

AMP Reinsurance Facility



- Maiden Re is a Subsidiary of Maiden Holdings, Ltd., a Bermuda Domiciled Holding Company with Total Operating Capital in Excess of \$1.55 Billion as of 9/30/2016.
- A (Excellent) Rating from A.M. Best
- Highly Experienced Underwriting Staff, with on Average, over 20 Years of Experience
- Major Lines of Business Include:
 - Standard Property & Casualty
 - Workers Compensation
 - Facultative & Programs
 - Alternative Risk
 - Accident & Health

AMP (Automated Modeling & Pricing)



- Reinsurance Pricing & Underwriting Tool Provided to the Ceding Company Underwriter's Affording Them the Ability to Rate, Quote and Bind Individual Risks Based on Preset Guidelines
- Risks are Bound Through a Bordereau Submitted by the Ceding Company to Maiden Re
- A Certificate Number is Issued for Each Risk
- Available for Workers' Compensation and Automobile Liability

Benefits to Ceding Company



- Streamlined Reinsurance Process
 - Ability to obtain a Real-Time Reinsurance Quote Within Minutes
 - 24/7 Access to AMP Web platform
 - No Need for Submissions
- Clear Underwriting Guidelines
 - Pre-established Guidelines Set Through a Collaboration Between Maiden Re and the Ceding Company
- Ease of Use
 - AL and WC Data is Entered Via a Web Based Platform
 - Streamlined Data Entry required to Obtain a Quote
 - Required Underwriting information Can Be Cut and Pasted if Already in an Excel Format.
- Flexibility
 - Several Different Layers May Be Requested and Viewed at the Same Time to Assess the Best Fit for the Insured.
 - Layers Can Be Shared with Maiden Re or Reinsured 100% Providing Ceding Company Has Risk Participation Elsewhere.

Benefits to Ceding Company (Continued)



- **Trust**
 - With a Total Reinsurance Premium Written of \$1 Million, the Ceding Company Will Have the Ability to Secure Their Reinsurance with the Maiden Re Dedicated Financial Trust®.
- **Consistent Claims Handling**
 - Each Risk is Given an Individual Certificate Number.
 - No Need to Search for a Particular Risk Among the Many Accounts in a Typical Program or Treaty When a Claim Requires Handling.
- **Commitment to Service**
 - Assignment of Lead Underwriter and Backup Underwriter for Referrals.
 - Underwriter Assignments Ensure the Best Possible Working Relationship with the Ceding Company & their Underwriters.
 - Most Referrals Have Same-Day Turnaround Time.
- **Better Reinsurance Coverage**
 - Unlike Most Programs or Treaties, the AMP Facility Utilizes Facultative Certificate Language including one limit for ECO/XPL.

Benefits to Ceding Company (Continued)




- **Commercial Auto Underwriting Tools**
 - Central Analysis Bureau - Risk Information
 - Contains Financial, Operational and Safety History
 - Tracks Vehicle Inspections
 - Experian Credit Reports Available via portal.
- **Worker's Compensation Underwriting Tool**
 - Valen Analytics
 - Experian
- **Simplified Accounting**
 - Using a Monthly or Quarterly Bordereau, Reinsurance Can Be Bound and Paid, with appropriate Certificate and Policy Numbers referenced.

AMP - CAB Integration



SummaryBasic InformationVehicle DistributionGeographic DistributionCABPriceDocs



Search on DOT No. ▾123456Search

Name: SAMPLE TRANSPORT INC

DBA:

Address: 1234 MAIN STREET

City: SAGINAW

State: MI

Zip: 48601-9695

Date: 4/30/2013

Mileage: 5100000

Mileage Year: 2012

Fleet Size: 27

Drivers: 27

Operation: Interstate

Hazardous Material: Y

Passenger: N

ISS-D Rating

Score: 56

Source: Safety

Date: 8/5/2013

Accidents

Fatal: 0

Injury: 3

Tow: 0

PU Ratio: 11.11

Inspections

Total: 88

	Total	OOS	OOS (%)	National Avg(%)
Vehicle	53	6	11.32	20.72
Driver	88	1	1.14	5.51
Hazmat	40	2	5.00	4.50

