	0.200		
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943	
			(23) Formula Relativity:	93.290	69.759	57.509		
			(24) Balanced Formula Relativity:	92.466	69.619	57.309	72.678	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00083 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 8

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
0909 DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	471	1	2	128,369	5,932	278,704	413,005		
2000/2001	469	0	2	0	25,805	15,318	41,122		
2001/2002	470	0	0	0	0	3,862	3,862		
2002/2003	420	0	2	0	7,464	46,670	54,134		
2003/2004	431	0	3	0	81,619	80,902	162,521		
MA Total	2,261	1	9	128,369	120,820	425,456	674,645		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	272.401	12.588	591.414	876.404				
	2000/2001	0.000	55.062	32.685	87.746				
	2001/2002	0.000	0.000	8.210	8.210				
	2002/2003	0.000	17.778	111.160	128.938				
	2003/2004	0.000	189.392	187.730	377.122				
	MA Total Pure Premium:	56.775	53.436	188.172	298.383				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	81.731	121.080	233.280					
	(14) Massachusetts Credibility:	0.12	0.38	0.42					
	(15) Countrywide Pure Premium:	0.318	0.173	0.305	0.796				
	(16) Countrywide Indicated Relativity:	65.334	106.617	163.236					
	(17) Countrywide Credibility:	0.31	0.31	0.29					
	(18) Countrywide Lost-time Claims:	24	239						
	(19) Pure Premium Underlying Present Rate:	30.741	63.456	122.915	217.112				
	(20) Relativity to Underlying Present Rate:	65.502	106.837	163.600					
	(21) Credibility to Underlying Relativity:	0.570	0.310	0.290					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	67.397	112.182	192.760					
	(24) Balanced Formula Relativity:	66.803	111.958	192.089	129.084				

Class(es):		Effective: 9/1/2007						Goods & Services	
0917 DOMESTIC SERVICE CONTRACTOR-INSIDE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	88,832	0	17	0	102,812	107,198	210,010		
2000/2001	111,335	2	12	115,657	28,045	43,993	187,695		
2001/2002	110,295	0	10	0	16,413	47,740	64,153		
2002/2003	122,576	1	14	67,439	54,641	61,952	184,032		
2003/2004	149,025	1	17	170,734	97,333	111,835	379,902		
MA Total	582,063	4	70	353,830	299,243	372,718	1,025,791		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	1.157	1.207	2.364				
	2000/2001	1.039	0.252	0.395	1.686				
	2001/2002	0.000	0.149	0.433	0.582				
	2002/2003	0.550	0.446	0.505	1.501				
	2003/2004	1.146	0.653	0.750	2.549				
	MA Total Pure Premium:	0.608	0.514	0.640	1.762				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.875	1.165	0.794					
	(14) Massachusetts Credibility:	0.20	0.68	0.57					
	(15) Countrywide Pure Premium:	0.837	0.866	1.406	3.109				
	(16) Countrywide Indicated Relativity:	1.174	1.883	1.681					
	(17) Countrywide Credibility:	0.34	0.16	0.22					
	(18) Countrywide Lost-time Claims:	31	663						
	(19) Pure Premium Underlying Present Rate:	0.478	1.062	0.994	2.534				
	(20) Relativity to Underlying Present Rate:	1.019	1.789	1.323					
	(21) Credibility to Underlying Relativity:	0.460	0.160	0.210					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.043	1.380	1.100					
	(24) Balanced Formula Relativity:	1.034	1.377	1.096	1.138				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00084 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 9

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
		0918 DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,204,953	1	32	90,908	237,069	79,859	407,835		
2000/2001	1,424,229	1	41	121,213	251,412	117,451	490,077		
2001/2002	1,450,394	5	57	1,035,155	380,917	491,725	1,907,797		
2002/2003	1,693,911	2	40	205,188	280,609	195,094	680,891		
2003/2004	2,313,768	5	39	718,116	698,006	558,615	1,974,736		
MA Total	8,087,255	14	209	2,170,581	1,848,013	1,442,744	5,461,337		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.075	0.197	0.066	0.338			
		2000/2001	0.085	0.177	0.082	0.344			
		2001/2002	0.714	0.263	0.339	1.315			
		2002/2003	0.121	0.166	0.115	0.402			
		2003/2004	0.310	0.302	0.241	0.853			
		MA Total Pure Premium:	0.268	0.229	0.178	0.675			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.386	0.518	0.221				
		(14) Massachusetts Credibility:	0.41	0.96	0.89				
		(15) Countrywide Pure Premium:	0.981	0.674	1.133	2.788			
		(16) Countrywide Indicated Relativity:	1.377	1.464	1.354				
		(17) Countrywide Credibility:	0.30	0.02	0.06				
		(18) Countrywide Lost-time Claims:	51	1,283					
		(19) Pure Premium Underlying Present Rate:	0.201	0.181	0.220	0.602			
		(20) Relativity to Underlying Present Rate:	0.427	0.305	0.293				
		(21) Credibility to Underlying Relativity:	0.290	0.020	0.050				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.695	0.532	0.293				
		(24) Balanced Formula Relativity:	0.689	0.531	0.292	0.488			

Class(es):		Effective: 9/1/2007						Manufacturing	
		1430 SMELTING, SINTERING OR REFINING-LEAD & DRIVERS							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0		
2000/2001	0	0	0	0	0	0	0		
2001/2002	0	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	0	0	0	0	0	0	0		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	2.480	0.792	1.509	4.781			
		(16) Countrywide Indicated Relativity:	2.977	1.720	1.792				
		(17) Countrywide Credibility:	0.26	0.47	0.50				
		(18) Countrywide Lost-time Claims:	16	137					
		(19) Pure Premium Underlying Present Rate:	3.081	13.550	2.117	18.748			
		(20) Relativity to Underlying Present Rate:	4.890	20.597	2.639				
		(21) Credibility to Underlying Relativity:	0.740	0.530	0.500				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	4.392	11.725	2.216				
		(24) Balanced Formula Relativity:	4.422	11.687	2.211	5.135			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00085 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 10

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
1438 SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & D								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	85,584	0	7	0	70,398	29,124	99,522	
2000/2001	81,611	0	3	0	35,545	32,195	67,741	
2001/2002	79,469	0	1	0	2,962	10,657	13,619	
2002/2003	79,357	0	5	0	6,153	50,754	56,907	
2003/2004	69,587	1	1	278,203	2,498	425,928	706,629	
MA Total	395,608	1	17	278,203	117,556	548,659	944,418	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.823	0.340	1.163			
	2000/2001	0.000	0.436	0.394	0.830			
	2001/2002	0.000	0.037	0.134	0.171			
	2002/2003	0.000	0.078	0.640	0.717			
	2003/2004	3.998	0.036	6.121	10.155			
	MA Total Pure Premium:	0.703	0.297	1.387	2.387			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.792	0.600	1.550				
	(14) Massachusetts Credibility:	0.23	0.47	0.53				
	(15) Countrywide Pure Premium:	1.815	0.704	1.242	3.761			
	(16) Countrywide Indicated Relativity:	2.179	1.529	1.475				
	(17) Countrywide Credibility:	0.39	0.27	0.24				
	(18) Countrywide Lost-time Claims:	152	1,487					
	(19) Pure Premium Underlying Present Rate:	0.998	0.626	1.239	2.863			
	(20) Relativity to Underlying Present Rate:	1.584	0.951	1.545				
	(21) Credibility to Underlying Relativity:	0.380	0.260	0.230				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.634	0.942	1.531				
	(24) Balanced Formula Relativity:	1.645	0.939	1.528	1.445			

Class(es):		Effective: 9/1/2007						Manufacturing
1463 ASPHALT WORKS & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	77,509	2	8	374,737	39,933	236,592	651,263	
2000/2001	81,997	1	13	130,183	110,603	173,520	414,307	
2001/2002	79,496	0	5	0	13,188	27,333	40,521	
2002/2003	130,384	1	12	134,828	60,031	92,911	287,771	
2003/2004	53,053	0	8	0	36,011	26,208	62,219	
MA Total	422,439	4	46	639,749	259,767	556,564	1,456,080	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.835	0.515	3.052	8.402			
	2000/2001	1.588	1.349	2.116	5.053			
	2001/2002	0.000	0.166	0.344	0.510			
	2002/2003	1.034	0.460	0.713	2.207			
	2003/2004	0.000	0.679	0.494	1.173			
	MA Total Pure Premium:	1.514	0.615	1.318	3.447			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.705	1.241	1.473				
	(14) Massachusetts Credibility:	0.30	0.69	0.59				
	(15) Countrywide Pure Premium:	6.655	1.794	3.862	12.312			
	(16) Countrywide Indicated Relativity:	7.989	3.896	4.588				
	(17) Countrywide Credibility:	0.35	0.16	0.21				
	(18) Countrywide Lost-time Claims:	257	1,781					
	(19) Pure Premium Underlying Present Rate:	1.691	1.484	1.496	4.672			
	(20) Relativity to Underlying Present Rate:	2.685	2.256	1.865				
	(21) Credibility to Underlying Relativity:	0.350	0.150	0.200				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	4.247	1.818	2.205				
	(24) Balanced Formula Relativity:	4.276	1.812	2.201	2.926			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000086 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 11

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
1624 QUARRY NOC & DRIVERS*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	305,496	5	29	896,686	150,298	551,052	1,598,035	
2000/2001	327,116	6	14	1,340,100	68,143	528,667	1,936,910	
2001/2002	374,216	2	31	345,304	163,039	500,269	1,008,612	
2002/2003	451,518	4	27	1,095,818	219,620	497,290	1,812,728	
2003/2004	425,432	3	20	1,093,228	189,561	697,143	1,979,932	
MA Total	1,883,778	20	121	4,771,135	790,661	2,774,421	8,336,217	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.935	0.492	1.804	5.231			
	2000/2001	4.097	0.208	1.616	5.921			
	2001/2002	0.923	0.436	1.337	2.695			
	2002/2003	2.427	0.486	1.101	4.015			
	2003/2004	2.570	0.446	1.639	4.654			
	MA Total Pure Premium:	2.533	0.420	1.473	4.425			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.205	0.479	0.800				
	(14) Massachusetts Credibility:	0.48	0.96	1.00				
	(15) Countrywide Pure Premium:	1.987	0.637	1.477	4.100			
	(16) Countrywide Indicated Relativity:	1.044	0.815	0.887				
	(17) Countrywide Credibility:	0.26	0.02	0.00				
	(18) Countrywide Lost-time Claims:	311	2,665					
	(19) Pure Premium Underlying Present Rate:	1.262	0.770	1.336	3.368			
	(20) Relativity to Underlying Present Rate:	0.879	0.645	0.789				
	(21) Credibility to Underlying Relativity:	0.260	0.020	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	1.079	0.489	0.800				
	(24) Balanced Formula Relativity:	1.081	0.490	0.802	0.867			

Class(es):		Effective: 9/1/2007						Miscellaneous
1655 LIME MFG-QUARRY-SURFACE & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	78,176	1	2	141,395	29,797	185,024	356,216	
2000/2001	0	0	0	0	0	0	0	
2001/2002	335	0	0	0	0	0	0	
2002/2003	404	0	0	0	0	0	0	
2003/2004	484	0	0	0	0	0	0	
MA Total	79,399	1	2	141,395	29,797	185,024	356,216	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.809	0.381	2.367	4.557			
	2000/2001	0.000	0.000	0.000	0.000			
	2001/2002	0.000	0.000	0.000	0.000			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	1.781	0.375	2.330	4.486			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.848	0.428	1.265				
	(14) Massachusetts Credibility:	0.15	0.22	0.30				
	(15) Countrywide Pure Premium:	1.791	0.714	2.195	4.701			
	(16) Countrywide Indicated Relativity:	0.941	0.915	1.319				
	(17) Countrywide Credibility:	0.18	0.39	0.35				
	(18) Countrywide Lost-time Claims:	6	131					
	(19) Pure Premium Underlying Present Rate:	1.527	0.481	1.489	3.496			
	(20) Relativity to Underlying Present Rate:	1.063	0.403	0.879				
	(21) Credibility to Underlying Relativity:	0.670	0.390	0.350				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	1.009	0.608	1.149				
	(24) Balanced Formula Relativity:	1.011	0.610	1.152	0.992			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00087 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 12

Calculation of Class Relativities

Class(es): 1701 CEMENT MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,949	0	0	0	0	0	0	0	
2000/2001	2,214	0	0	0	0	0	0	0	
2001/2002	6,916	0	0	0	0	0	0	0	
2002/2003	2,698	0	0	0	0	0	0	0	
2003/2004	596	0	1	0	17,665	6,439	24,104	24,104	
MA Total	15,373	0	1	0	17,665	6,439	24,104	24,104	
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.000	0.000				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	0.000	0.000	0.000	0.000				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	29,628	10,799	40,428				
	MA Total Pure Premium:	0.000	1,149	0,419	1,568				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	2.318	0.468					
	(14) Massachusetts Credibility:	0.06	0.21	0.14					
	(15) Countrywide Pure Premium:	1.954	0.784	1.487	4.225				
	(16) Countrywide Indicated Relativity:	2.346	1.702	1.766					
	(17) Countrywide Credibility:	0.47	0.40	0.43					
	(18) Countrywide Lost-time Claims:	217	1,395						
	(19) Pure Premium Underlying Present Rate:	0.813	2.101	1.181	4.095				
	(20) Relativity to Underlying Present Rate:	1.290	3.194	1.472					
	(21) Credibility to Underlying Relativity:	0.470	0.390	0.430					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.709	2.413	1.458					
	(24) Balanced Formula Relativity:	1.721	2.406	1.455	1.765				

Class(es): 1747 EMERY WORKS & DRIVERS		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	46,242	0	14	0	63,808	80,948	144,756	144,756	
2000/2001	38,979	1	2	225,392	3,290	167,527	396,209	396,209	
2001/2002	40,526	0	1	0	372	11,607	11,980	11,980	
2002/2003	42,709	0	8	0	7,061	18,928	25,989	25,989	
2003/2004	42,214	1	10	413,346	31,118	403,076	847,539	847,539	
MA Total	210,670	2	35	638,738	105,648	682,086	1,426,473	1,426,473	
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	1.380	1.751	3.130				
	2000/2001	5.782	0.084	4.298	10.165				
	2001/2002	0.000	0.009	0.286	0.296				
	2002/2003	0.000	0.165	0.443	0.609				
	2003/2004	9.792	0.737	9.548	20.077				
	MA Total Pure Premium:	3.032	0.501	3.238	6.771				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	3.413	1.012	3.619					
	(14) Massachusetts Credibility:	0.16	0.45	0.36					
	(15) Countrywide Pure Premium:	1.975	0.562	0.840	3.377				
	(16) Countrywide Indicated Relativity:	2.370	1.221	0.998					
	(17) Countrywide Credibility:	0.30	0.28	0.32					
	(18) Countrywide Lost-time Claims:	22	188						
	(19) Pure Premium Underlying Present Rate:	0.784	1.018	0.869	2.671				
	(20) Relativity to Underlying Present Rate:	1.244	1.548	1.083					
	(21) Credibility to Underlying Relativity:	0.540	0.270	0.320					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.929	1.215	1.969					
	(24) Balanced Formula Relativity:	1.942	1.211	1.965	1.792				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00088 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 13

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
1748 ABRASIVE WHEEL MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	171,806	0	15	0	131,196	119,472	250,668		
2000/2001	125,206	3	10	421,223	41,426	158,059	620,708		
2001/2002	94,969	2	10	312,938	17,567	103,375	433,880		
2002/2003	72,014	1	6	98,348	18,657	79,229	196,234		
2003/2004	87,968	0	5	0	20,059	30,174	50,233		
MA Total	551,963	6	46	832,509	228,906	490,308	1,551,723		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.764	0.695	1.459		
		2000/2001		3.364	0.331	1.262	4.957		
		2001/2002		3.295	0.185	1.089	4.569		
		2002/2003		1.366	0.259	1.100	2.725		
		2003/2004		0.000	0.228	0.343	0.571		
		MA Total Pure Premium:		1.508	0.415	0.888	2.811		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.698	0.837	0.993			
		(14) Massachusetts Credibility:		0.26	0.80	0.62			
		(15) Countrywide Pure Premium:		2.373	0.724	1.956	5.053		
		(16) Countrywide Indicated Relativity:		2.849	1.572	2.324			
		(17) Countrywide Credibility:		0.22	0.10	0.19			
		(18) Countrywide Lost-time Claims:		10	93				
		(19) Pure Premium Underlying Present Rate:		0.896	1.659	1.339	3.894		
		(20) Relativity to Underlying Present Rate:		1.422	2.522	1.670			
		(21) Credibility to Underlying Relativity:		0.520	0.100	0.190			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.808	1.079	1.374			
		(24) Balanced Formula Relativity:		1.820	1.075	1.372	1.482		

Class(es):		Effective: 9/1/2007						Manufacturing	
1852 ASBESTOS GOODS MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0		
2000/2001	0	0	0	0	0	0	0		
2001/2002	0	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	0	0	0	0	0	0	0		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.000	0.000	0.000		
		2000/2001		0.000	0.000	0.000	0.000		
		2001/2002		0.000	0.000	0.000	0.000		
		2002/2003		0.000	0.000	0.000	0.000		
		2003/2004		0.000	0.000	0.000	0.000		
		MA Total Pure Premium:		0.000	0.000	0.000	0.000		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.000	0.000			
		(14) Massachusetts Credibility:		0.00	0.00	0.00			
		(15) Countrywide Pure Premium:		2.560	0.065	1.730	4.356		
		(16) Countrywide Indicated Relativity:		3.074	0.142	2.055			
		(17) Countrywide Credibility:		0.09	0.18	0.22			
		(18) Countrywide Lost-time Claims:		1	13				
		(19) Pure Premium Underlying Present Rate:		5.177	0.906	1.279	7.362		
		(20) Relativity to Underlying Present Rate:		8.217	1.377	1.595			
		(21) Credibility to Underlying Relativity:		0.910	0.820	0.780			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		7.754	1.154	1.696			
		(24) Balanced Formula Relativity:		7.807	1.151	1.693	3.958		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00089 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 14

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
1853 MICA GOODS MFG & MICA PREPARING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	836	0	0	0	0	0	0	0	
2000/2001	1,089	0	0	0	0	0	0	0	
2001/2002	848	0	0	0	0	0	0	0	
2002/2003	969	0	0	0	0	0	0	0	
2003/2004	1,042	0	0	0	0	0	0	0	
MA Total	4,784	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.04	0.08	0.08				
		(15) Countrywide Pure Premium:	0.276	0.256	0.286	0.818			
		(16) Countrywide Indicated Relativity:	0.332	0.556	0.339				
		(17) Countrywide Credibility:	0.09	0.17	0.21				
		(18) Countrywide Lost-time Claims:	1	11					
		(19) Pure Premium Underlying Present Rate:	0.890	0.606	0.832	2.327			
		(20) Relativity to Underlying Present Rate:	1.412	0.921	1.037				
		(21) Credibility to Underlying Relativity:	0.870	0.750	0.710				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.258	0.785	0.807				
		(24) Balanced Formula Relativity:	1.267	0.783	0.806	0.980			

Class(es):		Effective: 9/1/2007						Manufacturing	
1860 ABRASIVE PAPER OR CLOTH PREPARATION									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	25,866	0	1	0	1,844	5,307	7,151		
2000/2001	24,083	0	0	0	0	790	790		
2001/2002	22,331	0	0	0	0	1,514	1,514		
2002/2003	40,063	0	1	0	209	2,545	2,753		
2003/2004	16,269	0	0	0	0	4,884	4,884		
MA Total	128,612	0	2	0	2,052	15,039	17,092		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.071	0.205	0.276			
		2000/2001	0.000	0.000	0.033	0.033			
		2001/2002	0.000	0.000	0.068	0.068			
		2002/2003	0.000	0.005	0.064	0.069			
		2003/2004	0.000	0.000	0.300	0.300			
		MA Total Pure Premium:	0.000	0.016	0.117	0.133			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.032	0.131				
		(14) Massachusetts Credibility:	0.16	0.26	0.25				
		(15) Countrywide Pure Premium:	1.554	0.388	0.822	2.765			
		(16) Countrywide Indicated Relativity:	1.866	0.843	0.977				
		(17) Countrywide Credibility:	0.42	0.37	0.38				
		(18) Countrywide Lost-time Claims:	70	288					
		(19) Pure Premium Underlying Present Rate:	1.230	0.442	0.588	2.260			
		(20) Relativity to Underlying Present Rate:	1.953	0.672	0.733				
		(21) Credibility to Underlying Relativity:	0.420	0.370	0.370				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.604	0.569	0.675				
		(24) Balanced Formula Relativity:	1.615	0.567	0.674	1.017			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00090 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 15

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
1924 WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	143,388	2	22	218,075	175,021	140,325	533,422	
2000/2001	104,338	1	11	69,753	25,546	93,330	188,630	
2001/2002	83,379	0	6	0	40,655	37,620	78,274	
2002/2003	141,373	0	6	0	25,199	35,620	60,818	
2003/2004	136,118	0	8	0	84,631	90,427	175,058	
MA Total	608,596	3	53	287,829	351,051	397,322	1,036,202	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.521	1.221	0.979	3.720			
	2000/2001	0.669	0.245	0.894	1.808			
	2001/2002	0.000	0.488	0.451	0.939			
	2002/2003	0.000	0.178	0.252	0.430			
	2003/2004	0.000	0.622	0.664	1.286			
	MA Total Pure Premium:	0.473	0.577	0.653	1.703			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.532	1.164	0.730				
	(14) Massachusetts Credibility:	0.25	0.58	0.55				
	(15) Countrywide Pure Premium:	1.666	0.617	1.339	3.621			
	(16) Countrywide Indicated Relativity:	2.000	1.339	1.590				
	(17) Countrywide Credibility:	0.38	0.21	0.23				
	(18) Countrywide Lost-time Claims:	148	1,523					
	(19) Pure Premium Underlying Present Rate:	0.763	0.678	0.885	2.327			
	(20) Relativity to Underlying Present Rate:	1.211	1.030	1.104				
	(21) Credibility to Underlying Relativity:	0.370	0.210	0.220				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.341	1.173	1.010				
	(24) Balanced Formula Relativity:	1.350	1.169	1.008	1.177			

Class(es):		Effective: 9/1/2007						Manufacturing
1925 DIE CASTING MFG								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	27,773	1	0	82,839	0	17,860	100,699	
2000/2001	29,826	1	3	194,042	18,166	24,419	236,627	
2001/2002	29,871	0	2	0	949	2,444	3,393	
2002/2003	38,050	0	5	0	17,049	19,477	36,525	
2003/2004	39,455	2	7	423,076	75,919	193,597	692,592	
MA Total	164,975	4	17	699,957	112,083	257,796	1,069,836	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.983	0.000	0.643	3.626			
	2000/2001	6.506	0.609	0.819	7.934			
	2001/2002	0.000	0.032	0.082	0.114			
	2002/2003	0.000	0.448	0.512	0.960			
	2003/2004	10.723	1.924	4.907	17.554			
	MA Total Pure Premium:	4.243	0.679	1.563	6.485			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	4.777	1.371	1.747				
	(14) Massachusetts Credibility:	0.19	0.41	0.36				
	(15) Countrywide Pure Premium:	1.124	0.834	1.495	3.452			
	(16) Countrywide Indicated Relativity:	1.349	1.811	1.775				
	(17) Countrywide Credibility:	0.41	0.30	0.32				
	(18) Countrywide Lost-time Claims:	131	2,153					
	(19) Pure Premium Underlying Present Rate:	1.399	1.025	1.121	3.544			
	(20) Relativity to Underlying Present Rate:	2.220	1.558	1.397				
	(21) Credibility to Underlying Relativity:	0.400	0.290	0.320				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	2.349	1.557	1.644				
	(24) Balanced Formula Relativity:	2.365	1.552	1.641	1.904			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00091 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 16

Calculation of Class Relativities

Class(es): 2001 CRACKER MFG*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	880,304	4	156	385,460	913,802	1,018,561	2,317,823		
2000/2001	973,162	7	107	715,218	641,719	863,643	2,220,580		
2001/2002	1,174,292	12	126	1,237,673	730,464	1,692,000	3,660,138		
2002/2003	1,249,951	8	156	1,366,163	1,003,714	1,783,513	4,153,390		
2003/2004	1,250,389	4	120	1,130,783	949,089	1,464,585	3,544,458		
MA Total	5,528,098	35	665	4,835,297	4,238,789	6,822,303	15,896,388		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				0.438	1.038	1.157	2.633		
2000/2001				0.735	0.659	0.887	2.282		
2001/2002				1.054	0.622	1.441	3.117		
2002/2003				1.093	0.803	1.427	3.323		
2003/2004				0.904	0.759	1.171	2.835		
MA Total Pure Premium:				0.875	0.767	1.234	2.876		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				0.985	1.547	1.380			
(14) Massachusetts Credibility:				0.62	1.00	1.00			
(15) Countrywide Pure Premium:				1.182	0.675	1.201	3.058		
(16) Countrywide Indicated Relativity:				1.419	1.466	1.426			
(17) Countrywide Credibility:				0.19	0.00	0.00			
(18) Countrywide Lost-time Claims:				1,527	13,587				
(19) Pure Premium Underlying Present Rate:				0.819	0.886	1.247	2.951		
(20) Relativity to Underlying Present Rate:				1.299	1.347	1.554			
(21) Credibility to Underlying Relativity:				0.190	0.000	0.000			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				1.127	1.547	1.380			
(24) Balanced Formula Relativity:				1.135	1.542	1.377	1.318		

Class(es): 2002 MACARONI MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	6,450	0	1	0	8,096	6,458	14,554		
2000/2001	9,420	0	0	0	0	0	0		
2001/2002	8,284	0	0	0	0	697	697		
2002/2003	10,917	0	0	0	0	263	263		
2003/2004	11,272	0	1	0	6,166	7,711	13,877		
MA Total	46,343	0	2	0	14,262	15,129	29,391		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				0.000	1.255	1.001	2.257		
2000/2001				0.000	0.000	0.000	0.000		
2001/2002				0.000	0.000	0.084	0.084		
2002/2003				0.000	0.000	0.024	0.024		
2003/2004				0.000	0.547	0.684	1.231		
MA Total Pure Premium:				0.000	0.308	0.326	0.634		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				0.000	0.621	0.365			
(14) Massachusetts Credibility:				0.12	0.24	0.23			
(15) Countrywide Pure Premium:				0.860	0.864	1.230	2.955		
(16) Countrywide Indicated Relativity:				1.033	1.876	1.462			
(17) Countrywide Credibility:				0.41	0.38	0.39			
(18) Countrywide Lost-time Claims:				49	574				
(19) Pure Premium Underlying Present Rate:				1.612	0.999	1.283	3.894		
(20) Relativity to Underlying Present Rate:				2.558	1.519	1.599			
(21) Credibility to Underlying Relativity:				0.470	0.380	0.380			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				1.626	1.439	1.262			
(24) Balanced Formula Relativity:				1.637	1.434	1.259	1.445		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00092 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 17

Calculation of Class Relativities

Class(es): 2014 GRAIN MILLING		Effective: 9/1/2007						Manufacturing
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	26,946	1	1	125,279	199	6,835	132,313	
2000/2001	27,984	0	2	0	40,837	29,606	70,443	
2001/2002	28,760	0	3	0	1,582	8,530	10,112	
2002/2003	26,459	0	2	0	170	6,525	6,695	
2003/2004	15,953	0	0	0	0	4,664	4,664	
MA Total	126,102	1	8	125,279	42,787	56,161	224,227	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.649	0.007	0.254	4.910			
	2000/2001	0.000	1.459	1.058	2.517			
	2001/2002	0.000	0.055	0.297	0.352			
	2002/2003	0.000	0.006	0.247	0.253			
	2003/2004	0.000	0.000	0.292	0.292			
	MA Total Pure Premium:	0.993	0.339	0.445	1.778			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.118	0.685	0.498				
	(14) Massachusetts Credibility:	0.15	0.33	0.30				
	(15) Countrywide Pure Premium:	2.074	0.834	1.804	4.713			
	(16) Countrywide Indicated Relativity:	2.490	1.812	2.143				
	(17) Countrywide Credibility:	0.43	0.34	0.35				
	(18) Countrywide Lost-time Claims:	245	2,489					
	(19) Pure Premium Underlying Present Rate:	1.104	0.777	0.907	2.788			
	(20) Relativity to Underlying Present Rate:	1.752	1.181	1.130				
	(21) Credibility to Underlying Relativity:	0.420	0.330	0.350				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.974	1.232	1.295				
	(24) Balanced Formula Relativity:	1.988	1.228	1.293	1.550			

Class(es): 2021 SUGAR REFINING-ALL OPERATIONS & DRIVERS		Effective: 9/1/2007						Manufacturing
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	8,294	0	0	0	0	0	0	
2000/2001	3,459	0	0	0	0	398	398	
2001/2002	2,093	0	1	0	2,860	4,308	7,168	
2002/2003	1,405	0	0	0	0	136	136	
2003/2004	1,279	0	0	0	0	0	0	
MA Total	16,530	0	1	0	2,860	4,842	7,702	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.000	0.000			
	2000/2001	0.000	0.000	0.115	0.115			
	2001/2002	0.000	1.366	2.058	3.425			
	2002/2003	0.000	0.000	0.097	0.097			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	0.000	0.173	0.293	0.466			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.349	0.327				
	(14) Massachusetts Credibility:	0.06	0.11	0.10				
	(15) Countrywide Pure Premium:	2.706	0.647	1.238	4.590			
	(16) Countrywide Indicated Relativity:	3.248	1.404	1.470				
	(17) Countrywide Credibility:	0.38	0.45	0.45				
	(18) Countrywide Lost-time Claims:	40	470					
	(19) Pure Premium Underlying Present Rate:	0.711	0.402	0.478	1.592			
	(20) Relativity to Underlying Present Rate:	1.129	0.611	0.596				
	(21) Credibility to Underlying Relativity:	0.560	0.440	0.450				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.867	0.939	0.963				
	(24) Balanced Formula Relativity:	1.879	0.936	0.961	1.314			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00093 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 18

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2039 ICE CREAM MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	170,691	1	13	60,983	51,220	202,140	314,343		
2000/2001	32,052	1	4	81,896	45,136	65,854	192,886		
2001/2002	48,210	0	3	0	119,754	54,268	174,023		
2002/2003	27,465	0	1	0	13,327	14,726	28,053		
2003/2004	34,551	1	2	256,767	1,839	22,885	281,491		
MA Total	312,969	3	23	399,645	231,276	359,873	990,795		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.357	0.300	1.184	1.842		
			2000/2001	2.555	1.408	2.055	6.018		
			2001/2002	0.000	2.484	1.126	3.610		
			2002/2003	0.000	0.485	0.536	1.021		
			2003/2004	7.432	0.053	0.662	8.147		
			MA Total Pure Premium:	1.277	0.739	1.150	3.166		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	1.438	1.491	1.285			
			(14) Massachusetts Credibility:	0.23	0.49	0.46			
			(15) Countrywide Pure Premium:	1.584	0.622	1.065	3.270		
			(16) Countrywide Indicated Relativity:	1.901	1.350	1.265			
			(17) Countrywide Credibility:	0.39	0.26	0.27			
			(18) Countrywide Lost-time Claims:	81	891				
			(19) Pure Premium Underlying Present Rate:	1.154	0.860	1.072	3.087		
			(20) Relativity to Underlying Present Rate:	1.832	1.307	1.337			
			(21) Credibility to Underlying Relativity:	0.380	0.250	0.270			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	1.768	1.408	1.294			
			(24) Balanced Formula Relativity:	1.780	1.404	1.292	1.506		

Class(es):		Effective: 9/1/2007						Manufacturing	
2041 CONFECTION MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	73,305	1	10	156,443	63,948	199,406	419,798		
2000/2001	75,635	0	5	0	20,800	14,519	35,319		
2001/2002	90,051	0	8	0	23,989	37,904	61,893		
2002/2003	66,993	0	4	0	15,761	11,026	26,787		
2003/2004	184,941	0	10	0	145,215	132,444	277,659		
MA Total	490,925	1	37	156,443	269,713	395,298	821,454		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	2.134	0.872	2.720	5.727		
			2000/2001	0.000	0.275	0.192	0.467		
			2001/2002	0.000	0.266	0.421	0.687		
			2002/2003	0.000	0.235	0.165	0.400		
			2003/2004	0.000	0.785	0.716	1.501		
			MA Total Pure Premium:	0.319	0.549	0.805	1.673		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	0.359	1.108	0.900			
			(14) Massachusetts Credibility:	0.21	0.48	0.52			
			(15) Countrywide Pure Premium:	0.946	0.631	1.058	2.635		
			(16) Countrywide Indicated Relativity:	1.136	1.369	1.257			
			(17) Countrywide Credibility:	0.40	0.26	0.24			
			(18) Countrywide Lost-time Claims:	104	2,023				
			(19) Pure Premium Underlying Present Rate:	0.601	0.533	0.933	2.067		
			(20) Relativity to Underlying Present Rate:	0.954	0.810	1.163			
			(21) Credibility to Underlying Relativity:	0.390	0.260	0.240			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	0.902	1.099	1.049			
			(24) Balanced Formula Relativity:	0.908	1.095	1.047	1.003		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00094 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 19

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
2070 CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	220,143	1	49	113,419	266,413	236,353	616,185	
2000/2001	248,019	4	42	485,774	264,172	286,741	1,036,687	
2001/2002	245,132	3	39	564,740	159,842	429,504	1,154,086	
2002/2003	227,894	3	39	434,015	179,484	471,659	1,085,158	
2003/2004	288,894	2	29	423,553	176,851	622,778	1,223,182	
MA Total	1,230,082	13	198	2,021,501	1,046,762	2,047,035	5,115,297	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.515	1.210	1.074	2.799		
		2000/2001	1.959	1.065	1.156	4.180		
		2001/2002	2.304	0.652	1.752	4.708		
		2002/2003	1.904	0.788	2.070	4.762		
		2003/2004	1.466	0.612	2.156	4.234		
		MA Total Pure Premium:	1.643	0.851	1.664	4.159		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.850	1.717	1.860			
		(14) Massachusetts Credibility:	0.44	0.91	0.87			
		(15) Countrywide Pure Premium:	1.699	0.799	1.475	3.972		
		(16) Countrywide Indicated Relativity:	2.040	1.734	1.752			
		(17) Countrywide Credibility:	0.28	0.05	0.07			
		(18) Countrywide Lost-time Claims:	372	5,657				
		(19) Pure Premium Underlying Present Rate:	1.534	1.038	1.364	3.937		
		(20) Relativity to Underlying Present Rate:	2.435	1.579	1.700			
		(21) Credibility to Underlying Relativity:	0.280	0.040	0.060			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	2.067	1.712	1.843			
		(24) Balanced Formula Relativity:	2.081	1.707	1.840	1.905		

Class(es):		Effective: 9/1/2007						Manufacturing
2081 BUTCHERING								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	6,269	0	3	0	6,639	10,735	17,374	
2000/2001	5,063	0	2	0	7,678	6,785	14,464	
2001/2002	5,603	0	1	0	284	598	882	
2002/2003	6,323	0	3	0	6,216	3,315	9,530	
2003/2004	4,956	0	2	0	4,159	13,118	17,277	
MA Total	28,214	0	11	0	24,976	34,551	59,527	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	1.059	1.712	2.771		
		2000/2001	0.000	1.517	1.340	2.857		
		2001/2002	0.000	0.051	0.107	0.157		
		2002/2003	0.000	0.983	0.524	1.507		
		2003/2004	0.000	0.839	2.647	3.486		
		MA Total Pure Premium:	0.000	0.885	1.225	2.110		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.000	1.786	1.369			
		(14) Massachusetts Credibility:	0.09	0.23	0.21			
		(15) Countrywide Pure Premium:	1.830	0.846	1.693	4.368		
		(16) Countrywide Indicated Relativity:	2.196	1.838	2.010			
		(17) Countrywide Credibility:	0.46	0.39	0.40			
		(18) Countrywide Lost-time Claims:	158	1,630				
		(19) Pure Premium Underlying Present Rate:	1.126	1.409	1.693	4.228		
		(20) Relativity to Underlying Present Rate:	1.787	2.141	2.111			
		(21) Credibility to Underlying Relativity:	0.450	0.380	0.390			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	1.814	1.941	1.915			
		(24) Balanced Formula Relativity:	1.827	1.935	1.911	1.883		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00095 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 20

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2089 PACKING HOUSE- ALL OPERATIONS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	676,776	6	106	720,755	353,256	530,667	1,604,677		
2000/2001	621,138	10	80	998,092	393,150	669,291	2,060,533		
2001/2002	653,806	8	56	1,009,249	290,284	1,317,992	2,617,524		
2002/2003	689,494	9	71	1,329,287	361,472	905,360	2,596,119		
2003/2004	674,361	3	44	546,481	337,432	714,895	1,598,808		
MA Total	3,315,575	36	357	4,603,864	1,735,593	4,138,205	10,477,662		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.065	0.522	0.784	2.371		
		2000/2001		1.607	0.633	1.078	3.317		
		2001/2002		1.544	0.444	2.016	4.004		
		2002/2003		1.928	0.524	1.313	3.765		
		2003/2004		0.810	0.500	1.060	2.371		
		MA Total Pure Premium:		1.389	0.523	1.248	3.160		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.563	1.056	1.395			
		(14) Massachusetts Credibility:		0.53	1.00	1.00			
		(15) Countrywide Pure Premium:		1.017	0.589	1.069	2.675		
		(16) Countrywide Indicated Relativity:		1.220	1.279	1.270			
		(17) Countrywide Credibility:		0.24	0.00	0.00			
		(18) Countrywide Lost-time Claims:		997	13,050				
		(19) Pure Premium Underlying Present Rate:		0.911	0.922	1.201	3.034		
		(20) Relativity to Underlying Present Rate:		1.447	1.402	1.497			
		(21) Credibility to Underlying Relativity:		0.230	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.454	1.056	1.395			
		(24) Balanced Formula Relativity:		1.464	1.053	1.393	1.347		

Class(es):		Effective: 9/1/2007						Manufacturing	
2095 MEAT PRODUCTS MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	242,791	2	44	105,040	231,479	212,422	548,942		
2000/2001	240,445	7	63	1,127,186	278,853	630,453	2,036,492		
2001/2002	285,610	6	71	675,342	189,232	555,012	1,419,586		
2002/2003	361,351	13	38	1,713,788	184,909	1,121,027	3,019,725		
2003/2004	401,891	1	52	200,561	583,549	425,241	1,209,350		
MA Total	1,532,088	29	268	3,821,917	1,468,022	2,944,156	8,234,095		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.433	0.953	0.875	2.261		
		2000/2001		4.688	1.160	2.622	8.470		
		2001/2002		2.365	0.663	1.943	4.970		
		2002/2003		4.743	0.512	3.102	8.357		
		2003/2004		0.499	1.452	1.058	3.009		
		MA Total Pure Premium:		2.495	0.958	1.922	5.374		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		2.808	1.933	2.148			
		(14) Massachusetts Credibility:		0.44	1.00	0.90			
		(15) Countrywide Pure Premium:		1.210	0.791	1.472	3.474		
		(16) Countrywide Indicated Relativity:		1.453	1.719	1.749			
		(17) Countrywide Credibility:		0.28	0.00	0.05			
		(18) Countrywide Lost-time Claims:		409	4,606				
		(19) Pure Premium Underlying Present Rate:		1.255	1.508	1.192	3.955		
		(20) Relativity to Underlying Present Rate:		1.991	2.292	1.486			
		(21) Credibility to Underlying Relativity:		0.280	0.000	0.050			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		2.200	1.933	2.095			
		(24) Balanced Formula Relativity:		2.215	1.927	2.091	2.104		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00096 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 21

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2111 CANNERY NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,442	0	0	0	0	0	0	0	
2000/2001	776	0	0	0	0	0	0	0	
2001/2002	430	0	0	0	0	0	0	0	
2002/2003	33	0	0	0	0	0	0	0	
2003/2004	20,658	0	0	0	0	1,323	1,323	1,323	
MA Total	24,339	0	0	0	0	1,323	1,323	1,323	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.000			0.000	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	0.000	0.000	0.000			0.000	
		2002/2003	0.000	0.000	0.000			0.000	
		2003/2004	0.000	0.000	0.064			0.064	
		MA Total Pure Premium:	0.000	0.000	0.054			0.054	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.061				
		(14) Massachusetts Credibility:	0.07	0.18	0.16				
		(15) Countrywide Pure Premium:	0.936	0.653	1.201			2.789	
		(16) Countrywide Indicated Relativity:	1.123	1.417	1.426				
		(17) Countrywide Credibility:	0.47	0.41	0.42				
		(18) Countrywide Lost-time Claims:	411	3,284					
		(19) Pure Premium Underlying Present Rate:	0.766	0.868	1.029			2.663	
		(20) Relativity to Underlying Present Rate:	1.216	1.319	1.283				
		(21) Credibility to Underlying Relativity:	0.460	0.410	0.420				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.087	1.122	1.147				
		(24) Balanced Formula Relativity:	1.095	1.118	1.145			1.120	

Class(es):		Effective: 9/1/2007						Manufacturing	
2115 SEAFOOD PRODUCTS MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	237,017	3	17	358,099	145,586	334,234	837,919		
2000/2001	201,646	1	10	68,385	86,631	79,581	234,596		
2001/2002	220,886	4	10	652,406	32,343	106,145	790,894		
2002/2003	227,541	2	16	516,556	212,456	271,075	1,000,087		
2003/2004	225,391	1	15	218,975	256,206	334,040	809,221		
MA Total	1,112,481	11	68	1,814,420	733,222	1,125,076	3,672,718		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	1.511	0.614	1.410			3.535	
		2000/2001	0.339	0.430	0.395			1.163	
		2001/2002	2.954	0.146	0.481			3.581	
		2002/2003	2.270	0.934	1.191			4.395	
		2003/2004	0.972	1.137	1.482			3.590	
		MA Total Pure Premium:	1.631	0.659	1.011			3.301	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	1.836	1.330	1.131				
		(14) Massachusetts Credibility:	0.30	0.86	0.69				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000			0.000	
		(16) Countrywide Indicated Relativity:	1.040	1.494	1.063				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	0.660	0.991	0.859			2.510	
		(20) Relativity to Underlying Present Rate:	1.047	1.507	1.071				
		(21) Credibility to Underlying Relativity:	0.700	0.140	0.310				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.284	1.355	1.112				
		(24) Balanced Formula Relativity:	1.293	1.350	1.110			1.233	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00097 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 22

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2121 BREWERY & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	22,034	0	1	0	329	761	1,091		
2000/2001	27,506	0	2	0	16,372	17,550	33,922		
2001/2002	28,132	1	0	248,747	0	142,769	391,515		
2002/2003	23,428	0	5	0	13,931	27,041	40,971		
2003/2004	30,081	0	0	0	0	3,246	3,246		
MA Total	131,181	1	8	248,747	30,632	191,367	470,746		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.015	0.035	0.049			
		2000/2001	0.000	0.595	0.638	1.233			
		2001/2002	8.842	0.000	5.075	13.917			
		2002/2003	0.000	0.595	1.154	1.749			
		2003/2004	0.000	0.000	0.108	0.108			
		MA Total Pure Premium:	1.896	0.234	1.459	3.589			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	2.135	0.471	1.631				
		(14) Massachusetts Credibility:	0.12	0.26	0.26				
		(15) Countrywide Pure Premium:	1.019	0.524	1.069	2.611			
		(16) Countrywide Indicated Relativity:	1.223	1.137	1.269				
		(17) Countrywide Credibility:	0.44	0.37	0.37				
		(18) Countrywide Lost-time Claims:	81	875					
		(19) Pure Premium Underlying Present Rate:	0.621	0.409	0.615	1.645			
		(20) Relativity to Underlying Present Rate:	0.986	0.622	0.766				
		(21) Credibility to Underlying Relativity:	0.440	0.370	0.370				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.228	0.773	1.177				
		(24) Balanced Formula Relativity:	1.236	0.771	1.175	1.111			

Class(es):		Effective: 9/1/2007						Manufacturing	
2130 SPIRITUOUS LIQUOR DISTILLERY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0		
2000/2001	0	0	0	0	0	0	0		
2001/2002	0	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	0	0	0	0	0	0	0		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.875	0.504	1.058	2.437			
		(16) Countrywide Indicated Relativity:	1.051	1.094	1.257				
		(17) Countrywide Credibility:	0.23	0.49	0.50				
		(18) Countrywide Lost-time Claims:	11	148					
		(19) Pure Premium Underlying Present Rate:	1.143	0.865	1.178	3.186			
		(20) Relativity to Underlying Present Rate:	1.813	1.315	1.469				
		(21) Credibility to Underlying Relativity:	0.770	0.510	0.500				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.638	1.206	1.363				
		(24) Balanced Formula Relativity:	1.649	1.203	1.361	1.439			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00098 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 23

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2131 SPIRITUOUS LIQUOR BOTTLING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	27,885	0	0	0	0	6,653	6,653		
2000/2001	29,728	0	0	0	0	4,060	4,060		
2001/2002	31,719	0	4	0	45,942	23,370	69,312		
2002/2003	31,980	1	2	90,745	7,362	34,293	132,400		
2003/2004	33,717	0	1	0	420	5,070	5,490		
MA Total	155,029	1	7	90,745	53,724	73,446	217,915		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.239	0.239			
		2000/2001	0.000	0.000	0.137	0.137			
		2001/2002	0.000	1.448	0.737	2.185			
		2002/2003	2.838	0.230	1.072	4.140			
		2003/2004	0.000	0.012	0.150	0.163			
		MA Total Pure Premium:	0.585	0.347	0.474	1.406			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.659	0.699	0.530				
		(14) Massachusetts Credibility:	0.14	0.36	0.32				
		(15) Countrywide Pure Premium:	0.746	0.517	0.948	2.211			
		(16) Countrywide Indicated Relativity:	0.895	1.122	1.126				
		(17) Countrywide Credibility:	0.20	0.32	0.34				
		(18) Countrywide Lost-time Claims:	8	168					
		(19) Pure Premium Underlying Present Rate:	0.653	0.782	0.871	2.306			
		(20) Relativity to Underlying Present Rate:	1.036	1.188	1.086				
		(21) Credibility to Underlying Relativity:	0.660	0.320	0.340				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.955	0.991	0.922				
		(24) Balanced Formula Relativity:	0.962	0.988	0.920	0.951			

Class(es):		Effective: 9/1/2007						Manufacturing	
2143 FRUIT JUICE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	136,631	0	12	0	115,293	86,110	201,403		
2000/2001	156,572	1	9	59,865	18,382	119,231	197,479		
2001/2002	166,464	1	20	193,957	88,842	473,068	755,866		
2002/2003	108,034	4	11	623,143	13,116	421,565	1,057,823		
2003/2004	89,752	0	1	0	3,302	24,690	27,993		
MA Total	657,453	6	53	876,965	238,935	1,124,663	2,240,563		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.844	0.630	1.474			
		2000/2001	0.382	0.117	0.762	1.261			
		2001/2002	1.165	0.534	2.842	4.541			
		2002/2003	5.768	0.121	3.902	9.792			
		2003/2004	0.000	0.037	0.275	0.312			
		MA Total Pure Premium:	1.334	0.363	1.711	3.408			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.502	0.733	1.912				
		(14) Massachusetts Credibility:	0.21	0.63	0.61				
		(15) Countrywide Pure Premium:	1.052	0.398	1.034	2.484			
		(16) Countrywide Indicated Relativity:	1.263	0.864	1.228				
		(17) Countrywide Credibility:	0.22	0.19	0.20				
		(18) Countrywide Lost-time Claims:	10	225					
		(19) Pure Premium Underlying Present Rate:	0.450	0.760	1.063	2.272			
		(20) Relativity to Underlying Present Rate:	0.714	1.155	1.325				
		(21) Credibility to Underlying Relativity:	0.570	0.180	0.190				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.000	0.834	1.664				
		(24) Balanced Formula Relativity:	1.007	0.831	1.661	1.225			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 00099 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 24

Calculation of Class Relativities

Class(es): 2150 ICE MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	4,425	0	0	0	0	0	0	0	
2000/2001	5,623	0	0	0	0	2,523	2,523	2,523	
2001/2002	5,738	0	2	0	41,896	8,611	50,507	50,507	
2002/2003	6,702	0	0	0	0	0	0	0	
2003/2004	6,586	0	0	0	0	0	0	0	
MA Total	29,074	0	2	0	41,896	11,134	53,031	53,031	
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.000	0.000				
	2000/2001	0.000	0.000	0.449	0.449				
	2001/2002	0.000	7.302	1.501	8.802				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	0.000	0.000	0.000				
	MA Total Pure Premium:	0.000	1.441	0.383	1.824				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	2.907	0.428					
	(14) Massachusetts Credibility:	0.10	0.23	0.19					
	(15) Countrywide Pure Premium:	1.214	0.874	1.333	3.421				
	(16) Countrywide Indicated Relativity:	1.457	1.898	1.584					
	(17) Countrywide Credibility:	0.28	0.39	0.41					
	(18) Countrywide Lost-time Claims:	19	106						
	(19) Pure Premium Underlying Present Rate:	1.609	1.390	1.274	4.273				
	(20) Relativity to Underlying Present Rate:	2.554	2.113	1.588					
	(21) Credibility to Underlying Relativity:	0.620	0.380	0.400					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.991	2.212	1.366					
	(24) Balanced Formula Relativity:	2.005	2.205	1.363	1.796				

Class(es): 2156 BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	44,192	1	9	169,186	70,898	201,821	441,905	441,905	
2000/2001	53,470	2	5	304,771	23,709	186,503	514,983	514,983	
2001/2002	50,902	4	9	688,994	50,136	211,395	950,525	950,525	
2002/2003	60,811	1	10	70,002	23,632	176,362	269,996	269,996	
2003/2004	47,129	0	5	0	41,127	19,147	60,274	60,274	
MA Total	256,504	8	38	1,232,954	209,502	795,228	2,237,684	2,237,684	
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	3.828	1.604	4.567	10.000				
	2000/2001	5.700	0.443	3.488	9.631				
	2001/2002	13.536	0.985	4.153	18.674				
	2002/2003	1.151	0.389	2.900	4.440				
	2003/2004	0.000	0.873	0.406	1.279				
	MA Total Pure Premium:	4.807	0.817	3.100	8.724				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	5.412	1.648	3.466					
	(14) Massachusetts Credibility:	0.22	0.62	0.54					
	(15) Countrywide Pure Premium:	1.783	0.855	1.343	3.981				
	(16) Countrywide Indicated Relativity:	2.141	1.857	1.595					
	(17) Countrywide Credibility:	0.39	0.19	0.23					
	(18) Countrywide Lost-time Claims:	49	943						
	(19) Pure Premium Underlying Present Rate:	1.288	1.921	1.998	5.208				
	(20) Relativity to Underlying Present Rate:	2.045	2.921	2.491					
	(21) Credibility to Underlying Relativity:	0.390	0.190	0.230					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	2.823	1.929	2.811					
	(24) Balanced Formula Relativity:	2.842	1.923	2.806	2.628				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000100 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 25

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
2157 BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	100,844	3	10	199,835	24,730	156,980	381,545	
2000/2001	86,823	1	9	62,686	35,304	74,184	172,174	
2001/2002	91,931	0	10	0	69,581	44,143	113,724	
2002/2003	197,721	1	34	75,833	266,794	257,790	600,417	
2003/2004	93,273	1	9	395,867	152,719	164,582	713,168	
MA Total	570,592	6	72	734,220	549,127	697,680	1,981,027	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.982	0.245	1.557	3.784			
	2000/2001	0.722	0.407	0.854	1.983			
	2001/2002	0.000	0.757	0.480	1.237			
	2002/2003	0.384	1.349	1.304	3.037			
	2003/2004	4.244	1.637	1.765	7.646			
	MA Total Pure Premium:	1.287	0.962	1.223	3.472			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.449	1.942	1.367				
	(14) Massachusetts Credibility:	0.34	0.68	0.65				
	(15) Countrywide Pure Premium:	2.607	1.234	2.087	5.929			
	(16) Countrywide Indicated Relativity:	3.130	2.680	2.479				
	(17) Countrywide Credibility:	0.33	0.16	0.18				
	(18) Countrywide Lost-time Claims:	598	10,002					
	(19) Pure Premium Underlying Present Rate:	1.827	1.087	1.419	4.334			
	(20) Relativity to Underlying Present Rate:	2.900	1.653	1.769				
	(21) Credibility to Underlying Relativity:	0.330	0.160	0.170				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	2.482	2.014	1.636				
	(24) Balanced Formula Relativity:	2.499	2.007	1.632	2.052			

Class(es):		Effective: 9/1/2007						Manufacturing
2172 CIGARETTE MFG								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	
2002/2003	265	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	
MA Total	265	0	0	0	0	0	0	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.000	0.000			
	2000/2001	0.000	0.000	0.000	0.000			
	2001/2002	0.000	0.000	0.000	0.000			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	0.000	0.000	0.000	0.000			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
	(14) Massachusetts Credibility:	0.01	0.02	0.02				
	(15) Countrywide Pure Premium:	1.415	0.474	0.717	2.607			
	(16) Countrywide Indicated Relativity:	1.699	1.030	0.852				
	(17) Countrywide Credibility:	0.50	0.49	0.49				
	(18) Countrywide Lost-time Claims:	81	688					
	(19) Pure Premium Underlying Present Rate:	0.300	0.253	0.275	0.827			
	(20) Relativity to Underlying Present Rate:	0.476	0.384	0.343				
	(21) Credibility to Underlying Relativity:	0.490	0.490	0.490				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.082	0.693	0.585				
	(24) Balanced Formula Relativity:	1.090	0.691	0.584	0.805			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000101 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 26

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2174 TOBACCO REHANDLING OR WAREHOUSING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	51	0	0	0	0	0	0	0	
2000/2001	921	0	0	0	0	0	0	0	
2001/2002	940	0	0	0	0	0	0	0	
2002/2003	1,015	0	0	0	0	0	0	0	
2003/2004	1,873	0	0	0	0	0	0	0	
MA Total	4,800	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.000			0.000	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	0.000	0.000	0.000			0.000	
		2002/2003	0.000	0.000	0.000			0.000	
		2003/2004	0.000	0.000	0.000			0.000	
		MA Total Pure Premium:	0.000	0.000	0.000			0.000	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.06	0.12	0.13				
		(15) Countrywide Pure Premium:	0.926	0.525	1.212			2.662	
		(16) Countrywide Indicated Relativity:	1.111	1.139	1.439				
		(17) Countrywide Credibility:	0.20	0.40	0.44				
		(18) Countrywide Lost-time Claims:	8	92					
		(19) Pure Premium Underlying Present Rate:	2.576	1.776	2.911			7.262	
		(20) Relativity to Underlying Present Rate:	4.089	2.699	3.628				
		(21) Credibility to Underlying Relativity:	0.740	0.480	0.430				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	3.248	1.751	2.194				
		(24) Balanced Formula Relativity:	3.270	1.746	2.189			2.514	

Class(es):		Effective: 9/1/2007						Manufacturing	
2211 COTTON BATTING,WADDING OR WASTE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,708	0	2	0	4,441	4,766	9,207		
2000/2001	3,089	0	0	0	0	0	0		
2001/2002	1,518	0	1	0	234	558	791		
2002/2003	1,533	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	7,848	0	3	0	4,674	5,324	9,998		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	2.600	2.790			5.390	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	0.000	0.154	0.367			0.521	
		2002/2003	0.000	0.000	0.000			0.000	
		2003/2004	0.000	0.000	0.000			0.000	
		MA Total Pure Premium:	0.000	0.596	0.678			1.274	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	1.202	0.758				
		(14) Massachusetts Credibility:	0.06	0.13	0.12				
		(15) Countrywide Pure Premium:	2.795	0.962	2.016			5.773	
		(16) Countrywide Indicated Relativity:	3.356	2.090	2.394				
		(17) Countrywide Credibility:	0.33	0.44	0.44				
		(18) Countrywide Lost-time Claims:	29	169					
		(19) Pure Premium Underlying Present Rate:	1.807	1.249	1.424			4.481	
		(20) Relativity to Underlying Present Rate:	2.869	1.899	1.775				
		(21) Credibility to Underlying Relativity:	0.610	0.430	0.440				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	2.857	1.892	1.926				
		(24) Balanced Formula Relativity:	2.877	1.886	1.922			2.286	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000102 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 27

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2220 YARN OR THREAD MFG-COTTON*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	171,047	5	19	440,228	213,596	522,885	1,176,710		
2000/2001	135,608	4	10	285,599	28,501	113,043	427,143		
2001/2002	127,170	2	10	184,821	27,108	231,159	443,087		
2002/2003	126,712	3	6	534,210	11,795	281,089	827,094		
2003/2004	131,272	0	8	0	96,509	112,511	209,020		
MA Total	691,809	14	53	1,444,858	377,509	1,260,688	3,083,054		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	2.574	1.249	3.057	6.879				
	2000/2001	2.106	0.210	0.834	3.150				
	2001/2002	1.453	0.213	1.818	3.484				
	2002/2003	4.216	0.093	2.218	6.527				
	2003/2004	0.000	0.735	0.857	1.592				
	MA Total Pure Premium:	2.089	0.546	1.822	4.457				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.351	1.101	2.037					
	(14) Massachusetts Credibility:	0.26	0.63	0.66					
	(15) Countrywide Pure Premium:	0.684	0.417	0.800	1.901				
	(16) Countrywide Indicated Relativity:	0.822	0.906	0.950					
	(17) Countrywide Credibility:	0.37	0.19	0.17					
	(18) Countrywide Lost-time Claims:	136	1,957						
	(19) Pure Premium Underlying Present Rate:	0.771	0.728	1.228	2.726				
	(20) Relativity to Underlying Present Rate:	1.224	1.106	1.530					
	(21) Credibility to Underlying Relativity:	0.370	0.180	0.170					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.368	1.065	1.766					
	(24) Balanced Formula Relativity:	1.378	1.061	1.763	1.460				

Class(es):		Effective: 9/1/2007						Manufacturing	
2260 WOOL COMBING OR SCOURING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,652	0	1	0	28,817	1,122	29,938		
2000/2001	3,512	0	0	0	0	0	0		
2001/2002	3,108	0	0	0	0	2,249	2,249		
2002/2003	1,882	0	0	0	0	0	0		
2003/2004	1,604	0	0	0	0	0	0		
MA Total	12,758	0	1	0	28,817	3,371	32,188		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	10.866	0.423	11.289				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	0.000	0.000	0.724	0.724				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	0.000	0.000	0.000				
	MA Total Pure Premium:	0.000	2.259	0.264	2.523				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	4.557	0.295					
	(14) Massachusetts Credibility:	0.09	0.13	0.14					
	(15) Countrywide Pure Premium:	0.000	1.248	1.497	2.745				
	(16) Countrywide Indicated Relativity:	0.000	2.709	1.778					
	(17) Countrywide Credibility:	0.00	0.14	0.17					
	(18) Countrywide Lost-time Claims:	0	7						
	(19) Pure Premium Underlying Present Rate:	3.003	0.797	1.369	5.169				
	(20) Relativity to Underlying Present Rate:	4.766	1.212	1.707					
	(21) Credibility to Underlying Relativity:	0.910	0.730	0.690					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	4.337	1.856	1.522					
	(24) Balanced Formula Relativity:	4.367	1.850	1.519	2.701				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000103 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 28

Calculation of Class Relativities

Class(es): 2288 FELTING MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	123,069	1	14	165,120	135,549	152,293	452,962		
2000/2001	109,522	1	8	83,801	65,265	72,148	221,214		
2001/2002	114,637	0	6	0	107,045	107,489	214,535		
2002/2003	112,354	1	12	127,582	37,596	51,888	217,066		
2003/2004	144,824	0	11	0	97,417	73,323	170,740		
MA Total	604,406	3	51	376,503	442,872	457,142	1,276,518		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	1.342	1.101	1.237	3.681			
		2000/2001	0.765	0.596	0.659	2.020			
		2001/2002	0.000	0.934	0.938	1.871			
		2002/2003	1.136	0.335	0.462	1.932			
		2003/2004	0.000	0.673	0.506	1.179			
		MA Total Pure Premium:	0.623	0.733	0.756	2.112			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.701	1.478	0.846				
		(14) Massachusetts Credibility:	0.25	0.61	0.50				
		(15) Countrywide Pure Premium:	1.302	0.668	1.264	3.234			
		(16) Countrywide Indicated Relativity:	1.563	1.451	1.502				
		(17) Countrywide Credibility:	0.21	0.20	0.25				
		(18) Countrywide Lost-time Claims:	9	239					
		(19) Pure Premium Underlying Present Rate:	0.776	0.760	0.715	2.251			
		(20) Relativity to Underlying Present Rate:	1.231	1.156	0.892				
		(21) Credibility to Underlying Relativity:	0.540	0.190	0.250				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.168	1.412	1.021				
		(24) Balanced Formula Relativity:	1.176	1.407	1.019	1.165			

Class(es): 2305 TEXTILE FIBER MFG-SYNTHETIC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	6,103	0	0	0	0	570	570		
2000/2001	24,603	0	0	0	0	2,107	2,107		
2001/2002	4,808	0	1	0	1,701	1,569	3,270		
2002/2003	25,775	0	0	0	0	1,456	1,456		
2003/2004	20,398	0	0	0	0	533	533		
MA Total	81,687	0	1	0	1,701	6,235	7,936		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.093	0.093			
		2000/2001	0.000	0.000	0.086	0.086			
		2001/2002	0.000	0.354	0.326	0.680			
		2002/2003	0.000	0.000	0.056	0.056			
		2003/2004	0.000	0.000	0.026	0.026			
		MA Total Pure Premium:	0.000	0.021	0.076	0.097			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.042	0.085				
		(14) Massachusetts Credibility:	0.11	0.29	0.25				
		(15) Countrywide Pure Premium:	0.967	0.360	0.696	2.023			
		(16) Countrywide Indicated Relativity:	1.161	0.782	0.827				
		(17) Countrywide Credibility:	0.45	0.36	0.38				
		(18) Countrywide Lost-time Claims:	103	992					
		(19) Pure Premium Underlying Present Rate:	0.723	0.870	0.923	2.517			
		(20) Relativity to Underlying Present Rate:	1.148	1.323	1.151				
		(21) Credibility to Underlying Relativity:	0.440	0.350	0.370				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.028	0.756	0.761				
		(24) Balanced Formula Relativity:	1.035	0.754	0.760	0.866			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000104 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 29

Calculation of Class Relativities

Class(es): 2362 KNIT GOODS MFG NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	76,826	1	6	75,930	5,023	43,577	124,530		
2000/2001	64,574	1	4	155,186	53,957	126,037	335,181		
2001/2002	61,458	0	7	0	46,831	22,742	69,574		
2002/2003	38,225	0	2	0	3,149	3,611	6,760		
2003/2004	34,547	0	2	0	4,891	12,671	17,562		
MA Total	275,630	2	21	231,116	113,851	208,639	553,606		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.988	0.065	0.567	1.621				
	2000/2001	2.403	0.836	1.952	5.191				
	2001/2002	0.000	0.762	0.370	1.132				
	2002/2003	0.000	0.082	0.094	0.177				
	2003/2004	0.000	0.142	0.367	0.508				
	MA Total Pure Premium:	0.839	0.413	0.757	2.009				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.944	0.833	0.846					
	(14) Massachusetts Credibility:	0.19	0.40	0.38					
	(15) Countrywide Pure Premium:	0.745	0.468	0.754	1.967				
	(16) Countrywide Indicated Relativity:	0.895	1.016	0.895					
	(17) Countrywide Credibility:	0.41	0.30	0.31					
	(18) Countrywide Lost-time Claims:	105	732						
	(19) Pure Premium Underlying Present Rate:	0.903	0.586	0.758	2.246				
	(20) Relativity to Underlying Present Rate:	1.433	0.890	0.945					
	(21) Credibility to Underlying Relativity:	0.400	0.300	0.310					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.119	0.905	0.892					
	(24) Balanced Formula Relativity:	1.127	0.902	0.890	0.985				

Class(es): 2380 WEBBING MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	114,307	0	18	0	98,525	120,278	218,803		
2000/2001	103,630	0	13	0	97,533	74,196	171,729		
2001/2002	102,854	1	18	91,609	70,441	135,885	297,935		
2002/2003	94,512	0	13	0	153,421	73,094	226,515		
2003/2004	93,405	1	8	140,186	60,837	98,712	299,735		
MA Total	508,708	2	70	231,795	480,757	502,165	1,214,717		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.862	1.052	1.914				
	2000/2001	0.000	0.941	0.716	1.657				
	2001/2002	0.891	0.685	1.321	2.897				
	2002/2003	0.000	1.623	0.773	2.397				
	2003/2004	1.501	0.651	1.057	3.209				
	MA Total Pure Premium:	0.456	0.945	0.987	2.388				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.513	1.907	1.104					
	(14) Massachusetts Credibility:	0.20	0.57	0.50					
	(15) Countrywide Pure Premium:	1.225	0.483	0.854	2.562				
	(16) Countrywide Indicated Relativity:	1.471	1.050	1.014					
	(17) Countrywide Credibility:	0.37	0.22	0.25					
	(18) Countrywide Lost-time Claims:	37	432						
	(19) Pure Premium Underlying Present Rate:	0.516	0.767	0.840	2.122				
	(20) Relativity to Underlying Present Rate:	0.819	1.166	1.047					
	(21) Credibility to Underlying Relativity:	0.430	0.210	0.250					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.999	1.563	1.067					
	(24) Balanced Formula Relativity:	1.006	1.557	1.065	1.149				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000105 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 30

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2402 CARPET OR RUG MFG NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	8,024	0	0	0	0	14,194	14,194		
2000/2001	5,928	0	1	0	4,595	4,718	9,313		
2001/2002	5,136	0	1	0	2,766	8,361	11,126		
2002/2003	4,470	1	0	126,600	0	6,250	132,850		
2003/2004	4,297	0	0	0	0	0	0		
MA Total	27,855	1	2	126,600	7,361	33,523	167,483		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
1999/2000		0.000	0.000	1.769	1.769				
2000/2001		0.000	0.775	0.796	1.571				
2001/2002		0.000	0.538	1.628	2.166				
2002/2003		28.325	0.000	1.398	29.723				
2003/2004		0.000	0.000	0.000	0.000				
MA Total Pure Premium:		4.545	0.264	1.203	6.013				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
(13) Massachusetts Indicated Relativity:		5.117	0.533	1.345					
(14) Massachusetts Credibility:		0.07	0.16	0.17					
(15) Countrywide Pure Premium:		0.871	0.508	1.001	2.380				
(16) Countrywide Indicated Relativity:		1.045	1.104	1.189					
(17) Countrywide Credibility:		0.47	0.42	0.42					
(18) Countrywide Lost-time Claims:		89	549						
(19) Pure Premium Underlying Present Rate:		0.785	0.584	0.978	2.347				
(20) Relativity to Underlying Present Rate:		1.246	0.888	1.219					
(21) Credibility to Underlying Relativity:		0.460	0.420	0.410					
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278				
(23) Formula Relativity:		1.423	0.922	1.228					
(24) Balanced Formula Relativity:		1.432	0.919	1.226	1.239				

Class(es):		Effective: 9/1/2007						Manufacturing	
2413 TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	257,035	5	15	802,580	66,002	508,651	1,377,233		
2000/2001	250,726	5	29	731,324	250,148	253,306	1,234,778		
2001/2002	212,751	2	15	264,871	43,294	78,322	386,487		
2002/2003	218,506	6	21	563,693	158,877	395,254	1,117,824		
2003/2004	144,660	2	11	494,658	110,754	198,317	803,729		
MA Total	1,083,678	20	91	2,857,126	629,075	1,433,850	4,920,051		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
1999/2000		3.122	0.257	1.979	5.358				
2000/2001		2.917	0.998	1.010	4.925				
2001/2002		1.245	0.203	0.368	1.817				
2002/2003		2.580	0.727	1.809	5.116				
2003/2004		3.419	0.766	1.371	5.556				
MA Total Pure Premium:		2.637	0.580	1.323	4.540				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
(13) Massachusetts Indicated Relativity:		2.968	1.171	1.479					
(14) Massachusetts Credibility:		0.45	0.83	0.84					
(15) Countrywide Pure Premium:		1.089	0.579	0.967	2.635				
(16) Countrywide Indicated Relativity:		1.307	1.257	1.149					
(17) Countrywide Credibility:		0.28	0.09	0.08					
(18) Countrywide Lost-time Claims:		155	980						
(19) Pure Premium Underlying Present Rate:		1.870	0.926	1.445	4.240				
(20) Relativity to Underlying Present Rate:		2.967	1.408	1.801					
(21) Credibility to Underlying Relativity:		0.270	0.080	0.080					
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278				
(23) Formula Relativity:		2.503	1.198	1.478					
(24) Balanced Formula Relativity:		2.520	1.194	1.476	1.822				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000106 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 31

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2416 YARN OR THREAD DYEING OR FINISHING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	53,996	1	14	49,352	337,341	158,395	545,088		
2000/2001	36,267	1	5	105,509	10,382	66,612	182,503		
2001/2002	32,627	1	2	188,695	3,555	21,259	213,509		
2002/2003	27,669	0	3	0	3,864	21,930	25,794		
2003/2004	27,916	0	1	0	472	13,341	13,813		
MA Total	178,475	3	25	343,556	355,615	281,536	980,707		
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.914	6.248	2.933	10.095		
			2000/2001	2.909	0.286	1.837	5.032		
			2001/2002	5.783	0.109	0.652	6.544		
			2002/2003	0.000	0.140	0.793	0.932		
			2003/2004	0.000	0.017	0.478	0.495		
			MA Total Pure Premium:	1.925	1.993	1.577	5.495		
Pure Premium Relativities									
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	2.167	4.020	1.763			
			(14) Massachusetts Credibility:	0.17	0.53	0.38			
			(15) Countrywide Pure Premium:	0.447	0.529	0.714	1.689		
			(16) Countrywide Indicated Relativity:	0.536	1.148	0.848			
			(17) Countrywide Credibility:	0.17	0.24	0.31			
			(18) Countrywide Lost-time Claims:	5	99				
			(19) Pure Premium Underlying Present Rate:	0.980	1.818	1.178	3.977		
			(20) Relativity to Underlying Present Rate:	1.555	2.764	1.469			
			(21) Credibility to Underlying Relativity:	0.660	0.230	0.310			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	1.486	3.042	1.388			
			(24) Balanced Formula Relativity:	1.496	3.032	1.386	1.787		

Class(es):		Effective: 9/1/2007						Manufacturing	
2417 CLOTH PRINTING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	157,862	2	24	328,610	73,108	218,513	620,231		
2000/2001	151,921	1	16	124,279	171,398	136,705	432,381		
2001/2002	123,143	4	17	523,067	40,967	236,974	801,008		
2002/2003	132,414	1	13	280,881	69,505	245,795	596,181		
2003/2004	131,720	0	12	0	125,930	72,797	198,726		
MA Total	697,060	8	82	1,256,837	480,907	910,784	2,648,528		
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	2.082	0.463	1.384	3.929		
			2000/2001	0.818	1.128	0.900	2.846		
			2001/2002	4.248	0.333	1.924	6.505		
			2002/2003	2.121	0.525	1.856	4.502		
			2003/2004	0.000	0.956	0.553	1.509		
			MA Total Pure Premium:	1.803	0.690	1.307	3.800		
Pure Premium Relativities									
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	2.030	1.392	1.461			
			(14) Massachusetts Credibility:	0.28	0.57	0.63			
			(15) Countrywide Pure Premium:	0.632	0.363	0.659	1.655		
			(16) Countrywide Indicated Relativity:	0.759	0.789	0.783			
			(17) Countrywide Credibility:	0.18	0.22	0.19			
			(18) Countrywide Lost-time Claims:	6	91				
			(19) Pure Premium Underlying Present Rate:	0.877	0.554	1.091	2.522		
			(20) Relativity to Underlying Present Rate:	1.392	0.842	1.360			
			(21) Credibility to Underlying Relativity:	0.540	0.210	0.180			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	1.457	1.144	1.314			
			(24) Balanced Formula Relativity:	1.467	1.140	1.311	1.335		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000107 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 32

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2501 CLOTHING MFG*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,798,087	23	114	2,165,434	1,324,728	1,745,736	5,235,898		
2000/2001	1,518,427	16	95	1,803,624	605,772	1,161,996	3,571,392		
2001/2002	1,344,228	15	90	2,160,913	737,546	1,791,239	4,689,699		
2002/2003	1,331,190	9	98	1,294,342	783,750	1,385,901	3,463,993		
2003/2004	1,363,125	1	80	192,226	978,569	801,511	1,972,306		
MA Total	7,355,057	64	477	7,616,540	4,430,366	6,886,383	18,933,288		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.204	0.737	0.971	2.912		
		2000/2001		1.188	0.399	0.765	2.352		
		2001/2002		1.608	0.549	1.333	3.489		
		2002/2003		0.972	0.589	1.041	2.602		
		2003/2004		0.141	0.718	0.588	1.447		
		MA Total Pure Premium:		1.036	0.602	0.936	2.574		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.166	1.215	1.047			
		(14) Massachusetts Credibility:		0.70	1.00	1.00			
		(15) Countrywide Pure Premium:		0.618	0.498	0.811	1.928		
		(16) Countrywide Indicated Relativity:		0.742	1.082	0.963			
		(17) Countrywide Credibility:		0.15	0.00	0.00			
		(18) Countrywide Lost-time Claims:		1,365	11,139				
		(19) Pure Premium Underlying Present Rate:		0.824	0.758	0.831	2.413		
		(20) Relativity to Underlying Present Rate:		1.308	1.152	1.036			
		(21) Credibility to Underlying Relativity:		0.150	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.124	1.215	1.047			
		(24) Balanced Formula Relativity:		1.131	1.211	1.045	1.115		

Class(es):		Effective: 9/1/2007						Manufacturing	
2503 DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	60,007	0	4	0	30,093	13,367	43,460		
2000/2001	58,013	1	1	208,174	1,759	12,484	222,417		
2001/2002	62,727	0	1	0	30,517	10,740	41,257		
2002/2003	67,660	0	3	0	21,552	10,884	32,437		
2003/2004	69,334	0	2	0	3,267	10,383	13,651		
MA Total	317,741	1	11	208,174	87,189	57,858	353,221		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.501	0.223	0.724		
		2000/2001		3.588	0.030	0.215	3.834		
		2001/2002		0.000	0.487	0.171	0.658		
		2002/2003		0.000	0.319	0.161	0.479		
		2003/2004		0.000	0.047	0.150	0.197		
		MA Total Pure Premium:		0.655	0.274	0.182	1.112		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.738	0.554	0.204			
		(14) Massachusetts Credibility:		0.13	0.32	0.25			
		(15) Countrywide Pure Premium:		0.184	0.230	0.346	0.761		
		(16) Countrywide Indicated Relativity:		0.221	0.500	0.411			
		(17) Countrywide Credibility:		0.18	0.34	0.38			
		(18) Countrywide Lost-time Claims:		6	122				
		(19) Pure Premium Underlying Present Rate:		0.264	0.302	0.243	0.809		
		(20) Relativity to Underlying Present Rate:		0.419	0.459	0.303			
		(21) Credibility to Underlying Relativity:		0.690	0.340	0.370			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.425	0.503	0.319			
		(24) Balanced Formula Relativity:		0.428	0.501	0.319	0.401		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000108 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 33

Calculation of Class Relativities

Class(es): 2570 MATTRESS OR BOX SPRING MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	73,506	1	18	135,049	113,056	168,704	416,810		
2000/2001	58,483	3	4	425,240	3,044	114,423	542,707		
2001/2002	73,252	3	14	264,641	58,909	210,400	533,950		
2002/2003	33,203	0	3	0	6,078	10,543	16,621		
2003/2004	14,970	0	3	0	2,925	2,755	5,679		
MA Total	253,414	7	42	824,930	184,011	506,825	1,515,767		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.837	1.538	2.295	5.670		
		2000/2001		7.271	0.052	1.957	9.280		
		2001/2002		3.613	0.804	2.872	7.289		
		2002/2003		0.000	0.183	0.318	0.501		
		2003/2004		0.000	0.195	0.184	0.379		
		MA Total Pure Premium:		3.255	0.726	2.000	5.981		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		3.665	1.465	2.236			
		(14) Massachusetts Credibility:		0.24	0.63	0.51			
		(15) Countrywide Pure Premium:		1.259	0.829	1.291	3.378		
		(16) Countrywide Indicated Relativity:		1.511	1.800	1.533			
		(17) Countrywide Credibility:		0.38	0.19	0.25			
		(18) Countrywide Lost-time Claims:		129	1,399				
		(19) Pure Premium Underlying Present Rate:		1.585	1.992	1.743	5.321		
		(20) Relativity to Underlying Present Rate:		2.516	3.029	2.173			
		(21) Credibility to Underlying Relativity:		0.380	0.180	0.240			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		2.410	1.810	2.045			
		(24) Balanced Formula Relativity:		2.426	1.804	2.041	2.140		

Class(es): 2576 CANVAS GOODS MFG NOC-SHOP*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	71,511	0	15	0	30,934	95,976	126,910		
2000/2001	69,940	1	8	101,884	60,782	113,651	276,318		
2001/2002	68,201	1	5	71,883	11,417	68,648	151,948		
2002/2003	75,834	0	7	0	34,202	32,146	66,348		
2003/2004	68,874	1	5	245,511	17,065	245,424	508,000		
MA Total	354,360	3	40	419,278	154,401	555,845	1,129,524		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.433	1.342	1.775		
		2000/2001		1.457	0.869	1.625	3.951		
		2001/2002		1.054	0.167	1.007	2.228		
		2002/2003		0.000	0.451	0.424	0.875		
		2003/2004		3.565	0.248	3.563	7.376		
		MA Total Pure Premium:		1.183	0.436	1.569	3.188		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.332	0.879	1.754			
		(14) Massachusetts Credibility:		0.18	0.49	0.46			
		(15) Countrywide Pure Premium:		1.119	0.693	1.105	2.916		
		(16) Countrywide Indicated Relativity:		1.343	1.505	1.312			
		(17) Countrywide Credibility:		0.40	0.26	0.27			
		(18) Countrywide Lost-time Claims:		46	400				
		(19) Pure Premium Underlying Present Rate:		0.587	0.757	0.958	2.302		
		(20) Relativity to Underlying Present Rate:		0.932	1.150	1.195			
		(21) Credibility to Underlying Relativity:		0.420	0.250	0.270			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.169	1.109	1.483			
		(24) Balanced Formula Relativity:		1.177	1.106	1.481	1.281		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000109 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 34

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
2585 LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	552,700	2	78	112,525	593,231	783,882	1,489,639	
2000/2001	600,596	6	59	567,232	223,997	820,810	1,612,039	
2001/2002	607,669	6	66	892,955	413,569	618,170	1,924,694	
2002/2003	525,396	4	51	581,442	478,874	755,708	1,816,024	
2003/2004	604,792	2	41	320,081	481,647	644,176	1,445,904	
MA Total	2,891,153	20	295	2,474,235	2,191,318	3,622,747	8,288,299	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.204	1.073	1.418	2.695			
	2000/2001	0.944	0.373	1.367	2.684			
	2001/2002	1.469	0.681	1.017	3.167			
	2002/2003	1.107	0.911	1.438	3.456			
	2003/2004	0.529	0.796	1.065	2.391			
	MA Total Pure Premium:	0.856	0.758	1.253	2.867			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.963	1.529	1.401				
	(14) Massachusetts Credibility:	0.54	1.00	1.00				
	(15) Countrywide Pure Premium:	1.261	0.761	1.357	3.379			
	(16) Countrywide Indicated Relativity:	1.514	1.653	1.611				
	(17) Countrywide Credibility:	0.23	0.00	0.00				
	(18) Countrywide Lost-time Claims:	525	5,883					
	(19) Pure Premium Underlying Present Rate:	1.106	0.895	1.337	3.338			
	(20) Relativity to Underlying Present Rate:	1.755	1.361	1.667				
	(21) Credibility to Underlying Relativity:	0.230	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.272	1.529	1.401				
	(24) Balanced Formula Relativity:	1.281	1.524	1.398	1.380			

Class(es):		Effective: 9/1/2007						Manufacturing
2586 CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	482,617	0	14	0	127,432	78,231	205,663	
2000/2001	493,012	1	16	152,881	158,994	134,113	445,988	
2001/2002	486,952	4	14	457,827	51,457	204,715	713,999	
2002/2003	466,102	3	10	310,687	72,252	287,979	670,918	
2003/2004	478,589	0	11	0	157,286	105,044	262,330	
MA Total	2,407,272	8	65	921,395	567,420	810,082	2,298,897	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.264	0.162	0.426			
	2000/2001	0.310	0.322	0.272	0.905			
	2001/2002	0.940	0.106	0.420	1.466			
	2002/2003	0.667	0.155	0.618	1.439			
	2003/2004	0.000	0.329	0.219	0.548			
	MA Total Pure Premium:	0.383	0.236	0.337	0.955			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.431	0.476	0.376				
	(14) Massachusetts Credibility:	0.37	0.78	0.78				
	(15) Countrywide Pure Premium:	0.509	0.426	0.782	1.717			
	(16) Countrywide Indicated Relativity:	0.611	0.926	0.929				
	(17) Countrywide Credibility:	0.32	0.11	0.11				
	(18) Countrywide Lost-time Claims:	86	881					
	(19) Pure Premium Underlying Present Rate:	0.534	0.361	0.535	1.430			
	(20) Relativity to Underlying Present Rate:	0.847	0.549	0.666				
	(21) Credibility to Underlying Relativity:	0.310	0.110	0.110				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.618	0.533	0.469				
	(24) Balanced Formula Relativity:	0.622	0.531	0.468	0.542			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000110 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 35

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
2587 TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	7,660	0	0	0	0	364	364		
2000/2001	9,103	0	1	0	4,585	10,116	14,701		
2001/2002	13,572	0	1	0	1,739	4,623	6,362		
2002/2003	6,910	0	0	0	0	0	0		
2003/2004	12,482	0	0	0	0	0	0		
MA Total	49,727	0	2	0	6,324	15,103	21,427		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.048	0.048			
		2000/2001	0.000	0.504	1.111	1.615			
		2001/2002	0.000	0.128	0.341	0.469			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.127	0.304	0.431			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.288	0.377	0.18			
		(14) Massachusetts Credibility:	0.08	0.20	0.18	2.873			
		(15) Countrywide Pure Premium:	0.613	0.724	1.536	1.836			
		(16) Countrywide Indicated Relativity:	0.860	1.573	0.41	1.677			
		(17) Countrywide Credibility:	0.23	0.40	0.41	1.171			
		(18) Countrywide Lost-time Claims:	11	187	0.642	1.167			
		(19) Pure Premium Underlying Present Rate:	0.473	0.563	0.854	1.943			
		(20) Relativity to Underlying Present Rate:	1.007	0.948	0.410	1.171			
		(21) Credibility to Underlying Relativity:	0.690	0.400	0.410	1.167			
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.893	1.066	1.171	1.171			
		(24) Balanced Formula Relativity:	0.885	1.064	1.167	1.043			

Class(es):		Effective: 9/1/2007						Manufacturing	
2623 TANNING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	14,115	0	0	0	0	1,887	1,887		
2000/2001	10,567	0	0	0	0	646	646		
2001/2002	8,558	0	0	0	0	2,770	2,770		
2002/2003	5,763	0	0	0	0	0	0		
2003/2004	5,648	0	0	0	0	0	0		
MA Total	44,651	0	0	0	0	5,303	5,303		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.134	0.134			
		2000/2001	0.000	0.000	0.061	0.061			
		2001/2002	0.000	0.000	0.324	0.324			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.119	0.119			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.133	0.16			
		(14) Massachusetts Credibility:	0.10	0.21	0.16	2.920			
		(15) Countrywide Pure Premium:	1.216	0.665	1.038	1.233			
		(16) Countrywide Indicated Relativity:	1.460	1.444	0.42	1.167			
		(17) Countrywide Credibility:	0.28	0.40	0.42	1.167			
		(18) Countrywide Lost-time Claims:	18	311	0.560	2.429			
		(19) Pure Premium Underlying Present Rate:	1.123	0.746	0.698	1.167			
		(20) Relativity to Underlying Present Rate:	1.782	1.134	0.420	1.167			
		(21) Credibility to Underlying Relativity:	0.620	0.390	0.420	1.167			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.514	1.020	0.832	1.167			
		(24) Balanced Formula Relativity:	1.524	1.017	0.831	1.141			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000111 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 36

Calculation of Class Relativities

Class(es): 2640 LEATHER EMBOSSING*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	83,012	2	13	324,955	70,607	173,745	569,307		
2000/2001	71,767	2	4	306,496	21,672	150,262	478,430		
2001/2002	65,009	0	5	0	58,884	55,827	114,710		
2002/2003	63,340	0	5	0	11,606	20,797	32,403		
2003/2004	69,324	1	3	169,077	21,340	87,854	278,271		
MA Total	352,452	5	30	800,528	184,109	488,485	1,473,122		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		3.915	0.851	2.093	6.858		
		2000/2001		4.271	0.302	2.094	6.666		
		2001/2002		0.000	0.906	0.859	1.765		
		2002/2003		0.000	0.183	0.328	0.512		
		2003/2004		2.439	0.308	1.267	4.014		
		MA Total Pure Premium:		2.271	0.522	1.386	4.180		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		2.557	1.054	1.549			
		(14) Massachusetts Credibility:		0.21	0.51	0.50			
		(15) Countrywide Pure Premium:		1.056	0.377	0.932	2.365		
		(16) Countrywide Indicated Relativity:		1.268	0.818	1.107			
		(17) Countrywide Credibility:		0.18	0.25	0.25			
		(18) Countrywide Lost-time Claims:		6	215				
		(19) Pure Premium Underlying Present Rate:		0.852	0.862	1.185	2.899		
		(20) Relativity to Underlying Present Rate:		1.353	1.311	1.477			
		(21) Credibility to Underlying Relativity:		0.610	0.240	0.250			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.590	1.057	1.421			
		(24) Balanced Formula Relativity:		1.601	1.053	1.418	1.410		

Class(es): 2660 BOOT OR SHOE MFG NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	410,795	1	18	72,244	78,251	277,817	428,311		
2000/2001	213,100	1	27	103,006	254,819	561,054	918,879		
2001/2002	160,701	1	13	126,466	61,752	150,974	339,192		
2002/2003	252,181	0	11	0	117,434	235,465	352,899		
2003/2004	182,653	0	9	0	116,304	182,867	299,171		
MA Total	1,219,430	3	78	301,715	628,559	1,408,176	2,338,451		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.176	0.190	0.676	1.043		
		2000/2001		0.483	1.196	2.633	4.312		
		2001/2002		0.787	0.384	0.939	2.111		
		2002/2003		0.000	0.466	0.934	1.399		
		2003/2004		0.000	0.637	1.001	1.638		
		MA Total Pure Premium:		0.247	0.515	1.155	1.918		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.279	1.040	1.291			
		(14) Massachusetts Credibility:		0.22	0.65	0.67			
		(15) Countrywide Pure Premium:		0.555	0.622	1.073	2.251		
		(16) Countrywide Indicated Relativity:		0.667	1.352	1.274			
		(17) Countrywide Credibility:		0.35	0.18	0.17			
		(18) Countrywide Lost-time Claims:		32	742				
		(19) Pure Premium Underlying Present Rate:		0.293	0.448	0.733	1.474		
		(20) Relativity to Underlying Present Rate:		0.466	0.680	0.914			
		(21) Credibility to Underlying Relativity:		0.430	0.170	0.160			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.495	1.035	1.228			
		(24) Balanced Formula Relativity:		0.498	1.032	1.226	0.900		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000112 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 37

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2683 LUGGAGE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	6,308	0	0	0	0	0	0	0	
2000/2001	5,875	0	0	0	0	0	0	0	
2001/2002	5,245	0	0	0	0	0	0	0	
2002/2003	4,219	0	0	0	0	0	0	0	
2003/2004	4,081	0	0	0	0	0	0	0	
MA Total	25,728	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.000			0.000	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	0.000	0.000	0.000			0.000	
		2002/2003	0.000	0.000	0.000			0.000	
		2003/2004	0.000	0.000	0.000			0.000	
		MA Total Pure Premium:	0.000	0.000	0.000			0.000	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.06	0.14	0.14				
		(15) Countrywide Pure Premium:	1.341	0.683	1.271			3.295	
		(16) Countrywide Indicated Relativity:	1.610	1.483	1.510				
		(17) Countrywide Credibility:	0.29	0.43	0.43				
		(18) Countrywide Lost-time Claims:	21	148					
		(19) Pure Premium Underlying Present Rate:	0.607	0.481	0.740			1.828	
		(20) Relativity to Underlying Present Rate:	0.964	0.730	0.922				
		(21) Credibility to Underlying Relativity:	0.650	0.430	0.430				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.094	0.952	1.046				
		(24) Balanced Formula Relativity:	1.101	0.949	1.044			1.045	

