

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

NAIC	NAIC		Prior		Current		1/1/2012		
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	-19.98%
0626	ACE USA Group	20702	Ace Fire Underwriters Insurance Company	01/01/95	1.172	01/01/08		1.279	-21.39%
0626	ACE USA Group	20699	Ace Property & Casualty Insurance Company	03/15/03	1.421	01/01/08		1.421	-12.65%
0626	ACE USA Group	43575	Indemnity Insurance Company of North America	01/01/04	1.172	01/01/08		1.172	-27.97%
0626	ACE USA Group	22713	Insurance Company of North America	01/01/05	1.302	01/01/08		1.302	-19.98%
0626	ACE USA Group	22748	Pacific Employers Insurance Company	1.1.06	1.575	01/01/08		1.610	-1.04%
0000	Advantage Workers Compensation Insurance Company	40517	Advantage Workers Compensation Insurance Company			10/01/08		1.340	-17.64%
2498	AIM Mutual Group	33758	Associated Industries of Massachusetts Mutual Insurance			12/01/01	Standard	1.180	-27.47%
						05/08/02	Basic	1.400	-13.95%
						06/01/09	Preferred	1.050	-35.46%
2498	AIM Mutual Group	13083	New Hampshire Employers Insurance Company			05/18/10	Basic	1.400	-13.95%
						05/18/10	Standard	1.180	-27.47%
						05/19/10	Preferred	0.880	-45.91%
0761	Allianz Group	35300	Allianz Global Risks USInsurance Co			09/01/94		1.340	-17.64%
0761	(Fireman's Fund Group)	21849	American Automobile Insurance Company	05/01/04	1.445	03/01/05		1.547	-4.92%
0761	(Fireman's Fund Group)	21857	American Insurance Company, The	05/01/04	1.521	03/01/05		1.547	-4.92%
0761	(Fireman's Fund Group)	21865	Associated Indemnity Insurance Company	05/01/04	1.521	03/01/05		1.609	-1.11%
0761	(Fireman's Fund Group)	21873	Fireman's Fund Insurance Company	05/01/04	1.216	03/01/05		1.238	-23.91%

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

NAIC		NAIC	Effective	Prior	Current	Current	1/1/2012	
Group#	Group	Co.#	Date	Multiplier	Date	Tier	A/R	
		Company					1.627	
0761	(Fireman's Fund Group)	21881	National Surety Insurance Company	05/01/04	1.369	03/01/05	1.392	-14.44%
0008	Allstate Companies	19232	Allstate Insurance Company			09/01/94	1.317	-19.05%
0008	Allstate Companies	19240	Allstate Indemnity Insurance Company				1.317	-19.05%
0922	American Assets Group	27847	Insurance Company of the West			11/01/11	1.520	-6.58%
0084	American Financial Group (Great American Cos.)	26344	Great American Assurance Company	01/01/01	1.230	01/01/02	1.250	-23.17%
0084	American Financial Group (Great American Cos.)	22163	Great American Ins. Co. of New York	01/01/01	1.370	01/01/02	1.390	-14.57%
0084	American Financial Group (Great American Cos.)	16691	Great American Insurance Company	01/01/01	1.010	01/01/02	1.250	-23.17%
0084	American Financial Group (Great American Cos.)	26832	GreatAmerican Alliance Insurance Company	01/01/01	1.180	01/01/02	1.180	-27.47%
0084	American Financial Group	32620	National Interstate Insurance Company	01/01/05	1.405	05/01/11	1.220	-25.02%
0408	American National Financial Corp.	13803	Farm Family Casualty Insurance Company	01/01/11	1.260	01/01/12	1.230	-24.40%
0012	American International Group	19399	AIU Insurance Company	12/01/95	1.143	04/01/04	1.234	-24.15%
0012	American International Group	19380	American Home Assurance Company	08/01/97	1.345	04/01/04	1.452	-10.76%
0012	American International Group	23795	American International Pacific Insurance Company			04/01/04	1.452	-10.76%
0012	American International Group	40258	American International South Insurance Company	08/01/97	0.961	04/01/04	1.089	-33.07%
0012	American International Group	19402	Birmingham Fire Insurance Company of PA	08/01/97	1.345	04/01/04	1.452	-10.76%
0012	American International Group	19410	Commerce & Industry Insurance Company	04/01/04	1.525	01/01/08	1.597	-1.84%
0012	American International Group	23809	Granite State Insurance Company	03/01/01	1.345	04/01/04	1.452	-10.76%
0012	American International Group	23817	Illinois National Insurance Company	03/01/01	1.345	04/01/04	1.452	-10.76%

