

## 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             |
| <b>Itemized/Large Losses</b> |            |                  |                     |              |               |                 |                  |                  |
| 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            |
| <b>Grand totals</b>          |            | <b>\$158,603</b> | <b>\$158,341</b>    |              | <b>0.2808</b> | <b>\$56,160</b> | <b>\$112,320</b> | <b>\$168,480</b> |



ModMaster Specific Loss Report

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File Sample NCCI Method

Update 07.16 applied

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