Class(es):		Effective: 9/1/2007						Manufacturing	
2688 LEATHER GOODS MFG NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	200,135	3	17	302,749	33,943	144,609	481,300		
2000/2001	181,752	3	22	390,693	77,191	286,778	754,662		
2001/2002	157,770	0	20	287,782	0	266,792	554,574		
2002/2003	116,916	1	2	144,197	1,494	95,333	241,025		
2003/2004	116,153	0	6	22,119	0	24,228	46,348		
MA Total	772,726	7	67	837,639	422,529	817,740	2,077,908		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	1.513	0.170	0.723			2.405	
		2000/2001	2.150	0.425	1.578			4.152	
		2001/2002	0.000	1.824	1.691			3.515	
		2002/2003	1.233	0.013	0.815			2.062	
		2003/2004	0.000	0.190	0.209			0.399	
		MA Total Pure Premium:	1.084	0.547	1.058			2.689	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	1.220	1.103	1.183				
		(14) Massachusetts Credibility:	0.29	0.66	0.66				
		(15) Countrywide Pure Premium:	1.045	0.638	1.030			2.712	
		(16) Countrywide Indicated Relativity:	1.254	1.385	1.223				
		(17) Countrywide Credibility:	0.36	0.17	0.17				
		(18) Countrywide Lost-time Claims:	99	656					
		(19) Pure Premium Underlying Present Rate:	0.868	0.731	1.090			2.690	
		(20) Relativity to Underlying Present Rate:	1.378	1.112	1.359				
		(21) Credibility to Underlying Relativity:	0.350	0.170	0.170				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.288	1.153	1.220				
		(24) Balanced Formula Relativity:	1.297	1.149	1.217			1.233	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000113 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 38

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
2702 LOGGING OR LUMBERING & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	15,137	0	1	0	1,857	6,297	8,154	
2000/2001	19,546	2	5	320,154	13,317	579,783	913,254	
2001/2002	19,812	1	2	124,681	1,306	23,522	149,509	
2002/2003	22,267	0	5	0	42,161	21,811	63,971	
2003/2004	30,134	0	4	0	166,616	256,108	422,724	
MA Total	106,896	3	17	444,835	225,256	887,521	1,557,613	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.123	0.416	0.539			
	2000/2001	16.380	0.681	29.663	46.724			
	2001/2002	6.293	0.066	1.187	7.546			
	2002/2003	0.000	1.893	0.980	2.873			
	2003/2004	0.000	5.529	8.499	14.028			
	MA Total Pure Premium:	4.161	2.107	8.303	14.571			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.981	2.405	4.507				
	(14) Massachusetts Credibility:	0.24	0.49	0.59				
	(15) Countrywide Pure Premium:	12.191	2.510	7.553	22.254			
	(16) Countrywide Indicated Relativity:	6.407	3.215	4.536				
	(17) Countrywide Credibility:	0.38	0.26	0.21				
	(18) Countrywide Lost-time Claims:	668	4,503					
	(19) Pure Premium Underlying Present Rate:	4.041	2.514	6.093	12.648			
	(20) Relativity to Underlying Present Rate:	2.814	2.105	3.598				
	(21) Credibility to Underlying Relativity:	0.380	0.250	0.200				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	3.979	2.541	4.331				
	(24) Balanced Formula Relativity:	3.987	2.547	4.342	3.861			

Class(es):		Effective: 9/1/2007						Manufacturing
2710 SAWMILLS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	28,336	0	3	0	86,156	59,226	145,382	
2000/2001	29,435	0	10	0	51,844	43,552	95,396	
2001/2002	30,030	1	5	219,896	26,382	75,208	321,487	
2002/2003	29,358	0	7	0	52,638	41,292	93,930	
2003/2004	27,803	0	1	0	1,485	18,669	20,154	
MA Total	144,962	1	26	219,896	218,506	237,947	676,349	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	3.041	2.090	5.131			
	2000/2001	0.000	1.761	1.480	3.241			
	2001/2002	7.323	0.879	2.504	10.706			
	2002/2003	0.000	1.793	1.407	3.200			
	2003/2004	0.000	0.053	0.671	0.725			
	MA Total Pure Premium:	1.517	1.507	1.641	4.666			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.708	3.041	1.835				
	(14) Massachusetts Credibility:	0.18	0.51	0.55				
	(15) Countrywide Pure Premium:	4.475	1.339	3.154	8.968			
	(16) Countrywide Indicated Relativity:	5.372	2.907	3.746				
	(17) Countrywide Credibility:	0.41	0.25	0.23				
	(18) Countrywide Lost-time Claims:	298	3,678					
	(19) Pure Premium Underlying Present Rate:	1.404	2.021	3.776	7.201			
	(20) Relativity to Underlying Present Rate:	2.229	3.072	4.708				
	(21) Credibility to Underlying Relativity:	0.410	0.240	0.220				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	3.424	3.015	2.907				
	(24) Balanced Formula Relativity:	3.447	3.005	2.901	3.137			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000114 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 39

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
2731 PLANING OR MOLDING MILL								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	27,515	1	7	73,618	86,951	65,878	226,446	
2000/2001	33,784	0	9	0	18,040	20,980	39,020	
2001/2002	47,781	4	12	554,395	33,861	345,021	933,277	
2002/2003	48,507	0	12	0	43,402	46,315	89,717	
2003/2004	54,751	0	6	0	30,459	33,574	64,033	
MA Total	212,338	5	46	628,013	212,713	511,767	1,352,493	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.676	3.160	2.394	8.230			
	2000/2001	0.000	0.534	0.621	1.155			
	2001/2002	11.603	0.709	7.221	19.532			
	2002/2003	0.000	0.895	0.955	1.850			
	2003/2004	0.000	0.556	0.613	1.170			
	MA Total Pure Premium:	2.958	1.002	2.410	6.370			
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	3.330	2.021	2.694				
	(14) Massachusetts Credibility:	0.20	0.52	0.45				
	(15) Countrywide Pure Premium:	1.457	0.803	1.780	4.041			
	(16) Countrywide Indicated Relativity:	1.749	1.745	2.115				
	(17) Countrywide Credibility:	0.40	0.24	0.28				
	(18) Countrywide Lost-time Claims:	223	2,899					
	(19) Pure Premium Underlying Present Rate:	1.192	1.471	1.545	4.209			
	(20) Relativity to Underlying Present Rate:	1.893	2.236	1.926				
	(21) Credibility to Underlying Relativity:	0.400	0.240	0.270				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	2.123	2.006	2.325				
	(24) Balanced Formula Relativity:	2.137	2.000	2.320	2.179			

Class(es):		Effective: 9/1/2007						Manufacturing
2741 COOPERAGE STOCK MFG								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.000	0.000			
	2000/2001	0.000	0.000	0.000	0.000			
	2001/2002	0.000	0.000	0.000	0.000			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
	(14) Massachusetts Credibility:	0.00	0.00	0.00				
	(15) Countrywide Pure Premium:	0.000	0.046	0.521	0.567			
	(16) Countrywide Indicated Relativity:	0.000	0.101	0.619				
	(17) Countrywide Credibility:	0.00	0.10	0.12				
	(18) Countrywide Lost-time Claims:	0	3					
	(19) Pure Premium Underlying Present Rate:	1.706	2.730	1.888	6.325			
	(20) Relativity to Underlying Present Rate:	2.708	4.150	2.354				
	(21) Credibility to Underlying Relativity:	1.000	0.900	0.880				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	2.708	3.745	2.146				
	(24) Balanced Formula Relativity:	2.727	3.733	2.142	2.716			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000115 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 40

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2747 COOPERAGE ASSEMBLY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	38	0	0	0	0	0	0	0	
MA Total	38	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.000	0.000	0.000		
		2000/2001		0.000	0.000	0.000	0.000		
		2001/2002		0.000	0.000	0.000	0.000		
		2002/2003		0.000	0.000	0.000	0.000		
		2003/2004		0.000	0.000	0.000	0.000		
		MA Total Pure Premium:		0.000	0.000	0.000	0.000		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.000	0.000			
		(14) Massachusetts Credibility:		0.01	0.02	0.02			
		(15) Countrywide Pure Premium:		4.116	1.977	6.952	13.045		
		(16) Countrywide Indicated Relativity:		4.941	4.294	8.257			
		(17) Countrywide Credibility:		0.09	0.17	0.21			
		(18) Countrywide Lost-time Claims:		1	11				
		(19) Pure Premium Underlying Present Rate:		2.732	1.588	1.970	6.290		
		(20) Relativity to Underlying Present Rate:		4.337	2.414	2.455			
		(21) Credibility to Underlying Relativity:		0.900	0.810	0.770			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		4.348	2.685	3.625			
		(24) Balanced Formula Relativity:		4.377	2.676	3.618	3.709		

Class(es):		Effective: 9/1/2007						Manufacturing	
2790 PATTERN MAKING NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	86,615	1	10	58,434	41,171	47,249	146,854		
2000/2001	84,748	0	7	0	40,664	35,167	75,831		
2001/2002	72,698	1	9	162,752	96,221	169,511	428,483		
2002/2003	61,436	0	2	0	7,444	16,561	24,005		
2003/2004	64,494	0	6	0	35,287	63,638	98,925		
MA Total	369,991	2	34	221,186	220,786	332,126	774,098		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.675	0.475	0.546	1.695		
		2000/2001		0.000	0.480	0.415	0.895		
		2001/2002		2.239	1.324	2.332	5.894		
		2002/2003		0.000	0.121	0.270	0.391		
		2003/2004		0.000	0.547	0.987	1.534		
		MA Total Pure Premium:		0.598	0.597	0.898	2.092		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.673	1.204	1.004			
		(14) Massachusetts Credibility:		0.16	0.46	0.41			
		(15) Countrywide Pure Premium:		1.028	0.380	0.818	2.226		
		(16) Countrywide Indicated Relativity:		1.234	0.825	0.972			
		(17) Countrywide Credibility:		0.42	0.27	0.30			
		(18) Countrywide Lost-time Claims:		86	683				
		(19) Pure Premium Underlying Present Rate:		0.444	0.610	0.712	1.765		
		(20) Relativity to Underlying Present Rate:		0.704	0.927	0.888			
		(21) Credibility to Underlying Relativity:		0.420	0.270	0.290			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.922	1.027	0.960			
		(24) Balanced Formula Relativity:		0.928	1.023	0.959	0.961		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000116 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 41

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2802 CARPENTRY-SHOP ONLY & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,105,573	13	177	1,541,289	1,204,948	2,603,577	5,349,814		
2000/2001	1,084,419	14	164	2,042,070	1,278,201	2,451,272	5,771,543		
2001/2002	1,118,688	12	133	1,822,991	534,385	1,755,508	4,112,884		
2002/2003	1,145,466	21	134	3,099,865	707,555	2,422,942	6,230,362		
2003/2004	1,102,833	6	134	1,464,026	1,103,033	1,668,954	4,236,014		
MA Total	5,556,979	66	742	9,970,242	4,828,123	10,902,254	25,700,618		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.394	1.090	2.355	4.839				
	2000/2001	1.883	1.179	2.260	5.322				
	2001/2002	1.630	0.478	1.569	3.677				
	2002/2003	2.706	0.618	2.115	5.439				
	2003/2004	1.328	1.000	1.513	3.841				
	MA Total Pure Premium:	1.794	0.869	1.962	4.625				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.020	1.753	2.193					
	(14) Massachusetts Credibility:	0.77	1.00	1.00					
	(15) Countrywide Pure Premium:	1.589	0.945	1.816	4.351				
	(16) Countrywide Indicated Relativity:	1.907	2.053	2.158					
	(17) Countrywide Credibility:	0.12	0.00	0.00					
	(18) Countrywide Lost-time Claims:	742	13,406						
	(19) Pure Premium Underlying Present Rate:	1.413	1.178	1.987	4.579				
	(20) Relativity to Underlying Present Rate:	2.243	1.791	2.477					
	(21) Credibility to Underlying Relativity:	0.110	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	2.031	1.753	2.193					
	(24) Balanced Formula Relativity:	2.045	1.747	2.189	2.037				

Class(es):		Effective: 9/1/2007						Manufacturing	
2835 BRUSH OR BROOM ASSEMBLY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	44,372	0	1	0	714	8,684	9,398		
2000/2001	38,987	0	0	0	0	7,031	7,031		
2001/2002	48,170	0	0	0	0	934	934		
2002/2003	15,473	0	1	0	1,507	1,984	3,491		
2003/2004	13,855	0	2	0	14,965	17,465	32,431		
MA Total	160,857	0	4	0	17,187	36,098	53,284		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.016	0.196	0.212				
	2000/2001	0.000	0.000	0.180	0.180				
	2001/2002	0.000	0.000	0.019	0.019				
	2002/2003	0.000	0.097	0.128	0.226				
	2003/2004	0.000	1.080	1.261	2.341				
	MA Total Pure Premium:	0.000	0.107	0.224	0.331				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.216	0.251					
	(14) Massachusetts Credibility:	0.14	0.43	0.36					
	(15) Countrywide Pure Premium:	0.109	0.507	0.846	1.463				
	(16) Countrywide Indicated Relativity:	0.131	1.102	1.005					
	(17) Countrywide Credibility:	0.11	0.29	0.32					
	(18) Countrywide Lost-time Claims:	2	168						
	(19) Pure Premium Underlying Present Rate:	0.710	1.194	1.149	3.053				
	(20) Relativity to Underlying Present Rate:	1.126	1.815	1.433					
	(21) Credibility to Underlying Relativity:	0.750	0.280	0.320					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.859	0.920	0.870					
	(24) Balanced Formula Relativity:	0.865	0.917	0.869	0.878				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000117 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 42

Calculation of Class Relativities

Class(es): 2836 BRUSH OR BROOM MFG NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	21,156	1	4	121,215	16,299	53,000	190,513		
2000/2001	20,453	0	4	0	16,710	29,766	46,477		
2001/2002	12,642	0	8	0	12,147	22,723	34,870		
2002/2003	12,061	0	2	0	35,782	11,102	46,884		
2003/2004	10,465	0	2	0	5,933	3,487	9,420		
MA Total	76,777	1	20	121,215	86,872	120,077	328,164		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				5.730	0.770	2.505	9.005		
2000/2001				0.000	0.817	1.455	2.272		
2001/2002				0.000	0.961	1.797	2.758		
2002/2003				0.000	2.967	0.920	3.887		
2003/2004				0.000	0.567	0.333	0.900		
MA Total Pure Premium:				1.579	1.131	1.564	4.274		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				1.777	2.283	1.748			
(14) Massachusetts Credibility:				0.15	0.27	0.31			
(15) Countrywide Pure Premium:				0.459	0.647	0.851	1.957		
(16) Countrywide Indicated Relativity:				0.551	1.405	1.011			
(17) Countrywide Credibility:				0.11	0.37	0.35			
(18) Countrywide Lost-time Claims:				2	122				
(19) Pure Premium Underlying Present Rate:				1.723	0.799	1.643	4.166		
(20) Relativity to Underlying Present Rate:				2.735	1.215	2.049			
(21) Credibility to Underlying Relativity:				0.740	0.360	0.340			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				2.351	1.574	1.592			
(24) Balanced Formula Relativity:				2.367	1.568	1.589	1.888		

Class(es): 2841 WOODENWARE MFG NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	16,271	0	1	0	261	4,818	5,079		
2000/2001	13,596	1	0	253,626	0	105,233	358,859		
2001/2002	14,325	0	1	0	3,274	2,568	5,842		
2002/2003	15,276	0	3	0	15,908	4,911	20,820		
2003/2004	14,509	0	0	0	0	1,850	1,850		
MA Total	73,977	1	5	253,626	19,443	119,381	392,450		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				0.000	0.016	0.296	0.312		
2000/2001				18.654	0.000	7.740	26.394		
2001/2002				0.000	0.229	0.179	0.408		
2002/2003				0.000	1.041	0.322	1.363		
2003/2004				0.000	0.000	0.128	0.128		
MA Total Pure Premium:				3.428	0.263	1.614	5.305		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				3.860	0.530	1.804			
(14) Massachusetts Credibility:				0.09	0.23	0.22			
(15) Countrywide Pure Premium:				0.692	0.771	1.587	3.050		
(16) Countrywide Indicated Relativity:				0.830	1.675	1.885			
(17) Countrywide Credibility:				0.24	0.39	0.39			
(18) Countrywide Lost-time Claims:				13	459				
(19) Pure Premium Underlying Present Rate:				0.480	0.535	0.752	1.767		
(20) Relativity to Underlying Present Rate:				0.761	0.814	0.937			
(21) Credibility to Underlying Relativity:				0.670	0.380	0.390			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				1.057	1.084	1.497			
(24) Balanced Formula Relativity:				1.064	1.081	1.495	1.237		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000118 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 43

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
2883 FURNITURE MFG-WOOD-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	533,593	1	75	55,867	349,241	424,115	829,223		
2000/2001	549,999	9	65	1,025,385	314,823	769,897	2,110,105		
2001/2002	536,397	7	57	625,737	326,429	693,522	1,645,689		
2002/2003	498,642	4	58	518,621	335,499	649,017	1,503,137		
2003/2004	506,202	1	49	349,133	345,961	537,247	1,232,342		
MA Total	2,624,833	22	304	2,574,744	1,671,953	3,073,799	7,320,496		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.105	0.655	0.795	1.554				
	2000/2001	1.864	0.572	1.400	3.837				
	2001/2002	1.167	0.609	1.293	3.068				
	2002/2003	1.040	0.673	1.302	3.014				
	2003/2004	0.690	0.683	1.061	2.434				
	MA Total Pure Premium:	0.981	0.637	1.171	2.789				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.104	1.285	1.309					
	(14) Massachusetts Credibility:	0.46	1.00	1.00					
	(15) Countrywide Pure Premium:	1.254	0.821	1.444	3.519				
	(16) Countrywide Indicated Relativity:	1.506	1.782	1.715					
	(17) Countrywide Credibility:	0.27	0.00	0.00					
	(18) Countrywide Lost-time Claims:	640	6,804						
	(19) Pure Premium Underlying Present Rate:	0.824	0.877	1.129	2.830				
	(20) Relativity to Underlying Present Rate:	1.307	1.333	1.408					
	(21) Credibility to Underlying Relativity:	0.270	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.268	1.285	1.309					
	(24) Balanced Formula Relativity:	1.276	1.281	1.307	1.289				

Class(es):		Effective: 9/1/2007						Manufacturing	
2923 PIANO MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	54,715	0	5	0	5,249	12,332	17,582		
2000/2001	53,897	1	4	83,217	2,070	97,707	182,994		
2001/2002	62,108	0	3	0	17,639	37,463	55,103		
2002/2003	65,275	0	4	0	6,301	29,443	35,743		
2003/2004	68,028	0	4	0	19,033	18,619	37,652		
MA Total	304,023	1	20	83,217	50,293	195,565	329,074		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.096	0.225	0.321				
	2000/2001	1.544	0.038	1.813	3.395				
	2001/2002	0.000	0.284	0.603	0.887				
	2002/2003	0.000	0.097	0.451	0.548				
	2003/2004	0.000	0.280	0.274	0.553				
	MA Total Pure Premium:	0.274	0.165	0.643	1.082				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.308	0.334	0.719					
	(14) Massachusetts Credibility:	0.16	0.41	0.39					
	(15) Countrywide Pure Premium:	0.610	0.601	0.963	2.174				
	(16) Countrywide Indicated Relativity:	0.733	1.305	1.143					
	(17) Countrywide Credibility:	0.39	0.30	0.31					
	(18) Countrywide Lost-time Claims:	42	349						
	(19) Pure Premium Underlying Present Rate:	0.540	0.584	0.767	1.891				
	(20) Relativity to Underlying Present Rate:	0.857	0.887	0.957					
	(21) Credibility to Underlying Relativity:	0.450	0.290	0.300					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.721	0.786	0.922					
	(24) Balanced Formula Relativity:	0.726	0.783	0.920	0.815				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000119 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 44

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
2942 PENCIL, PENHOLDER OR CRAYON MFG*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	822,553	4	36	354,166	135,723	637,736	1,127,625	
2000/2001	848,835	1	27	168,845	141,432	414,435	724,712	
2001/2002	250,929	1	20	147,277	118,025	469,679	734,982	
2002/2003	964,652	8	37	974,547	263,955	896,148	2,134,650	
2003/2004	234,015	1	29	353,828	283,823	345,419	983,070	
MA Total	3,120,984	15	149	1,998,663	942,958	2,763,418	5,705,039	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.431	0.165	0.775	1.371		
		2000/2001	0.199	0.167	0.488	0.854		
		2001/2002	0.587	0.470	1.872	2.929		
		2002/2003	1.010	0.274	0.929	2.213		
		2003/2004	1.512	1.213	1.476	4.201		
		MA Total Pure Premium:	0.640	0.302	0.885	1.828		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.721	0.610	0.990			
		(14) Massachusetts Credibility:	0.40	0.80	1.00			
		(15) Countrywide Pure Premium:	0.599	0.494	0.889	1.981		
		(16) Countrywide Indicated Relativity:	0.719	1.072	1.056			
		(17) Countrywide Credibility:	0.30	0.10	0.00			
		(18) Countrywide Lost-time Claims:	38	1,060				
		(19) Pure Premium Underlying Present Rate:	0.500	0.294	0.849	1.643		
		(20) Relativity to Underlying Present Rate:	0.793	0.447	1.058			
		(21) Credibility to Underlying Relativity:	0.300	0.100	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	0.742	0.640	0.990			
		(24) Balanced Formula Relativity:	0.747	0.637	0.988	0.818		

Class(es):		Effective: 9/1/2007						Manufacturing
3018 IRON OR STEEL: MFG: ROLLING MILL & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	13,427	0	4	0	4,560	3,934	8,494	
2000/2001	163,417	2	14	277,630	40,173	593,333	911,136	
2001/2002	137,737	1	7	125,145	53,187	72,140	250,472	
2002/2003	162,134	0	5	0	29,703	48,123	77,825	
2003/2004	150,594	2	5	290,027	66,259	458,856	815,142	
MA Total	627,309	5	35	692,801	193,884	1,176,385	2,063,069	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	0.340	0.293	0.633		
		2000/2001	1.699	0.246	3.631	5.576		
		2001/2002	0.909	0.386	0.524	1.818		
		2002/2003	0.000	0.183	0.297	0.480		
		2003/2004	1.926	0.440	3.047	5.413		
		MA Total Pure Premium:	1.104	0.309	1.875	3.289		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.243	0.624	2.096			
		(14) Massachusetts Credibility:	0.26	0.76	0.57			
		(15) Countrywide Pure Premium:	1.580	0.702	1.330	3.612		
		(16) Countrywide Indicated Relativity:	1.897	1.525	1.579			
		(17) Countrywide Credibility:	0.37	0.12	0.22			
		(18) Countrywide Lost-time Claims:	120	1,276				
		(19) Pure Premium Underlying Present Rate:	0.825	1.305	0.938	3.069		
		(20) Relativity to Underlying Present Rate:	1.310	1.984	1.169			
		(21) Credibility to Underlying Relativity:	0.370	0.120	0.210			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	1.510	0.895	1.788			
		(24) Balanced Formula Relativity:	1.520	0.892	1.785	1.487		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000120 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 45

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3022 PIPE OR TUBE MFG NOC & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	5,918	0	0	0	0	7,322	7,322		
2000/2001	0	0	0	0	0	0	0		
2001/2002	5,687	1	2	68,129	261	82,975	151,364		
2002/2003	5,106	0	0	0	0	671	671		
2003/2004	5,426	0	0	0	0	934	934		
MA Total	22,137	1	2	68,129	261	91,902	160,291		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	1.237			1.237	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	11.980	0.046	14.591			26.618	
		2002/2003	0.000	0.000	0.131			0.131	
		2003/2004	0.000	0.000	0.172			0.172	
		MA Total Pure Premium:	3.078	0.012	4.152			7.241	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	3.465	0.024	4.641				
		(14) Massachusetts Credibility:	0.07	0.20	0.20				
		(15) Countrywide Pure Premium:	1.332	0.796	1.344			3.472	
		(16) Countrywide Indicated Relativity:	1.599	1.729	1.596				
		(17) Countrywide Credibility:	0.47	0.40	0.40				
		(18) Countrywide Lost-time Claims:	153	1,285					
		(19) Pure Premium Underlying Present Rate:	0.793	1.239	1.926			3.958	
		(20) Relativity to Underlying Present Rate:	1.259	1.883	2.401				
		(21) Credibility to Underlying Relativity:	0.460	0.400	0.400				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.573	1.450	2.527				
		(24) Balanced Formula Relativity:	1.584	1.445	2.522			1.922	

Class(es):		Effective: 9/1/2007						Manufacturing	
3027 ROLLING MILL NOC & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	78,807	0	11	0	75,019	109,741	184,760		
2000/2001	52,098	5	5	643,430	43,537	599,510	1,286,477		
2001/2002	54,032	1	12	69,235	25,863	66,065	161,163		
2002/2003	75,365	0	10	0	93,190	88,072	181,261		
2003/2004	74,700	0	8	0	45,345	56,046	101,391		
MA Total	335,002	6	46	712,665	282,953	919,434	1,915,052		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.952	1.393			2.344	
		2000/2001	12.350	0.836	11.507			24.694	
		2001/2002	1.281	0.479	1.223			2.983	
		2002/2003	0.000	1.237	1.169			2.405	
		2003/2004	0.000	0.607	0.750			1.357	
		MA Total Pure Premium:	2.127	0.845	2.745			5.717	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	2.395	1.704	3.068				
		(14) Massachusetts Credibility:	0.23	0.53	0.57				
		(15) Countrywide Pure Premium:	1.098	0.593	1.102			2.793	
		(16) Countrywide Indicated Relativity:	1.318	1.288	1.309				
		(17) Countrywide Credibility:	0.36	0.24	0.22				
		(18) Countrywide Lost-time Claims:	36	593					
		(19) Pure Premium Underlying Present Rate:	1.108	0.957	1.759			3.824	
		(20) Relativity to Underlying Present Rate:	1.759	1.454	2.193				
		(21) Credibility to Underlying Relativity:	0.410	0.230	0.210				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.747	1.547	2.497				
		(24) Balanced Formula Relativity:	1.759	1.542	2.493			2.000	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000121 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 46

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
3028 PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	12,889	0	6	0	9,204	18,908	28,112	
2000/2001	9,487	0	6	0	6,625	6,109	12,734	
2001/2002	8,802	0	7	0	19,792	8,943	28,734	
2002/2003	13,642	1	4	80,419	19,845	143,922	244,186	
2003/2004	13,013	0	3	0	59,425	46,378	105,803	
MA Total	57,833	1	26	80,419	114,890	224,259	419,568	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
1999/2000		0.000	0.714	1.467	2.181			
2000/2001		0.000	0.698	0.644	1.342			
2001/2002		0.000	2.248	1.016	3.264			
2002/2003		5.895	1.455	10.550	17.900			
2003/2004		0.000	4.567	3.564	8.131			
MA Total Pure Premium:		1.391	1.987	3.878	7.255			
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
(13) Massachusetts Indicated Relativity:		1.566	4.008	4.335				
(14) Massachusetts Credibility:		0.09	0.32	0.25				
(15) Countrywide Pure Premium:		1.182	0.830	1.444	3.457			
(16) Countrywide Indicated Relativity:		1.419	1.803	1.715				
(17) Countrywide Credibility:		0.44	0.34	0.38				
(18) Countrywide Lost-time Claims:		59	1,321					
(19) Pure Premium Underlying Present Rate:		0.682	1.640	1.294	3.616			
(20) Relativity to Underlying Present Rate:		1.082	2.493	1.613				
(21) Credibility to Underlying Relativity:		0.470	0.340	0.370				
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278			
(23) Formula Relativity:		1.274	2.743	2.333				
(24) Balanced Formula Relativity:		1.282	2.734	2.328	2.009			

Class(es):		Effective: 9/1/2007						Manufacturing
3030 IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	83,600	0	13	0	72,992	99,305	172,297	
2000/2001	91,016	4	11	643,768	72,946	558,992	1,275,707	
2001/2002	91,672	2	11	275,002	56,329	113,056	444,386	
2002/2003	79,691	2	13	353,498	298,076	474,808	1,126,381	
2003/2004	106,359	1	13	266,322	63,226	172,025	501,573	
MA Total	452,338	9	61	1,538,590	563,569	1,418,185	3,520,344	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
1999/2000		0.000	0.873	1.188	2.061			
2000/2001		7.073	0.801	6.142	14.016			
2001/2002		3.000	0.614	1.233	4.848			
2002/2003		4.436	3.740	5.958	14.134			
2003/2004		2.504	0.594	1.617	4.716			
MA Total Pure Premium:		3.401	1.246	3.135	7.783			
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
(13) Massachusetts Indicated Relativity:		3.829	2.514	3.505				
(14) Massachusetts Credibility:		0.35	0.82	0.70				
(15) Countrywide Pure Premium:		3.252	1.037	2.212	6.501			
(16) Countrywide Indicated Relativity:		3.904	2.252	2.627				
(17) Countrywide Credibility:		0.33	0.09	0.15				
(18) Countrywide Lost-time Claims:		489	4,756					
(19) Pure Premium Underlying Present Rate:		2.329	2.161	2.159	6.649			
(20) Relativity to Underlying Present Rate:		3.697	3.285	2.691				
(21) Credibility to Underlying Relativity:		0.320	0.090	0.150				
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278			
(23) Formula Relativity:		3.812	2.560	3.251				
(24) Balanced Formula Relativity:		3.838	2.551	3.245	3.325			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000122 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 47

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
3040 IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	134,105	5	35	554,998	460,356	866,411	1,881,765	
2000/2001	143,727	7	34	1,344,708	233,955	683,959	2,262,622	
2001/2002	157,509	4	27	576,747	303,365	514,433	1,394,545	
2002/2003	136,365	3	19	356,094	144,725	437,900	938,719	
2003/2004	161,044	0	29	0	347,683	347,029	694,712	
MA Total	732,750	19	144	2,832,547	1,490,084	2,849,732	7,172,363	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.139	3.433	6.461	14.032			
	2000/2001	9.356	1.628	4.759	15.743			
	2001/2002	3.662	1.926	3.266	8.854			
	2002/2003	2.611	1.061	3.211	6.884			
	2003/2004	0.000	2.159	2.155	4.314			
	MA Total Pure Premium:	3.866	2.034	3.889	9.788			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	4.352	4.103	4.348				
	(14) Massachusetts Credibility:	0.48	1.00	1.00				
	(15) Countrywide Pure Premium:	2.262	1.031	1.867	5.161			
	(16) Countrywide Indicated Relativity:	2.716	2.239	2.218				
	(17) Countrywide Credibility:	0.26	0.00	0.00				
	(18) Countrywide Lost-time Claims:	362	3,379					
	(19) Pure Premium Underlying Present Rate:	3.329	3.462	3.974	10.765			
	(20) Relativity to Underlying Present Rate:	5.284	5.262	4.954				
	(21) Credibility to Underlying Relativity:	0.260	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	4.169	4.103	4.348				
	(24) Balanced Formula Relativity:	4.197	4.089	4.340	4.230			

Class(es):		Effective: 9/1/2007						Manufacturing
3041 IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	20,896	1	0	106,049	0	250,973	357,023	
2000/2001	26,004	0	3	0	2,851	12,562	15,414	
2001/2002	29,766	2	5	451,765	20,508	239,737	712,011	
2002/2003	36,064	0	0	0	0	22,229	22,229	
2003/2004	33,438	0	3	0	9,473	20,412	29,885	
MA Total	146,168	3	11	557,815	32,832	545,913	1,136,560	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	5.075	0.000	12.011	17.086			
	2000/2001	0.000	0.110	0.483	0.593			
	2001/2002	15.177	0.689	8.054	23.921			
	2002/2003	0.000	0.000	0.616	0.616			
	2003/2004	0.000	0.283	0.610	0.894			
	MA Total Pure Premium:	3.816	0.225	3.735	7.776			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	4.296	0.453	4.175				
	(14) Massachusetts Credibility:	0.17	0.40	0.36				
	(15) Countrywide Pure Premium:	2.429	0.751	1.378	4.558			
	(16) Countrywide Indicated Relativity:	2.915	1.632	1.637				
	(17) Countrywide Credibility:	0.26	0.30	0.32				
	(18) Countrywide Lost-time Claims:	15	264					
	(19) Pure Premium Underlying Present Rate:	1.186	1.097	1.316	3.598			
	(20) Relativity to Underlying Present Rate:	1.882	1.667	1.641				
	(21) Credibility to Underlying Relativity:	0.570	0.300	0.320				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	2.561	1.171	2.552				
	(24) Balanced Formula Relativity:	2.578	1.167	2.547	2.259			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000123 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 48

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3042 ELEVATOR OR ESCALATOR MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	7,167	0	0	0	0	538	538		
2000/2001	8,312	0	1	0	491	5,595	6,086		
2001/2002	7,092	0	0	0	0	3,081	3,081		
2002/2003	6,619	0	0	0	0	2,497	2,497		
2003/2004	7,207	0	2	0	65,076	32,828	97,904		
MA Total	36,397	0	3	0	65,567	44,538	110,105		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.075	0.075			
		2000/2001	0.000	0.059	0.673	0.732			
		2001/2002	0.000	0.000	0.434	0.434			
		2002/2003	0.000	0.000	0.377	0.377			
		2003/2004	0.000	9.030	4.555	13.585			
		MA Total Pure Premium:	0.000	1.801	1.224	3.025			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	3.635	1.368				
		(14) Massachusetts Credibility:	0.09	0.18	0.17				
		(15) Countrywide Pure Premium:	1.364	0.818	1.383	3.565			
		(16) Countrywide Indicated Relativity:	1.637	1.776	1.643				
		(17) Countrywide Credibility:	0.32	0.41	0.42				
		(18) Countrywide Lost-time Claims:	27	406					
		(19) Pure Premium Underlying Present Rate:	1.057	0.616	0.782	2.455			
		(20) Relativity to Underlying Present Rate:	1.677	0.936	0.975				
		(21) Credibility to Underlying Relativity:	0.590	0.410	0.410				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.513	1.766	1.323				
		(24) Balanced Formula Relativity:	1.524	1.760	1.320	1.495			

Class(es):		Effective: 9/1/2007						Manufacturing	
3064 SIGN MFG-METAL*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,341,138	14	172	1,518,513	1,088,638	2,010,574	4,617,725		
2000/2001	1,258,548	11	123	1,420,540	635,524	1,497,793	3,553,856		
2001/2002	1,143,964	11	89	1,733,652	511,292	1,138,389	3,383,333		
2002/2003	1,144,419	11	86	1,811,838	486,799	1,403,633	3,702,269		
2003/2004	1,119,828	4	104	894,028	843,919	1,225,127	2,963,074		
MA Total	6,007,897	51	574	7,378,570	3,566,172	7,275,515	18,220,257		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	1.132	0.812	1.499	3.443			
		2000/2001	1.129	0.505	1.190	2.824			
		2001/2002	1.515	0.447	0.995	2.958			
		2002/2003	1.583	0.425	1.227	3.235			
		2003/2004	0.798	0.754	1.094	2.646			
		MA Total Pure Premium:	1.228	0.594	1.211	3.033			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.383	1.198	1.354				
		(14) Massachusetts Credibility:	0.65	1.00	1.00				
		(15) Countrywide Pure Premium:	1.585	0.735	1.424	3.745			
		(16) Countrywide Indicated Relativity:	1.903	1.596	1.692				
		(17) Countrywide Credibility:	0.18	0.00	0.00				
		(18) Countrywide Lost-time Claims:	1,008	10,005					
		(19) Pure Premium Underlying Present Rate:	0.863	0.840	1.066	2.770			
		(20) Relativity to Underlying Present Rate:	1.370	1.278	1.329				
		(21) Credibility to Underlying Relativity:	0.170	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.474	1.198	1.354				
		(24) Balanced Formula Relativity:	1.484	1.194	1.351	1.369			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000124 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 49

Calculation of Class Relativities

Class(es): 3076 FIREPROOF EQUIPMENT MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	240,227	1	24	103,499	133,895	243,785	481,178		
2000/2001	274,547	6	30	544,184	170,285	384,427	1,098,896		
2001/2002	338,389	3	25	314,272	93,959	319,935	728,167		
2002/2003	374,361	5	29	656,523	264,648	437,984	1,359,156		
2003/2004	415,753	1	30	149,175	278,732	335,290	763,198		
MA Total	1,643,277	16	138	1,767,653	941,519	1,721,422	4,430,594		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.431	0.557	1.015	2.003		
			2000/2001	1.982	0.620	1.400	4.003		
			2001/2002	0.929	0.278	0.945	2.152		
			2002/2003	1.754	0.707	1.170	3.631		
			2003/2004	0.359	0.670	0.806	1.836		
			MA Total Pure Premium:	1.076	0.573	1.048	2.696		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	1.211	1.156	1.171			
			(14) Massachusetts Credibility:	0.35	0.96	0.85			
			(15) Countrywide Pure Premium:	1.016	0.618	1.135	2.769		
			(16) Countrywide Indicated Relativity:	1.220	1.343	1.348			
			(17) Countrywide Credibility:	0.33	0.02	0.08			
			(18) Countrywide Lost-time Claims:	879	10,599				
			(19) Pure Premium Underlying Present Rate:	0.670	0.880	0.960	2.511		
			(20) Relativity to Underlying Present Rate:	1.064	1.338	1.197			
			(21) Credibility to Underlying Relativity:	0.320	0.020	0.070			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	1.167	1.163	1.187			
			(24) Balanced Formula Relativity:	1.175	1.160	1.185	1.175		

Class(es): 3081 FOUNDRY-FERROUS-NOC*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	138,931	5	41	958,145	188,150	528,078	1,674,373		
2000/2001	144,778	3	39	371,517	311,882	376,460	1,059,859		
2001/2002	144,985	5	50	759,174	280,454	532,080	1,571,708		
2002/2003	107,147	4	19	647,366	113,799	453,704	1,214,869		
2003/2004	121,767	0	27	0	312,918	277,232	590,149		
MA Total	657,608	17	176	2,736,201	1,207,203	2,167,555	6,110,959		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	6.897	1.354	3.801	12.052		
			2000/2001	2.566	2.154	2.600	7.321		
			2001/2002	5.236	1.934	3.670	10.840		
			2002/2003	6.042	1.062	4.234	11.338		
			2003/2004	0.000	2.570	2.277	4.847		
			MA Total Pure Premium:	4.161	1.836	3.296	9.293		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	4.684	3.704	3.685			
			(14) Massachusetts Credibility:	0.39	0.85	0.93			
			(15) Countrywide Pure Premium:	2.058	0.926	1.768	4.751		
			(16) Countrywide Indicated Relativity:	2.471	2.010	2.100			
			(17) Countrywide Credibility:	0.31	0.08	0.04			
			(18) Countrywide Lost-time Claims:	238	4,428				
			(19) Pure Premium Underlying Present Rate:	2.209	1.632	3.032	6.872		
			(20) Relativity to Underlying Present Rate:	3.505	2.481	3.779			
			(21) Credibility to Underlying Relativity:	0.300	0.070	0.030			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	3.644	3.483	3.624			
			(24) Balanced Formula Relativity:	3.669	3.471	3.617	3.606		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000125 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 50

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3085 FOUNDRY-NON FERROUS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	169,701	4	21	489,403	60,466	245,799	795,668		
2000/2001	137,300	4	15	556,919	29,790	206,495	793,203		
2001/2002	125,132	2	17	146,107	377,792	263,253	787,151		
2002/2003	106,324	0	12	0	183,769	145,524	329,293		
2003/2004	114,038	1	10	373,534	139,688	388,895	902,117		
MA Total	652,495	11	75	1,565,963	791,504	1,249,965	3,607,432		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.884	0.356	1.448	4.689			
		2000/2001	4.056	0.217	1.504	5.777			
		2001/2002	1.168	3.019	2.104	6.291			
		2002/2003	0.000	1.728	1.369	3.097			
		2003/2004	3.276	1.225	3.410	7.911			
		MA Total Pure Premium:	2.400	1.213	1.916	5.529			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	2.702	2.447	2.142				
		(14) Massachusetts Credibility:	0.33	0.70	0.73				
		(15) Countrywide Pure Premium:	1.553	0.768	1.473	3.794			
		(16) Countrywide Indicated Relativity:	1.865	1.668	1.749				
		(17) Countrywide Credibility:	0.34	0.15	0.14				
		(18) Countrywide Lost-time Claims:	204	2.271					
		(19) Pure Premium Underlying Present Rate:	1.409	0.997	1.689	4.094			
		(20) Relativity to Underlying Present Rate:	2.237	1.515	2.105				
		(21) Credibility to Underlying Relativity:	0.330	0.150	0.130				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	2.264	2.191	2.082				
		(24) Balanced Formula Relativity:	2.279	2.184	2.078	2.179			

Class(es):		Effective: 9/1/2007						Manufacturing	
3110 FORGING WORK - DROP OR MACHINE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	42,379	0	5	0	26,360	19,211	45,572		
2000/2001	30,545	1	6	319,622	17,580	29,912	367,115		
2001/2002	108,034	0	30	0	564,707	289,571	854,278		
2002/2003	15,038	2	2	400,223	4,444	243,792	648,458		
2003/2004	10,699	0	0	0	0	11,664	11,664		
MA Total	206,695	3	43	719,844	613,092	594,151	1,927,087		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.622	0.453	1.075			
		2000/2001	10.464	0.576	0.979	12.019			
		2001/2002	0.000	5.227	2.680	7.907			
		2002/2003	26.614	0.296	16.212	43.121			
		2003/2004	0.000	0.000	1.090	1.090			
		MA Total Pure Premium:	3.483	2.966	2.875	9.323			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	3.921	5.985	3.213				
		(14) Massachusetts Credibility:	0.25	0.68	0.52				
		(15) Countrywide Pure Premium:	2.156	0.838	1.495	4.488			
		(16) Countrywide Indicated Relativity:	2.588	1.819	1.776				
		(17) Countrywide Credibility:	0.38	0.16	0.24				
		(18) Countrywide Lost-time Claims:	147	1,099					
		(19) Pure Premium Underlying Present Rate:	2.328	2.940	2.269	7.537			
		(20) Relativity to Underlying Present Rate:	3.695	4.469	2.829				
		(21) Credibility to Underlying Relativity:	0.370	0.160	0.240				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	3.331	5.076	2.776				
		(24) Balanced Formula Relativity:	3.353	5.059	2.771	3.496			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000126 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 51

Calculation of Class Relativities

Class(es): 3111 BLACKSMITH		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	53,558	0	5	0	14,828	66,275	81,103		
2000/2001	38,928	0	2	0	8,228	20,575	28,803		
2001/2002	32,351	0	0	0	0	7,223	7,223		
2002/2003	45,207	0	2	0	623	11,451	12,074		
2003/2004	67,995	1	5	154,927	4,038	55,791	214,757		
MA Total	238,039	1	14	154,927	27,717	161,315	343,959		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.277	1.237	1.514		
		2000/2001		0.000	0.211	0.529	0.740		
		2001/2002		0.000	0.000	0.223	0.223		
		2002/2003		0.000	0.014	0.253	0.267		
		2003/2004		2.279	0.059	0.821	3.158		
		MA Total Pure Premium:		0.651	0.116	0.678	1.445		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.733	0.235	0.758			
		(14) Massachusetts Credibility:		0.16	0.39	0.38			
		(15) Countrywide Pure Premium:		1.171	0.562	1.156	2.888		
		(16) Countrywide Indicated Relativity:		1.406	1.220	1.372			
		(17) Countrywide Credibility:		0.40	0.31	0.31			
		(18) Countrywide Lost-time Claims:		46	463				
		(19) Pure Premium Underlying Present Rate:		0.652	0.638	0.885	2.175		
		(20) Relativity to Underlying Present Rate:		1.035	0.970	1.103			
		(21) Credibility to Underlying Relativity:		0.440	0.300	0.310			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.135	0.761	1.055			
		(24) Balanced Formula Relativity:		1.143	0.758	1.053	1.024		

Class(es): 3113 TOOL MFG-NOT DROP OR MACHINE FORGED-NOC*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,628,151	10	104	1,582,544	666,212	862,443	3,111,200		
2000/2001	1,380,029	10	79	1,513,353	560,183	1,104,687	3,178,223		
2001/2002	1,046,109	1	83	165,459	643,004	774,310	1,582,773		
2002/2003	1,066,569	7	57	1,120,005	365,067	1,063,386	2,548,459		
2003/2004	1,141,513	1	71	596,911	746,770	751,852	2,095,532		
MA Total	6,262,371	29	394	4,978,273	2,981,236	4,556,678	12,516,187		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.972	0.409	0.530	1.911		
		2000/2001		1.097	0.406	0.800	2.303		
		2001/2002		0.158	0.615	0.740	1.513		
		2002/2003		1.050	0.342	0.997	2.389		
		2003/2004		0.523	0.654	0.659	1.836		
		MA Total Pure Premium:		0.795	0.476	0.728	1.999		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.895	0.960	0.813			
		(14) Massachusetts Credibility:		0.50	1.00	1.00			
		(15) Countrywide Pure Premium:		0.725	0.398	0.753	1.876		
		(16) Countrywide Indicated Relativity:		0.870	0.863	0.895			
		(17) Countrywide Credibility:		0.25	0.00	0.00			
		(18) Countrywide Lost-time Claims:		245	4,372				
		(19) Pure Premium Underlying Present Rate:		0.430	0.502	0.506	1.438		
		(20) Relativity to Underlying Present Rate:		0.682	0.764	0.631			
		(21) Credibility to Underlying Relativity:		0.250	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.836	0.960	0.813			
		(24) Balanced Formula Relativity:		0.841	0.957	0.812	0.855		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000127 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 52

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3114 TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	54,997	2	6	291,028	17,861	129,271	438,159		
2000/2001	40,247	1	5	86,992	88,529	88,180	263,702		
2001/2002	41,911	0	5	0	41,494	83,935	125,430		
2002/2003	37,068	1	0	103,841	0	21,747	125,589		
2003/2004	30,698	0	3	0	68,186	55,767	123,953		
MA Total	204,921	4	19	481,861	216,070	378,902	1,076,833		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	5.292	0.325	2.350	7.967				
	2000/2001	2.161	2.200	2.191	6.552				
	2001/2002	0.000	0.990	2.003	2.993				
	2002/2003	2.801	0.000	0.587	3.388				
	2003/2004	0.000	2.221	1.817	4.038				
	MA Total Pure Premium:	2.351	1.054	1.849	5.255				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.647	2.127	2.067					
	(14) Massachusetts Credibility:	0.18	0.44	0.42					
	(15) Countrywide Pure Premium:	1.549	0.490	1.115	3.154				
	(16) Countrywide Indicated Relativity:	1.859	1.064	1.325					
	(17) Countrywide Credibility:	0.41	0.28	0.29					
	(18) Countrywide Lost-time Claims:	61	721						
	(19) Pure Premium Underlying Present Rate:	1.031	0.975	1.346	3.353				
	(20) Relativity to Underlying Present Rate:	1.636	1.482	1.678					
	(21) Credibility to Underlying Relativity:	0.410	0.280	0.290					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.910	1.649	1.739					
	(24) Balanced Formula Relativity:	1.923	1.644	1.736	1.789				

Class(es):		Effective: 9/1/2007						Manufacturing	
3119 NEEDLE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	13,833	0	0	0	0	1,249	1,249		
2000/2001	14,997	0	1	0	4,949	639	5,588		
2001/2002	15,672	0	2	0	344	7,361	7,704		
2002/2003	16,469	0	1	0	103	2,135	2,238		
2003/2004	52,555	0	3	0	12,626	45,554	58,180		
MA Total	113,526	0	7	0	18,022	56,936	74,959		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.090	0.090				
	2000/2001	0.000	0.330	0.043	0.373				
	2001/2002	0.000	0.022	0.470	0.492				
	2002/2003	0.000	0.006	0.130	0.136				
	2003/2004	0.000	0.240	0.867	1.107				
	MA Total Pure Premium:	0.000	0.159	0.502	0.660				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.320	0.561					
	(14) Massachusetts Credibility:	0.09	0.19	0.18					
	(15) Countrywide Pure Premium:	0.000	0.204	0.309	0.514				
	(16) Countrywide Indicated Relativity:	0.000	0.443	0.368					
	(17) Countrywide Credibility:	0.00	0.21	0.25					
	(18) Countrywide Lost-time Claims:	0	19						
	(19) Pure Premium Underlying Present Rate:	0.309	0.232	0.273	0.814				
	(20) Relativity to Underlying Present Rate:	0.490	0.352	0.341					
	(21) Credibility to Underlying Relativity:	0.910	0.600	0.570					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.446	0.365	0.387					
	(24) Balanced Formula Relativity:	0.449	0.364	0.386	0.406				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000128 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 53

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3120 RAZOR MFG-SAFETY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.000	0.000	0.000		
		2000/2001		0.000	0.000	0.000	0.000		
		2001/2002		0.000	0.000	0.000	0.000		
		2002/2003		0.000	0.000	0.000	0.000		
		2003/2004		0.000	0.000	0.000	0.000		
		MA Total Pure Premium:		0.000	0.000	0.000	0.000		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.000	0.000			
		(14) Massachusetts Credibility:		0.00	0.00	0.00			
		(15) Countrywide Pure Premium:		1.291	0.069	0.418	1.779		
		(16) Countrywide Indicated Relativity:		1.550	0.151	0.497			
		(17) Countrywide Credibility:		0.13	0.15	0.20			
		(18) Countrywide Lost-time Claims:		3	8				
		(19) Pure Premium Underlying Present Rate:		0.326	1.038	0.483	1.847		
		(20) Relativity to Underlying Present Rate:		0.517	1.579	0.602			
		(21) Credibility to Underlying Relativity:		0.870	0.850	0.800			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.651	1.364	0.581			
		(24) Balanced Formula Relativity:		0.656	1.360	0.580	0.779		

Class(es):		Effective: 9/1/2007						Manufacturing	
3122 CUTLERY MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	79,812	1	6	93,689	30,053	251,056	374,797		
2000/2001	74,858	1	6	278,993	26,067	73,459	378,520		
2001/2002	74,993	0	3	0	13,192	55,543	68,736		
2002/2003	65,868	0	3	0	7,882	15,452	23,334		
2003/2004	71,357	0	1	0	187	20,775	20,962		
MA Total	366,888	2	19	372,682	77,381	416,285	866,348		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.174	0.377	3.146	4.696		
		2000/2001		3.727	0.348	0.981	5.057		
		2001/2002		0.000	0.176	0.741	0.917		
		2002/2003		0.000	0.120	0.235	0.354		
		2003/2004		0.000	0.003	0.291	0.294		
		MA Total Pure Premium:		1.016	0.211	1.135	2.361		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.144	0.426	1.268			
		(14) Massachusetts Credibility:		0.21	0.39	0.47			
		(15) Countrywide Pure Premium:		0.931	0.222	0.707	1.860		
		(16) Countrywide Indicated Relativity:		1.118	0.481	0.840			
		(17) Countrywide Credibility:		0.13	0.31	0.27			
		(18) Countrywide Lost-time Claims:		3	116				
		(19) Pure Premium Underlying Present Rate:		0.862	0.420	0.982	2.264		
		(20) Relativity to Underlying Present Rate:		1.368	0.638	1.224			
		(21) Credibility to Underlying Relativity:		0.660	0.300	0.260			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.288	0.507	1.141			
		(24) Balanced Formula Relativity:		1.297	0.505	1.139	1.063		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000129 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 54

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3127 PRECISION MEASURING TOOL MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	240,488	0	14	0	66,060	50,422	116,482		
2000/2001	221,187	1	9	274,152	50,989	97,717	422,858		
2001/2002	180,341	0	5	0	4,533	8,588	13,122		
2002/2003	153,894	0	4	0	15,598	28,653	44,251		
2003/2004	149,197	0	11	0	134,907	132,442	267,349		
MA Total	945,107	1	43	274,152	272,087	317,822	864,061		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.000	0.275	0.210	0.484		
			2000/2001	1.239	0.231	0.442	1.912		
			2001/2002	0.000	0.025	0.048	0.073		
			2002/2003	0.000	0.101	0.186	0.288		
			2003/2004	0.000	0.904	0.888	1.792		
			MA Total Pure Premium:	0.290	0.288	0.336	0.914		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	0.327	0.581	0.376			
			(14) Massachusetts Credibility:	0.15	0.42	0.37			
			(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000		
			(16) Countrywide Indicated Relativity:	0.226	0.284	0.259			
			(17) Countrywide Credibility:	0.00	0.00	0.00			
			(18) Countrywide Lost-time Claims:	0	0				
			(19) Pure Premium Underlying Present Rate:	0.143	0.188	0.209	0.541		
			(20) Relativity to Underlying Present Rate:	0.227	0.286	0.261			
			(21) Credibility to Underlying Relativity:	0.850	0.580	0.630			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	0.242	0.410	0.303			
			(24) Balanced Formula Relativity:	0.244	0.409	0.303	0.303		

Class(es):		Effective: 9/1/2007						Manufacturing	
3131 BUTTON OR FASTENER MFG-METAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	59,983	1	4	34,642	29,012	13,492	77,147		
2000/2001	43,182	1	3	252,345	3,198	41,876	297,419		
2001/2002	54,049	1	8	250,328	86,644	78,513	415,485		
2002/2003	12,371	0	1	0	116	419	536		
2003/2004	12,982	0	1	0	301	2,313	2,614		
MA Total	182,567	3	17	537,315	119,271	136,614	793,200		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.578	0.484	0.225	1.286		
			2000/2001	5.844	0.074	0.970	6.888		
			2001/2002	4.631	1.603	1.453	7.687		
			2002/2003	0.000	0.009	0.034	0.043		
			2003/2004	0.000	0.023	0.178	0.201		
			MA Total Pure Premium:	2.943	0.653	0.748	4.345		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	3.313	1.318	0.837			
			(14) Massachusetts Credibility:	0.17	0.41	0.33			
			(15) Countrywide Pure Premium:	0.576	0.367	0.664	1.608		
			(16) Countrywide Indicated Relativity:	0.692	0.798	0.789			
			(17) Countrywide Credibility:	0.42	0.30	0.34			
			(18) Countrywide Lost-time Claims:	54	513				
			(19) Pure Premium Underlying Present Rate:	1.046	0.939	0.832	2.817		
			(20) Relativity to Underlying Present Rate:	1.660	1.428	1.037			
			(21) Credibility to Underlying Relativity:	0.410	0.290	0.330			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
			(23) Formula Relativity:	1.534	1.194	0.886			
			(24) Balanced Formula Relativity:	1.545	1.190	0.885	1.208		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000130 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 55

Calculation of Class Relativities

Class(es): 3132 NUT OR BOLT MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	46,866	0	7	0	42,330	43,092	85,421		
2000/2001	10,253	0	1	0	3,750	2,076	5,826		
2001/2002	27,787	0	1	0	280	2,783	3,063		
2002/2003	8,458	0	1	0	23,594	18,159	41,752		
2003/2004	6,034	0	0	0	0	0	0		
MA Total	99,398	0	10	0	69,953	66,109	136,063		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.903	0.919	1.823			
		2000/2001	0.000	0.366	0.202	0.568			
		2001/2002	0.000	0.010	0.100	0.110			
		2002/2003	0.000	2.789	2.147	4.936			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.704	0.665	1.369			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	1.420	0.744				
		(14) Massachusetts Credibility:	0.10	0.29	0.24				
		(15) Countrywide Pure Premium:	1.075	0.671	1.240	2.986			
		(16) Countrywide Indicated Relativity:	1.291	1.457	1.473				
		(17) Countrywide Credibility:	0.30	0.36	0.38				
		(18) Countrywide Lost-time Claims:	22	407					
		(19) Pure Premium Underlying Present Rate:	0.422	0.726	0.699	1.847			
		(20) Relativity to Underlying Present Rate:	0.670	1.103	0.872				
		(21) Credibility to Underlying Relativity:	0.600	0.350	0.380				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.789	1.322	1.069				
		(24) Balanced Formula Relativity:	0.795	1.318	1.067	1.016			

Class(es): 3145 SCREW MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	305,206	2	15	202,094	108,187	345,123	655,404		
2000/2001	268,761	0	9	0	45,578	72,477	118,055		
2001/2002	223,460	0	11	0	39,867	70,030	109,897		
2002/2003	237,876	1	10	181,097	29,435	119,664	330,196		
2003/2004	234,659	1	15	146,733	239,258	195,748	581,740		
MA Total	1,269,962	4	60	529,924	462,326	803,041	1,795,291		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.662	0.354	1.131	2.147			
		2000/2001	0.000	0.170	0.270	0.439			
		2001/2002	0.000	0.178	0.313	0.492			
		2002/2003	0.761	0.124	0.503	1.388			
		2003/2004	0.625	1.020	0.834	2.479			
		MA Total Pure Premium:	0.417	0.364	0.632	1.414			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.470	0.734	0.707				
		(14) Massachusetts Credibility:	0.25	0.60	0.60				
		(15) Countrywide Pure Premium:	0.711	0.422	0.728	1.861			
		(16) Countrywide Indicated Relativity:	0.854	0.916	0.864				
		(17) Countrywide Credibility:	0.38	0.20	0.20				
		(18) Countrywide Lost-time Claims:	71	1,342					
		(19) Pure Premium Underlying Present Rate:	0.386	0.348	0.523	1.257			
		(20) Relativity to Underlying Present Rate:	0.612	0.529	0.652				
		(21) Credibility to Underlying Relativity:	0.370	0.200	0.200				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.668	0.730	0.727				
		(24) Balanced Formula Relativity:	0.673	0.727	0.726	0.706			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000131 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 56

Calculation of Class Relativities

Class(es): 3146 HARDWARE MFG-NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	292,866	0	29	0	179,188	168,013	347,201		
2000/2001	203,699	3	24	861,772	173,869	298,202	1,333,843		
2001/2002	174,853	1	11	70,652	22,741	96,122	189,515		
2002/2003	160,925	0	9	0	60,317	67,306	127,623		
2003/2004	113,936	0	9	0	141,625	87,546	229,172		
MA Total	946,279	4	82	932,424	577,740	717,190	2,227,354		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.612	0.574	1.186				
	2000/2001	4.231	0.854	1.464	6.548				
	2001/2002	0.404	0.130	0.550	1.084				
	2002/2003	0.000	0.375	0.418	0.793				
	2003/2004	0.000	1.243	0.768	2.011				
	MA Total Pure Premium:	0.985	0.611	0.758	2.354				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.109	1.232	0.847					
	(14) Massachusetts Credibility:	0.34	0.63	0.65					
	(15) Countrywide Pure Premium:	0.739	0.596	1.004	2.339				
	(16) Countrywide Indicated Relativity:	0.887	1.294	1.193					
	(17) Countrywide Credibility:	0.33	0.19	0.18					
	(18) Countrywide Lost-time Claims:	377	4,789						
	(19) Pure Premium Underlying Present Rate:	1.032	0.529	0.858	2.418				
	(20) Relativity to Underlying Present Rate:	1.637	0.804	1.069					
	(21) Credibility to Underlying Relativity:	0.330	0.180	0.170					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.210	1.167	0.947					
	(24) Balanced Formula Relativity:	1.218	1.163	0.945	1.099				

Class(es): 3169 STOVE MFG*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	448,347	3	86	258,443	576,435	661,038	1,495,916		
2000/2001	480,078	5	73	546,592	578,097	1,174,767	2,299,456		
2001/2002	398,274	6	38	932,909	432,069	771,167	2,136,145		
2002/2003	447,680	4	37	721,744	337,382	580,943	1,640,069		
2003/2004	381,887	3	31	930,442	476,621	853,439	2,260,502		
MA Total	2,156,266	21	265	3,390,130	2,400,605	4,041,354	9,832,088		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.576	1.286	1.474	3.337				
	2000/2001	1.139	1.204	2.447	4.790				
	2001/2002	2.342	1.085	1.936	5.364				
	2002/2003	1.612	0.754	1.298	3.663				
	2003/2004	2.436	1.248	2.235	5.919				
	MA Total Pure Premium:	1.572	1.113	1.874	4.560				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.770	2.246	2.095					
	(14) Massachusetts Credibility:	0.48	1.00	1.00					
	(15) Countrywide Pure Premium:	1.070	0.645	1.187	2.902				
	(16) Countrywide Indicated Relativity:	1.284	1.401	1.410					
	(17) Countrywide Credibility:	0.26	0.00	0.00					
	(18) Countrywide Lost-time Claims:	908	12,785						
	(19) Pure Premium Underlying Present Rate:	1.098	1.270	1.770	4.138				
	(20) Relativity to Underlying Present Rate:	1.742	1.931	2.207					
	(21) Credibility to Underlying Relativity:	0.260	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.636	2.246	2.095					
	(24) Balanced Formula Relativity:	1.648	2.239	2.091	1.950				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000132 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 57

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3179 ELECTRICAL APPARATUS MFG-NOC*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,593,380	13	141	1,726,491	988,364	1,379,511	4,094,367		
2000/2001	1,318,257	6	93	715,689	745,387	1,135,676	2,596,752		
2001/2002	1,287,849	6	77	742,508	641,842	1,087,395	2,471,745		
2002/2003	1,452,106	13	67	1,666,014	447,675	1,120,320	3,234,009		
2003/2004	1,620,174	6	75	1,811,980	960,748	1,229,008	4,001,736		
MA Total	7,271,766	44	453	6,662,682	3,784,017	5,951,911	16,398,609		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	1.084	0.620	0.866	2.570			
		2000/2001	0.543	0.565	0.861	1.970			
		2001/2002	0.577	0.498	0.844	1.919			
		2002/2003	1.147	0.308	0.772	2.227			
		2003/2004	1.118	0.593	0.759	2.470			
		MA Total Pure Premium:	0.916	0.520	0.818	2.255			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.032	1.050	0.915				
		(14) Massachusetts Credibility:	0.58	1.00	1.00				
		(15) Countrywide Pure Premium:	0.812	0.514	0.851	2.177			
		(16) Countrywide Indicated Relativity:	0.975	1.116	1.011				
		(17) Countrywide Credibility:	0.21	0.00	0.00				
		(18) Countrywide Lost-time Claims:	1,004	15,618					
		(19) Pure Premium Underlying Present Rate:	0.540	0.557	0.767	1.864			
		(20) Relativity to Underlying Present Rate:	0.856	0.847	0.957				
		(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.983	1.050	0.915				
		(24) Balanced Formula Relativity:	0.989	1.046	0.913	0.972			

Class(es):		Effective: 9/1/2007						Manufacturing	
3180 ELECTRIC OR GAS LIGHTING FIXTURES MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	132,785	1	29	60,271	253,119	311,716	625,106		
2000/2001	119,896	4	13	498,097	16,538	307,044	821,679		
2001/2002	113,680	3	6	316,734	28,626	114,352	459,711		
2002/2003	306,134	3	29	510,189	168,102	287,939	966,230		
2003/2004	323,362	1	37	236,444	511,806	371,659	1,119,909		
MA Total	995,857	12	114	1,621,735	978,190	1,392,710	3,992,635		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.454	1.906	2.348	4.708			
		2000/2001	4.154	0.138	2.561	6.853			
		2001/2002	2.786	0.252	1.006	4.044			
		2002/2003	1.667	0.549	0.941	3.156			
		2003/2004	0.731	1.583	1.149	3.463			
		MA Total Pure Premium:	1.628	0.982	1.399	4.009			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.833	1.982	1.563				
		(14) Massachusetts Credibility:	0.29	0.94	0.77				
		(15) Countrywide Pure Premium:	0.859	0.569	1.069	2.497			
		(16) Countrywide Indicated Relativity:	1.031	1.236	1.270				
		(17) Countrywide Credibility:	0.36	0.03	0.12				
		(18) Countrywide Lost-time Claims:	119	793					
		(19) Pure Premium Underlying Present Rate:	0.697	1.378	1.273	3.348			
		(20) Relativity to Underlying Present Rate:	1.106	2.094	1.587				
		(21) Credibility to Underlying Relativity:	0.350	0.030	0.110				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.290	1.963	1.531				
		(24) Balanced Formula Relativity:	1.299	1.956	1.528	1.532			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000133 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 58

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3188 PLUMBERS SUPPLIES MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	36,836	1	2	147,489	2,230	250,032	399,751		
2000/2001	30,966	0	1	0	1,064	7,781	8,846		
2001/2002	13,710	0	0	0	0	1,979	1,979		
2002/2003	18,899	0	0	0	0	7,990	7,990		
2003/2004	16,881	0	4	0	85,791	36,561	122,352		
MA Total	117,292	1	7	147,489	89,085	304,343	540,917		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		4.004	0.061	6.788	10.852		
		2000/2001		0.000	0.034	0.251	0.286		
		2001/2002		0.000	0.000	0.144	0.144		
		2002/2003		0.000	0.000	0.423	0.423		
		2003/2004		0.000	5.082	2.166	7.248		
		MA Total Pure Premium:		1.257	0.760	2.595	4.612		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.416	1.532	2.901			
		(14) Massachusetts Credibility:		0.11	0.36	0.34			
		(15) Countrywide Pure Premium:		0.800	0.514	0.848	2.162		
		(16) Countrywide Indicated Relativity:		0.960	1.116	1.007			
		(17) Countrywide Credibility:		0.45	0.32	0.33			
		(18) Countrywide Lost-time Claims:		67	905				
		(19) Pure Premium Underlying Present Rate:		0.542	1.040	1.407	2.989		
		(20) Relativity to Underlying Present Rate:		0.860	1.581	1.753			
		(21) Credibility to Underlying Relativity:		0.440	0.320	0.330			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.966	1.415	1.897			
		(24) Balanced Formula Relativity:		0.973	1.410	1.894	1.430		

Class(es):		Effective: 9/1/2007						Manufacturing	
3200 ARMS MFG-SMALL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	105,118	0	5	0	11,904	68,950	80,854		
2000/2001	97,037	0	6	0	17,660	75,547	93,206		
2001/2002	80,863	2	6	160,975	110,423	295,681	567,079		
2002/2003	39,863	1	7	104,547	17,681	101,236	223,465		
2003/2004	82,638	0	10	0	172,792	151,834	324,626		
MA Total	405,519	3	34	265,523	330,460	693,247	1,289,230		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.113	0.656	0.769		
		2000/2001		0.000	0.182	0.779	0.961		
		2001/2002		1.991	1.366	3.657	7.013		
		2002/2003		2.623	0.444	2.540	5.606		
		2003/2004		0.000	2.091	1.837	3.928		
		MA Total Pure Premium:		0.655	0.815	1.710	3.179		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.737	1.644	1.911			
		(14) Massachusetts Credibility:		0.21	0.46	0.50			
		(15) Countrywide Pure Premium:		0.000	0.000	0.000	0.000		
		(16) Countrywide Indicated Relativity:		1.156	0.857	1.275			
		(17) Countrywide Credibility:		0.00	0.00	0.00			
		(18) Countrywide Lost-time Claims:		0	0				
		(19) Pure Premium Underlying Present Rate:		0.733	0.569	1.030	2.333		
		(20) Relativity to Underlying Present Rate:		1.164	0.865	1.284			
		(21) Credibility to Underlying Relativity:		0.790	0.540	0.500			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.074	1.223	1.598			
		(24) Balanced Formula Relativity:		1.082	1.219	1.595	1.313		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000134 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 59

Calculation of Class Relativities

Class(es): 3220 CAN MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	62,512	0	0	0	0	6,641	6,641		
2000/2001	59,944	0	4	0	24,448	48,350	72,797		
2001/2002	0	0	0	0	0	0	0		
2002/2003	63,807	0	3	0	19,200	18,793	37,992		
2003/2004	0	0	0	0	0	0	0		
MA Total	186,263	0	7	0	43,647	73,784	117,431		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.106	0.106			
		2000/2001	0.000	0.408	0.807	1.214			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.301	0.295	0.595			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.234	0.396	0.630			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.473	0.443				
		(14) Massachusetts Credibility:	0.15	0.32	0.30				
		(15) Countrywide Pure Premium:	0.712	0.446	0.778	1.936			
		(16) Countrywide Indicated Relativity:	0.855	0.968	0.924				
		(17) Countrywide Credibility:	0.43	0.34	0.35				
		(18) Countrywide Lost-time Claims:	124	942					
		(19) Pure Premium Underlying Present Rate:	0.761	0.487	0.619	1.867			
		(20) Relativity to Underlying Present Rate:	1.208	0.740	0.771				
		(21) Credibility to Underlying Relativity:	0.420	0.340	0.350				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.875	0.732	0.726				
		(24) Balanced Formula Relativity:	0.881	0.730	0.725	0.787			

Class(es): 3255 WIRE CLOTH MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	38,438	1	2	99,214	3,418	20,930	123,562		
2000/2001	31,840	0	0	0	0	1,292	1,292		
2001/2002	24,753	0	3	0	2,627	3,482	6,109		
2002/2003	26,045	0	1	0	47,764	18,422	66,186		
2003/2004	25,637	0	6	0	46,247	30,188	76,435		
MA Total	146,713	1	12	99,214	100,056	74,314	273,584		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.581	0.089	0.544	3.215			
		2000/2001	0.000	0.000	0.041	0.041			
		2001/2002	0.000	0.106	0.141	0.247			
		2002/2003	0.000	1.834	0.707	2.541			
		2003/2004	0.000	1.804	1.178	2.981			
		MA Total Pure Premium:	0.676	0.682	0.507	1.865			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.761	1.376	0.566				
		(14) Massachusetts Credibility:	0.16	0.38	0.37				
		(15) Countrywide Pure Premium:	0.986	0.701	1.077	2.765			
		(16) Countrywide Indicated Relativity:	1.184	1.523	1.280				
		(17) Countrywide Credibility:	0.23	0.31	0.32				
		(18) Countrywide Lost-time Claims:	12	163					
		(19) Pure Premium Underlying Present Rate:	1.041	0.940	1.373	3.354			
		(20) Relativity to Underlying Present Rate:	1.652	1.429	1.712				
		(21) Credibility to Underlying Relativity:	0.610	0.310	0.310				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.402	1.438	1.150				
		(24) Balanced Formula Relativity:	1.411	1.433	1.148	1.313			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000135 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 60

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3257 WIRE GOODS MFG - NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	159,360	0	14	0	129,714	106,392	236,106		
2000/2001	177,990	2	23	391,270	142,831	123,773	657,874		
2001/2002	113,392	0	10	0	139,880	79,799	219,679		
2002/2003	115,393	1	16	101,782	80,928	115,595	298,305		
2003/2004	96,233	0	5	0	62,030	44,331	106,362		
MA Total	662,368	3	68	493,052	555,384	469,890	1,518,326		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.000	0.814	0.668	1.482		
			2000/2001	2.198	0.802	0.695	3.696		
			2001/2002	0.000	1.234	0.704	1.937		
			2002/2003	0.882	0.701	1.002	2.585		
			2003/2004	0.000	0.645	0.461	1.105		
			MA Total Pure Premium:	0.744	0.838	0.709	2.292		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.838	1.692	0.793			
		(14) Massachusetts Credibility:		0.26	0.66	0.61			
		(15) Countrywide Pure Premium:		0.900	0.647	1.237	2.784		
		(16) Countrywide Indicated Relativity:		1.080	1.405	1.469			
		(17) Countrywide Credibility:		0.37	0.17	0.20			
		(18) Countrywide Lost-time Claims:		222	3,235				
		(19) Pure Premium Underlying Present Rate:		0.819	0.848	1.064	2.731		
		(20) Relativity to Underlying Present Rate:		1.299	1.289	1.327			
		(21) Credibility to Underlying Relativity:		0.370	0.170	0.190			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.098	1.574	1.030			
		(24) Balanced Formula Relativity:		1.106	1.569	1.028	1.176		

Class(es):		Effective: 9/1/2007						Manufacturing	
3270 EYELET MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	24,196	0	1	0	507	1,953	2,460		
2000/2001	20,038	0	1	0	708	4,179	4,887		
2001/2002	24,191	0	1	0	40,574	40,325	80,898		
2002/2003	26,798	0	1	0	109	7,950	8,059		
2003/2004	26,236	0	0	0	0	2,761	2,761		
MA Total	121,459	0	4	0	41,898	57,168	99,066		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.000	0.021	0.081	0.102		
			2000/2001	0.000	0.035	0.209	0.244		
			2001/2002	0.000	1.677	1.667	3.344		
			2002/2003	0.000	0.004	0.297	0.301		
			2003/2004	0.000	0.000	0.105	0.105		
			MA Total Pure Premium:	0.000	0.345	0.471	0.816		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.696	0.526			
		(14) Massachusetts Credibility:		0.14	0.31	0.28			
		(15) Countrywide Pure Premium:		0.398	0.320	0.505	1.223		
		(16) Countrywide Indicated Relativity:		0.478	0.695	0.600			
		(17) Countrywide Credibility:		0.24	0.35	0.36			
		(18) Countrywide Lost-time Claims:		13	356				
		(19) Pure Premium Underlying Present Rate:		0.835	0.695	0.799	2.329		
		(20) Relativity to Underlying Present Rate:		1.325	1.056	0.996			
		(21) Credibility to Underlying Relativity:		0.620	0.340	0.360			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.936	0.818	0.722			
		(24) Balanced Formula Relativity:		0.942	0.815	0.721	0.828		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000136 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 61

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3300 BED SPRING OR WIRE MATTRESS MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	3.694	1.259	2.086	7.039			
		(16) Countrywide Indicated Relativity:	4.434	2.734	2.478				
		(17) Countrywide Credibility:	0.50	0.50	0.50				
		(18) Countrywide Lost-time Claims:	83	989					
		(19) Pure Premium Underlying Present Rate:	2.384	1.716	2.666	6.766			
		(20) Relativity to Underlying Present Rate:	3.783	2.609	3.323				
		(21) Credibility to Underlying Relativity:	0.500	0.500	0.500				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	4.109	2.671	2.901				
		(24) Balanced Formula Relativity:	4.137	2.663	2.895	3.329			

Class(es):		Effective: 9/1/2007						Manufacturing	
3315 BRASS OR COPPER GOODS MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	209,338	1	15	73,123	69,593	192,427	335,143		
2000/2001	204,001	0	20	0	159,627	153,740	313,367		
2001/2002	193,601	0	10	0	55,710	81,759	137,469		
2002/2003	184,037	0	9	0	32,330	39,895	72,225		
2003/2004	174,659	1	7	110,135	67,410	116,100	293,645		
MA Total	965,636	2	61	183,258	384,672	583,920	1,151,849		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.349	0.332	0.919	1.601			
		2000/2001	0.000	0.782	0.754	1.536			
		2001/2002	0.000	0.288	0.422	0.710			
		2002/2003	0.000	0.176	0.217	0.392			
		2003/2004	0.631	0.386	0.665	1.681			
		MA Total Pure Premium:	0.190	0.398	0.605	1.193			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.214	0.804	0.676				
		(14) Massachusetts Credibility:	0.24	0.64	0.55				
		(15) Countrywide Pure Premium:	1.349	0.784	1.425	3.558			
		(16) Countrywide Indicated Relativity:	1.619	1.703	1.693				
		(17) Countrywide Credibility:	0.32	0.18	0.23				
		(18) Countrywide Lost-time Claims:	26	427					
		(19) Pure Premium Underlying Present Rate:	0.416	0.546	0.566	1.528			
		(20) Relativity to Underlying Present Rate:	0.661	0.829	0.706				
		(21) Credibility to Underlying Relativity:	0.440	0.180	0.220				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.860	0.970	0.917				
		(24) Balanced Formula Relativity:	0.866	0.967	0.915	0.907			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000137 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 62

Calculation of Class Relativities

Class(es): 3336 TYPE FOUNDRY		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	4,306	0	2	0	6,017	4,889	10,907		
2000/2001	4,508	0	0	0	0	5,247	5,247		
2001/2002	5,266	1	2	66,866	26,703	69,282	162,851		
2002/2003	5,044	0	0	0	0	1,416	1,416		
2003/2004	6,425	0	0	0	0	1,572	1,572		
MA Total	25,549	1	4	66,866	32,721	82,406	181,993		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	1.397	1.135	2.533			
		2000/2001	0.000	0.000	1.164	1.164			
		2001/2002	12.697	5.071	13.155	30.923			
		2002/2003	0.000	0.000	0.281	0.281			
		2003/2004	0.000	0.000	0.245	0.245			
		MA Total Pure Premium:	2.617	1.281	3.225	7.123			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	2.946	2.584	3.606				
		(14) Massachusetts Credibility:	0.06	0.20	0.17				
		(15) Countrywide Pure Premium:	1.437	0.730	1.175	3.342			
		(16) Countrywide Indicated Relativity:	1.725	1.584	1.396				
		(17) Countrywide Credibility:	0.31	0.40	0.42				
		(18) Countrywide Lost-time Claims:	24	546					
		(19) Pure Premium Underlying Present Rate:	0.483	1.178	1.110	2.771			
		(20) Relativity to Underlying Present Rate:	0.767	1.790	1.383				
		(21) Credibility to Underlying Relativity:	0.630	0.400	0.410				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.195	1.867	1.766				
		(24) Balanced Formula Relativity:	1.203	1.861	1.763	1.566			

Class(es): 3365 WELDING OR CUTTING - NOC & DRIVERS		Effective: 9/1/2007						Construction	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	105,284	3	28	599,423	174,636	464,787	1,238,846		
2000/2001	127,758	6	13	847,034	135,127	728,273	1,710,434		
2001/2002	139,681	2	15	424,779	155,246	334,507	914,532		
2002/2003	123,049	4	18	827,389	160,442	684,230	1,672,020		
2003/2004	109,889	0	12	0	239,045	287,176	526,221		
MA Total	605,661	15	86	2,698,626	864,495	2,498,973	6,062,094		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	5.693	1.659	4.415	11.767			
		2000/2001	6.630	1.058	5.700	13.388			
		2001/2002	3.041	1.111	2.395	6.547			
		2002/2003	6.724	1.304	5.561	13.589			
		2003/2004	0.000	2.175	2.613	4.789			
		MA Total Pure Premium:	4.456	1.427	4.126	10.009			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.497	1.561	2.078				
		(14) Massachusetts Credibility:	0.50	0.98	1.00				
		(15) Countrywide Pure Premium:	4.138	1.208	2.822	8.168			
		(16) Countrywide Indicated Relativity:	1.486	1.339	1.481				
		(17) Countrywide Credibility:	0.25	0.01	0.00				
		(18) Countrywide Lost-time Claims:	256	1,749					
		(19) Pure Premium Underlying Present Rate:	4.427	2.527	5.553	12.507			
		(20) Relativity to Underlying Present Rate:	1.896	1.831	2.763				
		(21) Credibility to Underlying Relativity:	0.250	0.010	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	1.594	1.562	2.078				
		(24) Balanced Formula Relativity:	1.614	1.562	2.087	1.766			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000138 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 63

Calculation of Class Relativities

Class(es): 3372 ELECTROPLATING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	485,140	4	40	641,954	409,069	701,325	1,752,347		
2000/2001	450,942	3	32	332,256	210,501	328,222	870,979		
2001/2002	383,826	2	20	318,510	166,838	423,481	908,829		
2002/2003	418,948	0	19	0	94,356	133,156	227,513		
2003/2004	461,307	2	20	573,901	49,004	467,513	1,090,418		
MA Total	2,200,163	11	131	1,866,621	929,769	2,053,696	4,850,086		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.323	0.843	1.446	3.612		
		2000/2001		0.737	0.467	0.728	1.931		
		2001/2002		0.830	0.435	1.103	2.368		
		2002/2003		0.000	0.225	0.318	0.543		
		2003/2004		1.244	0.106	1.013	2.364		
		MA Total Pure Premium:		0.848	0.423	0.933	2.204		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.955	0.853	1.043			
		(14) Massachusetts Credibility:		0.43	0.93	0.94			
		(15) Countrywide Pure Premium:		1.319	0.647	1.373	3.339		
		(16) Countrywide Indicated Relativity:		1.584	1.405	1.631			
		(17) Countrywide Credibility:		0.29	0.04	0.03			
		(18) Countrywide Lost-time Claims:		320	2,820				
		(19) Pure Premium Underlying Present Rate:		0.834	0.609	0.939	2.382		
		(20) Relativity to Underlying Present Rate:		1.323	0.926	1.171			
		(21) Credibility to Underlying Relativity:		0.280	0.030	0.030			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.240	0.877	1.065			
		(24) Balanced Formula Relativity:		1.249	0.874	1.063	1.094		

Class(es): 3373 GALVANIZING OR TINNING - NOT ELECTROLYTIC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,499	0	1	0	221	784	1,006		
2000/2001	2,751	0	0	0	0	0	0		
2001/2002	2,623	0	0	0	0	0	0		
2002/2003	2,877	0	0	0	0	332	332		
2003/2004	4,355	0	1	0	1,977	4,835	6,812		
MA Total	15,105	0	2	0	2,199	5,951	8,150		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.089	0.314	0.402		
		2000/2001		0.000	0.000	0.000	0.000		
		2001/2002		0.000	0.000	0.000	0.000		
		2002/2003		0.000	0.000	0.115	0.115		
		2003/2004		0.000	0.454	1.110	1.564		
		MA Total Pure Premium:		0.000	0.146	0.394	0.540		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.294	0.440			
		(14) Massachusetts Credibility:		0.09	0.16	0.16			
		(15) Countrywide Pure Premium:		1.648	0.894	1.441	3.983		
		(16) Countrywide Indicated Relativity:		1.978	1.942	1.712			
		(17) Countrywide Credibility:		0.22	0.42	0.42			
		(18) Countrywide Lost-time Claims:		10	221				
		(19) Pure Premium Underlying Present Rate:		2.146	1.142	1.638	4.926		
		(20) Relativity to Underlying Present Rate:		3.405	1.736	2.042			
		(21) Credibility to Underlying Relativity:		0.690	0.420	0.420			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		2.785	1.592	1.647			
		(24) Balanced Formula Relativity:		2.804	1.587	1.644	2.084		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000139 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 64

Calculation of Class Relativities

Class(es): 3381 SILVERWARE MFG		Effective: 9/1/2007						Manufacturing
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	110,776	1	18	82,209	61,807	199,128	343,144	
2000/2001	108,514	0	6	0	26,089	74,019	100,108	
2001/2002	78,762	1	11	98,597	95,165	261,513	455,275	
2002/2003	78,193	0	12	0	72,528	130,664	203,191	
2003/2004	68,464	0	6	0	93,586	65,805	159,390	
MA Total	444,709	2	53	180,806	349,174	731,129	1,261,109	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.742	0.558	1.798	3.098			
	2000/2001	0.000	0.240	0.682	0.923			
	2001/2002	1.252	1.208	3.320	5.780			
	2002/2003	0.000	0.928	1.671	2.599			
	2003/2004	0.000	1.367	0.961	2.328			
	MA Total Pure Premium:	0.407	0.785	1.644	2.836			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.458	1.584	1.838				
	(14) Massachusetts Credibility:	0.22	0.55	0.52				
	(15) Countrywide Pure Premium:	0.000	1.246	1.415	2.661			
	(16) Countrywide Indicated Relativity:	0.000	2.706	1.681				
	(17) Countrywide Credibility:	0.00	0.21	0.24				
	(18) Countrywide Lost-time Claims:	0	19					
	(19) Pure Premium Underlying Present Rate:	0.786	0.810	1.076	2.672			
	(20) Relativity to Underlying Present Rate:	1.247	1.231	1.342				
	(21) Credibility to Underlying Relativity:	0.780	0.240	0.240				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.073	1.735	1.681				
	(24) Balanced Formula Relativity:	1.081	1.729	1.678	1.456			

Class(es): 3383 JEWELRY MFG		Effective: 9/1/2007						Manufacturing
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	777,126	9	31	790,708	183,341	578,093	1,552,142	
2000/2001	738,704	4	30	443,323	165,440	465,092	1,073,855	
2001/2002	696,864	1	29	61,999	260,784	245,741	568,524	
2002/2003	624,343	7	32	972,567	278,691	536,586	1,787,844	
2003/2004	613,233	0	28	0	381,276	306,214	687,489	
MA Total	3,450,270	21	150	2,268,597	1,269,531	2,131,726	5,669,854	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.017	0.236	0.744	1.997			
	2000/2001	0.600	0.224	0.630	1.454			
	2001/2002	0.089	0.374	0.353	0.816			
	2002/2003	1.558	0.446	0.859	2.864			
	2003/2004	0.000	0.622	0.499	1.121			
	MA Total Pure Premium:	0.658	0.368	0.618	1.643			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.740	0.742	0.691				
	(14) Massachusetts Credibility:	0.38	0.98	0.97				
	(15) Countrywide Pure Premium:	0.373	0.273	0.435	1.081			
	(16) Countrywide Indicated Relativity:	0.448	0.592	0.517				
	(17) Countrywide Credibility:	0.31	0.01	0.02				
	(18) Countrywide Lost-time Claims:	118	1,093					
	(19) Pure Premium Underlying Present Rate:	0.378	0.444	0.651	1.472			
	(20) Relativity to Underlying Present Rate:	0.599	0.675	0.812				
	(21) Credibility to Underlying Relativity:	0.310	0.010	0.010				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.606	0.740	0.688				
	(24) Balanced Formula Relativity:	0.610	0.738	0.687	0.668			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000140 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 65

Calculation of Class Relativities

Class(es): 3385 WATCH MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	37,291	0	1	0	76	2,551	2,627		
2000/2001	38,017	0	2	0	21,096	4,529	25,626		
2001/2002	37,120	0	0	0	0	366	366		
2002/2003	39,910	0	1	0	10,368	21,264	31,632		
2003/2004	27,725	0	1	0	3,080	406	3,486		
MA Total	180,063	0	5	0	34,620	29,116	63,736		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.002	0.068	0.070			
		2000/2001	0.000	0.555	0.119	0.674			
		2001/2002	0.000	0.000	0.010	0.010			
		2002/2003	0.000	0.260	0.533	0.793			
		2003/2004	0.000	0.111	0.015	0.126			
		MA Total Pure Premium:	0.000	0.192	0.162	0.354			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.388	0.181				
		(14) Massachusetts Credibility:	0.10	0.24	0.21				
		(15) Countrywide Pure Premium:	0.261	0.167	0.358	0.785			
		(16) Countrywide Indicated Relativity:	0.313	0.362	0.425				
		(17) Countrywide Credibility:	0.15	0.33	0.40				
		(18) Countrywide Lost-time Claims:	4	55					
		(19) Pure Premium Underlying Present Rate:	0.279	0.244	0.276	0.799			
		(20) Relativity to Underlying Present Rate:	0.443	0.371	0.344				
		(21) Credibility to Underlying Relativity:	0.750	0.430	0.390				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.379	0.372	0.342				
		(24) Balanced Formula Relativity:	0.382	0.371	0.341	0.363			

Class(es): 3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	44,224	0	10	0	26,345	36,850	63,195		
2000/2001	37,419	1	4	102,723	26,067	58,946	187,736		
2001/2002	57,499	0	4	0	12,540	16,074	28,613		
2002/2003	68,766	1	5	87,993	89,156	51,411	228,560		
2003/2004	55,212	0	1	0	110	10,741	10,851		
MA Total	263,120	2	24	190,716	154,218	174,022	518,956		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.596	0.833	1.429			
		2000/2001	2.745	0.697	1.575	5.017			
		2001/2002	0.000	0.218	0.280	0.498			
		2002/2003	1.280	1.297	0.748	3.324			
		2003/2004	0.000	0.002	0.195	0.197			
		MA Total Pure Premium:	0.725	0.586	0.661	1.972			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.816	1.183	0.739				
		(14) Massachusetts Credibility:	0.20	0.51	0.46				
		(15) Countrywide Pure Premium:	1.517	0.627	1.226	3.370			
		(16) Countrywide Indicated Relativity:	1.821	1.361	1.457				
		(17) Countrywide Credibility:	0.40	0.25	0.27				
		(18) Countrywide Lost-time Claims:	517	6,829					
		(19) Pure Premium Underlying Present Rate:	1.034	1.135	1.340	3.508			
		(20) Relativity to Underlying Present Rate:	1.640	1.725	1.671				
		(21) Credibility to Underlying Relativity:	0.400	0.240	0.270				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.548	1.357	1.184				
		(24) Balanced Formula Relativity:	1.558	1.353	1.182	1.366			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000141 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 66

