

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC		Prior		Current		1/1/2009	
Group#	Group	Co.#	Company	Effective Date	Prior Multiplier	Effective Date	Tier	Current Multiplier	A/R
0626	ACE USA Group	22667	Ace American Insurance Company	01/01/95	1.302	01/01/08		1.302	-19.38%
0626	ACE USA Group	20702	Ace Fire Underwriters Insurance Company	01/01/95	1.172	01/01/08		1.279	-20.80%
0626	ACE USA Group	20699	Ace Property & Casualty Insurance Company	03/15/03	1.421	01/01/08		1.421	-12.00%
0626	ACE USA Group	43575	Indemnity Insurance Company of North America	01/01/04	1.172	01/01/08		1.172	-27.43%
0626	ACE USA Group	22713	Insurance Company of North America	01/01/05	1.302	01/01/08		1.302	-19.38%
0626	ACE USA Group	22748	Pacific Employers Insurance Company	1.1.06	1.575	01/01/08		1.610	-0.31%
0000	Advantage Workers Compensation Insurance Company	40517	Advantage Workers Compensation Insurance Company			10/01/08		1.340	-17.03%
0761	Allianz Group	35300	Allianz Global Risks USInsurance Co			09/01/94		1.340	-17.03%
0761	(Fireman's Fund Group)	21849	American Automobile Insurance Company	05/01/04	1.445	03/01/05		1.547	-4.21%
0761	(Fireman's Fund Group)	21857	American Insurance Company, The	05/01/04	1.521	03/01/05		1.547	-4.21%
0761	(Fireman's Fund Group)	21865	Associated Indemnity Insurance Company	05/01/04	1.521	03/01/05		1.609	-0.37%
0761	(Fireman's Fund Group)	21873	Fireman's Fund Insurance Company	05/01/04	1.216	03/01/05		1.238	-23.34%
0761	(Fireman's Fund Group)	21881	National Surety Insurance Company	05/01/04	1.369	03/01/05		1.392	-13.81%
0008	Allstate Companies	19232	Allstate Insurance Company			09/01/94		1.317	-18.45%
0008	Allstate Companies	19240	Allstate Indemnity Insurance Company					1.317	-18.45%
0084	American Financial Group (Great American Cos.)	26344	Great American Assurance Company	01/01/01	1.230	01/01/02		1.250	-22.60%

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0084	American Financial Group (Great American Cos.)	22163	01/01/01	1.370	01/01/02		1.390	-13.93%
0084	American Financial Group (Great American Cos.)	16691	01/01/01	1.010	01/01/02		1.250	-22.60%
0084	American Financial Group (Great American Cos.)	26832	01/01/01	1.180	01/01/02		1.180	-26.93%
0084	American Financial Group	32620	01/01/03	1.405	01/01/05		1.4046	-13.03%
0408	American National Financial Corp.	13803	01/01/07	1.186	01/01/08		1.198	-25.82%
0012	American International Group	19399	12/01/95	1.143	04/01/04		1.234	-23.59%
0012	American International Group	19380	08/01/97	1.345	04/01/04		1.452	-10.09%
0012	American International Group	23795			04/01/04		1.452	-10.09%
0012	American International Group	40258	08/01/97	0.961	04/01/04		1.089	-32.57%
0012	American International Group	19402	08/01/97	1.345	04/01/04		1.452	-10.09%
0012	American International Group	19410	04/01/04	1.525	01/01/08		1.597	-1.11%
0012	American International Group	23809	03/01/01	1.345	04/01/04		1.452	-10.09%
0012	American International Group	23817	03/01/01	1.345	04/01/04		1.452	-10.09%
0012	American International Group	19429	08/01/97	1.345	04/01/04		1.452	-10.09%
0012	American International Group	19445	08/01/97	1.345	04/01/04		1.452	-10.09%
0012	American International Group	23841	08/01/97	0.961	04/01/04		1.089	-32.57%
0680	Amerisafe Insurance Group	31895	04/01/02	1.250	01/01/04		1.400	-13.31%