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012		
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0012	American International Group	19429	Insurance Company State of PA.	08/01/97	1.345	04/01/04	1.452	-10.76%
0012	American International Group	19445	National Union Fire Insurance Company of Pittsburg, PA.	08/01/97	1.345	04/01/04	1.452	-10.76%
0012	American International Group	23841	New Hampshire Insurance Company	08/01/97	0.961	04/01/04	1.089	-33.07%
0680	Amerisafe Insurance Group	31895	American Interstate Insurance Company	04/01/02	1.250	01/01/04	1.400	-13.95%
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	-7.38%
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	-7.38%
2538	AmTrust Group	19879	Security National Insurance Co			01/01/11	1.200	-26.24%
2538	AmTrust Group	42376	Technology Insurance Company	10/01/08	1.330	03/01/11	1.290	-20.71%
2538	AmTrust Group	25011	Wesco Insurance Company			11/02/06	1.500	-7.81%
0586	Arbella Insurance Group	41360	Arbella Protection Insurance Company	06/01/08	1.370	01/01/10	Standard 1.230	-24.40%
				11/17/08	1.160	01/01/10	Preferred 1.050	-35.46%
0457	Argonaut Insurance	19801	Argonaut Insurance Co	04/13/97	1.100	01/01/02	1.363	-16.23%
0000	Arrow Mutual Ins. Co.	13374	Arrow Mutual Liability Ins. Co.			10/11/99	1.000	-38.54%
0024	Atlantic Mutual Cos	19895	Atlantic Mutual Insurance Company	01/01/02	1.341	01/01/03	1.357	-16.59%
0024	Atlantic Mutual Cos	19909	Centennial Insurance Insurance Company	01/01/02	0.002	01/01/03	1.421	-12.66%

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012			
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0098	Berkley(WR)Group	31325	Acadia Insurance Company	01/01/11	1.650	01/01/12	Standard	1.625	-0.12%
				01/01/11	1.450	01/01/12	Preferred	1.450	-10.88%
				01/01/11	1.200	01/01/12	Super-Preferred	1.200	-26.24%
0098	Berkley(WR)Group	38911	Berkley National Insurance Company			03/13/11		1.200	-26.24%
0098	Berkley(WR)Group	29580	Berkley Regional Insurance Company			10/26/10		1.550	-4.73%
0098	Berkley(WR)Group	10510	Carolina Casualty Insurance Company	08/01/95	1.205	10/01/09		1.530	-5.96%
0098	Berkley(WR)Group	10804	Continental Western Insurance Company	01/01/11	1.250	01/01/12	Standard	1.250	-23.17%
				01/01/11	1.100	01/01/12	Preferred	1.100	-32.39%
0098	Berkley(WR)Group	21784	Firemen's Ins. Co.of Washington DC dba Berkely Underwriters Ins. Co.	01/01/11	1.650	01/01/12	Standard	1.625	-0.12%
				01/01/11	1.350	01/01/12	Preferred	1.350	-17.03%
				01/01/11	1.150	01/01/12	Super-Preferred	1.150	-29.32%
0098	Berkley(WR)Group	25224	Great Divide Insurance Company			02/15/05		1.414	-13.09%
0098	Berkley(WR)Group	23612	Midwest Employers Casualty Company	12/15/05	0.003	10/01/09		1.260	-22.56%
0098	Berkley(WR)Group	40045	StarNet Insurance Company	05/15/06	1.340	10/01/09		1.400	-13.95%
0098	Berkley(WR)Group	25844	Union Insurance Company dba Berkley Property & Casualty	01/01/11	1.400	01/01/12	Standard	1.400	-13.95%
				01/01/11	1.200	01/01/12	Preferred	1.200	-26.24%
0031	Berkshire Hathaway Group	28258	Continental Indemnity Company	01/01/11	1.414	01/01/12		1.439	-11.56%
0031	Berkshire Hathaway Group	20044	Cornhusker Casualty Company			07/01/10		1.500	-7.81%
0031	Berkshire Hathaway Group	44784	Fairfield Insurance Company	11/24/98	1.157	01/01/02		1.263	-22.37%
0031	Berkshire Hathaway Group	38962	Genesis Insurance Company			10/01/96		1.264	-22.31%
0031	Berkshire Hathaway Group	20087	National Indemnity Company			11/01/95		1.374	-15.55%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Multiplier	A/R
0572	Blue Cross Blue Shield of Michigan	12304			01/01/10		1.615	-0.74%
0572	Blue Cross Blue Shield of Michigan	12305			01/01/10		1.199	-26.31%
0572	Blue Cross Blue Shield of Michigan	10166	01/01/06	1.400	01/01/10		1.599	-1.72%
0572	Blue Cross Blue Shield of Michigan	29157			01/01/10		1.678	3.13%
0661	Blue Cross Blue Shield of South Carolina Group	10794			11/01/09		1.349	-17.09%
0661	Blue Cross Blue Shield of South Carolina Group	12157			11/15/09		1.550	-4.73%
0000	Brotherhood Mutual Insurance Company	13528	01/01/10	1.153	01/01/11		1.221	-24.95%
0036	Central Mutual Ins Cos	20230	01/01/11	1.481	01/01/12	Standard - Other	1.472	-9.53%
			01/01/11	1.571	01/01/12	Standard - Contr	1.561	-4.06%
			01/01/11	1.526	01/01/12	Standard - Mfg	1.517	-6.76%
			01/01/11	1.361	01/01/12	Preferred - Other	1.353	-16.84%
			01/01/11	1.451	01/01/12	Preferred - Contr	1.442	-11.37%
			01/01/11	1.406	01/01/12	Preferred - Mfg	1.398	-14.07%
1178	Charter Insurance Group	44326	03/01/08	1.240	08/20/08	Tier 1	1.150	-29.32%
					11/17/10	Tier 2	1.250	-23.17%
					11/17/10	Tier 3	1.350	-17.03%
			03/01/08	1.150	08/20/08	Preferred	1.000	-38.54%
					12/01/09	Superior	0.900	-44.68%
1178	Charter Insurance Group	10664	03/01/08	1.300	08/20/08		1.250	-23.17%
1178	Charter Insurance Group	11984	03/01/08	1.430	08/20/08		1.350	-17.03%