Calculation of Class Relativities

Class(es): 3515 TEXTILE MACHINERY MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	29,221	0	7	0	27,932	18,570	46,502		
2000/2001	22,964	0	5	0	57,598	48,114	105,712		
2001/2002	21,287	0	4	0	20,549	28,034	48,583		
2002/2003	19,171	0	1	0	7,940	35,227	43,166		
2003/2004	22,512	0	3	0	28,374	22,531	50,905		
MA Total	115,155	0	20	0	142,392	152,476	294,868		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.956	0.636	1.591			
		2000/2001	0.000	2.508	2.095	4.603			
		2001/2002	0.000	0.965	1.317	2.282			
		2002/2003	0.000	0.414	1.838	2.252			
		2003/2004	0.000	1.260	1.001	2.261			
		MA Total Pure Premium:	0.000	1.237	1.324	2.561			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	2.495	1.480				
		(14) Massachusetts Credibility:	0.14	0.29	0.31				
		(15) Countrywide Pure Premium:	0.873	0.345	0.863	2.081			
		(16) Countrywide Indicated Relativity:	1.048	0.750	1.025				
		(17) Countrywide Credibility:	0.23	0.36	0.35				
		(18) Countrywide Lost-time Claims:	11	103					
		(19) Pure Premium Underlying Present Rate:	1.003	0.614	1.091	2.708			
		(20) Relativity to Underlying Present Rate:	1.592	0.933	1.360				
		(21) Credibility to Underlying Relativity:	0.630	0.350	0.340				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.244	1.320	1.280				
		(24) Balanced Formula Relativity:	1.252	1.316	1.277	1.276			

Class(es): 3548 PRINTING OR BOOKBINDING MACHINE MFG*		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	5,462,817	29	371	4,395,390	2,904,852	3,936,343	11,236,585		
2000/2001	5,101,019	35	297	4,417,855	1,935,142	4,273,909	10,626,906		
2001/2002	4,753,551	24	274	3,590,262	2,100,910	4,339,502	10,030,675		
2002/2003	4,495,015	22	217	3,031,573	1,506,107	3,151,639	7,689,318		
2003/2004	4,768,832	17	266	4,170,527	2,567,928	4,202,993	10,941,448		
MA Total	24,581,234	127	1,425	19,605,607	11,014,939	19,904,385	50,524,932		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.805	0.532	0.721	2.057			
		2000/2001	0.866	0.379	0.838	2.083			
		2001/2002	0.755	0.442	0.913	2.110			
		2002/2003	0.674	0.335	0.701	1.711			
		2003/2004	0.875	0.538	0.881	2.294			
		MA Total Pure Premium:	0.798	0.448	0.810	2.055			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.898	0.904	0.905				
		(14) Massachusetts Credibility:	0.99	1.00	1.00				
		(15) Countrywide Pure Premium:	0.936	0.475	0.852	2.263			
		(16) Countrywide Indicated Relativity:	1.123	1.032	1.012				
		(17) Countrywide Credibility:	0.01	0.00	0.00				
		(18) Countrywide Lost-time Claims:	4,002	40,868					
		(19) Pure Premium Underlying Present Rate:	0.599	0.630	0.677	1.907			
		(20) Relativity to Underlying Present Rate:	0.951	0.958	0.844				
		(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.900	0.904	0.905				
		(24) Balanced Formula Relativity:	0.906	0.901	0.904	0.904			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000142 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 67

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3558 BOOT OR SHOE MACHINERY MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	13,372	0	0	0	0	1,267	1,267		
2000/2001	3,779	0	0	0	0	0	0		
2001/2002	3,831	0	0	0	0	270	270		
2002/2003	12,668	0	0	0	0	0	0		
2003/2004	12,577	0	1	0	1,615	973	2,588		
MA Total	46,227	0	1	0	1,615	2,511	4,126		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.095	0.095			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.071	0.071			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.128	0.077	0.206			
		MA Total Pure Premium:	0.000	0.035	0.054	0.089			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.070	0.061	0.12			
		(14) Massachusetts Credibility:	0.05	0.11	0.12	0.000			
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	0.266	0.192	0.306	0.544			
		(17) Countrywide Credibility:	0.00	0.00	0.00	0.000			
		(18) Countrywide Lost-time Claims:	0	0	0	0.000			
		(19) Pure Premium Underlying Present Rate:	0.169	0.128	0.247	0.544			
		(20) Relativity to Underlying Present Rate:	0.268	0.194	0.308	2.278			
		(21) Credibility to Underlying Relativity:	0.950	0.890	0.880	0.278			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	0.278			
		(23) Formula Relativity:	0.255	0.181	0.278	0.248			
		(24) Balanced Formula Relativity:	0.256	0.180	0.278	0.248			

Class(es):		Effective: 9/1/2007						Manufacturing	
3571 STEAM OR AIR PRESSURE GAUGE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	13,407	0	0	0	0	1,481	1,481		
2000/2001	9,934	0	0	0	0	0	0		
2001/2002	7,262	0	0	0	0	0	0		
2002/2003	10,290	0	0	0	0	0	0		
2003/2004	7,672	0	0	0	0	0	0		
MA Total	48,565	0	0	0	0	1,481	1,481		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.110	0.110			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.030	0.030			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.034	0.945			
		(14) Massachusetts Credibility:	0.08	0.15	0.14	0.000			
		(15) Countrywide Pure Premium:	0.062	0.371	0.513	0.945			
		(16) Countrywide Indicated Relativity:	0.074	0.805	0.609	1.191			
		(17) Countrywide Credibility:	0.11	0.43	0.43	0.430			
		(18) Countrywide Lost-time Claims:	2	266	0	0.430			
		(19) Pure Premium Underlying Present Rate:	0.485	0.312	0.395	1.191			
		(20) Relativity to Underlying Present Rate:	0.769	0.474	0.493	0.430			
		(21) Credibility to Underlying Relativity:	0.810	0.420	0.430	0.478			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	0.478			
		(23) Formula Relativity:	0.631	0.545	0.478	0.553			
		(24) Balanced Formula Relativity:	0.636	0.543	0.478	0.553			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000143 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 68

Calculation of Class Relativities

Class(es): 3612 PUMP MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	165,520	0	16	0	110,120	87,423	197,543		
2000/2001	148,447	0	16	0	71,389	90,533	161,923		
2001/2002	158,008	1	9	91,558	56,913	83,833	232,303		
2002/2003	156,517	0	7	0	13,405	32,814	46,219		
2003/2004	150,037	1	7	219,138	12,374	197,635	429,147		
MA Total	778,529	2	55	310,696	264,201	492,239	1,067,136		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.665	0.528	1.193		
		2000/2001		0.000	0.481	0.610	1.091		
		2001/2002		0.579	0.360	0.531	1.470		
		2002/2003		0.000	0.086	0.210	0.295		
		2003/2004		1.461	0.082	1.317	2.860		
		MA Total Pure Premium:		0.399	0.339	0.632	1.371		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.449	0.685	0.707			
		(14) Massachusetts Credibility:		0.25	0.63	0.56			
		(15) Countrywide Pure Premium:		0.625	0.443	0.769	1.837		
		(16) Countrywide Indicated Relativity:		0.751	0.962	0.913			
		(17) Countrywide Credibility:		0.38	0.19	0.22			
		(18) Countrywide Lost-time Claims:		162	2,465				
		(19) Pure Premium Underlying Present Rate:		0.591	0.660	0.717	1.968		
		(20) Relativity to Underlying Present Rate:		0.938	1.003	0.894			
		(21) Credibility to Underlying Relativity:		0.370	0.180	0.220			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.745	0.795	0.793			
		(24) Balanced Formula Relativity:		0.750	0.792	0.792	0.776		

Class(es): 3620 BOILERMAKING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	155,136	2	28	181,890	191,485	187,646	561,021		
2000/2001	164,179	3	20	307,633	128,957	285,227	721,816		
2001/2002	150,791	2	9	242,256	79,797	309,325	631,379		
2002/2003	117,467	1	19	253,911	223,976	328,627	806,514		
2003/2004	125,247	0	15	0	94,902	112,883	207,784		
MA Total	712,820	8	91	985,690	719,117	1,223,708	2,928,515		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.172	1.234	1.210	3.616		
		2000/2001		1.874	0.785	1.737	4.397		
		2001/2002		1.607	0.529	2.051	4.187		
		2002/2003		2.162	1.907	2.798	6.866		
		2003/2004		0.000	0.758	0.901	1.659		
		MA Total Pure Premium:		1.383	1.009	1.717	4.108		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.557	2.035	1.919			
		(14) Massachusetts Credibility:		0.32	0.86	0.82			
		(15) Countrywide Pure Premium:		2.014	0.701	1.367	4.083		
		(16) Countrywide Indicated Relativity:		2.417	1.523	1.624			
		(17) Countrywide Credibility:		0.34	0.07	0.09			
		(18) Countrywide Lost-time Claims:		302	2,682				
		(19) Pure Premium Underlying Present Rate:		1.214	1.524	2.067	4.805		
		(20) Relativity to Underlying Present Rate:		1.927	2.317	2.577			
		(21) Credibility to Underlying Relativity:		0.340	0.070	0.090			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.975	2.019	1.952			
		(24) Balanced Formula Relativity:		1.989	2.013	1.948	1.978		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000144 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 69

Calculation of Class Relativities

Class(es): 3634 VALVE MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	314,077	4	36	651,750	183,907	421,869		1,257,526	
2000/2001	196,093	3	14	515,862	213,173	464,464		1,193,499	
2001/2002	198,968	1	10	67,116	83,944	284,922		435,982	
2002/2003	204,052	1	11	101,160	107,533	136,462		345,155	
2003/2004	192,284	1	7	155,299	106,131	122,121		383,551	
MA Total	1,105,474	10	78	1,491,186	694,688	1,429,838		3,615,712	
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)		Total (12)	
			1999/2000	2.075	0.586	1.343		4.004	
			2000/2001	2.631	1.087	2.369		6.086	
			2001/2002	0.337	0.422	1.432		2.191	
			2002/2003	0.496	0.527	0.669		1.692	
			2003/2004	0.808	0.552	0.635		1.995	
			MA Total Pure Premium:	1.349	0.628	1.293		3.271	
Pure Premium Relativities									
				Serious	Non-Serious	Medical		Total	
			(13) Massachusetts Indicated Relativity:	1.519	1.268	1.446			
			(14) Massachusetts Credibility:	0.33	0.67	0.75			
			(15) Countrywide Pure Premium:	0.629	0.424	0.711		1.764	
			(16) Countrywide Indicated Relativity:	0.755	0.921	0.845			
			(17) Countrywide Credibility:	0.34	0.17	0.13			
			(18) Countrywide Lost-time Claims:	404	3,045				
			(19) Pure Premium Underlying Present Rate:	0.852	0.531	1.049		2.431	
			(20) Relativity to Underlying Present Rate:	1.352	0.807	1.307			
			(21) Credibility to Underlying Relativity:	0.330	0.160	0.120			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895		2.278	
			(23) Formula Relativity:	1.204	1.135	1.351			
			(24) Balanced Formula Relativity:	1.212	1.131	1.349		1.248	

Class(es): 3635 GEAR MFG OR GRINDING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	146,435	3	16	344,628	132,610	310,564		787,802	
2000/2001	143,617	1	13	74,399	234,307	200,449		509,155	
2001/2002	89,802	3	12	427,676	75,224	291,082		793,981	
2002/2003	145,129	1	11	85,229	77,903	233,501		396,633	
2003/2004	174,177	0	10	0	77,090	167,488		244,577	
MA Total	699,160	8	62	931,932	597,133	1,203,084		2,732,149	
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)		Total (12)	
			1999/2000	2.353	0.906	2.121		5.380	
			2000/2001	0.518	1.631	1.396		3.545	
			2001/2002	4.762	0.838	3.241		8.842	
			2002/2003	0.587	0.537	1.609		2.733	
			2003/2004	0.000	0.443	0.962		1.404	
			MA Total Pure Premium:	1.333	0.854	1.721		3.908	
Pure Premium Relativities									
				Serious	Non-Serious	Medical		Total	
			(13) Massachusetts Indicated Relativity:	1.501	1.723	1.924			
			(14) Massachusetts Credibility:	0.25	0.74	0.67			
			(15) Countrywide Pure Premium:	0.938	0.443	0.835		2.217	
			(16) Countrywide Indicated Relativity:	1.127	0.963	0.992			
			(17) Countrywide Credibility:	0.38	0.13	0.17			
			(18) Countrywide Lost-time Claims:	46	738				
			(19) Pure Premium Underlying Present Rate:	0.682	1.064	1.256		3.001	
			(20) Relativity to Underlying Present Rate:	1.082	1.617	1.566			
			(21) Credibility to Underlying Relativity:	0.370	0.130	0.160			
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895		2.278	
			(23) Formula Relativity:	1.204	1.611	1.708			
			(24) Balanced Formula Relativity:	1.212	1.605	1.705		1.491	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000145 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 70

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3642 BATTERY MFG-DRY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	18,842	0	0	0	0	5,454	5,454		
2000/2001	28,826	0	0	0	0	0	0		
2001/2002	27,793	0	1	0	1,600	67	1,667		
2002/2003	44,528	1	0	78,146	0	18,496	96,643		
2003/2004	48,961	0	0	0	0	0	0		
MA Total	168,950	1	1	78,146	1,600	24,018	103,764		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.289	0.289			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.058	0.002	0.060			
		2002/2003	1.755	0.000	0.415	2.170			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.463	0.009	0.142	0.614			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.521	0.019	0.159				
		(14) Massachusetts Credibility:	0.10	0.31	0.22				
		(15) Countrywide Pure Premium:	0.408	0.261	0.347	1.016			
		(16) Countrywide Indicated Relativity:	0.490	0.566	0.412				
		(17) Countrywide Credibility:	0.23	0.35	0.39				
		(18) Countrywide Lost-time Claims:	12	241					
		(19) Pure Premium Underlying Present Rate:	0.288	0.527	0.333	1.149			
		(20) Relativity to Underlying Present Rate:	0.458	0.801	0.416				
		(21) Credibility to Underlying Relativity:	0.670	0.340	0.390				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.471	0.476	0.358				
		(24) Balanced Formula Relativity:	0.475	0.475	0.357	0.429			

Class(es):		Effective: 9/1/2007						Manufacturing	
3647 BATTERY MFG-STORAGE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	230	0	2	0	1,768	5,513	7,282		
2000/2001	25	0	0	0	0	0	0		
2001/2002	0	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	255	0	2	0	1,768	5,513	7,282		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	7.695	23.996	31.691			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	6.934	21.621	28.555			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	14.024	24.230				
		(14) Massachusetts Credibility:	0.01	0.03	0.02				
		(15) Countrywide Pure Premium:	0.736	0.647	0.949	2.331			
		(16) Countrywide Indicated Relativity:	0.883	1.405	1.127				
		(17) Countrywide Credibility:	0.49	0.49	0.49				
		(18) Countrywide Lost-time Claims:	74	1,069					
		(19) Pure Premium Underlying Present Rate:	0.545	0.874	0.878	2.297			
		(20) Relativity to Underlying Present Rate:	0.865	1.329	1.095				
		(21) Credibility to Underlying Relativity:	0.500	0.480	0.490				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.865	1.747	1.573				
		(24) Balanced Formula Relativity:	0.871	1.741	1.570	1.335			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000146 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 71

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3648 AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,946	0	3	0	279	3,892	4,171		
2000/2001	1,725	0	0	0	0	0	0		
2001/2002	1,609	0	0	0	0	816	816		
2002/2003	3,997	0	0	0	0	1,775	1,775		
2003/2004	1,185	0	0	0	0	0	0		
MA Total	11,462	0	3	0	279	6,483	6,762		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.095	1.321	1.416				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	0.000	0.000	0.507	0.507				
	2002/2003	0.000	0.000	0.444	0.444				
	2003/2004	0.000	0.000	0.000	0.000				
	MA Total Pure Premium:	0.000	0.024	0.566	0.590				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.049	0.632					
	(14) Massachusetts Credibility:	0.04	0.11	0.12					
	(15) Countrywide Pure Premium:	0.431	0.458	0.777	1.666				
	(16) Countrywide Indicated Relativity:	0.517	0.995	0.923					
	(17) Countrywide Credibility:	0.42	0.45	0.44					
	(18) Countrywide Lost-time Claims:	51	1,399						
	(19) Pure Premium Underlying Present Rate:	0.489	0.516	0.941	1.946				
	(20) Relativity to Underlying Present Rate:	0.776	0.784	1.173					
	(21) Credibility to Underlying Relativity:	0.540	0.440	0.440					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.636	0.798	0.998					
	(24) Balanced Formula Relativity:	0.641	0.795	0.996	0.814				

Class(es):		Effective: 9/1/2007						Manufacturing	
3681 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	13,167,530	29	419	3,907,791	2,577,460	5,223,376	11,708,627		
2000/2001	11,188,812	33	262	3,971,106	2,773,062	3,804,697	10,548,866		
2001/2002	9,109,239	21	179	2,966,543	1,320,088	2,624,515	6,911,147		
2002/2003	9,821,844	19	177	2,655,350	1,225,320	2,765,577	6,646,247		
2003/2004	8,308,806	9	169	1,567,530	1,388,245	3,047,673	6,003,448		
MA Total	51,596,231	111	1,206	15,068,321	9,284,175	17,465,839	41,818,335		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.297	0.196	0.397	0.889				
	2000/2001	0.355	0.248	0.340	0.943				
	2001/2002	0.326	0.145	0.288	0.759				
	2002/2003	0.270	0.125	0.282	0.677				
	2003/2004	0.189	0.167	0.367	0.723				
	MA Total Pure Premium:	0.292	0.180	0.339	0.810				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.329	0.363	0.378					
	(14) Massachusetts Credibility:	0.90	1.00	1.00					
	(15) Countrywide Pure Premium:	0.385	0.256	0.461	1.102				
	(16) Countrywide Indicated Relativity:	0.462	0.556	0.547					
	(17) Countrywide Credibility:	0.05	0.00	0.00					
	(18) Countrywide Lost-time Claims:	1,578	14,862						
	(19) Pure Premium Underlying Present Rate:	0.221	0.228	0.299	0.748				
	(20) Relativity to Underlying Present Rate:	0.351	0.347	0.372					
	(21) Credibility to Underlying Relativity:	0.050	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.337	0.363	0.378					
	(24) Balanced Formula Relativity:	0.339	0.362	0.378	0.359				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000147 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 72

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
3724 MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,571,171	22	161	4,163,779	1,442,531	3,218,051	8,824,361	
2000/2001	1,693,363	34	154	5,218,203	1,457,743	4,202,221	10,878,167	
2001/2002	1,908,374	26	145	4,934,840	1,368,758	3,841,445	10,145,042	
2002/2003	1,818,283	29	141	6,316,177	1,255,098	3,490,622	11,061,897	
2003/2004	1,742,408	16	169	4,357,805	2,488,628	3,351,503	10,197,936	
MA Total	8,733,599	127	770	24,990,805	8,012,758	18,103,841	51,107,404	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.650	0.918	2.048	5.616			
	2000/2001	3.082	0.861	2.482	6.424			
	2001/2002	2.586	0.717	2.013	5.316			
	2002/2003	3.474	0.690	1.920	6.084			
	2003/2004	2.501	1.428	1.923	5.853			
	MA Total Pure Premium:	2.861	0.917	2.073	5.852			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.962	1.003	1.044				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	2.390	0.790	1.611	4.790			
	(16) Countrywide Indicated Relativity:	0.858	0.875	0.845				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,964	15,610					
	(19) Pure Premium Underlying Present Rate:	1.987	1.303	2.040	5.330			
	(20) Relativity to Underlying Present Rate:	0.851	0.944	1.015				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.962	1.003	1.044				
	(24) Balanced Formula Relativity:	0.973	1.004	1.048	1.004			

Class(es):		Effective: 9/1/2007						Construction
3726 BOILER INSTALLATION OR REPAIR-STEAM								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	36,636	3	5	708,937	22,727	283,758	1,015,421	
2000/2001	46,033	4	4	1,106,573	258,020	345,107	1,709,700	
2001/2002	108,282	1	5	164,609	98,260	219,181	482,050	
2002/2003	222,544	13	10	4,682,930	112,695	1,261,602	6,057,226	
2003/2004	50,167	0	8	0	67,808	61,010	128,817	
MA Total	463,662	21	32	6,663,048	559,510	2,170,657	9,393,215	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	19.351	0.620	7.745	27.716			
	2000/2001	24.039	5.605	7.497	37.141			
	2001/2002	1.520	0.907	2.024	4.452			
	2002/2003	21.043	0.506	5.669	27.218			
	2003/2004	0.000	1.352	1.216	2.568			
	MA Total Pure Premium:	14.370	1.207	4.682	20.259			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	4.829	1.320	2.358				
	(14) Massachusetts Credibility:	0.47	0.69	0.78				
	(15) Countrywide Pure Premium:	2.566	0.858	1.353	4.777			
	(16) Countrywide Indicated Relativity:	0.922	0.950	0.710				
	(17) Countrywide Credibility:	0.27	0.16	0.11				
	(18) Countrywide Lost-time Claims:	350	1,931					
	(19) Pure Premium Underlying Present Rate:	4.823	1.360	2.802	8.984			
	(20) Relativity to Underlying Present Rate:	2.066	0.986	1.394				
	(21) Credibility to Underlying Relativity:	0.260	0.150	0.110				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	3.055	1.211	2.071				
	(24) Balanced Formula Relativity:	3.093	1.211	2.079	2.458			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000148 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 73

Calculation of Class Relativities

Class(es): 3808 AUTOMOBILE MFG OR ASSEMBLY		Effective: 9/1/2007						Manufacturing
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	50,404	1	9	145,825	63,476	123,532	332,833	
2000/2001	50,696	0	10	0	44,149	45,394	89,543	
2001/2002	58,681	1	5	194,800	37,254	173,273	405,327	
2002/2003	68,358	1	14	174,309	16,518	64,038	254,864	
2003/2004	82,266	1	5	108,166	81,434	46,497	236,096	
MA Total	310,405	4	43	623,100	242,831	452,733	1,318,664	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.893	1.259	2.451	6.603			
	2000/2001	0.000	0.871	0.895	1.766			
	2001/2002	3.320	0.635	2.953	6.907			
	2002/2003	2.550	0.242	0.937	3.728			
	2003/2004	1.315	0.990	0.565	2.870			
	MA Total Pure Premium:	2.007	0.782	1.459	4.248			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.260	1.578	1.631				
	(14) Massachusetts Credibility:	0.15	0.49	0.44	2.606			
	(15) Countrywide Pure Premium:	0.812	0.703	1.091				
	(16) Countrywide Indicated Relativity:	0.974	1.528	1.296				
	(17) Countrywide Credibility:	0.43	0.26	0.28				
	(18) Countrywide Lost-time Claims:	264	5,032					
	(19) Pure Premium Underlying Present Rate:	0.416	0.863	0.992	2.272			
	(20) Relativity to Underlying Present Rate:	0.661	1.312	1.237				
	(21) Credibility to Underlying Relativity:	0.420	0.250	0.280				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.035	1.499	1.427				
	(24) Balanced Formula Relativity:	1.042	1.494	1.424	1.290			

Class(es): 3821 AUTOMOBILE DISMANTLING & DRIVERS		Effective: 9/1/2007						Goods & Services
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	148,252	2	21	111,489	118,634	183,074	413,197	
2000/2001	139,029	4	18	301,539	85,575	584,249	971,362	
2001/2002	159,774	2	14	247,274	164,623	370,856	782,753	
2002/2003	171,323	1	15	109,260	158,006	260,609	527,874	
2003/2004	176,909	2	10	379,591	70,320	218,587	668,497	
MA Total	795,287	11	78	1,149,152	597,158	1,617,375	3,363,684	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.752	0.800	1.235	2.787			
	2000/2001	2.169	0.616	4.202	6.987			
	2001/2002	1.548	1.030	2.321	4.899			
	2002/2003	0.638	0.922	1.521	3.081			
	2003/2004	2.146	0.397	1.236	3.779			
	MA Total Pure Premium:	1.445	0.751	2.034	4.230			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.080	1.701	2.521				
	(14) Massachusetts Credibility:	0.33	0.80	0.84	5.278			
	(15) Countrywide Pure Premium:	2.205	0.929	2.144				
	(16) Countrywide Indicated Relativity:	3.094	2.020	2.563				
	(17) Countrywide Credibility:	0.34	0.10	0.08				
	(18) Countrywide Lost-time Claims:	209	1,706					
	(19) Pure Premium Underlying Present Rate:	1.186	1.147	1.930	4.263			
	(20) Relativity to Underlying Present Rate:	2.527	1.931	2.569				
	(21) Credibility to Underlying Relativity:	0.330	0.100	0.080				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	2.572	1.756	2.529				
	(24) Balanced Formula Relativity:	2.549	1.753	2.520	2.356			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000149 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 74

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
3826 AIRCRAFT ENGINE MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,578,482	7	136	1,293,109	1,314,114	1,747,086	4,354,309		
2000/2001	1,771,807	19	97	2,650,417	989,056	1,735,649	5,375,122		
2001/2002	1,775,489	12	84	2,032,587	929,169	1,419,127	4,380,883		
2002/2003	1,766,073	13	93	2,055,787	1,369,327	1,644,657	5,069,771		
2003/2004	1,260,136	2	24	576,872	524,841	547,113	1,648,826		
MA Total	8,151,987	53	434	8,608,772	5,126,508	7,093,632	20,828,912		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.819	0.833	1.107	2.759		
		2000/2001		1.496	0.558	0.980	3.034		
		2001/2002		1.145	0.523	0.799	2.467		
		2002/2003		1.164	0.775	0.931	2.871		
		2003/2004		0.458	0.416	0.434	1.308		
		MA Total Pure Premium:		1.056	0.629	0.870	2.555		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.189	1.269	0.973			
		(14) Massachusetts Credibility:		0.63	1.00	1.00			
		(15) Countrywide Pure Premium:		0.619	0.202	0.444	1.265		
		(16) Countrywide Indicated Relativity:		0.743	0.439	0.527			
		(17) Countrywide Credibility:		0.19	0.00	0.00			
		(18) Countrywide Lost-time Claims:		44	456				
		(19) Pure Premium Underlying Present Rate:		0.582	0.950	0.488	2.020		
		(20) Relativity to Underlying Present Rate:		0.924	1.444	0.608			
		(21) Credibility to Underlying Relativity:		0.180	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.056	1.269	0.973			
		(24) Balanced Formula Relativity:		1.064	1.265	0.971	1.071		

Class(es):		Effective: 9/1/2007						Manufacturing	
3841 TUBULAR METAL PRODUCTS MFG OR ASSEMBLY									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	62,455	1	9	147,976	43,475	172,661	364,112		
2000/2001	63,744	0	1	0	1,752	15,118	16,870		
2001/2002	71,686	0	4	0	4,339	16,334	20,673		
2002/2003	75,158	0	3	0	8,719	16,285	25,005		
2003/2004	78,314	0	4	0	47,695	31,882	79,577		
MA Total	351,357	1	21	147,976	105,979	252,281	506,236		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		2.369	0.696	2.765	5.830		
		2000/2001		0.000	0.027	0.237	0.265		
		2001/2002		0.000	0.061	0.228	0.288		
		2002/2003		0.000	0.116	0.217	0.333		
		2003/2004		0.000	0.609	0.407	1.016		
		MA Total Pure Premium:		0.421	0.302	0.718	1.441		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.474	0.609	0.803			
		(14) Massachusetts Credibility:		0.17	0.46	0.40			
		(15) Countrywide Pure Premium:		0.380	0.501	0.774	1.655		
		(16) Countrywide Indicated Relativity:		0.456	1.087	0.919			
		(17) Countrywide Credibility:		0.15	0.27	0.30			
		(18) Countrywide Lost-time Claims:		4	98				
		(19) Pure Premium Underlying Present Rate:		0.500	0.667	0.704	1.871		
		(20) Relativity to Underlying Present Rate:		0.793	1.014	0.878			
		(21) Credibility to Underlying Relativity:		0.680	0.270	0.300			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.688	0.847	0.860			
		(24) Balanced Formula Relativity:		0.693	0.844	0.859	0.791		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000150 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 75

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
4000 SAND OR GRAVEL DIGGING & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	412,783	3	31	564,672	268,639	607,835	1,441,147	
2000/2001	383,856	9	52	1,186,847	704,583	1,256,669	3,148,098	
2001/2002	374,259	6	31	927,922	339,766	1,109,256	2,376,944	
2002/2003	379,785	7	40	1,324,871	343,882	816,025	2,484,778	
2003/2004	408,781	2	35	459,721	399,883	532,313	1,391,917	
MA Total	1,959,464	27	189	4,464,033	2,056,753	4,322,097	10,842,883	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.368	0.651	1.473	3.491			
	2000/2001	3.092	1.836	3.274	8.201			
	2001/2002	2.479	0.908	2.964	6.351			
	2002/2003	3.488	0.905	2.149	6.543			
	2003/2004	1.125	0.978	1.302	3.405			
	MA Total Pure Premium:	2.278	1.050	2.206	5.534			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.084	1.198	1.197				
	(14) Massachusetts Credibility:	0.51	1.00	1.00				
	(15) Countrywide Pure Premium:	2.774	0.872	2.124	5.770			
	(16) Countrywide Indicated Relativity:	1.458	1.117	1.276				
	(17) Countrywide Credibility:	0.25	0.00	0.00				
	(18) Countrywide Lost-time Claims:	375	2,733					
	(19) Pure Premium Underlying Present Rate:	1.388	1.025	1.525	3.938			
	(20) Relativity to Underlying Present Rate:	0.966	0.858	0.900				
	(21) Credibility to Underlying Relativity:	0.240	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	1.149	1.198	1.197				
	(24) Balanced Formula Relativity:	1.152	1.201	1.200	1.179			

Class(es):		Effective: 9/1/2007						Manufacturing
4021 BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	12,671	0	1	0	594	2,338	2,932	
2000/2001	12,717	0	2	0	2,615	5,470	8,085	
2001/2002	15,251	0	1	0	446	34,059	34,506	
2002/2003	11,369	0	3	0	15,190	10,237	25,427	
2003/2004	14,781	0	2	0	7,560	8,351	15,911	
MA Total	66,789	0	9	0	26,405	60,456	86,860	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.047	0.185	0.231			
	2000/2001	0.000	0.206	0.430	0.636			
	2001/2002	0.000	0.029	2.233	2.262			
	2002/2003	0.000	1.336	0.900	2.237			
	2003/2004	0.000	0.511	0.565	1.076			
	MA Total Pure Premium:	0.000	0.395	0.905	1.301			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.798	1.012				
	(14) Massachusetts Credibility:	0.12	0.25	0.24				
	(15) Countrywide Pure Premium:	1.785	0.660	1.599	4.045			
	(16) Countrywide Indicated Relativity:	2.143	1.434	1.900				
	(17) Countrywide Credibility:	0.44	0.38	0.38				
	(18) Countrywide Lost-time Claims:	59	679					
	(19) Pure Premium Underlying Present Rate:	1.074	0.784	0.999	2.856			
	(20) Relativity to Underlying Present Rate:	1.705	1.191	1.245				
	(21) Credibility to Underlying Relativity:	0.440	0.370	0.380				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.693	1.185	1.438				
	(24) Balanced Formula Relativity:	1.705	1.181	1.435	1.485			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000151 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 76

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4024 REFRACTORY PRODUCTS MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	215	0	0	0	0	0	0	0	
2000/2001	322	0	0	0	0	0	0	0	
2001/2002	356	0	0	0	0	0	0	0	
2002/2003	153	0	0	0	0	0	0	0	
2003/2004	262	0	0	0	0	0	0	0	
MA Total	1,308	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.03	0.06	0.06				
		(15) Countrywide Pure Premium:	1.792	0.583	0.813	3.187			
		(16) Countrywide Indicated Relativity:	2.151	1.266	0.965				
		(17) Countrywide Credibility:	0.29	0.47	0.47				
		(18) Countrywide Lost-time Claims:	20	323					
		(19) Pure Premium Underlying Present Rate:	1.536	1.186	1.397	4.120			
		(20) Relativity to Underlying Present Rate:	2.438	1.803	1.742				
		(21) Credibility to Underlying Relativity:	0.680	0.470	0.470				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	2.282	1.442	1.272				
		(24) Balanced Formula Relativity:	2.297	1.438	1.270	1.707			

Class(es):		Effective: 9/1/2007						Manufacturing	
4034 CONCRETE PRODUCTS MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	305,122	5	61	691,974	448,686	1,024,361	2,165,021		
2000/2001	270,057	4	36	324,088	303,828	329,712	957,628		
2001/2002	283,370	11	53	1,749,672	377,806	1,232,115	3,359,593		
2002/2003	252,623	4	27	684,642	111,444	395,771	1,191,857		
2003/2004	246,210	3	31	530,815	239,198	697,801	1,467,813		
MA Total	1,357,382	27	208	3,981,191	1,480,962	3,679,760	9,141,913		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.268	1.471	3.357	7.096			
		2000/2001	1.200	1.125	1.221	3.546			
		2001/2002	6.175	1.333	4.348	11.856			
		2002/2003	2.710	0.441	1.567	4.718			
		2003/2004	2.156	0.972	2.834	5.962			
		MA Total Pure Premium:	2.933	1.091	2.711	6.735			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	3.302	2.201	3.031				
		(14) Massachusetts Credibility:	0.54	1.00	1.00				
		(15) Countrywide Pure Premium:	2.584	1.014	2.046	5.645			
		(16) Countrywide Indicated Relativity:	3.102	2.202	2.431				
		(17) Countrywide Credibility:	0.23	0.00	0.00				
		(18) Countrywide Lost-time Claims:	589	6,062					
		(19) Pure Premium Underlying Present Rate:	2.368	1.534	2.656	6.558			
		(20) Relativity to Underlying Present Rate:	3.758	2.332	3.310				
		(21) Credibility to Underlying Relativity:	0.230	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	3.361	2.201	3.031				
		(24) Balanced Formula Relativity:	3.384	2.194	3.025	2.984			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000152 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 77

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4036 PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense							
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)		
1999/2000	11,064	0	0	0	0	0	0		
2000/2001	8,933	0	2	0	4,127	4,313	8,440		
2001/2002	16,017	0	3	0	29,148	14,731	43,879		
2002/2003	16,773	0	0	0	0	1,571	1,571		
2003/2004	9,776	0	1	0	15,215	28,408	43,623		
MA Total	62,563	0	6	0	48,491	49,021	97,512		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.000	0.000				
	2000/2001	0.000	0.462	0.483	0.945				
	2001/2002	0.000	1.820	0.920	2.740				
	2002/2003	0.000	0.000	0.094	0.094				
	2003/2004	0.000	1.556	2.906	4.462				
	MA Total Pure Premium:	0.000	0.775	0.784	1.559				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	1.564	0.876					
	(14) Massachusetts Credibility:	0.10	0.23	0.21					
	(15) Countrywide Pure Premium:	1.354	0.567	1.017	2.938				
	(16) Countrywide Indicated Relativity:	1.626	1.231	1.208					
	(17) Countrywide Credibility:	0.45	0.39	0.40					
	(18) Countrywide Lost-time Claims:	93	909						
	(19) Pure Premium Underlying Present Rate:	0.823	0.666	0.743	2.232				
	(20) Relativity to Underlying Present Rate:	1.306	1.012	0.926					
	(21) Credibility to Underlying Relativity:	0.450	0.380	0.390					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.319	1.224	1.028					
	(24) Balanced Formula Relativity:	1.328	1.220	1.026	1.186				

Class(es):		Effective: 9/1/2007						Manufacturing	
4038 PLASTER STATUARY OR ORNAMENT MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense							
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)		
1999/2000	34,423	0	0	0	0	588	588		
2000/2001	34,450	0	0	0	0	0	0		
2001/2002	30,598	1	0	174,299	0	20,659	194,958		
2002/2003	29,942	0	0	0	0	0	0		
2003/2004	28,094	0	1	0	2,602	4,419	7,021		
MA Total	157,507	1	1	174,299	2,602	25,666	202,566		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.017	0.017				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	5.696	0.000	0.675	6.372				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	0.093	0.157	0.250				
	MA Total Pure Premium:	1.107	0.017	0.163	1.286				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.246	0.033	0.182					
	(14) Massachusetts Credibility:	0.13	0.35	0.29					
	(15) Countrywide Pure Premium:	0.723	0.554	0.975	2.252				
	(16) Countrywide Indicated Relativity:	0.868	1.203	1.158					
	(17) Countrywide Credibility:	0.39	0.33	0.36					
	(18) Countrywide Lost-time Claims:	43	261						
	(19) Pure Premium Underlying Present Rate:	0.561	0.724	0.662	1.947				
	(20) Relativity to Underlying Present Rate:	0.890	1.101	0.825					
	(21) Credibility to Underlying Relativity:	0.480	0.320	0.350					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.928	0.761	0.759					
	(24) Balanced Formula Relativity:	0.934	0.758	0.757	0.826				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000153 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 78

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4053 POTTERY MFG: CHINA OR TABLEWARE*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	43,316	0	0	0	0	2,891	2,891	
2000/2001	41,726	0	4	0	12,951	8,666	21,617	
2001/2002	32,495	0	2	0	2,988	7,127	10,115	
2002/2003	108,522	0	0	0	0	2,238	2,238	
2003/2004	48,956	0	1	0	2,803	1,580	4,383	
MA Total	275,015	0	7	0	18,743	22,502	41,244	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.067	0.067			
	2000/2001	0.000	0.310	0.208	0.518			
	2001/2002	0.000	0.092	0.219	0.311			
	2002/2003	0.000	0.000	0.021	0.021			
	2003/2004	0.000	0.057	0.032	0.090			
	MA Total Pure Premium:	0.000	0.068	0.082	0.150			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.138	0.091				
	(14) Massachusetts Credibility:	0.14	0.33	0.30				
	(15) Countrywide Pure Premium:	1.268	0.568	1.157	2.992			
	(16) Countrywide Indicated Relativity:	1.522	1.233	1.374				
	(17) Countrywide Credibility:	0.31	0.34	0.35				
	(18) Countrywide Lost-time Claims:	25	325					
	(19) Pure Premium Underlying Present Rate:	0.392	0.370	0.430	1.192			
	(20) Relativity to Underlying Present Rate:	0.622	0.562	0.536				
	(21) Credibility to Underlying Relativity:	0.550	0.330	0.350				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.814	0.650	0.696				
	(24) Balanced Formula Relativity:	0.819	0.648	0.695	0.733			

Class(es):		Effective: 9/1/2007						Manufacturing
4061 POTTERY MFG: EARTHENWARE-GLAZD OR PORCELN-HAND MOLDED OR CAST*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	25,090	0	1	0	2,009	10,853	12,861	
2000/2001	26,447	0	3	0	3,346	6,380	9,727	
2001/2002	14,891	0	2	0	2,194	1,768	3,962	
2002/2003	12,248	0	1	0	505	66	571	
2003/2004	8,480	0	1	0	44,102	43,786	87,888	
MA Total	87,156	0	8	0	52,157	62,853	115,009	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.080	0.433	0.513			
	2000/2001	0.000	0.127	0.241	0.368			
	2001/2002	0.000	0.147	0.119	0.266			
	2002/2003	0.000	0.041	0.005	0.047			
	2003/2004	0.000	5.200	5.163	10.364			
	MA Total Pure Premium:	0.000	0.598	0.721	1.320			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	1.207	0.806				
	(14) Massachusetts Credibility:	0.11	0.24	0.23				
	(15) Countrywide Pure Premium:	0.994	0.601	0.954	2.548			
	(16) Countrywide Indicated Relativity:	1.193	1.305	1.133				
	(17) Countrywide Credibility:	0.42	0.38	0.39				
	(18) Countrywide Lost-time Claims:	52	811					
	(19) Pure Premium Underlying Present Rate:	0.691	0.493	0.720	1.904			
	(20) Relativity to Underlying Present Rate:	1.097	0.749	0.897				
	(21) Credibility to Underlying Relativity:	0.470	0.380	0.380				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.016	1.070	0.968				
	(24) Balanced Formula Relativity:	1.023	1.067	0.966	1.010			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000154 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 79

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4112 INCANDESCENT LAMP MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	264,126	0	4	0	48,215	46,750	94,965		
2000/2001	173,869	0	8	0	74,196	45,635	119,831		
2001/2002	137,779	0	2	0	4,290	11,203	15,494		
2002/2003	92,232	0	2	0	2,778	7,344	10,122		
2003/2004	95,806	0	0	0	0	8,347	8,347		
MA Total	763,812	0	16	0	129,480	119,280	248,759		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.183	0.177	0.360		
		2000/2001		0.000	0.427	0.262	0.689		
		2001/2002		0.000	0.031	0.081	0.112		
		2002/2003		0.000	0.030	0.080	0.110		
		2003/2004		0.000	0.000	0.087	0.087		
		MA Total Pure Premium:		0.000	0.170	0.156	0.326		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.342	0.175			
		(14) Massachusetts Credibility:		0.15	0.46	0.37			
		(15) Countrywide Pure Premium:		0.324	0.185	0.287	0.795		
		(16) Countrywide Indicated Relativity:		0.389	0.401	0.340			
		(17) Countrywide Credibility:		0.43	0.27	0.32			
		(18) Countrywide Lost-time Claims:		208	1,171				
		(19) Pure Premium Underlying Present Rate:		0.179	0.302	0.263	0.744		
		(20) Relativity to Underlying Present Rate:		0.285	0.459	0.328			
		(21) Credibility to Underlying Relativity:		0.420	0.270	0.310			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.287	0.390	0.275			
		(24) Balanced Formula Relativity:		0.289	0.388	0.275	0.305		

Class(es):		Effective: 9/1/2007						Manufacturing	
4114 GLASSWARE MFG-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	10,289	0	0	0	0	3,110	3,110		
2000/2001	18,387	0	0	0	0	1,794	1,794		
2001/2002	9,717	0	0	0	0	851	851		
2002/2003	9,642	0	2	0	4,402	3,615	8,017		
2003/2004	8,695	0	0	0	0	893	893		
MA Total	56,730	0	2	0	4,402	10,264	14,666		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.000	0.302	0.302		
		2000/2001		0.000	0.000	0.098	0.098		
		2001/2002		0.000	0.000	0.088	0.088		
		2002/2003		0.000	0.456	0.375	0.831		
		2003/2004		0.000	0.000	0.103	0.103		
		MA Total Pure Premium:		0.000	0.078	0.181	0.259		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.157	0.202			
		(14) Massachusetts Credibility:		0.10	0.22	0.20			
		(15) Countrywide Pure Premium:		0.864	0.464	0.826	2.154		
		(16) Countrywide Indicated Relativity:		1.037	1.007	0.981			
		(17) Countrywide Credibility:		0.45	0.39	0.40			
		(18) Countrywide Lost-time Claims:		181	1,446				
		(19) Pure Premium Underlying Present Rate:		0.774	0.610	0.765	2.148		
		(20) Relativity to Underlying Present Rate:		1.228	0.927	0.954			
		(21) Credibility to Underlying Relativity:		0.450	0.390	0.400			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.019	0.789	0.814			
		(24) Balanced Formula Relativity:		1.026	0.786	0.813	0.890		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000155 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 80

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4130 GLASS MERCHANT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	155,827	3	22	586,963	207,799	295,116	1,089,878	
2000/2001	172,008	0	18	0	120,602	107,194	227,796	
2001/2002	172,470	1	22	108,820	136,825	183,290	428,935	
2002/2003	203,180	2	15	150,406	304,530	308,277	763,213	
2003/2004	184,468	1	21	126,958	130,431	208,973	466,362	
MA Total	887,953	7	98	973,147	900,186	1,102,850	2,976,184	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	3.767	1.334	1.894	6.994		
		2000/2001	0.000	0.701	0.623	1.324		
		2001/2002	0.631	0.793	1.063	2.487		
		2002/2003	0.740	1.499	1.517	3.756		
		2003/2004	0.688	0.707	1.133	2.528		
		MA Total Pure Premium:	1.096	1.014	1.242	3.352		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.234	2.045	1.388			
		(14) Massachusetts Credibility:	0.38	0.77	0.81			
		(15) Countrywide Pure Premium:	1.652	0.698	1.333	3.683		
		(16) Countrywide Indicated Relativity:	1.984	1.515	1.584			
		(17) Countrywide Credibility:	0.31	0.12	0.10			
		(18) Countrywide Lost-time Claims:	198	1,890				
		(19) Pure Premium Underlying Present Rate:	1.495	0.951	1.610	4.055		
		(20) Relativity to Underlying Present Rate:	2.372	1.445	2.007			
		(21) Credibility to Underlying Relativity:	0.310	0.110	0.090			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	1.819	1.916	1.464			
		(24) Balanced Formula Relativity:	1.832	1.909	1.461	1.703		

Class(es):		Effective: 9/1/2007						Manufacturing
4133 CATHEDRAL OR ART GLASS WINDOW MFG								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	13,261	0	3	0	16,751	46,410	63,161	
2000/2001	17,597	0	0	0	0	1,480	1,480	
2001/2002	18,538	0	0	0	0	2,377	2,377	
2002/2003	17,429	0	1	0	905	1,941	2,846	
2003/2004	14,670	0	0	0	0	1,076	1,076	
MA Total	81,495	0	4	0	17,656	53,283	70,939	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	1.263	3.500	4.763		
		2000/2001	0.000	0.000	0.084	0.084		
		2001/2002	0.000	0.000	0.128	0.128		
		2002/2003	0.000	0.052	0.111	0.163		
		2003/2004	0.000	0.000	0.073	0.073		
		MA Total Pure Premium:	0.000	0.217	0.654	0.870		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.000	0.437	0.731			
		(14) Massachusetts Credibility:	0.11	0.22	0.24			
		(15) Countrywide Pure Premium:	0.272	0.516	0.666	1.454		
		(16) Countrywide Indicated Relativity:	0.326	1.121	0.792			
		(17) Countrywide Credibility:	0.15	0.33	0.38			
		(18) Countrywide Lost-time Claims:	4	55				
		(19) Pure Premium Underlying Present Rate:	0.720	0.464	0.859	2.042		
		(20) Relativity to Underlying Present Rate:	1.143	0.705	1.070			
		(21) Credibility to Underlying Relativity:	0.740	0.450	0.380			
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278		
		(23) Formula Relativity:	0.895	0.783	0.883			
		(24) Balanced Formula Relativity:	0.901	0.781	0.881	0.867		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000156 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 81

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4150 OPTICAL GOODS MFG-NOG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,314,276	1	52	87,268	209,117	235,166	531,552		
2000/2001	1,261,487	6	50	797,139	216,709	576,046	1,589,894		
2001/2002	1,180,366	6	36	721,380	223,479	515,109	1,459,968		
2002/2003	925,500	4	24	375,972	195,015	668,060	1,239,047		
2003/2004	1,299,329	0	32	0	274,901	277,783	552,684		
MA Total	5,980,958	17	194	1,981,759	1,119,221	2,272,164	5,373,144		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.066	0.159	0.179	0.404		
		2000/2001		0.632	0.172	0.457	1.260		
		2001/2002		0.611	0.189	0.436	1.237		
		2002/2003		0.406	0.211	0.722	1.339		
		2003/2004		0.000	0.212	0.214	0.425		
		MA Total Pure Premium:		0.331	0.187	0.380	0.898		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.373	0.378	0.425			
		(14) Massachusetts Credibility:		0.40	1.00	0.84			
		(15) Countrywide Pure Premium:		0.430	0.256	0.468	1.154		
		(16) Countrywide Indicated Relativity:		0.516	0.556	0.555			
		(17) Countrywide Credibility:		0.30	0.00	0.08			
		(18) Countrywide Lost-time Claims:		215	1,709				
		(19) Pure Premium Underlying Present Rate:		0.255	0.297	0.262	0.814		
		(20) Relativity to Underlying Present Rate:		0.405	0.451	0.327			
		(21) Credibility to Underlying Relativity:		0.300	0.000	0.080			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.426	0.378	0.427			
		(24) Balanced Formula Relativity:		0.428	0.376	0.427	0.416		

Class(es):		Effective: 9/1/2007						Manufacturing	
4239 PAPER MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	462,268	7	58	1,561,226	882,280	1,204,193	3,647,700		
2000/2001	714,615	6	63	977,998	318,970	1,244,431	2,541,399		
2001/2002	724,690	5	83	1,340,509	759,337	1,102,515	3,202,360		
2002/2003	596,219	10	53	1,802,692	475,380	1,177,761	3,455,833		
2003/2004	556,493	2	41	710,340	654,617	474,491	1,839,448		
MA Total	3,054,285	30	298	6,392,765	3,090,585	5,203,391	14,686,740		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		3.377	1.909	2.605	7.891		
		2000/2001		1.369	0.446	1.741	3.556		
		2001/2002		1.850	1.048	1.521	4.419		
		2002/2003		3.024	0.797	1.975	5.796		
		2003/2004		1.276	1.176	0.853	3.305		
		MA Total Pure Premium:		2.093	1.012	1.704	4.809		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		2.356	2.042	1.905			
		(14) Massachusetts Credibility:		0.55	1.00	1.00			
		(15) Countrywide Pure Premium:		1.240	0.489	0.795	2.525		
		(16) Countrywide Indicated Relativity:		1.489	1.062	0.944			
		(17) Countrywide Credibility:		0.23	0.00	0.00			
		(18) Countrywide Lost-time Claims:		363	3,126				
		(19) Pure Premium Underlying Present Rate:		1.083	1.334	1.797	4.214		
		(20) Relativity to Underlying Present Rate:		1.719	2.028	2.240			
		(21) Credibility to Underlying Relativity:		0.220	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		2.017	2.042	1.905			
		(24) Balanced Formula Relativity:		2.030	2.035	1.901	1.981		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000157 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 82

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4243 BOX MFG-FOLDING PAPER-NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	304,497	3	44	385,188	420,890	644,814	1,450,893		
2000/2001	282,582	6	35	906,575	195,131	647,787	1,749,492		
2001/2002	255,261	2	30	438,326	194,942	322,037	955,305		
2002/2003	312,065	1	24	223,910	220,072	407,822	851,804		
2003/2004	356,847	2	23	376,245	528,874	519,823	1,424,941		
MA Total	1,511,252	14	156	2,330,244	1,559,909	2,542,283	6,432,436		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
	1999/2000	1.265	1.382	2.118			4.765		
	2000/2001	3.208	0.691	2.292			6.191		
	2001/2002	1.717	0.764	1.262			3.742		
	2002/2003	0.718	0.705	1.307			2.730		
	2003/2004	1.054	1.482	1.457			3.993		
	MA Total Pure Premium:	1.542	1.032	1.682			4.256		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
	(13) Massachusetts Indicated Relativity:	1.736	2.083	1.881					
	(14) Massachusetts Credibility:	0.36	0.99	0.97					
	(15) Countrywide Pure Premium:	0.787	0.515	0.906			2.208		
	(16) Countrywide Indicated Relativity:	0.945	1.119	1.076					
	(17) Countrywide Credibility:	0.32	0.01	0.02					
	(18) Countrywide Lost-time Claims:	144	1,980						
	(19) Pure Premium Underlying Present Rate:	0.791	1.020	1.491			3.302		
	(20) Relativity to Underlying Present Rate:	1.256	1.551	1.858					
	(21) Credibility to Underlying Relativity:	0.320	0.000	0.010					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278		
	(23) Formula Relativity:	1.329	2.073	1.864					
	(24) Balanced Formula Relativity:	1.338	2.066	1.861			1.702		

Class(es):		Effective: 9/1/2007						Manufacturing	
4244 CORRUGATED OR FIBERBOARD CONTAINER MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	327,343	5	52	513,681	473,734	510,603	1,498,019		
2000/2001	367,194	4	40	554,774	333,457	591,423	1,479,654		
2001/2002	304,836	1	28	247,780	172,626	305,017	725,424		
2002/2003	211,926	3	7	376,269	40,708	304,448	721,425		
2003/2004	173,653	1	21	589,557	207,769	261,062	1,058,388		
MA Total	1,384,952	14	148	2,282,061	1,228,294	1,972,553	5,482,909		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
	1999/2000	1.569	1.447	1.560			4.576		
	2000/2001	1.511	0.908	1.611			4.030		
	2001/2002	0.813	0.566	1.001			2.380		
	2002/2003	1.775	0.192	1.437			3.404		
	2003/2004	3.395	1.196	1.503			6.095		
	MA Total Pure Premium:	1.648	0.887	1.424			3.959		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
	(13) Massachusetts Indicated Relativity:	1.855	1.789	1.592					
	(14) Massachusetts Credibility:	0.38	1.00	0.83					
	(15) Countrywide Pure Premium:	1.120	0.530	0.992			2.641		
	(16) Countrywide Indicated Relativity:	1.344	1.151	1.178					
	(17) Countrywide Credibility:	0.31	0.00	0.09					
	(18) Countrywide Lost-time Claims:	300	2,594						
	(19) Pure Premium Underlying Present Rate:	0.944	1.370	1.091			3.405		
	(20) Relativity to Underlying Present Rate:	1.499	2.082	1.360					
	(21) Credibility to Underlying Relativity:	0.310	0.000	0.080					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278		
	(23) Formula Relativity:	1.586	1.789	1.536					
	(24) Balanced Formula Relativity:	1.597	1.784	1.533			1.613		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000158 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 83

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4250 PAPER COATING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	684,153	8	70	1,169,154	522,897	1,035,268	2,727,319		
2000/2001	851,795	13	63	2,026,115	395,997	774,851	3,196,964		
2001/2002	849,326	7	57	1,523,139	335,451	1,028,707	2,887,298		
2002/2003	777,034	4	39	761,822	311,934	743,691	1,817,447		
2003/2004	576,839	2	24	368,387	255,618	364,724	988,729		
MA Total	3,739,147	34	253	5,848,617	1,821,898	3,947,241	11,617,756		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.709	0.764	1.513	3.986		
		2000/2001		2.379	0.465	0.910	3.753		
		2001/2002		1.793	0.395	1.211	3.400		
		2002/2003		0.980	0.401	0.957	2.339		
		2003/2004		0.639	0.443	0.632	1.714		
		MA Total Pure Premium:		1.564	0.487	1.056	3.107		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.761	0.983	1.180			
		(14) Massachusetts Credibility:		0.50	1.00	1.00			
		(15) Countrywide Pure Premium:		0.759	0.336	0.605	1.700		
		(16) Countrywide Indicated Relativity:		0.912	0.731	0.718			
		(17) Countrywide Credibility:		0.25	0.00	0.00			
		(18) Countrywide Lost-time Claims:		184	1,648				
		(19) Pure Premium Underlying Present Rate:		0.713	0.758	0.849	2.320		
		(20) Relativity to Underlying Present Rate:		1.131	1.152	1.058			
		(21) Credibility to Underlying Relativity:		0.250	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.391	0.983	1.180			
		(24) Balanced Formula Relativity:		1.401	0.980	1.178	1.222		

Class(es):		Effective: 9/1/2007						Manufacturing	
4251 STATIONERY MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	252,405	2	25	197,135	103,981	174,194	475,310		
2000/2001	161,140	1	10	168,535	55,692	271,233	495,461		
2001/2002	207,690	0	15	0	193,878	141,293	335,171		
2002/2003	246,952	2	10	411,259	27,117	211,940	650,316		
2003/2004	419,033	1	11	193,586	187,188	209,713	590,487		
MA Total	1,287,220	6	71	970,515	567,856	1,008,372	2,546,744		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.781	0.412	0.690	1.883		
		2000/2001		1.046	0.346	1.683	3.075		
		2001/2002		0.000	0.933	0.680	1.614		
		2002/2003		1.665	0.110	0.858	2.633		
		2003/2004		0.462	0.447	0.500	1.409		
		MA Total Pure Premium:		0.754	0.441	0.783	1.978		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.849	0.890	0.876			
		(14) Massachusetts Credibility:		0.35	0.76	0.80			
		(15) Countrywide Pure Premium:		0.868	0.464	0.835	2.166		
		(16) Countrywide Indicated Relativity:		1.041	1.008	0.992			
		(17) Countrywide Credibility:		0.33	0.12	0.10			
		(18) Countrywide Lost-time Claims:		88	1,145				
		(19) Pure Premium Underlying Present Rate:		0.851	0.622	1.069	2.543		
		(20) Relativity to Underlying Present Rate:		1.351	0.946	1.333			
		(21) Credibility to Underlying Relativity:		0.320	0.120	0.100			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.073	0.911	0.933			
		(24) Balanced Formula Relativity:		1.080	0.908	0.931	0.984		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000159 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 84

Calculation of Class Relativities

Class(es): 4273 BAG MFG-PAPER OR PLASTIC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	91,704	0	10	0	35,819	69,823	105,642		
2000/2001	78,763	3	13	462,891	136,088	508,640	1,107,619		
2001/2002	92,848	0	8	0	86,913	82,792	169,704		
2002/2003	109,197	1	13	140,582	42,102	157,818	340,501		
2003/2004	89,787	0	12	0	166,265	125,182	291,447		
MA Total	462,299	4	56	603,472	467,187	944,254	2,014,913		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.391	0.761	1.152			
		2000/2001	5.877	1.728	6.458	14.063			
		2001/2002	0.000	0.936	0.892	1.828			
		2002/2003	1.287	0.386	1.445	3.118			
		2003/2004	0.000	1.852	1.394	3.246			
		MA Total Pure Premium:	1.305	1.011	2.043	4.358			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.470	2.039	2.283				
		(14) Massachusetts Credibility:	0.21	0.66	0.59				
		(15) Countrywide Pure Premium:	0.857	0.565	0.921	2.343			
		(16) Countrywide Indicated Relativity:	1.029	1.228	1.094				
		(17) Countrywide Credibility:	0.40	0.17	0.21				
		(18) Countrywide Lost-time Claims:	77	1,432					
		(19) Pure Premium Underlying Present Rate:	0.650	1.244	1.369	3.262			
		(20) Relativity to Underlying Present Rate:	1.031	1.890	1.706				
		(21) Credibility to Underlying Relativity:	0.390	0.170	0.200				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.122	1.876	1.918				
		(24) Balanced Formula Relativity:	1.130	1.870	1.915	1.599			

Class(es): 4279 PAPER GOODS MFG NOC		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	429,257	10	65	1,117,745	332,212	1,163,286	2,613,242		
2000/2001	439,842	4	60	516,739	228,497	744,130	1,489,367		
2001/2002	378,493	5	34	644,327	202,380	594,637	1,441,344		
2002/2003	376,746	2	43	249,717	213,386	323,472	786,575		
2003/2004	341,626	2	43	524,908	291,796	1,199,661	2,016,365		
MA Total	1,965,964	23	245	3,053,436	1,268,271	4,025,187	8,346,894		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.604	0.774	2.710	6.088			
		2000/2001	1.175	0.519	1.692	3.386			
		2001/2002	1.702	0.535	1.571	3.808			
		2002/2003	0.663	0.566	0.859	2.088			
		2003/2004	1.537	0.854	3.512	5.902			
		MA Total Pure Premium:	1.553	0.645	2.047	4.246			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.749	1.302	2.289				
		(14) Massachusetts Credibility:	0.43	1.00	1.00				
		(15) Countrywide Pure Premium:	1.020	0.538	1.055	2.614			
		(16) Countrywide Indicated Relativity:	1.225	1.169	1.253				
		(17) Countrywide Credibility:	0.29	0.00	0.00				
		(18) Countrywide Lost-time Claims:	255	2,827					
		(19) Pure Premium Underlying Present Rate:	0.899	1.059	1.418	3.377			
		(20) Relativity to Underlying Present Rate:	1.427	1.610	1.768				
		(21) Credibility to Underlying Relativity:	0.280	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.507	1.302	2.289				
		(24) Balanced Formula Relativity:	1.517	1.297	2.285	1.771			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000160 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 85

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4282 DRESS PATTERN MFG-PAPER									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	421	0	0	0	0	0	0	0	
2000/2001	541	0	0	0	0	0	0	0	
2001/2002	1,287	0	0	0	0	0	0	0	
2002/2003	378	0	0	0	0	0	0	0	
2003/2004	197	0	0	0	0	0	0	0	
MA Total	2,824	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.01	0.04	0.03				
		(15) Countrywide Pure Premium:	1.003	0.410	0.651	2.064			
		(16) Countrywide Indicated Relativity:	1.204	0.890	0.773				
		(17) Countrywide Credibility:	0.09	0.22	0.27				
		(18) Countrywide Lost-time Claims:	1	21					
		(19) Pure Premium Underlying Present Rate:	0.115	0.152	0.162	0.428			
		(20) Relativity to Underlying Present Rate:	0.182	0.230	0.201				
		(21) Credibility to Underlying Relativity:	0.900	0.740	0.700				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.272	0.366	0.350				
		(24) Balanced Formula Relativity:	0.274	0.365	0.349	0.323			

Class(es):		Effective: 9/1/2007						Manufacturing	
4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,797	0	1	0	19,946	0	19,946		
2000/2001	1,501	0	0	0	0	735	735		
2001/2002	1,074	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	4,372	0	1	0	19,946	735	20,681		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	11.102	0.000	11.102			
		2000/2001	0.000	0.000	0.490	0.490			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	4.562	0.168	4.730			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	9.206	0.188				
		(14) Massachusetts Credibility:	0.04	0.08	0.08				
		(15) Countrywide Pure Premium:	1.264	0.623	1.038	2.925			
		(16) Countrywide Indicated Relativity:	1.518	1.353	1.232				
		(17) Countrywide Credibility:	0.40	0.46	0.46				
		(18) Countrywide Lost-time Claims:	46	397					
		(19) Pure Premium Underlying Present Rate:	1.022	0.768	0.859	2.649			
		(20) Relativity to Underlying Present Rate:	1.622	1.167	1.071				
		(21) Credibility to Underlying Relativity:	0.560	0.460	0.460				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.515	1.896	1.075				
		(24) Balanced Formula Relativity:	1.526	1.889	1.073	1.427			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000161 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 86

Calculation of Class Relativities

Class(es): 4299 PRINTING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,393,275	10	190	1,616,077	1,350,216	1,988,470	4,954,762		
2000/2001	2,437,917	14	183	1,863,671	1,329,634	1,889,044	5,082,349		
2001/2002	2,579,683	14	147	1,928,767	650,514	1,477,463	4,056,745		
2002/2003	2,462,763	22	181	3,423,244	1,005,782	2,552,746	6,981,772		
2003/2004	2,356,101	4	121	795,797	1,063,231	1,420,026	3,279,054		
MA Total	12,229,739	64	822	9,627,555	5,399,377	9,327,749	24,354,681		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.675	0.564	0.831	2.070		
		2000/2001		0.764	0.545	0.775	2.085		
		2001/2002		0.748	0.252	0.573	1.573		
		2002/2003		1.390	0.408	1.037	2.835		
		2003/2004		0.338	0.451	0.603	1.392		
		MA Total Pure Premium:		0.787	0.441	0.763	1.991		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.886	0.891	0.853			
		(14) Massachusetts Credibility:		0.74	1.00	1.00			
		(15) Countrywide Pure Premium:		0.738	0.412	0.743	1.893		
		(16) Countrywide Indicated Relativity:		0.886	0.894	0.883			
		(17) Countrywide Credibility:		0.13	0.00	0.00			
		(18) Countrywide Lost-time Claims:		1,412	15,896				
		(19) Pure Premium Underlying Present Rate:		0.579	0.548	0.722	1.850		
		(20) Relativity to Underlying Present Rate:		0.920	0.833	0.900			
		(21) Credibility to Underlying Relativity:		0.130	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.891	0.891	0.853			
		(24) Balanced Formula Relativity:		0.897	0.888	0.851	0.877		

Class(es): 4301 WALLPAPER MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	27,585	0	1	0	4,289	6,976	11,265		
2000/2001	0	0	0	0	0	0	0		
2001/2002	0	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	27,585	0	1	0	4,289	6,976	11,265		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.155	0.253	0.408		
		2000/2001		0.000	0.000	0.000	0.000		
		2001/2002		0.000	0.000	0.000	0.000		
		2002/2003		0.000	0.000	0.000	0.000		
		2003/2004		0.000	0.000	0.000	0.000		
		MA Total Pure Premium:		0.000	0.155	0.253	0.408		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.000	0.314	0.283			
		(14) Massachusetts Credibility:		0.09	0.16	0.19			
		(15) Countrywide Pure Premium:		1.073	0.901	1.557	3.530		
		(16) Countrywide Indicated Relativity:		1.288	1.956	1.849			
		(17) Countrywide Credibility:		0.13	0.35	0.41			
		(18) Countrywide Lost-time Claims:		3	64				
		(19) Pure Premium Underlying Present Rate:		1.328	0.571	1.453	3.352		
		(20) Relativity to Underlying Present Rate:		2.108	0.869	1.811			
		(21) Credibility to Underlying Relativity:		0.780	0.490	0.400			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.812	1.160	1.536			
		(24) Balanced Formula Relativity:		1.824	1.157	1.533	1.565		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000162 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 87

Calculation of Class Relativities

Class(es): 4304 NEWSPAPER PUBLISHING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	199,244	0	34	0	214,270	321,012	535,283		
2000/2001	135,286	2	11	118,759	45,304	357,387	521,450		
2001/2002	156,771	3	17	413,013	101,570	431,806	946,388		
2002/2003	124,913	0	8	0	29,432	46,925	76,357		
2003/2004	171,535	0	21	0	174,436	279,118	453,554		
MA Total	787,749	5	91	531,771	565,013	1,436,248	2,533,032		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	1.075	1.611	2.687			
		2000/2001	0.878	0.335	2.642	3.854			
		2001/2002	2.634	0.648	2.754	6.037			
		2002/2003	0.000	0.236	0.376	0.611			
		2003/2004	0.000	1.017	1.627	2.644			
		MA Total Pure Premium:	0.675	0.717	1.823	3.216			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.760	1.447	2.038				
		(14) Massachusetts Credibility:	0.28	0.74	0.73				
		(15) Countrywide Pure Premium:	0.920	0.773	1.371	3.064			
		(16) Countrywide Indicated Relativity:	1.104	1.679	1.628				
		(17) Countrywide Credibility:	0.36	0.13	0.14				
		(18) Countrywide Lost-time Claims:	536	6,619					
		(19) Pure Premium Underlying Present Rate:	0.762	0.963	1.380	3.105			
		(20) Relativity to Underlying Present Rate:	1.209	1.464	1.721				
		(21) Credibility to Underlying Relativity:	0.360	0.130	0.130				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.046	1.479	1.940				
		(24) Balanced Formula Relativity:	1.053	1.475	1.936	1.491			

Class(es): 4307 BOOKBINDING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	162,713	3	20	412,228	105,323	207,183	724,734		
2000/2001	179,055	2	12	224,181	79,506	221,672	525,360		
2001/2002	256,223	1	14	164,402	71,042	135,973	371,417		
2002/2003	234,588	0	21	0	101,027	93,281	194,308		
2003/2004	232,835	0	8	0	13,857	58,875	72,732		
MA Total	1,065,414	6	75	800,811	370,755	716,985	1,888,551		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.533	0.647	1.273	4.454			
		2000/2001	1.252	0.444	1.238	2.934			
		2001/2002	0.642	0.277	0.531	1.450			
		2002/2003	0.000	0.431	0.398	0.828			
		2003/2004	0.000	0.060	0.253	0.312			
		MA Total Pure Premium:	0.752	0.348	0.673	1.773			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.846	0.702	0.752				
		(14) Massachusetts Credibility:	0.28	0.79	0.62				
		(15) Countrywide Pure Premium:	0.334	0.332	0.667	1.333			
		(16) Countrywide Indicated Relativity:	0.401	0.720	0.793				
		(17) Countrywide Credibility:	0.36	0.11	0.19				
		(18) Countrywide Lost-time Claims:	55	1,024					
		(19) Pure Premium Underlying Present Rate:	0.582	0.826	0.679	2.086			
		(20) Relativity to Underlying Present Rate:	0.924	1.255	0.846				
		(21) Credibility to Underlying Relativity:	0.360	0.100	0.190				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.714	0.759	0.778				
		(24) Balanced Formula Relativity:	0.719	0.757	0.776	0.750			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000163 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 88

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4308 LINOTYPE OR HAND COMPOSITION									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	400	0	0	0	0	0	0	0	
2000/2001	275	0	0	0	0	0	0	0	
2001/2002	177	0	0	0	0	239	0	239	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	852	0	0	0	0	239	0	239	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	1.352	1.352			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.280	0.280			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.314				
		(14) Massachusetts Credibility:	0.01	0.03	0.03				
		(15) Countrywide Pure Premium:	0.000	0.000	0.101	0.101			
		(16) Countrywide Indicated Relativity:	0.000	0.000	0.120				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	0.201	0.270	0.308	0.780			
		(20) Relativity to Underlying Present Rate:	0.319	0.411	0.384				
		(21) Credibility to Underlying Relativity:	0.990	0.970	0.970				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.316	0.398	0.382				
		(24) Balanced Formula Relativity:	0.318	0.397	0.381	0.360			

Class(es):		Effective: 9/1/2007						Manufacturing	
4350 ELECTROTYPING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	14	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	14	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.01	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	0.244	0.394	0.243				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	0.155	0.261	0.196	0.612			
		(20) Relativity to Underlying Present Rate:	0.245	0.397	0.245				
		(21) Credibility to Underlying Relativity:	1.000	0.990	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.245	0.393	0.245				
		(24) Balanced Formula Relativity:	0.247	0.392	0.244	0.277			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000164 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 89

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4351 PHOTOENGRAVING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	755,587	1	24	270,290	244,788	110,994	626,071		
2000/2001	457,250	1	11	104,117	47,972	71,202	223,290		
2001/2002	373,295	1	10	120,657	89,116	130,644	340,417		
2002/2003	340,180	0	9	0	30,948	62,866	93,814		
2003/2004	343,650	0	6	0	55,032	58,833	113,865		
MA Total	2,269,962	3	60	495,064	467,855	434,538	1,397,457		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.358	0.324	0.147	0.829				
	2000/2001	0.228	0.105	0.156	0.488				
	2001/2002	0.323	0.239	0.350	0.912				
	2002/2003	0.000	0.091	0.185	0.276				
	2003/2004	0.000	0.160	0.171	0.331				
	MA Total Pure Premium:	0.218	0.206	0.191	0.616				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.246	0.416	0.214					
	(14) Massachusetts Credibility:	0.29	0.68	0.57					
	(15) Countrywide Pure Premium:	0.514	0.178	0.440	1.132				
	(16) Countrywide Indicated Relativity:	0.618	0.386	0.523					
	(17) Countrywide Credibility:	0.36	0.16	0.22					
	(18) Countrywide Lost-time Claims:	41	225						
	(19) Pure Premium Underlying Present Rate:	0.308	0.266	0.264	0.838				
	(20) Relativity to Underlying Present Rate:	0.489	0.404	0.329					
	(21) Credibility to Underlying Relativity:	0.350	0.160	0.210					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.465	0.409	0.306					
	(24) Balanced Formula Relativity:	0.468	0.408	0.305	0.391				

Class(es):		Effective: 9/1/2007						Manufacturing	
4352 ENGRAVING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	77,436	0	3	0	5,983	18,306	24,289		
2000/2001	74,986	0	5	0	15,742	17,567	33,308		
2001/2002	70,481	0	2	0	6,843	8,319	15,162		
2002/2003	72,684	0	4	0	4,297	16,514	20,811		
2003/2004	66,152	0	1	0	11,062	43,226	54,288		
MA Total	361,739	0	15	0	43,927	103,931	147,859		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.077	0.236	0.314				
	2000/2001	0.000	0.210	0.234	0.444				
	2001/2002	0.000	0.097	0.118	0.215				
	2002/2003	0.000	0.059	0.227	0.286				
	2003/2004	0.000	0.167	0.653	0.821				
	MA Total Pure Premium:	0.000	0.121	0.287	0.409				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.245	0.321					
	(14) Massachusetts Credibility:	0.16	0.28	0.33					
	(15) Countrywide Pure Premium:	0.217	0.333	0.444	0.995				
	(16) Countrywide Indicated Relativity:	0.261	0.724	0.528					
	(17) Countrywide Credibility:	0.23	0.36	0.34					
	(18) Countrywide Lost-time Claims:	11	298						
	(19) Pure Premium Underlying Present Rate:	0.397	0.190	0.429	1.017				
	(20) Relativity to Underlying Present Rate:	0.631	0.289	0.535					
	(21) Credibility to Underlying Relativity:	0.610	0.360	0.330					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.445	0.433	0.462					
	(24) Balanced Formula Relativity:	0.448	0.432	0.461	0.450				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000165 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 90

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4360 MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	251,151	0	8	0	41,890	52,983	94,873		
2000/2001	183,674	2	3	268,951	9,916	241,267	520,134		
2001/2002	156,835	0	3	0	6,569	13,251	19,820		
2002/2003	186,366	1	6	134,969	33,933	59,259	228,160		
2003/2004	223,529	1	8	149,007	124,736	66,002	339,745		
MA Total	1,001,555	4	28	552,927	217,045	432,761	1,202,732		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	0.167	0.211	0.378		
		2000/2001		1.464	0.054	1.314	2.832		
		2001/2002		0.000	0.042	0.084	0.126		
		2002/2003		0.724	0.182	0.318	1.224		
		2003/2004		0.667	0.558	0.295	1.520		
		MA Total Pure Premium:		0.552	0.217	0.432	1.201		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.622	0.437	0.483			
		(14) Massachusetts Credibility:		0.21	0.45	0.42			
		(15) Countrywide Pure Premium:		0.739	0.256	0.530	1.525		
		(16) Countrywide Indicated Relativity:		0.887	0.556	0.630			
		(17) Countrywide Credibility:		0.40	0.28	0.29			
		(18) Countrywide Lost-time Claims:		189	1,047				
		(19) Pure Premium Underlying Present Rate:		0.311	0.213	0.275	0.799		
		(20) Relativity to Underlying Present Rate:		0.493	0.324	0.343			
		(21) Credibility to Underlying Relativity:		0.390	0.270	0.290			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		0.678	0.440	0.485			
		(24) Balanced Formula Relativity:		0.682	0.438	0.484	0.551		

Class(es):		Effective: 9/1/2007						Office & Clerical	
4361 PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	774,551	1	10	50,752	18,145	77,756	146,653		
2000/2001	766,724	2	6	139,793	9,562	137,551	286,906		
2001/2002	766,917	2	7	378,653	49,571	197,313	625,537		
2002/2003	1,139,257	1	9	74,524	58,959	109,253	242,736		
2003/2004	1,129,061	0	18	0	104,028	133,691	237,719		
MA Total	4,576,510	6	50	643,723	240,264	655,564	1,539,552		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.066	0.023	0.100	0.189		
		2000/2001		0.182	0.012	0.179	0.374		
		2001/2002		0.494	0.065	0.257	0.816		
		2002/2003		0.065	0.052	0.096	0.213		
		2003/2004		0.000	0.092	0.118	0.211		
		MA Total Pure Premium:		0.141	0.052	0.143	0.336		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.921	1.137	1.663			
		(14) Massachusetts Credibility:		0.28	0.66	0.68			
		(15) Countrywide Pure Premium:		0.251	0.172	0.318	0.741		
		(16) Countrywide Indicated Relativity:		3.619	4.070	4.004			
		(17) Countrywide Credibility:		0.36	0.17	0.16			
		(18) Countrywide Lost-time Claims:		246	2,401				
		(19) Pure Premium Underlying Present Rate:		0.141	0.125	0.201	0.468		
		(20) Relativity to Underlying Present Rate:		2.519	2.072	2.452			
		(21) Credibility to Underlying Relativity:		0.360	0.170	0.160			
		(22) Industry Group Adjusted Converted Pure Premium:		0.073	0.046	0.086	0.206		
		(23) Formula Relativity:		2.748	1.794	2.164			
		(24) Balanced Formula Relativity:		2.757	1.790	2.158	2.288		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000166 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 91

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
4362 MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	6,407	0	0	0	0	0	0	0	
2000/2001	8,545	0	0	0	0	0	0	0	
2001/2002	5,221	0	0	0	0	0	0	0	
2002/2003	6,053	0	0	0	0	0	0	0	
2003/2004	5,842	0	0	0	0	0	0	0	
MA Total	32,068	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.000			0.000	
		2000/2001	0.000	0.000	0.000			0.000	
		2001/2002	0.000	0.000	0.000			0.000	
		2002/2003	0.000	0.000	0.000			0.000	
		2003/2004	0.000	0.000	0.000			0.000	
		MA Total Pure Premium:	0.000	0.000	0.000			0.000	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.04	0.09	0.10				
		(15) Countrywide Pure Premium:	0.446	0.378	0.591			1.415	
		(16) Countrywide Indicated Relativity:	0.625	0.821	0.707				
		(17) Countrywide Credibility:	0.38	0.46	0.45				
		(18) Countrywide Lost-time Claims:	40	252					
		(19) Pure Premium Underlying Present Rate:	0.152	0.127	0.258			0.537	
		(20) Relativity to Underlying Present Rate:	0.325	0.214	0.343				
		(21) Credibility to Underlying Relativity:	0.580	0.450	0.450				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807			1.943	
		(23) Formula Relativity:	0.426	0.474	0.472				
		(24) Balanced Formula Relativity:	0.422	0.473	0.471			0.454	

Class(es):		Effective: 9/1/2007						Manufacturing	
4410 RUBBER GOODS MFG NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	470,178	5	88	686,594	658,434	922,550	2,267,578		
2000/2001	592,208	11	97	1,351,104	390,916	1,130,118	2,872,138		
2001/2002	530,524	10	64	1,545,130	313,363	830,390	2,688,884		
2002/2003	323,178	4	55	583,622	255,276	786,940	1,625,838		
2003/2004	368,339	0	53	0	522,594	466,676	989,271		
MA Total	2,284,427	30	357	4,166,450	2,140,584	4,136,674	10,443,708		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	1.460	1.400	1.962			4.823	
		2000/2001	2.281	0.660	1.908			4.850	
		2001/2002	2.912	0.591	1.565			5.068	
		2002/2003	1.806	0.790	2.435			5.031	
		2003/2004	0.000	1.419	1.267			2.686	
		MA Total Pure Premium:	1.824	0.937	1.811			4.572	
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	2.053	1.891	2.024				
		(14) Massachusetts Credibility:	0.40	1.00	1.00				
		(15) Countrywide Pure Premium:	1.240	0.644	1.324			3.209	
		(16) Countrywide Indicated Relativity:	1.489	1.400	1.573				
		(17) Countrywide Credibility:	0.30	0.00	0.00				
		(18) Countrywide Lost-time Claims:	414	4,967					
		(19) Pure Premium Underlying Present Rate:	0.651	1.407	1.274			3.331	
		(20) Relativity to Underlying Present Rate:	1.033	2.138	1.588				
		(21) Credibility to Underlying Relativity:	0.300	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895			2.278	
		(23) Formula Relativity:	1.578	1.891	2.024				
		(24) Balanced Formula Relativity:	1.589	1.884	2.021			1.823	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000167 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 92

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4417 BOOT OR SHOE MFG-RUBBER									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,000	0	0	0	0	1,485	1,485		
2000/2001	750	0	0	0	0	352	352		
2001/2002	54	0	0	0	0	0	0		
2002/2003	0	0	0	0	0	0	0		
2003/2004	0	0	0	0	0	0	0		
MA Total	2,804	0	0	0	0	1,837	1,837		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.742	0.742			
		2000/2001	0.000	0.000	0.469	0.469			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.655	0.655			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.732				
		(14) Massachusetts Credibility:	0.03	0.08	0.08				
		(15) Countrywide Pure Premium:	3.288	1.689	2.543	7.521			
		(16) Countrywide Indicated Relativity:	3.947	3.668	3.021				
		(17) Countrywide Credibility:	0.15	0.33	0.40				
		(18) Countrywide Lost-time Claims:	4	55					
		(19) Pure Premium Underlying Present Rate:	0.795	1.029	1.362	3.187			
		(20) Relativity to Underlying Present Rate:	1.262	1.565	1.698				
		(21) Credibility to Underlying Relativity:	0.820	0.590	0.520				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.627	2.134	2.150				
		(24) Balanced Formula Relativity:	1.638	2.127	2.146	1.944			

Class(es):		Effective: 9/1/2007						Manufacturing	
4432 FOUNTAIN PEN MFG									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	27,448	0	1	0	110	1,885	1,994		
2000/2001	24,800	0	2	0	11,730	9,694	21,424		
2001/2002	26,800	1	2	53,688	1,701	4,883	60,272		
2002/2003	28,346	0	1	0	29	0	29		
2003/2004	31,959	0	0	0	0	2,663	2,663		
MA Total	139,353	1	6	53,688	13,570	19,124	86,383		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.004	0.069	0.073			
		2000/2001	0.000	0.473	0.391	0.864			
		2001/2002	2.003	0.063	0.182	2.249			
		2002/2003	0.000	0.001	0.000	0.001			
		2003/2004	0.000	0.000	0.083	0.083			
		MA Total Pure Premium:	0.385	0.097	0.137	0.620			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.434	0.196	0.153				
		(14) Massachusetts Credibility:	0.10	0.32	0.27				
		(15) Countrywide Pure Premium:	0.643	0.380	0.747	1.769			
		(16) Countrywide Indicated Relativity:	0.772	0.825	0.887				
		(17) Countrywide Credibility:	0.25	0.34	0.37				
		(18) Countrywide Lost-time Claims:	14	145					
		(19) Pure Premium Underlying Present Rate:	0.356	0.660	0.639	1.655			
		(20) Relativity to Underlying Present Rate:	0.565	1.004	0.797				
		(21) Credibility to Underlying Relativity:	0.650	0.340	0.360				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.603	0.685	0.656				
		(24) Balanced Formula Relativity:	0.607	0.682	0.655	0.642			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000168 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 93

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4439 LACQUER OR SPIRIT VARNISH MFG*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	43,983	0	2	0	3,012	7,834	10,846		
2000/2001	41,314	0	1	0	1,848	18,742	20,590		
2001/2002	33,597	0	5	0	12,603	12,234	24,837		
2002/2003	45,402	1	0	77,273	0	56,284	133,558		
2003/2004	47,402	0	3	0	58,683	69,474	128,158		
MA Total	211,698	1	11	77,273	76,147	164,569	317,989		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
1999/2000		0.000	0.068	0.178			0.247		
2000/2001		0.000	0.045	0.454			0.498		
2001/2002		0.000	0.375	0.364			0.739		
2002/2003		1.702	0.000	1.240			2.942		
2003/2004		0.000	1.238	1.466			2.704		
MA Total Pure Premium:		0.365	0.360	0.777			1.502		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
(13) Massachusetts Indicated Relativity:		0.411	0.726	0.869					
(14) Massachusetts Credibility:		0.16	0.38	0.39					
(15) Countrywide Pure Premium:		0.902	0.378	0.567			1.847		
(16) Countrywide Indicated Relativity:		1.083	0.820	0.674					
(17) Countrywide Credibility:		0.11	0.31	0.31					
(18) Countrywide Lost-time Claims:		2	66						
(19) Pure Premium Underlying Present Rate:		0.697	0.671	1.099			2.467		
(20) Relativity to Underlying Present Rate:		1.106	1.020	1.370					
(21) Credibility to Underlying Relativity:		0.730	0.310	0.300					
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895			2.278		
(23) Formula Relativity:		0.993	0.846	0.959					
(24) Balanced Formula Relativity:		0.999	0.843	0.957			0.949		

Class(es):		Effective: 9/1/2007						Manufacturing	
4452 PLASTICS MFG: FABRICATED PRODUCTS NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	661,125	8	96	1,064,906	588,404	1,385,556	3,038,866		
2000/2001	636,283	6	54	592,479	383,786	711,688	1,687,954		
2001/2002	527,265	3	33	311,586	260,091	526,034	1,097,711		
2002/2003	545,699	2	35	267,264	320,679	576,221	1,164,164		
2003/2004	526,551	3	30	411,890	309,228	475,836	1,196,954		
MA Total	2,896,923	22	248	2,648,125	1,862,188	3,675,335	8,185,649		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
1999/2000		1.611	0.890	2.096			4.597		
2000/2001		0.931	0.603	1.119			2.653		
2001/2002		0.591	0.493	0.998			2.082		
2002/2003		0.490	0.588	1.056			2.133		
2003/2004		0.782	0.587	0.904			2.273		
MA Total Pure Premium:		0.914	0.643	1.269			2.826		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
(13) Massachusetts Indicated Relativity:		1.029	1.297	1.418					
(14) Massachusetts Credibility:		0.47	1.00	1.00					
(15) Countrywide Pure Premium:		1.037	0.664	1.188			2.890		
(16) Countrywide Indicated Relativity:		1.245	1.443	1.411					
(17) Countrywide Credibility:		0.27	0.00	0.00					
(18) Countrywide Lost-time Claims:		252	4,864						
(19) Pure Premium Underlying Present Rate:		0.792	0.858	1.319			2.969		
(20) Relativity to Underlying Present Rate:		1.257	1.305	1.644					
(21) Credibility to Underlying Relativity:		0.260	0.000	0.000					
(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895			2.278		
(23) Formula Relativity:		1.147	1.297	1.418					
(24) Balanced Formula Relativity:		1.154	1.293	1.416			1.287		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000169 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 94

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4459 PLASTICS MFG: SHEETS, RODS OR TUBES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	823,629	2	93	265,956	633,310	694,678	1,593,943		
2000/2001	764,041	5	79	566,342	694,111	651,536	1,911,990		
2001/2002	650,893	2	55	389,778	355,256	569,528	1,314,562		
2002/2003	666,139	7	58	1,017,550	436,729	873,293	2,327,572		
2003/2004	775,826	2	55	861,770	698,183	719,993	2,279,945		
MA Total	3,680,528	18	340	3,101,396	2,817,589	3,509,028	9,428,013		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.323	0.769	0.843	1.935				
	2000/2001	0.741	0.908	0.853	2.502				
	2001/2002	0.599	0.546	0.875	2.020				
	2002/2003	1.528	0.656	1.311	3.494				
	2003/2004	1.111	0.900	0.928	2.939				
	MA Total Pure Premium:	0.843	0.766	0.953	2.562				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.949	1.545	1.066					
	(14) Massachusetts Credibility:	0.51	1.00	1.00					
	(15) Countrywide Pure Premium:	1.085	0.503	1.016	2.605				
	(16) Countrywide Indicated Relativity:	1.303	1.093	1.207					
	(17) Countrywide Credibility:	0.25	0.00	0.00					
	(18) Countrywide Lost-time Claims:	289	4,296						
	(19) Pure Premium Underlying Present Rate:	0.744	0.968	0.958	2.670				
	(20) Relativity to Underlying Present Rate:	1.181	1.472	1.194					
	(21) Credibility to Underlying Relativity:	0.240	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.093	1.545	1.066					
	(24) Balanced Formula Relativity:	1.100	1.539	1.064	1.182				

Class(es):		Effective: 9/1/2007						Manufacturing	
4470 CABLE MFG - INSULATED ELECTRICAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	393,197	6	26	745,505	272,512	531,792	1,549,809		
2000/2001	401,688	4	15	668,051	175,939	299,865	1,143,855		
2001/2002	300,775	2	30	157,845	214,432	299,223	671,499		
2002/2003	409,375	4	42	780,630	198,531	594,407	1,573,568		
2003/2004	428,813	1	31	287,778	385,611	397,066	1,070,454		
MA Total	1,933,848	17	144	2,639,808	1,247,025	2,122,352	6,009,186		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.896	0.693	1.352	3.942				
	2000/2001	1.663	0.438	0.747	2.848				
	2001/2002	0.525	0.713	0.995	2.233				
	2002/2003	1.907	0.485	1.452	3.844				
	2003/2004	0.671	0.899	0.926	2.496				
	MA Total Pure Premium:	1.365	0.645	1.097	3.107				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.537	1.301	1.227					
	(14) Massachusetts Credibility:	0.41	0.95	0.86					
	(15) Countrywide Pure Premium:	0.906	0.559	1.003	2.468				
	(16) Countrywide Indicated Relativity:	1.088	1.214	1.191					
	(17) Countrywide Credibility:	0.30	0.03	0.07					
	(18) Countrywide Lost-time Claims:	98	1,174						
	(19) Pure Premium Underlying Present Rate:	0.819	0.737	0.844	2.400				
	(20) Relativity to Underlying Present Rate:	1.300	1.120	1.052					
	(21) Credibility to Underlying Relativity:	0.290	0.020	0.070					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	1.334	1.295	1.212					
	(24) Balanced Formula Relativity:	1.343	1.291	1.210	1.279				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000170 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 95

