Basic Policy Listing

Policy Number	Annual Premium	2006 Losses	2007 Losses	2008 Losses	2006 - 08 Losses	2009 Losses	2010 Losses	2009 - 10 Losses	Total Losses	2006 Loss Ratio	2007 Loss Ratio	2008 Loss Ratio	2006 - 08 Loss Ratio	2009 Loss Ratio	2010 Loss Ratio	2009 - 10 Loss Ratio	Total Loss Ratio
P00001	10,000	0	7,500	0	7,500	15,000	0	15,000	22,500	0%	75%	0%	25%	150%	0%	75%	45%
P00002	10,000	18,000	1,500	0	19,500	15,000	30,000	45,000	64,500	180%	15%	0%	65%	150%	300%	225%	129%
P00003	10,000	6,000	12,000	6,000	24,000	12,000	6,000	18,000	42,000	60%	120%	60%	80%	120%	60%	90%	84%
P00004	10,000	750	750	12,000	13,500	1,500	750	2,250	15,750	8%	8%	120%	45%	15%	8%	11%	32%
P00005	10,000	15,000	1,500	30,000	46,500	3,000	18,000	21,000	67,500	150%	15%	300%	155%	30%	180%	105%	135%
P00006	10,000	0	37,500	0	37,500	1,500	0	1,500	39,000	0%	375%	0%	125%	15%	0%	8%	78%
P00007	10,000	6,000	6,000	12,000	24,000	3,000	9,000	12,000	36,000	60%	60%	120%	80%	30%	90%	60%	72%
P00008	10,000	0	3,000	0	3,000	0	3,000	3,000	6,000	0%	30%	0%	10%	0%	30%	15%	12%
P00009	10,000	22,500	15,000	22,500	60,000	6,000	7,500	13,500	73,500	225%	150%	225%	200%	60%	75%	68%	147%
P00010	10,000	18,000	0	18,000	36,000	0	25,000	25,000	61,000	180%	0%	180%	120%	0%	250%	125%	122%
P00011	10,000	0	1,500	0	1,500	6,000	0	6,000	7,500	0%	15%	0%	5%	60%	0%	30%	15%
P00012	10,000	1,500	1,500	1,500	4,500	0	4,500	4,500	9,000	15%	15%	15%	15%	0%	45%	23%	18%
P00013	10,000	750	12,000	750	13,500	12,000	0	12,000	25,500	8%	120%	8%	45%	120%	0%	60%	51%
P00014	10,000	45,000	3,000	6,000	54,000	8,000	9,000	17,000	71,000	450%	30%	60%	180%	80%	90%	85%	142%
P00015	10,000	3,000	6,000	3,000	12,000	6,000	3,000	9,000	21,000	30%	60%	30%	40%	60%	30%	45%	42%
P00016	10,000	4,500	4,500	4,500	13,500	4,500	3,000	7,500	21,000	45%	45%	45%	45%	45%	30%	38%	42%
P00017	10,000	0	1,500	45,000	46,500	0	3,000	3,000	49,500	0%	15%	450%	155%	0%	30%	15%	99%
P00018	10,000	0	1,500	0	1,500	4,500	0	4,500	6,000	0%	15%	0%	5%	45%	0%	23%	12%
P00019	10,000	12,000	0	15,000	27,000	0	9,000	9,000	36,000	120%	0%	150%	90%	0%	90%	45%	72%
P00020	10,000	4,500	0	0	4,500	3,000	6,000	9,000	13,500	45%	0%	0%	15%	30%	60%	45%	27%
P00021	10,000	75	375	750	1,200	4,500	1,500	6,000	7,200	1%	4%	8%	4%	45%	15%	30%	14%
P00022	10,000	0	0	0	0	0	1,500	1,500	1,500	0%	0%	0%	0%	0%	15%	8%	3%
P00023	10,000	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%	0%	0%	0%
P00024	10,000	0	37,500	0	37,500	12,000	22,500	34,500	72,000	0%	375%	0%	125%	120%	225%	173%	144%
P00025	10,000	0	1,500	4,500	6,000	1,500	6,000	7,500	13,500	0%	15%	45%	20%	15%	60%	38%	27%
P00026	10,000	4,500	4,500	7,500	16,500	3,000	1,500	4,500	21,000	45%	45%	75%	55%	30%	15%	23%	42%
P00027	10,000	0	0	0	0	12,000	3,000	15,000	15,000	0%	0%	0%	0%	120%	30%	75%	30%
P00028	10,000	0	0	0	0	3,000	4,500	7,500	7,500	0%	0%	0%	0%	30%	45%	38%	15%
P00029	10,000	0	10,500	7,500	18,000	0	6,000	6,000	24,000	0%	105%	75%	60%	0%	60%	30%	48%
P00030	10,000	0	0	0	0	7,500	0	7,500	7,500	0%	0%	0%	0%	75%	0%	38%	15%
P00031	10,000	4,500	4,500	0	9,000	10,500	4,500	15,000	24,000	45%	45%	0%	30%	105%	45%	75%	48%
P00032	10,000	3,000	6,000	0	9,000	1,500	1,500	3,000	12,000	30%	60%	0%	30%	15%	15%	15%	24%
P00033	10,000	0	4,500	15,000	19,500	3,000	6,000	9,000	28,500	0%	45%	150%	65%	30%	60%	45%	57%
P00034	10,000	0	6,000	0	6,000	750	0	750	6,750	0%	60%	0%	20%	8%	0%	4%	14%
P00035	10,000	1,500	3,000	6,000	10,500	1,500	6,000	7,500	18,000	15%	30%	60%	35%	15%	60%	38%	36%
P00036	10,000	7,500	0	7,500	15,000	0	0	0	15,000	75%	0%	75%	50%	0%	0%	0%	30%
P00037	10,000	0	0	0	0	4,500	3,000	7,500	7,500	0%	0%	0%	0%	45%	30%	38%	15%
P00038	10,000	0	15,000	0	15,000	7,500	0	7,500	22,500	0%	150%	0%	50%	75%	0%	38%	45%
P00039	10,000	0	7,500	0	7,500	13,500	1,500	15,000	22,500	0%	75%	0%	25%	135%	15%	75%	45%
P00040	10,000	300	0	750	1,050	1,500	6,000	7,500	8,550	3%	0%	8%	4%	15%	60%	38%	17%
P00041	10,000	1,500	1,500	1,500	4,500	750	1,500	2,250	6,750	15%	15%	15%	15%	8%	15%	11%	14%
P00042	10,000	10,500	9,000	3,000	22,500	1,500	1,500	3,000	25,500	105%	90%	30%	75%	15%	15%	15%	51%
P00043	10,000	4,500	7,500	1,500	13,500	4,500	0	4,500	18,000	45%	75%	15%	45%	45%	0%	23%	36%
P00044	10,000	12,000	13,500	0	25,500	15,000	30,000	45,000	70,500	120%	135%	0%	85%	150%	300%	225%	141%
P00045	10,000	750	4,500	4,500	9,750	0	4,500	4,500	14,250	8%	45%	45%	33%	0%	45%	23%	29%
P00046	10,000	18,000	0	22,500	40,500	15,000	10,500	25,500	66,000	180%	0%	225%	135%	150%	105%	128%	132%
P00047	10,000	30,000	7,500	0	37,500	22,500	7,500	30,000	67,500	300%	75%	0%	125%	225%	75%	150%	135%
P00048	10,000	4,500	30,000	12,000	46,500	10,500	1,500	12,000	58,500	45%	300%	120%	155%	105%	15%	60%	117%
P00049	10,000	1,500	0	0	1,500	1,500	0	1,500	3,000	15%	0%	0%	5%	15%	0%	8%	6%
P00050	10,000	3,000	3,000	0	6,000	6,000	3,000	9,000	15,000	30%	30%	0%	20%	60%	30%	45%	30%
Total	**500,000**	**265,125**	**293,625**	**270,750**	**829,500**	**266,000**	**271,750**	**537,750**	**1,367,250**	**53%**	**59%**	**54%**	**55%**	**53%**	**54%**	**54%**	**55%**