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

NAIC		NAIC			Current	1/1/2012			
Group#	Group	Co.#	Company	Effective Date	Prior Multiplier	Effective Date	Tier	Current Multiplier	A/R
								1.627	
0240	Chrysler Insurance	10499	Chrysler Insurance Co.			04/01/95		1.24	-23.79%
0038	Chubb Group	12777	Chubb Indemnity Insurance Company	01/01/05	1.142	01/01/06		1.208	-25.75%
0038	Chubb Group	20281	Federal Insurance Company	01/01/05	1.523	01/01/06		1.610	-1.04%
0038	Chubb Group	20303	Great Northern Insurance Company	01/01/05	1.447	01/01/06		1.530	-5.96%
0038	Chubb Group	20346	Pacific Indemnity Company	01/01/05	1.295	01/01/06		1.369	-15.86%
0038	Chubb Group	20397	Vigilant Insurance Company	01/01/05	1.523	01/01/06		1.610	-1.04%
0000	Church Mutual Ins. Co.	18767	Church Mutual Insurance Company	01/01/11	1.376	01/01/12		1.316	-19.11%
0244	Cincinnati Companies	27197	Cincinnati Indemnity Company			01/01/10		1.459	-10.33%
0244	Cincinnati Companies	10677	Cincinnati Insurance Company	01/01/09	1.198	01/01/10		1.115	-31.47%
0244	Cincinnati Companies	28665	Cincinnati Casualty Company	01/01/09	1.115	01/01/10		1.216	-25.26%
0218	CNA Insurance Cos	20427	American Casualty Company of Reading PA	01/01/11	1.000	01/01/12		1.000	-38.54%
0218	CNA Insurance Cos	20443	Continental Casualty Insurance Company	01/01/11	1.675	01/01/12		1.626	-0.06%
0218	CNA Insurance Cos	20478	National Fire Insurance Co. of Hartford	01/01/11	1.320	01/01/12		1.320	-18.87%
0218	CNA Insurance Cos	35289	The Continental Insurance Company	01/01/11	1.000	01/01/12		1.000	-38.54%
0218	CNA Insurance Cos	20494	Transportation Insurance Company	01/01/11	1.550	01/01/12		1.550	-4.73%
0218	CNA Insurance Cos	20508	Valley Forge Insurance Company	01/01/11	1.115	01/01/12		1.115	-31.47%
0250	Donegal Group	14958	Peninsula Insurance Company	11/04/03	1.400	01/01/12		1.450	-10.88%