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4484 PLASTICS MFG: MOLDED PRODUCTS NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,452,737	17	225	2,003,995	2,006,607	2,687,093	6,697,695		
2000/2001	2,039,968	17	160	2,396,365	1,540,703	2,266,902	6,203,970		
2001/2002	1,877,658	9	132	1,188,310	868,042	1,816,670	3,873,022		
2002/2003	2,053,799	12	123	1,575,841	979,909	1,438,362	3,994,112		
2003/2004	1,907,497	13	116	3,087,597	1,563,388	2,288,751	6,939,736		
MA Total	10,331,659	68	756	10,252,108	6,958,649	10,497,778	27,708,535		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.817	0.818	1.096	2.731		
		2000/2001		1.175	0.755	1.111	3.041		
		2001/2002		0.633	0.462	0.968	2.063		
		2002/2003		0.767	0.477	0.700	1.945		
		2003/2004		1.619	0.820	1.200	3.638		
		MA Total Pure Premium:		0.992	0.674	1.016	2.682		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.117	1.359	1.136			
		(14) Massachusetts Credibility:		0.66	1.00	1.00			
		(15) Countrywide Pure Premium:		0.786	0.550	0.985	2.320		
		(16) Countrywide Indicated Relativity:		0.943	1.195	1.170			
		(17) Countrywide Credibility:		0.17	0.00	0.00			
		(18) Countrywide Lost-time Claims:		763	15,596				
		(19) Pure Premium Underlying Present Rate:		0.512	0.804	0.867	2.183		
		(20) Relativity to Underlying Present Rate:		0.813	1.222	1.081			
		(21) Credibility to Underlying Relativity:		0.170	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.036	1.359	1.136			
		(24) Balanced Formula Relativity:		1.043	1.354	1.134	1.146		

Class(es):		Effective: 9/1/2007						Manufacturing	
4493 FABRIC COATING OR IMPREGNATING NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	341,558	3	31	471,616	245,879	487,004	1,204,498		
2000/2001	363,352	7	39	748,308	464,583	741,111	1,954,002		
2001/2002	345,999	1	28	65,233	185,244	178,386	428,862		
2002/2003	337,158	5	32	621,159	150,189	630,601	1,401,948		
2003/2004	371,209	0	27	0	210,093	357,446	567,539		
MA Total	1,759,276	16	157	1,906,315	1,255,987	2,394,546	5,556,849		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.381	0.720	1.426	3.526		
		2000/2001		2.059	1.279	2.040	5.378		
		2001/2002		0.189	0.535	0.516	1.239		
		2002/2003		1.842	0.445	1.870	4.158		
		2003/2004		0.000	0.566	0.963	1.529		
		MA Total Pure Premium:		1.084	0.714	1.361	3.159		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.220	1.440	1.522			
		(14) Massachusetts Credibility:		0.43	1.00	1.00			
		(15) Countrywide Pure Premium:		1.021	0.432	0.794	2.247		
		(16) Countrywide Indicated Relativity:		1.226	0.938	0.943			
		(17) Countrywide Credibility:		0.29	0.00	0.00			
		(18) Countrywide Lost-time Claims:		40	401				
		(19) Pure Premium Underlying Present Rate:		1.061	0.987	1.499	3.547		
		(20) Relativity to Underlying Present Rate:		1.684	1.500	1.869			
		(21) Credibility to Underlying Relativity:		0.280	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.888	0.496	0.895	2.278		
		(23) Formula Relativity:		1.352	1.440	1.522			
		(24) Balanced Formula Relativity:		1.361	1.436	1.519	1.439		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000171 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 96

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
4511 ANALYTICAL CHEMIST									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,660,863	4	18	439,107	300,153	406,391	1,145,650		
2000/2001	2,462,600	5	24	755,146	159,151	651,057	1,565,354		
2001/2002	2,319,082	4	26	622,426	86,594	511,179	1,220,199		
2002/2003	2,389,038	1	14	363,870	161,476	280,611	805,957		
2003/2004	2,774,367	0	17	0	142,849	292,311	435,160		
MA Total	12,605,950	14	99	2,180,548	850,224	2,141,549	5,172,321		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.165	0.113	0.153	0.431			
		2000/2001	0.307	0.065	0.264	0.636			
		2001/2002	0.268	0.037	0.220	0.526			
		2002/2003	0.152	0.068	0.117	0.337			
		2003/2004	0.000	0.051	0.105	0.157			
		MA Total Pure Premium:	0.173	0.067	0.170	0.410			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.249	0.153	0.211				
		(14) Massachusetts Credibility:	0.43	0.93	0.99				
		(15) Countrywide Pure Premium:	0.282	0.123	0.251	0.657			
		(16) Countrywide Indicated Relativity:	0.396	0.267	0.301				
		(17) Countrywide Credibility:	0.29	0.04	0.01				
		(18) Countrywide Lost-time Claims:	396	3,000					
		(19) Pure Premium Underlying Present Rate:	0.147	0.106	0.185	0.438			
		(20) Relativity to Underlying Present Rate:	0.312	0.179	0.246				
		(21) Credibility to Underlying Relativity:	0.280	0.030	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.309	0.158	0.212				
		(24) Balanced Formula Relativity:	0.307	0.158	0.211	0.233			

Class(es):		Effective: 9/1/2007						Goods & Services	
4512 BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,489,220	0	11	0	223,211	125,609	348,820		
2000/2001	3,512,295	0	25	0	144,378	206,884	351,262		
2001/2002	4,199,092	1	12	82,878	42,251	239,933	365,062		
2002/2003	4,755,768	2	17	235,336	116,532	239,845	591,713		
2003/2004	4,053,534	0	8	0	56,122	192,638	248,760		
MA Total	19,009,909	3	73	318,215	582,494	1,004,909	1,905,618		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.090	0.050	0.140			
		2000/2001	0.000	0.041	0.059	0.100			
		2001/2002	0.020	0.010	0.057	0.087			
		2002/2003	0.049	0.025	0.050	0.124			
		2003/2004	0.000	0.014	0.048	0.061			
		MA Total Pure Premium:	0.017	0.031	0.053	0.100			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.024	0.069	0.066				
		(14) Massachusetts Credibility:	0.30	0.76	0.78				
		(15) Countrywide Pure Premium:	0.101	0.098	0.170	0.368			
		(16) Countrywide Indicated Relativity:	0.141	0.212	0.203				
		(17) Countrywide Credibility:	0.35	0.12	0.11				
		(18) Countrywide Lost-time Claims:	81	527					
		(19) Pure Premium Underlying Present Rate:	0.039	0.043	0.069	0.151			
		(20) Relativity to Underlying Present Rate:	0.084	0.072	0.091				
		(21) Credibility to Underlying Relativity:	0.350	0.120	0.110				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.086	0.087	0.084				
		(24) Balanced Formula Relativity:	0.085	0.087	0.083	0.085			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000172 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 97

Calculation of Class Relativities

Class(es): 4557 INK MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	516,335	6	29	651,699	103,181	279,218	1,034,097		
2000/2001	549,686	2	31	297,469	323,796	413,901	1,035,165		
2001/2002	539,287	3	34	450,283	136,882	328,843	916,008		
2002/2003	513,819	1	19	197,558	47,476	98,909	343,943		
2003/2004	536,997	1	20	136,623	115,811	152,527	404,961		
MA Total	2,656,124	13	133	1,733,632	727,145	1,273,397	3,734,174		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				1.262	0.200	0.541	2.003		
2000/2001				0.541	0.589	0.753	1.883		
2001/2002				0.835	0.254	0.610	1.699		
2002/2003				0.384	0.092	0.192	0.669		
2003/2004				0.254	0.216	0.284	0.754		
MA Total Pure Premium:				0.653	0.274	0.479	1.406		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				0.735	0.552	0.536			
(14) Massachusetts Credibility:				0.40	0.88	0.89			
(15) Countrywide Pure Premium:				0.440	0.274	0.490	1.204		
(16) Countrywide Indicated Relativity:				0.528	0.596	0.582			
(17) Countrywide Credibility:				0.30	0.06	0.06			
(18) Countrywide Lost-time Claims:				114	1,190				
(19) Pure Premium Underlying Present Rate:				0.583	0.434	0.669	1.686		
(20) Relativity to Underlying Present Rate:				0.926	0.660	0.834			
(21) Credibility to Underlying Relativity:				0.300	0.060	0.050			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				0.730	0.561	0.554			
(24) Balanced Formula Relativity:				0.735	0.560	0.553	0.625		

Class(es): 4558 PAINT MFG		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	160,581	1	8	258,692	293,718	158,578	710,987		
2000/2001	156,037	2	4	350,152	3,336	271,363	624,852		
2001/2002	115,824	2	5	175,187	46,201	155,198	376,586		
2002/2003	118,315	1	5	119,608	56,948	62,555	239,111		
2003/2004	120,458	1	4	316,238	32,052	58,812	407,102		
MA Total	671,215	7	26	1,219,877	432,255	706,506	2,358,638		
				MA Indicated Pure Premiums					
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
1999/2000				1.611	1.829	0.988	4.428		
2000/2001				2.244	0.021	1.739	4.005		
2001/2002				1.513	0.399	1.340	3.251		
2002/2003				1.011	0.481	0.529	2.021		
2003/2004				2.625	0.266	0.488	3.380		
MA Total Pure Premium:				1.817	0.644	1.053	3.514		
				Pure Premium Relativities					
				Serious	Non-Serious	Medical	Total		
(13) Massachusetts Indicated Relativity:				2.046	1.299	1.177			
(14) Massachusetts Credibility:				0.21	0.67	0.55			
(15) Countrywide Pure Premium:				0.749	0.375	0.777	1.900		
(16) Countrywide Indicated Relativity:				0.899	0.814	0.922			
(17) Countrywide Credibility:				0.40	0.17	0.23			
(18) Countrywide Lost-time Claims:				134	1,404				
(19) Pure Premium Underlying Present Rate:				0.477	0.892	0.813	2.182		
(20) Relativity to Underlying Present Rate:				0.756	1.356	1.014			
(21) Credibility to Underlying Relativity:				0.390	0.160	0.220			
(22) Industry Group Adjusted Converted Pure Premium:				0.888	0.496	0.895	2.278		
(23) Formula Relativity:				1.084	1.226	1.082			
(24) Balanced Formula Relativity:				1.092	1.222	1.080	1.116		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000173 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 98

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4583 FERTILIZER MFG & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	41,952	0	3	0	4,033	5,244	9,277		
2000/2001	27,657	0	0	0	0	1,573	1,573		
2001/2002	36,336	1	2	153,082	13,447	42,406	208,935		
2002/2003	40,799	0	1	0	383	16,065	16,448		
2003/2004	39,024	0	3	0	50,669	66,147	116,816		
MA Total	185,768	1	9	153,082	68,533	131,434	353,049		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.096	0.125	0.221				
	2000/2001	0.000	0.000	0.057	0.057				
	2001/2002	4.213	0.370	1.167	5.750				
	2002/2003	0.000	0.009	0.394	0.403				
	2003/2004	0.000	1.298	1.695	2.993				
	MA Total Pure Premium:	0.824	0.369	0.708	1.900				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.928	0.744	0.791					
	(14) Massachusetts Credibility:	0.20	0.29	0.32					
	(15) Countrywide Pure Premium:	1.909	0.590	1.524	4.023				
	(16) Countrywide Indicated Relativity:	2.292	1.282	1.810					
	(17) Countrywide Credibility:	0.40	0.36	0.34					
	(18) Countrywide Lost-time Claims:	124	1,133						
	(19) Pure Premium Underlying Present Rate:	1.423	0.406	0.771	2.599				
	(20) Relativity to Underlying Present Rate:	2.258	0.617	0.961					
	(21) Credibility to Underlying Relativity:	0.400	0.350	0.340					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	2.006	0.893	1.195					
	(24) Balanced Formula Relativity:	2.019	0.890	1.193	1.449				

Class(es):		Effective: 9/1/2007						Manufacturing	
4611 DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	378,139	0	21	0	105,750	181,153	286,903		
2000/2001	353,707	3	17	520,290	140,370	205,399	866,059		
2001/2002	661,539	0	26	0	222,374	216,599	438,973		
2002/2003	365,134	3	22	381,272	197,255	230,846	809,374		
2003/2004	458,948	3	22	687,739	171,577	402,531	1,261,848		
MA Total	2,217,467	9	108	1,589,301	837,327	1,236,529	3,663,157		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.280	0.479	0.759				
	2000/2001	1.471	0.397	0.581	2.449				
	2001/2002	0.000	0.336	0.327	0.664				
	2002/2003	1.044	0.540	0.632	2.217				
	2003/2004	1.499	0.374	0.877	2.749				
	MA Total Pure Premium:	0.717	0.378	0.558	1.652				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.807	0.762	0.623					
	(14) Massachusetts Credibility:	0.30	0.82	0.72					
	(15) Countrywide Pure Premium:	0.332	0.224	0.400	0.956				
	(16) Countrywide Indicated Relativity:	0.398	0.486	0.476					
	(17) Countrywide Credibility:	0.35	0.09	0.14					
	(18) Countrywide Lost-time Claims:	350	3,874						
	(19) Pure Premium Underlying Present Rate:	0.321	0.435	0.474	1.231				
	(20) Relativity to Underlying Present Rate:	0.510	0.661	0.591					
	(21) Credibility to Underlying Relativity:	0.350	0.090	0.140					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.560	0.728	0.598					
	(24) Balanced Formula Relativity:	0.564	0.726	0.597	0.612				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000174 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 99

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4635 OXYGEN OR HYDROGEN MFG & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	116,829	0	10	0	36,394	41,985	78,379	
2000/2001	128,358	0	7	0	216,099	113,903	330,001	
2001/2002	103,190	2	6	253,471	29,411	154,292	437,174	
2002/2003	120,222	2	8	382,539	60,324	159,499	602,362	
2003/2004	118,474	1	6	342,764	38,820	214,990	596,574	
MA Total	587,073	5	37	978,773	381,049	684,668	2,044,490	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.312	0.359	0.671			
	2000/2001	0.000	1.684	0.887	2.571			
	2001/2002	2.456	0.285	1.495	4.237			
	2002/2003	3.182	0.502	1.327	5.010			
	2003/2004	2.893	0.328	1.815	5.035			
	MA Total Pure Premium:	1.667	0.649	1.166	3.483			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.877	1.310	1.304				
	(14) Massachusetts Credibility:	0.22	0.60	0.47				
	(15) Countrywide Pure Premium:	1.175	0.373	0.808	2.356			
	(16) Countrywide Indicated Relativity:	1.410	0.811	0.959				
	(17) Countrywide Credibility:	0.39	0.20	0.27				
	(18) Countrywide Lost-time Claims:	144	1,120					
	(19) Pure Premium Underlying Present Rate:	0.578	0.771	0.615	1.964			
	(20) Relativity to Underlying Present Rate:	0.918	1.173	0.766				
	(21) Credibility to Underlying Relativity:	0.390	0.200	0.260				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	1.321	1.182	1.071				
	(24) Balanced Formula Relativity:	1.330	1.179	1.069	1.195			

Class(es):		Effective: 9/1/2007						Manufacturing
4653 GLUE MFG & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	16,569	0	3	0	52,055	17,714	69,769	
2000/2001	26,080	0	2	0	12,068	7,857	19,925	
2001/2002	12,558	0	0	0	0	0	0	
2002/2003	13,198	0	0	0	0	1,549	1,549	
2003/2004	15,106	0	0	0	0	5,134	5,134	
MA Total	83,511	0	5	0	64,123	32,254	96,377	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	3.142	1.069	4.211			
	2000/2001	0.000	0.463	0.301	0.764			
	2001/2002	0.000	0.000	0.000	0.000			
	2002/2003	0.000	0.000	0.117	0.117			
	2003/2004	0.000	0.000	0.340	0.340			
	MA Total Pure Premium:	0.000	0.768	0.386	1.154			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	1.549	0.432				
	(14) Massachusetts Credibility:	0.10	0.47	0.32				
	(15) Countrywide Pure Premium:	0.260	0.295	0.435	0.990			
	(16) Countrywide Indicated Relativity:	0.312	0.641	0.517				
	(17) Countrywide Credibility:	0.15	0.27	0.34				
	(18) Countrywide Lost-time Claims:	4	96					
	(19) Pure Premium Underlying Present Rate:	0.624	2.859	1.602	5.085			
	(20) Relativity to Underlying Present Rate:	0.990	4.346	1.997				
	(21) Credibility to Underlying Relativity:	0.750	0.260	0.340				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.789	2.031	0.993				
	(24) Balanced Formula Relativity:	0.794	2.025	0.991	1.139			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000175 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 100

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4665 RENDERING WORKS NOC & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	30,140	1	9	134,719	55,545	109,575	299,840	
2000/2001	7,561	0	1	0	15,803	6,042	21,845	
2001/2002	30,588	0	11	0	52,500	42,386	94,886	
2002/2003	32,400	1	5	175,621	40,058	331,457	547,136	
2003/2004	34,793	0	6	0	54,671	54,990	109,660	
MA Total	135,482	2	32	310,340	218,577	544,449	1,073,367	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.470	1.843	3.636	9.948			
	2000/2001	0.000	2.090	0.799	2.889			
	2001/2002	0.000	1.716	1.386	3.102			
	2002/2003	5.420	1.236	10.230	16.887			
	2003/2004	0.000	1.571	1.580	3.152			
	MA Total Pure Premium:	2.291	1.613	4.019	7.923			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.579	3.255	4.492				
	(14) Massachusetts Credibility:	0.18	0.41	0.43				
	(15) Countrywide Pure Premium:	3.128	0.905	1.966	5.998			
	(16) Countrywide Indicated Relativity:	3.755	1.965	2.335				
	(17) Countrywide Credibility:	0.41	0.30	0.29				
	(18) Countrywide Lost-time Claims:	96	624					
	(19) Pure Premium Underlying Present Rate:	1.576	1.242	2.090	4.908			
	(20) Relativity to Underlying Present Rate:	2.501	1.888	2.606				
	(21) Credibility to Underlying Relativity:	0.410	0.290	0.280				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	3.029	2.472	3.338				
	(24) Balanced Formula Relativity:	3.049	2.464	3.332	3.033			

Class(es):		Effective: 9/1/2007						Manufacturing
4692 DENTAL LABORATORY								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	186,177	0	3	0	9,902	47,038	56,940	
2000/2001	188,385	0	5	0	30,213	48,044	78,257	
2001/2002	189,609	0	5	0	5,661	14,663	20,324	
2002/2003	193,141	0	2	0	10,517	18,366	28,884	
2003/2004	203,954	0	3	0	57,910	50,013	107,923	
MA Total	961,266	0	18	0	114,203	178,125	292,327	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.053	0.253	0.306			
	2000/2001	0.000	0.160	0.255	0.415			
	2001/2002	0.000	0.030	0.077	0.107			
	2002/2003	0.000	0.054	0.095	0.150			
	2003/2004	0.000	0.284	0.245	0.529			
	MA Total Pure Premium:	0.000	0.119	0.185	0.304			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.240	0.207				
	(14) Massachusetts Credibility:	0.16	0.39	0.35				
	(15) Countrywide Pure Premium:	0.197	0.155	0.249	0.601			
	(16) Countrywide Indicated Relativity:	0.236	0.337	0.296				
	(17) Countrywide Credibility:	0.42	0.31	0.33				
	(18) Countrywide Lost-time Claims:	68	549					
	(19) Pure Premium Underlying Present Rate:	0.168	0.157	0.176	0.501			
	(20) Relativity to Underlying Present Rate:	0.266	0.239	0.219				
	(21) Credibility to Underlying Relativity:	0.420	0.300	0.320				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.211	0.270	0.240				
	(24) Balanced Formula Relativity:	0.212	0.269	0.240	0.235			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000176 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 101

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4693 PHARMACEUTICAL OR SURGICAL GOODS MFG NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	201,524	1	18	55,670	261,757	240,117	557,545	
2000/2001	174,223	0	4	0	59,512	34,054	93,566	
2001/2002	171,620	0	5	0	30,860	31,714	62,573	
2002/2003	192,915	0	6	0	60,757	16,119	76,875	
2003/2004	158,078	0	6	0	67,203	60,587	127,790	
MA Total	898,360	1	39	55,670	480,089	382,591	918,350	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.276	1.299	1.192	2.767			
	2000/2001	0.000	0.342	0.195	0.537			
	2001/2002	0.000	0.180	0.185	0.365			
	2002/2003	0.000	0.315	0.084	0.398			
	2003/2004	0.000	0.425	0.383	0.808			
	MA Total Pure Premium:	0.062	0.534	0.426	1.022			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.070	1.078	0.476				
	(14) Massachusetts Credibility:	0.19	0.49	0.45				
	(15) Countrywide Pure Premium:	0.259	0.173	0.331	0.764			
	(16) Countrywide Indicated Relativity:	0.311	0.377	0.393				
	(17) Countrywide Credibility:	0.41	0.26	0.28				
	(18) Countrywide Lost-time Claims:	90	1,408					
	(19) Pure Premium Underlying Present Rate:	0.251	0.301	0.364	0.916			
	(20) Relativity to Underlying Present Rate:	0.398	0.458	0.453				
	(21) Credibility to Underlying Relativity:	0.400	0.250	0.270				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.300	0.741	0.447				
	(24) Balanced Formula Relativity:	0.302	0.738	0.446	0.454			

Class(es):		Effective: 9/1/2007						Manufacturing
4720 SOAP OR SYNTHETIC DETERGENT MFG								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	104,758	1	12	88,419	53,619	105,621	247,659	
2000/2001	96,910	0	5	0	22,871	24,683	47,554	
2001/2002	107,852	0	3	0	3,963	28,798	32,761	
2002/2003	110,067	1	5	78,837	21,572	118,604	219,013	
2003/2004	122,791	0	7	0	74,336	33,098	107,434	
MA Total	542,378	2	32	167,256	176,361	310,803	654,421	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.844	0.512	1.008	2.364			
	2000/2001	0.000	0.236	0.255	0.491			
	2001/2002	0.000	0.037	0.267	0.304			
	2002/2003	0.716	0.196	1.078	1.990			
	2003/2004	0.000	0.605	0.270	0.875			
	MA Total Pure Premium:	0.308	0.325	0.573	1.207			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.347	0.656	0.641				
	(14) Massachusetts Credibility:	0.25	0.56	0.64				
	(15) Countrywide Pure Premium:	0.875	0.457	0.830	2.162			
	(16) Countrywide Indicated Relativity:	1.050	0.992	0.986				
	(17) Countrywide Credibility:	0.38	0.22	0.18				
	(18) Countrywide Lost-time Claims:	70	1,079					
	(19) Pure Premium Underlying Present Rate:	0.867	0.684	1.458	3.009			
	(20) Relativity to Underlying Present Rate:	1.376	1.039	1.818				
	(21) Credibility to Underlying Relativity:	0.370	0.220	0.180				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.995	0.814	0.915				
	(24) Balanced Formula Relativity:	1.002	0.812	0.913	0.926			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000177 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 102

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4740 OIL REFINING - PETROLEUM & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	8,075	0	0	0	0	1,806	1,806		
2000/2001	13,048	0	1	0	6,497	6,272	12,770		
2001/2002	9,271	0	0	0	0	1,134	1,134		
2002/2003	12,040	0	0	0	0	0	0		
2003/2004	15,769	0	0	0	0	0	0		
MA Total	58,203	0	1	0	6,497	9,212	15,709		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.224	0.224			
		2000/2001	0.000	0.498	0.481	0.979			
		2001/2002	0.000	0.000	0.122	0.122			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.112	0.158	0.270			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.225	0.177				
		(14) Massachusetts Credibility:	0.08	0.17	0.17				
		(15) Countrywide Pure Premium:	0.674	0.198	0.433	1.305			
		(16) Countrywide Indicated Relativity:	0.809	0.429	0.515				
		(17) Countrywide Credibility:	0.46	0.42	0.42				
		(18) Countrywide Lost-time Claims:	197	1,230					
		(19) Pure Premium Underlying Present Rate:	0.536	0.322	0.511	1.369			
		(20) Relativity to Underlying Present Rate:	0.851	0.489	0.637				
		(21) Credibility to Underlying Relativity:	0.460	0.410	0.410				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.764	0.419	0.507				
		(24) Balanced Formula Relativity:	0.769	0.418	0.506	0.589			

Class(es):		Effective: 9/1/2007						Manufacturing	
4741 ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	49	0	0	0	0	0	0		
2000/2001	50	0	0	0	0	0	0		
2001/2002	39,025	0	6	0	112,547	21,623	134,170		
2002/2003	19	0	0	0	0	0	0		
2003/2004	3,137	0	0	0	0	0	0		
MA Total	42,280	0	6	0	112,547	21,623	134,170		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	2.884	0.554	3.438			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	2.662	0.511	3.173			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	5.371	0.572				
		(14) Massachusetts Credibility:	0.09	0.25	0.17				
		(15) Countrywide Pure Premium:	1.406	0.297	0.643	2.346			
		(16) Countrywide Indicated Relativity:	1.688	0.644	0.764				
		(17) Countrywide Credibility:	0.24	0.38	0.42				
		(18) Countrywide Lost-time Claims:	13	156					
		(19) Pure Premium Underlying Present Rate:	0.853	1.155	0.668	2.677			
		(20) Relativity to Underlying Present Rate:	1.354	1.756	0.833				
		(21) Credibility to Underlying Relativity:	0.670	0.370	0.410				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.312	2.237	0.760				
		(24) Balanced Formula Relativity:	1.321	2.230	0.758	1.298			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000178 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 103

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4770 EXPLOSIVES OR AMMUNITION MFG: BAG LOADING-PROPLNT CHRGS &DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	12.059	2.112	1.260				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	7.652	1.402	1.019	10.072			
		(20) Relativity to Underlying Present Rate:	12.145	2.131	1.270				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	12.145	2.131	1.270				
		(24) Balanced Formula Relativity:	12.227	2.124	1.267	5.726			

Class(es):		Effective: 9/1/2007						Manufacturing	
4773 EXPLOSIVES OR AMMUNITION MFG: HIGH EXPLOSIVES MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	24.821	3.847	2.366				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	15.749	2.553	1.912	20.214			
		(20) Relativity to Underlying Present Rate:	24.996	3.881	2.383				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	24.996	3.881	2.383				
		(24) Balanced Formula Relativity:	25.166	3.868	2.379	11.587			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000179 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 104

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4774 EXPLOSIVES OR AMMUNITION MFG: SMOKELESS PWDR MFG-SNGL BS &DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	19.874	3.903	2.198				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	12.610	2.590	1.776	16.977			
		(20) Relativity to Underlying Present Rate:	20.015	3.937	2.215				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	20.015	3.937	2.215				
		(24) Balanced Formula Relativity:	20.151	3.925	2.210	9.577			

Class(es):		Effective: 9/1/2007						Manufacturing	
4775 EXPLOSIVES OR AMMUNITION MFG: SHELL CASE LOADING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	11.001	2.001	2.261				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	6.980	1.328	1.827	10.135			
		(20) Relativity to Underlying Present Rate:	11.079	2.019	2.278				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	11.079	2.019	2.278				
		(24) Balanced Formula Relativity:	11.154	2.012	2.274	5.679			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000180 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 105

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
		4776 EXPLOSIVES OR AMMUNITION MFG: PROJCTL,BOMB, MINE,GRENADE &DR							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	18.644	2.350	1.208				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	11.830	1.560	0.977	14.366			
		(20) Relativity to Underlying Present Rate:	18.776	2.371	1.217				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	18.776	2.371	1.217				
		(24) Balanced Formula Relativity:	18.903	2.363	1.215	8.361			

Class(es):		Effective: 9/1/2007						Manufacturing	
		4779 EXPLOSIVES OR AMMUNITION MFG: CAP,PRIMER,FUSE, ASSEMBLY & DR							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.023	0.023			
		(16) Countrywide Indicated Relativity:	0.000	0.000	0.028				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	9.331	1.662	2.156	13.148			
		(20) Relativity to Underlying Present Rate:	14.809	2.526	2.687				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	14.809	2.526	2.687				
		(24) Balanced Formula Relativity:	14.910	2.517	2.682	7.414			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000181 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 106

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing	
4799 EXPLOSIVES OR AMMUNITION MFG: BLACK POWDER MFG & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	0	0	0	0	0	0	0	0	
2000/2001	0	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	0	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.00	0.00	0.00				
		(15) Countrywide Pure Premium:	0.000	0.000	0.000	0.000			
		(16) Countrywide Indicated Relativity:	44.363	7.849	4.647				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	0	0					
		(19) Pure Premium Underlying Present Rate:	28.148	5.209	3.756	37.113			
		(20) Relativity to Underlying Present Rate:	44.676	7.918	4.682				
		(21) Credibility to Underlying Relativity:	1.000	1.000	1.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	44.676	7.918	4.682				
		(24) Balanced Formula Relativity:	44.980	7.892	4.673	21.087			

Class(es):		Effective: 9/1/2007						Manufacturing	
4825 DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	312,900	0	6	0	35,955	122,267	158,222		
2000/2001	269,542	1	2	75,046	581	31,036	106,663		
2001/2002	1,099,355	0	3	0	45,321	97,304	142,625		
2002/2003	473,556	1	3	78,971	51,588	97,328	227,886		
2003/2004	451,552	0	4	0	34,757	62,850	97,606		
MA Total	2,606,905	2	18	154,017	168,201	410,784	733,002		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.115	0.391	0.506			
		2000/2001	0.278	0.002	0.115	0.396			
		2001/2002	0.000	0.041	0.089	0.130			
		2002/2003	0.167	0.109	0.206	0.481			
		2003/2004	0.000	0.077	0.139	0.216			
		MA Total Pure Premium:	0.059	0.065	0.158	0.281			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.067	0.130	0.176				
		(14) Massachusetts Credibility:	0.25	0.53	0.61				
		(15) Countrywide Pure Premium:	0.226	0.126	0.284	0.636			
		(16) Countrywide Indicated Relativity:	0.271	0.274	0.337				
		(17) Countrywide Credibility:	0.38	0.24	0.20				
		(18) Countrywide Lost-time Claims:	65	991					
		(19) Pure Premium Underlying Present Rate:	0.179	0.127	0.265	0.571			
		(20) Relativity to Underlying Present Rate:	0.285	0.193	0.330				
		(21) Credibility to Underlying Relativity:	0.370	0.230	0.190				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	0.225	0.179	0.238				
		(24) Balanced Formula Relativity:	0.226	0.179	0.237	0.220			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000182 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 107

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Manufacturing
4828 CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	572,404	0	4	0	4,864	31,288	36,152	
2000/2001	473,934	2	16	128,168	78,225	135,935	342,328	
2001/2002	664,240	2	12	340,098	85,039	121,654	546,791	
2002/2003	675,472	0	11	0	51,181	94,726	145,907	
2003/2004	650,944	2	13	418,777	149,654	561,231	1,129,662	
MA Total	3,036,994	6	56	887,044	368,962	944,834	2,200,840	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.008	0.055	0.063			
	2000/2001	0.270	0.165	0.287	0.722			
	2001/2002	0.512	0.128	0.183	0.823			
	2002/2003	0.000	0.076	0.140	0.216			
	2003/2004	0.643	0.230	0.862	1.735			
	MA Total Pure Premium:	0.292	0.121	0.311	0.725			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.329	0.245	0.348				
	(14) Massachusetts Credibility:	0.34	0.65	0.60				
	(15) Countrywide Pure Premium:	0.689	0.229	0.440	1.357			
	(16) Countrywide Indicated Relativity:	0.827	0.496	0.523				
	(17) Countrywide Credibility:	0.33	0.18	0.20				
	(18) Countrywide Lost-time Claims:	350	2,999					
	(19) Pure Premium Underlying Present Rate:	0.324	0.178	0.220	0.722			
	(20) Relativity to Underlying Present Rate:	0.514	0.271	0.274				
	(21) Credibility to Underlying Relativity:	0.330	0.170	0.200				
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
	(23) Formula Relativity:	0.554	0.295	0.368				
	(24) Balanced Formula Relativity:	0.558	0.294	0.367	0.426			

Class(es):		Effective: 9/1/2007						Construction
5020 CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	178,088	4	33	460,808	237,539	221,501	919,848	
2000/2001	209,009	4	16	790,244	120,218	371,794	1,282,255	
2001/2002	201,127	2	19	285,907	242,240	232,547	760,694	
2002/2003	209,387	6	14	1,395,461	106,910	607,509	2,109,880	
2003/2004	196,154	1	13	291,623	99,071	253,842	644,537	
MA Total	993,765	17	95	3,224,044	805,977	1,687,193	5,717,214	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.588	1.334	1.244	5.165			
	2000/2001	3.781	0.575	1.779	6.135			
	2001/2002	1.422	1.204	1.156	3.782			
	2002/2003	6.665	0.511	2.901	10.076			
	2003/2004	1.487	0.505	1.294	3.286			
	MA Total Pure Premium:	3.244	0.811	1.698	5.753			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.090	0.887	0.855				
	(14) Massachusetts Credibility:	0.42	0.87	0.77				
	(15) Countrywide Pure Premium:	3.517	0.912	1.782	6.210			
	(16) Countrywide Indicated Relativity:	1.263	1.010	0.935				
	(17) Countrywide Credibility:	0.29	0.07	0.12				
	(18) Countrywide Lost-time Claims:	197	1,134					
	(19) Pure Premium Underlying Present Rate:	1.686	1.137	1.271	4.093			
	(20) Relativity to Underlying Present Rate:	0.722	0.824	0.632				
	(21) Credibility to Underlying Relativity:	0.290	0.060	0.110				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.034	0.892	0.840				
	(24) Balanced Formula Relativity:	1.046	0.892	0.844	0.954			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000183 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 108

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5022 MASONRY NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	805,141	28	144	5,944,630	1,985,868	2,180,385	10,110,883	
2000/2001	952,940	33	169	5,551,246	1,747,219	3,689,382	10,987,847	
2001/2002	955,649	37	134	6,897,679	1,138,906	4,416,771	12,453,356	
2002/2003	945,997	24	126	4,712,575	977,662	2,849,638	8,539,875	
2003/2004	895,242	10	101	3,414,117	1,530,349	2,256,141	7,200,607	
MA Total	4,554,969	132	674	26,520,248	7,380,004	15,392,317	49,292,568	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	7.383	2.466	2.708	12.558		
		2000/2001	5.825	1.834	3.872	11.530		
		2001/2002	7.218	1.192	4.622	13.031		
		2002/2003	4.982	1.033	3.012	9.027		
		2003/2004	3.814	1.709	2.520	8.043		
		MA Total Pure Premium:	5.822	1.620	3.379	10.822		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.956	1.772	1.702			
		(14) Massachusetts Credibility:	1.00	1.00	1.00			
		(15) Countrywide Pure Premium:	4.051	1.181	2.380	7.612		
		(16) Countrywide Indicated Relativity:	1.455	1.309	1.249			
		(17) Countrywide Credibility:	0.00	0.00	0.00			
		(18) Countrywide Lost-time Claims:	1.877	14.415				
		(19) Pure Premium Underlying Present Rate:	5.048	3.365	3.733	12.147		
		(20) Relativity to Underlying Present Rate:	2.162	2.439	1.857			
		(21) Credibility to Underlying Relativity:	0.000	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876		
		(23) Formula Relativity:	1.956	1.772	1.702			
		(24) Balanced Formula Relativity:	1.981	1.773	1.709	1.857		

Class(es):		Effective: 9/1/2007						Construction
5037 PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	6,124	0	1	0	778	3,824	4,602	
2000/2001	13,019	1	2	308,521	34,369	85,578	428,467	
2001/2002	17,318	2	1	343,436	4,144	220,398	567,978	
2002/2003	23,033	1	2	411,772	46,078	155,115	612,965	
2003/2004	15,148	0	0	0	0	0	0	
MA Total	74,642	4	6	1,063,729	85,369	464,915	1,614,012	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	0.127	0.624	0.751		
		2000/2001	23.698	2.640	6.574	32.912		
		2001/2002	19.831	0.239	12.727	32.797		
		2002/2003	17.878	2.001	6.735	26.613		
		2003/2004	0.000	0.000	0.000	0.000		
		MA Total Pure Premium:	14.251	1.144	6.229	21.623		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	4.789	1.251	3.137			
		(14) Massachusetts Credibility:	0.32	0.47	0.51			
		(15) Countrywide Pure Premium:	7.910	1.859	3.718	13.487		
		(16) Countrywide Indicated Relativity:	2.841	2.059	1.951			
		(17) Countrywide Credibility:	0.34	0.27	0.25			
		(18) Countrywide Lost-time Claims:	48	170				
		(19) Pure Premium Underlying Present Rate:	11.611	3.214	5.910	20.735		
		(20) Relativity to Underlying Present Rate:	4.973	2.329	2.940			
		(21) Credibility to Underlying Relativity:	0.340	0.260	0.240			
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876		
		(23) Formula Relativity:	4.189	1.750	2.793			
		(24) Balanced Formula Relativity:	4.241	1.751	2.805	3.368		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000184 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 109

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5040 IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	166,178	16	48	3,337,684	752,362	1,925,657	6,015,703	
2000/2001	249,886	29	69	6,197,604	708,753	3,201,051	10,107,408	
2001/2002	134,146	16	60	4,315,135	549,154	1,785,590	6,649,880	
2002/2003	119,840	24	35	6,951,975	897,192	2,893,001	10,742,168	
2003/2004	87,823	5	22	1,661,086	337,407	778,032	2,776,525	
MA Total	757,873	90	234	22,463,484	3,244,869	10,583,332	36,291,684	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	20.085	4.527	11.588	36.200			
	2000/2001	24.802	2.836	12.810	40.448			
	2001/2002	32.167	4.094	13.311	49.572			
	2002/2003	58.011	7.487	24.141	89.638			
	2003/2004	18.914	3.842	8.859	31.615			
	MA Total Pure Premium:	29.640	4.282	13.965	47.886			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	9.960	4.683	7.034				
	(14) Massachusetts Credibility:	0.94	1.00	1.00				
	(15) Countrywide Pure Premium:	11.558	2.169	5.557	19.284			
	(16) Countrywide Indicated Relativity:	4.152	2.403	2.916				
	(17) Countrywide Credibility:	0.03	0.00	0.00				
	(18) Countrywide Lost-time Claims:	672	2,436					
	(19) Pure Premium Underlying Present Rate:	16.884	7.556	11.297	35.737			
	(20) Relativity to Underlying Present Rate:	7.231	5.477	5.620				
	(21) Credibility to Underlying Relativity:	0.030	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	9.704	4.683	7.034				
	(24) Balanced Formula Relativity:	9.824	4.685	7.063	8.092			

Class(es):		Effective: 9/1/2007						Construction
5057 IRON OR STEEL: ERECTION-NOC*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	140,945	13	38	3,074,459	391,219	1,207,238	4,672,916	
2000/2001	92,054	13	37	2,151,498	727,631	1,544,393	4,423,521	
2001/2002	83,329	13	22	3,487,457	191,890	1,221,276	4,900,623	
2002/2003	198,412	17	22	5,024,707	305,484	1,780,237	7,110,427	
2003/2004	83,568	8	25	2,185,232	351,157	1,603,982	4,140,371	
MA Total	598,308	64	144	15,923,352	1,967,381	7,357,125	25,247,859	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	21.813	2.776	8.565	33.154			
	2000/2001	23.372	7.904	16.777	48.054			
	2001/2002	41.852	2.303	14.656	58.811			
	2002/2003	25.325	1.540	8.972	35.837			
	2003/2004	26.149	4.202	19.194	49.545			
	MA Total Pure Premium:	26.614	3.288	12.297	42.199			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	8.943	3.596	6.194				
	(14) Massachusetts Credibility:	0.85	1.00	1.00				
	(15) Countrywide Pure Premium:	9.142	1.574	4.886	15.603			
	(16) Countrywide Indicated Relativity:	3.284	1.744	2.564				
	(17) Countrywide Credibility:	0.08	0.00	0.00				
	(18) Countrywide Lost-time Claims:	672	2,596					
	(19) Pure Premium Underlying Present Rate:	16.777	6.331	10.451	33.559			
	(20) Relativity to Underlying Present Rate:	7.186	4.589	5.199				
	(21) Credibility to Underlying Relativity:	0.070	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	8.367	3.596	6.194				
	(24) Balanced Formula Relativity:	8.471	3.598	6.219	6.952			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000185 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 110

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5102 DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	310,350	8	49	1,356,546	541,020	612,742	2,510,308	
2000/2001	327,422	6	36	1,055,702	578,891	811,534	2,446,126	
2001/2002	351,404	7	32	2,058,993	301,354	601,740	2,962,087	
2002/2003	453,523	5	25	1,910,282	346,652	660,261	2,917,195	
2003/2004	359,163	1	29	471,911	497,215	637,024	1,606,150	
MA Total	1,801,862	27	171	6,853,433	2,265,133	3,323,302	12,441,868	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.371	1.743	1.974	8.089			
	2000/2001	3.224	1.768	2.479	7.471			
	2001/2002	5.859	0.858	1.712	8.429			
	2002/2003	4.212	0.764	1.456	6.432			
	2003/2004	1.314	1.384	1.774	4.472			
	MA Total Pure Premium:	3.804	1.257	1.844	6.905			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.278	1.375	0.929				
	(14) Massachusetts Credibility:	0.68	1.00	1.00				
	(15) Countrywide Pure Premium:	3.149	0.950	2.112	6.211			
	(16) Countrywide Indicated Relativity:	1.131	1.053	1.108				
	(17) Countrywide Credibility:	0.16	0.00	0.00				
	(18) Countrywide Lost-time Claims:	422	2,382					
	(19) Pure Premium Underlying Present Rate:	3.180	2.781	2.589	8.549			
	(20) Relativity to Underlying Present Rate:	1.362	2.015	1.288				
	(21) Credibility to Underlying Relativity:	0.160	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.268	1.375	0.929				
	(24) Balanced Formula Relativity:	1.284	1.376	0.933	1.179			

Class(es):		Effective: 9/1/2007						Construction
5146 FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	365,346	7	43	1,006,842	483,256	736,249	2,226,346	
2000/2001	332,300	6	37	786,574	139,047	497,348	1,422,969	
2001/2002	402,365	6	43	1,059,642	530,763	842,861	2,433,266	
2002/2003	412,823	4	36	742,349	400,927	589,130	1,732,405	
2003/2004	406,524	4	36	1,153,107	608,284	626,748	2,388,139	
MA Total	1,919,358	27	195	4,748,514	2,162,277	3,292,335	10,203,126	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.756	1.323	2.015	6.094			
	2000/2001	2.367	0.418	1.497	4.282			
	2001/2002	2.634	1.319	2.095	6.047			
	2002/2003	1.798	0.971	1.427	4.196			
	2003/2004	2.837	1.496	1.542	5.875			
	MA Total Pure Premium:	2.474	1.127	1.715	5.316			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.831	1.232	0.864				
	(14) Massachusetts Credibility:	0.54	1.00	1.00				
	(15) Countrywide Pure Premium:	2.154	0.919	1.482	4.555			
	(16) Countrywide Indicated Relativity:	0.774	1.019	0.778				
	(17) Countrywide Credibility:	0.23	0.00	0.00				
	(18) Countrywide Lost-time Claims:	741	4,901					
	(19) Pure Premium Underlying Present Rate:	1.664	1.469	1.972	5.106			
	(20) Relativity to Underlying Present Rate:	0.713	1.065	0.981				
	(21) Credibility to Underlying Relativity:	0.230	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.791	1.232	0.864				
	(24) Balanced Formula Relativity:	0.801	1.233	0.868	0.891			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000186 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 111

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5160 ELEVATOR ERECTION OR REPAIR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	255,078	2	18	332,441	239,941	283,270	855,652	
2000/2001	345,594	1	13	89,824	297,487	196,610	583,921	
2001/2002	396,923	3	16	820,144	338,012	499,240	1,657,396	
2002/2003	323,821	2	6	370,734	216,394	309,344	896,472	
2003/2004	331,588	2	16	483,567	148,225	794,116	1,425,908	
MA Total	1,653,004	10	69	2,096,710	1,240,058	2,082,580	5,419,349	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	1.303	0.941	1.111	3.354	
			2000/2001	0.260	0.861	0.569	1.690	
			2001/2002	2.066	0.852	1.258	4.176	
			2002/2003	1.145	0.668	0.955	2.768	
			2003/2004	1.458	0.447	2.395	4.300	
			MA Total Pure Premium:	1.268	0.750	1.260	3.278	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	0.426	0.820	0.635		
			(14) Massachusetts Credibility:	0.42	0.97	0.81		
			(15) Countrywide Pure Premium:	1.758	0.699	1.164	3.621	
			(16) Countrywide Indicated Relativity:	0.631	0.775	0.611		
			(17) Countrywide Credibility:	0.29	0.02	0.10		
			(18) Countrywide Lost-time Claims:	365	2,531			
			(19) Pure Premium Underlying Present Rate:	1.057	0.895	0.848	2.801	
			(20) Relativity to Underlying Present Rate:	0.453	0.649	0.422		
			(21) Credibility to Underlying Relativity:	0.290	0.010	0.090		
			(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876	
			(23) Formula Relativity:	0.493	0.818	0.613		
			(24) Balanced Formula Relativity:	0.500	0.818	0.616	0.588	

Class(es):		Effective: 9/1/2007						Construction
5183 PLUMBING NOC & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	3,645,516	50	355	10,214,810	3,073,229	6,010,042	19,298,081	
2000/2001	4,059,984	42	344	7,839,671	3,147,577	5,944,647	16,931,896	
2001/2002	4,330,584	30	324	5,102,077	2,826,349	5,441,121	13,369,548	
2002/2003	4,812,059	47	333	11,551,027	2,821,368	6,539,818	20,912,214	
2003/2004	4,910,738	25	377	8,432,624	4,195,187	6,251,793	18,879,604	
MA Total	21,758,881	194	1,733	43,140,210	16,063,711	30,187,422	89,391,342	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	2.802	0.843	1.649	5.294	
			2000/2001	1.931	0.775	1.464	4.170	
			2001/2002	1.178	0.653	1.256	3.087	
			2002/2003	2.400	0.586	1.359	4.346	
			2003/2004	1.717	0.854	1.273	3.845	
			MA Total Pure Premium:	1.983	0.738	1.387	4.108	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	0.666	0.807	0.699		
			(14) Massachusetts Credibility:	1.00	1.00	1.00		
			(15) Countrywide Pure Premium:	2.126	0.766	1.474	4.366	
			(16) Countrywide Indicated Relativity:	0.764	0.848	0.773		
			(17) Countrywide Credibility:	0.00	0.00	0.00		
			(18) Countrywide Lost-time Claims:	3,198	27,606			
			(19) Pure Premium Underlying Present Rate:	1.233	1.157	1.319	3.709	
			(20) Relativity to Underlying Present Rate:	0.528	0.839	0.656		
			(21) Credibility to Underlying Relativity:	0.000	0.000	0.000		
			(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876	
			(23) Formula Relativity:	0.666	0.807	0.699		
			(24) Balanced Formula Relativity:	0.674	0.808	0.702	0.704	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000187 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 112

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5188 AUTOMATIC SPRINKLER INSTALLATION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	465,212	4	44	438,796	453,453	367,834	1,260,083	
2000/2001	505,546	7	56	1,348,476	596,352	990,355	2,935,183	
2001/2002	536,899	6	50	1,576,270	274,549	792,359	2,643,178	
2002/2003	529,516	2	57	507,157	683,787	570,715	1,761,659	
2003/2004	704,438	3	67	695,395	1,022,660	740,462	2,458,516	
MA Total	2,741,611	22	274	4,566,093	3,030,801	3,461,726	11,058,620	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.943	0.975	0.791	2.709			
	2000/2001	2.667	1.180	1.959	5.806			
	2001/2002	2.936	0.511	1.476	4.923			
	2002/2003	0.958	1.291	1.078	3.327			
	2003/2004	0.987	1.452	1.051	3.490			
	MA Total Pure Premium:	1.665	1.105	1.263	4.034			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.560	1.209	0.636				
	(14) Massachusetts Credibility:	0.58	1.00	1.00				
	(15) Countrywide Pure Premium:	2.190	0.686	1.365	4.241			
	(16) Countrywide Indicated Relativity:	0.787	0.760	0.716				
	(17) Countrywide Credibility:	0.21	0.00	0.00				
	(18) Countrywide Lost-time Claims:	243	2,188					
	(19) Pure Premium Underlying Present Rate:	1.401	1.265	1.549	4.215			
	(20) Relativity to Underlying Present Rate:	0.600	0.917	0.771				
	(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.616	1.209	0.636				
	(24) Balanced Formula Relativity:	0.623	1.210	0.639	0.720			

Class(es):		Effective: 9/1/2007						Construction
5190 ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	4,882,205	45	386	9,525,067	3,504,467	5,894,782	18,924,316	
2000/2001	5,361,539	45	380	8,647,941	3,333,175	6,643,613	18,624,729	
2001/2002	5,371,134	42	358	8,432,937	3,021,082	6,165,726	17,619,745	
2002/2003	5,645,790	33	386	7,551,204	3,002,782	6,331,449	16,885,435	
2003/2004	5,798,366	23	307	6,759,092	3,570,935	7,027,169	17,357,196	
MA Total	27,059,034	188	1,817	40,916,242	16,432,440	32,062,739	89,411,421	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.951	0.718	1.207	3.876			
	2000/2001	1.613	0.622	1.239	3.474			
	2001/2002	1.570	0.562	1.148	3.280			
	2002/2003	1.337	0.532	1.121	2.991			
	2003/2004	1.166	0.616	1.212	2.993			
	MA Total Pure Premium:	1.512	0.607	1.185	3.304			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.508	0.664	0.597				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	1.758	0.646	1.293	3.698			
	(16) Countrywide Indicated Relativity:	0.632	0.716	0.679				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	3,375	29,287					
	(19) Pure Premium Underlying Present Rate:	1.195	0.904	1.136	3.235			
	(20) Relativity to Underlying Present Rate:	0.512	0.655	0.565				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.508	0.664	0.597				
	(24) Balanced Formula Relativity:	0.514	0.665	0.599	0.566			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000188 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 113

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
5191 OFFICE MACHICE OR APPLIANCE INSTALL, INSP, ADJUSTMT OR REPAIR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	3,954,503	14	117	2,307,589	1,112,920	2,512,242	5,932,751	
2000/2001	3,630,434	9	79	1,678,981	487,648	1,702,047	3,868,676	
2001/2002	3,550,660	8	63	1,138,645	513,220	1,549,854	3,201,719	
2002/2003	3,508,366	13	83	2,027,767	698,441	2,477,831	5,204,039	
2003/2004	3,086,774	8	50	2,019,579	547,276	2,024,364	4,591,218	
MA Total	17,730,737	52	392	9,172,561	3,359,505	10,266,337	22,798,403	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.584	0.281	0.635	1.500		
		2000/2001	0.462	0.134	0.469	1.066		
		2001/2002	0.321	0.145	0.436	0.902		
		2002/2003	0.578	0.199	0.706	1.483		
		2003/2004	0.654	0.177	0.656	1.487		
		MA Total Pure Premium:	0.517	0.189	0.579	1.286		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.745	0.429	0.718			
		(14) Massachusetts Credibility:	0.67	1.00	1.00			
		(15) Countrywide Pure Premium:	0.406	0.196	0.360	0.962		
		(16) Countrywide Indicated Relativity:	0.570	0.425	0.431			
		(17) Countrywide Credibility:	0.17	0.00	0.00			
		(18) Countrywide Lost-time Claims:	1,233	9,416				
		(19) Pure Premium Underlying Present Rate:	0.307	0.263	0.436	1.005		
		(20) Relativity to Underlying Present Rate:	0.654	0.442	0.580			
		(21) Credibility to Underlying Relativity:	0.160	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
		(23) Formula Relativity:	0.700	0.429	0.718			
		(24) Balanced Formula Relativity:	0.694	0.428	0.715	0.643		

Class(es):		Effective: 9/1/2007						Goods & Services
5192 VENDING OR COIN OPERTD MACHINES-INSTALL, SRVC OR RPR & SALES, DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	265,712	5	51	419,893	375,349	558,531	1,353,773	
2000/2001	286,442	8	51	904,112	361,030	843,199	2,108,341	
2001/2002	320,436	3	49	620,676	455,207	464,197	1,540,080	
2002/2003	275,430	6	44	863,573	320,112	921,414	2,105,100	
2003/2004	324,936	0	44	0	561,160	389,277	950,437	
MA Total	1,472,956	22	239	2,808,255	2,072,857	3,176,619	8,057,731	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	1.580	1.413	2.102	5.095		
		2000/2001	3.156	1.260	2.944	7.360		
		2001/2002	1.937	1.421	1.449	4.806		
		2002/2003	3.135	1.162	3.345	7.643		
		2003/2004	0.000	1.727	1.198	2.925		
		MA Total Pure Premium:	1.907	1.407	2.157	5.470		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	2.745	3.189	2.674			
		(14) Massachusetts Credibility:	0.43	1.00	0.93			
		(15) Countrywide Pure Premium:	1.269	0.656	1.178	3.103		
		(16) Countrywide Indicated Relativity:	1.780	1.427	1.409			
		(17) Countrywide Credibility:	0.29	0.00	0.04			
		(18) Countrywide Lost-time Claims:	597	5,344				
		(19) Pure Premium Underlying Present Rate:	1.201	1.496	1.362	4.059		
		(20) Relativity to Underlying Present Rate:	2.559	2.518	1.813			
		(21) Credibility to Underlying Relativity:	0.280	0.000	0.030			
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
		(23) Formula Relativity:	2.413	3.189	2.597			
		(24) Balanced Formula Relativity:	2.392	3.183	2.588	2.653		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000189 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 114

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5213 CONCRETE CONSTRUCTION-NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,087,429	69	224	13,195,849	2,250,013	5,900,946	21,346,808	
2000/2001	1,366,624	94	272	21,248,234	2,746,568	7,671,766	31,666,568	
2001/2002	1,006,426	59	122	12,982,732	1,371,713	5,553,624	19,908,069	
2002/2003	571,767	19	71	4,026,633	735,983	2,190,911	6,953,527	
2003/2004	483,918	15	90	6,837,329	1,359,940	2,746,564	10,943,833	
MA Total	4,516,164	256	779	58,290,777	8,464,216	24,063,811	90,818,804	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	12.135	2.069	5.427	19.631			
	2000/2001	15.548	2.010	5.614	23.171			
	2001/2002	12.900	1.363	5.518	19.781			
	2002/2003	7.042	1.287	3.832	12.161			
	2003/2004	14.129	2.810	5.676	22.615			
	MA Total Pure Premium:	12.907	1.874	5.328	20.110			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	4.337	2.050	2.684				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	4.264	1.259	2.523	8.046			
	(16) Countrywide Indicated Relativity:	1.532	1.395	1.324				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,621	10,725					
	(19) Pure Premium Underlying Present Rate:	11.063	2.373	5.535	18.971			
	(20) Relativity to Underlying Present Rate:	4.738	1.720	2.754				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	4.337	2.050	2.684				
	(24) Balanced Formula Relativity:	4.391	2.051	2.695	3.454			

Class(es):		Effective: 9/1/2007						Construction
5215 CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	404,814	9	63	1,174,984	404,553	986,245	2,565,782	
2000/2001	472,226	7	78	1,429,797	780,756	1,091,145	3,301,698	
2001/2002	514,276	7	48	808,069	269,341	864,643	1,942,054	
2002/2003	550,411	5	57	839,681	477,267	870,914	2,187,862	
2003/2004	617,760	4	73	738,548	553,308	1,052,082	2,343,938	
MA Total	2,559,487	32	319	4,991,079	2,485,225	4,865,030	12,341,334	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.903	0.999	2.436	6.338			
	2000/2001	3.028	1.653	2.311	6.992			
	2001/2002	1.571	0.524	1.681	3.776			
	2002/2003	1.526	0.867	1.582	3.975			
	2003/2004	1.196	0.896	1.703	3.794			
	MA Total Pure Premium:	1.950	0.971	1.901	4.822			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.655	1.062	0.957				
	(14) Massachusetts Credibility:	0.61	1.00	1.00				
	(15) Countrywide Pure Premium:	2.461	0.869	1.731	5.061			
	(16) Countrywide Indicated Relativity:	0.884	0.963	0.909				
	(17) Countrywide Credibility:	0.20	0.00	0.00				
	(18) Countrywide Lost-time Claims:	345	4,819					
	(19) Pure Premium Underlying Present Rate:	1.695	1.576	2.232	5.503			
	(20) Relativity to Underlying Present Rate:	0.726	1.142	1.111				
	(21) Credibility to Underlying Relativity:	0.190	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.714	1.062	0.957				
	(24) Balanced Formula Relativity:	0.723	1.063	0.961	0.857			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000190 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 115

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5221 CONCRETE OR CEMENT WORK-FLOORS DRIVEWAYS YRDS OR SIDEWALKS & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	836,580	18	105	3,182,820	846,256	2,097,891	6,126,967	
2000/2001	971,010	26	112	4,517,073	918,909	2,950,731	8,386,712	
2001/2002	927,951	22	75	4,017,210	674,496	1,670,861	6,362,568	
2002/2003	902,645	11	68	2,597,870	559,964	1,798,413	4,956,247	
2003/2004	949,243	6	81	2,356,863	1,134,763	1,775,674	5,267,300	
MA Total	4,587,429	83	441	16,671,836	4,134,388	10,293,569	31,099,794	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	3.805	1.012	2.508	7.324			
	2000/2001	4.652	0.946	3.039	8.637			
	2001/2002	4.329	0.727	1.801	6.857			
	2002/2003	2.878	0.620	1.992	5.491			
	2003/2004	2.483	1.195	1.871	5.549			
	MA Total Pure Premium:	3.634	0.901	2.244	6.779			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.221	0.986	1.130				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	2.554	0.811	1.610	4.974			
	(16) Countrywide Indicated Relativity:	0.917	0.898	0.845				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,599	13,809					
	(19) Pure Premium Underlying Present Rate:	3.338	1.479	2.299	7.116			
	(20) Relativity to Underlying Present Rate:	1.430	1.072	1.144				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.221	0.986	1.130				
	(24) Balanced Formula Relativity:	1.236	0.986	1.135	1.163			

Class(es):		Effective: 9/1/2007						Construction
5222 CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	238,281	9	20	2,276,541	185,258	820,542	3,282,341	
2000/2001	334,237	10	25	1,848,101	218,565	750,884	2,817,550	
2001/2002	268,299	4	13	1,068,670	66,936	291,385	1,426,991	
2002/2003	201,688	5	13	1,115,283	380,745	762,202	2,258,230	
2003/2004	160,901	2	2	444,668	68,876	547,750	1,061,294	
MA Total	1,203,406	30	73	6,753,263	920,380	3,172,763	10,846,406	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	9.554	0.777	3.444	13.775			
	2000/2001	5.529	0.654	2.247	8.430			
	2001/2002	3.983	0.249	1.086	5.319			
	2002/2003	5.530	1.888	3.779	11.197			
	2003/2004	2.764	0.428	3.404	6.596			
	MA Total Pure Premium:	5.612	0.765	2.636	9.013			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.886	0.836	1.328				
	(14) Massachusetts Credibility:	0.62	0.81	1.00				
	(15) Countrywide Pure Premium:	5.258	1.239	2.747	9.244			
	(16) Countrywide Indicated Relativity:	1.889	1.372	1.441				
	(17) Countrywide Credibility:	0.19	0.10	0.00				
	(18) Countrywide Lost-time Claims:	381	2,075					
	(19) Pure Premium Underlying Present Rate:	3.741	0.778	2.164	6.684			
	(20) Relativity to Underlying Present Rate:	1.602	0.564	1.077				
	(21) Credibility to Underlying Relativity:	0.190	0.090	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.832	0.866	1.328				
	(24) Balanced Formula Relativity:	1.855	0.866	1.334	1.525			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000191 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 116

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5348 STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	192,859	1	13	182,912	248,813	244,428	676,152	
2000/2001	296,740	6	21	977,342	375,504	448,549	1,801,395	
2001/2002	304,771	4	36	1,201,209	609,429	490,869	2,301,507	
2002/2003	337,263	6	23	1,416,838	307,948	662,350	2,387,135	
2003/2004	384,013	4	36	1,303,262	580,859	961,045	2,845,166	
MA Total	1,515,646	21	129	5,081,562	2,122,552	2,807,242	10,011,356	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.948	1.290	1.267	3.506			
	2000/2001	3.294	1.265	1.512	6.071			
	2001/2002	3.941	2.000	1.611	7.552			
	2002/2003	4.201	0.913	1.964	7.078			
	2003/2004	3.394	1.513	2.503	7.409			
	MA Total Pure Premium:	3.353	1.400	1.852	6.605			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.127	1.532	0.933				
	(14) Massachusetts Credibility:	0.57	1.00	1.00				
	(15) Countrywide Pure Premium:	2.503	0.932	1.611	5.046			
	(16) Countrywide Indicated Relativity:	0.899	1.032	0.845				
	(17) Countrywide Credibility:	0.22	0.00	0.00				
	(18) Countrywide Lost-time Claims:	614	4,591					
	(19) Pure Premium Underlying Present Rate:	2.468	2.554	1.782	6.804			
	(20) Relativity to Underlying Present Rate:	1.057	1.851	0.886				
	(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.062	1.532	0.933				
	(24) Balanced Formula Relativity:	1.075	1.532	0.937	1.100			

Class(es):		Effective: 9/1/2007						Construction
5402 HOTHOUSE ERECTION - ALL OPERATIONS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	5,152	1	1	79,527	527	335,919	415,974	
2000/2001	4,788	0	1	0	6,032	5,710	11,743	
2001/2002	5,745	0	2	0	8,464	10,422	18,885	
2002/2003	3,790	0	1	0	1,553	5,909	7,462	
2003/2004	3,048	0	0	0	0	8,663	8,663	
MA Total	22,523	1	5	79,527	16,577	366,623	462,727	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	15.438	0.102	65.207	80.747			
	2000/2001	0.000	1.260	1.193	2.452			
	2001/2002	0.000	1.473	1.814	3.287			
	2002/2003	0.000	0.410	1.559	1.969			
	2003/2004	0.000	0.000	2.843	2.843			
	MA Total Pure Premium:	3.531	0.736	16.278	20.545			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.187	0.805	8.199				
	(14) Massachusetts Credibility:	0.13	0.23	0.42				
	(15) Countrywide Pure Premium:	1.556	0.456	2.070	4.082			
	(16) Countrywide Indicated Relativity:	0.559	0.505	1.086				
	(17) Countrywide Credibility:	0.13	0.23	0.29				
	(18) Countrywide Lost-time Claims:	3	24					
	(19) Pure Premium Underlying Present Rate:	4.379	1.786	11.880	18.044			
	(20) Relativity to Underlying Present Rate:	1.876	1.294	5.910				
	(21) Credibility to Underlying Relativity:	0.740	0.540	0.290				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.615	1.000	5.473				
	(24) Balanced Formula Relativity:	1.635	1.001	5.495	2.841			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000192 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 117

Calculation of Class Relativities

Class(es): 5403 CARPENTRY NOC		Effective: 9/1/2007						Construction
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	542,170	26	115	3,947,573	1,236,545	2,253,813	7,437,930	
2000/2001	674,330	27	125	5,159,123	1,677,177	2,566,656	9,402,955	
2001/2002	689,649	24	107	4,093,607	1,142,725	2,416,981	7,653,313	
2002/2003	667,105	10	127	2,044,763	1,250,092	2,060,750	5,355,605	
2003/2004	645,433	12	90	3,639,627	1,621,595	2,977,759	8,238,981	
MA Total	3,218,687	99	564	18,884,693	6,928,134	12,275,958	38,088,785	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	7.281	2.281	4.157	13.719	
			2000/2001	7.651	2.487	3.806	13.944	
			2001/2002	5.936	1.657	3.505	11.097	
			2002/2003	3.065	1.874	3.089	8.028	
			2003/2004	5.639	2.512	4.614	12.765	
			MA Total Pure Premium:	5.867	2.152	3.814	11.834	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
		(13) Massachusetts Indicated Relativity:		1.972	2.354	1.921		
		(14) Massachusetts Credibility:		1.00	1.00	1.00		
		(15) Countrywide Pure Premium:		4.620	1.385	2.935	8.939	
		(16) Countrywide Indicated Relativity:		1.660	1.534	1.540		
		(17) Countrywide Credibility:		0.00	0.00	0.00		
		(18) Countrywide Lost-time Claims:		2.476	18.836			
		(19) Pure Premium Underlying Present Rate:		5.513	2.936	4.323	12.771	
		(20) Relativity to Underlying Present Rate:		2.361	2.128	2.150		
		(21) Credibility to Underlying Relativity:		0.000	0.000	0.000		
		(22) Industry Group Adjusted Converted Pure Premium:		2.976	0.914	1.985	5.876	
		(23) Formula Relativity:		1.972	2.354	1.921		
		(24) Balanced Formula Relativity:		1.996	2.355	1.929	2.029	

Class(es): 5437 CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM		Effective: 9/1/2007						Construction
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	2,072,153	34	219	5,202,375	3,037,156	4,147,776	12,387,308	
2000/2001	2,297,271	42	217	7,539,115	2,117,956	4,715,617	14,372,688	
2001/2002	2,363,232	31	207	6,082,576	1,723,436	4,048,531	11,854,544	
2002/2003	2,378,102	35	208	7,837,464	1,513,967	4,379,538	13,730,969	
2003/2004	2,432,347	25	212	6,840,702	2,385,474	5,095,295	14,321,470	
MA Total	11,543,105	167	1,063	33,502,232	10,777,990	22,386,758	66,666,980	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	2.511	1.466	2.002	5.978	
			2000/2001	3.282	0.922	2.053	6.256	
			2001/2002	2.574	0.729	1.713	5.016	
			2002/2003	3.296	0.637	1.842	5.774	
			2003/2004	2.812	0.981	2.095	5.888	
			MA Total Pure Premium:	2.902	0.934	1.939	5.775	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
		(13) Massachusetts Indicated Relativity:		0.975	1.021	0.977		
		(14) Massachusetts Credibility:		1.00	1.00	1.00		
		(15) Countrywide Pure Premium:		2.671	1.037	2.111	5.819	
		(16) Countrywide Indicated Relativity:		0.959	1.149	1.108		
		(17) Countrywide Credibility:		0.00	0.00	0.00		
		(18) Countrywide Lost-time Claims:		811	8,692			
		(19) Pure Premium Underlying Present Rate:		1.828	1.615	1.886	5.329	
		(20) Relativity to Underlying Present Rate:		0.783	1.171	0.938		
		(21) Credibility to Underlying Relativity:		0.000	0.000	0.000		
		(22) Industry Group Adjusted Converted Pure Premium:		2.976	0.914	1.985	5.876	
		(23) Formula Relativity:		0.975	1.021	0.977		
		(24) Balanced Formula Relativity:		0.987	1.022	0.981	0.991	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000193 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 118

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction	
5443 LATHING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	621	0	0	0	0	0	0	0	
2000/2001	2,450	0	0	0	0	0	0	0	
2001/2002	874	0	0	0	0	0	0	0	
2002/2003	675	1	0	170,441	0	151,205		321,646	
2003/2004	1,388	0	0	0	0	0		0	
MA Total	6,008	1	0	170,441	0	151,205		321,646	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	252.490	0.000	223.995	476.485			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	28.369	0.000	25.167	53.536			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	9.532	0.000	12.676				
		(14) Massachusetts Credibility:	0.06	0.11	0.11				
		(15) Countrywide Pure Premium:	2.796	1.090	1.815	5.701			
		(16) Countrywide Indicated Relativity:	1.004	1.208	0.952				
		(17) Countrywide Credibility:	0.47	0.45	0.45				
		(18) Countrywide Lost-time Claims:	186	994					
		(19) Pure Premium Underlying Present Rate:	1.970	1.141	1.457	4.568			
		(20) Relativity to Underlying Present Rate:	0.844	0.827	0.725				
		(21) Credibility to Underlying Relativity:	0.470	0.440	0.440				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	1.441	0.907	2.142				
		(24) Balanced Formula Relativity:	1.458	0.908	2.151	1.607			

Class(es):		Effective: 9/1/2007						Construction	
5445 WALLBOARD INSTALLATION WITHIN BUILDINGS & DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,269,237	35	173	5,822,163	1,941,612	3,725,104		11,488,879	
2000/2001	1,483,392	28	171	5,158,992	2,016,190	3,005,561		10,180,744	
2001/2002	1,359,222	31	152	6,495,012	1,285,726	2,730,153		10,510,890	
2002/2003	1,391,239	20	140	4,201,182	971,729	1,703,072		6,875,983	
2003/2004	1,540,899	12	145	4,011,371	2,895,181	2,704,166		9,610,719	
MA Total	7,043,989	126	781	25,688,721	9,110,439	13,868,055		48,667,215	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	4.587	1.530	2.935	9.052			
		2000/2001	3.478	1.359	2.026	6.863			
		2001/2002	4.778	0.946	2.009	7.733			
		2002/2003	3.020	0.698	1.224	4.942			
		2003/2004	2.603	1.879	1.755	6.237			
		MA Total Pure Premium:	3.647	1.293	1.969	6.909			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.225	1.415	0.992				
		(14) Massachusetts Credibility:	1.00	1.00	1.00				
		(15) Countrywide Pure Premium:	2.847	0.957	1.780	5.584			
		(16) Countrywide Indicated Relativity:	1.023	1.061	0.934				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	1,342	10,099					
		(19) Pure Premium Underlying Present Rate:	3.142	1.663	2.096	6.901			
		(20) Relativity to Underlying Present Rate:	1.346	1.205	1.043				
		(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	1.225	1.415	0.992				
		(24) Balanced Formula Relativity:	1.241	1.415	0.996	1.185			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000194 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 119

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5462 GLAZIER-AWAY FROM SHOP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	211,601	1	43	121,143	448,061	494,425	1,063,629	
2000/2001	253,220	5	35	1,176,320	520,826	1,048,233	2,745,379	
2001/2002	308,748	8	38	1,587,108	334,128	918,940	2,840,176	
2002/2003	305,795	8	27	2,380,039	95,611	776,154	3,251,804	
2003/2004	354,164	8	35	2,897,699	320,980	1,370,695	4,589,373	
MA Total	1,433,528	30	178	8,162,309	1,719,606	4,608,447	14,490,361	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.573	2.117	2.337	5.027			
	2000/2001	4.645	2.057	4.140	10.842			
	2001/2002	5.140	1.082	2.976	9.199			
	2002/2003	7.783	0.313	2.538	10.634			
	2003/2004	8.182	0.906	3.870	12.958			
	MA Total Pure Premium:	5.694	1.200	3.215	10.108			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.913	1.312	1.619				
	(14) Massachusetts Credibility:	0.57	1.00	1.00				
	(15) Countrywide Pure Premium:	3.765	1.215	2.437	7.417			
	(16) Countrywide Indicated Relativity:	1.352	1.346	1.279				
	(17) Countrywide Credibility:	0.22	0.00	0.00				
	(18) Countrywide Lost-time Claims:	308	2,658					
	(19) Pure Premium Underlying Present Rate:	2.615	1.772	2.772	7.159			
	(20) Relativity to Underlying Present Rate:	1.120	1.284	1.379				
	(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.623	1.312	1.619				
	(24) Balanced Formula Relativity:	1.643	1.313	1.626	1.586			

Class(es):		Effective: 9/1/2007						Construction
5472 ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL &DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	180,203	2	24	256,405	473,585	244,766	974,755	
2000/2001	159,815	6	28	655,490	412,609	445,662	1,513,761	
2001/2002	189,336	7	14	876,753	159,871	375,006	1,411,630	
2002/2003	156,147	6	22	890,833	142,584	752,735	1,786,153	
2003/2004	162,038	2	18	239,906	338,944	285,684	864,534	
MA Total	847,539	23	106	2,919,387	1,527,592	2,103,853	6,550,832	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.423	2.628	1.358	5.409			
	2000/2001	4.102	2.582	2.789	9.472			
	2001/2002	4.631	0.844	1.981	7.456			
	2002/2003	5.705	0.913	4.821	11.439			
	2003/2004	1.481	2.092	1.763	5.335			
	MA Total Pure Premium:	3.445	1.802	2.482	7.729			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.157	1.971	1.250				
	(14) Massachusetts Credibility:	0.48	0.97	0.88				
	(15) Countrywide Pure Premium:	2.238	1.062	2.043	5.343			
	(16) Countrywide Indicated Relativity:	0.804	1.177	1.072				
	(17) Countrywide Credibility:	0.26	0.02	0.06				
	(18) Countrywide Lost-time Claims:	31	309					
	(19) Pure Premium Underlying Present Rate:	2.895	1.728	2.078	6.701			
	(20) Relativity to Underlying Present Rate:	1.240	1.253	1.034				
	(21) Credibility to Underlying Relativity:	0.260	0.010	0.060				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.087	1.948	1.227				
	(24) Balanced Formula Relativity:	1.100	1.949	1.232	1.277			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000195 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 120

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5473 ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC &DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	49,220	2	5	249,668	28,200	169,119	446,987	
2000/2001	67,331	2	2	332,958	40,712	235,874	609,544	
2001/2002	84,276	11	10	1,956,700	132,618	602,094	2,691,411	
2002/2003	67,314	2	5	557,812	30,357	176,273	764,442	
2003/2004	77,420	1	10	420,801	45,219	229,370	695,391	
MA Total	345,561	18	32	3,517,939	277,107	1,412,730	5,207,775	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	5.072	0.573	3.436	9.081	
			2000/2001	4.945	0.605	3.503	9.053	
			2001/2002	23.218	1.574	7.144	31.936	
			2002/2003	8.287	0.451	2.619	11.356	
			2003/2004	5.435	0.584	2.963	8.982	
			MA Total Pure Premium:	10.180	0.802	4.088	15.070	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	3.421	0.877	2.059		
			(14) Massachusetts Credibility:	0.47	0.71	0.94		
			(15) Countrywide Pure Premium:	4.016	1.402	3.219	8.638	
			(16) Countrywide Indicated Relativity:	1.443	1.554	1.689		
			(17) Countrywide Credibility:	0.27	0.15	0.03		
			(18) Countrywide Lost-time Claims:	239	887			
			(19) Pure Premium Underlying Present Rate:	6.580	1.946	5.920	14.446	
			(20) Relativity to Underlying Present Rate:	2.818	1.411	2.945		
			(21) Credibility to Underlying Relativity:	0.260	0.140	0.030		
			(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876	
			(23) Formula Relativity:	2.730	1.053	2.075		
			(24) Balanced Formula Relativity:	2.764	1.054	2.083	2.268	

Class(es):		Effective: 9/1/2007						Construction
5474 PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,202,910	16	101	2,683,240	1,280,400	1,876,802	5,840,443	
2000/2001	1,469,454	19	126	2,822,540	1,625,977	2,791,672	7,240,189	
2001/2002	1,524,420	17	120	3,009,268	1,613,999	3,428,235	8,051,502	
2002/2003	1,665,786	21	108	3,609,910	1,333,646	2,838,562	7,782,118	
2003/2004	1,854,244	15	89	4,074,224	1,359,703	3,865,030	9,298,958	
MA Total	7,716,814	88	544	16,199,182	7,213,725	14,800,302	38,213,209	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	2.231	1.064	1.560	4.855	
			2000/2001	1.921	1.107	1.900	4.927	
			2001/2002	1.974	1.059	2.249	5.282	
			2002/2003	2.167	0.801	1.704	4.672	
			2003/2004	2.197	0.733	2.084	5.015	
			MA Total Pure Premium:	2.099	0.935	1.918	4.952	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	0.705	1.022	0.966		
			(14) Massachusetts Credibility:	1.00	1.00	1.00		
			(15) Countrywide Pure Premium:	3.233	1.034	2.250	6.517	
			(16) Countrywide Indicated Relativity:	1.161	1.146	1.181		
			(17) Countrywide Credibility:	0.00	0.00	0.00		
			(18) Countrywide Lost-time Claims:	1,804	10,795			
			(19) Pure Premium Underlying Present Rate:	2.015	1.244	2.048	5.308	
			(20) Relativity to Underlying Present Rate:	0.863	0.902	1.019		
			(21) Credibility to Underlying Relativity:	0.000	0.000	0.000		
			(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876	
			(23) Formula Relativity:	0.705	1.022	0.966		
			(24) Balanced Formula Relativity:	0.714	1.023	0.970	0.849	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000196 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 121

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5478 CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	145,231	0	20	0	149,161	78,976	228,136	
2000/2001	173,186	2	17	685,301	433,630	220,110	1,339,041	
2001/2002	226,403	4	16	539,665	58,363	561,295	1,159,323	
2002/2003	326,707	3	14	1,025,116	347,884	316,223	1,689,222	
2003/2004	390,275	0	23	0	522,139	396,505	918,644	
MA Total	1,261,802	9	90	2,250,082	1,511,177	1,573,108	5,334,367	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	1.027	0.544	1.571			
	2000/2001	3.957	2.504	1.271	7.732			
	2001/2002	2.384	0.258	2.479	5.121			
	2002/2003	3.138	1.065	0.968	5.170			
	2003/2004	0.000	1.338	1.016	2.354			
	MA Total Pure Premium:	1.783	1.198	1.247	4.228			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.599	1.310	0.628				
	(14) Massachusetts Credibility:	0.78	1.00	1.00				
	(15) Countrywide Pure Premium:	2.360	0.911	1.455	4.726			
	(16) Countrywide Indicated Relativity:	0.848	1.009	0.764				
	(17) Countrywide Credibility:	0.11	0.00	0.00				
	(18) Countrywide Lost-time Claims:	201	2,034					
	(19) Pure Premium Underlying Present Rate:	6.466	4.054	3.567	14.086			
	(20) Relativity to Underlying Present Rate:	2.769	2.938	1.775				
	(21) Credibility to Underlying Relativity:	0.110	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.865	1.310	0.628				
	(24) Balanced Formula Relativity:	0.876	1.311	0.631	0.861			

Class(es):		Effective: 9/1/2007						Construction
5479 INSULATION WORK NOC & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	103,694	5	33	450,241	268,885	367,987	1,087,113	
2000/2001	135,294	4	22	475,537	103,845	310,849	890,231	
2001/2002	140,465	3	32	243,858	289,356	643,450	1,176,664	
2002/2003	244,903	7	32	1,726,336	214,124	1,104,611	3,045,072	
2003/2004	200,293	2	23	912,025	541,498	592,076	2,045,600	
MA Total	824,649	21	142	3,807,998	1,417,710	3,018,973	8,244,680	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.342	2.593	3.549	10.484			
	2000/2001	3.515	0.768	2.298	6.580			
	2001/2002	1.736	2.060	4.581	8.377			
	2002/2003	7.049	0.874	4.510	12.434			
	2003/2004	4.553	2.704	2.956	10.213			
	MA Total Pure Premium:	4.618	1.719	3.661	9.998			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.552	1.880	1.844				
	(14) Massachusetts Credibility:	0.55	1.00	1.00				
	(15) Countrywide Pure Premium:	2.868	1.354	2.424	6.646			
	(16) Countrywide Indicated Relativity:	1.030	1.500	1.272				
	(17) Countrywide Credibility:	0.23	0.00	0.00				
	(18) Countrywide Lost-time Claims:	389	3,528					
	(19) Pure Premium Underlying Present Rate:	4.076	2.258	4.946	11.280			
	(20) Relativity to Underlying Present Rate:	1.746	1.637	2.461				
	(21) Credibility to Underlying Relativity:	0.220	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.474	1.880	1.844				
	(24) Balanced Formula Relativity:	1.493	1.881	1.852	1.674			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000197 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 122

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5480 PLASTERING NOC & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	237,425	3	24	452,261	367,304	261,603	1,081,168	
2000/2001	332,855	8	26	1,445,384	296,053	974,345	2,715,782	
2001/2002	321,921	3	25	617,250	217,274	510,926	1,345,450	
2002/2003	361,669	5	19	1,043,713	59,728	435,326	1,538,767	
2003/2004	433,597	2	19	415,785	372,128	560,974	1,348,887	
MA Total	1,687,467	21	113	3,974,393	1,312,487	2,743,174	8,030,054	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.905	1.547	1.102	4.554			
	2000/2001	4.342	0.889	2.927	8.159			
	2001/2002	1.917	0.675	1.587	4.179			
	2002/2003	2.886	0.165	1.204	4.255			
	2003/2004	0.959	0.858	1.294	3.111			
	MA Total Pure Premium:	2.355	0.778	1.626	4.759			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.791	0.851	0.819				
	(14) Massachusetts Credibility:	0.57	1.00	1.00				
	(15) Countrywide Pure Premium:	3.820	1.002	2.121	6.942			
	(16) Countrywide Indicated Relativity:	1.372	1.111	1.113				
	(17) Countrywide Credibility:	0.22	0.00	0.00				
	(18) Countrywide Lost-time Claims:	82	601					
	(19) Pure Premium Underlying Present Rate:	2.226	1.340	1.573	5.139			
	(20) Relativity to Underlying Present Rate:	0.954	0.971	0.783				
	(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.953	0.851	0.819				
	(24) Balanced Formula Relativity:	0.965	0.851	0.822	0.899			

Class(es):		Effective: 9/1/2007						Construction
5506 STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	207,587	1	25	173,118	127,644	126,412	427,174	
2000/2001	255,447	5	42	783,818	559,012	1,153,186	2,496,016	
2001/2002	260,335	3	20	894,811	145,462	440,657	1,480,930	
2002/2003	361,902	4	35	823,109	265,045	536,837	1,624,991	
2003/2004	326,178	4	19	1,062,731	234,191	545,170	1,842,092	
MA Total	1,411,449	17	141	3,737,587	1,331,355	2,802,262	7,871,203	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.834	0.615	0.609	2.058			
	2000/2001	3.068	2.188	4.514	9.771			
	2001/2002	3.437	0.559	1.693	5.689			
	2002/2003	2.274	0.732	1.483	4.490			
	2003/2004	3.258	0.718	1.671	5.648			
	MA Total Pure Premium:	2.648	0.943	1.985	5.577			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.890	1.032	1.000				
	(14) Massachusetts Credibility:	0.56	1.00	1.00				
	(15) Countrywide Pure Premium:	3.796	0.921	2.211	6.928			
	(16) Countrywide Indicated Relativity:	1.364	1.020	1.160				
	(17) Countrywide Credibility:	0.22	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,144	7,722					
	(19) Pure Premium Underlying Present Rate:	2.456	1.311	1.866	5.633			
	(20) Relativity to Underlying Present Rate:	1.052	0.950	0.928				
	(21) Credibility to Underlying Relativity:	0.220	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.030	1.032	1.000				
	(24) Balanced Formula Relativity:	1.043	1.032	1.004	1.028			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000198 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 123

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5507 STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	152,882	6	19	1,535,617	320,509	380,803	2,236,929	
2000/2001	180,034	2	14	280,172	216,320	212,499	708,991	
2001/2002	232,108	1	11	233,018	22,575	169,792	425,384	
2002/2003	233,674	3	13	408,036	209,328	818,178	1,435,543	
2003/2004	238,125	5	17	1,485,511	189,139	519,818	2,194,469	
MA Total	1,036,823	17	74	3,942,353	957,872	2,101,090	7,001,315	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	10.044	2.096	2.491	14.632			
	2000/2001	1.556	1.202	1.180	3.938			
	2001/2002	1.004	0.097	0.732	1.833			
	2002/2003	1.746	0.896	3.501	6.143			
	2003/2004	6.238	0.794	2.183	9.216			
	MA Total Pure Premium:	3.802	0.924	2.026	6.753			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.278	1.010	1.021				
	(14) Massachusetts Credibility:	0.55	0.97	0.83				
	(15) Countrywide Pure Premium:	2.681	0.776	1.734	5.191			
	(16) Countrywide Indicated Relativity:	0.963	0.860	0.910				
	(17) Countrywide Credibility:	0.23	0.02	0.09				
	(18) Countrywide Lost-time Claims:	492	3,342					
	(19) Pure Premium Underlying Present Rate:	3.274	1.424	1.439	6.138			
	(20) Relativity to Underlying Present Rate:	1.402	1.032	0.716				
	(21) Credibility to Underlying Relativity:	0.220	0.010	0.080				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.233	1.008	0.986				
	(24) Balanced Formula Relativity:	1.248	1.008	0.990	1.124			

Class(es):		Effective: 9/1/2007						Construction
5509 STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	4,097	0	0	0	0	1,266	1,266	
2000/2001	3,436	0	3	0	4,541	10,471	15,012	
2001/2002	3,281	0	1	0	297	1,050	1,347	
2002/2003	160	0	0	0	0	0	0	
2003/2004	476	0	0	0	0	0	0	
MA Total	11,450	0	4	0	4,837	12,787	17,624	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.309	0.309			
	2000/2001	0.000	1.322	3.048	4.369			
	2001/2002	0.000	0.090	0.320	0.410			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	0.000	0.422	1.117	1.539			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.462	0.562				
	(14) Massachusetts Credibility:	0.06	0.15	0.15				
	(15) Countrywide Pure Premium:	2.444	0.644	1.491	4.579			
	(16) Countrywide Indicated Relativity:	0.878	0.714	0.782				
	(17) Countrywide Credibility:	0.33	0.43	0.43				
	(18) Countrywide Lost-time Claims:	28	705					
	(19) Pure Premium Underlying Present Rate:	1.103	1.265	1.766	4.133			
	(20) Relativity to Underlying Present Rate:	0.472	0.917	0.878				
	(21) Credibility to Underlying Relativity:	0.610	0.420	0.420				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.578	0.761	0.790				
	(24) Balanced Formula Relativity:	0.585	0.762	0.793	0.683			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000199 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 124

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5538 SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,177,342	15	145	2,302,730	1,272,150	1,965,696	5,540,575	
2000/2001	1,248,859	21	168	3,622,251	1,584,080	2,579,070	7,785,400	
2001/2002	1,358,904	16	137	2,869,509	1,483,644	2,314,211	6,667,364	
2002/2003	1,334,540	19	107	3,053,535	844,373	2,123,509	6,021,417	
2003/2004	1,451,131	13	122	4,055,654	1,427,569	3,251,719	8,734,942	
MA Total	6,570,776	84	679	15,903,679	6,611,816	12,234,205	34,749,700	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.956	1.081	1.670	4.706			
	2000/2001	2.900	1.268	2.065	6.234			
	2001/2002	2.112	1.092	1.703	4.906			
	2002/2003	2.288	0.633	1.591	4.512			
	2003/2004	2.795	0.984	2.241	6.019			
	MA Total Pure Premium:	2.420	1.006	1.862	5.289			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.813	1.101	0.938				
	(14) Massachusetts Credibility:	0.88	1.00	1.00				
	(15) Countrywide Pure Premium:	2.954	0.944	2.198	6.096			
	(16) Countrywide Indicated Relativity:	1.061	1.046	1.153				
	(17) Countrywide Credibility:	0.06	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,349	11,289					
	(19) Pure Premium Underlying Present Rate:	1.650	1.606	1.944	5.200			
	(20) Relativity to Underlying Present Rate:	0.707	1.164	0.967				
	(21) Credibility to Underlying Relativity:	0.060	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.822	1.101	0.938				
	(24) Balanced Formula Relativity:	0.832	1.101	0.942	0.911			

Class(es):		Effective: 9/1/2007						Construction
5545 ROOFING NOC & YARD EMP, DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	17,916	5	9	682,295	46,313	370,821	1,099,429	
2000/2001	35,940	2	13	252,494	84,385	194,534	531,412	
2001/2002	57,143	5	13	704,635	84,778	897,767	1,687,180	
2002/2003	71,118	3	22	504,848	179,863	414,727	1,099,438	
2003/2004	95,768	4	17	760,439	107,281	1,177,611	2,045,331	
MA Total	277,885	19	74	2,904,711	502,619	3,055,461	6,462,790	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	38.083	2.585	20.698	61.367			
	2000/2001	7.025	2.348	5.413	14.786			
	2001/2002	12.331	1.484	15.711	29.526			
	2002/2003	7.099	2.529	5.832	15.459			
	2003/2004	7.940	1.120	12.297	21.357			
	MA Total Pure Premium:	10.453	1.809	10.995	23.257			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	3.512	1.978	5.538				
	(14) Massachusetts Credibility:	0.64	0.91	1.00				
	(15) Countrywide Pure Premium:	3.851	2.395	3.276	9.522			
	(16) Countrywide Indicated Relativity:	1.383	2.654	1.719				
	(17) Countrywide Credibility:	0.11	0.05	0.00				
	(18) Countrywide Lost-time Claims:	2	64					
	(19) Pure Premium Underlying Present Rate:	17.358	4.591	21.557	43.506			
	(20) Relativity to Underlying Present Rate:	7.434	3.327	10.725				
	(21) Credibility to Underlying Relativity:	0.250	0.040	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	4.259	2.066	5.538				
	(24) Balanced Formula Relativity:	4.312	2.067	5.561	4.385			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000200 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 125