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								1.615	
0124	Amerisure Companies	19488	Amerisure Ins. Co. (SEBO 12/95) 12/04 Exception for National Accounts with NH exposures.	06/01/01	1.507	04/01/05		1.507	-6.69%
0124	Amerisure Companies	23396	Amerisure Mutual Ins. Co. (SEBO 12/95) 12/04 Excpetion for National Accounts with NH exposures.	06/01/01	1.507	04/01/05		1.507	-6.69%
2538	AmTrust Group	42376	Technology Insurance Company	01/01/06	1.430	10/01/08		1.330	-17.65%
2538	AmTrust Group	25011	Wesco Insurance Company			11/02/06		1.500	-7.12%
0586	Arbella Insurance Group	41360	Arbella Protection Insurance Company			06/01/08	Standard	1.370	-15.17%
						11/17/08	Preferred	1.160	-28.17%
0457	Argonaut Insurance	19801	Argonaut Insurance Co	04/13/97	1.100	01/01/02		1.363	-15.60%
0000	Arrow Mutual Ins. Co.	13374	Arrow Mutual Liability Ins. Co.			10/11/99		1.000	-38.08%
0000	Associated Industries of Mass. Mutual Ins. Co.	33758	Associated Industries of Massachusetts Mutual Insurance Company (A.I.M.)			12/01/01	Standard	1.180	-26.93%
						05/08/02	Basic	1.400	-13.31%
						06/01/09	Preferred	1.050	-34.98%
0024	Atlantic Mutual Cos	19895	Atlantic Mutual Insurance Company	01/01/02	1.341	01/01/03		1.357	-15.98%
0024	Atlantic Mutual Cos	19909	Centennial Insurance Insurance Company	01/01/02	0.002	01/01/03		1.421	-12.01%

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									1.615
0098	Berkley(WR)Group	31325	Acadia Insurance Company	1/1/2008	1.600	01/01/09	Standard	1.600	-0.93%
				01/01/08	1.350	01/01/09	Preferred	1.350	-16.41%
0098	Berkley(WR)Group	10510	Carolina Casualty Insurance Company	08/01/95	1.205	10/01/09		1.530	-5.26%
0098	Berkley(WR)Group	10804	Continental Western Insurance Company	01/01/08	1.350	01/01/09	Standard	1.150	-28.79%
				01/01/08	1.150	01/01/09	Preferred	1.100	-31.89%
0098	Berkley(WR)Group	21784	Firemen's Ins. Co.of Washington DC dba Berkely Undewriters Ins. Co.	01/01/08	1.600	01/01/09	Standard	1.600	-0.93%
				01/01/08	1.350	01/01/09	Preferred Super-Preferred	1.350	-16.41%
								1.150	-28.79%
0098	Berkley(WR)Group	25224	Great Divide Insurance Company			02/15/05		1.414	-12.45%
0098	Berkley(WR)Group	23612	Midwest Employers Casualty Company	12/15/05	0.003	10/01/09		1.260	-21.98%
0098	Berkley(WR)Group	40045	StarNet Insurance Company	05/15/06	1.340	10/01/09		1.400	-13.31%
0098	Berkley(WR)Group	25844	Union Insurance Company dbaBerkley Property & Casualty	01/01/08	1.350	01/01/09	Standard	1.350	-16.41%
						01/01/09	Preferred	1.150	-28.79%
0031	Berkshire Hathaway Group	28258	Continental Indemnity Company	04/01/08	1.350	03/01/09		1.380	-14.55%
0031	Berkshire Hathaway Group	44784	Fairfield Insurance Company	11/24/98	1.157	01/01/02		1.263	-21.80%
0031	Berkshire Hathaway Group	38962	Genesis Insurance Company			10/01/96		1.264	-21.73%
0031	Berkshire Hathaway Group	20087	National Indemnity Company			11/01/95		1.374	-14.92%
0572	Blue Cross Blue Shield of Michigan	10166	Accident Fund Insurance Company of America	01/01/05	1.400	01/01/06		1.400	-13.31%