Basic Categories	Scores	Over Threshold
Unsafe Driving	68.20	Y
HOS	20.60	N
Vehicle Maintenance	24.70	N

CAB Rating

Score: SATISFACTORY

Date: 9/16/2013

Safety Rating

Score: Satisfactory

Date: 5/20/2008

⏪ Previous

Download Report

Cancel


Next ⏩

AMP - Experian Integration



Intelliscore Plus - CROCKER INDUSTRIES
Subcode: 123456
Transaction number: C777888999
Search Inquiry: crocker industries / new york / michael rogers / 123 main / hometown / NY / 50875
Model Description: Intelliscore Plus V2

Ordered: 10/05/20XX 10:51:41 PDT

**Experian**
A world of insight

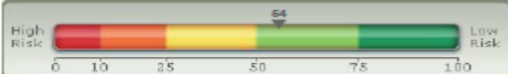
Intelliscore PlusSM

Identifying Information

CROCKER INDUSTRIES 789 1ST STREET NEW YORK, NY 54392 (800) 555-1212	Business Identification Number: 555712456 Full Report Number: FR-656555444 Years on File: 11 (FILE ESTABLISHED 11/1997) SIC Code: GROCERIES & RELATED PROD, NEC - 5149 Tax ID: 55-1234567
MICHAEL ROGERS 123 MAIN HOMETOWN, NY 50875	Owner/Guarantor SSN:

Blended Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

Intelliscore Plus: 54**Risk Class: 2**
LOW - MEDIUM RISK

The risk class groups scores by risk into ranges of similar performance. Range 5 is the highest risk, range 1 is the lowest risk.

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.

Factors Lowering the Score

- BALANCE OF COMMERCIAL ACCOUNTS AT WORST DELINQUENCY
- UNPAID COMMERCIAL COLLECTION ACCOUNTS
- PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS
- PERCENT OF SERIOUSLY DELINQUENT COMMERCIAL ACCOUNTS

All Industry Risk Comparison

When compared to all businesses, 53% of businesses indicate a higher likelihood of severe delinquency than this business.

Action or risk based on your company's specific score thresholds: APPROVE LINE OF CREDIT UP TO \$25,000

Business Information - CROCKER INDUSTRIES

Business Credit Information	Business Legal Filings and Collections
Current Days Beyond Terms (DBT): 3	Bankruptcy filings: 0
Monthly average DBT: 4	Tax lien filings: 0
Highest DBT previous 6 months: 6	Judgment filings: 0
Highest DBT previous 5 quarters: 17	Total collections: 0
Total continuous trades: 23	Sum of legal filings: \$0
Current continuous trade balance: \$348,600	UCC filings: details (FILED 02/06) 1
Trade balance of all trades (44): \$365,700	Cautionary UCC filings present? No
Average balance previous 5 quarters: \$192,240	
Highest credit amount extended: details \$100,000	
6 month balance range: \$190,700 - \$368,900	