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5547 ROOFING-BUILT UP - YARD EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	342,854	14	89	2,320,336	717,612	1,273,813	4,311,761	
2000/2001	321,365	12	83	2,098,090	652,651	1,505,383	4,256,123	
2001/2002	334,812	17	57	2,689,206	873,104	2,199,075	5,761,384	
2002/2003	313,768	14	56	2,352,230	310,944	1,688,679	4,351,853	
2003/2004	323,654	7	38	1,657,748	408,827	1,812,426	3,879,002	
MA Total	1,636,453	64	323	11,117,610	2,963,138	8,479,376	22,560,124	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	6.768	2.093	3.715	12.576			
	2000/2001	6.529	2.031	4.684	13.244			
	2001/2002	8.032	2.608	6.568	17.208			
	2002/2003	7.497	0.991	5.382	13.870			
	2003/2004	5.122	1.263	5.600	11.985			
	MA Total Pure Premium:	6.794	1.811	5.182	13.786			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.283	1.980	2.610				
	(14) Massachusetts Credibility:	0.88	1.00	1.00				
	(15) Countrywide Pure Premium:	8.473	2.378	5.738	16.588			
	(16) Countrywide Indicated Relativity:	3.044	2.635	3.011				
	(17) Countrywide Credibility:	0.06	0.00	0.00				
	(18) Countrywide Lost-time Claims:	84	686					
	(19) Pure Premium Underlying Present Rate:	6.715	2.695	5.860	15.269			
	(20) Relativity to Underlying Present Rate:	2.876	1.953	2.915				
	(21) Credibility to Underlying Relativity:	0.060	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	2.364	1.980	2.610				
	(24) Balanced Formula Relativity:	2.393	1.981	2.621	2.406			

Class(es):		Effective: 9/1/2007						Construction
5606 CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	4,063,837	22	120	4,184,508	1,643,159	3,072,015	8,899,681	
2000/2001	4,675,163	23	137	4,539,683	2,229,735	3,231,324	10,000,742	
2001/2002	4,749,944	23	98	3,867,007	930,159	2,512,662	7,309,828	
2002/2003	4,570,438	19	82	3,259,126	962,103	3,655,367	7,876,596	
2003/2004	4,667,857	8	102	2,254,712	1,484,584	2,045,314	5,784,610	
MA Total	22,727,239	95	539	18,105,036	7,249,739	14,516,682	39,871,457	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.030	0.404	0.756	2.190			
	2000/2001	0.971	0.477	0.691	2.139			
	2001/2002	0.814	0.196	0.529	1.539			
	2002/2003	0.713	0.211	0.800	1.723			
	2003/2004	0.483	0.318	0.438	1.239			
	MA Total Pure Premium:	0.797	0.319	0.639	1.754			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.268	0.349	0.322				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	0.993	0.267	0.619	1.880			
	(16) Countrywide Indicated Relativity:	0.357	0.296	0.325				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,292	7,938					
	(19) Pure Premium Underlying Present Rate:	0.721	0.496	0.653	1.870			
	(20) Relativity to Underlying Present Rate:	0.309	0.360	0.325				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.268	0.349	0.322				
	(24) Balanced Formula Relativity:	0.271	0.349	0.323	0.301			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000201 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 126

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5610 CLEANER - DEBRIS REMOVAL								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	266,079	2	24	254,701	198,453	300,597	753,752	
2000/2001	231,055	2	14	359,860	314,917	380,124	1,054,901	
2001/2002	214,492	6	15	846,467	111,663	225,297	1,183,426	
2002/2003	244,552	9	21	1,583,389	264,082	714,861	2,562,332	
2003/2004	270,610	4	24	1,479,343	299,451	598,014	2,376,808	
MA Total	1,226,788	23	98	4,523,759	1,188,566	2,218,893	7,931,218	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.957	0.746	1.130	2.833			
	2000/2001	1.557	1.363	1.645	4.566			
	2001/2002	3.946	0.521	1.050	5.517			
	2002/2003	6.475	1.080	2.923	10.478			
	2003/2004	5.467	1.107	2.210	8.783			
	MA Total Pure Premium:	3.687	0.969	1.809	6.465			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.239	1.060	0.911				
	(14) Massachusetts Credibility:	0.46	0.87	0.79				
	(15) Countrywide Pure Premium:	1.708	0.813	1.648	4.169			
	(16) Countrywide Indicated Relativity:	0.613	0.900	0.865				
	(17) Countrywide Credibility:	0.27	0.07	0.11				
	(18) Countrywide Lost-time Claims:	76	1,241					
	(19) Pure Premium Underlying Present Rate:	1.731	0.923	1.068	3.722			
	(20) Relativity to Underlying Present Rate:	0.741	0.669	0.531				
	(21) Credibility to Underlying Relativity:	0.270	0.060	0.100				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.936	1.025	0.868				
	(24) Balanced Formula Relativity:	0.947	1.026	0.872	0.934			

Class(es):		Effective: 9/1/2007						Construction
5645 CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	2,814,116	65	414	8,380,197	3,584,166	9,632,763	21,597,127	
2000/2001	3,355,173	68	456	10,112,884	3,996,810	9,621,770	23,731,464	
2001/2002	3,824,459	63	447	9,494,948	4,381,183	9,864,507	23,740,638	
2002/2003	4,317,969	60	518	11,914,193	4,565,668	12,168,392	28,648,253	
2003/2004	4,847,031	58	528	15,018,696	6,426,780	15,305,711	36,751,188	
MA Total	19,158,748	314	2,363	54,920,919	22,954,608	56,593,143	134,468,670	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.978	1.274	3.423	7.675			
	2000/2001	3.014	1.191	2.868	7.073			
	2001/2002	2.483	1.146	2.579	6.208			
	2002/2003	2.759	1.057	2.818	6.635			
	2003/2004	3.099	1.326	3.158	7.582			
	MA Total Pure Premium:	2.867	1.198	2.954	7.019			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.963	1.310	1.488				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	4.431	1.695	3.799	9.926			
	(16) Countrywide Indicated Relativity:	1.592	1.879	1.994				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	4,629	42,528					
	(19) Pure Premium Underlying Present Rate:	2.105	1.818	3.052	6.976			
	(20) Relativity to Underlying Present Rate:	0.902	1.318	1.518				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.963	1.310	1.488				
	(24) Balanced Formula Relativity:	0.975	1.311	1.494	1.203			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000202 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 127

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
5701 WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	18,259	2	8	286,377	43,474	332,841	662,692	
2000/2001	31,705	2	2	197,353	1,259	79,238	277,850	
2001/2002	24,591	0	1	0	3,942	2,057	5,999	
2002/2003	262,864	22	33	7,777,797	359,557	2,812,512	10,949,865	
2003/2004	39,446	3	7	1,250,455	129,676	477,681	1,857,813	
MA Total	376,865	29	51	9,511,982	537,909	3,704,329	13,754,220	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	15.684	2.381	18.229	36.294			
	2000/2001	6.225	0.040	2.499	8.764			
	2001/2002	0.000	0.160	0.084	0.244			
	2002/2003	29.589	1.368	10.700	41.656			
	2003/2004	31.700	3.287	12.110	47.097			
	MA Total Pure Premium:	25.240	1.427	9.829	36.496			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	8.481	1.561	4.951				
	(14) Massachusetts Credibility:	0.59	0.74	0.97				
	(15) Countrywide Pure Premium:	6.901	1.896	4.426	13.224			
	(16) Countrywide Indicated Relativity:	2.479	2.101	2.323				
	(17) Countrywide Credibility:	0.15	0.13	0.02				
	(18) Countrywide Lost-time Claims:	4	38					
	(19) Pure Premium Underlying Present Rate:	10.447	2.005	5.906	18.357			
	(20) Relativity to Underlying Present Rate:	4.474	1.453	2.938				
	(21) Credibility to Underlying Relativity:	0.260	0.130	0.010				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	6.539	1.617	4.878				
	(24) Balanced Formula Relativity:	6.620	1.618	4.899	5.260			

Class(es):		Effective: 9/1/2007						Construction
5703 BUILDING RAISING OR MOVING & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	8,676	0	3	0	10,336	34,123	44,458	
2000/2001	13,397	0	1	0	17,421	4,678	22,100	
2001/2002	37,191	23	31	6,617,333	361,771	1,694,164	8,673,267	
2002/2003	12,456	0	0	0	0	4,345	4,345	
2003/2004	10,262	0	1	0	3,723	6,223	9,946	
MA Total	81,982	23	36	6,617,333	393,251	1,743,532	8,754,116	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	1.191	3.933	5.124			
	2000/2001	0.000	1.300	0.349	1.650			
	2001/2002	177.927	9.727	45.553	233.207			
	2002/2003	0.000	0.000	0.349	0.349			
	2003/2004	0.000	0.363	0.606	0.969			
	MA Total Pure Premium:	80.717	4.797	21.267	106.781			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	27.123	5.246	10.712				
	(14) Massachusetts Credibility:	0.27	0.40	0.51				
	(15) Countrywide Pure Premium:	4.471	2.138	3.799	10.407			
	(16) Countrywide Indicated Relativity:	1.606	2.369	1.993				
	(17) Countrywide Credibility:	0.23	0.30	0.25				
	(18) Countrywide Lost-time Claims:	12	123					
	(19) Pure Premium Underlying Present Rate:	6.859	1.995	5.433	14.288			
	(20) Relativity to Underlying Present Rate:	2.938	1.446	2.703				
	(21) Credibility to Underlying Relativity:	0.500	0.300	0.240				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	9.161	3.243	6.610				
	(24) Balanced Formula Relativity:	9.275	3.245	6.638	7.446			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000203 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 128

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction	
5705 SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	911	0	0	0	0	0	0	0	
2000/2001	666	0	0	0	0	0	0	0	
2001/2002	0	0	0	0	0	0	0	0	
2002/2003	0	0	0	0	0	0	0	0	
2003/2004	0	0	0	0	0	0	0	0	
MA Total	1,577	0	0	0	0	0	0	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.05	0.07	0.08				
		(15) Countrywide Pure Premium:	2.681	2.150	2.280	7.111			
		(16) Countrywide Indicated Relativity:	0.963	2.382	1.196				
		(17) Countrywide Credibility:	0.09	0.24	0.29				
		(18) Countrywide Lost-time Claims:	1	26					
		(19) Pure Premium Underlying Present Rate:	6.350	1.433	2.637	10.419			
		(20) Relativity to Underlying Present Rate:	2.719	1.038	1.312				
		(21) Credibility to Underlying Relativity:	0.860	0.690	0.630				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	2.425	1.288	1.174				
		(24) Balanced Formula Relativity:	2.456	1.289	1.178	1.842			

Class(es):		Effective: 9/1/2007						Construction	
6003 PILE DRIVING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	140,152	5	20	1,081,878	217,546	467,755	1,767,180		
2000/2001	141,650	4	28	984,697	635,822	667,263	2,287,782		
2001/2002	95,462	5	18	1,318,284	158,441	508,358	1,985,083		
2002/2003	91,419	7	13	1,839,675	52,395	716,772	2,608,842		
2003/2004	89,731	2	8	658,449	131,255	501,714	1,291,418		
MA Total	558,414	23	87	5,882,984	1,195,459	2,861,861	9,940,304		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	7.719	1.552	3.337	12.609			
		2000/2001	6.952	4.489	4.711	16.151			
		2001/2002	13.809	1.660	5.325	20.794			
		2002/2003	20.123	0.573	7.840	28.537			
		2003/2004	7.338	1.463	5.591	14.392			
		MA Total Pure Premium:	10.535	2.141	5.125	17.801			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	3.540	2.341	2.581				
		(14) Massachusetts Credibility:	0.56	0.91	0.95				
		(15) Countrywide Pure Premium:	1.941	0.678	1.332	3.951			
		(16) Countrywide Indicated Relativity:	0.697	0.751	0.699				
		(17) Countrywide Credibility:	0.22	0.05	0.03				
		(18) Countrywide Lost-time Claims:	68	405					
		(19) Pure Premium Underlying Present Rate:	6.288	2.282	3.782	12.351			
		(20) Relativity to Underlying Present Rate:	2.693	1.654	1.881				
		(21) Credibility to Underlying Relativity:	0.220	0.040	0.020				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	2.728	2.234	2.511				
		(24) Balanced Formula Relativity:	2.762	2.236	2.521	2.599			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000204 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 129

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction	
6204 DRILLING NOC & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	258,646	12	42	2,257,452	438,078	1,576,905	4,272,435		
2000/2001	201,882	4	23	896,883	306,502	583,640	1,787,024		
2001/2002	198,021	6	29	1,332,757	258,077	434,644	2,025,478		
2002/2003	187,878	5	25	1,311,404	260,822	786,559	2,358,786		
2003/2004	233,905	3	20	1,071,101	340,898	705,197	2,117,197		
MA Total	1,080,332	30	139	6,869,597	1,604,378	4,086,945	12,560,920		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	8.728	1.694	6.097	16.518				
	2000/2001	4.443	1.518	2.891	8.852				
	2001/2002	6.730	1.303	2.195	10.229				
	2002/2003	6.980	1.388	4.187	12.555				
	2003/2004	4.579	1.457	3.015	9.052				
	MA Total Pure Premium:	6.359	1.485	3.783	11.627				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.137	1.624	1.906					
	(14) Massachusetts Credibility:	0.66	1.00	1.00					
	(15) Countrywide Pure Premium:	4.757	1.595	3.601	9.953				
	(16) Countrywide Indicated Relativity:	1.709	1.768	1.889					
	(17) Countrywide Credibility:	0.17	0.00	0.00					
	(18) Countrywide Lost-time Claims:	239	2,146						
	(19) Pure Premium Underlying Present Rate:	4.944	1.766	2.695	9.405				
	(20) Relativity to Underlying Present Rate:	2.117	1.280	1.341					
	(21) Credibility to Underlying Relativity:	0.170	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876				
	(23) Formula Relativity:	2.061	1.624	1.906					
	(24) Balanced Formula Relativity:	2.086	1.625	1.913	1.956				

Class(es):		Effective: 9/1/2007						Construction	
6217 EXCAVATION & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,868,026	40	236	7,194,440	2,861,166	4,673,002	14,728,608		
2000/2001	3,148,838	32	201	5,193,419	2,421,577	4,308,229	11,923,226		
2001/2002	3,006,267	31	170	6,037,049	1,642,504	4,189,191	11,868,744		
2002/2003	3,402,198	27	192	5,567,169	2,128,971	5,527,870	13,224,010		
2003/2004	3,641,508	19	200	4,916,789	2,693,952	5,851,225	13,461,966		
MA Total	16,066,837	149	999	28,908,866	11,748,170	24,549,518	65,206,554		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	2.508	0.998	1.629	5.135				
	2000/2001	1.649	0.769	1.368	3.787				
	2001/2002	2.008	0.546	1.393	3.948				
	2002/2003	1.636	0.626	1.625	3.887				
	2003/2004	1.350	0.740	1.607	3.697				
	MA Total Pure Premium:	1.799	0.731	1.528	4.058				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.605	0.800	0.770					
	(14) Massachusetts Credibility:	1.00	1.00	1.00					
	(15) Countrywide Pure Premium:	2.689	0.775	1.729	5.193				
	(16) Countrywide Indicated Relativity:	0.966	0.859	0.907					
	(17) Countrywide Credibility:	0.00	0.00	0.00					
	(18) Countrywide Lost-time Claims:	1,693	13,587						
	(19) Pure Premium Underlying Present Rate:	2.065	1.002	1.645	4.712				
	(20) Relativity to Underlying Present Rate:	0.884	0.726	0.819					
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876				
	(23) Formula Relativity:	0.605	0.800	0.770					
	(24) Balanced Formula Relativity:	0.612	0.800	0.773	0.696				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000205 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 130

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
6233 OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	8,459	0	3	0	34,396	27,031	61,426	
2000/2001	58,856	0	1	0	15,065	48,403	63,468	
2001/2002	2,319	0	0	0	0	0	0	
2002/2003	2,349	0	0	0	0	0	0	
2003/2004	401	0	0	0	0	0	0	
MA Total	72,384	0	4	0	49,461	75,434	124,895	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	4.066	3.195	7.261			
	2000/2001	0.000	0.256	0.822	1.078			
	2001/2002	0.000	0.000	0.000	0.000			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	0.000	0.000	0.000	0.000			
	MA Total Pure Premium:	0.000	0.683	1.042	1.725			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.000	0.747	0.525				
	(14) Massachusetts Credibility:	0.19	0.35	0.26				
	(15) Countrywide Pure Premium:	2.554	0.661	1.216	4.432			
	(16) Countrywide Indicated Relativity:	0.918	0.732	0.638				
	(17) Countrywide Credibility:	0.41	0.33	0.37				
	(18) Countrywide Lost-time Claims:	180	780					
	(19) Pure Premium Underlying Present Rate:	3.123	1.645	1.176	5.944			
	(20) Relativity to Underlying Present Rate:	1.337	1.192	0.585				
	(21) Credibility to Underlying Relativity:	0.400	0.320	0.370				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.911	0.885	0.589				
	(24) Balanced Formula Relativity:	0.922	0.885	0.592	0.805			

Class(es):		Effective: 9/1/2007						Construction
6251 TUNNELING - NOT PNEUMATIC - ALL OPERATIONS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	771,180	13	43	3,198,660	397,782	1,243,939	4,840,381	
2000/2001	696,999	6	27	1,215,344	319,816	619,521	2,154,681	
2001/2002	691,084	14	5	3,892,067	32,859	975,399	4,900,326	
2002/2003	565,605	13	9	3,943,688	106,075	1,438,776	5,488,539	
2003/2004	543,990	5	17	3,122,313	981,260	720,056	4,823,629	
MA Total	3,268,858	51	101	15,372,073	1,837,793	4,997,691	22,207,556	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	4.148	0.516	1.613	6.277			
	2000/2001	1.744	0.459	0.889	3.091			
	2001/2002	5.632	0.048	1.411	7.091			
	2002/2003	6.973	0.188	2.544	9.704			
	2003/2004	5.740	1.804	1.324	8.867			
	MA Total Pure Premium:	4.703	0.562	1.529	6.794			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.580	0.615	0.770				
	(14) Massachusetts Credibility:	0.83	1.00	1.00				
	(15) Countrywide Pure Premium:	4.927	0.857	1.867	7.651			
	(16) Countrywide Indicated Relativity:	1.770	0.949	0.980				
	(17) Countrywide Credibility:	0.09	0.00	0.00				
	(18) Countrywide Lost-time Claims:	60	242					
	(19) Pure Premium Underlying Present Rate:	2.855	0.583	1.347	4.785			
	(20) Relativity to Underlying Present Rate:	1.223	0.423	0.670				
	(21) Credibility to Underlying Relativity:	0.080	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.569	0.615	0.770				
	(24) Balanced Formula Relativity:	1.588	0.615	0.773	1.161			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000206 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 131

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
6252 SHAFT SINKING - ALL OPERATIONS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	55,567	2	1	510,785	7,907	84,818	603,509	
2000/2001	71,919	0	1	0	37,703	0	37,703	
2001/2002	24,940	0	0	0	0	9,184	9,184	
2002/2003	18,233	0	0	0	0	0	0	
2003/2004	14,880	2	4	881,874	25,600	275,612	1,183,086	
MA Total	185,539	4	6	1,392,658	71,210	369,615	1,833,483	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	9.192	0.142	1.526	10.861			
	2000/2001	0.000	0.524	0.000	0.524			
	2001/2002	0.000	0.000	0.368	0.368			
	2002/2003	0.000	0.000	0.000	0.000			
	2003/2004	59.267	1.720	18.523	79.510			
	MA Total Pure Premium:	7.506	0.384	1.992	9.882			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.522	0.420	1.003				
	(14) Massachusetts Credibility:	0.28	0.36	0.42				
	(15) Countrywide Pure Premium:	6.479	0.947	2.637	10.063			
	(16) Countrywide Indicated Relativity:	2.327	1.049	1.384				
	(17) Countrywide Credibility:	0.31	0.32	0.29				
	(18) Countrywide Lost-time Claims:	24	95					
	(19) Pure Premium Underlying Present Rate:	3.229	0.692	1.507	5.429			
	(20) Relativity to Underlying Present Rate:	1.383	0.502	0.750				
	(21) Credibility to Underlying Relativity:	0.410	0.320	0.290				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.995	0.647	1.040				
	(24) Balanced Formula Relativity:	2.019	0.648	1.045	1.477			

Class(es):		Effective: 9/1/2007						Construction
6306 SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	238,331	2	20	343,725	162,913	179,289	685,928	
2000/2001	258,756	3	24	726,115	410,423	613,585	1,750,123	
2001/2002	252,002	3	17	714,051	297,074	516,435	1,527,559	
2002/2003	242,417	2	12	334,451	156,119	318,599	809,169	
2003/2004	393,181	2	5	433,883	28,680	612,009	1,074,571	
MA Total	1,384,687	12	78	2,552,224	1,055,209	2,239,916	5,847,350	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.442	0.684	0.752	2.878			
	2000/2001	2.806	1.586	2.371	6.764			
	2001/2002	2.834	1.179	2.049	6.062			
	2002/2003	1.380	0.644	1.314	3.338			
	2003/2004	1.104	0.073	1.557	2.733			
	MA Total Pure Premium:	1.843	0.762	1.618	4.223			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.619	0.833	0.815				
	(14) Massachusetts Credibility:	0.61	1.00	1.00				
	(15) Countrywide Pure Premium:	3.211	0.907	1.986	6.104			
	(16) Countrywide Indicated Relativity:	1.154	1.004	1.042				
	(17) Countrywide Credibility:	0.20	0.00	0.00				
	(18) Countrywide Lost-time Claims:	284	2,621					
	(19) Pure Premium Underlying Present Rate:	3.092	1.180	1.972	6.244			
	(20) Relativity to Underlying Present Rate:	1.324	0.855	0.981				
	(21) Credibility to Underlying Relativity:	0.190	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.860	0.833	0.815				
	(24) Balanced Formula Relativity:	0.871	0.834	0.818	0.847			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000207 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 132

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
6319 GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	407,627	9	44	1,033,167	538,673	821,589	2,393,429	
2000/2001	434,850	7	43	1,171,030	420,504	846,022	2,437,556	
2001/2002	434,391	10	32	1,789,477	561,306	1,303,029	3,653,812	
2002/2003	432,082	5	28	944,817	175,993	565,763	1,686,573	
2003/2004	434,962	4	12	806,685	96,208	563,725	1,466,619	
MA Total	2,143,912	35	159	5,745,176	1,792,684	4,100,128	11,637,988	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.535	1.321	2.016	5.872			
	2000/2001	2.693	0.967	1.946	5.606			
	2001/2002	4.120	1.292	3.000	8.411			
	2002/2003	2.187	0.407	1.309	3.903			
	2003/2004	1.855	0.221	1.296	3.372			
	MA Total Pure Premium:	2.680	0.836	1.912	5.428			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.900	0.915	0.963				
	(14) Massachusetts Credibility:	0.65	1.00	1.00				
	(15) Countrywide Pure Premium:	3.033	0.643	1.613	5.288			
	(16) Countrywide Indicated Relativity:	1.090	0.712	0.846				
	(17) Countrywide Credibility:	0.18	0.00	0.00				
	(18) Countrywide Lost-time Claims:	354	2,625					
	(19) Pure Premium Underlying Present Rate:	2.345	1.079	1.820	5.244			
	(20) Relativity to Underlying Present Rate:	1.004	0.782	0.905				
	(21) Credibility to Underlying Relativity:	0.170	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.952	0.915	0.963				
	(24) Balanced Formula Relativity:	0.964	0.915	0.967	0.957			

Class(es):		Effective: 9/1/2007						Construction
6325 CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	178,794	0	12	0	320,614	234,032	554,646	
2000/2001	315,544	3	11	449,540	77,914	241,805	769,259	
2001/2002	141,652	1	10	3,582	35,015	30,798	69,395	
2002/2003	167,860	1	16	127,178	201,091	184,311	512,580	
2003/2004	141,459	0	9	0	171,089	109,451	280,540	
MA Total	945,309	5	58	580,299	805,724	800,396	2,186,419	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	1.793	1.309	3.102			
	2000/2001	1.425	0.247	0.766	2.438			
	2001/2002	0.025	0.247	0.217	0.490			
	2002/2003	0.758	1.198	1.098	3.054			
	2003/2004	0.000	1.209	0.774	1.983			
	MA Total Pure Premium:	0.614	0.852	0.847	2.313			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.206	0.932	0.426				
	(14) Massachusetts Credibility:	0.35	0.70	0.64				
	(15) Countrywide Pure Premium:	2.848	0.790	1.839	5.477			
	(16) Countrywide Indicated Relativity:	1.023	0.875	0.965				
	(17) Countrywide Credibility:	0.33	0.15	0.18				
	(18) Countrywide Lost-time Claims:	459	2,739					
	(19) Pure Premium Underlying Present Rate:	1.140	0.699	0.828	2.667			
	(20) Relativity to Underlying Present Rate:	0.488	0.507	0.412				
	(21) Credibility to Underlying Relativity:	0.320	0.150	0.180				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.566	0.860	0.521				
	(24) Balanced Formula Relativity:	0.573	0.860	0.523	0.601			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000208 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 133

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
6400 FENCE ERECTION - ALL TYPES								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	143,058	1	19	169,590	119,644	129,970	419,204	
2000/2001	178,915	4	26	844,391	139,146	393,998	1,377,536	
2001/2002	207,016	1	21	82,834	210,309	237,414	530,557	
2002/2003	197,923	5	21	720,479	85,937	905,222	1,711,638	
2003/2004	214,378	3	25	492,570	168,179	480,708	1,141,457	
MA Total	941,290	14	112	2,309,865	723,214	2,147,311	5,180,391	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.185	0.836	0.909	2.930			
	2000/2001	4.720	0.778	2.202	7.699			
	2001/2002	0.400	1.016	1.147	2.563			
	2002/2003	3.640	0.434	4.574	8.648			
	2003/2004	2.298	0.784	2.242	5.325			
	MA Total Pure Premium:	2.454	0.768	2.281	5.504			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.825	0.840	1.149				
	(14) Massachusetts Credibility:	0.51	0.83	0.88				
	(15) Countrywide Pure Premium:	3.801	1.305	2.492	7.597			
	(16) Countrywide Indicated Relativity:	1.365	1.446	1.308				
	(17) Countrywide Credibility:	0.25	0.09	0.06				
	(18) Countrywide Lost-time Claims:	183	1,708					
	(19) Pure Premium Underlying Present Rate:	2.966	1.070	1.862	5.898			
	(20) Relativity to Underlying Present Rate:	1.270	0.775	0.926				
	(21) Credibility to Underlying Relativity:	0.240	0.080	0.060				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.067	0.890	1.145				
	(24) Balanced Formula Relativity:	1.080	0.890	1.150	1.074			

Class(es):		Effective: 9/1/2007						Miscellaneous
6834 BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	115,530	3	4	331,921	13,571	178,210	523,702	
2000/2001	136,653	1	10	148,866	48,993	255,034	452,893	
2001/2002	143,482	2	13	183,319	56,247	156,137	395,702	
2002/2003	144,630	1	12	70,574	49,616	211,989	332,179	
2003/2004	151,557	2	9	566,701	68,888	232,398	867,986	
MA Total	691,852	9	48	1,301,380	237,313	1,033,769	2,572,462	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.873	0.117	1.543	4.533			
	2000/2001	1.089	0.359	1.866	3.314			
	2001/2002	1.278	0.392	1.088	2.758			
	2002/2003	0.488	0.343	1.466	2.297			
	2003/2004	3.739	0.455	1.533	5.727			
	MA Total Pure Premium:	1.881	0.343	1.494	3.718			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.895	0.392	0.811				
	(14) Massachusetts Credibility:	0.29	0.59	0.74				
	(15) Countrywide Pure Premium:	1.174	0.864	1.521	3.559			
	(16) Countrywide Indicated Relativity:	0.617	1.106	0.913				
	(17) Countrywide Credibility:	0.36	0.21	0.13				
	(18) Countrywide Lost-time Claims:	604	4,678					
	(19) Pure Premium Underlying Present Rate:	1.017	0.612	1.641	3.270			
	(20) Relativity to Underlying Present Rate:	0.708	0.513	0.969				
	(21) Credibility to Underlying Relativity:	0.350	0.200	0.130				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.730	0.566	0.845				
	(24) Balanced Formula Relativity:	0.731	0.567	0.847	0.746			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000209 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 134

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
6836 MARINA & DRIVERS: MA ACT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	278,355	0	18	0	45,752	97,869	143,620	
2000/2001	284,957	1	29	224,122	129,334	212,572	566,027	
2001/2002	317,944	2	20	463,789	61,562	455,461	980,811	
2002/2003	335,785	1	25	154,467	113,789	393,654	661,910	
2003/2004	366,380	2	24	618,580	250,088	519,636	1,388,305	
MA Total	1,583,421	6	116	1,460,957	600,524	1,679,192	3,740,674	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.164	0.352	0.516			
	2000/2001	0.787	0.454	0.746	1.986			
	2001/2002	1.459	0.194	1.433	3.085			
	2002/2003	0.460	0.339	1.172	1.971			
	2003/2004	1.688	0.683	1.418	3.789			
	MA Total Pure Premium:	0.923	0.379	1.060	2.362			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.439	0.433	0.576				
	(14) Massachusetts Credibility:	0.39	0.80	0.81				
	(15) Countrywide Pure Premium:	1.183	0.614	1.347	3.144			
	(16) Countrywide Indicated Relativity:	0.622	0.786	0.809				
	(17) Countrywide Credibility:	0.31	0.10	0.10				
	(18) Countrywide Lost-time Claims:	62	1,035					
	(19) Pure Premium Underlying Present Rate:	0.911	0.575	0.888	2.375			
	(20) Relativity to Underlying Present Rate:	0.635	0.482	0.525				
	(21) Credibility to Underlying Relativity:	0.300	0.100	0.090				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.554	0.473	0.594				
	(24) Balanced Formula Relativity:	0.555	0.474	0.596	0.556			

Class(es):		Effective: 9/1/2007						Miscellaneous
7219 TRUCKING: NOC - ALL EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	5,065,007	94	813	15,650,184	5,608,939	10,247,684	31,506,806	
2000/2001	2,306,120	55	329	9,135,682	3,339,495	5,552,471	18,027,648	
2001/2002	2,265,219	55	298	8,851,734	2,576,731	6,359,190	17,787,656	
2002/2003	2,220,926	50	304	11,003,229	2,351,270	7,089,200	20,443,699	
2003/2004	2,381,834	21	283	5,690,897	3,599,139	5,269,841	14,559,877	
MA Total	14,239,106	275	2,027	50,331,726	17,475,574	34,518,386	102,325,686	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	3.090	1.107	2.023	6.220			
	2000/2001	3.961	1.448	2.408	7.817			
	2001/2002	3.908	1.138	2.807	7.853			
	2002/2003	4.954	1.059	3.192	9.205			
	2003/2004	2.389	1.511	2.213	6.113			
	MA Total Pure Premium:	3.535	1.227	2.424	7.186			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.682	1.401	1.316				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	3.591	1.159	2.373	7.123			
	(16) Countrywide Indicated Relativity:	1.887	1.485	1.425				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	3,604	26,847					
	(19) Pure Premium Underlying Present Rate:	2.531	1.775	2.184	6.490			
	(20) Relativity to Underlying Present Rate:	1.762	1.486	1.290				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	1.682	1.401	1.316				
	(24) Balanced Formula Relativity:	1.686	1.404	1.319	1.494			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000210 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 135

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7230 TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	44,397	2	16	258,231	31,537	173,333	463,101	
2000/2001	38,270	0	3	0	31,749	12,625	44,375	
2001/2002	35,131	0	4	0	6,503	13,269	19,772	
2002/2003	39,999	2	6	362,539	18,913	416,314	797,765	
2003/2004	38,088	1	8	412,687	62,104	71,379	546,169	
MA Total	195,885	5	37	1,033,456	150,806	686,920	1,871,182	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	5.816	0.710	3.904	10.431	
			2000/2001	0.000	0.830	0.330	1.160	
			2001/2002	0.000	0.185	0.378	0.563	
			2002/2003	9.064	0.473	10.408	19.944	
			2003/2004	10.835	1.631	1.874	14.340	
			MA Total Pure Premium:	5.276	0.770	3.507	9.552	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	2.511	0.879	1.904		
			(14) Massachusetts Credibility:	0.25	0.50	0.56		
			(15) Countrywide Pure Premium:	2.799	1.171	1.970	5.940	
			(16) Countrywide Indicated Relativity:	1.471	1.500	1.183		
			(17) Countrywide Credibility:	0.38	0.25	0.22		
			(18) Countrywide Lost-time Claims:	882	11,425			
			(19) Pure Premium Underlying Present Rate:	2.464	1.413	2.854	6.731	
			(20) Relativity to Underlying Present Rate:	1.715	1.184	1.685		
			(21) Credibility to Underlying Relativity:	0.370	0.250	0.220		
			(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819	
			(23) Formula Relativity:	1.821	1.110	1.697		
			(24) Balanced Formula Relativity:	1.825	1.113	1.701	1.648	

Class(es):		Effective: 9/1/2007						Miscellaneous
7231 TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	164,931	4	30	585,103	332,313	520,637	1,438,053	
2000/2001	193,769	1	12	142,212	146,277	395,453	683,942	
2001/2002	188,290	1	20	133,841	98,101	233,927	465,869	
2002/2003	196,338	5	27	1,081,509	182,829	747,949	2,012,286	
2003/2004	177,950	0	20	0	185,120	126,730	311,850	
MA Total	921,278	11	109	1,942,665	944,639	2,024,696	4,911,999	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	3.548	2.015	3.157	8.719	
			2000/2001	0.734	0.755	2.041	3.530	
			2001/2002	0.711	0.521	1.242	2.474	
			2002/2003	5.508	0.931	3.809	10.249	
			2003/2004	0.000	1.040	0.712	1.752	
			MA Total Pure Premium:	2.109	1.025	2.198	5.332	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	1.004	1.170	1.193		
			(14) Massachusetts Credibility:	0.41	0.93	0.87		
			(15) Countrywide Pure Premium:	2.299	1.410	2.577	6.286	
			(16) Countrywide Indicated Relativity:	1.208	1.806	1.548		
			(17) Countrywide Credibility:	0.30	0.04	0.07		
			(18) Countrywide Lost-time Claims:	457	8,666			
			(19) Pure Premium Underlying Present Rate:	1.794	1.451	1.836	5.081	
			(20) Relativity to Underlying Present Rate:	1.249	1.215	1.084		
			(21) Credibility to Underlying Relativity:	0.290	0.030	0.060		
			(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819	
			(23) Formula Relativity:	1.136	1.197	1.211		
			(24) Balanced Formula Relativity:	1.138	1.200	1.214	1.179	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000211 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 136

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7360 FREIGHT HANDLING NOC: MA ACT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	72,537	2	13	351,140	92,981	163,471	607,592	
2000/2001	73,813	1	12	116,252	66,446	94,378	277,076	
2001/2002	54,218	1	5	206,471	10,892	74,284	291,647	
2002/2003	72,483	0	8	0	49,289	109,862	159,151	
2003/2004	66,503	1	8	248,232	100,549	176,095	524,876	
MA Total	339,554	5	46	922,095	320,158	618,089	1,860,342	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	4.841	1.282	2.254	8.376		
		2000/2001	1.575	0.900	1.279	3.754		
		2001/2002	3.808	0.201	1.370	5.379		
		2002/2003	0.000	0.680	1.516	2.196		
		2003/2004	3.733	1.512	2.648	7.893		
		MA Total Pure Premium:	2.716	0.943	1.820	5.479		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.293	1.076	0.988			
		(14) Massachusetts Credibility:	0.26	0.64	0.54			
		(15) Countrywide Pure Premium:	1.827	0.862	1.690	4.379		
		(16) Countrywide Indicated Relativity:	0.960	1.104	1.015			
		(17) Countrywide Credibility:	0.37	0.18	0.23			
		(18) Countrywide Lost-time Claims:	172	2,033				
		(19) Pure Premium Underlying Present Rate:	1.593	1.574	1.525	4.691		
		(20) Relativity to Underlying Present Rate:	1.109	1.318	0.900			
		(21) Credibility to Underlying Relativity:	0.370	0.180	0.230			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	1.102	1.125	0.974			
		(24) Balanced Formula Relativity:	1.104	1.128	0.977	1.059		

Class(es):		Effective: 9/1/2007						Miscellaneous
7370 TAXICAB CO: ALL OTHER EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	515,599	4	102	591,511	515,570	1,123,088	2,230,169	
2000/2001	643,006	5	126	736,573	548,873	755,835	2,041,280	
2001/2002	696,514	2	133	155,397	398,431	726,044	1,279,872	
2002/2003	747,310	5	149	564,965	748,625	1,104,152	2,417,741	
2003/2004	1,154,162	7	211	1,705,179	1,048,954	1,913,012	4,667,145	
MA Total	3,756,591	23	721	3,753,624	3,260,453	5,622,130	12,636,207	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	1.147	1.000	2.178	4.325		
		2000/2001	1.146	0.854	1.175	3.175		
		2001/2002	0.223	0.572	1.042	1.838		
		2002/2003	0.756	1.002	1.478	3.235		
		2003/2004	1.477	0.909	1.657	4.044		
		MA Total Pure Premium:	0.999	0.868	1.497	3.364		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.476	0.991	0.812			
		(14) Massachusetts Credibility:	0.54	1.00	1.00			
		(15) Countrywide Pure Premium:	1.544	0.860	2.092	4.496		
		(16) Countrywide Indicated Relativity:	0.811	1.102	1.257			
		(17) Countrywide Credibility:	0.23	0.00	0.00			
		(18) Countrywide Lost-time Claims:	204	4,701				
		(19) Pure Premium Underlying Present Rate:	0.869	0.924	1.289	3.082		
		(20) Relativity to Underlying Present Rate:	0.605	0.774	0.761			
		(21) Credibility to Underlying Relativity:	0.230	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	0.583	0.991	0.812			
		(24) Balanced Formula Relativity:	0.584	0.993	0.814	0.746		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000212 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 137

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7380 DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	3,149,562	47	714	7,261,461	6,062,712	8,474,814	21,798,987	
2000/2001	3,369,771	56	572	8,275,969	4,125,994	7,225,965	19,627,928	
2001/2002	3,278,837	48	528	7,162,856	3,497,800	6,781,476	17,442,132	
2002/2003	3,191,403	63	515	10,914,000	3,041,339	8,833,452	22,788,792	
2003/2004	3,153,471	30	432	8,661,322	4,321,086	6,690,615	19,673,023	
MA Total	16,143,044	244	2,761	42,275,608	21,048,931	38,006,322	101,330,862	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.306	1.925	2.691	6.921			
	2000/2001	2.456	1.224	2.144	5.825			
	2001/2002	2.185	1.067	2.068	5.320			
	2002/2003	3.420	0.953	2.768	7.141			
	2003/2004	2.747	1.370	2.122	6.239			
	MA Total Pure Premium:	2.619	1.304	2.354	6.277			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.246	1.488	1.278				
	(14) Massachusetts Credibility:	1.00	1.00	1.00				
	(15) Countrywide Pure Premium:	1.828	0.786	1.573	4.187			
	(16) Countrywide Indicated Relativity:	0.961	1.007	0.945				
	(17) Countrywide Credibility:	0.00	0.00	0.00				
	(18) Countrywide Lost-time Claims:	2,751	33,932					
	(19) Pure Premium Underlying Present Rate:	1.620	1.821	2.174	5.615			
	(20) Relativity to Underlying Present Rate:	1.128	1.525	1.284				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	1.246	1.488	1.278				
	(24) Balanced Formula Relativity:	1.249	1.492	1.281	1.305			

Class(es):		Effective: 9/1/2007						Miscellaneous
7382 BUS CO: ALL OTHER EMPLOYEES & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,733,925	23	269	3,280,626	1,192,888	2,918,298	7,391,812	
2000/2001	1,814,775	20	221	2,329,375	1,575,021	2,547,763	6,452,159	
2001/2002	1,835,626	22	234	2,471,011	1,589,638	3,691,394	7,752,044	
2002/2003	2,413,401	30	262	4,198,934	1,477,984	4,270,056	9,946,974	
2003/2004	2,090,095	9	215	2,143,476	1,500,537	3,412,934	7,056,946	
MA Total	9,887,822	104	1,201	14,423,423	7,336,068	16,840,444	38,599,935	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.892	0.688	1.683	4.263			
	2000/2001	1.284	0.868	1.404	3.555			
	2001/2002	1.346	0.866	2.011	4.223			
	2002/2003	1.740	0.612	1.769	4.122			
	2003/2004	1.026	0.718	1.633	3.376			
	MA Total Pure Premium:	1.459	0.742	1.703	3.904			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.694	0.847	0.925				
	(14) Massachusetts Credibility:	0.86	1.00	1.00				
	(15) Countrywide Pure Premium:	1.376	0.891	1.770	4.037			
	(16) Countrywide Indicated Relativity:	0.723	1.141	1.063				
	(17) Countrywide Credibility:	0.07	0.00	0.00				
	(18) Countrywide Lost-time Claims:	766	8,781					
	(19) Pure Premium Underlying Present Rate:	1.042	1.020	1.544	3.606			
	(20) Relativity to Underlying Present Rate:	0.726	0.854	0.912				
	(21) Credibility to Underlying Relativity:	0.070	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.698	0.847	0.925				
	(24) Balanced Formula Relativity:	0.700	0.849	0.927	0.814			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000213 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 138

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7403 AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: A/O EMP &DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	128,245	0	18	0	112,304	132,887	245,191	
2000/2001	131,296	0	6	0	59,120	57,207	116,327	
2001/2002	131,028	1	19	113,616	152,637	365,928	632,181	
2002/2003	583,431	15	69	3,014,466	307,961	1,222,156	4,544,584	
2003/2004	169,642	0	29	0	226,296	229,468	455,764	
MA Total	1,143,642	16	141	3,128,082	858,318	2,007,646	5,994,046	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	0.876	1.036	1.912		
		2000/2001	0.000	0.450	0.436	0.886		
		2001/2002	0.867	1.165	2.793	4.825		
		2002/2003	5.167	0.528	2.095	7.789		
		2003/2004	0.000	1.334	1.353	2.687		
		MA Total Pure Premium:	2.735	0.751	1.755	5.241		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	1.302	0.857	0.953			
		(14) Massachusetts Credibility:	0.35	0.79	0.80			
		(15) Countrywide Pure Premium:	0.973	0.672	1.207	2.853		
		(16) Countrywide Indicated Relativity:	0.511	0.862	0.725			
		(17) Countrywide Credibility:	0.33	0.11	0.10			
		(18) Countrywide Lost-time Claims:	1,310	18,713				
		(19) Pure Premium Underlying Present Rate:	0.932	0.782	1.218	2.933		
		(20) Relativity to Underlying Present Rate:	0.649	0.655	0.719			
		(21) Credibility to Underlying Relativity:	0.320	0.100	0.100			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	0.832	0.837	0.907			
		(24) Balanced Formula Relativity:	0.834	0.839	0.909	0.864		

Class(es):		Effective: 9/1/2007						Miscellaneous
7405 AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: FLYING CREW								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	21,681	0	0	0	0	0	0	
2000/2001	74,663	0	1	0	670	1,650	2,320	
2001/2002	115,347	0	0	0	0	1,145	1,145	
2002/2003	1,336,672	5	40	1,107,196	281,763	554,814	1,943,774	
2003/2004	16,183	0	0	0	0	0	0	
MA Total	1,564,546	5	41	1,107,196	282,433	557,610	1,947,239	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.000	0.000	0.000	0.000		
		2000/2001	0.000	0.009	0.022	0.031		
		2001/2002	0.000	0.000	0.010	0.010		
		2002/2003	0.828	0.211	0.415	1.454		
		2003/2004	0.000	0.000	0.000	0.000		
		MA Total Pure Premium:	0.708	0.181	0.356	1.245		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.337	0.206	0.193			
		(14) Massachusetts Credibility:	0.26	0.66	0.61			
		(15) Countrywide Pure Premium:	0.262	0.204	0.312	0.779		
		(16) Countrywide Indicated Relativity:	0.138	0.262	0.187			
		(17) Countrywide Credibility:	0.37	0.17	0.20			
		(18) Countrywide Lost-time Claims:	462	7,276				
		(19) Pure Premium Underlying Present Rate:	0.334	0.361	0.444	1.139		
		(20) Relativity to Underlying Present Rate:	0.232	0.303	0.262			
		(21) Credibility to Underlying Relativity:	0.370	0.170	0.190			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	0.225	0.232	0.205			
		(24) Balanced Formula Relativity:	0.225	0.233	0.206	0.219		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000214 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 139

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous	
7409 AIRCRAFT OR HELICOP OP: AERIAL APPL, SEEDING: FLYING CREW*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,402	0	0	0	0	0	0	0	
2000/2001	2,952	0	0	0	0	0	0	0	
2001/2002	1,969	0	0	0	0	2,597	2,597	0	
2002/2003	1,444	0	0	0	0	873	873	0	
2003/2004	2,191	0	0	0	0	0	0	0	
MA Total	9,958	0	0	0	0	3,470	3,470	0	
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	1.319	1.319			
		2002/2003	0.000	0.000	0.605	0.605			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.348	0.348			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.189				
		(14) Massachusetts Credibility:	0.10	0.11	0.12				
		(15) Countrywide Pure Premium:	1.205	0.337	0.694	2.236			
		(16) Countrywide Indicated Relativity:	0.633	0.432	0.417				
		(17) Countrywide Credibility:	0.45	0.45	0.44				
		(18) Countrywide Lost-time Claims:	116	1,123					
		(19) Pure Premium Underlying Present Rate:	4.235	0.601	1.202	6.039			
		(20) Relativity to Underlying Present Rate:	2.949	0.503	0.710				
		(21) Credibility to Underlying Relativity:	0.450	0.440	0.440				
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
		(23) Formula Relativity:	1.612	0.416	0.518				
		(24) Balanced Formula Relativity:	1.615	0.417	0.520	0.979			

Class(es):		Effective: 9/1/2007						Miscellaneous	
7421 AIRCRAFT OR HELICOP OP: TRANSPORT PERS IN EMPLR BUS: FLY CRW*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	152,863	1	7	145,522	31,881	146,288	323,691		
2000/2001	151,744	1	1	323,040	65	100,035	423,140		
2001/2002	186,239	1	5	241,862	53,739	61,877	357,478		
2002/2003	208,794	1	2	231,267	3,614	4,085	238,966		
2003/2004	210,553	0	3	0	25,325	174,216	199,541		
MA Total	910,193	4	18	941,692	114,624	486,500	1,542,816		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.952	0.209	0.957	2.118			
		2000/2001	2.129	0.000	0.659	2.789			
		2001/2002	1.299	0.289	0.332	1.919			
		2002/2003	1.108	0.017	0.020	1.145			
		2003/2004	0.000	0.120	0.827	0.948			
		MA Total Pure Premium:	1.035	0.126	0.535	1.695			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.492	0.144	0.290				
		(14) Massachusetts Credibility:	0.25	0.42	0.72				
		(15) Countrywide Pure Premium:	2.159	0.208	0.570	2.937			
		(16) Countrywide Indicated Relativity:	1.135	0.267	0.342				
		(17) Countrywide Credibility:	0.38	0.29	0.14				
		(18) Countrywide Lost-time Claims:	160	867					
		(19) Pure Premium Underlying Present Rate:	0.525	0.197	1.166	1.888			
		(20) Relativity to Underlying Present Rate:	0.365	0.165	0.688				
		(21) Credibility to Underlying Relativity:	0.370	0.290	0.140				
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
		(23) Formula Relativity:	0.689	0.186	0.353				
		(24) Balanced Formula Relativity:	0.691	0.186	0.354	0.470			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000215 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 140

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7423 AIRCRAFT OR HELICOP OP: AIR CARRIER-COMMUTER: A/O EMP & DR								
Adjusted Converted Loss and Loss Adjustment Expense								
Policy Period (1)	Exposure (2)	Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	237,666	5	21	714,791	193,343	462,444	1,370,579	
2000/2001	236,554	5	22	444,114	195,263	857,672	1,497,049	
2001/2002	273,126	2	12	339,269	35,479	534,893	909,641	
2002/2003	233,797	2	13	288,593	149,017	552,347	989,957	
2003/2004	261,418	1	14	154,788	191,070	273,300	619,158	
MA Total	1,242,561	15	82	1,941,555	764,173	2,680,655	5,386,383	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	3.008	0.814	1.946	5.767			
	2000/2001	1.877	0.825	3.626	6.329			
	2001/2002	1.242	0.130	1.958	3.330			
	2002/2003	1.234	0.637	2.363	4.234			
	2003/2004	0.592	0.731	1.045	2.368			
	MA Total Pure Premium:	1.563	0.615	2.157	4.335			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.744	0.702	1.171				
	(14) Massachusetts Credibility:	0.38	0.77	0.94				
	(15) Countrywide Pure Premium:	0.944	0.417	0.808	2.169			
	(16) Countrywide Indicated Relativity:	0.496	0.534	0.485				
	(17) Countrywide Credibility:	0.31	0.12	0.03				
	(18) Countrywide Lost-time Claims:	176	2,536					
	(19) Pure Premium Underlying Present Rate:	1.084	0.677	1.645	3.406			
	(20) Relativity to Underlying Present Rate:	0.755	0.567	0.971				
	(21) Credibility to Underlying Relativity:	0.310	0.110	0.030				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.671	0.667	1.145				
	(24) Balanced Formula Relativity:	0.672	0.669	1.147	0.853			

Class(es):		Effective: 9/1/2007						Miscellaneous
7502 GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR								
Adjusted Converted Loss and Loss Adjustment Expense								
Policy Period (1)	Exposure (2)	Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	335,262	2	31	468,566	163,723	511,539	1,143,828	
2000/2001	348,828	6	24	1,078,573	148,332	778,351	2,005,255	
2001/2002	313,109	5	34	548,541	316,988	1,003,344	1,868,874	
2002/2003	302,337	0	15	0	81,929	147,755	229,685	
2003/2004	290,275	0	35	0	456,487	350,640	807,127	
MA Total	1,589,811	13	139	2,095,681	1,167,459	2,791,629	6,054,768	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.398	0.488	1.526	3.412			
	2000/2001	3.092	0.425	2.231	5.749			
	2001/2002	1.752	1.012	3.204	5.969			
	2002/2003	0.000	0.271	0.489	0.760			
	2003/2004	0.000	1.573	1.208	2.781			
	MA Total Pure Premium:	1.318	0.734	1.756	3.808			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.627	0.838	0.953				
	(14) Massachusetts Credibility:	0.47	0.90	1.00				
	(15) Countrywide Pure Premium:	1.005	0.452	1.141	2.597			
	(16) Countrywide Indicated Relativity:	0.528	0.579	0.685				
	(17) Countrywide Credibility:	0.27	0.05	0.00				
	(18) Countrywide Lost-time Claims:	90	1,190					
	(19) Pure Premium Underlying Present Rate:	1.406	0.768	1.634	3.808			
	(20) Relativity to Underlying Present Rate:	0.979	0.643	0.965				
	(21) Credibility to Underlying Relativity:	0.260	0.050	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.692	0.816	0.953				
	(24) Balanced Formula Relativity:	0.693	0.818	0.956	0.816			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000216 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 141

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7515 OIL OR GAS PIPELINE OPERATION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	15,773	0	0	0	0	2,962	2,962	
2000/2001	19,040	0	1	0	28,579	16,539	45,118	
2001/2002	22,693	0	1	0	741	5,566	6,307	
2002/2003	43,926	4	13	960,935	131,993	450,120	1,543,047	
2003/2004	24,263	0	0	0	0	856	856	
MA Total	125,695	4	15	960,935	161,313	476,044	1,598,291	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.000	0.188	0.188			
	2000/2001	0.000	1.501	0.869	2.370			
	2001/2002	0.000	0.033	0.245	0.278			
	2002/2003	21.876	3.005	10.247	35.128			
	2003/2004	0.000	0.000	0.035	0.035			
	MA Total Pure Premium:	7.645	1.283	3.787	12.716			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	3.639	1.465	2.056				
	(14) Massachusetts Credibility:	0.11	0.21	0.20				
	(15) Countrywide Pure Premium:	0.439	0.202	0.429	1.070			
	(16) Countrywide Indicated Relativity:	0.231	0.258	0.258				
	(17) Countrywide Credibility:	0.41	0.40	0.40				
	(18) Countrywide Lost-time Claims:	49	493					
	(19) Pure Premium Underlying Present Rate:	0.445	0.252	0.359	1.056			
	(20) Relativity to Underlying Present Rate:	0.310	0.211	0.212				
	(21) Credibility to Underlying Relativity:	0.480	0.390	0.400				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.644	0.493	0.599				
	(24) Balanced Formula Relativity:	0.645	0.495	0.601	0.601			

Class(es):		Effective: 9/1/2007						Construction
7538 ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	205,515	1	16	127,188	126,366	320,986	574,541	
2000/2001	184,451	1	12	55,191	170,662	152,694	378,548	
2001/2002	179,848	4	22	576,191	305,037	378,911	1,260,139	
2002/2003	187,135	1	9	163,238	146,927	153,914	464,078	
2003/2004	219,760	2	18	376,446	101,284	233,915	711,646	
MA Total	976,709	9	77	1,298,255	850,276	1,240,421	3,388,952	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.619	0.615	1.562	2.796			
	2000/2001	0.299	0.925	0.828	2.052			
	2001/2002	3.204	1.696	2.107	7.007			
	2002/2003	0.872	0.785	0.822	2.480			
	2003/2004	1.713	0.461	1.064	3.238			
	MA Total Pure Premium:	1.329	0.871	1.270	3.470			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.447	0.952	0.640				
	(14) Massachusetts Credibility:	0.38	0.82	0.83				
	(15) Countrywide Pure Premium:	2.800	0.843	1.855	5.499			
	(16) Countrywide Indicated Relativity:	1.006	0.935	0.973				
	(17) Countrywide Credibility:	0.31	0.09	0.09				
	(18) Countrywide Lost-time Claims:	649	4,094					
	(19) Pure Premium Underlying Present Rate:	1.373	1.003	1.543	3.919			
	(20) Relativity to Underlying Present Rate:	0.588	0.727	0.768				
	(21) Credibility to Underlying Relativity:	0.310	0.090	0.080				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.664	0.930	0.680				
	(24) Balanced Formula Relativity:	0.672	0.931	0.683	0.716			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000217 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 142

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7539 ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	493,630	1	20	182,076	83,978	100,430	366,484	
2000/2001	445,578	0	15	0	73,571	116,531	190,101	
2001/2002	279,048	0	10	0	103,262	283,095	386,358	
2002/2003	470,434	1	6	428,907	22,366	92,536	543,810	
2003/2004	418,644	1	11	231,260	54,249	162,465	447,973	
MA Total	2,107,334	3	62	842,243	337,427	755,057	1,934,727	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.369	0.170	0.203	0.742			
	2000/2001	0.000	0.165	0.262	0.427			
	2001/2002	0.000	0.370	1.015	1.385			
	2002/2003	0.912	0.048	0.197	1.156			
	2003/2004	0.552	0.130	0.388	1.070			
	MA Total Pure Premium:	0.400	0.160	0.358	0.918			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.190	0.183	0.195				
	(14) Massachusetts Credibility:	0.35	0.86	0.82				
	(15) Countrywide Pure Premium:	0.666	0.260	0.561	1.487			
	(16) Countrywide Indicated Relativity:	0.350	0.333	0.337				
	(17) Countrywide Credibility:	0.33	0.07	0.09				
	(18) Countrywide Lost-time Claims:	376	3,075					
	(19) Pure Premium Underlying Present Rate:	0.502	0.523	0.685	1.711			
	(20) Relativity to Underlying Present Rate:	0.350	0.438	0.405				
	(21) Credibility to Underlying Relativity:	0.320	0.070	0.090				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.294	0.211	0.226				
	(24) Balanced Formula Relativity:	0.295	0.212	0.227	0.254			

Class(es):		Effective: 9/1/2007						Miscellaneous
7580 SEWAGE DISPOSAL PLANT OPERATION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	103,468	0	8	0	41,056	56,858	97,914	
2000/2001	114,163	1	8	100,591	40,092	101,069	241,753	
2001/2002	104,642	0	6	0	68,550	154,022	222,572	
2002/2003	128,912	1	5	74,105	45,643	147,239	266,986	
2003/2004	121,303	0	7	0	48,220	85,910	134,129	
MA Total	572,488	2	34	174,697	243,560	545,098	963,354	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.397	0.550	0.946			
	2000/2001	0.881	0.351	0.885	2.118			
	2001/2002	0.000	0.655	1.472	2.127			
	2002/2003	0.575	0.354	1.142	2.071			
	2003/2004	0.000	0.398	0.708	1.106			
	MA Total Pure Premium:	0.305	0.425	0.952	1.683			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.145	0.486	0.517				
	(14) Massachusetts Credibility:	0.27	0.50	0.61				
	(15) Countrywide Pure Premium:	0.891	0.377	0.861	2.129			
	(16) Countrywide Indicated Relativity:	0.468	0.483	0.517				
	(17) Countrywide Credibility:	0.37	0.25	0.20				
	(18) Countrywide Lost-time Claims:	101	1,183					
	(19) Pure Premium Underlying Present Rate:	1.020	0.497	1.221	2.738			
	(20) Relativity to Underlying Present Rate:	0.710	0.416	0.721				
	(21) Credibility to Underlying Relativity:	0.360	0.250	0.190				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.468	0.468	0.556				
	(24) Balanced Formula Relativity:	0.469	0.469	0.557	0.503			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000218 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 143

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7590 GARBAGE WORKS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	41,331	2	8	200,249	337,193	426,616	964,058	
2000/2001	44,982	3	1	580,954	2,178	160,883	744,015	
2001/2002	33,677	1	2	134,849	6,015	101,611	242,475	
2002/2003	42,255	0	6	0	52,934	61,758	114,692	
2003/2004	48,938	0	3	0	39,097	24,978	64,075	
MA Total	211,183	6	20	916,053	437,417	775,846	2,129,316	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	4.845	8.158	10.322	23.325		
		2000/2001	12.915	0.048	3.577	16.540		
		2001/2002	4.004	0.179	3.017	7.200		
		2002/2003	0.000	1.253	1.462	2.714		
		2003/2004	0.000	0.799	0.510	1.309		
		MA Total Pure Premium:	4.338	2.071	3.674	10.083		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	2.065	2.364	1.994			
		(14) Massachusetts Credibility:	0.25	0.59	0.58			
		(15) Countrywide Pure Premium:	2.596	0.742	2.055	5.393		
		(16) Countrywide Indicated Relativity:	1.364	0.951	1.234			
		(17) Countrywide Credibility:	0.38	0.21	0.21			
		(18) Countrywide Lost-time Claims:	144	1,389				
		(19) Pure Premium Underlying Present Rate:	2.289	2.002	2.885	7.176		
		(20) Relativity to Underlying Present Rate:	1.594	1.677	1.704			
		(21) Credibility to Underlying Relativity:	0.370	0.200	0.210			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	1.624	1.930	1.774			
		(24) Balanced Formula Relativity:	1.627	1.935	1.778	1.741		

Class(es):		Effective: 9/1/2007						Miscellaneous
7600 TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,237,060	4	105	779,256	697,660	949,365	2,426,281	
2000/2001	1,262,621	10	64	1,299,070	598,304	1,331,209	3,228,584	
2001/2002	1,265,625	12	69	2,530,749	446,879	1,322,320	4,299,947	
2002/2003	1,082,683	14	81	2,490,249	708,777	1,838,514	5,037,540	
2003/2004	1,053,174	9	69	2,746,040	673,335	1,368,474	4,787,849	
MA Total	5,901,163	49	388	9,845,365	3,124,955	6,809,882	19,780,201	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.630	0.564	0.767	1.961		
		2000/2001	1.029	0.474	1.054	2.557		
		2001/2002	2.000	0.353	1.045	3.397		
		2002/2003	2.300	0.655	1.698	4.653		
		2003/2004	2.607	0.639	1.299	4.546		
		MA Total Pure Premium:	1.668	0.530	1.154	3.352		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.794	0.604	0.626			
		(14) Massachusetts Credibility:	0.63	1.00	1.00			
		(15) Countrywide Pure Premium:	1.012	0.462	0.949	2.422		
		(16) Countrywide Indicated Relativity:	0.532	0.591	0.570			
		(17) Countrywide Credibility:	0.19	0.00	0.00			
		(18) Countrywide Lost-time Claims:	910	9,384				
		(19) Pure Premium Underlying Present Rate:	0.799	0.727	0.874	2.400		
		(20) Relativity to Underlying Present Rate:	0.556	0.608	0.516			
		(21) Credibility to Underlying Relativity:	0.180	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	0.701	0.604	0.626			
		(24) Balanced Formula Relativity:	0.703	0.606	0.628	0.657		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000219 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 144

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Office & Clerical	
7610 RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	4,454,571	1	15	138,193	65,440	216,819	420,452		
2000/2001	3,351,468	1	20	76,314	169,295	257,347	502,955		
2001/2002	2,877,666	0	10	0	92,029	153,023	245,053		
2002/2003	2,735,901	0	21	0	66,214	139,668	205,881		
2003/2004	2,812,319	0	6	0	98,427	295,775	394,202		
MA Total	16,231,925	2	72	214,507	491,405	1,062,632	1,768,543		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.031	0.015	0.049	0.094				
	2000/2001	0.023	0.051	0.077	0.150				
	2001/2002	0.000	0.032	0.053	0.085				
	2002/2003	0.000	0.024	0.051	0.075				
	2003/2004	0.000	0.035	0.105	0.140				
	MA Total Pure Premium:	0.013	0.030	0.065	0.109				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.181	0.655	0.760					
	(14) Massachusetts Credibility:	0.32	0.81	0.78					
	(15) Countrywide Pure Premium:	0.115	0.051	0.118	0.284				
	(16) Countrywide Indicated Relativity:	1.658	1.214	1.486					
	(17) Countrywide Credibility:	0.34	0.10	0.11					
	(18) Countrywide Lost-time Claims:	311	2,574						
	(19) Pure Premium Underlying Present Rate:	0.052	0.059	0.079	0.189				
	(20) Relativity to Underlying Present Rate:	0.921	0.970	0.963					
	(21) Credibility to Underlying Relativity:	0.340	0.090	0.110					
	(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206				
	(23) Formula Relativity:	0.934	0.740	0.862					
	(24) Balanced Formula Relativity:	0.937	0.738	0.860	0.860				

Class(es):		Effective: 9/1/2007						Miscellaneous	
7704 FIREFIGHTERS & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	7,704	0	4	0	14,615	15,905	30,520		
2000/2001	19,571	0	1	0	70	5,630	5,700		
2001/2002	48,396	0	3	0	3,929	6,357	10,286		
2002/2003	20,085	0	1	0	62	5,628	5,690		
2003/2004	22,415	0	1	0	663	122	785		
MA Total	118,171	0	10	0	19,340	33,642	52,982		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	1.897	2.064	3.961				
	2000/2001	0.000	0.004	0.288	0.291				
	2001/2002	0.000	0.081	0.131	0.213				
	2002/2003	0.000	0.003	0.280	0.283				
	2003/2004	0.000	0.030	0.005	0.035				
	MA Total Pure Premium:	0.000	0.164	0.285	0.448				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	0.187	0.155					
	(14) Massachusetts Credibility:	0.09	0.20	0.25					
	(15) Countrywide Pure Premium:	0.341	0.167	0.380	0.889				
	(16) Countrywide Indicated Relativity:	0.179	0.215	0.228					
	(17) Countrywide Credibility:	0.46	0.40	0.38					
	(18) Countrywide Lost-time Claims:	214	4,544						
	(19) Pure Premium Underlying Present Rate:	0.280	0.251	0.609	1.140				
	(20) Relativity to Underlying Present Rate:	0.195	0.210	0.360					
	(21) Credibility to Underlying Relativity:	0.450	0.400	0.370					
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819				
	(23) Formula Relativity:	0.170	0.207	0.258					
	(24) Balanced Formula Relativity:	0.170	0.208	0.259	0.211				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000220 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 145

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
7720 POLICE OFFICERS & DRIVERS								
		Adjusted Converted Loss and Loss Adjustment Expense						
Policy Period (1)	Exposure (2)	Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,045,706	5	60	992,880	240,419	723,333	1,956,632	
2000/2001	1,226,193	7	63	672,199	381,223	597,549	1,650,972	
2001/2002	1,511,205	5	72	500,825	259,101	663,137	1,423,064	
2002/2003	1,498,902	4	70	602,505	373,581	1,021,667	1,997,753	
2003/2004	1,394,228	2	68	369,452	393,680	566,476	1,329,608	
MA Total	6,676,234	23	333	3,137,861	1,648,005	3,572,163	8,358,029	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.949	0.230	0.692	1.871		
		2000/2001	0.548	0.311	0.487	1.346		
		2001/2002	0.331	0.171	0.439	0.942		
		2002/2003	0.402	0.249	0.682	1.333		
		2003/2004	0.265	0.282	0.406	0.954		
		MA Total Pure Premium:	0.470	0.247	0.535	1.252		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	0.224	0.282	0.290			
		(14) Massachusetts Credibility:	0.55	1.00	1.00			
		(15) Countrywide Pure Premium:	0.892	0.492	1.064	2.448		
		(16) Countrywide Indicated Relativity:	0.469	0.630	0.639			
		(17) Countrywide Credibility:	0.23	0.00	0.00			
		(18) Countrywide Lost-time Claims:	944	15,199				
		(19) Pure Premium Underlying Present Rate:	0.508	0.406	0.640	1.555		
		(20) Relativity to Underlying Present Rate:	0.354	0.340	0.378			
		(21) Credibility to Underlying Relativity:	0.220	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
		(23) Formula Relativity:	0.309	0.282	0.290			
		(24) Balanced Formula Relativity:	0.309	0.282	0.291	0.298		

Class(es):		Effective: 9/1/2007						Construction
7855 RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR & DR								
		Adjusted Converted Loss and Loss Adjustment Expense						
Policy Period (1)	Exposure (2)	Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	12,278	1	1	88,149	2,551	56,100	146,799	
2000/2001	8,169	0	3	0	77,352	27,325	104,677	
2001/2002	8,490	0	0	0	0	2,176	2,176	
2002/2003	9,615	0	1	0	5,110	1,037	6,147	
2003/2004	11,501	1	0	391,235	0	360,303	751,538	
MA Total	50,053	2	5	479,384	85,013	446,939	1,011,336	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	7.180	0.208	4.569	11.957		
		2000/2001	0.000	9.470	3.345	12.815		
		2001/2002	0.000	0.000	0.256	0.256		
		2002/2003	0.000	0.531	0.108	0.639		
		2003/2004	34.018	0.000	31.328	65.346		
		MA Total Pure Premium:	9.578	1.698	8.929	20.205		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	3.218	1.858	4.498			
		(14) Massachusetts Credibility:	0.14	0.33	0.26			
		(15) Countrywide Pure Premium:	2.947	1.001	1.917	5.865		
		(16) Countrywide Indicated Relativity:	1.059	1.109	1.006			
		(17) Countrywide Credibility:	0.43	0.34	0.37			
		(18) Countrywide Lost-time Claims:	54	405				
		(19) Pure Premium Underlying Present Rate:	2.200	1.926	1.625	5.751		
		(20) Relativity to Underlying Present Rate:	0.942	1.396	0.809			
		(21) Credibility to Underlying Relativity:	0.430	0.330	0.370			
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876		
		(23) Formula Relativity:	1.311	1.451	1.841			
		(24) Balanced Formula Relativity:	1.327	1.452	1.848	1.523		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000221 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 146

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8001 STORE: FLORISTS & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	677,522	2	29	137,977	376,563	511,819	1,026,359		
2000/2001	736,604	3	36	340,944	103,986	318,471	763,401		
2001/2002	747,432	3	36	358,524	225,902	542,330	1,126,755		
2002/2003	772,248	4	30	430,446	103,469	438,329	972,244		
2003/2004	706,572	1	34	187,938	229,601	392,697	810,235		
MA Total	3,640,378	13	165	1,455,828	1,039,521	2,203,645	4,698,993		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.204	0.556	0.755	1.515		
		2000/2001		0.463	0.141	0.432	1.036		
		2001/2002		0.480	0.302	0.726	1.508		
		2002/2003		0.557	0.134	0.568	1.259		
		2003/2004		0.266	0.325	0.556	1.147		
		MA Total Pure Premium:		0.400	0.286	0.605	1.291		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.576	0.647	0.750			
		(14) Massachusetts Credibility:		0.29	0.99	0.84			
		(15) Countrywide Pure Premium:		0.477	0.450	0.802	1.729		
		(16) Countrywide Indicated Relativity:		0.669	0.979	0.958			
		(17) Countrywide Credibility:		0.36	0.01	0.08			
		(18) Countrywide Lost-time Claims:		155	2,721				
		(19) Pure Premium Underlying Present Rate:		0.184	0.431	0.431	1.046		
		(20) Relativity to Underlying Present Rate:		0.392	0.726	0.573			
		(21) Credibility to Underlying Relativity:		0.350	0.000	0.080			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		0.545	0.650	0.753			
		(24) Balanced Formula Relativity:		0.540	0.649	0.750	0.652		

Class(es):		Effective: 9/1/2007						Goods & Services	
8002 AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	169,282	6	14	675,957	72,190	687,274	1,435,420		
2000/2001	158,240	2	12	293,097	79,502	145,678	518,277		
2001/2002	147,122	0	8	0	69,713	54,321	124,034		
2002/2003	158,929	1	19	124,969	53,578	166,966	345,514		
2003/2004	132,458	0	7	0	73,758	104,857	178,615		
MA Total	766,031	9	60	1,094,024	348,740	1,159,096	2,601,860		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		3.993	0.426	4.060	8.479		
		2000/2001		1.852	0.502	0.921	3.275		
		2001/2002		0.000	0.474	0.369	0.843		
		2002/2003		0.786	0.337	1.051	2.174		
		2003/2004		0.000	0.557	0.792	1.348		
		MA Total Pure Premium:		1.428	0.455	1.513	3.397		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		2.056	1.032	1.876			
		(14) Massachusetts Credibility:		0.27	0.65	0.68			
		(15) Countrywide Pure Premium:		0.519	0.481	0.860	1.860		
		(16) Countrywide Indicated Relativity:		0.728	1.046	1.028			
		(17) Countrywide Credibility:		0.37	0.18	0.16			
		(18) Countrywide Lost-time Claims:		82	2,081				
		(19) Pure Premium Underlying Present Rate:		0.774	0.698	1.203	2.676		
		(20) Relativity to Underlying Present Rate:		1.650	1.175	1.601			
		(21) Credibility to Underlying Relativity:		0.360	0.170	0.160			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.418	1.059	1.696			
		(24) Balanced Formula Relativity:		1.406	1.057	1.690	1.445		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000222 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 147

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8006 STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,175,660	11	71	1,188,526	370,917	780,827	2,340,270	
2000/2001	1,485,351	3	78	291,100	478,185	546,322	1,315,607	
2001/2002	1,649,726	4	99	460,778	403,108	814,902	1,678,788	
2002/2003	1,481,414	2	59	189,249	359,790	517,723	1,066,762	
2003/2004	1,753,179	5	83	1,209,116	548,414	1,289,962	3,047,493	
MA Total	7,545,330	25	390	3,338,769	2,160,415	3,949,736	9,448,920	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
		1999/2000		1.011	0.315	0.664	1.991	
		2000/2001		0.196	0.322	0.368	0.886	
		2001/2002		0.279	0.244	0.494	1.018	
		2002/2003		0.128	0.243	0.349	0.720	
		2003/2004		0.690	0.313	0.736	1.738	
		MA Total Pure Premium:		0.442	0.286	0.523	1.252	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
		(13) Massachusetts Indicated Relativity:		0.637	0.649	0.649		
		(14) Massachusetts Credibility:		0.51	1.00	1.00		
		(15) Countrywide Pure Premium:		0.506	0.442	0.798	1.746	
		(16) Countrywide Indicated Relativity:		0.710	0.960	0.954		
		(17) Countrywide Credibility:		0.25	0.00	0.00		
		(18) Countrywide Lost-time Claims:		934	15,116			
		(19) Pure Premium Underlying Present Rate:		0.373	0.328	0.555	1.257	
		(20) Relativity to Underlying Present Rate:		0.795	0.552	0.739		
		(21) Credibility to Underlying Relativity:		0.240	0.000	0.000		
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943	
		(23) Formula Relativity:		0.693	0.649	0.649		
		(24) Balanced Formula Relativity:		0.687	0.648	0.647	0.661	

Class(es):		Effective: 9/1/2007						Goods & Services
8008 STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	2,767,146	11	115	1,133,422	730,758	1,058,533	2,922,712	
2000/2001	2,756,224	7	86	758,069	741,940	1,019,408	2,519,416	
2001/2002	2,506,280	5	82	459,308	429,610	764,332	1,653,249	
2002/2003	2,417,940	4	61	618,935	339,107	741,543	1,699,585	
2003/2004	2,553,581	2	52	359,160	330,358	1,033,705	1,723,223	
MA Total	13,001,171	29	396	3,328,893	2,571,772	4,617,521	10,518,186	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
		1999/2000		0.410	0.264	0.383	1.056	
		2000/2001		0.275	0.269	0.370	0.914	
		2001/2002		0.183	0.171	0.305	0.660	
		2002/2003		0.256	0.140	0.307	0.703	
		2003/2004		0.141	0.129	0.405	0.675	
		MA Total Pure Premium:		0.256	0.198	0.355	0.809	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
		(13) Massachusetts Indicated Relativity:		0.369	0.448	0.440		
		(14) Massachusetts Credibility:		0.56	1.00	1.00		
		(15) Countrywide Pure Premium:		0.356	0.292	0.524	1.172	
		(16) Countrywide Indicated Relativity:		0.500	0.634	0.626		
		(17) Countrywide Credibility:		0.22	0.00	0.00		
		(18) Countrywide Lost-time Claims:		1,523	18,950			
		(19) Pure Premium Underlying Present Rate:		0.274	0.263	0.343	0.880	
		(20) Relativity to Underlying Present Rate:		0.585	0.442	0.456		
		(21) Credibility to Underlying Relativity:		0.220	0.000	0.000		
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943	
		(23) Formula Relativity:		0.445	0.448	0.440		
		(24) Balanced Formula Relativity:		0.441	0.447	0.439	0.442	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000223 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 148

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8010 STORE: HARDWARE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,886,776	15	100	1,460,245	861,149	1,370,955	3,692,349		
2000/2001	1,853,955	7	120	784,686	819,027	1,244,031	2,847,744		
2001/2002	1,848,179	5	97	799,543	437,867	1,100,398	2,337,808		
2002/2003	1,913,914	4	99	628,188	654,740	1,206,554	2,489,482		
2003/2004	1,875,524	7	77	1,348,934	508,334	1,877,003	3,734,272		
MA Total	9,378,348	38	493	5,021,596	3,281,117	6,798,942	15,101,655		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.774	0.456	0.727	1.957				
	2000/2001	0.423	0.442	0.671	1.536				
	2001/2002	0.433	0.237	0.595	1.265				
	2002/2003	0.328	0.342	0.630	1.301				
	2003/2004	0.719	0.271	1.001	1.991				
	MA Total Pure Premium:	0.535	0.350	0.725	1.610				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.771	0.793	0.899					
	(14) Massachusetts Credibility:	0.58	1.00	1.00					
	(15) Countrywide Pure Premium:	0.587	0.395	0.783	1.765				
	(16) Countrywide Indicated Relativity:	0.824	0.858	0.937					
	(17) Countrywide Credibility:	0.21	0.00	0.00					
	(18) Countrywide Lost-time Claims:	427	9,219						
	(19) Pure Premium Underlying Present Rate:	0.403	0.431	0.611	1.445				
	(20) Relativity to Underlying Present Rate:	0.858	0.726	0.813					
	(21) Credibility to Underlying Relativity:	0.210	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	0.800	0.793	0.899					
	(24) Balanced Formula Relativity:	0.793	0.791	0.896	0.835				

Class(es):		Effective: 9/1/2007						Goods & Services	
8013 STORE: JEWELRY STORES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	944,519	2	18	283,478	146,402	331,763	761,642		
2000/2001	1,002,846	2	10	237,562	35,826	63,189	336,577		
2001/2002	945,561	2	10	376,785	114,808	191,550	683,144		
2002/2003	1,073,405	0	12	0	46,520	154,908	201,429		
2003/2004	1,051,244	0	8	0	101,037	71,625	172,662		
MA Total	5,017,575	6	58	897,825	444,593	813,036	2,155,454		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.300	0.155	0.351	0.806				
	2000/2001	0.237	0.036	0.063	0.336				
	2001/2002	0.398	0.121	0.203	0.722				
	2002/2003	0.000	0.043	0.144	0.188				
	2003/2004	0.000	0.096	0.068	0.164				
	MA Total Pure Premium:	0.179	0.089	0.162	0.430				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.258	0.201	0.201					
	(14) Massachusetts Credibility:	0.32	0.69	0.67					
	(15) Countrywide Pure Premium:	0.240	0.153	0.263	0.657				
	(16) Countrywide Indicated Relativity:	0.337	0.333	0.315					
	(17) Countrywide Credibility:	0.34	0.16	0.17					
	(18) Countrywide Lost-time Claims:	650	3,958						
	(19) Pure Premium Underlying Present Rate:	0.166	0.124	0.176	0.467				
	(20) Relativity to Underlying Present Rate:	0.355	0.209	0.234					
	(21) Credibility to Underlying Relativity:	0.340	0.150	0.160					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	0.318	0.223	0.226					
	(24) Balanced Formula Relativity:	0.315	0.223	0.225	0.257				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000224 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 149

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8017 STORE: RETAIL NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	10,839,540	46	552	4,916,335	3,154,300	7,317,146	15,387,781		
2000/2001	10,092,979	39	449	4,467,430	2,801,037	5,478,404	12,746,871		
2001/2002	10,822,450	43	472	5,142,346	2,719,220	6,490,895	14,352,461		
2002/2003	10,568,649	34	501	4,314,839	2,248,232	5,473,305	12,036,376		
2003/2004	10,348,327	13	481	2,944,504	3,282,760	5,126,069	11,353,334		
MA Total	52,671,945	175	2,455	21,785,455	14,205,550	29,885,818	65,876,823		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.454	0.291	0.675	1.420		
		2000/2001		0.443	0.278	0.543	1.263		
		2001/2002		0.475	0.251	0.600	1.326		
		2002/2003		0.408	0.213	0.518	1.139		
		2003/2004		0.285	0.317	0.495	1.097		
		MA Total Pure Premium:		0.414	0.270	0.567	1.251		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.595	0.611	0.703			
		(14) Massachusetts Credibility:		1.00	1.00	1.00			
		(15) Countrywide Pure Premium:		0.350	0.312	0.581	1.242		
		(16) Countrywide Indicated Relativity:		0.491	0.678	0.695			
		(17) Countrywide Credibility:		0.00	0.00	0.00			
		(18) Countrywide Lost-time Claims:		3,906	61,137				
		(19) Pure Premium Underlying Present Rate:		0.324	0.309	0.546	1.180		
		(20) Relativity to Underlying Present Rate:		0.691	0.521	0.727			
		(21) Credibility to Underlying Relativity:		0.000	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		0.595	0.611	0.703			
		(24) Balanced Formula Relativity:		0.590	0.610	0.701	0.641		

Class(es):		Effective: 9/1/2007						Goods & Services	
8018 STORE: WHOLESALE NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	3,156,709	26	610	2,949,761	3,544,473	4,996,115	11,490,349		
2000/2001	2,933,437	32	376	3,493,517	2,287,840	4,081,069	9,862,426		
2001/2002	2,737,937	33	443	4,067,519	2,599,878	6,053,706	12,721,103		
2002/2003	2,675,699	29	272	3,531,669	1,638,199	3,897,470	9,067,339		
2003/2004	2,666,035	12	342	2,128,984	2,934,171	3,614,556	8,677,712		
MA Total	14,169,817	132	2,043	16,171,450	13,004,562	22,642,917	51,818,930		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.934	1.123	1.583	3.640		
		2000/2001		1.191	0.780	1.391	3.362		
		2001/2002		1.486	0.950	2.211	4.646		
		2002/2003		1.320	0.612	1.457	3.389		
		2003/2004		0.799	1.101	1.356	3.255		
		MA Total Pure Premium:		1.141	0.918	1.598	3.657		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.643	2.080	1.981			
		(14) Massachusetts Credibility:		0.94	1.00	1.00			
		(15) Countrywide Pure Premium:		0.816	0.568	0.991	2.375		
		(16) Countrywide Indicated Relativity:		1.145	1.235	1.184			
		(17) Countrywide Credibility:		0.03	0.00	0.00			
		(18) Countrywide Lost-time Claims:		4,639	44,800				
		(19) Pure Premium Underlying Present Rate:		0.897	1.079	1.446	3.422		
		(20) Relativity to Underlying Present Rate:		1.911	1.816	1.925			
		(21) Credibility to Underlying Relativity:		0.030	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.636	2.080	1.981			
		(24) Balanced Formula Relativity:		1.622	2.076	1.974	1.871		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000225 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 150

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8021 STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	485,159	6	54	1,126,931	384,104	1,005,864	2,516,899		
2000/2001	583,035	11	63	1,468,105	542,958	856,780	2,867,843		
2001/2002	630,711	5	51	716,272	450,985	540,472	1,707,729		
2002/2003	617,104	11	47	1,538,950	260,042	1,497,367	3,296,358		
2003/2004	610,444	2	55	378,067	301,191	496,515	1,175,773		
MA Total	2,926,453	35	270	5,228,324	1,939,280	4,396,997	11,564,601		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		2.323	0.792	2.073	5.188		
		2000/2001		2.518	0.931	1.470	4.919		
		2001/2002		1.136	0.715	0.857	2.708		
		2002/2003		2.494	0.421	2.426	5.342		
		2003/2004		0.619	0.493	0.813	1.926		
		MA Total Pure Premium:		1.787	0.663	1.503	3.952		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		2.572	1.502	1.863			
		(14) Massachusetts Credibility:		0.60	1.00	1.00			
		(15) Countrywide Pure Premium:		0.742	0.563	1.022	2.327		
		(16) Countrywide Indicated Relativity:		1.042	1.223	1.222			
		(17) Countrywide Credibility:		0.20	0.00	0.00			
		(18) Countrywide Lost-time Claims:		353	5,022				
		(19) Pure Premium Underlying Present Rate:		1.445	1.398	1.631	4.474		
		(20) Relativity to Underlying Present Rate:		3.080	2.353	2.170			
		(21) Credibility to Underlying Relativity:		0.200	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		2.368	1.502	1.863			
		(24) Balanced Formula Relativity:		2.347	1.499	1.856	1.950		

Class(es):		Effective: 9/1/2007						Goods & Services	
8031 STORE: MEAT, FISH OR POULTRY - RETAIL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	201,714	1	17	103,756	103,174	158,910	365,840		
2000/2001	221,408	0	22	0	184,101	91,278	275,379		
2001/2002	232,979	4	10	576,466	29,534	140,741	746,741		
2002/2003	217,979	2	17	312,099	103,865	235,534	651,497		
2003/2004	206,389	0	14	0	91,735	145,552	237,286		
MA Total	1,080,469	7	80	992,320	512,409	772,014	2,276,743		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.514	0.511	0.788	1.814		
		2000/2001		0.000	0.832	0.412	1.244		
		2001/2002		2.474	0.127	0.604	3.205		
		2002/2003		1.432	0.476	1.081	2.989		
		2003/2004		0.000	0.444	0.705	1.150		
		MA Total Pure Premium:		0.918	0.474	0.715	2.107		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.322	1.075	0.886			
		(14) Massachusetts Credibility:		0.32	0.76	0.65			
		(15) Countrywide Pure Premium:		0.934	0.614	1.098	2.646		
		(16) Countrywide Indicated Relativity:		1.311	1.334	1.313			
		(17) Countrywide Credibility:		0.34	0.12	0.18			
		(18) Countrywide Lost-time Claims:		294	2,219				
		(19) Pure Premium Underlying Present Rate:		0.783	0.745	0.758	2.286		
		(20) Relativity to Underlying Present Rate:		1.668	1.255	1.009			
		(21) Credibility to Underlying Relativity:		0.340	0.120	0.170			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.436	1.127	0.984			
		(24) Balanced Formula Relativity:		1.423	1.125	0.980	1.172		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000226 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 151

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8032 STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	674,498	4	65	881,059	551,944	817,175	2,250,177	
2000/2001	405,855	1	24	63,543	138,818	148,028	350,389	
2001/2002	300,456	1	11	84,384	64,565	114,742	263,691	
2002/2003	319,949	0	18	0	147,226	165,198	312,423	
2003/2004	311,809	1	10	130,121	47,841	103,275	281,237	
MA Total	2,012,567	7	128	1,159,106	950,393	1,348,417	3,457,917	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.306	0.818	1.212	3.336			
	2000/2001	0.157	0.342	0.365	0.863			
	2001/2002	0.281	0.215	0.382	0.878			
	2002/2003	0.000	0.460	0.516	0.976			
	2003/2004	0.417	0.153	0.331	0.902			
	MA Total Pure Premium:	0.576	0.472	0.670	1.718			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.829	1.070	0.831				
	(14) Massachusetts Credibility:	0.33	0.86	0.83				
	(15) Countrywide Pure Premium:	0.669	0.603	0.941	2.214			
	(16) Countrywide Indicated Relativity:	0.939	1.311	1.125				
	(17) Countrywide Credibility:	0.34	0.07	0.09				
	(18) Countrywide Lost-time Claims:	374	4,141					
	(19) Pure Premium Underlying Present Rate:	0.459	0.553	0.741	1.754			
	(20) Relativity to Underlying Present Rate:	0.979	0.931	0.987				
	(21) Credibility to Underlying Relativity:	0.330	0.070	0.080				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	0.916	1.077	0.870				
	(24) Balanced Formula Relativity:	0.908	1.075	0.867	0.929			

Class(es):		Effective: 9/1/2007						Goods & Services
8033 STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,784,158	7	162	748,070	1,279,146	1,586,026	3,613,242	
2000/2001	1,742,065	10	164	1,379,178	815,034	1,266,083	3,460,295	
2001/2002	1,047,574	6	100	840,685	952,665	961,559	2,754,909	
2002/2003	1,005,626	4	78	391,915	397,406	555,127	1,344,448	
2003/2004	1,014,282	2	57	423,885	507,477	933,614	1,864,977	
MA Total	6,593,705	29	561	3,783,733	3,951,729	5,302,409	13,037,871	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.419	0.717	0.889	2.025			
	2000/2001	0.792	0.468	0.727	1.986			
	2001/2002	0.803	0.909	0.918	2.630			
	2002/2003	0.390	0.395	0.552	1.337			
	2003/2004	0.418	0.500	0.920	1.839			
	MA Total Pure Premium:	0.574	0.599	0.804	1.977			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.826	1.358	0.997				
	(14) Massachusetts Credibility:	0.50	1.00	1.00				
	(15) Countrywide Pure Premium:	0.608	0.514	0.844	1.966			
	(16) Countrywide Indicated Relativity:	0.853	1.118	1.009				
	(17) Countrywide Credibility:	0.25	0.00	0.00				
	(18) Countrywide Lost-time Claims:	1,197	30,605					
	(19) Pure Premium Underlying Present Rate:	0.394	0.732	0.797	1.924			
	(20) Relativity to Underlying Present Rate:	0.841	1.233	1.061				
	(21) Credibility to Underlying Relativity:	0.250	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	0.836	1.358	0.997				
	(24) Balanced Formula Relativity:	0.829	1.355	0.994	1.017			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000227 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 152

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8034 STORE: GROCERY STORES - WHOLESALE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	171,088	3	59	602,111	263,707	415,178	1,280,997		
2000/2001	168,874	2	34	107,755	92,580	163,609	363,943		
2001/2002	165,113	1	16	128,671	158,096	148,315	435,082		
2002/2003	190,576	1	19	226,551	71,387	184,494	482,432		
2003/2004	172,143	1	19	225,847	95,244	539,235	860,326		
MA Total	867,794	8	147	1,290,934	681,014	1,450,831	3,422,779		
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	3.519	1.541	2.427	7.487		
			2000/2001	0.638	0.548	0.969	2.155		
			2001/2002	0.779	0.958	0.898	2.635		
			2002/2003	1.189	0.375	0.968	2.531		
			2003/2004	1.312	0.553	3.132	4.998		
			MA Total Pure Premium:	1.488	0.785	1.672	3.944		
Pure Premium Relativities									
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	2.142	1.778	2.073			
			(14) Massachusetts Credibility:	0.37	0.95	0.83			
			(15) Countrywide Pure Premium:	1.516	1.232	1.832	4.581		
			(16) Countrywide Indicated Relativity:	2.127	2.679	2.191			
			(17) Countrywide Credibility:	0.32	0.03	0.09			
			(18) Countrywide Lost-time Claims:	141	2,654				
			(19) Pure Premium Underlying Present Rate:	1.480	1.631	1.742	4.854		
			(20) Relativity to Underlying Present Rate:	3.155	2.746	2.319			
			(21) Credibility to Underlying Relativity:	0.310	0.020	0.080			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	2.451	1.825	2.103			
			(24) Balanced Formula Relativity:	2.429	1.821	2.096	2.153		