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0000	Brotherhood Mutual Insurance Company	13528	Brotherhood Mutual Insurance Company			07/01/07		1.360	-15.79%
0036	Central Ins Cos	20230	Central Mutual Insurance Co.	05/01/07	1.204	04/01/09	Standard	1.256	-22.23%
				05/01/07	1.080	04/01/09	Preferred	1.156	-28.42%
1178	Charter Insurance Group	44326	Atlantic Charter Insurance Company	03/01/08	1.240	08/20/08	Standard	1.150	-28.79%
				03/01/08	1.150	08/20/08	Preferred	1.000	-38.08%
1178	Charter Insurance Group	10664	Endeavor Insurance Company	03/01/08	1.300	08/20/08		1.250	-22.60%
1178	Charter Insurance Group	11984	Independence Casualty Insurance Company	03/01/08	1.430	08/20/08		1.350	-16.41%
0240	Chrysler Insurance	10499	Chrysler Insurance Co.			04/01/95		1.24	-23.22%
0038	Chubb Group	12777	Chubb Indemnity Insurance Company	01/01/05	1.142	01/01/06		1.208	-25.20%
0038	Chubb Group	20281	Federal Insurance Company	01/01/05	1.523	01/01/06		1.610	-0.31%
0038	Chubb Group	20303	Great Northern Insurance Company	01/01/05	1.447	01/01/06		1.530	-5.26%
0038	Chubb Group	20346	Pacific Indemnity Company	01/01/05	1.295	01/01/06		1.369	-15.23%
0038	Chubb Group	20397	Vigilant Insurance Company	01/01/05	1.523	01/01/06		1.610	-0.31%
0000	Church Mutual Ins. Co.	18767	Church Mutual Insurance Company	01/01/08	1.201	01/01/09		1.153	-28.61%
0244	Cincinnati Companies	10677	Cincinnati Insurance Company	04/01/02	1.198	01/01/09		1.198	-25.82%

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0244	Cincinnati Companies	28665	Cincinnati Casualty Company	04/01/02	1.258	01/01/09	1.115	-30.96%	
0218	CNA Insurance Cos	20427	American Casualty Company of Reading PA	03/01/07	0.925	11/01/07	1.000	-38.08%	
0218	CNA Insurance Cos	20443	Continental Casualty Insurance Company	01/01/06	1.610	03/01/07	1.614	-0.06%	
0218	CNA Insurance Cos	20478	National Fire Insurance Co. of Hartford	01/01/06	1.320	03/01/07	1.320	-18.27%	
0218	CNA Insurance Cos	35289	The Continental Insurance Company			11/01/07	1.000	-38.08%	
0218	CNA Insurance Cos	20494	Transportation Insurance Company	01/01/06	1.550	03/01/07	1.550	-4.02%	
0218	CNA Insurance Cos	20508	Valley Forge Insurance Company	01/01/06	1.320	03/01/07	1.115	-30.96%	
0250	Donegal Group	14958	Peninsula Insurance Company			11/04/03	1.400	-13.31%	
0000	Electric Mutual Insurance Company	21261	Electric Mutual Insurance Company	01/01/03	1.052	07/01/08	1.16	-28.17%	
0062	EMC Insurance Cos	21407	Emcasco Insurance Company	01/01/06	1.330	01/01/07	1.370	-15.17%	
0062	EMC Insurance Cos	21415	Employers Mutual Casualty Company	01/01/06	1.330	01/01/07	1.370	-15.17%	
1120	Everest Reins. Holding, Inc.	10120	Everest National Insurance Co.			01/01/04	1.290	-20.12%	
0158	Fairfax Financial Group	31348	Curm & Forester Indemnity Company			10/01/09	1.426	-11.70%	
0158	Fairfax Financial Group	24384	Fairmont Specialty Insurance Company			02/01/98	1.236	-23.47%	
0158	Fairfax Financial Group	21105	North River Insurance Company. The	11/01/98	1.066	10/01/09	1.054	-34.74%	
0158	Fairfax Financial Group	25534	TIG Insurance Company (SEBO 7/9/04)			02/01/01	Standard	1.400	-13.31%
						02/01/01	Preferred	1.135	-29.72%

