

Specific Loss Sensitivity Analysis

Sample Client Report

Premium cost estimates based on manual premium of \$200,000.

State	Date	Actual Loss	Limited or Adjusted	Mod w/o Loss	Impact on Mod	Premium Costs		
						1 yr	2 yr	3 yr
Itemized/Large Losses								
CO	12/23/2001	\$90,443	\$90,443	0.7923	0.1232	\$24,640	\$49,280	\$73,920
TX	12/23/2000	\$32,883	\$32,883	0.8596	0.0559	\$11,180	\$22,360	\$33,540
AZ	12/13/2002	\$12,712	\$12,712	0.8831	0.0324	\$6,480	\$12,960	\$19,440
TX	12/23/2000	\$12,442	\$12,442	0.8834	0.0321	\$6,420	\$12,840	\$19,260
FL	12/23/2000	\$7,556	\$7,556	0.8891	0.0264	\$5,280	\$10,560	\$15,840
NY	12/23/2000	\$1,086	\$1,086	0.9104	0.0051	\$1,020	\$2,040	\$3,060
GA	12/23/2001	\$621	\$621	0.9126	0.0029	\$580	\$1,160	\$1,740
TN	12/23/2000	\$486	\$486	0.9132	0.0023	\$460	\$920	\$1,380
NC	12/23/2002	\$374	\$112	0.9150	0.0005	\$100	\$200	\$300
Grand totals		\$158,603	\$158,341		0.2808	\$56,160	\$112,320	\$168,480



ModMaster Specific Loss Report

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

File Sample NCCI Method

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This is an ESTIMATE of your experience modification factor. Your actual factor is issued by the appropriate rating bureau.