Valen - Insure Right Report

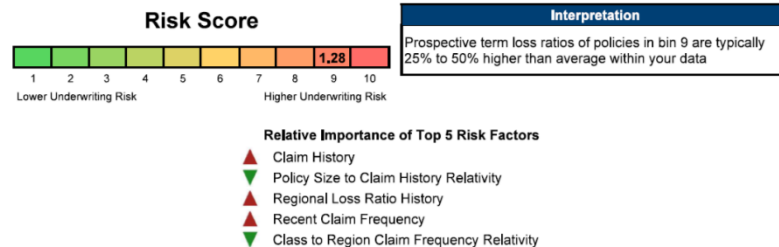


Valen InsureRight® Report - Workers Compensation

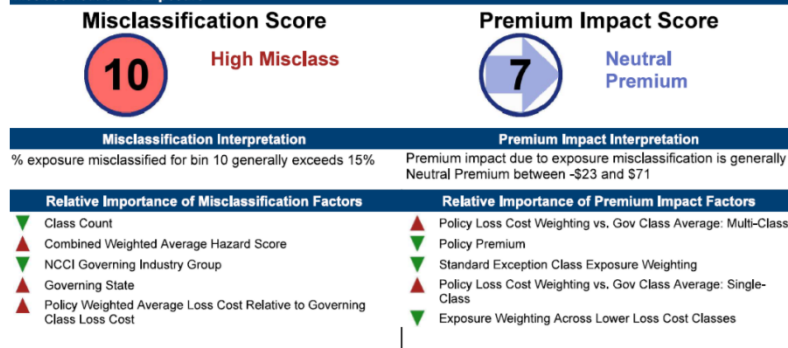
Powered by Valen Analytics

Report ID: 314823 **Date Ordered:** Jan 26, 2015
Policy Reference: 22565423 **E-Mod:** .85
Policy Effective Date: Sep 16, 2014 **Expiring Term Claim Count:** 4
New or Renewal: New **2 Year Claim Count:** 2
Insured Name: Excel Executive Services **3 Year Claim Count:** 1
Policy Address: 123 main
 Jacksonville, FL 32222

Underwriting Risk



Misclassification of Exposure



Valen InsureRight® Report - Workers Compensation

Powered by Valen Analytics

Excel Executive Services

Class Code	Governing	Class Description	Payroll	% of Total Payroll
FL 5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	\$1,350,000	64%
GA 5606		CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	\$560,000	27%
FL 8810		CLERICAL OFFICE EMPLOYEES NOC	\$125,000	6%
FL 8742		SALESPERSONS OR COLLECTORS-OUTSIDE(N/A MA)	\$60,000	3%

ValenNetworks® Audit Results

Governing Class Swap Results

Class Code	Governing	Class Description	% of Occurrence	% Premium Impact
5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	76.75%	-0.5%
5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	6.95%	35.9%
5403		CARPENTRY-NOC	2.96%	39%
5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	1.6%	18.14%
5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS(N/A MA)	1.07%	42.34%
6217		EXCAVATION & DRIVERS NOC	0.89%	30.11%
5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	0.67%	29.46%
OTHR			9.09%	22.01%

Companion Class Results

Class Code	Governing	Class Description	% of Occurrence	Average % of Total Payroll
5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	100%	44%
8810		CLERICAL OFFICE EMPLOYEES NOC	83%	31%
5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	40%	9%
8742		SALESPERSONS OR COLLECTORS-OUTSIDE(N/A MA)	34%	20%
5403		CARPENTRY-NOC	25%	9%
5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	16%	8%
5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	13%	5%
5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS(N/A MA)	12%	6%

Auto Liability Guidelines/Parameters



- Scheduled Debiting and Crediting Allowed on a Monitored Basis
- Loss Experience / Large Losses
- Excluded and Restricted Classes
- Can Be Modified to Suit Ceding Company's Needs
- Premium Size - Larger Accounts May Be Considered Using a Loss Rated Approach

WC Guidelines/Parameters



- Scheduled Debiting and Crediting Allowed on a Monitored Basis
- Loss Experience / Large Losses
- Experience Mods
- Excluded and Restricted Classes
- Can Be Modified to Suit Ceding Company's Needs
- Premium Size - Larger Accounts May Be Considered Using a Loss Rated Approach

AMP - Auto Example



MaidenRe - Add Business

MAIDEN RE

Home Add Business Search Options Reports

Add Business ? Randy Ramczyk | Logout

Step #1
Underwriter enters
basic account
information

Basic Information

Name: Art's Auto *

Cedent Ref: *

Effective Date: 10/31/2011 *

Expiration Date: 10/31/2012 *

Line of Business: Commercial Auto *

Business Type: Commercial *

Continue Cancel

MaidenRe - Basic Information - Insured: Art's Auto

MAIDEN RE

Home Add Business Search Options Reports

Basic Information - Insured: Art's Auto (10/31/2011-10/31/2012) ? Randy Ramczyk | Logout