Rule

Apply Rule
Good
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Splitting the goats and sheep

Good Premium	Good Losses	Bad Premium	Bad Losses	Good Loss Ratio	Bad Loss Ratio
20,000	15,000	0	0	75%	0%
20,000	45,000	0	0	225%	0%
0	0	20,000	18,000	0%	90%
20,000	2,250	0	0	11%	0%
0	0	20,000	21,000	0%	105%
20,000	1,500	0	0	8%	0%
0	0	20,000	12,000	0%	60%
20,000	3,000	0	0	15%	0%
0	0	20,000	13,500	0%	68%
0	0	20,000	25,000	0%	125%
20,000	6,000	0	0	30%	0%
20,000	4,500	0	0	23%	0%
20,000	12,000	0	0	60%	0%
0	0	20,000	17,000	0%	85%
20,000	9,000	0	0	45%	0%
20,000	7,500	0	0	38%	0%
20,000	3,000	0	0	15%	0%
20,000	4,500	0	0	23%	0%
0	0	20,000	9,000	0%	45%
20,000	9,000	0	0	45%	0%
20,000	6,000	0	0	30%	0%
20,000	1,500	0	0	8%	0%
20,000	0	0	0	0%	0%
20,000	34,500	0	0	173%	0%
20,000	7,500	0	0	38%	0%
20,000	4,500	0	0	23%	0%
20,000	15,000	0	0	75%	0%
20,000	7,500	0	0	38%	0%
20,000	6,000	0	0	30%	0%
20,000	7,500	0	0	38%	0%
20,000	15,000	0	0	75%	0%
20,000	3,000	0	0	15%	0%
0	0	20,000	9,000	0%	45%
20,000	750	0	0	4%	0%
20,000	7,500	0	0	38%	0%
20,000	0	0	0	0%	0%
20,000	7,500	0	0	38%	0%
20,000	7,500	0	0	38%	0%
20,000	15,000	0	0	75%	0%
20,000	7,500	0	0	38%	0%
20,000	2,250	0	0	11%	0%
0	0	20,000	3,000	0%	15%
20,000	4,500	0	0	23%	0%
0	0	20,000	45,000	0%	225%
20,000	4,500	0	0	23%	0%
0	0	20,000	25,500	0%	128%
0	0	20,000	30,000	0%	150%
0	0	20,000	12,000	0%	60%
20,000	1,500	0	0	8%	0%
20,000	9,000	0	0	45%	0%
740,000	**297,750**	**260,000**	**240,000**	**40%**	**92%**