Class(es):		Effective: 9/1/2007						Goods & Services	
8039 STORE: DEPARTMENT - RETAIL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	544,644	7	144	735,794	436,459	1,326,193	2,498,446		
2000/2001	579,374	2	100	275,706	391,079	496,092	1,162,877		
2001/2002	613,238	5	76	466,873	270,699	516,289	1,253,861		
2002/2003	146,556	0	8	0	112,595	93,633	206,229		
2003/2004	201,528	0	15	0	77,715	111,297	189,012		
MA Total	2,085,340	14	343	1,478,373	1,288,548	2,543,503	5,310,425		
MA Indicated Pure Premiums									
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	1.351	0.801	2.435	4.587		
			2000/2001	0.476	0.675	0.856	2.007		
			2001/2002	0.761	0.441	0.842	2.045		
			2002/2003	0.000	0.768	0.639	1.407		
			2003/2004	0.000	0.386	0.552	0.938		
			MA Total Pure Premium:	0.709	0.618	1.220	2.547		
Pure Premium Relativities									
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	1.021	1.400	1.512			
			(14) Massachusetts Credibility:	0.30	0.98	0.88			
			(15) Countrywide Pure Premium:	0.476	0.387	0.776	1.639		
			(16) Countrywide Indicated Relativity:	0.668	0.842	0.928			
			(17) Countrywide Credibility:	0.35	0.01	0.06			
			(18) Countrywide Lost-time Claims:	820	12,086				
			(19) Pure Premium Underlying Present Rate:	0.349	0.725	0.824	1.899		
			(20) Relativity to Underlying Present Rate:	0.744	1.221	1.097			
			(21) Credibility to Underlying Relativity:	0.350	0.010	0.060			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	0.800	1.393	1.452			
			(24) Balanced Formula Relativity:	0.793	1.390	1.447	1.200		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000228 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 153

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8044 STORE: FURNITURE & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,229,634	8	186	1,293,823	1,103,622	1,513,903	3,911,348		
2000/2001	1,290,604	11	154	1,601,178	830,170	1,494,369	3,925,717		
2001/2002	1,294,444	14	186	1,720,808	1,155,880	1,705,198	4,581,885		
2002/2003	1,281,510	17	138	3,120,320	970,999	2,063,642	6,154,961		
2003/2004	1,279,131	8	121	1,618,313	829,879	1,352,197	3,800,388		
MA Total	6,375,323	58	785	9,354,441	4,890,549	8,129,309	22,374,299		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.052	0.898	1.231	3.181				
	2000/2001	1.241	0.643	1.158	3.042				
	2001/2002	1.329	0.893	1.317	3.540				
	2002/2003	2.435	0.758	1.610	4.803				
	2003/2004	1.265	0.649	1.057	2.971				
	MA Total Pure Premium:	1.467	0.767	1.275	3.510				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.112	1.738	1.581					
	(14) Massachusetts Credibility:	0.65	1.00	1.00					
	(15) Countrywide Pure Premium:	1.079	0.594	1.058	2.731				
	(16) Countrywide Indicated Relativity:	1.514	1.291	1.264					
	(17) Countrywide Credibility:	0.18	0.00	0.00					
	(18) Countrywide Lost-time Claims:	779	11,643						
	(19) Pure Premium Underlying Present Rate:	0.813	0.976	1.362	3.151				
	(20) Relativity to Underlying Present Rate:	1.732	1.643	1.813					
	(21) Credibility to Underlying Relativity:	0.170	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.940	1.738	1.581					
	(24) Balanced Formula Relativity:	1.923	1.735	1.575	1.736				

Class(es):		Effective: 9/1/2007						Goods & Services	
8046 STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	337,120	2	35	357,503	284,359	245,390	887,252		
2000/2001	350,418	2	24	192,700	196,502	182,757	571,959		
2001/2002	352,742	2	37	376,922	169,897	618,657	1,165,476		
2002/2003	323,074	2	16	450,810	102,739	179,426	732,975		
2003/2004	278,055	1	13	249,347	143,550	152,564	545,460		
MA Total	1,641,409	9	125	1,627,281	897,046	1,378,795	3,903,122		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.060	0.843	0.728	2.632				
	2000/2001	0.550	0.561	0.522	1.632				
	2001/2002	1.069	0.482	1.754	3.304				
	2002/2003	1.395	0.318	0.555	2.269				
	2003/2004	0.897	0.516	0.549	1.962				
	MA Total Pure Premium:	0.991	0.547	0.840	2.378				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.427	1.238	1.041					
	(14) Massachusetts Credibility:	0.30	0.94	0.80					
	(15) Countrywide Pure Premium:	0.696	0.458	0.979	2.134				
	(16) Countrywide Indicated Relativity:	0.977	0.996	1.171					
	(17) Countrywide Credibility:	0.35	0.03	0.10					
	(18) Countrywide Lost-time Claims:	508	6,622						
	(19) Pure Premium Underlying Present Rate:	0.449	0.824	0.826	2.099				
	(20) Relativity to Underlying Present Rate:	0.957	1.387	1.099					
	(21) Credibility to Underlying Relativity:	0.350	0.030	0.100					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.105	1.236	1.060					
	(24) Balanced Formula Relativity:	1.096	1.233	1.056	1.111				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000229 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 154

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8048 STORE: FRUIT OR VEGETABLE -WHOLESALE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	194,021	3	35	531,803	261,380	212,801	1,005,983		
2000/2001	230,630	2	25	128,362	108,992	166,846	404,200		
2001/2002	251,190	3	13	384,210	43,090	226,157	653,457		
2002/2003	250,002	1	18	94,253	105,566	141,492	341,311		
2003/2004	271,542	4	17	602,482	124,363	350,196	1,077,041		
MA Total	1,197,385	13	108	1,741,110	643,391	1,097,492	3,481,993		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	2.741	1.347	1.097	5.185			
		2000/2001	0.557	0.473	0.723	1.753			
		2001/2002	1.530	0.172	0.900	2.601			
		2002/2003	0.377	0.422	0.566	1.365			
		2003/2004	2.219	0.458	1.290	3.966			
		MA Total Pure Premium:	1.454	0.537	0.917	2.908			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	2.093	1.218	1.136				
		(14) Massachusetts Credibility:	0.36	0.79	0.72				
		(15) Countrywide Pure Premium:	2.236	0.980	1.750	4.966			
		(16) Countrywide Indicated Relativity:	3.138	2.130	2.092				
		(17) Countrywide Credibility:	0.32	0.11	0.14				
		(18) Countrywide Lost-time Claims:	55	457					
		(19) Pure Premium Underlying Present Rate:	0.978	0.751	0.868	2.597			
		(20) Relativity to Underlying Present Rate:	2.084	1.264	1.155				
		(21) Credibility to Underlying Relativity:	0.320	0.100	0.140				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	2.425	1.323	1.273				
		(24) Balanced Formula Relativity:	2.403	1.320	1.268	1.686			

Class(es):		Effective: 9/1/2007						Goods & Services	
8050 STORE: FIVE & TEN CENT STORES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	5,532	0	0	0	0	310	310		
2000/2001	3,127	0	1	0	1,307	997	2,304		
2001/2002	3,537	0	0	0	0	0	0		
2002/2003	6,334	0	4	0	21,633	16,674	38,306		
2003/2004	6,457	0	0	0	0	271	271		
MA Total	24,987	0	5	0	22,940	18,251	41,191		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.056	0.056			
		2000/2001	0.000	0.418	0.319	0.737			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	3.416	2.633	6.048			
		2003/2004	0.000	0.000	0.042	0.042			
		MA Total Pure Premium:	0.000	0.918	0.730	1.648			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	2.080	0.906				
		(14) Massachusetts Credibility:	0.05	0.11	0.11				
		(15) Countrywide Pure Premium:	1.253	0.359	2.234	3.846			
		(16) Countrywide Indicated Relativity:	1.758	0.780	2.670				
		(17) Countrywide Credibility:	0.13	0.26	0.31				
		(18) Countrywide Lost-time Claims:	3	30					
		(19) Pure Premium Underlying Present Rate:	0.272	0.281	0.351	0.903			
		(20) Relativity to Underlying Present Rate:	0.580	0.473	0.467				
		(21) Credibility to Underlying Relativity:	0.820	0.630	0.580				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.704	0.730	1.198				
		(24) Balanced Formula Relativity:	0.698	0.728	1.194	0.911			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000230 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 155

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8058 BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	186,395	0	20	0	143,695	208,150	351,845	
2000/2001	223,407	3	34	369,836	154,777	540,944	1,065,557	
2001/2002	268,582	3	21	382,149	86,776	614,656	1,083,581	
2002/2003	262,223	0	19	0	138,139	137,722	275,861	
2003/2004	234,135	1	21	193,787	322,246	455,167	971,200	
MA Total	1,174,742	7	115	945,771	845,633	1,956,639	3,748,044	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.771	1.117	1.888			
	2000/2001	1.655	0.693	2.421	4.770			
	2001/2002	1.423	0.323	2.289	4.034			
	2002/2003	0.000	0.527	0.525	1.052			
	2003/2004	0.828	1.376	1.944	4.148			
	MA Total Pure Premium:	0.805	0.720	1.666	3.191			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.159	1.631	2.065				
	(14) Massachusetts Credibility:	0.31	0.81	0.80				
	(15) Countrywide Pure Premium:	0.649	0.545	1.083	2.277			
	(16) Countrywide Indicated Relativity:	0.911	1.185	1.294				
	(17) Countrywide Credibility:	0.35	0.10	0.10				
	(18) Countrywide Lost-time Claims:	386	7,567					
	(19) Pure Premium Underlying Present Rate:	0.665	0.800	1.160	2.625			
	(20) Relativity to Underlying Present Rate:	1.417	1.348	1.544				
	(21) Credibility to Underlying Relativity:	0.340	0.090	0.100				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	1.160	1.561	1.936				
	(24) Balanced Formula Relativity:	1.150	1.558	1.929	1.566			

Class(es):		Effective: 9/1/2007						Goods & Services
8103 WOOL MERCHANT								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	35,860	0	1	0	2,644	15,544	18,188	
2000/2001	32,262	0	0	0	0	4,106	4,106	
2001/2002	26,886	0	3	0	11,873	14,003	25,876	
2002/2003	27,132	1	1	221,676	402	94,068	316,147	
2003/2004	31,352	0	0	0	0	4,816	4,816	
MA Total	153,492	1	5	221,676	14,919	132,537	369,133	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.074	0.433	0.507			
	2000/2001	0.000	0.000	0.127	0.127			
	2001/2002	0.000	0.442	0.521	0.962			
	2002/2003	8.170	0.015	3.467	11.652			
	2003/2004	0.000	0.000	0.154	0.154			
	MA Total Pure Premium:	1.444	0.097	0.863	2.405			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	2.079	0.220	1.071	4.612			
	(14) Massachusetts Credibility:	0.14	0.38	0.34				
	(15) Countrywide Pure Premium:	1.393	0.731	2.489	4.612			
	(16) Countrywide Indicated Relativity:	1.954	1.588	2.976				
	(17) Countrywide Credibility:	0.37	0.31	0.33				
	(18) Countrywide Lost-time Claims:	37	199					
	(19) Pure Premium Underlying Present Rate:	0.770	0.958	1.088	2.816			
	(20) Relativity to Underlying Present Rate:	1.641	1.612	1.448				
	(21) Credibility to Underlying Relativity:	0.490	0.310	0.330				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	1.818	1.076	1.824				
	(24) Balanced Formula Relativity:	1.802	1.074	1.818	1.643			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000231 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 156

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8105 STORE: HIDE OR LEATHER DEALERS OR STORES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	8,876	0	0	0	0	1,109	1,109		
2000/2001	8,879	1	0	146,965	0	14,285	161,250		
2001/2002	8,565	0	1	0	609	5,214	5,822		
2002/2003	9,887	0	0	0	0	0	0		
2003/2004	10,664	0	0	0	0	0	0		
MA Total	46,871	1	1	146,965	609	20,608	168,181		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)				Total (12)	
	1999/2000	0.000	0.000	0.125				0.125	
	2000/2001	16.551	0.000	1.609				18.160	
	2001/2002	0.000	0.071	0.609				0.680	
	2002/2003	0.000	0.000	0.000				0.000	
	2003/2004	0.000	0.000	0.000				0.000	
	MA Total Pure Premium:	3.136	0.013	0.440				3.588	
Pure Premium Relativities									
		Serious	Non-Serious	Medical				Total	
	(13) Massachusetts Indicated Relativity:	4.514	0.029	0.545					
	(14) Massachusetts Credibility:	0.12	0.21	0.25					
	(15) Countrywide Pure Premium:	2.100	0.188	2.678				4.965	
	(16) Countrywide Indicated Relativity:	2.946	0.409	3.201					
	(17) Countrywide Credibility:	0.09	0.14	0.18					
	(18) Countrywide Lost-time Claims:	1	7						
	(19) Pure Premium Underlying Present Rate:	1.451	0.666	1.529				3.645	
	(20) Relativity to Underlying Present Rate:	3.092	1.120	2.035					
	(21) Credibility to Underlying Relativity:	0.790	0.650	0.570					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807				1.943	
	(23) Formula Relativity:	3.250	0.792	1.872					
	(24) Balanced Formula Relativity:	3.221	0.790	1.866				2.106	

Class(es):		Effective: 9/1/2007						Goods & Services	
8106 IRON OR STEEL MERCHANT & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	179,037	5	53	744,595	404,887	539,230	1,688,711		
2000/2001	171,222	4	43	804,351	355,122	667,208	1,826,681		
2001/2002	152,779	3	34	457,756	295,720	450,964	1,204,439		
2002/2003	148,348	0	33	0	254,674	361,040	615,713		
2003/2004	159,513	2	39	672,720	413,375	855,023	1,941,118		
MA Total	810,899	14	202	2,679,421	1,723,777	2,873,464	7,276,663		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)				Total (12)	
	1999/2000	4.159	2.261	3.012				9.432	
	2000/2001	4.698	2.074	3.897				10.669	
	2001/2002	2.996	1.936	2.952				7.884	
	2002/2003	0.000	1.717	2.434				4.150	
	2003/2004	4.217	2.591	5.360				12.169	
	MA Total Pure Premium:	3.304	2.126	3.544				8.974	
Pure Premium Relativities									
		Serious	Non-Serious	Medical				Total	
	(13) Massachusetts Indicated Relativity:	4.757	4.817	4.393					
	(14) Massachusetts Credibility:	0.37	1.00	0.91					
	(15) Countrywide Pure Premium:	1.786	0.885	1.713				4.385	
	(16) Countrywide Indicated Relativity:	2.506	1.925	2.048					
	(17) Countrywide Credibility:	0.32	0.00	0.05					
	(18) Countrywide Lost-time Claims:	419	4,615						
	(19) Pure Premium Underlying Present Rate:	1.593	2.114	2.358				6.065	
	(20) Relativity to Underlying Present Rate:	3.393	3.560	3.138					
	(21) Credibility to Underlying Relativity:	0.310	0.000	0.040					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807				1.943	
	(23) Formula Relativity:	3.614	4.817	4.226					
	(24) Balanced Formula Relativity:	3.582	4.807	4.211				4.122	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000232 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 157

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8107 MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	581,975	6	42	645,407	386,982	744,772	1,777,160		
2000/2001	634,134	2	47	151,551	487,170	608,839	1,247,560		
2001/2002	573,163	3	34	429,230	273,095	672,664	1,374,989		
2002/2003	602,428	7	45	1,340,686	421,156	1,051,010	2,812,852		
2003/2004	554,700	4	43	1,337,676	778,082	1,555,625	3,671,384		
MA Total	2,946,400	22	211	3,904,550	2,346,486	4,632,910	10,883,945		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.109	0.665	1.280	3.054				
	2000/2001	0.239	0.768	0.960	1.967				
	2001/2002	0.749	0.476	1.174	2.399				
	2002/2003	2.225	0.699	1.745	4.669				
	2003/2004	2.412	1.403	2.804	6.619				
	MA Total Pure Premium:	1.325	0.796	1.572	3.694				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.908	1.805	1.949					
	(14) Massachusetts Credibility:	0.42	1.00	1.00					
	(15) Countrywide Pure Premium:	1.486	0.595	1.167	3.248				
	(16) Countrywide Indicated Relativity:	2.085	1.295	1.395					
	(17) Countrywide Credibility:	0.29	0.00	0.00					
	(18) Countrywide Lost-time Claims:	854	9,045						
	(19) Pure Premium Underlying Present Rate:	0.594	0.647	0.936	2.177				
	(20) Relativity to Underlying Present Rate:	1.265	1.090	1.245					
	(21) Credibility to Underlying Relativity:	0.290	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.773	1.805	1.949					
	(24) Balanced Formula Relativity:	1.757	1.801	1.943	1.844				

Class(es):		Effective: 9/1/2007						Goods & Services	
8111 PLUMBERS SUPPLIES DEALERS & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	390,171	4	36	532,089	148,004	496,757	1,176,849		
2000/2001	386,624	6	34	833,097	414,951	572,358	1,820,406		
2001/2002	375,770	5	42	684,553	348,429	835,590	1,868,572		
2002/2003	371,174	3	46	203,198	241,638	507,791	952,627		
2003/2004	396,972	1	40	213,607	399,102	393,317	1,006,025		
MA Total	1,920,711	19	198	2,466,543	1,552,124	2,805,811	6,824,479		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.364	0.379	1.273	3.016				
	2000/2001	2.155	1.073	1.480	4.708				
	2001/2002	1.822	0.927	2.224	4.973				
	2002/2003	0.547	0.651	1.368	2.567				
	2003/2004	0.538	1.005	0.991	2.534				
	MA Total Pure Premium:	1.284	0.808	1.461	3.553				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.849	1.831	1.811					
	(14) Massachusetts Credibility:	0.37	1.00	0.92					
	(15) Countrywide Pure Premium:	1.027	0.627	1.177	2.830				
	(16) Countrywide Indicated Relativity:	1.440	1.363	1.407					
	(17) Countrywide Credibility:	0.32	0.00	0.04					
	(18) Countrywide Lost-time Claims:	293	2,878						
	(19) Pure Premium Underlying Present Rate:	0.643	1.134	1.013	2.790				
	(20) Relativity to Underlying Present Rate:	1.371	1.909	1.348					
	(21) Credibility to Underlying Relativity:	0.310	0.000	0.040					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.570	1.831	1.776					
	(24) Balanced Formula Relativity:	1.556	1.828	1.770	1.707				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000233 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 158

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8203 ICE DEALER & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	25,756	0	6	0	48,899	12,055	60,955		
2000/2001	27,678	0	5	0	46,954	35,976	82,930		
2001/2002	23,824	1	4	186,824	9,770	90,195	286,788		
2002/2003	27,177	0	3	0	4,323	30,040	34,363		
2003/2004	25,525	1	2	123,514	1,527	52,592	177,633		
MA Total	129,960	2	20	310,337	111,474	220,858	642,670		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	1.899	0.468	2.367			
		2000/2001	0.000	1.696	1.300	2.996			
		2001/2002	7.842	0.410	3.786	12.038			
		2002/2003	0.000	0.159	1.105	1.264			
		2003/2004	4.839	0.060	2.060	6.959			
		MA Total Pure Premium:	2.388	0.858	1.699	4.945			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	3.438	1.944	2.107				
		(14) Massachusetts Credibility:	0.14	0.44	0.33				
		(15) Countrywide Pure Premium:	2.606	1.001	2.776	6.384			
		(16) Countrywide Indicated Relativity:	3.657	2.177	3.319				
		(17) Countrywide Credibility:	0.34	0.28	0.34				
		(18) Countrywide Lost-time Claims:	31	384					
		(19) Pure Premium Underlying Present Rate:	0.850	1.600	1.124	3.574			
		(20) Relativity to Underlying Present Rate:	1.811	2.694	1.496				
		(21) Credibility to Underlying Relativity:	0.520	0.280	0.330				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	2.666	2.219	2.317				
		(24) Balanced Formula Relativity:	2.643	2.215	2.309	2.407			

Class(es):		Effective: 9/1/2007						Goods & Services	
8204 BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	10,938	0	3	0	23,451	16,752	40,203		
2000/2001	12,295	1	2	133,148	281	36,437	169,866		
2001/2002	8,689	0	3	0	1,615	4,328	5,943		
2002/2003	5,291	0	0	0	0	0	0		
2003/2004	5,087	0	0	0	0	0	0		
MA Total	42,300	1	8	133,148	25,347	57,517	216,012		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	2.144	1.532	3.676			
		2000/2001	10.829	0.023	2.963	13.816			
		2001/2002	0.000	0.186	0.498	0.684			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	3.148	0.599	1.360	5.107			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	4.531	1.358	1.686				
		(14) Massachusetts Credibility:	0.16	0.26	0.26				
		(15) Countrywide Pure Premium:	1.796	0.664	1.441	3.901			
		(16) Countrywide Indicated Relativity:	2.520	1.445	1.722				
		(17) Countrywide Credibility:	0.31	0.37	0.37				
		(18) Countrywide Lost-time Claims:	25	178					
		(19) Pure Premium Underlying Present Rate:	3.756	1.341	1.889	6.986			
		(20) Relativity to Underlying Present Rate:	8.003	2.257	2.514				
		(21) Credibility to Underlying Relativity:	0.530	0.370	0.370				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	5.748	1.723	2.006				
		(24) Balanced Formula Relativity:	5.697	1.719	1.999	3.258			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000234 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 159

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8215 HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	48,695	0	8	0	82,663	74,409	157,072	
2000/2001	78,601	1	8	118,568	190,212	279,790	588,570	
2001/2002	52,668	0	3	0	13,863	15,123	28,985	
2002/2003	58,179	0	5	0	22,971	15,802	38,773	
2003/2004	66,235	0	7	0	124,850	106,560	231,411	
MA Total	304,378	1	31	118,568	434,558	491,684	1,044,810	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	1.698	1.528	3.226			
	2000/2001	1.508	2.420	3.560	7.488			
	2001/2002	0.000	0.263	0.287	0.550			
	2002/2003	0.000	0.395	0.272	0.666			
	2003/2004	0.000	1.885	1.609	3.494			
	MA Total Pure Premium:	0.390	1.428	1.615	3.433			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.561	3.235	2.003				
	(14) Massachusetts Credibility:	0.19	0.52	0.55				
	(15) Countrywide Pure Premium:	1.512	0.573	1.498	3.583			
	(16) Countrywide Indicated Relativity:	2.121	1.246	1.791				
	(17) Countrywide Credibility:	0.41	0.24	0.23				
	(18) Countrywide Lost-time Claims:	179	1,734					
	(19) Pure Premium Underlying Present Rate:	0.789	1.006	1.769	3.564			
	(20) Relativity to Underlying Present Rate:	1.682	1.693	2.354				
	(21) Credibility to Underlying Relativity:	0.400	0.240	0.220				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	1.649	2.388	2.031				
	(24) Balanced Formula Relativity:	1.635	2.383	2.024	1.966			

Class(es):		Effective: 9/1/2007						Construction
8227 CONTRACTORS PERMANENT YARD								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	730,114	11	38	2,025,217	223,042	1,214,450	3,462,709	
2000/2001	782,091	4	60	733,014	485,986	830,168	2,049,168	
2001/2002	765,112	2	40	186,875	344,576	414,154	945,605	
2002/2003	870,828	5	20	1,264,363	123,139	542,550	1,930,052	
2003/2004	829,489	5	43	1,345,114	493,276	1,331,531	3,169,921	
MA Total	3,977,634	27	201	5,554,583	1,670,018	4,332,853	11,557,454	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.774	0.305	1.663	4.743			
	2000/2001	0.937	0.621	1.061	2.620			
	2001/2002	0.244	0.450	0.541	1.236			
	2002/2003	1.452	0.141	0.623	2.216			
	2003/2004	1.622	0.595	1.605	3.822			
	MA Total Pure Premium:	1.396	0.420	1.089	2.906			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.469	0.459	0.549				
	(14) Massachusetts Credibility:	0.61	1.00	1.00				
	(15) Countrywide Pure Premium:	2.423	0.713	1.563	4.699			
	(16) Countrywide Indicated Relativity:	0.870	0.791	0.820				
	(17) Countrywide Credibility:	0.20	0.00	0.00				
	(18) Countrywide Lost-time Claims:	878	6,270					
	(19) Pure Premium Underlying Present Rate:	1.103	0.652	1.058	2.812			
	(20) Relativity to Underlying Present Rate:	0.472	0.472	0.526				
	(21) Credibility to Underlying Relativity:	0.190	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	0.550	0.459	0.549				
	(24) Balanced Formula Relativity:	0.557	0.459	0.551	0.540			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000235 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 160

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8232 LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	1,016,146	7	188	999,137	2,027,074	2,256,202	5,282,413	
2000/2001	1,159,659	14	188	2,461,954	1,846,673	3,010,772	7,319,400	
2001/2002	1,051,682	14	129	1,897,909	833,923	2,094,433	4,826,265	
2002/2003	1,225,189	16	132	3,074,553	876,999	2,278,034	6,229,587	
2003/2004	1,048,984	7	98	1,294,298	857,122	2,146,500	4,297,920	
MA Total	5,501,660	58	735	9,727,851	6,441,791	11,785,942	27,955,584	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	0.983	1.995	2.220	5.198		
		2000/2001	2.123	1.592	2.596	6.312		
		2001/2002	1.805	0.793	1.992	4.589		
		2002/2003	2.509	0.716	1.859	5.085		
		2003/2004	1.234	0.817	2.046	4.097		
		MA Total Pure Premium:	1.768	1.171	2.142	5.081		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	2.545	2.653	2.656			
		(14) Massachusetts Credibility:	0.71	1.00	1.00			
		(15) Countrywide Pure Premium:	1.681	0.775	1.463	3.919		
		(16) Countrywide Indicated Relativity:	2.358	1.685	1.750			
		(17) Countrywide Credibility:	0.15	0.00	0.00			
		(18) Countrywide Lost-time Claims:	2,302	22,075				
		(19) Pure Premium Underlying Present Rate:	1.149	1.473	1.993	4.614		
		(20) Relativity to Underlying Present Rate:	2.448	2.479	2.652			
		(21) Credibility to Underlying Relativity:	0.140	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
		(23) Formula Relativity:	2.504	2.653	2.656			
		(24) Balanced Formula Relativity:	2.482	2.648	2.647	2.588		

Class(es):		Effective: 9/1/2007						Goods & Services
8233 COAL MERCHANT & LOCAL MANAGERS & DRIVERS*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	124,680	2	35	223,044	259,726	433,533	916,302	
2000/2001	122,321	6	20	941,258	82,635	1,255,919	2,279,812	
2001/2002	157,340	6	14	1,081,023	88,203	682,931	1,852,157	
2002/2003	145,312	3	26	568,484	144,385	525,235	1,238,103	
2003/2004	204,937	3	37	717,452	446,864	1,268,333	2,432,650	
MA Total	754,590	20	132	3,531,261	1,021,813	4,165,950	8,719,024	
		MA Indicated Pure Premiums						
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
		1999/2000	1.789	2.083	3.477	7.349		
		2000/2001	7.695	0.676	10.267	18.638		
		2001/2002	6.871	0.561	4.340	11.772		
		2002/2003	3.912	0.994	3.615	8.520		
		2003/2004	3.501	2.180	6.189	11.870		
		MA Total Pure Premium:	4.680	1.354	5.521	11.555		
		Pure Premium Relativities						
		Serious	Non-Serious	Medical	Total			
		(13) Massachusetts Indicated Relativity:	6.737	3.068	6.845			
		(14) Massachusetts Credibility:	0.40	0.87	1.00			
		(15) Countrywide Pure Premium:	2.220	0.921	2.110	5.251		
		(16) Countrywide Indicated Relativity:	3.115	2.002	2.523			
		(17) Countrywide Credibility:	0.30	0.07	0.00			
		(18) Countrywide Lost-time Claims:	293	2,607				
		(19) Pure Premium Underlying Present Rate:	2.010	1.490	3.739	7.239		
		(20) Relativity to Underlying Present Rate:	4.282	2.509	4.977			
		(21) Credibility to Underlying Relativity:	0.300	0.060	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
		(23) Formula Relativity:	4.914	2.960	6.845			
		(24) Balanced Formula Relativity:	4.871	2.954	6.821	5.245		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000236 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 161

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8235 SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	188,065	1	30	77,911	115,255	234,713	427,879		
2000/2001	202,682	4	27	326,377	163,801	430,659	920,837		
2001/2002	161,413	4	20	479,090	158,428	378,614	1,016,132		
2002/2003	169,788	3	29	264,772	223,105	266,721	754,598		
2003/2004	155,171	1	26	186,155	228,106	274,745	689,006		
MA Total	877,119	13	132	1,334,305	888,694	1,585,453	3,808,452		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.414	0.613	1.248	2.275				
	2000/2001	1.610	0.808	2.125	4.543				
	2001/2002	2.968	0.982	2.346	6.295				
	2002/2003	1.559	1.314	1.571	4.444				
	2003/2004	1.200	1.470	1.771	4.440				
	MA Total Pure Premium:	1.521	1.013	1.808	4.342				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	2.190	2.296	2.241					
	(14) Massachusetts Credibility:	0.33	0.91	0.84					
	(15) Countrywide Pure Premium:	1.959	0.949	1.826	4.734				
	(16) Countrywide Indicated Relativity:	2.749	2.063	2.183					
	(17) Countrywide Credibility:	0.34	0.05	0.08					
	(18) Countrywide Lost-time Claims:	90	1,207						
	(19) Pure Premium Underlying Present Rate:	1.039	1.442	1.779	4.259				
	(20) Relativity to Underlying Present Rate:	2.213	2.427	2.367					
	(21) Credibility to Underlying Relativity:	0.330	0.040	0.080					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	2.388	2.290	2.246					
	(24) Balanced Formula Relativity:	2.367	2.285	2.239	2.295				

Class(es):		Effective: 9/1/2007						Goods & Services	
8263 JUNK DEALERS & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	16,164	0	1	0	15,581	21,959	37,541		
2000/2001	16,608	1	2	59,388	6,648	47,011	113,048		
2001/2002	22,217	0	3	0	4,480	23,612	28,092		
2002/2003	23,152	0	1	0	134	2,460	2,594		
2003/2004	22,706	0	5	0	4,332	19,528	23,860		
MA Total	100,847	1	12	59,388	31,176	114,570	205,135		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.964	1.359	2.323				
	2000/2001	3.576	0.400	2.831	6.807				
	2001/2002	0.000	0.202	1.063	1.264				
	2002/2003	0.000	0.006	0.106	0.112				
	2003/2004	0.000	0.191	0.860	1.051				
	MA Total Pure Premium:	0.589	0.309	1.136	2.034				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.848	0.701	1.408					
	(14) Massachusetts Credibility:	0.17	0.34	0.37					
	(15) Countrywide Pure Premium:	3.743	1.169	3.691	8.604				
	(16) Countrywide Indicated Relativity:	5.252	2.542	4.413					
	(17) Countrywide Credibility:	0.34	0.33	0.32					
	(18) Countrywide Lost-time Claims:	31	259						
	(19) Pure Premium Underlying Present Rate:	1.759	1.078	2.025	4.862				
	(20) Relativity to Underlying Present Rate:	3.748	1.814	2.696					
	(21) Credibility to Underlying Relativity:	0.490	0.330	0.310					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	3.766	1.676	2.769					
	(24) Balanced Formula Relativity:	3.733	1.672	2.759	2.861				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000237 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 162

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8264 BOTTLE DEALER-USED & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	133,108	1	19	187,865	323,908	441,980	953,753		
2000/2001	142,224	8	21	1,183,858	181,747	449,712	1,815,317		
2001/2002	142,677	1	11	55,679	73,822	73,629	203,130		
2002/2003	170,437	1	12	121,724	90,721	132,824	345,269		
2003/2004	131,329	1	20	122,596	208,461	223,458	554,515		
MA Total	719,775	12	83	1,671,723	878,658	1,321,603	3,871,984		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	1.411	2.433	3.320	7.165		
			2000/2001	8.324	1.278	3.162	12.764		
			2001/2002	0.390	0.517	0.516	1.424		
			2002/2003	0.714	0.532	0.779	2.026		
			2003/2004	0.934	1.587	1.702	4.222		
			MA Total Pure Premium:	2.323	1.221	1.836	5.379		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	3.344	2.766	2.276			
			(14) Massachusetts Credibility:	0.33	0.94	0.76			
			(15) Countrywide Pure Premium:	1.723	0.888	1.866	4.477		
			(16) Countrywide Indicated Relativity:	2.417	1.932	2.230			
			(17) Countrywide Credibility:	0.34	0.03	0.12			
			(18) Countrywide Lost-time Claims:	178	1,466				
			(19) Pure Premium Underlying Present Rate:	1.285	1.884	1.702	4.870		
			(20) Relativity to Underlying Present Rate:	2.737	3.172	2.265			
			(21) Credibility to Underlying Relativity:	0.330	0.030	0.120			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	2.829	2.753	2.269			
			(24) Balanced Formula Relativity:	2.804	2.748	2.262	2.566		

Class(es):		Effective: 9/1/2007						Goods & Services	
8279 STABLE OR BREEDING FARM & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	76,649	1	20	55,322	107,240	180,547	343,108		
2000/2001	88,628	1	11	237,264	84,210	253,307	574,782		
2001/2002	108,331	2	17	198,540	77,287	309,840	585,667		
2002/2003	122,762	1	11	213,812	19,243	65,412	298,467		
2003/2004	133,463	1	21	313,502	237,356	421,503	972,361		
MA Total	529,833	6	80	1,018,440	525,336	1,230,608	2,774,384		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.722	1.399	2.356	4.476		
			2000/2001	2.677	0.950	2.858	6.485		
			2001/2002	1.833	0.713	2.860	5.406		
			2002/2003	1.742	0.157	0.533	2.431		
			2003/2004	2.349	1.778	3.158	7.286		
			MA Total Pure Premium:	1.922	0.992	2.323	5.236		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	2.767	2.247	2.880			
			(14) Massachusetts Credibility:	0.28	0.60	0.78			
			(15) Countrywide Pure Premium:	3.349	1.027	2.887	7.263		
			(16) Countrywide Indicated Relativity:	4.699	2.233	3.451			
			(17) Countrywide Credibility:	0.36	0.20	0.11			
			(18) Countrywide Lost-time Claims:	90	1,064				
			(19) Pure Premium Underlying Present Rate:	1.169	0.829	2.444	4.441		
			(20) Relativity to Underlying Present Rate:	2.490	1.395	3.253			
			(21) Credibility to Underlying Relativity:	0.360	0.200	0.110			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	3.363	2.074	2.983			
			(24) Balanced Formula Relativity:	3.333	2.070	2.973	2.897		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000238 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 163

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8291 STORAGE WAREHOUSE-COLD									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	100,387	0	19	0	197,309	84,065	281,374		
2000/2001	113,801	1	12	174,891	38,517	260,107	473,516		
2001/2002	129,099	2	10	406,714	55,115	442,547	904,376		
2002/2003	120,960	2	14	133,227	67,783	111,019	312,029		
2003/2004	93,836	0	12	0	205,465	189,256	394,720		
MA Total	558,083	5	67	714,832	564,188	1,086,994	2,366,015		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.000	1.965	0.837	2.803		
		2000/2001		1.537	0.338	2.286	4.161		
		2001/2002		3.150	0.427	3.428	7.005		
		2002/2003		1.101	0.560	0.918	2.580		
		2003/2004		0.000	2.190	2.017	4.206		
		MA Total Pure Premium:		1.281	1.011	1.948	4.240		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.844	2.291	2.415			
		(14) Massachusetts Credibility:		0.24	0.65	0.61			
		(15) Countrywide Pure Premium:		1.081	0.891	1.591	3.563		
		(16) Countrywide Indicated Relativity:		1.517	1.938	1.902			
		(17) Countrywide Credibility:		0.38	0.18	0.20			
		(18) Countrywide Lost-time Claims:		220	2,162				
		(19) Pure Premium Underlying Present Rate:		0.775	0.960	1.240	2.975		
		(20) Relativity to Underlying Present Rate:		1.652	1.616	1.650			
		(21) Credibility to Underlying Relativity:		0.380	0.170	0.190			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.647	2.113	2.167			
		(24) Balanced Formula Relativity:		1.632	2.108	2.159	1.959		

Class(es):		Effective: 9/1/2007						Goods & Services	
8292 STORAGE WAREHOUSE NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	451,349	6	64	824,663	429,739	813,526	2,067,928		
2000/2001	445,822	4	57	442,311	343,354	652,498	1,438,162		
2001/2002	459,678	2	61	359,624	409,494	439,034	1,208,151		
2002/2003	460,897	3	91	358,408	626,002	704,403	1,688,813		
2003/2004	430,232	2	66	349,925	651,540	719,086	1,720,551		
MA Total	2,247,978	17	339	2,334,931	2,460,128	3,328,547	8,123,606		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		1.827	0.952	1.802	4.582		
		2000/2001		0.992	0.770	1.464	3.226		
		2001/2002		0.782	0.891	0.955	2.628		
		2002/2003		0.778	1.358	1.528	3.664		
		2003/2004		0.813	1.514	1.671	3.999		
		MA Total Pure Premium:		1.039	1.094	1.481	3.614		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.495	2.480	1.836			
		(14) Massachusetts Credibility:		0.46	1.00	1.00			
		(15) Countrywide Pure Premium:		1.346	0.856	1.447	3.648		
		(16) Countrywide Indicated Relativity:		1.889	1.861	1.729			
		(17) Countrywide Credibility:		0.27	0.00	0.00			
		(18) Countrywide Lost-time Claims:		1,212	13,766				
		(19) Pure Premium Underlying Present Rate:		0.953	0.966	1.168	3.087		
		(20) Relativity to Underlying Present Rate:		2.030	1.627	1.555			
		(21) Credibility to Underlying Relativity:		0.270	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.746	2.480	1.836			
		(24) Balanced Formula Relativity:		1.730	2.475	1.829	1.941		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000239 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 164

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8293 STORAGE WAREHOUSE-FURNITURE & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	374,114	10	89	1,362,937	428,284	1,194,250	2,985,471		
2000/2001	404,448	10	75	1,051,424	374,496	995,614	2,421,535		
2001/2002	410,953	14	84	2,151,924	678,047	1,505,505	4,335,477		
2002/2003	470,595	11	78	1,635,437	763,903	1,677,406	4,076,746		
2003/2004	473,777	8	82	1,495,675	936,431	1,426,037	3,858,144		
MA Total	2,133,887	53	408	7,697,398	3,181,162	6,798,812	17,677,372		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		3.643	1.145	3.192	7.980		
		2000/2001		2.600	0.926	2.462	5.987		
		2001/2002		5.236	1.650	3.663	10.550		
		2002/2003		3.475	1.623	3.564	8.663		
		2003/2004		3.157	1.977	3.010	8.143		
		MA Total Pure Premium:		3.607	1.491	3.186	8.284		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		5.193	3.378	3.950			
		(14) Massachusetts Credibility:		0.70	1.00	1.00			
		(15) Countrywide Pure Premium:		2.739	1.594	3.096	7.429		
		(16) Countrywide Indicated Relativity:		3.843	3.467	3.701			
		(17) Countrywide Credibility:		0.15	0.00	0.00			
		(18) Countrywide Lost-time Claims:		756	8,767				
		(19) Pure Premium Underlying Present Rate:		2.852	1.782	2.734	7.369		
		(20) Relativity to Underlying Present Rate:		6.077	3.001	3.639			
		(21) Credibility to Underlying Relativity:		0.150	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		5.123	3.378	3.950			
		(24) Balanced Formula Relativity:		5.078	3.371	3.936	4.216		

Class(es):		Effective: 9/1/2007						Goods & Services	
8350 GASOLINE OR OIL DEALER & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,208,195	19	167	3,795,751	1,900,742	2,262,236	7,958,729		
2000/2001	1,339,595	12	162	2,135,480	1,520,637	2,369,278	6,025,394		
2001/2002	1,478,555	18	152	3,320,859	1,448,623	2,675,421	7,444,903		
2002/2003	1,509,385	19	177	4,040,096	1,199,524	3,444,792	8,684,412		
2003/2004	1,554,209	5	163	1,622,830	2,190,287	2,631,587	6,444,705		
MA Total	7,089,939	73	821	14,915,016	8,259,813	13,383,315	36,558,143		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		3.142	1.573	1.872	6.587		
		2000/2001		1.594	1.135	1.769	4.498		
		2001/2002		2.246	0.980	1.809	5.035		
		2002/2003		2.677	0.795	2.282	5.754		
		2003/2004		1.044	1.409	1.693	4.147		
		MA Total Pure Premium:		2.104	1.165	1.888	5.156		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		3.028	2.640	2.340			
		(14) Massachusetts Credibility:		0.87	1.00	1.00			
		(15) Countrywide Pure Premium:		2.423	0.753	1.520	4.696		
		(16) Countrywide Indicated Relativity:		3.399	1.638	1.818			
		(17) Countrywide Credibility:		0.07	0.00	0.00			
		(18) Countrywide Lost-time Claims:		717	6,020				
		(19) Pure Premium Underlying Present Rate:		1.489	1.435	1.586	4.510		
		(20) Relativity to Underlying Present Rate:		3.173	2.416	2.111			
		(21) Credibility to Underlying Relativity:		0.060	0.000	0.000			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		3.063	2.640	2.340			
		(24) Balanced Formula Relativity:		3.036	2.635	2.332	2.653		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000240 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 165

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
8380 AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	8,626,183	58	711	8,579,709	6,236,386	10,612,032	25,428,126	
2000/2001	9,421,540	70	710	11,125,256	5,179,967	10,285,726	26,590,950	
2001/2002	9,738,650	62	653	9,486,755	4,515,722	9,770,132	23,772,609	
2002/2003	10,092,647	75	586	13,593,524	4,355,403	11,522,668	29,471,595	
2003/2004	9,458,118	25	535	7,205,305	5,806,008	8,011,649	21,022,962	
MA Total	47,337,138	290	3,195	49,990,549	26,093,486	50,202,207	126,286,242	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.995	0.723	1.230	2.948			
	2000/2001	1.181	0.550	1.092	2.822			
	2001/2002	0.974	0.464	1.003	2.441			
	2002/2003	1.347	0.432	1.142	2.920			
	2003/2004	0.762	0.614	0.847	2.223			
	MA Total Pure Premium:	1.056	0.551	1.061	2.668			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.520	1.249	1.315				
	(14) Massachusetts Credibility:	1.00	1.00	1.00	1.00			
	(15) Countrywide Pure Premium:	1.192	0.506	0.948	2.646			
	(16) Countrywide Indicated Relativity:	1.672	1.100	1.133				
	(17) Countrywide Credibility:	0.00	0.00	0.00	0.00			
	(18) Countrywide Lost-time Claims:	2,747	37,011					
	(19) Pure Premium Underlying Present Rate:	0.572	0.826	0.982	2.380			
	(20) Relativity to Underlying Present Rate:	1.219	1.390	1.307				
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	1.520	1.249	1.315	1.315			
	(24) Balanced Formula Relativity:	1.507	1.247	1.310	1.366			

Class(es):		Effective: 9/1/2007						Goods & Services
8381 GASOLINE STATION-RETAIL-SELF SERVICE								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	354,050	2	17	175,703	141,738	380,950	698,392	
2000/2001	246,999	0	14	0	179,271	95,597	274,869	
2001/2002	286,090	1	18	69,317	181,660	130,395	381,371	
2002/2003	244,600	3	4	487,609	7,469	347,252	842,330	
2003/2004	207,143	0	7	0	32,801	51,145	83,946	
MA Total	1,338,882	6	60	732,629	542,939	1,005,339	2,280,907	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.496	0.400	1.076	1.973			
	2000/2001	0.000	0.726	0.387	1.113			
	2001/2002	0.242	0.635	0.456	1.333			
	2002/2003	1.993	0.031	1.420	3.444			
	2003/2004	0.000	0.158	0.247	0.405			
	MA Total Pure Premium:	0.547	0.406	0.751	1.704			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.788	0.919	0.931	1.427			
	(14) Massachusetts Credibility:	0.23	0.65	0.64	0.64			
	(15) Countrywide Pure Premium:	0.511	0.310	0.606	1.427			
	(16) Countrywide Indicated Relativity:	0.717	0.675	0.724				
	(17) Countrywide Credibility:	0.39	0.18	0.18	0.18			
	(18) Countrywide Lost-time Claims:	95	1,445					
	(19) Pure Premium Underlying Present Rate:	0.282	0.407	0.590	1.278			
	(20) Relativity to Underlying Present Rate:	0.601	0.685	0.785				
	(21) Credibility to Underlying Relativity:	0.380	0.170	0.180	0.180			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	0.689	0.835	0.867	0.867			
	(24) Balanced Formula Relativity:	0.683	0.833	0.864	0.792			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000241 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 166

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8385 BUS CO: GARAGE EMPLOYEES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	289,239	2	34	248,329	153,744	281,600	683,673		
2000/2001	310,908	6	35	903,852	268,860	480,836	1,653,548		
2001/2002	286,432	1	20	185,660	173,424	159,029	518,113		
2002/2003	410,580	1	20	73,012	146,975	233,747	453,733		
2003/2004	325,326	2	33	620,272	256,719	400,375	1,277,366		
MA Total	1,622,485	12	142	2,031,125	999,722	1,555,587	4,586,434		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.859	0.532	0.974	2.364		
		2000/2001		2.907	0.865	1.547	5.318		
		2001/2002		0.648	0.605	0.555	1.809		
		2002/2003		0.178	0.358	0.569	1.105		
		2003/2004		1.907	0.789	1.231	3.926		
		MA Total Pure Premium:		1.252	0.616	0.959	2.827		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		1.802	1.396	1.189			
		(14) Massachusetts Credibility:		0.43	0.96	0.87			
		(15) Countrywide Pure Premium:		0.985	0.617	1.345	2.947		
		(16) Countrywide Indicated Relativity:		1.382	1.342	1.607			
		(17) Countrywide Credibility:		0.29	0.02	0.07			
		(18) Countrywide Lost-time Claims:		178	2,286				
		(19) Pure Premium Underlying Present Rate:		1.101	0.886	1.048	3.034		
		(20) Relativity to Underlying Present Rate:		2.345	1.491	1.395			
		(21) Credibility to Underlying Relativity:		0.280	0.020	0.060			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		1.832	1.397	1.230			
		(24) Balanced Formula Relativity:		1.816	1.394	1.226	1.475		

Class(es):		Effective: 9/1/2007						Goods & Services	
8392 AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	482,728	3	36	405,229	140,897	555,942	1,102,068		
2000/2001	576,014	4	30	679,142	211,739	365,099	1,255,980		
2001/2002	603,123	0	16	0	37,907	95,692	133,598		
2002/2003	417,022	1	21	94,451	53,298	104,725	252,474		
2003/2004	456,481	0	25	0	176,339	181,818	358,157		
MA Total	2,535,368	8	128	1,178,822	620,180	1,303,275	3,102,277		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.839	0.292	1.152	2.283		
		2000/2001		1.179	0.368	0.634	2.180		
		2001/2002		0.000	0.063	0.159	0.222		
		2002/2003		0.226	0.128	0.251	0.605		
		2003/2004		0.000	0.386	0.398	0.785		
		MA Total Pure Premium:		0.465	0.245	0.514	1.224		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.669	0.554	0.637			
		(14) Massachusetts Credibility:		0.35	0.87	0.78			
		(15) Countrywide Pure Premium:		0.785	0.607	1.017	2.409		
		(16) Countrywide Indicated Relativity:		1.101	1.320	1.215			
		(17) Countrywide Credibility:		0.33	0.07	0.11			
		(18) Countrywide Lost-time Claims:		415	3,689				
		(19) Pure Premium Underlying Present Rate:		0.436	0.447	0.514	1.396		
		(20) Relativity to Underlying Present Rate:		0.928	0.753	0.684			
		(21) Credibility to Underlying Relativity:		0.320	0.060	0.110			
		(22) Industry Group Adjusted Converted Pure Premium:		0.695	0.441	0.807	1.943		
		(23) Formula Relativity:		0.895	0.620	0.706			
		(24) Balanced Formula Relativity:		0.887	0.619	0.704	0.750		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000242 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 167

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8393 AUTOMOBILE BODY REPAIR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,324,790	7	65	1,135,352	869,660	889,236	2,894,248		
2000/2001	1,416,277	9	63	1,268,578	960,255	938,867	3,167,699		
2001/2002	1,506,172	12	71	1,568,919	464,689	1,175,674	3,209,283		
2002/2003	1,650,510	12	59	2,500,407	457,950	1,434,612	4,392,969		
2003/2004	1,664,834	5	62	1,077,375	713,104	1,110,011	2,900,490		
MA Total	7,562,583	45	320	7,550,631	3,465,659	5,548,399	16,564,690		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.857	0.656	0.671	2.185			
		2000/2001	0.896	0.678	0.663	2.237			
		2001/2002	1.042	0.309	0.781	2.131			
		2002/2003	1.515	0.277	0.869	2.662			
		2003/2004	0.647	0.428	0.667	1.742			
		MA Total Pure Premium:	0.998	0.458	0.734	2.190			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.437	1.038	0.910				
		(14) Massachusetts Credibility:	0.55	1.00	1.00				
		(15) Countrywide Pure Premium:	0.890	0.408	0.695	1.993			
		(16) Countrywide Indicated Relativity:	1.248	0.888	0.831				
		(17) Countrywide Credibility:	0.23	0.00	0.00				
		(18) Countrywide Lost-time Claims:	722	5,842					
		(19) Pure Premium Underlying Present Rate:	0.455	0.732	0.677	1.864			
		(20) Relativity to Underlying Present Rate:	0.970	1.233	0.901				
		(21) Credibility to Underlying Relativity:	0.220	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	1.291	1.038	0.910				
		(24) Balanced Formula Relativity:	1.280	1.036	0.906	1.069			

Class(es):		Effective: 9/1/2007						Office & Clerical	
8601 ARCHITECT OR ENGINEER-CONSULTING									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	7,000,834	6	73	799,848	356,918	1,096,030	2,252,796		
2000/2001	7,168,949	4	61	893,185	473,545	1,179,012	2,545,742		
2001/2002	7,786,907	9	51	2,101,740	455,595	1,130,284	3,687,619		
2002/2003	9,160,263	2	44	680,898	516,205	771,878	1,968,981		
2003/2004	9,124,653	2	41	940,471	352,037	1,051,449	2,343,957		
MA Total	40,241,606	23	270	5,416,143	2,154,299	5,228,653	12,799,095		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.114	0.051	0.157	0.322			
		2000/2001	0.125	0.066	0.164	0.355			
		2001/2002	0.270	0.059	0.145	0.474			
		2002/2003	0.074	0.056	0.084	0.215			
		2003/2004	0.103	0.039	0.115	0.257			
		MA Total Pure Premium:	0.135	0.054	0.130	0.318			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.839	1.159	1.509				
		(14) Massachusetts Credibility:	0.62	1.00	1.00				
		(15) Countrywide Pure Premium:	0.199	0.073	0.155	0.427			
		(16) Countrywide Indicated Relativity:	2.874	1.730	1.949				
		(17) Countrywide Credibility:	0.19	0.00	0.00				
		(18) Countrywide Lost-time Claims:	745	6,599					
		(19) Pure Premium Underlying Present Rate:	0.112	0.078	0.166	0.355			
		(20) Relativity to Underlying Present Rate:	1.987	1.282	2.019				
		(21) Credibility to Underlying Relativity:	0.190	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	2.064	1.159	1.509				
		(24) Balanced Formula Relativity:	2.070	1.156	1.504	1.628			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000243 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 168

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8710 FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	233	0	0	0	0	0	0	0	
2000/2001	41	0	0	0	0	0	0	0	
2001/2002	4,319	0	1	0	1,219	1,439	2,658		
2002/2003	2,544	0	0	0	0	1,062	1,062		
2003/2004	4,675	0	0	0	0	0	0		
MA Total	11,812	0	1	0	1,219	2,501	3,720		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
	1999/2000	0.000	0.000	0.000			0.000		
	2000/2001	0.000	0.000	0.000			0.000		
	2001/2002	0.000	0.282	0.333			0.615		
	2002/2003	0.000	0.000	0.417			0.417		
	2003/2004	0.000	0.000	0.000			0.000		
	MA Total Pure Premium:	0.000	0.103	0.212			0.315		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
	(13) Massachusetts Indicated Relativity:	0.000	0.234	0.262					
	(14) Massachusetts Credibility:	0.05	0.11	0.11					
	(15) Countrywide Pure Premium:	0.653	0.460	0.832			1.945		
	(16) Countrywide Indicated Relativity:	0.916	1.001	0.994					
	(17) Countrywide Credibility:	0.15	0.33	0.40					
	(18) Countrywide Lost-time Claims:	4	57						
	(19) Pure Premium Underlying Present Rate:	0.587	0.531	0.728			1.845		
	(20) Relativity to Underlying Present Rate:	1.250	0.893	0.969					
	(21) Credibility to Underlying Relativity:	0.800	0.560	0.490					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807			1.943		
	(23) Formula Relativity:	1.137	0.856	0.901					
	(24) Balanced Formula Relativity:	1.127	0.855	0.898			0.970		

Class(es):		Effective: 9/1/2007						Goods & Services	
8720 INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	903,531	1	26	175,078	93,740	444,559	713,377		
2000/2001	1,061,788	2	20	130,556	131,876	164,848	427,280		
2001/2002	1,066,160	5	18	567,171	59,933	399,540	1,026,645		
2002/2003	1,178,037	3	19	733,842	233,896	143,773	1,111,512		
2003/2004	1,224,367	3	14	703,407	226,747	746,093	1,676,247		
MA Total	5,433,883	14	97	2,310,055	746,193	1,898,813	4,955,061		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
	1999/2000	0.194	0.104	0.492			0.790		
	2000/2001	0.123	0.124	0.155			0.402		
	2001/2002	0.532	0.056	0.375			0.963		
	2002/2003	0.623	0.199	0.122			0.944		
	2003/2004	0.575	0.185	0.609			1.369		
	MA Total Pure Premium:	0.425	0.137	0.349			0.912		
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
	(13) Massachusetts Indicated Relativity:	0.612	0.311	0.433					
	(14) Massachusetts Credibility:	0.40	0.86	0.87					
	(15) Countrywide Pure Premium:	0.548	0.303	0.617			1.467		
	(16) Countrywide Indicated Relativity:	0.768	0.658	0.738					
	(17) Countrywide Credibility:	0.30	0.07	0.07					
	(18) Countrywide Lost-time Claims:	187	1,610						
	(19) Pure Premium Underlying Present Rate:	0.288	0.204	0.312			0.803		
	(20) Relativity to Underlying Present Rate:	0.613	0.343	0.415					
	(21) Credibility to Underlying Relativity:	0.300	0.070	0.060					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807			1.943		
	(23) Formula Relativity:	0.659	0.338	0.453					
	(24) Balanced Formula Relativity:	0.653	0.337	0.452			0.498		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000244 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 169

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Office & Clerical	
8721 REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	122,898	0	1	0	110,794	38,930	149,724		
2000/2001	142,824	0	0	0	0	0	0		
2001/2002	187,422	0	0	0	0	4,260	4,260		
2002/2003	222,440	0	1	0	1,054	3,908	4,962		
2003/2004	265,514	0	2	0	12,540	19,011	31,551		
MA Total	941,098	0	4	0	124,387	66,110	190,497		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.902	0.317	1.218			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.023	0.023			
		2002/2003	0.000	0.005	0.018	0.022			
		2003/2004	0.000	0.047	0.072	0.119			
		MA Total Pure Premium:	0.000	0.132	0.070	0.202			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	2.862	0.816				
		(14) Massachusetts Credibility:	0.11	0.28	0.27				
		(15) Countrywide Pure Premium:	0.216	0.038	0.085	0.339			
		(16) Countrywide Indicated Relativity:	3.119	0.892	1.068				
		(17) Countrywide Credibility:	0.15	0.32	0.37				
		(18) Countrywide Lost-time Claims:	4	51					
		(19) Pure Premium Underlying Present Rate:	0.065	0.068	0.098	0.230			
		(20) Relativity to Underlying Present Rate:	1.157	1.121	1.188				
		(21) Credibility to Underlying Relativity:	0.740	0.400	0.360				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	1.324	1.535	1.043				
		(24) Balanced Formula Relativity:	1.328	1.531	1.040	1.253			

Class(es):		Effective: 9/1/2007						Office & Clerical	
8742 SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	59,194,672	46	381	7,141,892	3,241,435	6,783,701	17,167,027		
2000/2001	62,370,686	34	320	5,768,857	3,200,278	6,199,531	15,168,665		
2001/2002	60,110,845	31	300	4,940,463	2,673,604	5,640,339	13,254,406		
2002/2003	59,903,651	34	266	5,336,560	2,014,932	6,247,224	13,598,716		
2003/2004	60,834,977	8	204	1,904,956	2,173,457	3,647,619	7,726,032		
MA Total	302,414,831	153	1,471	25,092,727	13,303,706	28,518,414	66,914,847		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.121	0.055	0.115	0.290			
		2000/2001	0.092	0.051	0.099	0.243			
		2001/2002	0.082	0.044	0.094	0.220			
		2002/2003	0.089	0.034	0.104	0.227			
		2003/2004	0.031	0.036	0.060	0.127			
		MA Total Pure Premium:	0.083	0.044	0.094	0.221			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.133	0.952	1.095				
		(14) Massachusetts Credibility:	1.00	1.00	1.00				
		(15) Countrywide Pure Premium:	0.110	0.051	0.102	0.262			
		(16) Countrywide Indicated Relativity:	1.589	1.195	1.281				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	5,052	41,016					
		(19) Pure Premium Underlying Present Rate:	0.065	0.068	0.098	0.230			
		(20) Relativity to Underlying Present Rate:	1.157	1.121	1.188				
		(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	1.133	0.952	1.095				
		(24) Balanced Formula Relativity:	1.137	0.950	1.092	1.076			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000245 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 170

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8745 NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES,DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	125,653	1	14	77,835	217,858	195,443	491,137		
2000/2001	99,173	0	16	0	69,014	131,963	200,978		
2001/2002	149,670	1	17	66,076	93,512	125,035	284,624		
2002/2003	146,477	0	13	0	44,773	99,186	143,959		
2003/2004	154,226	0	17	0	108,969	146,994	255,964		
MA Total	675,199	2	77	143,911	534,127	698,622	1,376,661		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.619	1.734	1.555	3.909				
	2000/2001	0.000	0.696	1.331	2.027				
	2001/2002	0.441	0.625	0.835	1.902				
	2002/2003	0.000	0.306	0.677	0.983				
	2003/2004	0.000	0.707	0.953	1.660				
	MA Total Pure Premium:	0.213	0.791	1.035	2.039				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.307	1.793	1.283					
	(14) Massachusetts Credibility:	0.29	1.00	0.99					
	(15) Countrywide Pure Premium:	1.337	0.964	1.598	3.899				
	(16) Countrywide Indicated Relativity:	1.875	2.097	1.910					
	(17) Countrywide Credibility:	0.36	0.00	0.01					
	(18) Countrywide Lost-time Claims:	115	1,118						
	(19) Pure Premium Underlying Present Rate:	1.025	2.426	3.502	6.953				
	(20) Relativity to Underlying Present Rate:	2.183	4.085	4.661					
	(21) Credibility to Underlying Relativity:	0.350	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.528	1.793	1.289					
	(24) Balanced Formula Relativity:	1.515	1.789	1.285	1.481				

Class(es):		Effective: 9/1/2007						Office & Clerical	
8748 AUTOMOBILE SALESPERSONS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	3,411,528	4	40	678,839	309,607	948,932	1,937,379		
2000/2001	3,671,708	8	58	1,134,193	428,140	847,059	2,409,393		
2001/2002	3,698,723	8	44	1,187,722	372,737	810,246	2,370,705		
2002/2003	3,920,668	10	47	1,601,837	465,821	1,541,774	3,609,432		
2003/2004	3,337,198	1	48	143,879	490,564	658,353	1,292,796		
MA Total	18,039,825	31	237	4,746,470	2,066,869	4,806,365	11,619,705		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.199	0.091	0.278	0.568				
	2000/2001	0.309	0.117	0.231	0.656				
	2001/2002	0.321	0.101	0.219	0.641				
	2002/2003	0.409	0.119	0.393	0.921				
	2003/2004	0.043	0.147	0.197	0.387				
	MA Total Pure Premium:	0.263	0.115	0.266	0.644				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	3.594	2.481	3.094					
	(14) Massachusetts Credibility:	0.52	1.00	1.00					
	(15) Countrywide Pure Premium:	0.152	0.072	0.136	0.360				
	(16) Countrywide Indicated Relativity:	2.189	1.703	1.714					
	(17) Countrywide Credibility:	0.24	0.00	0.00					
	(18) Countrywide Lost-time Claims:	542	3,889						
	(19) Pure Premium Underlying Present Rate:	0.159	0.262	0.312	0.733				
	(20) Relativity to Underlying Present Rate:	2.835	4.329	3.800					
	(21) Credibility to Underlying Relativity:	0.240	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206				
	(23) Formula Relativity:	3.075	2.481	3.094					
	(24) Balanced Formula Relativity:	3.085	2.474	3.085	2.948				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000246 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 171

Calculation of Class Relativities

Class(es): 8800 MAILING OR ADDRESSING CO & CLERICAL		Effective: 9/1/2007						Office & Clerical	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	903,794	1	24	55,650	111,956	158,803	326,409		
2000/2001	1,229,317	2	18	160,859	98,690	166,300	425,849		
2001/2002	730,016	3	22	455,239	120,965	238,599	814,804		
2002/2003	751,919	3	23	382,024	114,499	243,654	740,178		
2003/2004	845,311	1	6	156,578	89,071	221,842	467,491		
MA Total	4,460,357	10	93	1,210,350	535,181	1,029,198	2,774,730		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.062	0.124	0.176	0.361		
		2000/2001		0.131	0.080	0.135	0.346		
		2001/2002		0.624	0.166	0.327	1.116		
		2002/2003		0.508	0.152	0.324	0.984		
		2003/2004		0.185	0.105	0.262	0.553		
		MA Total Pure Premium:		0.271	0.120	0.231	0.622		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		3.707	2.598	2.679			
		(14) Massachusetts Credibility:		0.34	0.75	0.72			
		(15) Countrywide Pure Premium:		0.315	0.208	0.391	0.914		
		(16) Countrywide Indicated Relativity:		4.546	4.906	4.926			
		(17) Countrywide Credibility:		0.33	0.13	0.14			
		(18) Countrywide Lost-time Claims:		268	2,165				
		(19) Pure Premium Underlying Present Rate:		0.221	0.175	0.235	0.632		
		(20) Relativity to Underlying Present Rate:		3.943	2.902	2.864			
		(21) Credibility to Underlying Relativity:		0.330	0.120	0.140			
		(22) Industry Group Adjusted Converted Pure Premium:		0.073	0.046	0.086	0.206		
		(23) Formula Relativity:		4.062	2.934	3.020			
		(24) Balanced Formula Relativity:		4.075	2.927	3.011	3.371		

Class(es): 8803 AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEMTZR-TRAV		Effective: 9/1/2007						Office & Clerical	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	22,700,790	4	20	717,536	120,762	531,241	1,369,539		
2000/2001	23,221,056	4	24	530,758	364,761	573,104	1,468,622		
2001/2002	21,042,233	3	17	535,923	213,278	469,017	1,218,218		
2002/2003	19,189,599	3	18	753,837	172,467	328,191	1,254,496		
2003/2004	17,876,316	3	14	687,604	99,820	520,774	1,308,198		
MA Total	104,029,994	17	93	3,225,658	971,088	2,422,327	6,619,072		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
		1999/2000		0.032	0.005	0.023	0.060		
		2000/2001		0.023	0.016	0.025	0.063		
		2001/2002		0.025	0.010	0.022	0.058		
		2002/2003		0.039	0.009	0.017	0.065		
		2003/2004		0.038	0.006	0.029	0.073		
		MA Total Pure Premium:		0.031	0.009	0.023	0.064		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
		(13) Massachusetts Indicated Relativity:		0.424	0.202	0.270			
		(14) Massachusetts Credibility:		0.51	1.00	0.93			
		(15) Countrywide Pure Premium:		0.026	0.014	0.026	0.066		
		(16) Countrywide Indicated Relativity:		0.371	0.327	0.328			
		(17) Countrywide Credibility:		0.25	0.00	0.04			
		(18) Countrywide Lost-time Claims:		298	2,263				
		(19) Pure Premium Underlying Present Rate:		0.027	0.018	0.019	0.065		
		(20) Relativity to Underlying Present Rate:		0.481	0.302	0.237			
		(21) Credibility to Underlying Relativity:		0.240	0.000	0.030			
		(22) Industry Group Adjusted Converted Pure Premium:		0.073	0.046	0.086	0.206		
		(23) Formula Relativity:		0.424	0.202	0.272			
		(24) Balanced Formula Relativity:		0.426	0.202	0.271	0.310		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000247 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 172

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Office & Clerical	
8810 CLERICAL OFFICE EMPLOYEES NOC*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	274,290,296	120	1,446	16,268,356	12,208,758	17,520,875	45,997,989		
2000/2001	292,720,554	104	1,107	14,305,643	9,553,194	15,227,486	39,086,324		
2001/2002	277,715,385	91	995	12,177,716	8,412,119	16,400,904	36,990,739		
2002/2003	279,291,115	92	960	14,422,848	7,272,865	14,653,643	36,349,356		
2003/2004	267,047,949	35	842	7,917,281	8,451,114	12,325,608	28,694,003		
MA Total	1,391,065,299	442	5,350	65,091,844	45,898,051	76,128,517	187,118,411		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.059	0.045	0.064	0.168			
		2000/2001	0.049	0.033	0.052	0.134			
		2001/2002	0.044	0.030	0.059	0.133			
		2002/2003	0.052	0.026	0.052	0.130			
		2003/2004	0.030	0.032	0.046	0.107			
		MA Total Pure Premium:	0.047	0.033	0.055	0.135			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.639	0.714	0.636				
		(14) Massachusetts Credibility:	1.00	1.00	1.00				
		(15) Countrywide Pure Premium:	0.051	0.035	0.063	0.149			
		(16) Countrywide Indicated Relativity:	0.737	0.815	0.794				
		(17) Countrywide Credibility:	0.00	0.00	0.00				
		(18) Countrywide Lost-time Claims:	14,749	139,457					
		(19) Pure Premium Underlying Present Rate:	0.037	0.039	0.049	0.125			
		(20) Relativity to Underlying Present Rate:	0.661	0.641	0.593				
		(21) Credibility to Underlying Relativity:	0.000	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	0.639	0.714	0.636				
		(24) Balanced Formula Relativity:	0.641	0.712	0.634	0.654			

Class(es):		Effective: 9/1/2007						Office & Clerical	
8820 ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	15,840,375	5	40	1,038,199	357,130	502,993	1,898,322		
2000/2001	17,861,463	6	46	1,003,586	469,502	595,011	2,068,099		
2001/2002	18,310,819	5	37	715,920	278,550	649,431	1,643,901		
2002/2003	18,947,168	8	31	2,145,675	251,812	1,133,444	3,530,932		
2003/2004	19,398,104	1	33	374,967	352,460	860,565	1,587,992		
MA Total	90,357,929	25	187	5,278,348	1,709,453	3,741,444	10,729,245		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.066	0.023	0.032	0.120			
		2000/2001	0.056	0.026	0.033	0.116			
		2001/2002	0.039	0.015	0.035	0.090			
		2002/2003	0.113	0.013	0.060	0.186			
		2003/2004	0.019	0.018	0.044	0.082			
		MA Total Pure Premium:	0.058	0.019	0.041	0.119			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.798	0.410	0.481				
		(14) Massachusetts Credibility:	0.56	1.00	1.00				
		(15) Countrywide Pure Premium:	0.050	0.029	0.051	0.129			
		(16) Countrywide Indicated Relativity:	0.715	0.683	0.637				
		(17) Countrywide Credibility:	0.22	0.00	0.00				
		(18) Countrywide Lost-time Claims:	940	5,665					
		(19) Pure Premium Underlying Present Rate:	0.039	0.029	0.039	0.107			
		(20) Relativity to Underlying Present Rate:	0.691	0.481	0.475				
		(21) Credibility to Underlying Relativity:	0.220	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	0.756	0.410	0.481				
		(24) Balanced Formula Relativity:	0.759	0.409	0.479	0.563			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000248 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 173

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
8829 CONVALESCENT OR NURSING HOME-ALL EMPLOYEES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	8,588,089	50	1,074	5,474,725	7,925,289	10,886,856	24,286,870		
2000/2001	8,404,867	31	886	3,545,588	6,202,110	7,404,246	17,151,944		
2001/2002	9,885,073	53	886	7,044,208	5,328,329	8,688,649	21,061,185		
2002/2003	9,256,485	71	811	9,613,212	3,966,553	9,052,325	22,632,089		
2003/2004	8,008,459	32	701	7,071,160	4,905,903	5,656,877	17,633,940		
MA Total	44,142,973	237	4,358	32,748,893	28,328,184	41,688,952	102,766,029		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.637	0.923	1.268	2.828				
	2000/2001	0.422	0.738	0.881	2.041				
	2001/2002	0.713	0.539	0.879	2.131				
	2002/2003	1.039	0.429	0.978	2.445				
	2003/2004	0.883	0.613	0.706	2.202				
	MA Total Pure Premium:	0.742	0.642	0.944	2.328				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.068	1.454	1.171					
	(14) Massachusetts Credibility:	0.98	1.00	1.00					
	(15) Countrywide Pure Premium:	0.726	0.616	0.983	2.325				
	(16) Countrywide Indicated Relativity:	1.018	1.339	1.175					
	(17) Countrywide Credibility:	0.01	0.00	0.00					
	(18) Countrywide Lost-time Claims:	3,704	49,901						
	(19) Pure Premium Underlying Present Rate:	0.324	0.957	0.890	2.172				
	(20) Relativity to Underlying Present Rate:	0.691	1.611	1.185					
	(21) Credibility to Underlying Relativity:	0.010	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.064	1.454	1.171					
	(24) Balanced Formula Relativity:	1.054	1.451	1.167	1.191				

Class(es):		Effective: 9/1/2007						Goods & Services	
8831 PET GROOMING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,161,155	2	62	138,075	217,366	637,936	993,377		
2000/2001	1,254,684	1	57	96,250	159,369	789,690	1,045,309		
2001/2002	1,421,614	4	65	622,284	391,586	876,993	1,890,863		
2002/2003	1,435,808	4	64	319,853	225,645	960,825	1,506,323		
2003/2004	1,614,317	0	54	206,667	0	665,904	872,572		
MA Total	6,887,578	11	302	1,176,462	1,200,633	3,931,349	6,308,444		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.119	0.187	0.549	0.856				
	2000/2001	0.077	0.127	0.629	0.833				
	2001/2002	0.438	0.275	0.617	1.330				
	2002/2003	0.223	0.157	0.669	1.049				
	2003/2004	0.000	0.128	0.412	0.541				
	MA Total Pure Premium:	0.171	0.174	0.571	0.916				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.246	0.395	0.708					
	(14) Massachusetts Credibility:	0.36	1.00	1.00					
	(15) Countrywide Pure Premium:	0.346	0.275	0.642	1.263				
	(16) Countrywide Indicated Relativity:	0.486	0.598	0.768					
	(17) Countrywide Credibility:	0.32	0.00	0.00					
	(18) Countrywide Lost-time Claims:	388	5,392						
	(19) Pure Premium Underlying Present Rate:	0.171	0.250	0.555	0.976				
	(20) Relativity to Underlying Present Rate:	0.364	0.421	0.739					
	(21) Credibility to Underlying Relativity:	0.320	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	0.360	0.395	0.708					
	(24) Balanced Formula Relativity:	0.357	0.394	0.705	0.510				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000249 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 174

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Office & Clerical	
8832 PHYSICIAN & CLERICAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	27,466,650	30	253	5,703,764	1,961,334	3,812,676	11,477,774		
2000/2001	28,910,814	26	225	3,732,514	1,255,063	3,539,883	8,527,459		
2001/2002	30,739,311	15	209	2,479,481	1,334,247	2,300,337	6,114,065		
2002/2003	34,878,883	25	264	4,409,890	2,307,545	4,865,993	11,583,428		
2003/2004	35,942,353	10	272	2,243,488	2,590,359	3,968,031	8,801,878		
MA Total	157,938,011	106	1,223	18,569,137	9,448,548	18,486,919	46,504,604		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.208	0.071	0.139	0.418				
	2000/2001	0.129	0.043	0.122	0.295				
	2001/2002	0.081	0.043	0.075	0.199				
	2002/2003	0.126	0.066	0.140	0.332				
	2003/2004	0.062	0.072	0.110	0.245				
	MA Total Pure Premium:	0.118	0.060	0.117	0.294				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.606	1.295	1.359					
	(14) Massachusetts Credibility:	1.00	1.00	1.00					
	(15) Countrywide Pure Premium:	0.076	0.050	0.089	0.214				
	(16) Countrywide Indicated Relativity:	1.090	1.180	1.117					
	(17) Countrywide Credibility:	0.00	0.00	0.00					
	(18) Countrywide Lost-time Claims:	1,340	16,741						
	(19) Pure Premium Underlying Present Rate:	0.111	0.078	0.117	0.306				
	(20) Relativity to Underlying Present Rate:	1.983	1.282	1.426					
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206				
	(23) Formula Relativity:	1.606	1.295	1.359					
	(24) Balanced Formula Relativity:	1.611	1.292	1.355	1.432				

Class(es):		Effective: 9/1/2007						Office & Clerical	
8833 HOSPITAL: PROFESSIONAL EMPLOYEES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	6,084,817	22	378	2,846,210	2,908,960	4,680,771	10,435,941		
2000/2001	7,995,104	27	487	3,091,276	2,727,404	3,961,064	9,779,744		
2001/2002	10,181,855	43	539	5,404,798	2,655,108	5,683,031	13,742,937		
2002/2003	10,886,005	43	418	7,078,096	2,452,452	5,937,042	15,467,591		
2003/2004	8,478,516	8	357	1,683,851	2,782,882	2,938,157	7,404,890		
MA Total	43,626,297	143	2,179	20,104,232	13,526,806	23,200,064	56,831,103		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.468	0.478	0.769	1.715				
	2000/2001	0.387	0.341	0.495	1.223				
	2001/2002	0.531	0.261	0.558	1.350				
	2002/2003	0.650	0.225	0.545	1.421				
	2003/2004	0.199	0.328	0.347	0.873				
	MA Total Pure Premium:	0.461	0.310	0.532	1.303				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	6.295	6.713	6.175					
	(14) Massachusetts Credibility:	0.90	1.00	1.00					
	(15) Countrywide Pure Premium:	0.252	0.161	0.285	0.698				
	(16) Countrywide Indicated Relativity:	3.632	3.791	3.593					
	(17) Countrywide Credibility:	0.05	0.00	0.00					
	(18) Countrywide Lost-time Claims:	1,935	25,300						
	(19) Pure Premium Underlying Present Rate:	0.266	0.456	0.497	1.218				
	(20) Relativity to Underlying Present Rate:	4.733	7.535	6.056					
	(21) Credibility to Underlying Relativity:	0.050	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206				
	(23) Formula Relativity:	6.084	6.713	6.175					
	(24) Balanced Formula Relativity:	6.104	6.695	6.158	6.259				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000250 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 175

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007				Goods & Services	
8835 NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	2,742,654	14	359	1,774,463	1,798,518	2,654,652	6,227,634
2000/2001	2,590,483	12	286	1,322,471	1,764,640	1,923,546	5,010,657
2001/2002	2,630,790	20	265	2,641,357	1,349,887	2,427,364	6,418,608
2002/2003	2,790,464	24	287	2,842,609	1,438,786	2,690,146	6,971,542
2003/2004	2,966,031	4	286	505,536	1,943,026	1,939,167	4,387,728
MA Total	13,720,422	74	1,483	9,086,436	8,294,858	11,634,875	29,016,168
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.647	0.656	0.968	2.271		
	2000/2001	0.511	0.681	0.743	1.934		
	2001/2002	1.004	0.513	0.923	2.440		
	2002/2003	1.019	0.516	0.964	2.498		
	2003/2004	0.170	0.655	0.654	1.479		
	MA Total Pure Premium:	0.662	0.605	0.848	2.115		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	0.953	1.370	1.051			
	(14) Massachusetts Credibility:	0.74	1.00	1.00			
	(15) Countrywide Pure Premium:	0.810	0.568	0.936	2.314		
	(16) Countrywide Indicated Relativity:	1.136	1.235	1.119			
	(17) Countrywide Credibility:	0.13	0.00	0.00			
	(18) Countrywide Lost-time Claims:	743	13,690				
	(19) Pure Premium Underlying Present Rate:	0.512	0.938	0.853	2.303		
	(20) Relativity to Underlying Present Rate:	1.090	1.580	1.135			
	(21) Credibility to Underlying Relativity:	0.130	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	0.995	1.370	1.051			
	(24) Balanced Formula Relativity:	0.986	1.367	1.048	1.098		

Class(es):		Effective: 9/1/2007				Office & Clerical	
8868 COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	19,362,259	29	598	3,106,417	2,778,378	5,308,084	11,192,879
2000/2001	21,742,113	35	570	3,704,752	2,286,997	5,626,913	11,618,661
2001/2002	22,966,613	33	578	3,640,593	2,040,954	5,670,836	11,352,382
2002/2003	23,376,553	28	718	3,626,026	3,238,067	6,960,318	13,824,411
2003/2004	23,689,021	16	689	2,790,442	4,413,961	7,112,886	14,317,290
MA Total	111,136,559	141	3,153	16,868,229	14,758,357	30,679,036	62,305,623
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.160	0.143	0.274	0.578		
	2000/2001	0.170	0.105	0.259	0.534		
	2001/2002	0.159	0.089	0.247	0.494		
	2002/2003	0.155	0.139	0.298	0.591		
	2003/2004	0.118	0.186	0.300	0.604		
	MA Total Pure Premium:	0.152	0.133	0.276	0.561		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	2.073	2.875	3.206			
	(14) Massachusetts Credibility:	0.89	1.00	1.00			
	(15) Countrywide Pure Premium:	0.074	0.063	0.129	0.266		
	(16) Countrywide Indicated Relativity:	1.072	1.499	1.621			
	(17) Countrywide Credibility:	0.06	0.00	0.00			
	(18) Countrywide Lost-time Claims:	2,264	31,216				
	(19) Pure Premium Underlying Present Rate:	0.102	0.145	0.253	0.501		
	(20) Relativity to Underlying Present Rate:	1.818	2.405	3.087			
	(21) Credibility to Underlying Relativity:	0.050	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206		
	(23) Formula Relativity:	2.001	2.875	3.206			
	(24) Balanced Formula Relativity:	2.007	2.867	3.196	2.699		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000251 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 176

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9014 BUILDINGS - OPERATION BY CONTRACTORS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,523,857	19	161	2,066,656	1,238,124	1,898,313	5,203,092		
2000/2001	2,689,917	20	150	1,992,720	1,149,950	2,184,574	5,327,244		
2001/2002	4,019,506	19	228	2,682,682	1,502,890	2,741,335	6,926,907		
2002/2003	4,156,208	39	256	5,222,240	1,528,125	4,495,380	11,245,745		
2003/2004	4,390,718	15	246	3,508,867	2,247,758	3,385,519	9,142,144		
MA Total	17,780,206	112	1,041	15,473,165	7,666,846	14,705,121	37,845,132		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.819	0.491	0.752	2.062				
	2000/2001	0.741	0.428	0.812	1.980				
	2001/2002	0.667	0.374	0.682	1.723				
	2002/2003	1.256	0.368	1.082	2.706				
	2003/2004	0.799	0.512	0.771	2.082				
	MA Total Pure Premium:	0.870	0.431	0.827	2.128				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.253	0.977	1.025					
	(14) Massachusetts Credibility:	0.87	1.00	1.00					
	(15) Countrywide Pure Premium:	1.027	0.625	1.142	2.793				
	(16) Countrywide Indicated Relativity:	1.440	1.358	1.365					
	(17) Countrywide Credibility:	0.07	0.00	0.00					
	(18) Countrywide Lost-time Claims:	988	17,747						
	(19) Pure Premium Underlying Present Rate:	0.601	0.628	0.788	2.017				
	(20) Relativity to Underlying Present Rate:	1.281	1.057	1.049					
	(21) Credibility to Underlying Relativity:	0.060	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.268	0.977	1.025					
	(24) Balanced Formula Relativity:	1.256	0.975	1.022	1.095				

Class(es):		Effective: 9/1/2007						Goods & Services	
9015 BUILDINGS-OPERATION BY OWNER OR LESSEE									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	3,386,441	29	249	3,656,918	1,881,453	3,974,691	9,513,061		
2000/2001	3,680,084	28	270	4,121,319	2,249,993	4,865,482	11,236,794		
2001/2002	3,841,442	30	250	4,241,661	1,289,165	3,707,220	9,238,047		
2002/2003	3,997,675	37	280	6,479,551	1,813,390	5,691,721	13,984,662		
2003/2004	4,122,912	16	260	3,609,902	2,147,979	4,343,585	10,101,466		
MA Total	19,028,554	140	1,309	22,109,351	9,381,981	22,582,699	54,074,031		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.080	0.556	1.174	2.809				
	2000/2001	1.120	0.611	1.322	3.053				
	2001/2002	1.104	0.336	0.965	2.405				
	2002/2003	1.621	0.454	1.424	3.498				
	2003/2004	0.876	0.521	1.054	2.450				
	MA Total Pure Premium:	1.162	0.493	1.187	2.842				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.673	1.117	1.471					
	(14) Massachusetts Credibility:	1.00	1.00	1.00					
	(15) Countrywide Pure Premium:	1.082	0.630	1.126	2.839				
	(16) Countrywide Indicated Relativity:	1.518	1.371	1.346					
	(17) Countrywide Credibility:	0.00	0.00	0.00					
	(18) Countrywide Lost-time Claims:	2,053	25,110						
	(19) Pure Premium Underlying Present Rate:	0.859	0.647	1.029	2.534				
	(20) Relativity to Underlying Present Rate:	1.830	1.089	1.369					
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	1.673	1.117	1.471					
	(24) Balanced Formula Relativity:	1.658	1.115	1.466	1.455				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000252 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 177

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9016 AMUSEMENT PARK OR EXHIBITION OPERATION & DR									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	365,364	1	32	54,287	60,824	247,231	362,342		
2000/2001	380,653	0	43	0	193,628	359,617	553,245		
2001/2002	368,411	2	26	65,572	150,375	253,822	469,769		
2002/2003	378,228	2	31	278,658	145,607	583,367	1,007,632		
2003/2004	413,315	0	31	0	180,038	293,903	473,941		
MA Total	1,905,971	5	163	398,517	730,473	1,737,939	2,866,929		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.149	0.166	0.677	0.992				
	2000/2001	0.000	0.509	0.945	1.453				
	2001/2002	0.178	0.408	0.689	1.275				
	2002/2003	0.737	0.385	1.542	2.664				
	2003/2004	0.000	0.436	0.711	1.147				
	MA Total Pure Premium:	0.209	0.383	0.912	1.504				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.301	0.868	1.130					
	(14) Massachusetts Credibility:	0.29	0.85	0.81					
	(15) Countrywide Pure Premium:	0.894	0.543	1.210	2.647				
	(16) Countrywide Indicated Relativity:	1.255	1.180	1.447					
	(17) Countrywide Credibility:	0.36	0.08	0.10					
	(18) Countrywide Lost-time Claims:	355	4,799						
	(19) Pure Premium Underlying Present Rate:	0.350	0.564	0.732	1.646				
	(20) Relativity to Underlying Present Rate:	0.745	0.950	0.975					
	(21) Credibility to Underlying Relativity:	0.350	0.070	0.090					
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943				
	(23) Formula Relativity:	0.800	0.899	1.148					
	(24) Balanced Formula Relativity:	0.793	0.897	1.144	0.962				

Class(es):		Effective: 9/1/2007						Miscellaneous	
9019 BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	5,030	0	0	0	0	0	0		
2000/2001	7,278	0	0	0	0	0	0		
2001/2002	7,875	0	1	0	38,227	41,349	79,576		
2002/2003	11,474	0	0	0	0	0	0		
2003/2004	10,303	0	0	0	0	0	0		
MA Total	41,960	0	1	0	38,227	41,349	79,576		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.000	0.000	0.000	0.000				
	2000/2001	0.000	0.000	0.000	0.000				
	2001/2002	0.000	4.854	5.251	10.105				
	2002/2003	0.000	0.000	0.000	0.000				
	2003/2004	0.000	0.000	0.000	0.000				
	MA Total Pure Premium:	0.000	0.911	0.985	1.896				
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.000	1.040	0.535					
	(14) Massachusetts Credibility:	0.14	0.24	0.26					
	(15) Countrywide Pure Premium:	0.361	0.384	0.760	1.504				
	(16) Countrywide Indicated Relativity:	0.189	0.492	0.456					
	(17) Countrywide Credibility:	0.09	0.20	0.24					
	(18) Countrywide Lost-time Claims:	1	16						
	(19) Pure Premium Underlying Present Rate:	2.489	1.035	1.959	5.483				
	(20) Relativity to Underlying Present Rate:	1.733	0.866	1.157					
	(21) Credibility to Underlying Relativity:	0.770	0.560	0.500					
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819				
	(23) Formula Relativity:	1.351	0.833	0.827					
	(24) Balanced Formula Relativity:	1.354	0.835	0.829	1.059				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000253 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 178

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9033 HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,534,691	15	148	2,488,268	1,343,912	1,319,332	5,151,512		
2000/2001	1,006,933	10	80	1,682,084	649,650	870,693	3,202,427		
2001/2002	1,414,384	9	138	1,529,491	1,363,431	1,374,738	4,267,660		
2002/2003	1,391,422	11	140	2,526,514	1,458,829	1,356,245	5,341,587		
2003/2004	697,954	8	74	2,168,781	1,105,291	1,582,365	4,856,437		
MA Total	6,045,384	53	580	10,395,138	5,921,112	6,503,373	22,819,623		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	1.621	0.876	0.860	3.357			
		2000/2001	1.671	0.645	0.865	3.180			
		2001/2002	1.081	0.964	0.972	3.017			
		2002/2003	1.816	1.048	0.975	3.839			
		2003/2004	3.107	1.584	2.267	6.958			
		MA Total Pure Premium:	1.720	0.979	1.076	3.775			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	2.475	2.219	1.334				
		(14) Massachusetts Credibility:	0.76	1.00	1.00				
		(15) Countrywide Pure Premium:	1.133	0.629	0.963	2.725			
		(16) Countrywide Indicated Relativity:	1.589	1.368	1.151				
		(17) Countrywide Credibility:	0.12	0.00	0.00				
		(18) Countrywide Lost-time Claims:	128	1,832					
		(19) Pure Premium Underlying Present Rate:	1.260	1.070	0.853	3.182			
		(20) Relativity to Underlying Present Rate:	2.684	1.801	1.135				
		(21) Credibility to Underlying Relativity:	0.120	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	2.394	2.219	1.334				
		(24) Balanced Formula Relativity:	2.373	2.215	1.329	1.904			

Class(es):		Effective: 9/1/2007						Goods & Services	
9040 HOSPITAL: ALL OTHER EMPLOYEEES									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	648,199	2	160	161,677	754,624	1,211,125	2,127,425		
2000/2001	839,177	8	116	1,163,615	628,882	1,395,883	3,188,380		
2001/2002	1,006,187	6	111	723,366	567,495	920,151	2,211,012		
2002/2003	988,761	11	122	1,335,716	491,354	1,435,477	3,262,546		
2003/2004	837,448	4	112	1,598,586	802,178	1,160,408	3,561,173		
MA Total	4,319,772	31	621	4,982,960	3,244,533	6,123,044	14,350,537		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.249	1.164	1.868	3.282			
		2000/2001	1.387	0.749	1.663	3.799			
		2001/2002	0.719	0.564	0.914	2.197			
		2002/2003	1.351	0.497	1.452	3.300			
		2003/2004	1.909	0.958	1.386	4.252			
		MA Total Pure Premium:	1.154	0.751	1.417	3.322			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.661	1.702	1.757				
		(14) Massachusetts Credibility:	0.54	1.00	1.00				
		(15) Countrywide Pure Premium:	0.578	0.463	0.865	1.906			
		(16) Countrywide Indicated Relativity:	0.811	1.006	1.034				
		(17) Countrywide Credibility:	0.23	0.00	0.00				
		(18) Countrywide Lost-time Claims:	946	16,338					
		(19) Pure Premium Underlying Present Rate:	0.753	1.313	1.474	3.541			
		(20) Relativity to Underlying Present Rate:	1.604	2.211	1.963				
		(21) Credibility to Underlying Relativity:	0.230	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	1.452	1.702	1.757				
		(24) Balanced Formula Relativity:	1.439	1.699	1.751	1.628			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000254 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 179