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0158	Fairfax Financial Group	21113	United States Fire Insurance Company	11/01/94	1.254	10/01/09	1.240	-23.22%
0007	Federated Mutual Group	13935	Federated Mutual Insurance Company	06/01/03	1.378	01/01/05	1.378	-14.67%
0000	FirstComp Insurance Company	27626	FirstComp Insurance Company			04/15/09	1.300	-19.50%
0349	Florists' Mutual Group	13978	Florists' Mutual Insurance Company	02/01/08	1.300	01/01/09	1.300	-19.50%
1309	Frankenmuth Mutual Group	13986	Frankenmuth Mutual Insurance Company			11/01/09	1.610	-0.31%
1309	Frankenmuth Mutual Group	32069	Patriot Insurance Company	10/15/07	1.352	01/01/08	1.352	-16.28%
0222	Greater NY Group	22187	Greater New York Mutual Insurance Company	01/01/96	1.360	10/01/09	1.360	-15.79%
0828	Guard Group	43290	AmGUARD Insurance Company	06/01/07	1.330	10/01/09	Standard 1.250	-22.60%
				06/01/07	1.250	10/01/09	Preferred 1.200	-25.70%
0828	Guard Group	14702	EastGUARD Insurance Company	06/01/07	1.280	09/11/08	Standard 1.430	-11.46%
				06/01/07	1.160	10/01/09	Preferred 1.140	-29.41%
0828	Guard Group	31470	NorGUARD Insurance Company	10/01/05	1.470	06/01/07	Standard 1.430	-11.46%
				10/01/05	1.430	06/01/07	Preferred 1.330	-17.65%
0303	Guideone Mutual Group	15032	GuideOne Mutual Insurance Company	01/01/06	1.253	01/01/07	1.298	-19.63%
0088	Hanover Group	31534	Citizens Insurance Company of America	03/01/05	1.360	03/01/06	1.280	-20.74%

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0088	Hanover Group	36064	Hanover American Insurance Company	03/01/05	1.280	03/01/06	1.100	-31.89%
0088	Hanover Group	22292	Hanover Insurance Company, The	03/01/05	1.600	03/01/06	1.600	-0.93%
0088	Hanover Group	22306	Mass Bay Insurance Company	03/01/05	1.440	03/01/06	1.440	-10.84%
0088	Hanover Group	42552	Nova Casualty Company			02/20/07	1.350	-16.41%
0088	Hanover Group	41840	Allmerica Financial Benefit Insurance Company			10.01.09	1.040	-35.60%
0517	Hannover Group	20532	Clarendon Insurance Company	10/01/95	1.280	04/01/02	1.400	-13.31%
0517	Hannover Group	37257	Praetorian Insurance Company			09/15/05	1.400	-13.31%
0517	Hannover Group	37302	Redland Insurance Company	01/01/01	1.300	05/15/06	1.400	-13.31%
0253	Harleysville Ins Cos	23582	Harleysville Insurance Company			2/1/2009 New 8/1/09 Renewals	1.600	-0.93%
0253	Harleysville Ins Cos	14168	Harleysville Mutual Insurance Company			2/1/2009 New 8/1/09 Renewals	1.150	-28.79%
0253	Harleysville Ins Cos	35696	Harleysville Preferred Insurance Company			2/1/2009 New 8/1/09 Renewals	1.040	-35.60%
0253	Harleysville Ins Cos	26182	Harleysville Worcester Insurance Company	01/01/08	1.600	2/1/2009 New 8/1/09 Renewals	1.360	-15.79%
0253	Harleysville Ins Cos			01/01/08	1.360			
0253	Harleysville Ins Cos			01/01/08	1.150			
0091	Hartford Ins. Group	22357	Hartford Accident & Indemnity Company	01/01/08	1.212	01/01/09	1.088	-32.63%
0091	Hartford Ins. Group	29424	Hartford Casualty Insurance Company	01/01/08	1.341	01/01/09	1.341	-16.97%
0091	Hartford Ins. Group	19682	Hartford Fire Insurance Company	01/01/08	1.414	01/01/09	1.414	-12.45%