Guidelines | USER GUIDE

Summary Basic Information Vehicle Distribution Geographic Distribution Price Docs

Name: Art's Auto *

Cedent Ref: *

Effective Date: 10/31/2011 *

Expiration Date: 10/31/2012 *

Line of Business: Commercial Auto *

Business Type: Commercial *

Layer	Limit (1000's)	Retention (1000's)
Layer 1	500	500
Layer 2	1000	1000

Delete Layer Add Layer

Cancel Next

Step #2
Desired layers
are selected

AMP - Auto Example (Continued)



Home Add Business Search Options Reports

Vehicle Distribution - Insured: Art's Auto (10/31/2011-10/31/2012)

Summary Basic Information Vehicle Distribution Geographic Distribution Price

Rural/Urban Distribution (%)

Rural: 50 * i

Urban: 50 * i

Vehicle Distribution

Private Passenger: 10

Light Trucks: 10

Medium Trucks: 10

Heavy Trucks: 10

Heavy Truck Tractors: 10

Extra Heavy TT: 10

Extra Heavy TT (Long-Haul): 10

Total No of Vehicles: 70

Previous Cancel Next

Heavy Trucks

20,000 to 45,000 lbs

Definitions for input fields

Step #3
Rural/Urban
and Vehicle
type data
collected

Home Add Business Search Options Reports

Geographic Distribution - Insured: Art's Auto (10/31/2011-10/31/2012)

Summary Basic Information Vehicle Distribution Geographic Distribution Price Docs

Alabama: Illinois: Montana: Rhode Island:

Alaska: Indiana: Nebraska: South Carolina:

Arizona: Iowa: Nevada: South Dakota:

Arkansas: Kansas: New Hampshire: Tennessee:

California: Kentucky: New Jersey: 10 Texas:

Colorado: Louisiana: New Mexico: 10 Utah:

Connecticut: Maine: New York: 10 Vermont:

Delaware: Maryland: North Carolina: 10 Virginia:

D.C.: Massachusetts: North Dakota: 10 Washington:

Florida: Michigan: Ohio: 10 West Virginia:

Georgia: Minnesota: Oklahoma: 10 Wisconsin:

Hawaii: Mississippi: Oregon: Wyoming:

Idaho: Missouri: Pennsylvania:

Vehicle Distribution Total: 70 Sum: 70

Previous Cancel Next

Step #4
State
Distribution

Step #5
Premium
calculated

Home Add Business Search Options Reports

Price - Insured: Art's Auto (10/31/2011-10/31/2012)

Summary Basic Information Vehicle Distribution Geographic Distribution Price Docs

Layer	Net Price	Net Price/Unit	Credit Debit	Final Net Price	Final Net Price/Unit	Q/S Particip.	Ceding Comm.	Final Gross Price
Layer 1 (500 xs 500)	19,468	278	0.00	19,468	278	0	0.0	19,467
Layer 2 (1000 xs 1000)	20,030	286	0.00	20,030	286	0	0.0	20,029

NOTE: You must select at least one layer to bind the account.

Previous Rate Refer Bind Print Cancel Next

Opportunity
to bind

Account priced based on Maiden's exposure pricing model which has over a decade of experience.

Once bound, account data automatically streamed into Maiden's Reinsurance System (Senator).

AMP - WC Example



Home	Add Business	Search	Options	Reports
Add Business ?				

Step #1

Underwriter enters
basic account
information



Basic Information

Name: *

Cedent Ref:

Effective Date : *

Expiration Date: *

Line of Business: *

Workers Compensation can be
selected as a Line of Business
from the drop-down box.