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9052 HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS*									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	3,910,190	22	305	2,422,858	1,948,229	3,170,069	7,541,156		
2000/2001	3,937,826	22	327	2,631,603	2,039,728	3,363,326	8,034,658		
2001/2002	4,148,947	16	225	2,112,417	1,660,538	3,421,004	7,193,959		
2002/2003	4,349,504	24	279	2,780,068	1,496,469	2,723,280	6,999,817		
2003/2004	4,640,812	7	257	1,332,634	2,066,849	3,118,222	6,517,704		
MA Total	20,987,279	91	1,393	11,279,581	9,211,813	15,795,901	36,287,294		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.620	0.498	0.811	1.929			
		2000/2001	0.668	0.518	0.854	2.040			
		2001/2002	0.509	0.400	0.825	1.734			
		2002/2003	0.639	0.344	0.626	1.609			
		2003/2004	0.287	0.445	0.672	1.404			
		MA Total Pure Premium:	0.537	0.439	0.753	1.729			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.774	0.995	0.933				
		(14) Massachusetts Credibility:	0.73	1.00	1.00				
		(15) Countrywide Pure Premium:	0.513	0.486	0.821	1.820			
		(16) Countrywide Indicated Relativity:	0.720	1.056	0.981				
		(17) Countrywide Credibility:	0.14	0.00	0.00				
		(18) Countrywide Lost-time Claims:	1,405	35,232					
		(19) Pure Premium Underlying Present Rate:	0.331	0.544	0.677	1.551			
		(20) Relativity to Underlying Present Rate:	0.704	0.916	0.901				
		(21) Credibility to Underlying Relativity:	0.130	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.757	0.995	0.933				
		(24) Balanced Formula Relativity:	0.750	0.993	0.930	0.880			

Class(es):		Effective: 9/1/2007						Goods & Services	
9060 CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,892,199	8	102	1,021,330	758,109	983,916	2,763,355		
2000/2001	2,055,505	4	120	702,490	618,092	1,038,970	2,359,551		
2001/2002	2,219,283	6	98	838,978	569,373	1,545,366	2,953,716		
2002/2003	2,287,805	4	80	530,428	617,807	1,054,834	2,203,070		
2003/2004	2,368,399	4	72	1,240,851	664,672	1,634,511	3,540,035		
MA Total	10,823,191	26	472	4,334,077	3,228,053	6,257,597	13,819,727		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.540	0.401	0.520	1.460			
		2000/2001	0.342	0.301	0.505	1.148			
		2001/2002	0.378	0.257	0.696	1.331			
		2002/2003	0.232	0.270	0.461	0.963			
		2003/2004	0.524	0.281	0.690	1.495			
		MA Total Pure Premium:	0.400	0.298	0.578	1.277			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.576	0.676	0.717				
		(14) Massachusetts Credibility:	0.57	1.00	1.00				
		(15) Countrywide Pure Premium:	0.495	0.324	0.669	1.487			
		(16) Countrywide Indicated Relativity:	0.694	0.704	0.799				
		(17) Countrywide Credibility:	0.22	0.00	0.00				
		(18) Countrywide Lost-time Claims:	753	9,659					
		(19) Pure Premium Underlying Present Rate:	0.337	0.338	0.537	1.212			
		(20) Relativity to Underlying Present Rate:	0.719	0.568	0.715				
		(21) Credibility to Underlying Relativity:	0.210	0.000	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	0.632	0.676	0.717				
		(24) Balanced Formula Relativity:	0.627	0.675	0.714	0.674			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000255 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 180

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9061 CLUB NOC & CLERICAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	528,245	1	22	100,296	189,129	155,265	444,690		
2000/2001	549,748	1	14	218,776	65,049	253,617	537,441		
2001/2002	559,546	1	13	75,972	69,917	119,754	265,643		
2002/2003	551,760	1	13	235,629	191,001	163,179	589,808		
2003/2004	593,151	0	16	0	122,599	156,478	279,077		
MA Total	2,782,450	4	78	630,673	637,694	848,292	2,116,659		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.190	0.358	0.294	0.842		
			2000/2001	0.398	0.118	0.461	0.978		
			2001/2002	0.136	0.125	0.214	0.475		
			2002/2003	0.427	0.346	0.296	1.069		
			2003/2004	0.000	0.207	0.264	0.470		
			MA Total Pure Premium:	0.227	0.229	0.305	0.761		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	0.326	0.519	0.378			
			(14) Massachusetts Credibility:	0.34	0.76	0.76			
			(15) Countrywide Pure Premium:	0.405	0.371	0.651	1.427		
			(16) Countrywide Indicated Relativity:	0.569	0.807	0.778			
			(17) Countrywide Credibility:	0.33	0.12	0.12			
			(18) Countrywide Lost-time Claims:	241	2,661				
			(19) Pure Premium Underlying Present Rate:	0.365	0.293	0.430	1.088		
			(20) Relativity to Underlying Present Rate:	0.778	0.493	0.572			
			(21) Credibility to Underlying Relativity:	0.330	0.120	0.120			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	0.555	0.551	0.449			
			(24) Balanced Formula Relativity:	0.551	0.550	0.448	0.508		

Class(es):		Effective: 9/1/2007						Goods & Services	
9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPLOYEES & CLERICAL									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	2,581,396	4	95	492,798	405,434	739,747	1,637,979		
2000/2001	2,790,366	4	93	299,666	469,255	874,795	1,643,715		
2001/2002	3,061,824	4	87	464,895	694,357	1,375,742	2,534,994		
2002/2003	3,242,662	3	80	611,090	526,939	1,195,739	2,333,768		
2003/2004	3,282,517	0	69	0	527,418	963,726	1,491,145		
MA Total	14,958,765	15	424	1,868,448	2,623,404	5,149,749	9,641,601		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.191	0.157	0.287	0.635		
			2000/2001	0.107	0.168	0.314	0.589		
			2001/2002	0.152	0.227	0.449	0.828		
			2002/2003	0.188	0.163	0.369	0.720		
			2003/2004	0.000	0.161	0.294	0.454		
			MA Total Pure Premium:	0.125	0.175	0.344	0.645		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	0.180	0.397	0.427			
			(14) Massachusetts Credibility:	0.41	1.00	1.00			
			(15) Countrywide Pure Premium:	0.169	0.177	0.377	0.723		
			(16) Countrywide Indicated Relativity:	0.237	0.385	0.451			
			(17) Countrywide Credibility:	0.30	0.00	0.00			
			(18) Countrywide Lost-time Claims:	113	3,520				
			(19) Pure Premium Underlying Present Rate:	0.110	0.215	0.353	0.678		
			(20) Relativity to Underlying Present Rate:	0.234	0.363	0.470			
			(21) Credibility to Underlying Relativity:	0.290	0.000	0.000			
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
			(23) Formula Relativity:	0.213	0.397	0.427			
			(24) Balanced Formula Relativity:	0.211	0.397	0.425	0.342		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000256 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 181

Calculation of Class Relativities

Class(es): 9079 RESTAURANT NOC		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	15,937,353	66	1,231	7,375,733	5,604,168	9,418,445	22,398,346
2000/2001	16,368,674	59	1,053	6,524,744	5,096,372	9,595,309	21,216,426
2001/2002	17,055,427	54	881	6,013,822	4,440,000	8,847,813	19,301,634
2002/2003	16,010,430	55	824	7,552,253	4,468,424	9,366,682	21,387,359
2003/2004	15,599,085	16	692	3,256,918	3,774,173	6,596,770	13,627,861
MA Total	80,970,969	250	4,681	30,723,470	23,383,136	43,825,019	97,931,625
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.463	0.352	0.591	1.405		
	2000/2001	0.399	0.311	0.586	1.296		
	2001/2002	0.353	0.260	0.519	1.132		
	2002/2003	0.472	0.279	0.585	1.336		
	2003/2004	0.209	0.242	0.423	0.874		
	MA Total Pure Premium:	0.379	0.289	0.541	1.209		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	0.546	0.654	0.671			
	(14) Massachusetts Credibility:	1.00	1.00	1.00	1.625		
	(15) Countrywide Pure Premium:	0.437	0.414	0.773			
	(16) Countrywide Indicated Relativity:	0.614	0.900	0.924			
	(17) Countrywide Credibility:	0.00	0.00	0.00			
	(18) Countrywide Lost-time Claims:	4,742	44,927				
	(19) Pure Premium Underlying Present Rate:	0.296	0.413	0.565	1.274		
	(20) Relativity to Underlying Present Rate:	0.630	0.695	0.753			
	(21) Credibility to Underlying Relativity:	0.000	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	0.546	0.654	0.671			
	(24) Balanced Formula Relativity:	0.541	0.653	0.669	0.620		

Class(es): 9089 BILLIARD HALL		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	36,330	0	2	0	556	5,961	6,516
2000/2001	41,413	0	4	0	34,279	47,535	81,813
2001/2002	37,721	0	1	0	993	8,322	9,316
2002/2003	41,777	1	1	159,618	8,231	99,549	267,398
2003/2004	42,561	0	3	0	16,489	31,126	47,615
MA Total	199,802	1	11	159,618	60,548	192,493	412,658
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.000	0.015	0.164	0.179		
	2000/2001	0.000	0.828	1.148	1.976		
	2001/2002	0.000	0.026	0.221	0.247		
	2002/2003	3.821	0.197	2.383	6.401		
	2003/2004	0.000	0.387	0.731	1.119		
	MA Total Pure Premium:	0.799	0.303	0.963	2.065		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	1.150	0.687	1.194			
	(14) Massachusetts Credibility:	0.10	0.24	0.22	0.692		
	(15) Countrywide Pure Premium:	0.365	0.107	0.219			
	(16) Countrywide Indicated Relativity:	0.513	0.232	0.262			
	(17) Countrywide Credibility:	0.17	0.38	0.39			
	(18) Countrywide Lost-time Claims:	5	115				
	(19) Pure Premium Underlying Present Rate:	0.219	0.223	0.281	0.723		
	(20) Relativity to Underlying Present Rate:	0.466	0.376	0.374			
	(21) Credibility to Underlying Relativity:	0.730	0.380	0.390			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	0.542	0.396	0.511			
	(24) Balanced Formula Relativity:	0.537	0.395	0.509	0.493		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000257 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 182

Calculation of Class Relativities

Class(es): 9093 BOWLING LANE		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	99,874	1	13	55,938	60,111	404,901	520,949
2000/2001	88,721	0	2	0	1,418	16,530	17,949
2001/2002	103,776	0	2	0	102,175	181,969	284,144
2002/2003	109,678	0	2	0	1,367	12,512	13,879
2003/2004	94,165	0	1	0	14,564	37,950	52,514
MA Total	496,214	1	20	55,938	179,635	653,862	889,436
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.560	0.602	4.054	5.216		
	2000/2001	0.000	0.016	0.186	0.202		
	2001/2002	0.000	0.985	1.753	2.738		
	2002/2003	0.000	0.012	0.114	0.127		
	2003/2004	0.000	0.155	0.403	0.558		
	MA Total Pure Premium:	0.113	0.362	1.318	1.792		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	0.162	0.820	1.634			
	(14) Massachusetts Credibility:	0.13	0.41	0.52			
	(15) Countrywide Pure Premium:	0.544	0.273	0.515	1.332		
	(16) Countrywide Indicated Relativity:	0.763	0.593	0.616			
	(17) Countrywide Credibility:	0.34	0.30	0.24			
	(18) Countrywide Lost-time Claims:	30	693				
	(19) Pure Premium Underlying Present Rate:	0.197	0.344	0.929	1.470		
	(20) Relativity to Underlying Present Rate:	0.420	0.579	1.236			
	(21) Credibility to Underlying Relativity:	0.530	0.290	0.240			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	0.503	0.682	1.294			
	(24) Balanced Formula Relativity:	0.499	0.681	1.290	0.868		

Class(es): 9101 COLLEGE: ALL OTHER EMPLOYEES		Effective: 9/1/2007				Goods & Services	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense					
		Claim Count		Amount			
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)
1999/2000	1,009,862	2	159	313,946	879,455	1,399,889	2,593,290
2000/2001	1,183,346	6	142	693,769	787,580	1,407,300	2,888,649
2001/2002	1,136,587	8	131	1,135,133	509,515	1,515,299	3,159,947
2002/2003	1,163,662	11	134	1,623,921	881,239	1,911,627	4,416,787
2003/2004	1,171,619	7	132	2,144,276	1,015,120	1,745,293	4,904,690
MA Total	5,665,076	34	698	5,911,046	4,072,909	7,979,408	17,963,363
MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
	1999/2000	0.311	0.871	1.386	2.568		
	2000/2001	0.586	0.666	1.189	2.441		
	2001/2002	0.999	0.448	1.333	2.780		
	2002/2003	1.396	0.757	1.643	3.796		
	2003/2004	1.830	0.866	1.490	4.186		
	MA Total Pure Premium:	1.043	0.719	1.409	3.171		
Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total		
	(13) Massachusetts Indicated Relativity:	1.502	1.629	1.746			
	(14) Massachusetts Credibility:	0.51	1.00	1.00			
	(15) Countrywide Pure Premium:	0.837	0.635	1.130	2.603		
	(16) Countrywide Indicated Relativity:	1.175	1.380	1.351			
	(17) Countrywide Credibility:	0.25	0.00	0.00			
	(18) Countrywide Lost-time Claims:	1,162	20,151				
	(19) Pure Premium Underlying Present Rate:	0.502	0.666	1.122	2.289		
	(20) Relativity to Underlying Present Rate:	1.070	1.120	1.493			
	(21) Credibility to Underlying Relativity:	0.240	0.000	0.000			
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943		
	(23) Formula Relativity:	1.317	1.629	1.746			
	(24) Balanced Formula Relativity:	1.305	1.626	1.740	1.559		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000258 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 183

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
9102 PARK NOC- ALL EMPLOYEES & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	93,282	2	7	143,819	253,474	160,708	558,001	
2000/2001	104,266	0	6	0	20,170	31,809	51,980	
2001/2002	129,228	0	8	0	5,134	26,351	31,486	
2002/2003	124,904	1	3	109,537	67,270	82,969	259,776	
2003/2004	116,732	0	2	0	22,412	34,241	56,652	
MA Total	568,412	3	26	253,356	368,460	336,078	957,894	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.542	2.717	1.723	5.982			
	2000/2001	0.000	0.193	0.305	0.499			
	2001/2002	0.000	0.040	0.204	0.244			
	2002/2003	0.877	0.539	0.664	2.080			
	2003/2004	0.000	0.192	0.293	0.485			
	MA Total Pure Premium:	0.446	0.648	0.591	1.685			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.212	0.740	0.321				
	(14) Massachusetts Credibility:	0.21	0.58	0.50				
	(15) Countrywide Pure Premium:	0.847	0.528	1.308	2.683			
	(16) Countrywide Indicated Relativity:	0.445	0.677	0.785				
	(17) Countrywide Credibility:	0.40	0.21	0.25				
	(18) Countrywide Lost-time Claims:	297	6,725					
	(19) Pure Premium Underlying Present Rate:	0.514	0.713	0.763	1.991			
	(20) Relativity to Underlying Present Rate:	0.358	0.597	0.451				
	(21) Credibility to Underlying Relativity:	0.390	0.210	0.250				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.362	0.697	0.470				
	(24) Balanced Formula Relativity:	0.363	0.698	0.471	0.465			

Class(es):		Effective: 9/1/2007						Miscellaneous
9154 THEATER NOC: ALL OTHER EMPLOYEES								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	561,924	2	22	487,978	211,440	238,412	937,830	
2000/2001	601,026	0	30	0	224,110	271,154	495,264	
2001/2002	648,104	1	20	109,319	75,758	256,768	441,845	
2002/2003	484,867	1	13	139,581	31,853	200,130	371,564	
2003/2004	488,298	1	9	180,120	44,170	347,154	571,443	
MA Total	2,784,219	5	94	916,998	587,331	1,313,617	2,817,946	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.868	0.376	0.424	1.669			
	2000/2001	0.000	0.373	0.451	0.824			
	2001/2002	0.169	0.117	0.396	0.682			
	2002/2003	0.288	0.066	0.413	0.766			
	2003/2004	0.369	0.090	0.711	1.170			
	MA Total Pure Premium:	0.329	0.211	0.472	1.012			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.157	0.241	0.256				
	(14) Massachusetts Credibility:	0.33	0.84	0.76				
	(15) Countrywide Pure Premium:	0.564	0.298	0.715	1.578			
	(16) Countrywide Indicated Relativity:	0.297	0.382	0.430				
	(17) Countrywide Credibility:	0.34	0.08	0.12				
	(18) Countrywide Lost-time Claims:	189	2,421					
	(19) Pure Premium Underlying Present Rate:	0.325	0.375	0.432	1.132			
	(20) Relativity to Underlying Present Rate:	0.226	0.314	0.255				
	(21) Credibility to Underlying Relativity:	0.330	0.080	0.120				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.227	0.258	0.277				
	(24) Balanced Formula Relativity:	0.228	0.259	0.278	0.252			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000259 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 184

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Office & Clerical	
9156 THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS									
		Adjusted Converted Loss and Loss Adjustment Expense							
Policy Period (1)	Exposure (2)	Claim Count		Amount				Total (8)	
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	392,593	1	12	153,565	196,965	322,981	673,511		
2000/2001	417,540	2	10	217,485	70,926	135,329	423,739		
2001/2002	418,370	0	5	0	19,829	42,042	61,871		
2002/2003	390,100	2	4	452,476	20,915	201,948	675,339		
2003/2004	418,659	1	12	137,057	99,662	228,317	465,037		
MA Total	2,037,262	6	43	960,582	408,297	930,618	2,299,497		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.391	0.502	0.823	1.716			
		2000/2001	0.521	0.170	0.324	1.015			
		2001/2002	0.000	0.047	0.100	0.148			
		2002/2003	1.160	0.054	0.518	1.731			
		2003/2004	0.327	0.238	0.545	1.111			
		MA Total Pure Premium:	0.472	0.200	0.457	1.129			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	6.441	4.339	5.304				
		(14) Massachusetts Credibility:	0.23	0.77	0.70				
		(15) Countrywide Pure Premium:	0.215	0.343	0.585	1.142			
		(16) Countrywide Indicated Relativity:	3.097	8.093	7.369				
		(17) Countrywide Credibility:	0.39	0.12	0.15				
		(18) Countrywide Lost-time Claims:	70	1,297					
		(19) Pure Premium Underlying Present Rate:	0.196	0.406	0.475	1.078			
		(20) Relativity to Underlying Present Rate:	3.497	6.721	5.786				
		(21) Credibility to Underlying Relativity:	0.380	0.110	0.150				
		(22) Industry Group Adjusted Converted Pure Premium:	0.073	0.046	0.086	0.206			
		(23) Formula Relativity:	4.018	5.052	5.686				
		(24) Balanced Formula Relativity:	4.031	5.038	5.670	4.944			

Class(es):		Effective: 9/1/2007						Miscellaneous	
9178 ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS									
		Adjusted Converted Loss and Loss Adjustment Expense							
Policy Period (1)	Exposure (2)	Claim Count		Amount				Total (8)	
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	30,126	0	15	0	227,479	633,557	861,036		
2000/2001	30,181	0	20	0	211,501	704,677	916,178		
2001/2002	27,441	3	13	345,748	116,795	871,714	1,334,257		
2002/2003	19,315	0	1	0	274	51,701	51,975		
2003/2004	18,602	0	4	0	6,872	64,653	71,525		
MA Total	125,665	3	53	345,748	562,921	2,326,302	3,234,972		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	7.551	21.030	28.581			
		2000/2001	0.000	7.008	23.348	30.356			
		2001/2002	12.600	4.256	31.767	48.623			
		2002/2003	0.000	0.014	2.677	2.691			
		2003/2004	0.000	0.369	3.476	3.845			
		MA Total Pure Premium:	2.751	4.480	18.512	25.743			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	1.310	5.113	10.049				
		(14) Massachusetts Credibility:	0.15	0.71	1.00				
		(15) Countrywide Pure Premium:	0.851	1.082	3.382	5.315			
		(16) Countrywide Indicated Relativity:	0.447	1.386	2.031				
		(17) Countrywide Credibility:	0.42	0.15	0.00				
		(18) Countrywide Lost-time Claims:	50	892					
		(19) Pure Premium Underlying Present Rate:	1.122	5.408	21.863	28.392			
		(20) Relativity to Underlying Present Rate:	0.781	4.528	12.909				
		(21) Credibility to Underlying Relativity:	0.430	0.140	0.000				
		(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
		(23) Formula Relativity:	0.720	4.472	10.049				
		(24) Balanced Formula Relativity:	0.722	4.484	10.075	4.981			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000260 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 185

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
9179 ATHLETIC TEAM OR PARK: CONTACT SPORTS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	31,104	6	19	781,744	102,617	306,433	1,190,794	
2000/2001	31,672	5	18	569,941	301,891	180,865	1,052,696	
2001/2002	49,379	4	24	698,966	304,376	530,249	1,533,591	
2002/2003	33,509	0	27	0	160,042	403,539	563,581	
2003/2004	27,666	0	20	0	193,187	363,817	557,004	
MA Total	173,330	15	108	2,050,651	1,062,113	1,784,902	4,897,666	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	25.134	3.299	9.852	38.285			
	2000/2001	17.995	9.532	5.711	33.238			
	2001/2002	14.155	6.164	10.738	31.057			
	2002/2003	0.000	4.776	12.043	16.819			
	2003/2004	0.000	6.983	13.150	20.133			
	MA Total Pure Premium:	11.831	6.128	10.298	28.256			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	5.631	6.995	5.590				
	(14) Massachusetts Credibility:	0.36	0.81	0.76				
	(15) Countrywide Pure Premium:	2.034	1.466	3.185	6.686			
	(16) Countrywide Indicated Relativity:	1.069	1.878	1.913				
	(17) Countrywide Credibility:	0.32	0.10	0.12				
	(18) Countrywide Lost-time Claims:	93	1,433					
	(19) Pure Premium Underlying Present Rate:	6.639	5.475	6.976	19.090			
	(20) Relativity to Underlying Present Rate:	4.622	4.585	4.119				
	(21) Credibility to Underlying Relativity:	0.320	0.090	0.120				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	3.848	6.266	4.972				
	(24) Balanced Formula Relativity:	3.856	6.282	4.985	4.728			

Class(es):		Effective: 9/1/2007						Miscellaneous
9180 AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	87,809	0	8	0	74,772	81,628	156,400	
2000/2001	112,726	1	14	322,874	98,582	211,279	632,734	
2001/2002	76,126	0	7	0	55,917	115,777	171,695	
2002/2003	101,435	1	13	82,214	68,496	258,386	409,095	
2003/2004	98,318	0	13	0	81,569	191,543	273,112	
MA Total	476,414	2	55	405,087	379,336	858,612	1,643,036	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.852	0.930	1.781			
	2000/2001	2.864	0.875	1.874	5.613			
	2001/2002	0.000	0.735	1.521	2.255			
	2002/2003	0.811	0.675	2.547	4.033			
	2003/2004	0.000	0.830	1.948	2.778			
	MA Total Pure Premium:	0.850	0.796	1.802	3.449			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.405	0.909	0.978				
	(14) Massachusetts Credibility:	0.21	0.59	0.59				
	(15) Countrywide Pure Premium:	1.678	0.896	2.776	5.350			
	(16) Countrywide Indicated Relativity:	0.882	1.149	1.667				
	(17) Countrywide Credibility:	0.40	0.21	0.21				
	(18) Countrywide Lost-time Claims:	145	2,458					
	(19) Pure Premium Underlying Present Rate:	0.672	0.913	1.364	2.949			
	(20) Relativity to Underlying Present Rate:	0.468	0.764	0.805				
	(21) Credibility to Underlying Relativity:	0.390	0.200	0.200				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.620	0.930	1.088				
	(24) Balanced Formula Relativity:	0.621	0.933	1.091	0.858			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000261 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 186

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous
9182 ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	36,767	0	2	0	6,662	10,218	16,880	
2000/2001	76,953	2	10	285,440	93,899	221,913	601,252	
2001/2002	94,989	2	7	365,974	75,347	242,586	683,907	
2002/2003	70,227	0	8	0	48,821	95,125	143,946	
2003/2004	82,950	0	7	0	200,242	63,562	263,804	
MA Total	361,886	4	34	651,414	424,970	633,405	1,709,788	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.000	0.181	0.278	0.459			
	2000/2001	3.709	1.220	2.884	7.813			
	2001/2002	3.853	0.793	2.554	7.200			
	2002/2003	0.000	0.695	1.355	2.050			
	2003/2004	0.000	2.414	0.766	3.180			
	MA Total Pure Premium:	1.800	1.174	1.750	4.725			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.857	1.340	0.950				
	(14) Massachusetts Credibility:	0.23	0.39	0.48				
	(15) Countrywide Pure Premium:	0.478	0.321	1.013	1.813			
	(16) Countrywide Indicated Relativity:	0.251	0.412	0.609				
	(17) Countrywide Credibility:	0.39	0.31	0.26				
	(18) Countrywide Lost-time Claims:	50	677					
	(19) Pure Premium Underlying Present Rate:	1.032	0.427	1.055	2.514			
	(20) Relativity to Underlying Present Rate:	0.718	0.358	0.623				
	(21) Credibility to Underlying Relativity:	0.380	0.300	0.260				
	(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819			
	(23) Formula Relativity:	0.568	0.758	0.776				
	(24) Balanced Formula Relativity:	0.569	0.760	0.778	0.684			

Class(es):		Effective: 9/1/2007						Goods & Services
9220 CEMETERY OPERATION & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	155,087	1	16	229,292	511,791	282,791	1,023,873	
2000/2001	165,037	1	23	75,825	150,094	145,153	371,072	
2001/2002	162,225	1	19	69,466	96,837	153,526	319,829	
2002/2003	165,402	0	24	0	167,617	139,870	307,487	
2003/2004	165,392	2	13	729,991	97,671	450,601	1,278,264	
MA Total	813,143	5	95	1,104,573	1,024,010	1,171,942	3,300,525	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	1.478	3.300	1.823	6.602			
	2000/2001	0.459	0.909	0.880	2.248			
	2001/2002	0.428	0.597	0.946	1.972			
	2002/2003	0.000	1.013	0.846	1.859			
	2003/2004	4.414	0.591	2.724	7.729			
	MA Total Pure Premium:	1.358	1.259	1.441	4.059			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.956	2.854	1.787				
	(14) Massachusetts Credibility:	0.30	0.89	0.67				
	(15) Countrywide Pure Premium:	1.366	0.793	1.537	3.696			
	(16) Countrywide Indicated Relativity:	1.917	1.724	1.838				
	(17) Countrywide Credibility:	0.35	0.06	0.17				
	(18) Countrywide Lost-time Claims:	153	1,470					
	(19) Pure Premium Underlying Present Rate:	0.876	1.454	1.088	3.417			
	(20) Relativity to Underlying Present Rate:	1.866	2.448	1.448				
	(21) Credibility to Underlying Relativity:	0.350	0.050	0.160				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	1.911	2.766	1.741				
	(24) Balanced Formula Relativity:	1.894	2.760	1.735	2.025			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000262 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 187

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Miscellaneous	
9402 STREET CLEANING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	414,347	2	24	403,018	128,588	302,180	833,785		
2000/2001	441,283	14	40	2,007,176	558,451	1,214,765	3,780,392		
2001/2002	446,734	9	52	1,654,139	546,960	877,536	3,078,634		
2002/2003	449,878	4	40	1,142,365	257,214	708,009	2,107,588		
2003/2004	514,544	3	41	674,183	661,299	807,823	2,143,305		
MA Total	2,266,786	32	197	5,880,881	2,152,511	3,910,312	11,943,704		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	0.973	0.310	0.729	2.012		
			2000/2001	4.549	1.266	2.753	8.567		
			2001/2002	3.703	1.224	1.964	6.891		
			2002/2003	2.539	0.572	1.574	4.685		
			2003/2004	1.310	1.285	1.570	4.165		
			MA Total Pure Premium:	2.594	0.950	1.725	5.269		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	1.235	1.084	0.936			
			(14) Massachusetts Credibility:	0.64	1.00	1.00			
			(15) Countrywide Pure Premium:	1.850	0.652	1.538	4.041		
			(16) Countrywide Indicated Relativity:	0.972	0.835	0.924			
			(17) Countrywide Credibility:	0.18	0.00	0.00			
			(18) Countrywide Lost-time Claims:	226	2,271				
			(19) Pure Premium Underlying Present Rate:	2.205	1.323	1.995	5.523		
			(20) Relativity to Underlying Present Rate:	1.535	1.108	1.178			
			(21) Credibility to Underlying Relativity:	0.180	0.000	0.000			
			(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
			(23) Formula Relativity:	1.242	1.084	0.936			
			(24) Balanced Formula Relativity:	1.244	1.087	0.939	1.099		

Class(es):		Effective: 9/1/2007						Miscellaneous	
9403 GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	351,398	10	50	1,342,296	696,900	1,284,707	3,323,902		
2000/2001	782,770	11	120	1,401,247	878,627	1,599,858	3,879,732		
2001/2002	869,487	23	106	3,326,046	758,305	2,258,743	6,343,094		
2002/2003	953,756	21	113	4,282,069	863,650	2,927,994	8,073,713		
2003/2004	1,004,357	5	119	924,501	1,356,919	2,088,720	4,370,140		
MA Total	3,961,768	70	508	11,276,158	4,554,401	10,160,022	25,990,581		
		MA Indicated Pure Premiums							
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)		
			1999/2000	3.820	1.983	3.656	9.459		
			2000/2001	1.790	1.122	2.044	4.956		
			2001/2002	3.825	0.872	2.598	7.295		
			2002/2003	4.490	0.906	3.070	8.465		
			2003/2004	0.920	1.351	2.080	4.351		
			MA Total Pure Premium:	2.846	1.150	2.565	6.560		
		Pure Premium Relativities							
				Serious	Non-Serious	Medical	Total		
			(13) Massachusetts Indicated Relativity:	1.355	1.312	1.392			
			(14) Massachusetts Credibility:	0.83	1.00	1.00			
			(15) Countrywide Pure Premium:	3.390	1.140	2.670	7.200		
			(16) Countrywide Indicated Relativity:	1.781	1.461	1.604			
			(17) Countrywide Credibility:	0.09	0.00	0.00			
			(18) Countrywide Lost-time Claims:	1,609	13,585				
			(19) Pure Premium Underlying Present Rate:	2.376	1.453	2.870	6.699		
			(20) Relativity to Underlying Present Rate:	1.654	1.217	1.694			
			(21) Credibility to Underlying Relativity:	0.080	0.000	0.000			
			(22) Industry Group Adjusted Converted Pure Premium:	2.101	0.876	1.842	4.819		
			(23) Formula Relativity:	1.417	1.312	1.392			
			(24) Balanced Formula Relativity:	1.420	1.316	1.396	1.392		

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000263 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 188

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services	
9410 MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC									
		Adjusted Converted Loss and Loss Adjustment Expense							
Policy Period (1)	Exposure (2)	Claim Count		Amount				Total (8)	
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	9,547	0	1	0	1,321	1,658	2,979		
2000/2001	11,053	0	0	0	0	2,061	2,061		
2001/2002	9,993	0	0	0	0	1,654	1,654		
2002/2003	7,095	0	0	0	0	0	0		
2003/2004	6,396	0	1	0	2	5,141	5,143		
MA Total	44,084	0	2	0	1,324	10,513	11,837		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.000	0.138	0.174	0.312			
		2000/2001	0.000	0.000	0.186	0.186			
		2001/2002	0.000	0.000	0.166	0.166			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.804	0.804			
		MA Total Pure Premium:	0.000	0.030	0.238	0.269			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	0.000	0.068	0.296				
		(14) Massachusetts Credibility:	0.08	0.18	0.18				
		(15) Countrywide Pure Premium:	0.657	0.449	0.904	2.010			
		(16) Countrywide Indicated Relativity:	0.922	0.977	1.081				
		(17) Countrywide Credibility:	0.46	0.41	0.41				
		(18) Countrywide Lost-time Claims:	240	3,281					
		(19) Pure Premium Underlying Present Rate:	0.640	0.534	0.792	1.967			
		(20) Relativity to Underlying Present Rate:	1.364	0.899	1.055				
		(21) Credibility to Underlying Relativity:	0.460	0.410	0.410				
		(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
		(23) Formula Relativity:	1.051	0.781	0.929				
		(24) Balanced Formula Relativity:	1.042	0.780	0.926	0.934			

Class(es):		Effective: 9/1/2007						Manufacturing	
9501 SIGN PAINTING OR LETTERING-INSIDE & DRIVERS*									
		Adjusted Converted Loss and Loss Adjustment Expense							
Policy Period (1)	Exposure (2)	Claim Count		Amount				Total (8)	
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	227,153	1	18	150,490	122,094	282,302	554,886		
2000/2001	246,408	2	22	196,474	227,897	452,991	877,362		
2001/2002	204,486	1	14	106,230	59,063	157,352	322,645		
2002/2003	224,755	4	10	593,300	25,902	266,513	885,714		
2003/2004	244,111	1	13	227,711	279,662	269,884	777,257		
MA Total	1,146,913	9	77	1,274,204	714,618	1,429,042	3,417,864		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)			Total (12)		
		1999/2000	0.663	0.537	1.243	2.443			
		2000/2001	0.797	0.925	1.838	3.561			
		2001/2002	0.519	0.289	0.770	1.578			
		2002/2003	2.640	0.115	1.186	3.941			
		2003/2004	0.933	1.146	1.106	3.184			
		MA Total Pure Premium:	1.111	0.623	1.246	2.980			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical			Total		
		(13) Massachusetts Indicated Relativity:	1.251	1.257	1.393				
		(14) Massachusetts Credibility:	0.33	0.69	0.72				
		(15) Countrywide Pure Premium:	1.034	0.503	1.029	2.567			
		(16) Countrywide Indicated Relativity:	1.241	1.093	1.222				
		(17) Countrywide Credibility:	0.34	0.16	0.14				
		(18) Countrywide Lost-time Claims:	210	1,964					
		(19) Pure Premium Underlying Present Rate:	0.799	0.546	0.912	2.257			
		(20) Relativity to Underlying Present Rate:	1.268	0.830	1.136				
		(21) Credibility to Underlying Relativity:	0.330	0.150	0.140				
		(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278			
		(23) Formula Relativity:	1.253	1.167	1.333				
		(24) Balanced Formula Relativity:	1.262	1.163	1.331	1.267			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000264 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 189

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
9519 HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	495,666	5	38	842,282	244,427	493,052	1,579,761	
2000/2001	495,057	3	36	484,246	270,937	347,889	1,103,072	
2001/2002	490,302	4	26	538,739	193,969	375,399	1,108,107	
2002/2003	522,345	4	24	1,026,511	264,446	734,808	2,025,765	
2003/2004	588,400	1	21	499,350	286,550	353,926	1,139,826	
MA Total	2,591,770	17	145	3,391,129	1,260,328	2,305,074	6,956,531	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	1.699	0.493	0.995	3.187	
			2000/2001	0.978	0.547	0.703	2.228	
			2001/2002	1.099	0.396	0.766	2.260	
			2002/2003	1.965	0.506	1.407	3.878	
			2003/2004	0.849	0.487	0.602	1.937	
			MA Total Pure Premium:	1.308	0.486	0.889	2.684	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	1.884	1.102	1.103		
			(14) Massachusetts Credibility:	0.44	0.97	0.92		
			(15) Countrywide Pure Premium:	1.278	0.545	0.937	2.760	
			(16) Countrywide Indicated Relativity:	1.793	1.184	1.121		
			(17) Countrywide Credibility:	0.28	0.02	0.04		
			(18) Countrywide Lost-time Claims:	509	4,170			
			(19) Pure Premium Underlying Present Rate:	0.764	0.565	0.760	2.089	
			(20) Relativity to Underlying Present Rate:	1.628	0.951	1.011		
			(21) Credibility to Underlying Relativity:	0.280	0.010	0.040		
			(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943	
			(23) Formula Relativity:	1.787	1.102	1.100		
			(24) Balanced Formula Relativity:	1.771	1.100	1.096	1.338	

Class(es):		Effective: 9/1/2007						Manufacturing
9521 HOUSE FURNISHINGS INSTALLATION-NOC								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	333,726	5	35	675,707	904,117	563,158	2,142,983	
2000/2001	345,182	4	40	869,122	408,970	397,825	1,675,917	
2001/2002	320,303	9	23	1,856,636	172,918	885,632	2,915,186	
2002/2003	313,072	1	21	331,545	89,103	158,958	579,607	
2003/2004	299,805	2	20	373,839	349,210	347,998	1,071,047	
MA Total	1,612,088	21	139	4,106,848	1,924,319	2,353,571	8,384,739	
MA Indicated Pure Premiums								
				Serious (9)	Non-Serious (10)	Medical (11)	Total (12)	
			1999/2000	2.025	2.709	1.687	6.421	
			2000/2001	2.518	1.185	1.153	4.855	
			2001/2002	5.796	0.540	2.765	9.101	
			2002/2003	1.059	0.285	0.508	1.851	
			2003/2004	1.247	1.165	1.161	3.572	
			MA Total Pure Premium:	2.548	1.194	1.460	5.201	
Pure Premium Relativities								
				Serious	Non-Serious	Medical	Total	
			(13) Massachusetts Indicated Relativity:	2.868	2.408	1.632		
			(14) Massachusetts Credibility:	0.51	1.00	0.98		
			(15) Countrywide Pure Premium:	1.734	0.743	1.213	3.690	
			(16) Countrywide Indicated Relativity:	2.082	1.614	1.441		
			(17) Countrywide Credibility:	0.25	0.00	0.01		
			(18) Countrywide Lost-time Claims:	517	3,327			
			(19) Pure Premium Underlying Present Rate:	1.699	1.918	1.410	5.027	
			(20) Relativity to Underlying Present Rate:	2.696	2.916	1.757		
			(21) Credibility to Underlying Relativity:	0.240	0.000	0.010		
			(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278	
			(23) Formula Relativity:	2.630	2.408	1.631		
			(24) Balanced Formula Relativity:	2.648	2.400	1.628	2.194	

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000265 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 190

Calculation of Class Relativities

Class(es): 9522 UPHOLSTERING		Effective: 9/1/2007						Manufacturing	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	178,417	1	25	161,225	108,576	219,204	489,005		
2000/2001	185,056	1	12	178,016	28,982	122,848	329,847		
2001/2002	177,149	0	10	0	20,928	63,757	84,685		
2002/2003	182,963	1	5	80,062	2,426	49,033	131,521		
2003/2004	150,061	0	5	0	31,572	49,765	81,337		
MA Total	873,646	3	57	419,303	192,484	504,607	1,116,394		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	0.904	0.609	1.229	2.741				
	2000/2001	0.962	0.157	0.664	1.782				
	2001/2002	0.000	0.118	0.360	0.478				
	2002/2003	0.438	0.013	0.268	0.719				
	2003/2004	0.000	0.210	0.332	0.542				
	MA Total Pure Premium:	0.480	0.220	0.578	1.278				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	0.540	0.445	0.646					
	(14) Massachusetts Credibility:	0.25	0.59	0.54					
	(15) Countrywide Pure Premium:	0.751	0.483	0.806	2.040				
	(16) Countrywide Indicated Relativity:	0.902	1.049	0.957					
	(17) Countrywide Credibility:	0.38	0.21	0.23					
	(18) Countrywide Lost-time Claims:	324	2,791						
	(19) Pure Premium Underlying Present Rate:	0.521	0.495	0.592	1.609				
	(20) Relativity to Underlying Present Rate:	0.828	0.752	0.739					
	(21) Credibility to Underlying Relativity:	0.370	0.200	0.230					
	(22) Industry Group Adjusted Converted Pure Premium:	0.888	0.496	0.895	2.278				
	(23) Formula Relativity:	0.784	0.633	0.739					
	(24) Balanced Formula Relativity:	0.789	0.631	0.737	0.734				

Class(es): 9534 MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP &DR		Effective: 9/1/2007						Construction	
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	131,069	1	12	164,420	183,967	308,651	657,037		
2000/2001	189,187	3	18	928,337	376,625	371,394	1,676,355		
2001/2002	183,028	4	10	1,024,779	70,332	514,399	1,609,510		
2002/2003	211,640	2	9	746,517	78,869	340,990	1,166,376		
2003/2004	211,127	1	15	250,146	134,042	308,917	693,105		
MA Total	926,051	11	64	3,114,198	843,835	1,844,351	5,802,384		
MA Indicated Pure Premiums									
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
	1999/2000	1.254	1.404	2.355	5.013				
	2000/2001	4.907	1.991	1.963	8.861				
	2001/2002	5.599	0.384	2.810	8.794				
	2002/2003	3.527	0.373	1.611	5.511				
	2003/2004	1.185	0.635	1.463	3.283				
	MA Total Pure Premium:	3.363	0.911	1.992	6.266				
Pure Premium Relativities									
		Serious	Non-Serious	Medical	Total				
	(13) Massachusetts Indicated Relativity:	1.130	0.997	1.003					
	(14) Massachusetts Credibility:	0.46	0.86	0.92					
	(15) Countrywide Pure Premium:	3.526	0.670	1.813	6.008				
	(16) Countrywide Indicated Relativity:	1.266	0.743	0.951					
	(17) Countrywide Credibility:	0.27	0.07	0.04					
	(18) Countrywide Lost-time Claims:	108	538						
	(19) Pure Premium Underlying Present Rate:	2.352	1.191	2.104	5.647				
	(20) Relativity to Underlying Present Rate:	1.007	0.863	1.047					
	(21) Credibility to Underlying Relativity:	0.270	0.070	0.040					
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876				
	(23) Formula Relativity:	1.134	0.969	1.003					
	(24) Balanced Formula Relativity:	1.148	0.970	1.007	1.073				

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000266 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 191

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction	
9545 BILL POSTING & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	3,115	0	1	0	699	1,954	2,653		
2000/2001	2,087	0	1	0	1,374	1,415	2,789		
2001/2002	1,316	0	0	0	0	0	0		
2002/2003	1,440	0	0	0	0	0	0		
2003/2004	2,472	0	0	0	0	0	0		
MA Total	10,430	0	2	0	2,073	3,369	5,442		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.224	0.627	0.852			
		2000/2001	0.000	0.659	0.678	1.337			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.199	0.323	0.522			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.217	0.163				
		(14) Massachusetts Credibility:	0.07	0.16	0.15				
		(15) Countrywide Pure Premium:	1.779	0.198	1.404	3.380			
		(16) Countrywide Indicated Relativity:	0.639	0.219	0.737				
		(17) Countrywide Credibility:	0.20	0.29	0.36				
		(18) Countrywide Lost-time Claims:	8	40					
		(19) Pure Premium Underlying Present Rate:	1.814	1.666	1.944	5.423			
		(20) Relativity to Underlying Present Rate:	0.777	1.207	0.967				
		(21) Credibility to Underlying Relativity:	0.730	0.550	0.490				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	0.695	0.762	0.763				
		(24) Balanced Formula Relativity:	0.704	0.763	0.767	0.734			

Class(es):		Effective: 9/1/2007						Construction	
9549 ADVERTISING CO & DRIVERS									
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						Total (8)	
		Claim Count		Amount					
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)			
1999/2000	1,483	0	0	0	0	0	0		
2000/2001	336	0	0	0	0	0	0		
2001/2002	419	0	0	0	0	0	0		
2002/2003	109	0	0	0	0	0	0		
2003/2004	992	0	0	0	0	0	0		
MA Total	3,339	0	0	0	0	0	0		
		MA Indicated Pure Premiums							
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)				
		1999/2000	0.000	0.000	0.000	0.000			
		2000/2001	0.000	0.000	0.000	0.000			
		2001/2002	0.000	0.000	0.000	0.000			
		2002/2003	0.000	0.000	0.000	0.000			
		2003/2004	0.000	0.000	0.000	0.000			
		MA Total Pure Premium:	0.000	0.000	0.000	0.000			
		Pure Premium Relativities							
		Serious	Non-Serious	Medical	Total				
		(13) Massachusetts Indicated Relativity:	0.000	0.000	0.000				
		(14) Massachusetts Credibility:	0.05	0.07	0.07				
		(15) Countrywide Pure Premium:	1.819	0.877	1.434	4.130			
		(16) Countrywide Indicated Relativity:	0.654	0.971	0.753				
		(17) Countrywide Credibility:	0.26	0.35	0.45				
		(18) Countrywide Lost-time Claims:	16	64					
		(19) Pure Premium Underlying Present Rate:	1.949	0.732	1.080	3.761			
		(20) Relativity to Underlying Present Rate:	0.835	0.530	0.537				
		(21) Credibility to Underlying Relativity:	0.690	0.580	0.480				
		(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
		(23) Formula Relativity:	0.746	0.648	0.597				
		(24) Balanced Formula Relativity:	0.755	0.648	0.599	0.686			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000267 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 192

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Construction
9552 SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR*								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	90,204	1	10	211,634	98,010	106,015	415,659	
2000/2001	87,053	2	5	213,040	8,171	98,441	319,652	
2001/2002	99,887	3	12	496,459	128,662	523,776	1,148,896	
2002/2003	105,066	2	9	345,850	45,878	348,551	740,279	
2003/2004	118,116	3	14	571,587	199,036	465,840	1,236,464	
MA Total	500,326	11	50	1,838,570	479,757	1,542,623	3,860,950	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	2.346	1.087	1.175	4.608			
	2000/2001	2.447	0.094	1.131	3.672			
	2001/2002	4.970	1.288	5.244	11.502			
	2002/2003	3.292	0.437	3.317	7.046			
	2003/2004	4.839	1.685	3.944	10.468			
	MA Total Pure Premium:	3.675	0.959	3.083	7.717			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	1.235	1.049	1.553				
	(14) Massachusetts Credibility:	0.38	0.67	0.66				
	(15) Countrywide Pure Premium:	3.453	1.425	2.571	7.448			
	(16) Countrywide Indicated Relativity:	1.240	1.579	1.349				
	(17) Countrywide Credibility:	0.31	0.17	0.17				
	(18) Countrywide Lost-time Claims:	46	223					
	(19) Pure Premium Underlying Present Rate:	2.722	1.191	1.727	5.641			
	(20) Relativity to Underlying Present Rate:	1.166	0.863	0.859				
	(21) Credibility to Underlying Relativity:	0.310	0.160	0.170				
	(22) Industry Group Adjusted Converted Pure Premium:	2.976	0.914	1.985	5.876			
	(23) Formula Relativity:	1.215	1.109	1.400				
	(24) Balanced Formula Relativity:	1.230	1.110	1.406	1.271			

Class(es):		Effective: 9/1/2007						Goods & Services
9586 BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	2,146,690	2	39	304,829	459,846	502,383	1,267,057	
2000/2001	2,370,727	2	40	266,692	155,889	206,546	629,126	
2001/2002	2,476,559	4	42	330,177	282,325	745,273	1,357,776	
2002/2003	2,675,700	6	36	702,713	276,906	666,188	1,645,807	
2003/2004	2,837,789	4	41	547,086	228,337	490,468	1,265,891	
MA Total	12,507,465	18	198	2,151,496	1,403,304	2,610,857	6,165,657	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.142	0.214	0.234	0.590			
	2000/2001	0.112	0.066	0.087	0.265			
	2001/2002	0.133	0.114	0.301	0.548			
	2002/2003	0.263	0.103	0.249	0.615			
	2003/2004	0.193	0.080	0.173	0.446			
	MA Total Pure Premium:	0.172	0.112	0.209	0.493			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.248	0.254	0.259				
	(14) Massachusetts Credibility:	0.45	1.00	1.00				
	(15) Countrywide Pure Premium:	0.231	0.194	0.283	0.708			
	(16) Countrywide Indicated Relativity:	0.324	0.421	0.339				
	(17) Countrywide Credibility:	0.28	0.00	0.00				
	(18) Countrywide Lost-time Claims:	411	4,159					
	(19) Pure Premium Underlying Present Rate:	0.159	0.145	0.195	0.499			
	(20) Relativity to Underlying Present Rate:	0.339	0.244	0.260				
	(21) Credibility to Underlying Relativity:	0.270	0.000	0.000				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	0.294	0.254	0.259				
	(24) Balanced Formula Relativity:	0.291	0.254	0.258	0.269			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000268 STIP

Section X - Classification Pricing
 Subsection G - Class Relativities
 9/1/2007

Section X - G
 Exhibit 193

Calculation of Class Relativities

Class(es):		Effective: 9/1/2007						Goods & Services
9620 FUNERAL DIRECTOR & DRIVERS								
Policy Period (1)	Exposure (2)	Adjusted Converted Loss and Loss Adjustment Expense						
		Claim Count		Amount				
		Serious (3)	Non-Serious (4)	Serious (5)	Non-Serious (6)	Medical (7)	Total (8)	
1999/2000	397,735	1	3	71,988	26,959	72,310	171,257	
2000/2001	417,703	1	3	117,655	16,466	81,979	216,099	
2001/2002	442,101	0	3	0	40,157	96,438	136,595	
2002/2003	455,659	0	1	0	9,738	40,438	50,176	
2003/2004	475,872	0	8	0	198,644	244,044	442,688	
MA Total	2,189,070	2	18	189,643	291,963	535,209	1,016,815	
MA Indicated Pure Premiums								
		Serious (9)	Non-Serious (10)	Medical (11)	Total (12)			
	1999/2000	0.181	0.068	0.182	0.431			
	2000/2001	0.282	0.039	0.196	0.517			
	2001/2002	0.000	0.091	0.218	0.309			
	2002/2003	0.000	0.021	0.089	0.110			
	2003/2004	0.000	0.417	0.513	0.930			
	MA Total Pure Premium:	0.087	0.133	0.244	0.464			
Pure Premium Relativities								
		Serious	Non-Serious	Medical	Total			
	(13) Massachusetts Indicated Relativity:	0.125	0.302	0.303				
	(14) Massachusetts Credibility:	0.25	0.51	0.60				
	(15) Countrywide Pure Premium:	0.445	0.187	0.385	1.017			
	(16) Countrywide Indicated Relativity:	0.624	0.406	0.461				
	(17) Countrywide Credibility:	0.38	0.25	0.20				
	(18) Countrywide Lost-time Claims:	123	848					
	(19) Pure Premium Underlying Present Rate:	0.204	0.138	0.310	0.652			
	(20) Relativity to Underlying Present Rate:	0.434	0.232	0.413				
	(21) Credibility to Underlying Relativity:	0.370	0.240	0.200				
	(22) Industry Group Adjusted Converted Pure Premium:	0.695	0.441	0.807	1.943			
	(23) Formula Relativity:	0.429	0.311	0.357				
	(24) Balanced Formula Relativity:	0.425	0.311	0.355	0.370			

Notes:

* The experience of more than one class is used in this A-Sheet. See Table of Contents in Section A for list of classes.

X 000269 STIP

Section X - Classification Pricing
 Subsection H - Industry Group Rate Change and Rate Level Factors
 9/1/2007

Section X - H
 Exhibit 1

Calculation of Industry Group Rate Change and Limits

	Industry Group				
	Manufacturing	Construction	Office & Clerical	Goods & Services	Miscellaneous
(1) Industry Group Differential	1.013	0.969	0.944	1.018	1.101
(2) Experience and Benefit Level Change - Overall	-16.9%	-16.9%	-16.9%	-16.9%	-16.9%
(3) Target Rate Change = (1) x [1.000 + (2)] - 1.000	-15.8%	-19.5%	-21.5%	-15.4%	-8.5%
(4) Benefit Level Change - Overall	1.5%	1.5%	1.5%	1.5%	1.5%
(5) Experience Change - Overall = {[1.000 + (2)] / [1.000 + (4)]} - 1.000	-18.1%	-18.1%	-18.1%	-18.1%	-18.1%
(6) Experience Change - by Group = {(1) x [1.000 + (5)]} - 1.000	-17.1%	-20.7%	-22.7%	-16.7%	-9.8%
(7) 1/2 Experience Change - by Group = (6) / 2.000	-8.5%	-10.4%	-11.3%	-8.3%	-4.9%
(8) Maximum Rate Change = (4) + (7) + 20.0%	13.0%	11.1%	10.2%	13.2%	16.6%
(9) Minimum Rate Change = (4) + (7) - 20.0%	-27.0%	-28.9%	-29.8%	-26.8%	-23.4%
(10) Present Average Rate	2.718	7.348	0.259	2.353	5.609
(11) Uncapped Rate Level Factor = [1.000 + (3)] x (10)	2.288	5.914	0.203	1.990	5.132
(12) Capped Rate Level Factor	2.265	5.868	0.202	1.987	5.127

In addition, the WCRIB is limiting the increase in average rates for any class to \$15.00 and no average rate shall exceed \$90.00 per \$100.00 of payroll.

Notes:

- (1): From Exhibit 2.
- (2): Indicated Rate Change, from Section I.
- (4): From Section IV - A, Exhibit 8.
- (10): Rates by class consistent with the 09/01/05 decision, weighted by five years of exposure.
- (12): Proposed average uncapped rates are capped by an iterative process using rate levels to determine if the required change is achieved.

X 000270 STIP

Section X - Classification Pricing
 Subsection H - Industry Group Rate Change and Rate Level Factors
 9/1/2007

Section X - H
 Exhibit 2

Calculation of Massachusetts Industry Group Differentials Excluding Large Deductibles For Three Latest Composite Policy Years, 2001/2002 through 2003/2004

Industry Group (1)	Injury Type (2)	Three Year Expected Losses (3)	Three Year Adjusted Converted Losses (4)	Industry Group Differential = (4) / (3) (5)	Balanced Industry Group Differential = (5) / 1.023 (6)	Adjusted Balanced Industry Group Differential (7)
Manufacturing	Serious	96,616,203	130,549,523	1.351		
	Non-Serious	100,953,717	70,613,867	0.699		
	Medical	123,011,801	131,302,998	1.067		
	Total	320,581,722	332,466,388	1.037	1.014	1.013
Construction	Serious	302,384,681	377,961,526	1.250		
	Non-Serious	183,062,408	110,258,972	0.602		
	Medical	265,789,580	256,666,371	0.966		
	Total	751,236,669	744,886,869	0.992	0.969	0.969
Office & Clerical	Serious	78,740,870	93,963,516	1.193		
	Non-Serious	85,140,021	59,782,775	0.702		
	Medical	115,660,394	116,509,680	1.007		
	Total	279,541,286	270,255,971	0.967	0.945	0.944
Goods & Services	Serious	165,481,195	247,254,487	1.494		
	Non-Serious	208,774,343	141,303,768	0.677		
	Medical	264,286,075	276,637,494	1.047		
	Total	638,541,613	665,195,749	1.042	1.018	1.018
Miscellaneous	Serious	72,613,164	109,495,614	1.508		
	Non-Serious	60,678,832	42,142,452	0.695		
	Medical	87,075,842	96,786,784	1.112		
	Total	220,367,838	248,424,850	1.127	1.102	1.101
All Industry Groups	Serious	715,836,114	959,224,665	1.340		
	Non-Serious	638,609,322	424,101,835	0.664		
	Medical	855,823,692	877,903,326	1.026		
	Total	2,210,269,128	2,261,229,826	1.023	1.000	1.000

Notes:

(3): Three Years of Exposure x Pure Premium Underlying Present Rate from Section X - F.

(4): From Section X - C. Goods and Services includes Per Capita classes.

(7): (6) times an offbalance factor. The offbalance factor is needed to adjust for differences in the payroll distributions by industry group for the three years used in developing the industry group differentials and the five years used in developing pure premiums.

X 000271 STIP

Section X - Classification Pricing
 Subsection I - Average Uncapped Rates
 9/1/2007

Section X - I
 Exhibit 1

Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
0005	1.285	1.471	1.827	1.552	1.990	3.09
0008	1.229	0.911	0.963	1.046	1.990	2.08
0016	2.072	1.227	1.275	1.549	1.990	3.08
0034	1.620	1.254	1.542	1.504	1.990	2.99
0035	0.765	1.052	0.986	0.922	1.990	1.83
0036	1.620	1.254	1.542	1.504	1.990	2.99
0037	1.229	0.911	0.963	1.046	1.990	2.08
0042	2.178	1.934	2.073	2.079	1.990	4.14
0050	0.777	0.651	0.762	0.752	5.914	4.45
0079	2.058	1.656	1.979	1.934	1.990	3.85
0083	3.211	1.503	1.742	2.213	1.990	4.40
0106	2.955	2.118	3.756	3.109	5.132	15.96
0113	1.620	1.254	1.542	1.504	1.990	2.99
0170	1.620	1.254	1.542	1.504	1.990	2.99
0251	0.938	0.627	0.951	0.887	5.132	4.55
0908	92.466	69.619	57.309	72.678	1.990	72.30
0909	66.803	111.958	192.089	129.084	1.990	128.42
0912	66.803	111.958	192.089	129.084	1.990	256.84
0913	92.466	69.619	57.309	72.678	1.990	144.61
0917	1.034	1.377	1.096	1.138	1.990	2.26
0918	0.689	0.531	0.292	0.488	1.990	0.97
1430	4.422	11.687	2.211	5.135	2.288	11.75
1438	1.645	0.939	1.528	1.445	2.288	3.31
1463	4.276	1.812	2.201	2.926	2.288	6.69
1624	1.081	0.490	0.802	0.867	5.132	4.45
1655	1.011	0.610	1.152	0.992	5.132	5.09
1701	1.721	2.406	1.455	1.765	2.288	4.04
1710	1.081	0.490	0.802	0.867	5.132	4.45
1747	1.942	1.211	1.965	1.792	2.288	4.10
1748	1.820	1.075	1.372	1.482	2.288	3.39
1852	7.807	1.151	1.693	3.958	2.288	9.06
1853	1.267	0.783	0.806	0.980	2.288	2.24
1860	1.615	0.567	0.674	1.017	2.288	2.33
1924	1.350	1.169	1.008	1.177	2.288	2.69
1925	2.365	1.552	1.641	1.904	2.288	4.36
2001	1.135	1.542	1.377	1.318	2.288	3.02
2002	1.637	1.434	1.259	1.445	2.288	3.31
2003	1.135	1.542	1.377	1.318	2.288	3.02
2014	1.988	1.228	1.293	1.550	2.288	3.55
2021	1.879	0.936	0.961	1.314	2.288	3.01
2039	1.780	1.404	1.292	1.506	2.288	3.45
2041	0.908	1.095	1.047	1.003	2.288	2.30

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Section X - Classification Pricing
 Subsection I - Average Uncapped Rates
 9/1/2007

Section X - I
 Exhibit 1

Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
2070	2.081	1.707	1.840	1.905	2.288	4.36
2081	1.827	1.935	1.911	1.883	2.288	4.31
2089	1.464	1.053	1.393	1.347	2.288	3.08
2095	2.215	1.927	2.091	2.104	2.288	4.81
2101	1.464	1.053	1.393	1.347	2.288	3.08
2111	1.095	1.118	1.145	1.120	2.288	2.56
2114	1.464	1.053	1.393	1.347	2.288	3.08
2115	1.293	1.350	1.110	1.233	2.288	2.82
2121	1.236	0.771	1.175	1.111	2.288	2.54
2130	1.649	1.203	1.361	1.439	2.288	3.29
2131	0.962	0.988	0.920	0.951	2.288	2.18
2143	1.007	0.831	1.661	1.225	2.288	2.80
2150	2.005	2.205	1.363	1.796	2.288	4.11
2156	2.842	1.923	2.806	2.628	2.288	6.01
2157	2.499	2.007	1.632	2.052	2.288	4.70
2172	1.090	0.691	0.584	0.805	2.288	1.84
2174	3.270	1.746	2.189	2.514	2.288	5.75
2211	2.877	1.886	1.922	2.286	2.288	5.23
2220	1.378	1.061	1.763	1.460	2.288	3.34
2260	4.367	1.850	1.519	2.701	2.288	6.18
2286	1.378	1.061	1.763	1.460	2.288	3.34
2288	1.176	1.407	1.019	1.165	2.288	2.67
2302	1.378	1.061	1.763	1.460	2.288	3.34
2305	1.035	0.754	0.760	0.866	2.288	1.98
2362	1.127	0.902	0.890	0.985	2.288	2.25
2380	1.006	1.557	1.065	1.149	2.288	2.63
2402	1.432	0.919	1.226	1.239	2.288	2.84
2413	2.520	1.194	1.476	1.822	2.288	4.17
2416	1.496	3.032	1.386	1.787	2.288	4.09
2417	1.467	1.140	1.311	1.335	2.288	3.05
2501	1.131	1.211	1.045	1.115	2.288	2.55
2503	0.428	0.501	0.319	0.401	2.288	0.92
2534	1.131	1.211	1.045	1.115	2.288	2.55
2570	2.426	1.804	2.041	2.140	2.288	4.90
2576	1.177	1.106	1.481	1.281	2.288	2.93
2578	1.177	1.106	1.481	1.281	2.288	2.93
2585	1.281	1.524	1.398	1.380	2.288	3.16
2586	0.622	0.531	0.468	0.542	2.288	1.24
2587	0.885	1.064	1.167	1.043	1.990	2.07
2623	1.524	1.017	0.831	1.141	2.288	2.61
2640	1.601	1.053	1.418	1.410	2.288	3.23
2651	1.601	1.053	1.418	1.410	2.288	3.23

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Section X - Classification Pricing
 Subsection I - Average Uncapped Rates
 9/1/2007

Section X - I
 Exhibit 1

Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
2660	0.498	1.032	1.226	0.900	2.288	2.06
2683	1.101	0.949	1.044	1.045	2.288	2.39
2688	1.297	1.149	1.217	1.233	2.288	2.82
2702	3.987	2.547	4.342	3.861	5.132	19.82
2710	3.447	3.005	2.901	3.137	2.288	7.18
2731	2.137	2.000	2.320	2.179	2.288	4.99
2741	2.727	3.733	2.142	2.716	2.288	6.22
2747	4.377	2.676	3.618	3.709	2.288	8.49
2790	0.928	1.023	0.959	0.961	2.288	2.20
2802	2.045	1.747	2.189	2.037	2.288	4.66
2835	0.865	0.917	0.869	0.878	2.288	2.01
2836	2.367	1.568	1.589	1.888	2.288	4.32
2841	1.064	1.081	1.495	1.237	2.288	2.83
2883	1.276	1.281	1.307	1.289	2.288	2.95
2923	0.726	0.783	0.920	0.815	2.288	1.86
2942	0.747	0.637	0.988	0.818	2.288	1.87
3018	1.520	0.892	1.785	1.487	2.288	3.40
3022	1.584	1.445	2.522	1.922	2.288	4.40
3027	1.759	1.542	2.493	2.000	2.288	4.58
3028	1.282	2.734	2.328	2.009	2.288	4.60
3030	3.838	2.551	3.245	3.325	2.288	7.61
3040	4.197	4.089	4.340	4.230	2.288	9.68
3041	2.578	1.167	2.547	2.259	2.288	5.17
3042	1.524	1.760	1.320	1.495	2.288	3.42
3064	1.484	1.194	1.351	1.369	2.288	3.13
3066	1.484	1.194	1.351	1.369	2.288	3.13
3076	1.175	1.160	1.185	1.175	2.288	2.69
3081	3.669	3.471	3.617	3.606	2.288	8.25
3082	3.669	3.471	3.617	3.606	2.288	8.25
3085	2.279	2.184	2.078	2.179	2.288	4.99
3110	3.353	5.059	2.771	3.496	2.288	8.00
3111	1.143	0.758	1.053	1.024	2.288	2.34
3113	0.841	0.957	0.812	0.855	2.288	1.96
3114	1.923	1.644	1.736	1.789	2.288	4.09
3118	0.841	0.957	0.812	0.855	2.288	1.96
3119	0.449	0.364	0.386	0.406	2.288	0.93
3120	0.656	1.360	0.580	0.779	2.288	1.78
3122	1.297	0.505	1.139	1.063	2.288	2.43
3127	0.244	0.409	0.303	0.303	2.288	0.69
3131	1.545	1.190	0.885	1.208	2.288	2.77
3132	0.795	1.318	1.067	1.016	2.288	2.32
3145	0.673	0.727	0.726	0.706	2.288	1.61

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Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
3146	1.218	1.163	0.945	1.099	2.288	2.52
3169	1.648	2.239	2.091	1.950	2.288	4.46
3179	0.989	1.046	0.913	0.972	2.288	2.22
3180	1.299	1.956	1.528	1.532	2.288	3.51
3188	0.973	1.410	1.894	1.430	2.288	3.27
3200	1.082	1.219	1.595	1.313	2.288	3.00
3220	0.881	0.730	0.725	0.787	2.288	1.80
3227	1.648	2.239	2.091	1.950	2.288	4.46
3241	1.350	1.169	1.008	1.177	2.288	2.69
3255	1.411	1.433	1.148	1.313	2.288	3.00
3257	1.106	1.569	1.028	1.176	2.288	2.69
3270	0.942	0.815	0.721	0.828	2.288	1.89
3300	4.137	2.663	2.895	3.329	2.288	7.62
3315	0.866	0.967	0.915	0.907	2.288	2.08
3336	1.203	1.861	1.763	1.566	2.288	3.58
3365	1.614	1.562	2.087	1.766	5.914	10.44
3372	1.249	0.874	1.063	1.094	2.288	2.50
3373	2.804	1.587	1.644	2.084	2.288	4.77
3381	1.081	1.729	1.678	1.456	2.288	3.33
3383	0.610	0.738	0.687	0.668	2.288	1.53
3385	0.382	0.371	0.341	0.363	2.288	0.83
3400	1.648	2.239	2.091	1.950	2.288	4.46
3507	1.558	1.353	1.182	1.366	2.288	3.13
3515	1.252	1.316	1.277	1.276	2.288	2.92
3548	0.906	0.901	0.904	0.904	2.288	2.07
3558	0.256	0.180	0.278	0.248	2.288	0.57
3559	0.906	0.901	0.904	0.904	2.288	2.07
3571	0.636	0.543	0.478	0.553	2.288	1.27
3574	0.906	0.901	0.904	0.904	2.288	2.07
3612	0.750	0.792	0.792	0.776	2.288	1.77
3620	1.989	2.013	1.948	1.978	2.288	4.53
3629	0.906	0.901	0.904	0.904	2.288	2.07
3632	0.906	0.901	0.904	0.904	2.288	2.07
3634	1.212	1.131	1.349	1.248	2.288	2.86
3635	1.212	1.605	1.705	1.491	2.288	3.41
3638	0.906	0.901	0.904	0.904	2.288	2.07
3642	0.475	0.475	0.357	0.429	2.288	0.98
3643	0.989	1.046	0.913	0.972	2.288	2.22
3647	0.871	1.741	1.570	1.335	2.288	3.05
3648	0.641	0.795	0.996	0.814	2.288	1.86
3681	0.339	0.362	0.378	0.359	2.288	0.82
3685	0.339	0.362	0.378	0.359	2.288	0.82

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Calculation of Average Uncapped Rates
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Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
3724	0.973	1.004	1.048	1.004	5.914	5.93
3726	3.093	1.211	2.079	2.458	5.914	14.54
3807	1.648	2.239	2.091	1.950	2.288	4.46
3808	1.042	1.494	1.424	1.290	2.288	2.95
3821	2.549	1.753	2.520	2.356	1.990	4.69
3826	1.064	1.265	0.971	1.071	2.288	2.45
3830	0.906	0.901	0.904	0.904	2.288	2.07
3841	0.693	0.844	0.859	0.791	2.288	1.81
4000	1.152	1.201	1.200	1.179	5.132	6.05
4021	1.705	1.181	1.435	1.485	2.288	3.40
4024	2.297	1.438	1.270	1.707	2.288	3.91
4034	3.384	2.194	3.025	2.984	2.288	6.83
4036	1.328	1.220	1.026	1.186	2.288	2.71
4038	0.934	0.758	0.757	0.826	2.288	1.89
4053	0.819	0.648	0.695	0.733	2.288	1.68
4061	1.023	1.067	0.966	1.010	2.288	2.31
4062	1.023	1.067	0.966	1.010	2.288	2.31
4112	0.289	0.388	0.275	0.305	2.288	0.70
4113	0.819	0.648	0.695	0.733	2.288	1.68
4114	1.026	0.786	0.813	0.890	2.288	2.04
4130	1.832	1.909	1.461	1.703	2.288	3.90
4133	0.901	0.781	0.881	0.867	2.288	1.98
4150	0.428	0.376	0.427	0.416	2.288	0.95
4239	2.030	2.035	1.901	1.981	2.288	4.53
4243	1.338	2.066	1.861	1.702	2.288	3.89
4244	1.597	1.784	1.533	1.613	2.288	3.69
4250	1.401	0.980	1.178	1.222	2.288	2.80
4251	1.080	0.908	0.931	0.984	2.288	2.25
4273	1.130	1.870	1.915	1.599	2.288	3.66
4279	1.517	1.297	2.285	1.771	2.288	4.05
4282	0.274	0.365	0.349	0.323	2.288	0.74
4283	1.526	1.889	1.073	1.427	2.288	3.27
4299	0.897	0.888	0.851	0.877	2.288	2.01
4301	1.824	1.157	1.533	1.565	2.288	3.58
4304	1.053	1.475	1.936	1.491	2.288	3.41
4307	0.719	0.757	0.776	0.750	2.288	1.72
4308	0.318	0.397	0.381	0.360	2.288	0.82
4350	0.247	0.392	0.244	0.277	2.288	0.63
4351	0.468	0.408	0.305	0.391	2.288	0.89
4352	0.448	0.432	0.461	0.450	2.288	1.03
4360	0.682	0.438	0.484	0.551	2.288	1.26
4361	2.757	1.790	2.158	2.288	0.203	0.46

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Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
4362	0.422	0.473	0.471	0.454	1.990	0.90
4410	1.589	1.884	2.021	1.823	2.288	4.17
4417	1.638	2.127	2.146	1.944	2.288	4.45
4432	0.607	0.682	0.655	0.642	2.288	1.47
4439	0.999	0.843	0.957	0.949	2.288	2.17
4452	1.154	1.293	1.416	1.287	2.288	2.95
4459	1.100	1.539	1.064	1.182	2.288	2.70
4470	1.343	1.291	1.210	1.279	2.288	2.93
4484	1.043	1.354	1.134	1.146	2.288	2.62
4493	1.361	1.436	1.519	1.439	2.288	3.29
4511	0.307	0.158	0.211	0.233	1.990	0.46
4512	0.085	0.087	0.083	0.085	1.990	0.17
4557	0.735	0.560	0.553	0.625	2.288	1.43
4558	1.092	1.222	1.080	1.116	2.288	2.55
4561	0.999	0.843	0.957	0.949	2.288	2.17
4583	2.019	0.890	1.193	1.449	2.288	3.32
4611	0.564	0.726	0.597	0.612	2.288	1.40
4635	1.330	1.179	1.069	1.195	2.288	2.73
4653	0.794	2.025	0.991	1.139	2.288	2.61
4665	3.049	2.464	3.332	3.033	2.288	6.94
4692	0.212	0.269	0.240	0.235	2.288	0.54
4693	0.302	0.738	0.446	0.454	2.288	1.04
4720	1.002	0.812	0.913	0.926	2.288	2.12
4740	0.769	0.418	0.506	0.589	2.288	1.35
4741	1.321	2.230	0.758	1.298	2.288	2.97
4770	12.227	2.124	1.267	5.726	2.288	13.10
4773	25.166	3.868	2.379	11.587	2.288	26.51
4774	20.151	3.925	2.210	9.577	2.288	21.92
4775	11.154	2.012	2.274	5.679	2.288	13.00
4776	18.903	2.363	1.215	8.361	2.288	19.13
4777	2.019	0.890	1.193	1.449	2.288	3.32
4779	14.910	2.517	2.682	7.414	2.288	16.97
4799	44.980	7.892	4.673	21.087	2.288	48.26
4825	0.226	0.179	0.237	0.220	2.288	0.50
4828	0.558	0.294	0.367	0.426	2.288	0.97
4829	0.558	0.294	0.367	0.426	2.288	0.97
4902	0.747	0.637	0.988	0.818	2.288	1.87
4923	0.682	0.438	0.484	0.551	2.288	1.26
5020	1.046	0.892	0.844	0.954	5.914	5.64
5022	1.981	1.773	1.709	1.857	5.914	10.98
5037	4.241	1.751	2.805	3.368	5.914	19.92
5040	9.824	4.685	7.063	8.092	5.914	47.85

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Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
5057	8.471	3.598	6.219	6.952	5.914	41.11
5059	8.471	3.598	6.219	6.952	5.914	41.11
5069	8.471	3.598	6.219	6.952	5.914	41.11
5102	1.284	1.376	0.933	1.179	5.914	6.98
5146	0.801	1.233	0.868	0.891	5.914	5.27
5160	0.500	0.818	0.616	0.588	5.914	3.48
5183	0.674	0.808	0.702	0.704	5.914	4.17
5188	0.623	1.210	0.639	0.720	5.914	4.26
5190	0.514	0.665	0.599	0.566	5.914	3.35
5191	0.694	0.428	0.715	0.643	1.990	1.28
5192	2.392	3.183	2.588	2.653	1.990	5.28
5213	4.391	2.051	2.695	3.454	5.914	20.42
5215	0.723	1.063	0.961	0.857	5.914	5.07
5221	1.236	0.986	1.135	1.163	5.914	6.88
5222	1.855	0.866	1.334	1.525	5.914	9.02
5223	0.723	1.063	0.961	0.857	5.914	5.07
5348	1.075	1.532	0.937	1.100	5.914	6.50
5402	1.635	1.001	5.495	2.841	5.914	16.80
5403	1.996	2.355	1.929	2.029	5.914	12.00
5437	0.987	1.022	0.981	0.991	5.914	5.86
5443	1.458	0.908	2.151	1.607	5.914	9.50
5445	1.241	1.415	0.996	1.185	5.914	7.01
5462	1.643	1.313	1.626	1.586	5.914	9.38
5472	1.100	1.949	1.232	1.277	5.914	7.55
5473	2.764	1.054	2.083	2.268	5.914	13.41
5474	0.714	1.023	0.970	0.849	5.914	5.02
5478	0.876	1.311	0.631	0.861	5.914	5.09
5479	1.493	1.881	1.852	1.674	5.914	9.90
5480	0.965	0.851	0.822	0.899	5.914	5.32
5506	1.043	1.032	1.004	1.028	5.914	6.08
5507	1.248	1.008	0.990	1.124	5.914	6.65
5508	0.777	0.651	0.762	0.752	5.914	4.45
5509	0.585	0.762	0.793	0.683	5.914	4.04
5538	0.832	1.101	0.942	0.911	5.914	5.39
5545	4.312	2.067	5.561	4.385	5.914	25.93
5547	2.393	1.981	2.621	2.406	5.914	14.23
5606	0.271	0.349	0.323	0.301	5.914	1.78
5610	0.947	1.026	0.872	0.934	5.914	5.52
5645	0.975	1.311	1.494	1.203	5.914	7.11
5651	0.975	1.311	1.494	1.203	5.914	7.11
5701	6.620	1.618	4.899	5.260	5.914	31.11
5703	9.275	3.245	6.638	7.446	5.914	44.03

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Calculation of Average Uncapped Rates
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Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
5705	2.456	1.289	1.178	1.842	5.914	10.90
6003	2.762	2.236	2.521	2.599	5.914	15.37
6005	0.777	0.651	0.762	0.752	5.914	4.45
6204	2.086	1.625	1.913	1.956	5.914	11.57
6217	0.612	0.800	0.773	0.696	5.914	4.11
6229	0.612	0.800	0.773	0.696	5.914	4.11
6233	0.922	0.885	0.592	0.805	5.914	4.76
6251	1.588	0.615	0.773	1.161	5.914	6.87
6252	2.019	0.648	1.045	1.477	5.914	8.73
6306	0.871	0.834	0.818	0.847	5.914	5.01
6319	0.964	0.915	0.967	0.957	5.914	5.66
6325	0.573	0.860	0.523	0.601	5.914	3.55
6400	1.080	0.890	1.150	1.074	5.914	6.35
6504	1.464	1.053	1.393	1.347	2.288	3.08
6834	0.731	0.567	0.847	0.746	5.132	3.83
6836	0.555	0.474	0.596	0.556	5.132	2.85
7219	1.686	1.404	1.319	1.494	5.132	7.67
7230	1.825	1.113	1.701	1.648	5.132	8.46
7231	1.138	1.200	1.214	1.179	5.132	6.05
7360	1.104	1.128	0.977	1.059	5.132	5.44
7370	0.584	0.993	0.814	0.746	5.132	3.83
7380	1.249	1.492	1.281	1.305	5.132	6.70
7382	0.700	0.849	0.927	0.814	5.132	4.18
7403	0.834	0.839	0.909	0.864	5.132	4.43
7405	0.225	0.233	0.206	0.219	5.132	1.12
7409	1.615	0.417	0.520	0.979	5.132	5.02
7418	1.615	0.417	0.520	0.979	5.132	5.02
7420	1.615	0.417	0.520	0.979	5.132	5.02
7421	0.691	0.186	0.354	0.470	5.132	2.41
7422	0.691	0.186	0.354	0.470	5.132	2.41
7423	0.672	0.669	1.147	0.853	5.132	4.38
7431	0.691	0.186	0.354	0.470	5.132	2.41
7502	0.693	0.818	0.956	0.816	5.132	4.19
7515	0.645	0.495	0.601	0.601	5.132	3.08
7520	0.938	0.627	0.951	0.887	5.132	4.55
7538	0.672	0.931	0.683	0.716	5.914	4.23
7539	0.295	0.212	0.227	0.254	5.132	1.30
7580	0.469	0.469	0.557	0.503	5.132	2.58
7590	1.627	1.935	1.778	1.741	5.132	8.93
7600	0.703	0.606	0.628	0.657	5.132	3.37
7601	0.672	0.931	0.683	0.716	5.914	4.23
7610	0.937	0.738	0.860	0.860	0.203	0.17

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Calculation of Average Uncapped Rates
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Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
7704	0.170	0.208	0.259	0.211	5.132	1.08
7720	0.309	0.282	0.291	0.298	5.132	1.53
7855	1.327	1.452	1.848	1.523	5.914	9.00
8001	0.540	0.649	0.750	0.652	1.990	1.30
8002	1.406	1.057	1.690	1.445	1.990	2.87
8006	0.687	0.648	0.647	0.661	1.990	1.32
8008	0.441	0.447	0.439	0.442	1.990	0.88
8010	0.793	0.791	0.896	0.835	1.990	1.66
8013	0.315	0.223	0.225	0.257	1.990	0.51
8017	0.590	0.610	0.701	0.641	1.990	1.27
8018	1.622	2.076	1.974	1.871	1.990	3.72
8021	2.347	1.499	1.856	1.950	1.990	3.88
8031	1.423	1.125	0.980	1.172	1.990	2.33
8032	0.908	1.075	0.867	0.929	1.990	1.85
8033	0.829	1.355	0.994	1.017	1.990	2.02
8034	2.429	1.821	2.096	2.153	1.990	4.28
8039	0.793	1.390	1.447	1.200	1.990	2.39
8044	1.923	1.735	1.575	1.736	1.990	3.45
8046	1.096	1.233	1.056	1.111	1.990	2.21
8048	2.403	1.320	1.268	1.686	1.990	3.35
8050	0.698	0.728	1.194	0.911	1.990	1.81
8058	1.150	1.558	1.929	1.566	1.990	3.12
8103	1.802	1.074	1.818	1.643	1.990	3.27
8105	3.221	0.790	1.866	2.106	1.990	4.19
8106	3.582	4.807	4.211	4.122	1.990	8.20
8107	1.757	1.801	1.943	1.844	1.990	3.67
8111	1.556	1.828	1.770	1.707	1.990	3.40
8116	1.757	1.801	1.943	1.844	1.990	3.67
8203	2.643	2.215	2.309	2.407	1.990	4.79
8204	5.697	1.719	1.999	3.258	1.990	6.48
8215	1.635	2.383	2.024	1.966	1.990	3.91
8227	0.557	0.459	0.551	0.540	5.914	3.19
8232	2.482	2.648	2.647	2.588	1.990	5.15
8233	4.871	2.954	6.821	5.245	1.990	10.44
8235	2.367	2.285	2.239	2.295	1.990	4.57
8263	3.733	1.672	2.759	2.861	1.990	5.69
8264	2.804	2.748	2.262	2.566	1.990	5.11
8265	4.871	2.954	6.821	5.245	1.990	10.44
8279	3.333	2.070	2.973	2.897	1.990	5.76
8291	1.632	2.108	2.159	1.959	1.990	3.90
8292	1.730	2.475	1.829	1.941	1.990	3.86
8293	5.078	3.371	3.936	4.216	1.990	8.39

X 000280 STIP

Section X - Classification Pricing
 Subsection I - Average Uncapped Rates
 9/1/2007

Section X - I
 Exhibit 1

Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
8350	3.036	2.635	2.332	2.653	1.990	5.28
8380	1.507	1.247	1.310	1.366	1.990	2.72
8381	0.683	0.833	0.864	0.792	1.990	1.58
8385	1.816	1.394	1.226	1.475	1.990	2.94
8392	0.887	0.619	0.704	0.750	1.990	1.49
8393	1.280	1.036	0.906	1.069	1.990	2.13
8500	4.871	2.954	6.821	5.245	1.990	10.44
8601	2.070	1.156	1.504	1.628	0.203	0.33
8710	1.127	0.855	0.898	0.970	1.990	1.93
8719	1.127	0.855	0.898	0.970	1.990	1.93
8720	0.653	0.337	0.452	0.498	1.990	0.99
8721	1.328	1.531	1.040	1.253	0.203	0.25
8742	1.137	0.950	1.092	1.076	0.203	0.22
8745	1.515	1.789	1.285	1.481	1.990	2.95
8748	3.085	2.474	3.085	2.948	0.203	0.60
8800	4.075	2.927	3.011	3.371	0.203	0.68
8803	0.426	0.202	0.271	0.310	0.203	0.06
8810	0.641	0.712	0.634	0.654	0.203	0.13
8820	0.759	0.409	0.479	0.563	0.203	0.11
8829	1.054	1.451	1.167	1.191	1.990	2.37
8831	0.357	0.394	0.705	0.510	1.990	1.02
8832	1.611	1.292	1.355	1.432	0.203	0.29
8833	6.104	6.695	6.158	6.259	0.203	1.27
8835	0.986	1.367	1.048	1.098	1.990	2.19
8868	2.007	2.867	3.196	2.699	0.203	0.55
8901	0.641	0.712	0.634	0.654	0.203	0.13
9014	1.256	0.975	1.022	1.095	1.990	2.18
9015	1.658	1.115	1.466	1.455	1.990	2.90
9016	0.793	0.897	1.144	0.962	1.990	1.91
9019	1.354	0.835	0.829	1.059	5.132	5.44
9033	2.373	2.215	1.329	1.904	1.990	3.79
9040	1.439	1.699	1.751	1.628	1.990	3.24
9052	0.750	0.993	0.930	0.880	1.990	1.75
9058	0.750	0.993	0.930	0.880	1.990	1.75
9060	0.627	0.675	0.714	0.674	1.990	1.34
9061	0.551	0.550	0.448	0.508	1.990	1.01
9063	0.211	0.397	0.425	0.342	1.990	0.68
9079	0.541	0.653	0.669	0.620	1.990	1.23
9089	0.537	0.395	0.509	0.493	1.990	0.98
9093	0.499	0.681	1.290	0.868	1.990	1.73
9101	1.305	1.626	1.740	1.559	1.990	3.10
9102	0.363	0.698	0.471	0.465	5.132	2.39

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Section X - Classification Pricing
 Subsection I - Average Uncapped Rates
 9/1/2007

Section X - I
 Exhibit 1

Calculation of Average Uncapped Rates
 All Industry Groups

Class (1)	Balanced Formula Relativity				Uncapped Rate Level Factor (6)	Proposed Average Uncapped Rate (7)
	Serious (2)	Non-Serious (3)	Medical (4)	Total (5)		
9154	0.228	0.259	0.278	0.252	5.132	1.30
9156	4.031	5.038	5.670	4.944	0.203	1.00
9178	0.722	4.484	10.075	4.981	5.132	25.56
9179	3.856	6.282	4.985	4.728	5.132	24.27
9180	0.621	0.933	1.091	0.858	5.132	4.40
9182	0.569	0.760	0.778	0.684	5.132	3.51
9186	0.621	0.933	1.091	0.858	5.132	4.40
9220	1.894	2.760	1.735	2.025	1.990	4.03
9402	1.244	1.087	0.939	1.099	5.132	5.64
9403	1.420	1.316	1.396	1.392	5.132	7.14
9410	1.042	0.780	0.926	0.934	1.990	1.86
9501	1.262	1.163	1.331	1.267	2.288	2.90
9505	1.262	1.163	1.331	1.267	2.288	2.90
9519	1.771	1.100	1.096	1.338	1.990	2.66
9521	2.648	2.400	1.628	2.194	2.288	5.02
9522	0.789	0.631	0.737	0.734	2.288	1.68
9534	1.148	0.970	1.007	1.073	5.914	6.34
9545	0.704	0.763	0.767	0.734	5.914	4.34
9549	0.755	0.648	0.599	0.686	5.914	4.06
9552	1.230	1.110	1.406	1.271	5.914	7.52
9553	1.230	1.110	1.406	1.271	5.914	7.52
9586	0.291	0.254	0.258	0.269	1.990	0.53
9620	0.425	0.311	0.355	0.370	1.990	0.74

Notes:

(2), (3), (4), (5): From Section X - G.

(6): From Section X - H, Exhibit 1.