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0091	Hartford Ins. Group	37478	01/01/08	1.212	01/01/09		1.212	-24.95%
0091	Hartford Ins. Group	30104	01/01/08	1.523	01/01/09		1.523	-5.70%
0091	Hartford Ins. Group	11000			01/01/09		1.233	-23.65%
0091	Hartford Ins. Group	29459	01/01/08	1.450	01/01/09		1.450	-10.22%
0225	IAT Reins Co. Group	26433			07/01/95		1.240	-23.22%
0009	JP Morgan Chase & Co. Group	22985			09/01/09	Tier 1	1.200	-25.70%
					09/01/09	Tier 2	1.250	-22.60%
					09/01/09	Tier 3	1.350	-16.41%
					09/01/09	Tier 4	1.450	-10.22%
0111	Liberty Mutual Group	19690	04/01/07	1.260	04/01/08		1.310	-18.89%
0111	Liberty Mutual Group	19704	04/01/07	1.400	04/01/08		1.450	-10.22%
0111	Liberty Mutual Group	21458	01/01/08	1.605	01/01/09		1.615	0.00%
0111	Liberty Mutual Group	11045	01/01/08	1.320	01/01/09		1.345	-16.72%
0111	Liberty Mutual Group	33588	03/01/08	1.520	01/01/09		1.436	-11.08%
0111	Liberty Mutual Group	24732	04/01/07	1.610	04/01/08		1.600	-0.93%
0111	Liberty Mutual Group	42404	03/01/08	1.164	01/01/09		0.939	-41.86%
0111	Liberty Mutual Group	23035	03/01/08	1.217	01/01/09		1.174	-27.31%
0111	Liberty Mutual Group	23043	03/01/08	1.520	01/01/09		1.615	0.00%
0111	Liberty Mutual Group	33600	03/01/08	0.006	01/01/09		0.763	-52.76%
0111	Liberty Mutual Group	24171	01/01/08	1.120	01/01/09		1.120	-30.65%

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								1.615
0111	Liberty Mutual Group	24074			01/01/05		1.600	-0.93%
0111	Liberty Mutual Group	24171	01/01/08	1.580	01/01/09		1.605	-0.62%
0111	Liberty Mutual Group	24198	01/01/08	1.580	01/01/09		1.605	-0.62%
0111	Liberty Mutual Group	26069	01/01/08	1.020	01/01/09		1.000	-38.08%
0111	Liberty Mutual Group	26042	01/01/08	1.420	01/01/09		1.350	-16.41%
0111	Liberty Mutual Group	44393			01/01/05		1.300	-19.50%
0000	Lumbermen's Underwriting Alliance	23108	01/01/08	1.362	01/01/09		1.415	-12.38%
0785	Markel Insurance Co.	38970			01/01/96		1.350	-16.41%
0748	Meadowbrook Insurance Group	18023	08/22/01	1.250	11/01/03	Basic	1.400	-13.31%
				1.050		Standard	1.200	-25.70%
				0.900		Preferred		
1332	MEMIC Group	11149			03/15/07	Standard	1.550	-4.02%
					03/15/07	Preferred	1.380	-14.55%
					03/15/07	Safety	1.210	-25.08%
1332	MEMIC Group	11030	04/01/04	1.520	01/01/06	Standard	1.550	-4.02%
			04/01/04	1.350	01/01/06	Preferred	1.380	-14.55%
			04/01/04	1.190	01/01/06	Safety	1.210	-25.08%
0226	Merchants Group	23337	01/01/04	1.382	01/01/05		1.382	-14.43%

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0226	Merchants Group	23329	01/01/04	1.435	01/01/05		1.435	-11.15%
0226	Merchants Group	12901			07/01/07		1.382	-14.43%
3098	Millea Holdings	12904	11/01/94	1.302	01/01/04		1.414	-12.45%
3098	Millea Holdings	32301			03/01/09		1.210	-25.08%
0291	Motorists Mutual Group	13331	01/01/06	1.610	05/01/07		1.447	-10.40%
2978	MSIG Group	20362	01/01/06	1.403	04/01/07		1.439	-10.90%
2978	MSIG Group	22551	01/01/06	0.002	04/01/07		1.511	
0361	Munich Group	19720	04/15/96	1.316	12/03/04		1.525	-5.57%
0311	National Grange Group	14788	01/01/06	1.419	01/01/08		1.420	-12.07%
0140	Nationwide Group	28223			01/01/09	Non-standard	1.495	-7.43%
						Standard	1.300	-19.50%
						Preferred	1.130	-30.03%
0140	Nationwide Group	23779	09/01/01	1.403	10/01/08		1.611	-0.25%
0140	Nationwide Group	23787	09/01/01	1.403	10/01/08		1.440	-10.84%
0140	Nationwide Group	37877	09/01/01	1.403	10/01/08		1.152	-28.67%
0144	Norfolk & Dedham Group	23965			01/01/99	Standard	1.150	-28.79%