Summary	Basic Information	Payroll Distribution	Price	Pricing Details	Docs	Reference
---------	-------------------	----------------------	-------	-----------------	------	-----------

Name: test *

Cedent Ref: 1

Effective Date : 12/1/2011 *

Expiration Date: 12/1/2012 *

Line of Business: Workers Compensation

Minimum Premium:

Gross Payroll: 1,000,000 *

Experience Modifier: 1 *

ALAE Treatment: Pro-Rata *

Layer	Limit (1000's)	Retention (1000's)
<input type="checkbox"/> Layer 1	250	250
<input type="checkbox"/> Layer 2	150	350
<input type="checkbox"/> Layer 3	250	500
<input type="checkbox"/> Layer 4	500	500

Step #2

Desired layers
and retention
amounts are
selected



AMP - WC Example (Continued)



Step #3
Payroll
Distribution



State	Class Code	Payroll

Can search for
class codes
based on
description of
the class.

Enter State, Code and Payroll or Upload Spreadsheet

Gross Payroll: **1,000,000**

Payroll Distribution Total: **0**

Rows Entered: **0**

Upload Document:

Browse...

Previous

Add Rows

Upload

Clear

Cancel

Next

You may download the spreadsheet template by clicking on the icon to the right and use it to bulk-upload the payroll distribution.



Bulk upload
option
available for
payroll
distribution.

Class Code Search

Search Text:

Summary Basic Information Payroll Distribution **Price** Pricing Details Docs Reference

Layer	Net Price	Credit Debit	Final Net Price	Final Net Price/ \$100	Q/S Particip.	Ceding Comm.	Final Gross Price
<input type="checkbox"/> Layer 1 (250 xs 250)							
<input type="checkbox"/> Layer 2 (150 xs 350)							
<input type="checkbox"/> Layer 3 (250 xs 500)							
<input type="checkbox"/> Layer 4 (500 xs 500)							

NOTE: You must select at least one layer to bind the account.

Previous

Rate

Print

Cancel

Next



Step #4
Premium
calculated

Bordereau Information



- Policy / Reference Number
- Named Insured
- Effective and Expiration Dates
- Policy Deductible / SIR
- Layer Amount / Attachment Point
- Unmodified Layer Premium
- Premium Modifier
- Modified Premium
- ALAE Treatment
- Payroll by Location (for A.M. Best Cat Tracking Compliance)

Initial Information Needed



- Ceding Company Underwriting Guidelines
- Estimated Premium
- Anticipated Reinsurance Needs
 - Average Needed Layers
 - Estimated Premium
 - Requested Participation
 - Capacity Requested
 - Treatment of ALAE
- Loss History / Loss Ratios
- Financials
- Any Information Particular to Ceding Company

Reporting - YOY Automobile Liability



XYZ Ceding Company

2013 thru 5/3/2013				
Total Net Premium	3,388,140	Top 10 State Vehicle Distribution		
Total Gross Premium	4,689,706			
No. of Accounts	99			
Total No. of Vehicles	7,369			
Avg. Account Net Prem.	34,224			
Total Avg. Mod Factor	1.35			
Avg. Per Unit Rate (Net)	460			
Avg. Fleet Size	74			
Private Passenger	244			States
Light Trucks	687	MN	1,340	18%
Medium Trucks	120	TX	933	13%
Heavy Trucks	383	IN	637	9%
Heavy Truck Tractors	302	WI	522	7%
Extra Heavy TT	3,476	OH	445	6%
Extra Heavy Long Haul	2,157	NC	350	5%
# Of Vehicles	7,369	AL	293	4%
		UT	276	4%
		CO	229	3%
		ND	210	3%
		Top 10 States	5,235	71%
		All Other States	2,134	29%
		All States	7,369	100%