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

NAIC		NAIC		Effective	Prior	Current		1/1/2012	
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	A/R	
								1.627	
0000	Electric Mutual Insurance Company	21261	Electric Mutual Insurance Company	01/01/03	1.052	07/01/08		1.16	-28.70%
0062	EMC Insurance Cos	21407	Emcasco Insurance Company	01/01/07	1.370	01/01/12		1.410	-13.34%
0062	EMC Insurance Cos	21415	Employers Mutual Casualty Company	01/01/07	1.370	01/01/12		1.410	-13.34%
1120	Everest Reins. Holding, Inc.	10120	Everest National Insurance Co.	01/01/04	1.290	10/01/11		1.419	-12.78%
0158	Fairfax Financial Group	31348	Crum & Forster Indemnity Company			10/01/09		1.426	-12.35%
0158	Fairfax Financial Group	24384	Fairmont Specialty Insurance Company			02/01/98		1.236	-24.03%
0158	Fairfax Financial Group	21105	North River Insurance Company. The	11/01/98	1.066	10/01/09		1.054	-35.22%
0158	Fairfax Financial Group	25534	TIG Insurance Company (SEBO 7/9/04)			02/01/01	Standard	1.400	-13.95%
						02/01/01	Preferred	1.135	-30.24%
0158	Fairfax Financial Group	21113	United States Fire Insurance Company	11/01/94	1.254	10/01/09		1.240	-23.79%
0158	Fairfax Financial Group	10936	Seneca Insurance Company			12/01/09		1.382	-15.06%
0007	Federated Mutual Group	13935	Federated Mutual Insurance Company	01/01/05	1.378	07/01/11	(class based)	1.378	-15.30%
						07/01/11	(class based)	1.171	-28.03%
0000	Federated Rural Electric Insurance Exchange	11118	Federated Rural Electric Insurance Exchange			07/01/11		1.380	-15.18%
0349	Florists' Mutual Group	13978	Florists' Mututal Insurance Company	01/01/11	1.230	01/01/12		1.326	-18.50%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012	
Group#	Group	Co.#	Date	Multiplier	Date	Tier	Multiplier	A/R	
		Company							1.627
1309	Frankenmuth Mutual Group	13986	Frankenmuth Mutual Insurance Company	01/01/10	1.610	01/01/12	1.613	-0.86%	
1309	Frankenmuth Mutual Group	32069	Patriot Insurance Company	01/01/10	1.352	01/01/12	1.285	-21.02%	
0222	Greater NY Group	22187	Greater New York Mutual Insurance Company	01/01/96	1.360	10/01/09	1.360	-16.41%	
0828	Guard Group	43290	AmGUARD Insurance Company	10/01/09	1.250	10/15/10	1.290	-20.71%	
				10/01/09	1.200	10/15/10	1.230	-24.40%	
0828	Guard Group	14702	EastGUARD Insurance Company	09/11/08	1.430	10/15/10	1.460	-10.26%	
				10/01/09	1.140	10/15/10	1.180	-27.47%	
0828	Guard Group	31470	NorGUARD Insurance Company	06/01/07	1.430	10/15/10	1.460	-10.26%	
				06/01/07	1.330	10/15/10	1.380	-15.18%	
0303	Guideone Mutual Group	15032	GuideOne Mutual Insurance Company	01/01/07	1.298	01/01/10	1.572	-3.38%	
0088	Hanover Group	31534	Citizens Insurance Company of America	03/01/05	1.360	03/01/06	1.280	-21.33%	
0088	Hanover Group	36064	Hanover American Insurance Company	03/01/05	1.280	03/01/06	1.100	-32.39%	
0088	Hanover Group	22292	Hanover Insurance Company, The	03/01/05	1.600	03/01/06	1.600	-1.66%	
0088	Hanover Group	22306	Mass Bay Insurance Company	03/01/05	1.440	03/01/06	1.440	-11.49%	
0088	Hanover Group	42552	Nova Casualty Company	02/20/07	1.350	02/01/11	1.420	-12.72%	
0088	Hanover Group	41840	Allmerica Financial Benefit Insurance Company			10.01.09	1.040	-36.08%	
0517	Hannover Group	20532	Clarendon Insurance Company	10/01/95	1.280	04/01/02	1.400	-13.95%	
0517	Hannover Group	41343	HDI-Gerling America Insurance Company			07/20/11	1.240	-23.79%	
0517	Hannover Group	37257	Praetorian Insurance Company			09/15/05	1.400	-13.95%	