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NAIC		NAIC		Effective	Prior	Current		1/1/2009
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	A/R
								1.615
						01/01/99	Preferred	0.950 -41.18%
0150	Old Republic Group	11371	Great West Casualty Company	01/01/07	1.426	01/01/08		1.404 -13.07%
0150	Old Republic Group	24139	Old Republic General Insurance Company	11/01/06	1.520	01/01/08		1.520 -5.88%
0150	Old Republic Group	24147	Old Republic Insurance Company	01/01/05	1.520	01/01/08		1.520 -5.88%
				01/01/95	1.620	01/01/08	Aviation	1.610 -0.31%
0000	Penn Lumbermans Mutual	14974	Penn Lumbermans Mutual Insurance Company		1.000	12/15/01		1.250 -22.60%
0125	Penn Millers Group	14982	Penn Millers Insurance Company			05/01/94		1.231 -23.78%
0000	Petroleum Casualty Co.	12297	Petroleum Casualty Company			01/01/96		1.127 -30.22%
0767	PMA Group	12262	Penn Manufacturers Association Insurance Company			07/01/95		1.346 -16.66%
0000	Preferred Professional Insurance Company	36234	Preferred Professional Insurance Company			12/15/07		1.208 -25.20%
0000	Premium Group Insurance Company	10800	Premier Group Insurance Company			07/01/06		1.460 -9.60%
0867	Protective Ins Group	12416	Protective Insurance Company	01/01/96	1.350	01/01/08		1.490 -7.74%
0853	PSM Group	15059	Public Service Mutual Insurance Company			01/01/96		1.226 -24.09%

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC	Effective	Prior	Current	1/1/2009		
Group#	Group	Co.#	Date	Multiplier	Date	Tier	A/R	
		Company			Effective	Current	1.615	
					Multiplier	Multiplier		
0156	PW Group	24295	Providence Washington Insurance Company	01/01/96	1.290	01/01/02	1.404	-13.07%
0796	QBE Ins. Grp LTD	37257	Praetorian Insurance Company			09/15/05	1.400	-13.31%
0796	QBE Ins. Grp LTD	24449	Regent Insurance Company	07/01/99	1.050	01/01/02	1.217	-24.64%
3489	Republic Companies Group	19216	Southern Insurance Company	07/13/06	1.400	08/01/07	1.350	-16.41%
1279	Risk Capital Holding Group	11150	Arch Insurance Company	09/17/02	1.307	09/11/03	1.421	-12.01%
0553	Royal/Sun Alliance Group	24678	Arrowood Indemnity Company	01/01/02	1.052	01/01/03	1.066	-33.99%
0074	Safety National Casualty	11123	Safety First Insurance Company			05/01/09	1.460	-9.60%
0074	Safety National Casualty	15105	Safety National Casualty Corporation	01/01/01	1.140	01/01/02	1.290	-20.12%
0000	SeaBright Insurance Company	15563	SeaBright Insurance Company			04/01/09	1.357	-15.98%
0242	Selective Insurance Group	11867	Selective Insurance Company of New England			04/14/04	1.391	-13.87%
0169	Sentry Insurance Group	23434	Middlesex Insurance Company	03/01/08	1.356	01/01/09	1.479	-8.42%
0169	Sentry Insurance Group	24988	Sentry Insurance, A Mutual Company	03/01/08	1.356	01/01/09	1.479	-8.42%
0169	Sentry Insurance Group	21180	Sentry Select Insurance Company	01/01/05	1.300	01/01/09	1.519	-5.94%