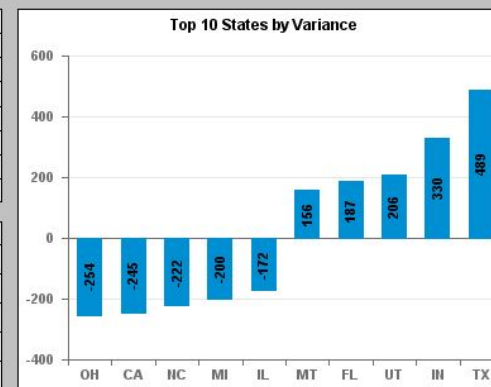
2012 thru 5/3/2012																																													
Total Net Premium	3,029,829	Top 10 State Vehicle Distribution <table><tr><th>States</th><th>Qty</th><th>%</th></tr><tr><td>MN</td><td>1,389</td><td>18%</td></tr><tr><td>OH</td><td>699</td><td>9%</td></tr><tr><td>WI</td><td>644</td><td>8%</td></tr><tr><td>NC</td><td>572</td><td>7%</td></tr><tr><td>TX</td><td>444</td><td>6%</td></tr><tr><td>AL</td><td>408</td><td>5%</td></tr><tr><td>ND</td><td>324</td><td>4%</td></tr><tr><td>IL</td><td>317</td><td>4%</td></tr><tr><td>IN</td><td>307</td><td>4%</td></tr><tr><td>CA</td><td>294</td><td>4%</td></tr><tr><td>Top 10 States</td><td>5,398</td><td>70%</td></tr><tr><td>All Other States</td><td>2,356</td><td>30%</td></tr><tr><td>All States</td><td>7,754</td><td>100%</td></tr></table>		States	Qty	%	MN	1,389	18%	OH	699	9%	WI	644	8%	NC	572	7%	TX	444	6%	AL	408	5%	ND	324	4%	IL	317	4%	IN	307	4%	CA	294	4%	Top 10 States	5,398	70%	All Other States	2,356	30%	All States	7,754	100%
States	Qty			%																																									
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TX	444			6%																																									
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Top 10 States	5,398	70%																																											
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All States	7,754	100%																																											
Total Gross Premium	4,217,187																																												
No. of Accounts	104																																												
Total No. of Vehicles	7,754																																												
Avg. Account Prem.	29,133																																												
Total Avg. Mod Factor	1.32																																												
Avg. Per Unit Rate (Net)	391																																												
Avg. Fleet Size	75																																												
Private Passenger	275																																												
Light Trucks	583																																												
Medium Trucks	71																																												
Heavy Trucks	73																																												
Heavy Truck Tractors	105																																												
Extra Heavy TT	4,688																																												
Extra Heavy Long Haul	1,959																																												
# Of Vehicles	7,754																																												

Variance Net WP	358,311
Variance Gross WP	472,519
Variance No. of Accts.	-5
Var. No. of Vehicles	-385
Variance Avg. Account Prem.	5,091
Variance Mod	0.03
Variance Avg. Rate Per Unit (Net)	69
Variance Avg. Fleet Size	-1

Fleet Variance	
Variance Medium Trucks	49
Variance Private Passenger	-31
Variance Light Trucks	104
Variance Heavy Trucks	310
Variance Heavy Truck Tractors	197
Variance Extra Heavy TT	-1,212
Variance Extra Heavy LH	198

For Hire LHT Analysis		
Bound Accounts		
	2013	2012
Avg. ISS Score	48.77	51.95
ISS >75?	15	14
Accounts w/ CAB Info	86	60
Accounts w/o CAB Info	13	44

Top 5 by # of Accts	2013	2012	Var.
1,000 xs 1,000	46	43	3
1,000 xs 2,000	1		1
2,000 xs 1,000	50	58	-8
2,000 xs 2,000	1	1	0
2,000 xs 3,000		1	-1