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012			
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0517	Hannover Group	37302	Redland Insurance Company	01/01/01	1.300	05/15/06		1.400	-13.95%
0253	Harleysville Ins Cos	23582	Harleysville Insurance Company	New 2/1/09 Renewal 8/1/09	1.600	01/01/11		1.620	-0.43%
0253	Harleysville Ins Cos	14168	Harleysville Mutual Insurance Company	New 2/1/09 Renewal 8/1/09	1.150	01/01/11		1.240	-23.79%
0253	Harleysville Ins Cos	35696	Harleysville Preferred Insurance Company	New 2/1/09 Renewal 8/1/09	1.040	01/01/11		1.100	-32.39%
0253	Harleysville Ins Cos	26182	Harleysville Worcester Insurance Company	New 2/1/09 Renewal 8/1/09	1.360	01/01/11		1.380	-15.18%
0091	Hartford Ins. Group	22357	Hartford Accident & Indemnity Company	01/01/10	1.157	01/01/11		1.208	-25.75%
0091	Hartford Ins. Group	29424	Hartford Casualty Insurance Company	01/01/10	1.427	01/01/11		1.489	-8.48%
0091	Hartford Ins. Group	19682	Hartford Fire Insurance Company	01/01/10	1.504	01/01/11		1.570	-3.50%
0091	Hartford Ins. Group	37478	Hartford Insurance Company of the Midwest	01/01/10	1.290	01/01/11		1.346	-17.27%
0091	Hartford Ins. Group	30104	Hartford Underwriters Insurance Company	01/01/11	1.676	01/01/12		1.626	-0.06%
0091	Hartford Ins. Group	11000	Sentinel Insurance Company Ltd.	01/01/10	1.312	01/01/11		1.369	-15.86%
0091	Hartford Ins. Group	29459	Twin City Fire Insurance Company	01/01/10	1.543	01/01/11		1.610	-1.04%
4381	Houston International Insurance Group	35408	Imperium Insurance Company			08/01/11	Tier 1	1.330	-18.25%
		35408					Tier 2	1.490	-8.42%
		35408					Tier 3	1.650	1.41%
0225	IAT Reins Co. Group	26433	Harco National Insurance Company	01/01/10	1.240	01/01/11		1.500	-7.81%
0009	JP Morgan Chase & Co. Group	22985	Sequoia Insurance Company			09/01/09	Tier 1	1.200	-26.24%
						09/01/09	Tier 2	1.250	-23.17%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Multiplier	A/R
		Company						1.627
					09/01/09	Tier 3	1.350	-17.03%
					09/01/09	Tier 4	1.450	-10.88%
0111	Liberty Mutual Group	19690	American Economy Insurance Company (9/18/08)	04/01/07	1.260	04/01/08	1.310	-19.48%
0111	Liberty Mutual Group	44393	American Fire & Casualty Company			01/01/12	1.180	-27.47%
0111	Liberty Mutual Group	19704	American States Insurance Company (9/18/08)	04/01/07	1.400	04/01/08	1.450	-10.88%
0111	Liberty Mutual Group	21458	Employers Insurance Company of Wausau	01/01/11	1.676	01/01/12	1.627	0.00%
0111	Liberty Mutual Group	11045	Excelsior Insurance Company	01/01/11	1.410	01/01/12	1.380	-15.18%
0111	Liberty Mutual Group	33588	First Liberty Insurance Corporation. The	01/01/11	1.668	01/01/12	1.627	0.00%
0111	Liberty Mutual Group	24732	General Insurance Company of America (9/18/08)	04/01/07	1.610	04/01/08	1.600	-1.66%
0111	Liberty Mutual Group	42404	Liberty Insurance Corporation	01/01/11	1.112	01/01/12	1.107	-31.96%
0111	Liberty Mutual Group	23035	Liberty Mutual Fire Insurance Company	01/01/11	1.390	01/01/12	1.384	-14.94%
0111	Liberty Mutual Group	23043	Liberty Mutual Insurance Company	01/01/11	1.676	01/01/12	1.627	0.00%
0111	Liberty Mutual Group	33600	LM Insurance Corporation	01/01/11	0.904	01/01/12	0.900	-44.68%
0111	Liberty Mutual Group	24171	Netherlands Insurance Company	01/01/11	1.240	01/01/12	1.200	-26.24%
0111	Liberty Mutual Group	24074	Ohio Casualty Insurance Company	01/01/05	1.600	01/01/12	1.590	-2.27%
0111	Liberty Mutual Group	24082	Ohio Security Insurance Company			01/01/12	1.380	-15.18%
0111	Liberty Mutual Group	18333	Peerless Indemnity Insurance Company	01/01/11	1.120	01/01/12	1.150	-29.32%
0111	Liberty Mutual Group	24198	Peerless Insurance Company	01/01/11	1.640	01/01/12	1.590	-2.27%
0111	Liberty Mutual Group	26069	Wausau Business Insurance Company	01/01/11	0.904	01/01/12	0.900	-44.68%
0111	Liberty Mutual Group	26042	Wausau Underwriters Insurance Company	01/01/11	1.390	01/01/12	1.384	-14.94%
0111	Liberty Mutual Group	44393	West American Insurance Company	01/01/05	1.300	01/01/12	1.380	-15.18%