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC	Effective		Prior	Current	1/1/2009		
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0000	Sompo Japan Insurance Company of America	11126	Sompo Japan Insurance Company of America			12/01/94		1.294	-19.88%
0000	SPARTA Insurance Company	20613	SPARTA Insurance Company			10/15/07		1.530	-5.26%
0176	State Farm Ins. Group	25143	State Farm Fire & Casualty Company	11/01/02	1.175	01/01/06		1.175	-27.24%
0176	State Farm Ins. Group	25151	State Farm General Insurance Company			01/01/96		1.097	-12.01%
0181	Swiss Re Group	39845	Employers Reinsurance Corporation	07/01/07	1.560	01/01/08		1.421	-6.50%
0181	Swiss Re Group	29874	North American Specialty Insurance Company	07/01/07	1.560	09/01/09		1.510	-12.01%
0181	Swiss Re Group	29700	North American Elite Insurance Company	11/01/99	0.710	07/01/07		1.614	-18.51%
0181	Swiss Re Group	34207	Westport Insurance Corp.	07/01/07	1.421	09/01/09		1.316	-100.00%
0748	Texas St. National Group	12831	State National Insurance Company, Inc.			10/01/03	Standard	1.400	-13.31%
						10/01/03	Preferred	1.200	-25.70%
0000	T.H.E. Insurance Company	12866	T.H.E Insurance Company			03/19/01		1.200	-25.70%
3703	Tower Grp Cos.	10205	Mountain Valley Indemnity Company	03/01/99	1.250	04/01/02		1.403	-13.13%
3703	Tower Grp Cos.	44300	Tower Insurance Company of New York			10/15/07		1.450	-10.22%
3703	Tower Grp Cos.	43702	Tower National Insurance Company			07/01/09		1.210	-25.08%
3548	Travelers Group	41769	Athena Assurance Company	01/01/07	1.374	01/01/08		1.374	-14.92%

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2009
Group#	Group	Co.#	Date	Multiplier	Date	Tier	Multiplier	A/R
		Company						1.615
3548	Travelers Group	25615	Charter Oak Fire Insurance Company, The	01/01/07	1.374	01/01/08	1.374	-14.92%
3548	Travelers Group	36463	Discover Property & Casualty Insurance Company	07/15/04	1.421	10/01/09	0.962	-40.43%
3548	Travelers Group	41483	Farmington Casualty Company Fidelity & Guaranty Insurance	01/01/07	0.824	01/01/08	0.824	-48.98%
3548	Travelers Group	35386	Company Fidelity & Guaranty Insurance	07/14/04	1.000	10/01/09	1.374	-14.92%
3548	Travelers Group	25879	Underwriters	01/01/99	1.100	10/01/09	1.099	-31.95%
3548	Travelers Group	25623	Phoenix Insurance Company, The	01/01/07	1.608	01/01/08	1.608	-0.43%
3548	Travelers Group	24767	St Paul Fire and Marine Insurance Company	01/01/07	1.374	01/01/08	1.374	-14.92%
3548	Travelers Group	24775	St Paul Guardian Insurance Company	01/01/07	1.236	01/01/08	1.236	-23.47%
3548	Travelers Group	24791	St Paul Mercury Insurance Company	01/01/07	1.099	01/01/08	1.099	-31.95%
3548	Travelers Group	19224	St. Paul Protective Insurance Company	01/01/07	1.608	01/01/08	1.608	-0.43%
3548	Travelers Group	19070	Standard Fire Insurance Company, The	01/01/07	1.374	01/01/08	1.374	-14.92%
3548	Travelers Group	19038	Travelers Casualty & Surety Company	01/01/07	1.511	01/01/08	1.511	-6.44%
3548	Travelers Group	25666	Travelers Indemnity Company of America, The	01/01/07	1.236	01/01/08	1.236	-23.47%
3548	Travelers Group	25682	Travelers Indemnity Company of Connecticut, The	01/01/07	1.099	01/01/08	1.099	-31.95%
3548	Travelers Group	25658	Travelers Indemnity Company, The	01/01/07	0.962	01/01/08	0.962	-40.43%
3548	Travelers Group	25674	Travelers Property Casualty Company of America	01/01/07	1.511	01/01/08	1.511	-6.44%
3548	Travelers Group	25887	United States Fidelity & Guaranty Company	07/15/04	1.525	10/01/09	1.511	-6.44%
0201	Utica Mutual Ins. Group	25984	Graphic Arts Insurance Company	01/01/02	1.203	01/01/09	Preferred 1.185	-26.63%
				01/01/02	1.023	01/01/09	Select 1.008	-37.59%
				06/01/08	0.950	01/01/09	Superior 0.936	-42.04%
0201	Utica Mutual Ins. Group	25976	Utica Mutual Insurance Company	01/01/02	1.332	01/01/09	1.312	-18.76%