(7): (5) x (6)

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Section X - Classification Pricing
Subsection J - Average Rates and Proposed Premium Change
9/1/2007

Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
0005	3.97	3.09	3.08
0008	2.37	2.08	2.08
0016	3.57	3.08	3.08
0034	4.02	2.99	2.99
0035	2.22	1.83	1.83
0036	4.02	2.99	2.99
0037	2.37	2.08	2.08
0042	5.14	4.14	4.13
0050	5.23	4.45	4.41
0079	6.01	3.85	4.40
0083	4.05	4.40	4.40
0106	16.93	15.96	15.94
0113	4.02	2.99	2.99
0170	4.02	2.99	2.99
0251	3.53	4.55	4.12
0908	83.51	72.30	72.19
0909	133.27	128.42	128.22
0912	266.56	256.84	256.44
0913	167.02	144.61	144.38
0917	3.37	2.26	2.47
0918	0.78	0.97	0.88
1430	24.22	11.75	17.67
1438	3.70	3.31	3.27
1463	6.03	6.69	6.63
1624	4.41	4.45	4.44
1655	4.58	5.09	5.08
1701	5.30	4.04	4.00
1710	4.41	4.45	4.44
1747	3.45	4.10	3.90
1748	4.33	3.39	3.36
1852	9.45	9.06	8.97
1853	3.00	2.24	2.22
1860	2.47	2.33	2.30
1924	3.01	2.69	2.66
1925	4.57	4.36	4.31
2001	3.82	3.02	2.99
2002	5.23	3.31	3.82
2003	3.82	3.02	2.99
2014	3.86	3.55	3.51
2021	2.19	3.01	2.47
2039	3.96	3.45	3.41
2041	2.67	2.30	2.27
2070	5.12	4.36	4.31
2081	5.47	4.31	4.27
2089	3.92	3.08	3.05
2095	5.11	4.81	4.76
2101	3.92	3.08	3.05
2111	3.44	2.56	2.54

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Section X - Classification Pricing
 Subsection J - Average Rates and Proposed Premium Change
 9/1/2007

Section X - J
 Exhibit 1

Comparison of Average Rates
 All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
2114	3.92	3.08	3.05
2115	3.78	2.82	2.79
2121	2.12	2.54	2.39
2130	4.12	3.29	3.26
2131	3.06	2.18	2.23
2143	2.94	2.80	2.78
2150	7.28	4.11	5.31
2156	6.74	6.01	5.95
2157	5.59	4.70	4.65
2172	1.07	1.84	1.21
2174	9.38	5.75	6.84
2211	5.78	5.23	5.18
2220	3.53	3.34	3.31
2260	6.65	6.18	6.12
2286	3.53	3.34	3.31
2288	3.11	2.67	2.64
2302	3.53	3.34	3.31
2305	3.50	1.98	2.55
2362	2.91	2.25	2.23
2380	2.75	2.63	2.60
2402	3.03	2.84	2.81
2413	5.47	4.17	4.13
2416	5.14	4.09	4.05
2417	2.87	3.05	3.02
2501	3.12	2.55	2.52
2503	1.04	0.92	0.91
2534	3.12	2.55	2.52
2570	6.88	4.90	5.02
2576	2.98	2.93	2.90
2578	2.98	2.93	2.90
2585	4.31	3.16	3.14
2586	1.85	1.24	1.35
2587	2.18	2.07	2.07
2623	3.92	2.61	2.86
2640	3.75	3.23	3.19
2651	3.75	3.23	3.19
2660	1.91	2.06	2.04
2683	2.36	2.39	2.37
2688	3.48	2.82	2.79
2702	16.60	19.82	19.35
2710	9.34	7.18	7.10
2731	5.44	4.99	4.94
2741	8.17	6.22	6.15
2747	8.11	8.49	8.40
2790	1.97	2.20	2.18
2802	5.92	4.66	4.61
2835	4.31	2.01	3.14
2836	5.38	4.32	4.28

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Subsection J - Average Rates and Proposed Premium Change
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Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
2841	2.51	2.83	2.80
2883	3.66	2.95	2.92
2923	2.45	1.86	1.84
2942	2.13	1.87	1.85
3018	4.33	3.40	3.37
3022	5.13	4.40	4.35
3027	4.95	4.58	4.53
3028	4.68	4.60	4.55
3030	8.59	7.61	7.53
3040	13.92	9.68	10.16
3041	4.65	5.17	5.12
3042	3.34	3.42	3.39
3064	3.58	3.13	3.10
3066	3.58	3.13	3.10
3076	3.25	2.69	2.66
3081	8.64	8.25	8.17
3082	8.64	8.25	8.17
3085	4.88	4.99	4.94
3110	9.74	8.00	7.92
3111	2.81	2.34	2.32
3113	1.86	1.96	1.94
3114	4.34	4.09	4.05
3118	1.86	1.96	1.94
3119	1.05	0.93	0.92
3120	1.98	1.78	1.76
3122	2.93	2.43	2.41
3127	0.70	0.69	0.69
3131	3.64	2.77	2.74
3132	2.49	2.32	2.30
3145	1.63	1.61	1.60
3146	3.12	2.52	2.49
3169	5.36	4.46	4.42
3179	2.41	2.22	2.20
3180	4.33	3.51	3.47
3188	3.87	3.27	3.24
3200	3.02	3.00	2.97
3220	2.92	1.80	2.13
3227	5.36	4.46	4.42
3241	3.01	2.69	2.66
3255	5.06	3.00	3.69
3257	3.69	2.69	2.69
3270	3.01	1.89	2.20
3300	8.74	7.62	7.54
3315	1.98	2.08	2.05
3336	2.80	3.58	3.16
3365	14.22	10.44	10.36
3372	3.08	2.50	2.48
3373	6.63	4.77	4.84

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Section X - Classification Pricing
 Subsection J - Average Rates and Proposed Premium Change
 9/1/2007

Section X - J
 Exhibit 1

Comparison of Average Rates
 All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
3381	3.46	3.33	3.30
3383	1.79	1.53	1.51
3385	1.03	0.83	0.82
3400	5.36	4.46	4.42
3507	4.54	3.13	3.31
3515	3.50	2.92	2.89
3548	2.46	2.07	2.05
3558	0.70	0.57	0.56
3559	2.46	2.07	2.05
3571	1.63	1.27	1.25
3574	2.46	2.07	2.05
3612	2.54	1.77	1.85
3620	6.22	4.53	4.54
3629	2.46	2.07	2.05
3632	2.46	2.07	2.05
3634	3.14	2.86	2.83
3635	2.61	3.41	2.95
3638	2.46	2.07	2.05
3642	1.85	0.98	1.35
3643	2.41	2.22	2.20
3647	2.97	3.05	3.02
3648	2.52	1.86	1.84
3681	0.97	0.82	0.81
3685	0.97	0.82	0.81
3724	6.93	5.93	5.89
3726	11.66	14.54	12.96
3807	5.36	4.46	4.42
3808	2.94	2.95	2.92
3821	5.29	4.69	4.68
3826	2.61	2.45	2.43
3830	2.46	2.07	2.05
3841	2.68	1.81	1.96
4000	5.16	6.05	6.02
4021	3.69	3.40	3.36
4024	5.32	3.91	3.88
4034	8.47	6.83	6.76
4036	2.88	2.71	2.69
4038	2.52	1.89	1.87
4053	1.73	1.68	1.66
4061	3.14	2.31	2.29
4062	3.14	2.31	2.29
4112	0.96	0.70	0.70
4113	1.73	1.68	1.66
4114	3.62	2.04	2.64
4130	5.24	3.90	3.86
4133	2.64	1.98	1.96
4150	1.05	0.95	0.94
4239	5.45	4.53	4.49

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Section X - Classification Pricing
Subsection J - Average Rates and Proposed Premium Change
9/1/2007

Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
4243	4.28	3.89	3.85
4244	4.40	3.69	3.65
4250	3.00	2.80	2.77
4251	3.29	2.25	2.40
4273	3.48	3.66	3.62
4279	4.37	4.05	4.01
4282	0.55	0.74	0.62
4283	3.42	3.27	3.23
4299	2.39	2.01	1.99
4301	4.36	3.58	3.54
4304	3.81	3.41	3.38
4307	2.70	1.72	1.97
4308	1.01	0.82	0.82
4350	0.79	0.63	0.63
4351	1.08	0.89	0.89
4352	1.31	1.03	1.02
4360	1.03	1.26	1.16
4361	0.62	0.46	0.46
4362	0.70	0.90	0.79
4410	4.31	4.17	4.13
4417	4.13	4.45	4.40
4432	2.14	1.47	1.56
4439	3.19	2.17	2.33
4452	3.84	2.95	2.92
4459	3.45	2.70	2.68
4470	3.06	2.93	2.90
4484	2.83	2.62	2.60
4493	4.59	3.29	3.35
4511	0.56	0.46	0.46
4512	0.28	0.17	0.20
4557	2.18	1.43	1.59
4558	2.82	2.55	2.53
4561	3.19	2.17	2.33
4583	3.56	3.32	3.28
4611	1.59	1.40	1.39
4635	2.61	2.73	2.71
4653	6.59	2.61	4.81
4665	6.35	6.94	6.87
4692	0.65	0.54	0.53
4693	1.19	1.04	1.03
4720	3.90	2.12	2.85
4740	2.63	1.35	1.92
4741	3.92	2.97	2.94
4770	12.91	13.10	12.97
4773	25.89	26.51	26.24
4774	21.76	21.92	21.69
4775	13.01	13.00	12.86
4776	18.39	19.13	18.94

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Section X - Classification Pricing
Subsection J - Average Rates and Proposed Premium Change
9/1/2007

Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
4777	3.56	3.32	3.28
4779	16.87	16.97	16.79
4799	47.56	48.26	47.76
4825	0.74	0.50	0.54
4828	2.68	0.97	1.96
4829	2.68	0.97	1.96
4902	2.13	1.87	1.85
4923	1.03	1.26	1.16
5020	4.63	5.64	5.15
5022	15.78	10.98	11.23
5037	45.18	19.92	32.14
5040	43.99	47.85	47.48
5057	34.29	41.11	38.11
5059	34.29	41.11	38.11
5069	34.29	41.11	38.11
5102	11.11	6.98	7.90
5146	6.29	5.27	5.23
5160	3.64	3.48	3.45
5183	4.83	4.17	4.13
5188	5.49	4.26	4.22
5190	4.21	3.35	3.32
5191	1.30	1.28	1.28
5192	5.26	5.28	5.27
5213	22.47	20.42	20.27
5215	7.27	5.07	5.17
5221	9.24	6.88	6.83
5222	8.67	9.02	8.95
5223	7.27	5.07	5.17
5348	8.84	6.50	6.45
5402	18.81	16.80	16.67
5403	16.59	12.00	11.91
5437	6.93	5.86	5.81
5443	5.93	9.50	6.59
5445	8.96	7.01	6.95
5462	9.31	9.38	9.31
5472	8.71	7.55	7.49
5473	18.78	13.41	13.36
5474	6.90	5.02	4.98
5478	6.49	5.09	5.05
5479	14.69	9.90	10.45
5480	6.67	5.32	5.28
5506	7.32	6.08	6.03
5507	7.96	6.65	6.59
5508	5.23	4.45	4.41
5509	5.39	4.04	4.01
5538	6.77	5.39	5.35
5545	47.89	25.93	34.07
5547	19.85	14.23	14.12

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Subsection J - Average Rates and Proposed Premium Change
9/1/2007

Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
5606	2.43	1.78	1.76
5610	5.93	5.52	5.48
5645	9.09	7.11	7.06
5651	9.09	7.11	7.06
5701	24.19	31.11	26.89
5703	20.73	44.03	23.04
5705	13.50	10.90	10.81
6003	16.03	15.37	15.25
6005	5.23	4.45	4.41
6204	12.20	11.57	11.48
6217	6.12	4.11	4.35
6229	6.12	4.11	4.35
6233	7.79	4.76	5.54
6251	10.54	6.87	7.50
6252	7.67	8.73	8.53
6306	8.10	5.01	5.76
6319	6.81	5.66	5.62
6325	3.49	3.55	3.53
6400	7.65	6.35	6.30
6504	3.92	3.08	3.05
6834	4.29	3.83	3.82
6836	3.11	2.85	2.85
7219	8.49	7.67	7.66
7230	10.22	8.46	8.45
7231	6.65	6.05	6.04
7360	7.27	5.44	5.57
7370	4.05	3.83	3.83
7380	7.36	6.70	6.69
7382	4.73	4.18	4.17
7403	3.85	4.43	4.43
7405	1.50	1.12	1.15
7409	11.39	5.02	8.72
7418	11.39	5.02	8.72
7420	11.39	5.02	8.72
7421	2.33	2.41	2.41
7422	2.33	2.41	2.41
7423	3.53	4.38	4.12
7431	2.33	2.41	2.41
7502	3.83	4.19	4.18
7515	1.67	3.08	1.95
7520	3.53	4.55	4.12
7538	5.15	4.23	4.20
7539	2.24	1.30	1.72
7580	3.59	2.58	2.75
7590	9.41	8.93	8.93
7600	3.14	3.37	3.37
7601	5.15	4.23	4.20
7610	0.25	0.17	0.18

X 000289 STIP

Section X - Classification Pricing
 Subsection J - Average Rates and Proposed Premium Change
 9/1/2007

Section X - J
 Exhibit 1

Comparison of Average Rates
 All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
7704	2.59	1.08	1.98
7720	2.04	1.53	1.56
7855	8.19	9.00	8.94
8001	1.36	1.30	1.30
8002	3.14	2.87	2.87
8006	1.63	1.32	1.31
8008	1.14	0.88	0.88
8010	1.88	1.66	1.66
8013	0.60	0.51	0.51
8017	1.53	1.27	1.27
8018	4.44	3.72	3.72
8021	5.80	3.88	4.24
8031	2.96	2.33	2.33
8032	2.28	1.85	1.84
8033	2.50	2.02	2.02
8034	6.29	4.28	4.60
8039	2.47	2.39	2.38
8044	4.09	3.45	3.45
8046	2.53	2.21	2.21
8048	3.36	3.35	3.35
8050	1.17	1.81	1.32
8058	3.27	3.12	3.11
8103	3.65	3.27	3.26
8105	4.72	4.19	4.18
8106	7.27	8.20	8.19
8107	2.83	3.67	3.20
8111	3.57	3.40	3.39
8116	2.83	3.67	3.20
8203	4.63	4.79	4.78
8204	11.49	6.48	8.41
8215	4.63	3.91	3.91
8227	3.66	3.19	3.17
8232	5.99	5.15	5.14
8233	8.52	10.44	9.64
8235	5.53	4.57	4.56
8263	6.81	5.69	5.68
8264	6.32	5.11	5.10
8265	8.52	10.44	9.64
8279	5.77	5.76	5.75
8291	3.86	3.90	3.89
8292	4.00	3.86	3.86
8293	9.54	8.39	8.38
8350	5.84	5.28	5.27
8380	3.09	2.72	2.71
8381	1.66	1.58	1.57
8385	4.04	2.94	2.96
8392	1.81	1.49	1.49
8393	2.42	2.13	2.12

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Section X - Classification Pricing
Subsection J - Average Rates and Proposed Premium Change
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Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
8500	8.52	10.44	9.64
8601	0.47	0.33	0.33
8710	2.39	1.93	1.93
8719	2.39	1.93	1.93
8720	1.04	0.99	0.99
8721	0.30	0.25	0.25
8742	0.30	0.22	0.22
8745	6.31	2.95	4.62
8748	0.97	0.60	0.68
8800	0.83	0.68	0.68
8803	0.08	0.06	0.06
8810	0.16	0.13	0.13
8820	0.14	0.11	0.11
8829	2.82	2.37	2.37
8831	1.27	1.02	1.01
8832	0.40	0.29	0.29
8833	1.61	1.27	1.27
8835	2.99	2.19	2.19
8868	0.66	0.55	0.55
8901	0.16	0.13	0.13
9014	2.67	2.18	2.18
9015	3.29	2.90	2.89
9016	2.26	1.91	1.91
9019	6.40	5.44	5.43
9033	4.12	3.79	3.78
9040	4.60	3.24	3.37
9052	2.02	1.75	1.75
9058	2.02	1.75	1.75
9060	1.57	1.34	1.34
9061	1.41	1.01	1.03
9063	0.88	0.68	0.68
9079	1.65	1.23	1.23
9089	1.11	0.98	0.98
9093	1.92	1.73	1.73
9101	2.98	3.10	3.10
9102	2.61	2.39	2.38
9154	1.49	1.30	1.29
9156	1.42	1.00	1.00
9178	21.32	25.56	24.85
9179	25.01	24.27	24.24
9180	3.87	4.40	4.40
9182	3.29	3.51	3.51
9186	3.87	4.40	4.40
9220	4.43	4.03	4.02
9402	6.97	5.64	5.63
9403	8.78	7.14	7.13
9410	2.55	1.86	1.87
9501	2.92	2.90	2.87

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Section X - Classification Pricing
Subsection J - Average Rates and Proposed Premium Change
9/1/2007

Section X - J
Exhibit 1

Comparison of Average Rates
All Industry Groups

Class (1)	Present Average Capped Rate (2)	Proposed Average Uncapped Rate (3)	Proposed Average Capped Rate (4)
9505	2.92	2.90	2.87
9519	2.71	2.66	2.66
9521	6.49	5.02	4.97
9522	2.08	1.68	1.66
9534	6.81	6.34	6.29
9545	7.22	4.34	5.14
9549	5.95	4.06	4.23
9552	7.10	7.52	7.46
9553	7.10	7.52	7.46
9586	0.65	0.53	0.53
9620	0.83	0.74	0.74

Notes:

- (2): Column (3) from Section X - K of the 9/1/2005 rate decision.
- (3): From Section X - I.
- (4): Total Balanced Formula Relativity (from Section X - I) x Capped Rate Level Factor and subject to maximum and minimum caps (from Section X - H, Exhibit 1.)

X 000292 STIP

Section X - Classification Pricing
 Subsection J - Average Rates and Proposed Premium Change
 9/1/2007

Section X - J
 Exhibit 2

Summary of Proposed Premium Change
 All Industry Groups

Industry Group (1)	Present Premium (2)	Proposed Premium (3)	Proposed Change (4)	Target Change (5)	Capped Rate Level Factor (6)
Manufacturing	717,306,601	603,824,359	-15.8%	-15.8%	2.265
Construction	1,557,926,863	1,253,884,134	-19.5%	-19.5%	5.868
Office & Clerical	591,216,017	463,950,851	-21.5%	-21.5%	0.202
Goods & Services	1,346,917,981	1,138,932,397	-15.4%	-15.4%	1.987
Miscellaneous	483,872,575	442,766,366	-8.5%	-8.5%	5.127
All Groups	4,697,240,037	3,903,358,107	-16.9%		

Notes:

(2), (3): Exposure x Average Rates from Exhibit 1.

(4): $[(3) - (2)] / (2) - 1.000$

(5): From Section X - H, Exhibit 1.

(6): From Section X - H, Exhibit 1. Proposed average uncapped rates are capped by an iterative process using rate levels to determine if the required change is achieved.

X 000293 STIP

Section X - Classification Pricing
Subsection K - Adjustments to Derive Final Manual Rates
9/1/2007

Section X - K
Exhibit 1

Calculation of Proposed Manual Rates

The proposed manual rates in Section X - A are derived from the proposed average capped rates in Section X - J as follows:

$$\text{Proposed Manual Rate} = [\text{Proposed Average Rate} / (\text{Factor 1} \times \text{Factor 2} \times \text{Factor 3})] \times [1.000 / (1.000 - \text{Factor 4})]$$

(1)	Factor 1 =	0.997	The offset for Merit Rating and Average Experience Modification
(2)	Factor 2 =	1.046	The offset for ARAP
(3)	Factor 3 =	0.966	For eligible classes, the offset for the Construction Classification Premium Adjustment Program
(4)	Factor 4 =	-0.03108	The loading from the filing of recoupment of amounts paid to the Insolvency Fund

Notes:

- (1): From Exhibit 2.
- (2): From Exhibit 3.
- (3): From Exhibit 4.
- (4): From Section I - E, Exhibit 1.

X 000294 STIP

Section X - Classification Pricing
 Subsection K - Adjustments to Derive Final Manual Rates
 9/1/2007

Section X - K
 Exhibit 2

Offset for Experience & Merit Rating

Composite Policy Year (1)	Report (2)	Rating Category (3)	Number of Policies (4)	% of Policies = (4) / Total (4) (5)	Manual Premium (6)	% of Manual = (6) / Total (6) (7)	Standard Premium (8)	Historical Average Mod = (8) / (6) (9)	Selected Average Mod (10)
1999/2000	5	Non Rated	63,833	41%	13,259,369	1%	13,240,594	0.999	
		Merit Rated	59,363	38%	113,667,677	13%	110,677,081	0.974	
		Intrastate Rated	20,183	13%	549,738,120	61%	541,988,336	0.986	
		Interstate Rated	12,664	8%	231,777,970	26%	214,929,455	0.927	
		Total	156,043	100%	908,443,136	100%	880,835,466	0.970	
2000/2001	4	Non Rated	65,134	41%	13,375,648	1%	13,353,340	0.998	
		Merit Rated	60,736	38%	116,374,527	12%	113,229,049	0.973	
		Intrastate Rated	21,669	13%	555,047,662	59%	541,558,805	0.976	
		Interstate Rated	13,272	8%	255,626,573	27%	236,068,826	0.923	
		Total	160,811	100%	940,424,410	100%	904,210,020	0.961	
2001/2002	3	Non Rated	66,333	41%	12,684,020	1%	12,663,588	0.998	
		Merit Rated	61,093	37%	118,814,316	12%	115,569,881	0.973	
		Intrastate Rated	22,898	14%	589,416,400	61%	575,381,212	0.976	
		Interstate Rated	12,957	8%	251,980,277	26%	233,465,129	0.927	
		Total	163,281	100%	972,895,013	100%	937,079,810	0.963	
2002/2003	2	Non Rated	66,046	40%	12,379,879	1%	12,367,019	0.999	
		Merit Rated	61,565	37%	121,397,850	12%	118,058,845	0.972	
		Intrastate Rated	23,249	14%	594,067,640	59%	575,967,391	0.970	
		Interstate Rated	14,688	9%	277,928,200	28%	256,293,918	0.922	
		Total	165,548	100%	1,005,773,569	100%	962,687,173	0.957	
2003/2004	1	Non Rated	68,111	41%	12,966,208	1%	12,956,384	0.999	
		Merit Rated	61,278	37%	120,542,315	13%	117,384,480	0.974	
		Intrastate Rated	22,855	14%	561,146,658	60%	548,982,742	0.978	
		Interstate Rated	15,474	9%	248,138,191	26%	237,269,879	0.956	
		Total	167,718	100%	942,793,372	100%	916,593,485	0.972	
Total		Non Rated	329,457	41%	64,665,124	1%	64,580,925	0.999	1.000
		Merit Rated	304,035	37%	590,796,685	12%	574,919,336	0.973	0.973
		Intrastate Rated	110,854	14%	2,849,416,480	60%	2,783,878,486	0.977	1.000
		Interstate Rated	69,055	8%	1,265,451,211	27%	1,178,027,207	0.931	1.000
		Total	813,401	100%	4,770,329,500	100%	4,601,405,954	0.965	0.997

Notes:

Data from Unit Statistical Plan data at most recent report, excluding Large Deductibles and SIGs.

Non Rated, Merit Rated and Intrastate Rated categories are estimated based on manual premium.

(10): Set to 1.000 for Non Rated, Intrastate Rated, and Interstate Rated risks. Total of (10) calculated as weighted average of (10) using (6).

X 000295 STIP

Section X - Classification Pricing
 Subsection K - Adjustments to Derive Final Manual Rates
 9/1/2007

Section X - K
 Exhibit 3

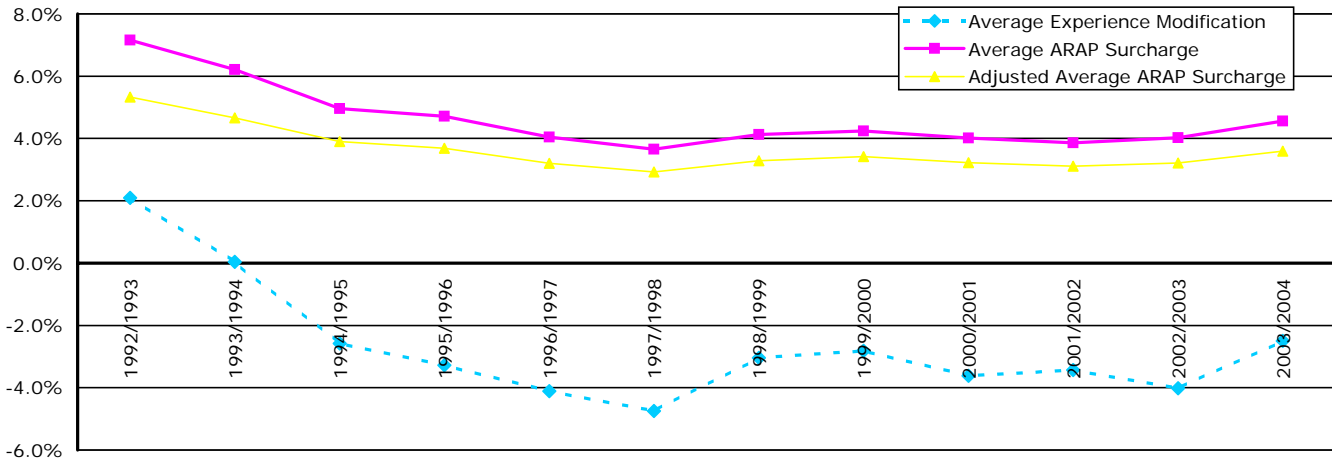
Offset for Merit Rating and ARAP Estimate of Average ARAP Surcharge for Policy Effective Period

Historical Average Experience Modification and ARAP Surcharge

Composite Policy Year (1)	Manual Premium (2)	Standard Premium (3)	ARAP Premium (4)	Adjusted ARAP Premium (5)	Average ARAP Surcharge = (4) / (3) (6)	Average Experience Modification = (3) / (2) (7)	Adjusted Average ARAP Surcharge = (5) / (3) (8)
1992/1993	1,195,522,890	1,220,542,840	87,405,131	65,016,429	7.2%	2.1%	5.3%
1993/1994	1,181,116,288	1,181,640,396	73,444,887	55,081,547	6.2%	0.0%	4.7%
1994/1995	1,144,475,690	1,114,903,252	55,295,901	43,520,326	5.0%	-2.6%	3.9%
1995/1996	1,117,603,765	1,080,967,689	50,901,379	39,892,736	4.7%	-3.3%	3.7%
1996/1997	983,819,042	943,380,816	38,124,744	30,224,845	4.0%	-4.1%	3.2%
1997/1998	976,190,652	929,826,704	33,947,683	27,165,499	3.7%	-4.7%	2.9%
1998/1999	898,447,775	871,102,598	35,945,696	28,624,483	4.1%	-3.0%	3.3%
1999/2000	906,368,570	880,835,465	37,324,673	30,095,314	4.2%	-2.8%	3.4%
2000/2001	938,163,950	904,210,020	36,255,459	29,130,852	4.0%	-3.6%	3.2%
2001/2002	970,404,317	937,079,810	36,180,689	29,167,041	3.9%	-3.4%	3.1%
2002/2003	1,003,010,568	962,687,173	38,705,088	30,968,768	4.0%	-4.0%	3.2%
2003/2004	940,057,936	916,593,485	41,813,161	32,910,968	4.6%	-2.5%	3.6%

Regression of Average ARAP Surcharge on Average Experience Modification

(7) R-Squared	0.945
(8) Slope	0.358
(9) Intercept	0.046
(10) Projected Average ARAP Surcharge = (8)	0.046



Notes:
 Data from Unit Statistical Plan data at most recent report, excluding Large Deductibles and SIGs.

X 000296 STIP

Section X - Classification Pricing
Subsection K - Adjustments to Derive Final Manual Rates
9/1/2007

Section X - K
Exhibit 4

Construction Class Premium Adjustment Program

Composite Policy Year (1)	Manual Premium for Eligible Class Codes (2)	Construction Credit (3)	Percent (4)
1999/2000	326,839,439	7,425,777	2.3%
2000/2001	354,600,162	8,506,683	2.4%
2001/2002	344,245,472	8,928,453	2.6%
2002/2003	362,937,750	10,206,863	2.8%
2003/2004	337,313,615	11,488,409	3.4%
(5) Selected Average Credit for Eligible Class Codes in Policy Effective Period			3.4%

Notes:

Data from Unit Statistical Plan data at most recent report, excluding Large Deductibles and SIGs.

X 000297 STIP

Section X - Classification Pricing
 Subsection L - Pricing Example
 9/1/2007

Section X - L
 Exhibit 1

Pricing Example for Class 3131 Button Or Fastener Mfg-Metal

Calculation of MA Indicated Relativity:

The Indicated MA Pure Premium Relativities are calculated by first converting the limited losses by injury type. The converted limited losses are then adjusted for excess losses by serious, non-serious and medical factors. The adjusted converted losses are divided by exposure (generally, payroll in hundreds) to produce MA Indicated Pure Premiums.

Limited Losses (Unit Statistical Plan data, excluding Large Deductibles)							
	Composite Policy Year (1)	Fatal (2)	Permanent Total (3)	Major Permanent Partial (4)	Minor Permanent Partial (5)	Temporary Total (6)	Medical Only (7)
Indemnity	1999/2000	32,610	0	0	1,388	21,109	0
	2000/2001	0	0	152,456	0	2,611	0
	2001/2002	0	0	141,356	51,135	7,941	0
	2002/2003	0	0	0	0	107	0
	2003/2004	0	0	0	0	257	0
Medical	1999/2000	0	0	0	961	5,044	2,890
	2000/2001	0	0	15,376	0	1,797	3,397
	2001/2002	0	0	10,042	23,576	8,158	2,908
	2002/2003	0	0	0	0	54	252
	2003/2004	0	0	0	0	1,912	80

Conversion Factors (Section X - B, Exhibit 1, Page 2)							
	Composite Policy Year (8)	Fatal (9)	Permanent Total (10)	Major Permanent Partial (11)	Minor Permanent Partial (12)	Temporary Total (13)	Medical Only (14)
Indemnity	1999/2000	0.964	0.862	1.492	1.418	1.269	
	2000/2001	0.935	1.118	1.502	1.404	1.214	
	2001/2002	0.896	1.949	1.607	1.501	1.149	
	2002/2003	0.898	2.924	1.953	1.824	1.078	
	2003/2004	0.897	4.802	3.179	2.969	1.159	
Medical	1999/2000	1.287	1.170	1.941	1.386	1.354	1.287
	2000/2001	1.311	1.388	1.965	1.403	1.308	1.269
	2001/2002	1.248	1.582	2.065	1.475	1.221	1.260
	2002/2003	1.319	2.286	2.249	1.607	1.082	1.233
	2003/2004	1.215	2.973	2.902	2.073	1.012	1.275

Excess Loss Factors (Section X - B, Exhibit 4)			
Hazard Group (15)	Injury Type		
	Serious (16)	Non-Serious (17)	Medical (18)
2	1.102	1.009	1.136

Exposure, Adjusted Converted Losses				
Composite Policy Year (19)	Exposure (20)	Serious (21)	Non-Serious (22)	Medical (23)
1999/2000	59,983	34,642	29,012	13,492
2000/2001	43,182	252,345	3,198	41,876
2001/2002	54,049	250,328	86,644	78,513
2002/2003	12,371	0	116	419
2003/2004	12,982	0	301	2,313
Total	182,567	537,315	119,271	136,614
(24)	Indicated Pure Premium	2.943	0.653	0.748
(25)	Manufacturing Industry Group Pure Premium	0.888	0.496	0.895
(26)	MA Indicated Relativity	3.313	1.318	0.837

Notes:

(21), (22), (23): Adjusted Converted Losses = [Limited Losses] x [Conversion Factors] x [Excess Loss Factors]

(24): Totals of (21), (22), and (23), divided by Total of (20), respectively.

(25): Industry Group Pure Premium from Section X - C.

(26): (24) / (25)

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Section X - Classification Pricing
 Subsection L - Pricing Example
 9/1/2007

Section X - L
 Exhibit 2
 Page 1

Pricing Example for Class 3131
 Button Or Fastener Mfg-Metal

Calculation of Countrywide Relativity

State Code (1)	State (2)	Losses			Lost-Time Claims		Payroll (8)
		Serious (3)	Non-Serious (4)	Medical (5)	Serious (6)	Non-Serious (7)	
1	Alabama	0	6,089	6,461	0	1	12,402,354
2	Arizona	0	0	0	0	0	1,718,900
3	Arkansas	0	0	3,435	0	0	2,345,424
4	California	1,513,289	755,381	1,850,002	30	99	133,171,675
5	Colorado	0	3,162	40,401	0	6	1,361,819
6	Connecticut	0	27,076	91,115	0	9	8,262,744
7	Delaware	0	0	0	0	0	0
8	District of Columbia	0	0	0	0	0	0
9	Florida	0	1,168	7,356	0	1	4,455,774
10	Georgia	304,490	44,265	308,913	3	8	35,100,240
11	Idaho	0	0	0	0	0	0
12	Illinois	0	586,260	1,093,135	0	45	107,684,443
13	Indiana	0	119,291	287,628	0	12	65,152,167
14	Iowa	244,463	168,293	495,921	2	14	20,867,679
15	Kansas	0	0	0	0	0	16,709
16	Kentucky	0	40,951	175,675	0	11	43,045,987
17	Louisiana	0	0	0	0	0	0
18	Maine	0	0	0	0	0	0
19	Maryland	0	0	0	0	0	0
21	Michigan	788,431	1,016,345	1,860,832	4	84	256,045,050
22	Minnesota	287,667	44,985	275,590	5	19	16,633,168
23	Mississippi	0	0	0	0	0	84,564
24	Missouri	0	0	0	0	0	5,064
25	Montana	0	0	0	0	0	0
26	Nebraska	0	0	1,895	0	0	1,473,151
27	Nevada	174,587	0	235,644	1	0	399,927
28	New Hampshire	0	24,847	166,910	0	8	11,057,534
29	New Jersey	287,667	179,053	364,775	5	35	29,318,669
30	New Mexico	0	0	0	0	0	0
31	New York	0	0	0	0	0	0
32	North Carolina	0	24,559	114,397	0	5	46,750,551
35	Oklahoma	0	155,751	149,646	0	21	8,906,709
36	Oregon	0	0	0	0	0	34,100
37	Pennsylvania	0	0	0	0	0	0
38	Rhode Island	868,219	33,657	241,029	4	3	3,948,957
39	South Carolina	0	0	4,386	0	0	333,234
40	South Dakota	0	0	0	0	0	2,720
41	Tennessee	0	143,571	188,565	0	11	29,436,896
43	Utah	0	0	0	0	0	0
44	Vermont	0	0	0	0	0	0
45	Virginia	0	0	0	0	0	101,419
48	Wisconsin	0	493,799	1,507,327	0	121	96,025,363
52	Hawaii	0	0	0	0	0	124,787
54	Alaska	0	0	0	0	0	0
	Total	4,468,813	3,868,503	9,471,038	54	513	936,267,778

Notes:

(3), (4), (5): Data are total for latest three policy years. See Section X - D, Exhibit 3 for years used.
 (6), (7): Used in calculating countrywide credibilities. See Section X - D.

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Section X - Classification Pricing
 Subsection L - Pricing Example
 9/1/2007

Section X - L
 Exhibit 2
 Page 2

Pricing Example for Class 3131
 Button Or Fastener Mfg-Metal

Calculation of Countrywide Relativity

State Code (1)	State (2)	Manufacturing Pitch Factors			Pure Premiums, on MA Level			Total (9)
		Serious (3)	Non-Serious (4)	Medical (5)	Serious (6)	Non-Serious (7)	Medical (8)	
1	Alabama	1.639	0.777	0.215	0.000	0.038	0.011	
2	Arizona	1.703	3.098	0.416	0.000	0.000	0.000	
3	Arkansas	1.838	1.397	0.458	0.000	0.000	0.067	
4	California	0.424	0.563	0.302	0.482	0.319	0.420	
5	Colorado	1.108	0.435	0.352	0.000	0.101	1.045	
6	Connecticut	0.467	0.713	0.350	0.000	0.234	0.386	
7	Delaware	1.538	0.849	0.516	0.000	0.000	0.000	
8	District of Columbia	2.156	0.599	0.487	0.000	0.000	0.000	
9	Florida	0.921	0.667	0.213	0.000	0.017	0.035	
10	Georgia	0.673	1.039	0.380	0.583	0.131	0.335	
11	Idaho	1.676	0.688	0.360	0.000	0.000	0.000	
12	Illinois	0.753	0.397	0.279	0.000	0.216	0.283	
13	Indiana	5.605	1.415	0.509	0.000	0.259	0.225	
14	Iowa	0.901	0.676	0.346	1.055	0.545	0.822	
15	Kansas	1.369	0.703	0.426	0.000	0.000	0.000	
16	Kentucky	1.054	1.477	0.309	0.000	0.141	0.126	
17	Louisiana	0.504	1.038	0.289	0.000	0.000	0.000	
18	Maine	0.499	0.674	0.372	0.000	0.000	0.000	
19	Maryland	0.904	1.080	0.554	0.000	0.000	0.000	
21	Michigan	0.621	0.705	0.482	0.191	0.280	0.351	
22	Minnesota	1.184	1.869	0.619	2.049	0.506	1.025	
23	Mississippi	0.910	0.932	0.349	0.000	0.000	0.000	
24	Missouri	1.471	0.385	0.330	0.000	0.000	0.000	
25	Montana	0.167	0.456	0.071	0.000	0.000	0.000	
26	Nebraska	1.376	0.835	0.313	0.000	0.000	0.040	
27	Nevada	0.483	0.873	0.356	21.079	0.000	20.973	
28	New Hampshire	0.862	1.453	0.272	0.000	0.327	0.411	
29	New Jersey	1.783	0.549	0.561	1.750	0.335	0.698	
30	New Mexico	1.064	1.257	0.362	0.000	0.000	0.000	
31	New York	0.504	1.120	0.693	0.000	0.000	0.000	
32	North Carolina	0.378	0.880	0.436	0.000	0.046	0.107	
35	Oklahoma	0.475	0.720	0.262	0.000	1.259	0.440	
36	Oregon	2.015	0.952	0.483	0.000	0.000	0.000	
37	Pennsylvania	1.188	0.099	0.116	0.000	0.000	0.000	
38	Rhode Island	0.371	0.570	0.432	8.163	0.486	2.636	
39	South Carolina	0.943	0.429	0.449	0.000	0.000	0.591	
40	South Dakota	3.962	1.101	0.396	0.000	0.000	0.000	
41	Tennessee	0.620	0.444	0.261	0.000	0.217	0.167	
43	Utah	2.720	1.792	0.461	0.000	0.000	0.000	
44	Vermont	0.717	0.486	0.224	0.000	0.000	0.000	
45	Virginia	1.503	2.716	0.633	0.000	0.000	0.000	
48	Wisconsin	1.333	0.709	0.300	0.000	0.365	0.471	
52	Hawaii	0.423	0.477	0.384	0.000	0.000	0.000	
54	Alaska	0.512	0.501	0.149	0.000	0.000	0.000	
(10)	Average of (6), (7), (8) weighted by Payroll from Page 1, respectively				0.301	0.275	0.374	
(11)	Conversion and Excess Loss Adjustment Factor				1.915	1.335	1.775	
(12)	CW Pure Premium = (18) x (19)				0.576	0.367	0.664	1.608
(13)	CW Manufacturing Pure Premium				0.827	0.457	0.836	2.119
(14)	CW Relativity = (20) / (21)				0.696	0.805	0.795	0.759
(15)	CW Relativity, balanced to unity				0.692	0.798	0.789	

Notes:

(3), (4), (5): (MA Total Manufacturing Limited Losses) / [(Manufacturing Pure Premium by State) x (MA Total Manufacturing Exposure)]. See Section X - D, Exhibit 2.

(11): (MA Total Manufacturing Adjusted Converted Losses) / (MA Manufacturing Limited Losses). See Section X - C.

(13): (12) weighted by MA five year Manufacturing Exposure.

(15): Relativities balanced to unity (weighted by MA exposure) over Manufacturing Industry Group.

X 000300 STIP

Section X - Classification Pricing
 Subsection L - Pricing Example
 9/1/2007

Section X - L
 Exhibit 3

Pricing Example for Class 3131 Button Or Fastener Mfg-Metal

Calculation of Credibility and Balanced Formula Relativity:

- (1) MA Indicated Relativity
- (2) Countrywide Indicated Relativity
- (3) Relativity to Underlying Present Rate

Injury Type		
Serious	Non-Serious	Medical
3.313	1.318	0.837
0.692	0.798	0.789
1.660	1.428	1.037

Calculation of MA Credibility:

The MA Credibilities are calculated using the formula $Z=(E / F)^{0.4}$ where E are expected losses for that injury type.

- (4) Adopted Relativity
- (5) Industry Group Pure Premium Underlying Present Rate Factor
- (6) Pure Premium Underlying Present Rate
 = (4) x (5)
- (7) Expected Losses
 = (6) x [(Total Exposure from Exhibit 1)]
- (8) Full Credibility Standards
- (9) MA Credibility
 = Minimum of {100%, [(7) / (8)]^{0.4}}

Injury Type		
Serious	Non-Serious	Medical
1.679	1.456	1.050
0.623	0.645	0.792
1.046	0.939	0.832
190,968	171,452	151,823
15,000,000	1,600,000	2,400,000
17.0%	41.0%	33.0%

Calculation of Countrywide Credibility

The Countrywide Credibilities are calculated using the formula $Z=(E / F)^{0.4}$ where E are the countrywide claim counts for that injury type. The countrywide credibility is limited to no more than half of the complement of the credibility assigned to the Massachusetts data.

- (10) Countrywide Lost-Time Claims
- (11) Countrywide Claim Count Standard
- (12) Countrywide Credibility
 = Minimum of {[(10) / (11)]^{0.4}, 0.5 x [100% - (9)]}
- (13) Credibility to Underlying
 = 100% - (9) - (12)
- (14) Formula Relativity
 = [(1) x (9)] + [(2) x (12)] + [(3) x (13)]
- (15) Off Balance Factor

Injury Type		
Serious	Non-Serious	Medical
54	513	567
450	900	600
42%	30%	34%
41%	29%	33%
1.534	1.194	0.887
0.993	1.003	1.002

- (16) Balanced Formula Relativity

Injury Type			
Serious	Non-Serious	Medical	Total
1.545	1.190	0.885	1.208

Notes:

- (1): From Exhibit 1.
- (2), (10): From Exhibit 2.
- (3): Relativity of (5) to Industry Group average, using 5 year Schedule Z exposure as weights.
- (4): From Section X - F.
- (5): From Section X - E, Exhibit 1.
- (8), (11): From Section X - D, Exhibit 1, Page 1.
- (15): Factor to balance Formula relativities across industry group to unity using 5 year Schedule Z exposure by injury type.
- (16): (14) / (15) , Total Balanced Formula Relativity is the weighted average of Partial Relativities using the MA Industry Group Pure Premium as weights.

X 000301 STIP

Section X - Classification Pricing
Subsection L - Pricing Example
9/1/2007

Section X - L
Exhibit 4

Pricing Example for Class 3131 Button Or Fastener Mfg-Metal

Calculation of Proposed Average Rate and Proposed Manual Rate:

(1) Total Balanced Formula Relativity	1.208
(2) Capped Rate Level Factor	2.265
(3) Proposed Average Capped Rate = (1) x (2)	2.740
(4) Offset for Merit Rating	0.997
(5) Offset for ARAP	1.046
(6) Offset for Construction Classification Premium Adjustment Program	1.000
(7) Provision for Insolvency Fund Assessment Recoupment	-0.031
(8) Proposed Manual Rate = {(3) / [(4) x (5) x (6)]} x {1.000 / [1.000 - (7)]}	2.55
(9) Minimum Premium	248
(10) Loss Constant	0.00
(11) Expected Loss Rate	1.34
(12) D-Ratio	0.18

Notes:

- (1): From Exhibit 3.
- (2): From Section X - H, Exhibit 1. Proposed average uncapped rates are capped by an iterative process using rate levels to determine if the required change is achieved. Class 3131 is in the Manufacturing Industry Group.
- (4), (5), (6), (7): From Section X - K. Class 3131 is not eligible for the Construction Credit program.
- (9): $\{[(8) \times 35.0] + (10) + \text{Expense Constant}\}$ subject to a maximum of \$500
Where Expense Constant = 159 if $(8) \times 35 + (10) < 200$
= 318 if $(8) \times 35 + (10) \geq 200$.
- (10): No loss constant for Manufacturing classes, \$50 for Construction classes, \$20 for all other classes.
- (11): (3) x Ratio of Experience Rating ELR to Average Rate, from Section XI - A, Exhibit 1. Class 3131 is in Hazard Group 2.
- (12): From Section XI. See text of this section for an explanation of the calculation of D-Ratios.

XI 000005 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 1

Calculation of ELR Factors

Unit Report / Policy Effective Date (1)	Hazard Group (2)	Permissible Loss Ratio (3)	Exp Rating LER by Hazard Group (4)	Law Factor (5)	Loss Trend / Payroll Trend (6)	Loss Development to 5th Report (7)	Loss Development from 5th Report to Ult (8)	Investment Income Offset (9)	Ratio of Exp Rating ELR to Average Rate (10)
1st Report 3/1/2006	I	0.688	0.043	1.012	0.978	1.369	1.101	1.035	0.427
	II	0.688	0.062	1.012	0.978	1.378	1.102	1.019	0.421
	III	0.688	0.134	1.012	0.978	1.402	1.135	0.991	0.382
	IV	0.688	0.240	1.012	0.978	1.441	1.174	0.995	0.314
2nd Report 3/1/2005	I	0.688	0.049	1.019	0.967	1.130	1.101	1.035	0.516
	II	0.688	0.071	1.019	0.967	1.134	1.102	1.019	0.510
	III	0.688	0.154	1.019	0.967	1.142	1.135	0.991	0.460
	IV	0.688	0.275	1.019	0.967	1.156	1.174	0.995	0.375
3rd Report 3/1/2004	I	0.688	0.065	1.028	0.957	1.057	1.101	1.035	0.544
	II	0.688	0.094	1.028	0.957	1.058	1.102	1.019	0.533
	III	0.688	0.204	1.028	0.957	1.062	1.135	0.991	0.466
	IV	0.688	0.365	1.028	0.957	1.068	1.174	0.995	0.356
1st - 3rd Report Average	I								0.496
	II								0.488
	III								0.436
	IV								0.348

Notes:

- (1): Unit Stat Reports used to experience rate a policy taking effect 6 months after effective date of the proposed rates.
- (3): Section VI-A, Exhibit 1, (11).
- (4): Exhibit 2, (10)-(12).
- (5): Section IV-A, Exhibit 9, (9).
- (6): Section V-A, Exhibit 1. Net Trend applied from USR policy effective date to average policy effective date of the proposed rates.
- (7): Exhibit 4, Page 1, (8).
- (8): Exhibit 5, Page 1, (7).
- (9): Exhibit 6, (8).
- (10) = { (3) x [1.0 - (4)] } / [(5) x (6) x (7) x (8) x (9)]

XI 000006 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 2

Loss Elimination Ratios for Losses in Excess of Experience Rating Caps
 By Hazard Group

Hazard Group	Adjusted Schedule Z Losses	Adjusted Excess Losses	Implied Loss Elimination Ratio (3) / (2)	Expected Losses	Expected Losses Wgtd LER	Balanced LER Differential	Selected LER Differential
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	10,821,631	1,089,224	0.101	13,615,021	0.101	0.76	0.40
II	676,406,833	51,708,001	0.076	914,141,705	0.076	0.58	0.58
III	830,251,570	138,189,716	0.166	1,231,315,121	0.166	1.26	1.26
IV	59,591,122	17,764,928	0.298	51,197,281	0.298	2.26	2.26
Total	1,577,071,156	208,751,869	0.132	2,210,269,128	0.132	1.00	1.00

Expected Loss Limitation Adjustment Factor by Hazard Group
 = [Exhibit 3, (5)] x (8)

Hazard Group	First Report	Second Report	Third Report	Average
(9)	(10)	(11)	(12)	(13)
I	0.043	0.049	0.065	0.052
II	0.062	0.071	0.094	0.075
III	0.134	0.154	0.204	0.164
IV	0.240	0.275	0.365	0.294
I, II, III, IV	0.106	0.122	0.162	

Notes:

(5): Most recent three composite policy years' data, payroll x pure premium underlying rates.

(6) Total = (6) Weighted by (5)

(7) = (6) / [(6) for Total]

XI 000007 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 3

Loss Elimination Ratio
Factor to Reflect the State Accident Limitation of \$175,000
 (Losses in Thousands)

Report (1)	Injury Type (2)	Adjusted Schedule Z Losses (3)	Adjusted Excess Losses (4)	Loss Elimination Ratio (4) / (3) (5)
1st	1	6,380	3,347	0.525
1st	2	16,064	14,654	0.912
1st	3	130,586	23,322	0.179
1st	4	33,640	40	0.001
1st	5	221,899	5,424	0.024
1st	6	31,513	0	0.000
1st	Total	440,082	46,787	0.106
2nd	1	16,111	12,091	0.750
2nd	2	6,866	5,491	0.800
2nd	3	287,548	44,289	0.154
2nd	4	56,991	557	0.010
2nd	5	149,269	4,548	0.030
2nd	6	32,914	0	0.000
2nd	Total	549,698	66,975	0.122
3rd	1	14,321	9,460	0.661
3rd	2	9,926	7,587	0.764
3rd	3	313,620	70,639	0.225
3rd	4	47,780	0	0.000
3rd	5	167,922	7,192	0.043
3rd	6	34,171	112	0.003
3rd	Total	587,739	94,990	0.162

Notes:

Schedule Z losses have been adjusted by multiplying with law amendment changes and severity trend factors. Column (3) is the adjusted Schedule Z total losses, and Column (4) is the Adjusted Schedule Z losses above \$175,000.

XI 000008 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 4
 Page 1

Hazard Group Development Factors to Fifth Report

Development to Fifth Report (1)	Hazard Group (2)	Review Year 2006 Losses at Latest Report (3)	Review Year 2006 Losses at 5th Report (4)	Develop. Factor to 5th Report (4) / (3) (5)	Selected Relativity (6)	Balanced Relativity (6) / TT(6) (7)	Selected Dev. Factor to 5th Report (8)
1st to 5th	I	1,896,236	2,350,418	1.240	0.940	0.940	1.369
1st to 5th	II	155,786,990	203,312,080	1.305	0.963	0.964	1.378
1st to 5th	III	203,473,579	302,362,490	1.486	1.023	1.023	1.402
1st to 5th	IV	7,808,587	11,684,960	1.496	1.123	1.124	1.441
1st to 5th	All	368,965,392	519,709,949	1.409	0.999	1.000	1.392
2nd to 5th	I	2,927,343	3,364,433	1.149	0.940	0.937	1.130
2nd to 5th	II	196,320,960	228,546,758	1.164	0.963	0.961	1.134
2nd to 5th	III	236,120,673	285,165,294	1.208	1.023	1.020	1.142
2nd to 5th	IV	27,216,814	34,137,054	1.254	1.123	1.120	1.156
2nd to 5th	All	462,585,790	551,213,538	1.192	1.003	1.000	1.139
3rd to 5th	I	4,204,589	4,376,814	1.041	0.940	0.940	1.057
3rd to 5th	II	214,300,048	225,558,759	1.053	0.963	0.964	1.058
3rd to 5th	III	258,761,590	277,993,888	1.074	1.023	1.023	1.062
3rd to 5th	IV	15,619,888	18,697,756	1.197	1.123	1.124	1.068
3rd to 5th	All	492,886,115	526,627,218	1.068	0.999	1.000	1.060

Notes:

- (3),(4): See Exhibit 4 Pages 4-6 for Review Year 2006
- (6): See Page 3 for selection. The entry in the "All" row is the weighted average using incurred losses at latest report in column (3) as the weights.
- (7): The entry in the "All" row is the weighted average using incurred losses at latest report in column (3) as the weights.
- (8): has been balanced to the development factors calculated on Page 2 where selected development factors = $1.0 + (7) \times (\text{"Overall Development to be balanced to"} - 1.000)$.

XI 000009 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 4
 Page 2

Loss Development Factors For Use in Calculation of Reciprocals

Report (1)	Benefit Type (2)	Injury Type (3)	Distribution of Reported Loss @ 5th Report (4)	Loss Development Factor (5)	Adjusted Distribution (4) / (5) (6)	LDF to 5th Report to Derive E.L.R. TT(4) / TT(6) (7)
1st	Indemnity	Death	1.7%	0.967	1.7%	
1st	Indemnity	Permanent Total	3.1%	5.751	0.5%	
1st	Indemnity	Permanent Partial	40.3%	2.235	18.0%	
1st	Indemnity	Temporary Total	20.3%	0.929	21.8%	
1st	Medical	Death	0.1%	1.018	0.1%	
1st	Medical	Permanent Total	2.7%	2.740	1.0%	
1st	Medical	Permanent Partial	15.2%	1.613	9.4%	
1st	Medical	Temporary Total	11.9%	0.806	14.7%	
1st	Medical	Medical Only	4.8%	1.069	4.5%	
1st	Total		100.0%		71.8%	1.392
2nd	Indemnity	Death	1.7%	0.967	1.7%	
2nd	Indemnity	Permanent Total	3.1%	3.494	0.9%	
2nd	Indemnity	Permanent Partial	40.3%	1.367	29.4%	
2nd	Indemnity	Temporary Total	20.3%	0.864	23.5%	
2nd	Medical	Death	0.1%	1.096	0.1%	
2nd	Medical	Permanent Total	2.7%	2.087	1.3%	
2nd	Medical	Permanent Partial	15.2%	1.238	12.3%	
2nd	Medical	Temporary Total	11.9%	0.854	13.9%	
2nd	Medical	Medical Only	4.8%	1.024	4.7%	
2nd	Total		100.0%		87.8%	1.139
3rd	Indemnity	Death	1.7%	0.965	1.7%	
3rd	Indemnity	Permanent Total	3.1%	2.329	1.3%	
3rd	Indemnity	Permanent Partial	40.3%	1.127	35.7%	
3rd	Indemnity	Temporary Total	20.3%	0.920	22.0%	
3rd	Medical	Death	0.1%	0.998	0.1%	
3rd	Medical	Permanent Total	2.7%	1.391	1.9%	
3rd	Medical	Permanent Partial	15.2%	1.095	13.9%	
3rd	Medical	Temporary Total	11.9%	0.928	12.8%	
3rd	Medical	Medical Only	4.8%	1.008	4.8%	
3rd	Total	All	100.0%		94.3%	1.060

Notes:

- (4): Section IV-I, Exhibits 1 and 2
- (5): Section X-B, Exhibit 2, Pages 1-5.

XI 000010 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 4
 Page 3

Hazard Group Reported Loss Development Relativities to Fifth Report

Development Review Year (1)	3-5			2-5			1-5			Average (11)
	2006 (2)	2005 (3)	2004 (4)	2006 (5)	2005 (6)	2004 (7)	2006 (8)	2005 (9)	2004 (10)	
H.G. I	0.974	0.987	0.955	0.965	1.013	0.938	0.880	0.877	0.869	0.940
H.G. II	0.985	0.980	0.986	0.977	0.971	0.961	0.927	0.953	0.931	0.963
H.G. III	1.005	1.013	1.011	1.014	1.009	1.025	1.055	1.019	1.053	1.023
H.G. IV	1.120	1.046	1.039	1.053	1.246	1.089	1.062	1.255	1.201	1.123

Notes:
 From Exhibit 4, Pages 4 through 12

XI 000011 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 4
 Page 4

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2006
 First Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.967	0	0	1.018	0			
I	2	0	5.751	0	0	2.740	0			
I	3	259,580	2.235	580,037	157,677	1.613	254,325			
I	4	91,442	2.235	204,329	71,309	1.613	115,018			
I	5	564,780	0.929	524,814	499,857	0.806	402,994			
I	6	0	1.000	0	251,591	1.069	268,900			
I	Total	915,802		1,309,181	980,434		1,041,237	1,896,236	2,350,418	1.240
II	1	1,739,977	0.967	1,683,206	104,455	1.018	106,359			
II	2	693,412	5.751	3,987,779	576,937	2.740	1,581,036			
II	3	25,104,176	2.235	56,095,840	10,722,363	1.613	17,294,652			
II	4	9,276,556	2.235	20,728,671	6,999,489	1.613	11,289,836			
II	5	44,606,333	0.929	41,449,843	40,820,434	0.806	32,910,215			
II	6	0	1.000	0	15,142,858	1.069	16,184,644			
II	Total	81,420,454		123,945,338	74,366,536		79,366,742	155,786,990	203,312,080	1.305
III	1	3,139,741	0.967	3,037,300	107,152	1.018	109,105			
III	2	2,651,017	5.751	15,245,871	9,329,367	2.740	25,566,169			
III	3	44,851,910	2.235	100,222,590	24,521,407	1.613	39,551,841			
III	4	6,548,853	2.235	14,633,558	4,971,596	1.613	8,018,943			
III	5	55,030,349	0.929	51,136,221	42,200,457	0.806	34,022,816			
III	6	0	1.000	0	10,121,730	1.069	10,818,076			
III	Total	112,221,870		184,275,541	91,251,709		118,086,950	203,473,579	302,362,490	1.486
IV	1	418,960	0.967	405,291	10,000	1.018	10,182			
IV	2	0	5.751	0	0	2.740	0			
IV	3	2,852,953	2.235	6,374,987	997,311	1.613	1,608,614			
IV	4	65,065	2.235	145,389	44,466	1.613	71,722			
IV	5	2,267,896	0.929	2,107,412	1,027,590	0.806	828,463			
IV	6	0	1.000	0	124,346	1.069	132,901			
IV	Total	5,604,874		9,033,079	2,203,713		2,651,881	7,808,587	11,684,960	1.496
I, II, III, IV	Grand Total	200,163,000		318,563,139	168,802,392		201,146,810	368,965,392	519,709,949	1.409

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000012 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2006
 Second Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.967	0	0	1.096	0			
I	2	0	3.494	0	0	2.087	0			
I	3	896,222	1.367	1,225,551	379,932	1.238	470,517			
I	4	265,544	1.367	363,122	225,966	1.238	279,842			
I	5	462,938	0.864	399,803	515,508	0.854	440,003			
I	6	0	1.000	0	181,233	1.024	185,595			
I	Total	1,624,704		1,988,476	1,302,639		1,375,957	2,927,343	3,364,433	1.149
II	1	3,749,294	0.967	3,626,965	407,725	1.096	446,712			
II	2	785,984	3.494	2,746,272	710,339	2.087	1,482,567			
II	3	63,984,348	1.367	87,496,270	24,818,835	1.238	30,736,262			
II	4	14,924,577	1.367	20,408,817	11,268,299	1.238	13,954,942			
II	5	32,379,780	0.864	27,963,846	27,264,839	0.854	23,271,436			
II	6	0	1.000	0	16,026,940	1.024	16,412,668			
II	Total	115,823,983		142,242,171	80,496,977		86,304,588	196,320,960	228,546,758	1.164
III	1	8,003,336	0.967	7,742,209	163,927	1.096	179,602			
III	2	2,293,024	3.494	8,011,955	1,962,136	2.087	4,095,226			
III	3	94,211,456	1.367	128,830,742	37,032,458	1.238	45,861,917			
III	4	11,719,416	1.367	16,025,875	8,887,935	1.238	11,007,040			
III	5	35,725,364	0.864	30,853,162	25,997,135	0.854	22,189,409			
III	6	0	1.000	0	10,124,486	1.024	10,368,157			
III	Total	151,952,596		191,463,944	84,168,077		93,701,350	236,120,673	285,165,294	1.208
IV	1	1,640,079	0.967	1,586,568	17,296	1.096	18,950			
IV	2	0	3.494	0	0	2.087	0			
IV	3	16,682,937	1.367	22,813,310	4,951,253	1.238	6,131,755			
IV	4	236,019	1.367	322,747	96,462	1.238	119,461			
IV	5	2,273,107	0.864	1,963,102	998,396	0.854	852,164			
IV	6	0	1.000	0	321,265	1.024	328,997			
IV	Total	20,832,142		26,685,727	6,384,672		7,451,326	27,216,814	34,137,054	1.254
I, II, III, IV	Grand Total	290,233,425		362,380,318	172,352,365		188,833,221	462,585,790	551,213,538	1.192

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000013 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2006
 Third Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.965	0	0	0.998	0			
I	2	0	2.329	0	0	1.391	0			
I	3	1,433,371	1.127	1,615,072	703,155	1.095	770,144			
I	4	193,405	1.127	217,922	140,039	1.095	153,380			
I	5	768,154	0.920	707,048	761,546	0.928	706,784			
I	6	0	1.000	0	204,919	1.008	206,464			
I	Total	2,394,930		2,540,042	1,809,659		1,836,772	4,204,589	4,376,814	1.041
II	1	2,452,646	0.965	2,366,109	296,259	0.998	295,777			
II	2	1,515,066	2.329	3,529,151	911,829	1.391	1,268,735			
II	3	69,570,067	1.127	78,389,121	29,802,332	1.095	32,641,561			
II	4	13,578,478	1.127	15,299,755	8,927,910	1.095	9,778,460			
II	5	40,122,419	0.920	36,930,697	30,446,649	0.928	28,257,243			
II	6	0	1.000	0	16,676,393	1.008	16,802,152			
II	Total	127,238,676		136,514,832	87,061,372		89,043,928	214,300,048	225,558,759	1.053
III	1	9,368,166	0.965	9,037,626	346,438	0.998	345,875			
III	2	3,166,514	2.329	7,375,986	1,417,355	1.391	1,972,133			
III	3	110,812,758	1.127	124,859,944	40,608,984	1.095	44,477,748			
III	4	10,289,506	1.127	11,593,856	6,410,942	1.095	7,021,704			
III	5	41,655,097	0.920	38,341,451	24,919,023	0.928	23,127,106			
III	6	0	1.000	0	9,766,807	1.008	9,840,460			
III	Total	175,292,041		191,208,863	83,469,549		86,785,025	258,761,590	277,993,888	1.074
IV	1	0	0.965	0	0	0.998	0			
IV	2	1,222,109	2.329	2,846,745	152,068	1.391	211,590			
IV	3	10,003,385	1.127	11,271,465	2,123,385	1.095	2,325,677			
IV	4	219,006	1.127	246,768	131,518	1.095	144,048			
IV	5	1,047,511	0.920	964,182	491,637	0.928	456,284			
IV	6	0	1.000	0	229,269	1.008	230,998			
IV	Total	12,492,011		15,329,160	3,127,877		3,368,596	15,619,888	18,697,756	1.197
I, II, III, IV	Grand Total	317,417,658		345,592,897	175,468,457		181,034,321	492,886,115	526,627,218	1.068

Notes:
 (3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000014 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2005
 First Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.967	0	0	1.018	0			
I	2	0	5.751	0	0	2.740	0			
I	3	80,335	2.235	179,510	120,035	1.613	193,611			
I	4	207,353	2.235	463,335	170,230	1.613	274,573			
I	5	1,054,138	0.929	979,544	815,638	0.806	657,583			
I	6	0	1.000	0	185,557	1.069	198,323			
I	Total	1,341,826		1,622,389	1,291,460		1,324,089	2,633,286	2,946,478	1.119
II	1	3,408,902	0.967	3,297,679	405,731	1.018	413,125			
II	2	184,315	5.751	1,059,987	53,626	2.740	146,957			
II	3	21,542,740	2.235	48,137,732	9,999,773	1.613	16,129,149			
II	4	7,725,865	2.235	17,263,617	6,038,241	1.613	9,739,390			
II	5	56,472,891	0.929	52,476,684	43,255,660	0.806	34,873,540			
II	6	0	1.000	0	15,712,356	1.069	16,793,322			
II	Total	89,334,713		122,235,699	75,465,387		78,095,483	164,800,100	200,331,181	1.216
III	1	6,149,726	0.967	5,949,078	647,060	1.018	658,852			
III	2	447,757	5.751	2,575,029	620,350	2.740	1,700,005			
III	3	37,215,907	2.235	83,159,772	18,022,861	1.613	29,070,001			
III	4	6,427,396	2.235	14,362,159	5,330,761	1.613	8,598,259			
III	5	62,897,789	0.929	58,446,935	46,716,267	0.806	37,663,548			
III	6	0	1.000	0	9,981,888	1.069	10,668,614			
III	Total	113,138,575		164,492,973	81,319,187		88,359,279	194,457,762	252,852,252	1.300
IV	1	1,583,170	0.967	1,531,516	17,296	1.018	17,611			
IV	2	0	5.751	0	0	2.740	0			
IV	3	7,054,531	2.235	15,763,506	2,975,885	1.613	4,799,958			
IV	4	100,646	2.235	224,896	61,007	1.613	98,401			
IV	5	3,407,157	0.929	3,166,055	1,401,174	0.806	1,129,653			
IV	6	0	1.000	0	289,512	1.069	309,430			
IV	Total	12,145,504		20,685,973	4,744,874		6,355,054	16,890,378	27,041,027	1.601
I, II, III, IV	Grand Total	215,960,618		309,037,034	162,820,908		174,133,904	378,781,526	483,170,938	1.276

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000015 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 4
 Page 8

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2005
 Second Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.967	0	0	1.096	0			
I	2	0	3.494	0	0	2.087	0			
I	3	1,388,684	1.367	1,898,975	693,342	1.238	858,652			
I	4	229,437	1.367	313,747	141,642	1.238	175,413			
I	5	733,070	0.864	633,094	705,209	0.854	601,919			
I	6	0	1.000	0	207,004	1.024	211,986			
I	Total	2,351,191		2,845,816	1,747,197		1,847,970	4,098,388	4,693,786	1.145
II	1	2,208,062	0.967	2,136,019	339,502	1.096	371,966			
II	2	1,170,706	3.494	4,090,513	735,964	2.087	1,536,050			
II	3	48,023,953	1.367	65,671,010	19,617,328	1.238	24,294,587			
II	4	11,846,808	1.367	16,200,079	8,124,738	1.238	10,061,878			
II	5	54,129,599	0.864	46,747,439	38,360,640	0.854	32,742,067			
II	6	0	1.000	0	16,549,676	1.024	16,947,985			
II	Total	117,379,128		134,845,061	83,727,848		85,954,532	201,106,976	220,799,592	1.098
III	1	9,746,570	0.967	9,428,567	290,385	1.096	318,152			
III	2	1,678,176	3.494	5,863,642	783,079	2.087	1,634,385			
III	3	79,967,635	1.367	109,352,835	30,857,335	1.238	38,214,491			
III	4	9,372,352	1.367	12,816,351	6,130,792	1.238	7,592,525			
III	5	58,874,673	0.864	50,845,383	32,816,475	0.854	28,009,940			
III	6	0	1.000	0	9,485,010	1.024	9,713,290			
III	Total	159,639,406		188,306,776	80,363,076		85,482,783	240,002,482	273,789,559	1.141
IV	1	0	0.967	0	0	1.096	0			
IV	2	1,279,773	3.494	4,471,599	67,592	2.087	141,073			
IV	3	7,844,003	1.367	10,726,389	1,993,288	1.238	2,468,537			
IV	4	208,978	1.367	285,770	108,709	1.238	134,628			
IV	5	2,860,721	0.864	2,470,578	677,318	0.854	578,113			
IV	6	0	1.000	0	232,698	1.024	238,298			
IV	Total	12,193,475		17,954,336	3,079,605		3,560,650	15,273,080	21,514,986	1.409
I, II, III, IV	Grand Total	291,563,200		343,951,988	168,917,726		176,845,935	460,480,926	520,797,923	1.131

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000016 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2005
 Third Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	4,000	0.965	3,859	1,889	0.998	1,886			
I	2	0	2.329	0	0	1.391	0			
I	3	905,170	1.127	1,019,914	328,887	1.095	360,220			
I	4	189,830	1.127	213,894	181,497	1.095	198,788			
I	5	700,396	0.920	644,680	366,170	0.928	339,839			
I	6	0	1.000	0	207,951	1.008	209,519			
I	Total	1,799,396		1,882,346	1,086,394		1,110,252	2,885,790	2,992,598	1.037
II	1	2,472,896	0.965	2,385,644	42,307	0.998	42,238			
II	2	986,467	2.329	2,297,848	697,066	1.391	969,910			
II	3	62,704,229	1.127	70,652,934	21,125,438	1.095	23,138,030			
II	4	12,354,672	1.127	13,920,813	6,915,515	1.095	7,574,347			
II	5	60,043,455	0.920	55,267,023	35,509,148	0.928	32,955,700			
II	6	0	1.000	0	16,154,035	1.008	16,275,855			
II	Total	138,561,719		144,524,262	80,443,509		80,956,080	219,005,228	225,480,342	1.030
III	1	8,106,035	0.965	7,820,027	336,415	0.998	335,868			
III	2	3,721,678	2.329	8,669,168	9,284,735	1.391	12,918,944			
III	3	103,789,352	1.127	116,946,215	33,877,073	1.095	37,104,497			
III	4	10,635,202	1.127	11,983,374	6,815,719	1.095	7,465,044			
III	5	69,761,324	0.920	64,211,840	35,469,863	0.928	32,919,240			
III	6	0	1.000	0	9,616,314	1.008	9,688,832			
III	Total	196,013,591		209,630,625	95,400,119		100,432,423	291,413,710	310,063,048	1.064
IV	1	0	0.965	0	0	0.998	0			
IV	2	137,795	2.329	320,976	17,695	1.391	24,621			
IV	3	8,150,423	1.127	9,183,612	2,090,796	1.095	2,289,983			
IV	4	394,404	1.127	444,401	249,216	1.095	272,958			
IV	5	1,610,931	0.920	1,482,782	568,851	0.928	527,945			
IV	6	0	1.000	0	293,975	1.008	296,192			
IV	Total	10,293,553		11,431,770	3,220,533		3,411,700	13,514,086	14,843,470	1.098
I, II, III, IV	Grand Total	346,668,259		367,469,003	180,150,555		185,910,455	526,818,814	553,379,458	1.050

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.

(4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000017 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2004
 First Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.967	0	0	1.018	0			
I	2	0	5.751	0	0	2.740	0			
I	3	537,043	2.235	1,200,035	358,207	1.613	577,771			
I	4	103,929	2.235	232,232	71,465	1.613	115,270			
I	5	1,170,742	0.929	1,087,896	1,529,923	0.806	1,233,453			
I	6	0	1.000	0	194,995	1.069	208,410			
I	Total	1,811,714		2,520,163	2,154,590		2,134,903	3,966,304	4,655,066	1.174
II	1	1,736,648	0.967	1,679,986	70,495	1.018	71,780			
II	2	753,197	5.751	4,331,600	598,855	2.740	1,641,100			
II	3	22,711,317	2.235	50,748,943	11,319,882	1.613	18,258,421			
II	4	10,183,748	2.235	22,755,811	8,212,385	1.613	13,246,179			
II	5	60,866,423	0.929	56,559,315	44,275,063	0.806	35,695,403			
II	6	0	1.000	0	15,292,679	1.069	16,344,772			
II	Total	96,251,333		136,075,656	79,769,359		85,257,655	176,020,692	221,333,310	1.257
III	1	10,893,978	0.967	10,538,538	371,012	1.018	377,773			
III	2	2,295,283	5.751	13,200,062	1,727,050	2.740	4,732,803			
III	3	43,896,093	2.235	98,086,796	19,786,893	1.613	31,915,299			
III	4	10,701,061	2.235	23,911,759	7,731,606	1.613	12,470,706			
III	5	62,077,951	0.929	57,685,112	37,320,136	0.806	30,088,207			
III	6	0	1.000	0	8,916,447	1.069	9,529,873			
III	Total	129,864,366		203,422,267	75,853,144		89,114,661	205,717,510	292,536,928	1.422
IV	1	0	0.967	0	0	1.018	0			
IV	2	0	5.751	0	0	2.740	0			
IV	3	3,942,639	2.235	8,809,915	1,480,816	1.613	2,388,484			
IV	4	342,038	2.235	764,292	146,124	1.613	235,691			
IV	5	2,468,850	0.929	2,294,146	963,423	0.806	776,730			
IV	6	0	1.000	0	198,213	1.069	211,849			
IV	Total	6,753,527		11,868,352	2,788,576		3,612,755	9,542,103	15,481,107	1.622
I, II, III, IV	Grand Total	234,680,940		353,886,437	160,565,669		180,119,974	395,246,609	534,006,411	1.351

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000018 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2004
 Second Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	4,000	0.967	3,869	1,889	1.096	2,070			
I	2	0	3.494	0	0	2.087	0			
I	3	376,758	1.367	515,203	159,903	1.238	198,028			
I	4	162,692	1.367	222,475	124,507	1.238	154,193			
I	5	1,217,962	0.864	1,051,857	608,082	0.854	519,018			
I	6	0	1.000	0	196,306	1.024	201,031			
I	Total	1,761,412		1,793,405	1,090,687		1,074,339	2,852,099	2,867,743	1.005
II	1	2,688,624	0.967	2,600,902	119,747	1.096	131,197			
II	2	0	3.494	0	0	2.087	0			
II	3	40,662,587	1.367	55,604,610	14,604,496	1.238	18,086,571			
II	4	9,945,451	1.367	13,600,043	5,801,598	1.238	7,184,843			
II	5	79,292,064	0.864	68,478,263	43,448,006	0.854	37,084,301			
II	6	0	1.000	0	15,622,716	1.024	15,998,716			
II	Total	132,588,726		140,283,817	79,596,563		78,485,628	212,185,289	218,769,445	1.031
III	1	8,619,514	0.967	8,338,283	131,683	1.096	144,275			
III	2	1,943,499	3.494	6,790,695	2,253,912	2.087	4,704,199			
III	3	77,041,650	1.367	105,351,656	27,762,590	1.238	34,381,882			
III	4	9,893,859	1.367	13,529,493	6,678,678	1.238	8,271,041			
III	5	94,807,359	0.864	81,877,592	43,525,358	0.854	37,150,323			
III	6	0	1.000	0	9,526,854	1.024	9,756,141			
III	Total	192,305,881		215,887,719	89,879,075		94,407,861	282,184,956	310,295,580	1.100
IV	1	0	0.967	0	0	1.096	0			
IV	2	0	3.494	0	0	2.087	0			
IV	3	6,282,762	1.367	8,591,449	1,831,898	1.238	2,268,668			
IV	4	420,873	1.367	575,529	194,463	1.238	240,828			
IV	5	3,569,944	0.864	3,083,077	1,126,306	0.854	961,339			
IV	6	0	1.000	0	282,750	1.024	289,555			
IV	Total	10,273,579		12,250,055	3,435,417		3,760,390	13,708,996	16,010,445	1.168
I, II, III, IV	Grand Total	336,929,598		370,214,996	174,001,742		177,728,217	510,931,340	547,943,214	1.072

Notes:

- (3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
- (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000019 STIP

Loss Development of Schedule Z to Fifth Report by Hazard Group

Review Year 2004
 Third Report to Fifth Report

Hazard Group	Injury Type	Indemnity Losses			Medical Losses			Total Losses		
		Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (3) x (4)	Reported Losses	Develop. Factor to 5th Report	Losses Developed to 5th Report (6) x (7)	Total Reported Losses	Total Developed Losses	Develop. Factor (10) / (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1	0	0.965	0	0	0.998	0			
I	2	0	2.329	0	0	1.391	0			
I	3	581,462	1.127	655,171	430,409	1.095	471,413			
I	4	188,089	1.127	211,932	139,640	1.095	152,943			
I	5	1,193,782	0.920	1,098,817	838,320	0.928	778,037			
I	6	0	1.000	0	219,460	1.008	221,115			
I	Total	1,963,333		1,965,920	1,627,829		1,623,509	3,591,162	3,589,429	1.000
II	1	1,295,855	0.965	1,250,133	44,037	0.998	43,965			
II	2	3,215,658	2.329	7,490,460	3,628,587	1.391	5,048,880			
II	3	55,745,531	1.127	62,812,117	21,950,994	1.095	24,042,236			
II	4	13,012,227	1.127	14,661,723	8,617,458	1.095	9,438,432			
II	5	78,097,916	0.920	71,885,259	45,472,754	0.928	42,202,827			
II	6	0	1.000	0	16,944,095	1.008	17,071,872			
II	Total	151,367,187		158,099,692	96,657,925		97,848,213	248,025,112	255,947,904	1.032
III	1	6,815,021	0.965	6,574,565	312,395	0.998	311,887			
III	2	4,475,446	2.329	10,424,974	4,978,789	1.391	6,927,575			
III	3	90,697,253	1.127	102,194,496	40,544,105	1.095	44,406,688			
III	4	11,984,041	1.127	13,503,199	8,170,741	1.095	8,949,157			
III	5	77,341,784	0.920	71,189,277	34,375,109	0.928	31,903,209			
III	6	0	1.000	0	9,197,575	1.008	9,266,935			
III	Total	191,313,545		203,886,510	97,578,714		101,765,450	288,892,259	305,651,960	1.058
IV	1	206,228	0.965	198,952	674	0.998	673			
IV	2	72,393	2.329	168,630	1,250,000	1.391	1,739,272			
IV	3	6,910,206	1.127	7,786,179	1,490,836	1.095	1,632,866			
IV	4	469,252	1.127	528,737	173,633	1.095	190,175			
IV	5	3,238,037	0.920	2,980,453	1,182,142	0.928	1,097,135			
IV	6	0	1.000	0	273,618	1.008	275,681			
IV	Total	10,896,116		11,662,950	4,370,903		4,935,802	15,267,019	16,598,751	1.087
I, II, III, IV	Grand Total	355,540,181		375,615,072	200,235,371		206,172,973	555,775,552	581,788,045	1.047

Notes:

(3), (6): Sum of Unit Statistical Plan Data Underlying Schedule Z.
 (4), (7): Section X-B, Exhibit 2, Pages 1-5.

XI 000020 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 5
 Page 1

Loss Development Factors From 5th to Ultimate

Hazard Group	Losses Developed to 5th Report				Indicated Factor to Financial Agg. Level	Balanced Selected Factor
	Indemnity		Medical			
	Serious	Non-serious	Serious	Non-Serious		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
I	3,420,661	2,417,038	1,494,986	2,758,980	1.101	1.101
II	239,920,713	162,781,628	85,853,661	168,861,596	1.102	1.102
III	404,364,224	162,584,123	162,159,614	136,413,711	1.135	1.135
IV	45,298,365	5,749,601	10,306,768	3,165,036	1.174	1.174
TOTAL	693,003,963	333,532,390	259,815,030	311,199,322	1.122	1.122

Notes:

(2)-(5): From Exhibit 4, Pages 4-6.

(6): Weighted Average of Adjustment Factors from Page 2.

(Serious Indemnity 1.194, Non-Serious Indemnity 1.000,
 Serious Medical 1.236, Non-Serious Medical 1.000)

(7): Factors are balanced to the overall factor to Financial Aggregate level from page 2.

XI 000021 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 5
 Page 2

Determination of Factor to Financial Aggregate Level

Composite Policy Year (1)	Schedule Z Losses Developed to 5th Rept. (2)	Financial Aggregate Develop. Factor 5th to Ult. (3)	Differential in Loss Development (4)	Schedule Z Losses Adjusted to Financial Agg. Ult. Loss Level (2) x (3) x (4) (5)	Adjustment Factor (5) / (2) (6)
Indemnity					
03/04	318,572,341	1.107	1.021	360,202,181	1.131
02/03	362,403,802	1.107	1.021	409,761,374	1.131
01/02	345,757,266	1.107	1.021	390,939,530	1.131
Total	1,026,733,409			1,160,903,085	1.131
Medical					
03/04	201,171,416	1.108	1.000	222,811,583	1.108
02/03	188,868,997	1.108	1.000	209,185,783	1.108
01/02	181,174,712	1.108	1.000	200,663,817	1.108
Total	571,215,125			632,661,183	1.108
Ind.+Med.					
03/04	519,743,757			583,013,764	1.122
02/03	551,272,799			618,947,157	1.123
01/02	526,931,977			591,603,347	1.123
Total	1,597,948,534			1,793,564,269	1.122

(7)	Schedule Z Indem. Losses Developed to 5th Report (8)	Adjustment Factor (9)	Schedule Z Med. Losses Developed to 5th Report (10)	Adjustment Factor (11)
a. Serious	693,160,675	1.194	259,927,623	1.236
b. Non-Ser.	333,572,734	1.000	311,287,502	1.000
c. Total	1,026,733,409	1.131	571,215,125	1.108

Notes:

(2): From Page 4

(3): From Page 3

(4): From Page 5

(8),(10): From Page 4

(9),(11): Serious Adjustment Factor = 1 + (Total Losses/Serious Losses) x ("Appropriate Column 6 Factor" - 1)

XI 000022 STIP

Section XI - Miscellaneous Rating Factors
Subsection A - Expected Loss Rates
9/1/2007

Section XI - A
Exhibit 5
Page 3

Determination of Factor to Financial Aggregate Level

	<u>Indemnity</u>	<u>Medical</u>
(1) Development Factor based on Paid+Case 72 Months to Ult.	1.069	1.194
(2) Est. Ultimate Losses (Prior to Escalation Adj.) based on Paid + Case Develop. Method		
(a) PY2003	234,176,682	174,431,466
(b) PY2004	227,758,790	182,571,714
(c) Average	230,967,736	178,501,590
(3) Est. Ultimate Losses (Prior to Escalation Adj.) based on Paid Develop. Method		
(a) PY2003	243,661,798	151,668,275
(b) PY2004	250,985,507	153,813,545
(c) Average	247,323,652	152,740,910
(4) = { [(2c) + (3c)] / 2.000 } / (2c) Ratio of Est. Ultimate Losses based on average of Paid and Paid + Case indications to Est. Ultimate Losses based on Paid + Case	1.035	0.928
(5) = (1) x (4) Development Factor to bring Schedule Z 5th report data to Financial Aggregate Ultimate Level	1.107	1.108

Notes:

(1): Indemnity: Section II-B, Exhibit 1 & Section II-C, Exhibit 2, Page 1

Medical: Section II-B, Exhibit 1 & Section II-C, Exhibit 2, Page 1

(2),(3): Section II-A, Exhibit 1, Page 1

XI 000023 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 5
 Page 4

All Classifications

Composite Policy Year	Injury Type	Paid + Case Data					
		Reported Schedule Z Losses		Development Factors to 5th Report		Losses Developed to 5th Report	
		Indemnity	Medical	Indemnity	Medical	Indemnity (3) x (5)	Medical (4) x (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
03/04	1	5,298,678	221,607	0.967	1.018	5,125,797	225,645
03/04	2	3,344,429	9,906,304	5.751	2.740	19,233,650	27,147,205
03/04	3	73,068,619	36,398,758	2.235	1.613	163,273,454	58,709,432
03/04	4	15,981,916	12,086,860	2.235	1.613	35,711,947	19,495,519
03/04	5	102,479,261	84,576,785	0.929	0.806	95,227,493	68,187,422
03/04	6	0	25,642,089	1.000	1.069	0	27,406,192
03/04	TOTALS	200,172,903	168,832,403			318,572,341	201,171,416
02/03	1	13,392,709	588,948	0.967	1.096	12,955,742	645,264
02/03	2	3,079,008	2,672,475	3.494	2.087	10,758,228	5,577,793
02/03	3	175,774,963	67,182,478	1.367	1.238	240,365,874	83,200,451
02/03	4	27,160,205	20,493,742	1.367	1.238	37,140,593	25,379,960
02/03	5	70,845,187	54,789,498	0.864	0.854	61,183,366	46,764,637
02/03	6	0	26,659,271	1.000	1.024	0	27,300,893
02/03	TOTALS	290,252,072	172,386,412			362,403,802	188,868,997
01/02	1	11,820,812	642,697	0.965	0.998	11,403,735	641,652
01/02	2	5,903,689	2,481,252	2.329	1.391	13,751,881	3,452,458
01/02	3	191,958,663	73,340,656	1.127	1.095	216,292,314	80,327,723
01/02	4	24,280,395	15,610,409	1.127	1.095	27,358,301	17,097,592
01/02	5	83,601,499	56,624,589	0.920	0.928	76,951,034	52,552,738
01/02	6	0	26,899,695	1.000	1.008	0	27,102,549
01/02	TOTALS	317,565,058	175,599,298			345,757,266	181,174,712

Notes:

(3)-(6): From Section X-B, Exhibit 2, Pages 1-5.

XI 000024 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 5
 Page 5

Escalation Adjustment for Indemnity Losses Only

Loss Development Method (1)	Composite Policy Year (2)	Differential in Loss Development (3)
	03/04	1.011
Paid Plus Case	02/03	1.011
	01/02	1.011
Paid	03/04	1.032
	02/03	1.032
	01/02	1.032
Average of Paid and Paid Plus Case	03/04	1.021
	02/03	1.021
	01/02	1.021

Notes:

(3): From Section II-D, Exhibit 1, Page 1 and Exhibit 2, Page 1

XI 000025 STIP

Section XI - Miscellaneous Rating Factors
 Subsection A - Expected Loss Rates
 9/1/2007

Section XI - A
 Exhibit 6

Investment Income Offset

(1) Hazard Code	(2) Injury Type	Indemnity		Medical		(7) Total Investment Income Offset
		(3) Developed Losses at Ultimate	(4) Investment Income Offset	(5) Developed Losses at Ultimate	(6) Investment Income Offset	
I	1	0	0.6893	0	1.0000	
I	2	0	0.6153	0	0.6234	
I	3	4,082,771	1.0205	1,848,396	1.0340	
I	4	785,373	1.0635	548,240	1.0775	
I	5	1,631,665	1.0388	1,549,781	1.0524	
I	6			660,959	1.0000	
		6,499,809	1.0303	4,607,376	1.0405	1.035
II	1	9,162,117	0.6893	1,049,513	1.0000	
II	2	12,249,770	0.6153	5,356,490	0.6234	
II	3	264,948,397	1.0205	99,743,189	1.0340	
II	4	56,437,242	1.0635	35,023,238	1.0775	
II	5	106,344,386	1.0388	84,438,894	1.0524	
II	6			49,399,464	1.0000	
		449,141,912	1.0124	275,010,788	1.0309	1.019
III	1	23,652,983	0.6893	784,594	1.0000	
III	2	36,563,359	0.6153	39,111,592	0.6234	
III	3	422,417,494	1.0205	160,597,442	1.0340	
III	4	42,253,289	1.0635	26,047,687	1.0775	
III	5	120,330,834	1.0388	79,339,331	1.0524	
III	6			31,026,693	1.0000	
		645,217,959	0.9916	336,907,338	0.9908	0.991
IV	1	2,377,407	0.6893	36,019	1.0000	
IV	2	3,397,767	0.6153	261,609	0.6234	
IV	3	48,291,240	1.0205	12,445,627	1.0340	
IV	4	714,905	1.0635	335,230	1.0775	
IV	5	5,034,696	1.0388	2,136,910	1.0524	
IV	6			692,896	1.0000	
		59,816,016	0.9864	15,908,291	1.0290	0.995

Notes:

- (3): 2006 Review Books 1-3. From Exhibit 4, Pages 4-6 (5) x Exhibit 5, Page 2 Col. (9)
- (4),(6): From Section X-B, Exhibit 3
- (5): 2006 Review Books 1-3. From Exhibit 4, Pages 4-6 Col. (8) x Exhibit 5, Page 2 Col. (11)
- (7) = Average of (4) and (6) weighted by (3) and (5)

XI 000026 STIP

Section XI - Miscellaneous Rating Factors
Subsection B - Calculation of "D" Ratios
9/1/2007

Section XI - B
Exhibit 1
Page 1

Calculation of Statewide Partial "D" Ratios by Injury Type

Lost Time Injuries (1)	Adjusted Primary Losses (Indemnity and Medical) (2)	Adjusted Total Indemnity Losses (3)	Partial D-Ratio (2) / (3) (4)
SERIOUS	26,018,124	443,258,988	0.059
NON-SERIOUS	183,942,820	364,880,054	0.504

Medical Only Injuries (5)	Adjusted Primary Medical Only Losses (6)	Adjusted Total Medical Losses (7)	Partial D-Ratio (6) / (7) (8)
MEDICAL	90,789,965	560,628,675	0.162

Notes:

Data at the individual claim level has been adjusted by the factors shown on Exhibit 1, page 2, where the individual claim data is for the three most recent composite policy years, Schedule Z. The Adjusted Primary Losses are capped at \$5,000 per claim, the Adjusted Total Losses are capped at \$175,000 per claim.

XI 000027 STIP

Section XI - Miscellaneous Rating Factors
 Subsection B - Calculation of "D" Ratios
 9/1/2007

Section XI - B
 Exhibit 1
 Page 2

Severity Trend and Law Amendment Factors

Composite Policy Year	Indemnity By Injury Type					Medical by Injury Type					
	1	2	3	4	5	1	2	3	4	5	6
(1) Severity Trend Factors											
01/02	1.140	1.140	1.140	1.140	1.140	1.220	1.220	1.220	1.220	1.220	1.220
02/03	1.140	1.140	1.140	1.140	1.140	1.220	1.220	1.220	1.220	1.220	1.220
03/04	1.140	1.140	1.140	1.140	1.140	1.220	1.220	1.220	1.220	1.220	1.220
(2) Law Amendment Factors											
01/02	1.002	1.003	1.004	1.004	1.001	1.050	1.050	1.050	1.050	1.050	1.050
02/03	1.008	1.011	1.019	1.019	1.006	1.018	1.018	1.018	1.018	1.018	1.018
03/04	1.011	1.016	1.030	1.030	1.009	1.009	1.009	1.009	1.009	1.009	1.009
(3) Combined Severity Trend and Law Amendment Factors											
01/02	1.142	1.143	1.145	1.145	1.141	1.281	1.281	1.281	1.281	1.281	1.281
02/03	1.148	1.152	1.161	1.161	1.146	1.242	1.242	1.242	1.242	1.242	1.242
03/04	1.153	1.158	1.174	1.174	1.150	1.231	1.231	1.231	1.231	1.231	1.231

Notes:

(1): From Exhibit 2

(2): Section IV-A, Exhibit 10, Pages 1 & 2

(3) = (1) x (2)

XI 000028 STIP

Section XI - Miscellaneous Rating Factors
 Subsection B - Calculation of "D" Ratios
 9/1/2007

Section XI - B
 Exhibit 2

Severity Trend Factors

Schedule Z Composite Policy Year (1)			Average Policy Period (2)		
07/01/2001	-	06/30/2002	03/01/2004	-	02/28/2005
07/01/2002	-	06/30/2003	03/01/2005	-	02/28/2006
07/01/2003	-	06/30/2004	03/01/2006	-	02/28/2007
Avg Acc Date 06/30/2003			Avg Acc Date 08/30/2005		

(3) Indemnity Severity Trend	6.2%
(4) Medical Severity Trend	9.6%
(5) Trend Period Length = Years between (1) and (2)	2.168
(6) Indemnity Trend Factor = [1.000 + (3)] ^ (5)	1.140
(7) Medical Trend Factor = [1.000 + (4)] ^ (5)	1.220

Notes:

(3),(4): From Section V-A Exhibit 1.

(6),(7): Severity Trend Factors adjust 01/02 to 9/1/2004, 02/03 to 9/1/2005, and 03/04 to 9/1/2007.