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012		
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0000	Lumbermen's Underwriting Alliance	23108	01/01/10	1.501	01/01/12		1.550	-4.73%
0785	Markel Corporation Group	27626	04/15/09	1.300	09/01/11		1.400	-13.95%
0785	Markel Corporation Group	38970	01/15/11	1.300	09/01/11		1.400	-13.95%
0748	Meadowbrook Insurance Group	10665			10/01/10		1.400	-13.95%
0748	Meadowbrook Insurance Group	18023	08/22/01	1.250	11/01/03	Basic	1.400	-13.95%
				1.050		Standard	1.200	-26.24%
				0.900		Preferred		
1332	MEMIC Group	11149			03/15/07	Standard	1.550	-4.73%
					03/15/07	Preferred	1.380	-15.18%
					03/15/07	Safety	1.210	-25.63%
1332	MEMIC Group	11030	04/01/04	1.520	01/01/06	Standard	1.550	-4.73%
			04/01/04	1.350	01/01/06	Preferred	1.380	-15.18%
			04/01/04	1.190	01/01/06	Safety	1.210	-25.63%
0226	Merchants Group	23337	01/01/04	1.382	01/01/05		1.382	-15.06%
0226	Merchants Group	23329	01/01/05	1.435	01/01/11		1.435	-11.80%
0226	Merchants Group	12901	07/01/07	1.382	01/01/11		1.263	-22.37%
3098	Millea Holdings	12904	11/01/94	1.302	01/01/04		1.414	-13.09%
3098	Millea Holdings	32301			03/01/09		1.210	-25.63%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012	
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Multiplier	A/R	
		Company						1.627	
0291	Motorists Mutual Group	13331	American Hardware Mutual Insurance Company	05/01/07	1.447	07/01/10		1.493	-8.24%
2978	MSIG Group	20362	Mitsui Sumitomo Insurance Company of America	04/01/07	1.439	01/01/12		1.439	-11.56%
2978	MSIG Group	22551	Mitsui Sumitomo Insurance USA, Inc.	04/01/07	1.511	01/01/12		1.511	-7.13%
0361	Munich Group	19720	American Alternative Insurance Company	12/03/04	1.525	01/01/10		1.576	-3.13%
0311	National Grange Group	14788	National Grange Mutual Insurance Company	01/01/11	1.507	01/01/12	Tier 1 (class based)	1.486	-8.67%
				01/01/11	1.660	01/01/12	Tier 2 (class based)	1.627	0.00%
0140	Nationwide Group	11991	National Casualty Company			04/28/10	Standard	1.495	-8.11%
						04/28/10	Preferred	1.300	-20.10%
0140	Nationwide Group	28223	Nationwide Agribusiness Insurance Company	01/01/10	1.495	01/01/12	Non Standard	1.430	-12.11%
				01/01/10	1.300	01/01/12	Standard	1.300	-20.10%
				01/01/10	1.130	01/01/12	Preferred	1.170	-28.09%
0140	Nationwide Group	23779	Nationwide Mutual Fire Insurance Company	08/01/10	1.611	01/01/12	Standard	1.620	-0.43%
				08/01/10	1.611	01/01/12	Preferred	1.458	-10.39%
0140	Nationwide Group	23787	Nationwide Mutual Insurance Company	08/01/10	1.600	01/01/12	Standard	1.600	-1.66%
				08/01/10	1.440	01/01/12	Preferred	1.440	-11.49%
0140	Nationwide Group	37877	Nationwide Property & Casualty Insurance Company	08/01/10	1.280	01/01/12	Standard	1.280	-21.33%
				08/01/10	1.152	01/01/12	Preferred	1.152	-29.19%
0256	New York Marine and General Group	16608	New York Marine and General Insurance Company			01/15/11		1.429	-12.17%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Multiplier	A/R
		Company			Date			1.627
0144	Norfolk & Dedham Group	23965	Norfolk & Dedham Mutual Fire Insurance Company		01/01/99	Standard	1.150	-29.32%
					01/01/99	Preferred	0.950	-41.61%
0150	Old Republic Group	11371	Great West Casualty Company	01/01/08	1.404	01/01/12	1.518	-6.70%
0150	Old Republic Group	36897	Manufacturers' Alliance Insurance Company			04/01/11	1.545	-5.04%
0150	Old Republic Group	24139	Old Republic General Insurance Company	11/01/06	1.520	01/01/08	1.520	-6.58%
0150	Old Republic Group	24147	Old Republic Insurance Company	01/01/10	1.520	08/01/11	1.520	-6.58%
				01/01/10	1.610	08/01/11	1.520	-6.58%
150	Old Republic Group	41424	Pennsylvania Manufacturers' Indemnity Company			04/01/11	1.211	-25.57%
0000	Penn Lumbermans Mutual	14974	Penn Lumbermans Mutual Insurance Company		1.000	12/15/01	1.250	-23.17%
0125	Penn Millers Group	14982	Penn Millers Insurance Company			05/01/94	1.231	-24.34%
0000	Petroleum Casualty Co.	12297	Petroleum Casualty Company			01/01/96	1.127	-30.73%
0767	PMA Group	12262	Penn Manufacturers Association Insurance Company			07/01/95	1.346	-17.27%
0000	Preferred Professional Insurance Company	36234	Preferred Professional Insurance Company			12/15/07	1.208	-25.75%
0000	Premium Group Insurance Company	10800	Premier Group Insurance Company			07/01/06	1.460	-10.26%

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012		
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
		Company	1.627					
0867	Protective Ins Group	12416	Protective Insurance Company	01/01/96	1.350	01/01/08	1.490	-8.42%
0853	PSM Group	15059	Public Service Mutual Insurance Company	01/01/10	1.226	01/01/11	1.226	-24.65%
0156	PW Group	24295	Providence Washington Insurance Company	01/01/96	1.290	01/01/02	1.404	-13.71%
0796	QBE Ins. Grp LTD	24414	General Casualty Company of Wisconsin			07/01/11	1.400	-13.95%
0796	QBE Ins. Grp LTD	27740	North Pointe Insurance Company			08/01/10	1.255	-22.86%
0796	QBE Ins. Grp LTD	37257	Praetorian Insurance Company	09/15/05	1.400	08/01/10	1.450	-10.88%
0796	QBE Ins. Grp LTD	24449	Regent Insurance Company	07/01/99	1.050	01/01/02	1.217	-25.20%
0796	QBE Ins. Grp LTD	39217	QBE Insurance Corporation			08/01/10	1.595	-1.97%
3489	Republic Companies Group	19216	Southern Insurance Company	07/13/06	1.400	08/01/07	1.350	-17.03%
1279	Risk Capital Holding Group	11150	Arch Insurance Company	09/17/02	1.307	09/11/03	1.421	-12.66%
0553	Royal/Sun Alliance Group	24678	Arrowood Indemnity Company	01/01/02	1.052	01/01/03	1.066	-34.48%
0074	Safety National Casualty	11123	Safety First Insurance Company			05/01/09	1.460	-10.26%
0074	Safety National Casualty	15105	Safety National Casualty Corporation	01/01/01	1.140	01/01/02	1.290	-20.71%
0000	SeaBright Insurance Company	15563	SeaBright Insurance Company			04/01/09	1.357	-16.59%

