

Payroll Sensitivity Analysis**Sample Client Report**

State	Code	Total Payroll	Expected Loss Ratio	Discount Ratio	Estimated Change in Mod for Each \$100,000 Decrease in Payroll
AK	7600	\$49,793	1.910	0.250	0.003
NY	7600	\$116,066	1.810	0.250	0.003
OR	7600	\$225,551	1.310	0.340	0.003
TN	7600	\$929,014	2.300	0.180	0.003
TX	7600	\$5,842,312	1.700	0.270	0.003
AL	7600	\$110,032	1.420	0.220	0.002
AZ	7600	\$787,469	0.910	0.330	0.002
CO	7600	\$1,052,369	1.290	0.310	0.002
GA	7600	\$894,751	1.310	0.280	0.002
NC	7600	\$392,927	1.050	0.230	0.002
OK	7600	\$165,277	1.500	0.220	0.002
SC	7600	\$902,060	1.160	0.220	0.002
SD	7600	\$273,222	0.850	0.330	0.002
OK	8742	\$252,383	0.390	0.220	0.001
TX	8742	\$857,823	0.330	0.270	0.001
CO	8742	\$190,694	0.220	0.300	0.000
FL	8742	\$114,652	0.290	0.210	0.000
FL	8810	\$134,330	0.170	0.230	0.000
GA	8742	\$75,394	0.180	0.280	0.000
GA	8810	\$31,527	0.120	0.300	0.000
NM	8742	\$194,175	0.250	0.330	0.000
OR	8742	\$77,922	0.140	0.370	0.000
SC	8742	\$72,349	0.250	0.220	0.000
SC	8810	\$23,075	0.120	0.250	0.000

*** If payrolls decrease and there is no corresponding change in losses, the modification factor will increase.
Similarly, if payrolls increase and there is no corresponding change in losses, the modification factor will decrease.*



ModMaster Payroll Sensitivity Analysis

Prepared on 1/15/2008 at 12:57 PM by Bruce W. Graham, CPCU, CIC,
Chartwell Insurance Brokers, Inc.

File Sample NCCI Method

Update 07.16 applied

State	Code	Total Payroll	Expected Loss Ratio	Discount Ratio	Estimated Change in Mod for Each \$100,000 Decrease in Payroll
SD	8742	\$9,208	0.220	0.330	0.000
TN	8742	\$75,685	0.300	0.190	0.000
TN	8810	\$88,346	0.180	0.210	0.000
TX	8810	\$428,410	0.200	0.270	0.000

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