

BureauRate Analysis™ by IntelliComp™

Requesting Individual: Mr. Jones
 Requesting Company: Jones Agency
 Company Phone Number: (805) 920-5105
 Date Requested: 09/14/2014
 WCIRB NUMBER: 1234567

Policies Incepting Between 1/1/2014 to 1/1/2015

Class Code	Sub Code	Class Code Description	Pure Premium Rates			Jan-14 Volatility Ranking	Jan-14 Rate Index	Ex Mod x % PPR Change
			Jan-13	Jan-14	% PPR Change			
4041	1	BRICK/CLAY PRODUCTS MFG	8.52	8.43	-1.06%	79	-2.06%	-1.12%
8742	1	SALESPERSONS-OUTSIDE	0.70	0.69	-1.43%	116	0.43%	-1.51%
8810	1	Clerical Office Employees	0.53	0.55	3.77%	245	5.77%	4.00%
*8232	2	BUILDING MATERIAL DEALERS	9.54	9.42	-1.26%	92	1.26%	-1.33%

* Denotes Class Codes no longer listed in this Risk's WCIRB file.
 ** Denotes the Ex Mod for the applicable year has not been calculated by the WCIRB at this time.

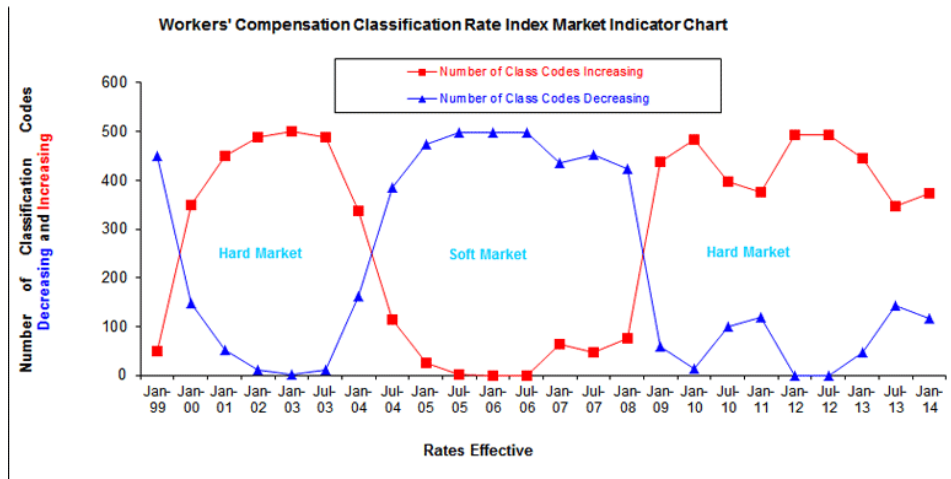
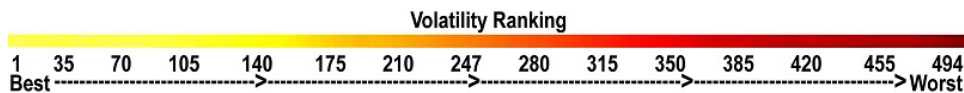
Pure Premium Rates (PPR): Approved by the Insurance Commissioner.

% PPR Change: Shows the percent increase or decrease of the PPR's from one period to the next.

Rate Index: Studies changes in the market. The Rate Index analyzes changes in the approved Pure Premium Rates, Expected Loss Rates and D-Ratios. This complex calculation suggest the possible "before Ex Mod" percent increase/decrease for a specific classification.

Volatility Ranking: Ranks the Rate Index of each class code in an ascending order 1 through 494. 1 would be the lowest increase or the highest decrease (BEST). 494 would be the highest increase or the lowest decrease (WORST).

Ex Mod x % PPR Change: Your current Experience Modification times the % PPR Change. This suggests the possible percent increase/decrease for your classification.



Rate Index Market Indicator Chart graphically shows when the workers' compensation market trends to a hard or soft market.

The red line (squares) shows the number of class codes increasing.

The blue line (triangles) shows the number of class codes decreasing.

When these red (squares) and blue (triangles) lines cross the market is moving from a soft to hard or hard to soft market.