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

NAIC		NAIC	Effective		Prior	Current	1/1/2012		
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
0242	Selective Insurance Group	11867	Selective Insurance Company of New England			04/14/04		1.391	-14.51%
0169	Sentry Insurance Group	23434	Middlesex Insurance Company	01/01/09	1.479	01/01/11		1.519	-6.64%
0169	Sentry Insurance Group	24988	Sentry Insurance, A Mutual Company	01/01/09	1.479	01/01/11		1.519	-6.64%
0169	Sentry Insurance Group	21180	Sentry Select Insurance Company	01/01/11	1.575	01/01/12		1.310	-19.48%
0000	Sompo Japan Insurance Company of America	11126	Sompo Japan Insurance Company of America			12/01/94		1.294	-20.47%
0000	SPARTA Insurance Company	20613	SPARTA Insurance Company	10/15/07	1.530	09/01/10		1.610	-1.04%
4670	Starr Group	38318	Starr Indemnity & Liability Company			10/15/11		1.390	-14.57%
0176	State Farm Insurance Group	25143	State Farm Fire & Casualty Company	01/01/06	1.175	01/01/11	Tier 1 (class based)	1.238	-23.93%
						01/01/11	Tier 2 (class based)	1.456	-10.51%
						01/01/11	Tier 3 (class based)	1.674	2.91%
0176	State Farm Insurance Group	25151	State Farm General Insurance Company			01/01/96		1.097	-32.58%
0181	Swiss Re Group	39845	Employers Reinsurance Corporaton	07/01/07	1.560	01/01/08		1.421	-12.66%
0181	Swiss Re Group	29874	North American Specialty Insurance Company	07/01/07	1.560	09/01/09		1.510	-7.19%
0181	Swiss Re Group	29700	North American Elite Insurance Company	11/01/99	0.710	07/01/07		1.614	-0.80%
0181	Swiss Re Group	34207	Westport Insurance Corp.	07/01/07	1.421	09/01/09		1.316	-19.11%
0748	Texas St. National Group	12831	State National Insurance Company, Inc.			10/01/03	Standard	1.400	-13.95%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012
Group#	Group	Co.#	Date	Multiplier	Date	Tier	Multiplier	A/R
		Company						1.627
					10/01/03	Preferred	1.200	-26.24%
0000	T.H.E. Insurance Company	12866	T.H.E Insurance Company		03/19/01		1.200	-26.24%
3703	Tower Grp Cos.	10205	Mountain Valley Indemnity Company	03/01/99	1.250	04/01/02	1.403	-13.77%
3703	Tower Grp Cos.	44300	Tower Insurance Company of New York			10/15/07	1.450	-10.88%
3703	Tower Grp Cos.	43702	Tower National Insurance Company			07/01/09	1.210	-25.63%
3548	Travelers Group	41769	Athena Assurance Company	01/01/07	1.374	01/01/08	1.374	-15.55%
3548	Travelers Group	25615	Charter Oak Fire Insurance Company, The	01/01/08	1.374	01/01/12	1.395	-14.26%
3548	Travelers Group	36463	Discover Property & Casualty Insurance Company	10/01/09	0.962	01/01/12	0.976	-40.01%
3548	Travelers Group	41483	Farmington Casualty Company	01/01/08	0.824	01/01/12	0.837	-48.56%
3548	Travelers Group	35386	Fidelity & Guaranty Insurance Company	10/01/09	1.374	01/01/12	1.395	-14.26%
3548	Travelers Group	25879	Fidelity & Guaranty Insurance Underwriters	10/01/09	1.099	01/01/12	1.116	-31.41%
3548	Travelers Group	25623	Phoenix Insurance Company, The	01/01/11	1.649	01/01/12	1.618	-0.55%
3548	Travelers Group	24767	St Paul Fire and Marine Insurance Company	01/01/07	1.374	01/01/08	1.374	-15.55%
3548	Travelers Group	24775	St Paul Guardian Insurance Company	01/01/07	1.236	01/01/08	1.236	-24.03%
3548	Travelers Group	24791	St Paul Mercury Insurance Company	01/01/07	1.099	01/01/08	1.099	-32.45%
3548	Travelers Group	19224	St. Paul Protective Insurance Company	01/01/07	1.608	01/01/08	1.608	-1.17%
3548	Travelers Group	19070	Standard Fire Insurance Company, The	01/01/07	1.374	01/01/08	1.374	-15.55%
3548	Travelers Group	19038	Travelers Casualty & Surety Company	01/01/08	1.511	01/01/12	1.534	-5.72%
3548	Travelers Group	25666	Travelers Indemnity Company of America, The	01/01/08	1.236	01/01/12	1.255	-22.86%
3548	Travelers Group	25682	Travelers Indemnity Company of Connecticut, The	01/01/08	1.099	01/01/12	1.116	-31.41%