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC		Effective	Prior	Current		1/1/2009	
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
								1.615	
0000	Vanliner Insurance Co.	21172	Vanliner Insurance Company	01/01/08	1.607	01/01/09		1.503	-6.93%
0234	Vermont Mutual Group	26018	Vermont Mutual Insurance Company			10/11/99		1.102	-31.76%
4254	Warranty Group	40827	Virginia Surety Co. Inc.	1.1.98	1.192	05/01/03		1.412	-12.57%
1129	White Mountains Ins. Grp (OneBeacon Grp)	27154	Atlantic Specialty Insurance Company			12/15/03		1.357	-15.98%
1129	White Mountains Ins. Grp (OneBeacon Grp)	20648	Employers' Fire Ins. Co.	07/15/04	1.525	05/01/06		1.574	-2.54%
1129	White Mountains Ins. Grp (OneBeacon Grp)	38369	Northern Assurance Co. of America			10/01/01		1.190	-26.32%
1129	White Mountains Ins. Grp (OneBeacon Grp)	20621	OneBeacon America Insurance Company	10/01/01	1.190	07/15/04		1.373	-14.98%
1129	White Mountains Ins. Grp (OneBeacon Grp)	21970	OneBeacon Insurance Company	07/15/04	1.525	08/01/09		1.300	-19.50%
1129	White Mountains Ins. Grp (OneBeacon Grp)	21962	Pennsylvania General Insurance Company	10/01/01	0.980	07/15/04		1.220	-24.46%
1129	White Mountains Ins. Grp (OneBeacon Grp)	31267	York Insurance Company of Maine	10/01/01	1.400	07/15/04	Tier 1	1.525	-5.57%
				10/01/01	0.980	07/15/04	Tier 2	1.220	-24.46%
				10/01/01	1.190	07/15/04	Tier 3	1.373	-14.98%
1285	XL America Group	22322	Greenwich Insurance Company	04/01/05	1.350	01/01/08		1.611	-0.25%
1285	XL America Group	37885	XL Specialty Insurance Company	06/01/06	1.528	01/01/08		1.345	-16.72%
1285	XL America Group	24554	XL Insurance America, Inc.			01/01/08		1.076	-33.37%

**STATE OF NEW HAMPSHIRE
WORKERS COMPENSATION
LOSS COST MULTIPLIERS**

NAIC		NAIC		Prior	Current		1/1/2009		
Group#	Group	Co.#	Company	Effective Date	Prior Multiplier	Effective Date	Tier	Current Multiplier	A/R
0212	Zurich-American Grp	26247	American Guarantee & Liability Insurance Company	01/01/08	1.241	01/01/09		1.196	-25.94%
0212	Zurich-American Grp	40142	American Zurich Insurance Company	01/01/08	1.103	01/01/09		0.985	-39.01%
0212	Zurich-American Grp	19305	Assurance Company of America	01/01/08	1.380	01/01/09		1.407	-12.88%
0212	Zurich-American Grp	21652	Farmers Insurance Exchange Fidelity & Deposit Company of			04/01/09		1.615	0.00%
0212	Zurich-American Grp	39306	Maryland Maine Bonding and Casualty Company	01/01/08	1.380	01/01/09		1.407	-12.88%
0212	Zurich-American Grp	19321	Maryland Casualty Company	01/01/03	1.324	01/01/05		1.346	-16.66%
0212	Zurich-American Grp	19356	Mid-Century Insurance Company (SEBO)	01/01/08	1.486	01/01/09		1.548	-4.15%
0212	Zurich-American Grp	21687	Northern Insurance of New York			03/01/95		1.238	-23.34%
0212	Zurich-American Grp	19372	Truck Insurance Exchange Universal Underwriters Insurance Company	01/01/08	1.241	01/01/09		1.196	-25.94%
0212	Zurich-American Grp	21709	Zurich American Insurance Company			04/01/09		1.480	-8.36%
0212	Zurich-American Grp	41181	Zurich American Insurance Company	01/01/08	1.300	01/01/09		1.327	-17.83%
0212	Zurich-American Grp	16535	Zurich American Insurance Company of Illinois	01/01/08	1.380	01/01/09		1.407	-12.88%
0212	Zurich-American Grp	27855				11/01/09		1.548	-4.15%

**SEBO - Servicing Existing
Business Only**