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

NAIC		NAIC	Effective	Prior	Current		Current	1/1/2012	
Group#	Group	Co.#	Date	Multiplier	Date	Tier	Multiplier	A/R	
		Company							1.627
3548	Travelers Group	25658	Travelers Indemnity Company, The	01/01/08	0.962	01/01/12		0.976	-40.01%
3548	Travelers Group	25674	Travelers Property Casualty Company of America	01/01/08	1.511	01/01/12		1.534	-5.72%
3548	Travelers Group	25887	United States Fidelity & Guaranty Company	10/01/09	1.511	01/01/12		1.534	-5.72%
0201	Utica Mutual Ins. Group	25984	Graphic Arts Insurance Company	01/01/09	1.185	01/01/10	Preferred	1.185	-27.17%
				01/01/09	1.008	01/01/10	Select	1.008	-38.05%
				01/01/09	0.936	01/01/10	Superior (all other)	0.937	-42.41%
						11/01/11	Superior (class based)	1.337	-17.82%
0201	Utica Mutual Ins. Group	25976	Utica Mutual Insurance Company	01/01/09	1.312	01/01/10		1.337	-17.82%
0000	Vanliner Insurance Co.	21172	Vanliner Insurance Company	01/01/08	1.607	01/01/09		1.503	-7.62%
0234	Vermont Mutual Group	26018	Vermont Mutual Insurance Company			10/11/99		1.102	-32.27%
4254	Warranty Group	40827	Virginia Surety Co. Inc.	1.1.98	1.192	05/01/03		1.412	-13.21%
1129	White Mountains Ins. Grp (OneBeacon Grp)	27154	Atlantic Specialty Insurance Company	12/15/03	1.357	12/01/11	Standard	1.574	-3.26%
						12/01/11	Preferred	1.300	-20.10%
						12/01/11	Super Preferred	1.150	-29.32%
1129	White Mountains Ins. Grp (OneBeacon Grp)	20648	Employers' Fire Ins. Co.	07/15/04	1.525	05/01/06		1.574	-3.26%
1129	White Mountains Ins. Grp (OneBeacon Grp)	38369	Northern Assurance Co. of America			10/01/01		1.190	-26.86%
1129	White Mountains Ins. Grp (OneBeacon Grp)	20621	OneBeacon America Insurance Company	10/01/01	1.190	07/15/04		1.373	-15.61%
1129	White Mountains Ins. Grp (OneBeacon Grp)	21970	OneBeacon Insurance Company	08/01/09	1.300	01/01/10		1.150	-29.32%

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

NAIC		NAIC	Effective	Prior	Current	1/1/2012		
Group#	Group	Co.#	Date	Multiplier	Effective Date	Tier	Current Multiplier	A/R
1129	White Mountains Ins. Grp (OneBeacon Grp)	21962	10/01/01	0.980	07/15/04		1.220	-25.02%
1129	White Mountains Ins. Grp (OneBeacon Grp)	31267	10/01/01	1.400	07/15/04	Tier 1	1.525	-6.27%
			10/01/01	0.980	07/15/04	Tier 2	1.220	-25.02%
			10/01/01	1.190	07/15/04	Tier 3	1.373	-15.61%
1285	XL America Group	22322	01/01/08	1.611	01/01/12		1.626	-0.06%
1285	XL America Group	37885	01/01/08	1.345	01/01/12		1.392	-14.44%
1285	XL America Group	24554	01/01/08	1.076	01/01/12		1.114	-31.53%
0336	Zenith National Ins Grp	13269			07/18/10		1.493	-8.24%
0212	Zurich-American Grp	26247	01/01/09	1.196	01/01/10		1.238	-23.91%
0212	Zurich-American Grp	40142	01/01/09	0.985	01/01/10		1.019	-37.37%
0212	Zurich-American Grp	19305	01/01/10	1.456	01/01/12		1.546	-4.98%
0212	Zurich-American Grp	21652			04/01/09		1.615	-0.74%
0212	Zurich-American Grp	39306	01/01/09	1.407	01/01/10		1.456	-10.51%
0212	Zurich-American Grp	19321	01/01/03	1.324	01/01/05		1.346	-17.27%
0212	Zurich-American Grp	19356	01/01/10	1.602	01/01/12		1.626	-0.06%
0212	Zurich-American Grp	21687			03/01/95		1.238	-23.91%
0212	Zurich-American Grp	19372	01/01/10	1.238	01/01/12		1.317	-19.05%
0212	Zurich-American Grp	21709			04/01/09		1.480	-9.04%
0212	Zurich-American Grp	41181	01/01/08	1.300	01/01/09		1.327	-18.44%
0212	Zurich-American Grp	16535	01/01/09	1.407	01/01/10		1.456	-10.51%

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

NAIC		NAIC		Effective	Prior	Current		1/1/2012
Group#	Group	Co.#	Company	Date	Multiplier	Effective Date	Tier	A/R
								1.627
0212	Zurich-American Grp	27855	Zurich American Insurance Company of Illinois	11/01/09	1.548	01/01/10		1.602 -1.54%

SEBO - Servicing Existing Business Only

For class based tiers contact agent or company for listing