Reporting - YOY Worker's Compensation



Maiden Specialty

2014 thru 7/17/2014					
Total Net Premium		10,036,246	Avg. Net Premium		64,335
Total Gross Premium		10,036,184	Avg. Gross Premium		64,335
No. of Accounts		156	Avg. Payroll		93,854,965
Total Avg. Mod Factor		0.81			
Top 10 Classes by Payroll			Top 10 States by Payroll		
Class Code	Payroll	%	States	Payroll	%
8868	3,474,462,656	24%	CA	6,026,333,289	41%
8875	2,864,104,875	20%	FL	2,164,201,893	15%
8810	1,844,518,915	13%	MA	830,377,971	6%
8833	795,648,346	5%	PA	780,928,801	5%
9043	525,422,627	4%	MO	697,727,324	5%
8829	426,417,752	3%	WI	381,323,369	3%
9101	263,385,317	2%	IN	379,269,957	3%
8834	237,353,654	2%	OH	352,003,130	2%
8742	221,807,715	2%	NY	335,393,288	2%
8832	201,231,037	1%	OK	328,990,544	2%
Top 10 Classes	10,854,352,894	74%	Top 10 States	12,276,549,566	84%
All Other	3,787,021,653	26%	All Other	2,364,824,981	16%
All Classes	14,641,374,547	100%	All States	14,641,374,547	100%

2013 thru 7/17/2013					
Total Net Premium		8,303,630	Avg. Net Premium		53,228
Total Gross Premium		8,303,569	Avg. Gross Premium		53,228
No. of Accounts		156	Avg. Payroll		86,417,273
Total Avg. Mod Factor		0.9			
Top 10 Classes by Payroll			Top 10 States by Payroll		
Class Code	Payroll	%	States	Payroll	%
8868	3,468,890,880	26%	CA	5,205,920,945	39%
8875	2,874,636,060	21%	FL	2,796,777,971	21%
8810	1,344,062,502	10%	PA	904,331,702	7%
8833	899,404,540	7%	MA	709,719,275	5%
8829	496,138,844	4%	MO	677,483,060	5%
9101	281,294,983	2%	OH	431,708,716	3%
965	227,198,024	2%	NY	61,139,539	0%
8742	211,533,667	2%	IN	42,033,039	0%
9079	191,596,349	1%	OK	15,946,451	0%
9043	172,081,829	1%	WI	3,094,652	0%
Top 10 Classes	10,166,837,678	75%	Top 10 States	10,848,155,350	80%
All Other	3,314,256,850	25%	All Other	2,632,939,178	20%
All Classes	13,481,094,528	100%	All States	13,481,094,528	100%

Class Code Description for Top 3 Codes	
8868	COLLEGES OR SCHOOLS PROFESSIONAL EMPLOYEES
8875	PUBLIC COLLEGES OR SCHOOLS / SUPERINTENDENT OF
8810	CLERICAL OFFICE EMPLOYEES NOC
Variance Net WP	1,732,616
Variance Gross WP	1,732,615
Variance No. of Accts.	0
Total Avg. Mod Factor	-0.09
Variance in Payroll	1,160,280,019

Exposure	# of Accounts (Top 10)			
	Current Year	Prior Year	Total	Variance
250 xs 250	23	17	40	6
150 xs 350	14	14	28	0
500 xs 500	10	13	23	-3
250 xs 500	12	10	22	2
100 xs 500	9	9	18	0
50 xs 500	7	9	16	-2
50 xs 400	3	7	10	-4
150 xs 250	4	4	8	0
400 xs 350	3	5	8	-2
50 xs 350	6	2	8	4
750 xs 250	4	4	8	0

Exposure	# of Accounts (Top 11-20)			
	Current Year	Prior Year	Total	Variance
100 xs 400	5	2	7	3
250 xs 750	4	3	7	1
1,000 xs 1,000	3	3	6	0
150 xs 500	3	3	6	0
250 xs 350	3	3	6	0
50 xs 450	3	3	6	0
100 xs 350	3	2	5	1
200 xs 300	2	3	5	-1
200 xs 350	3	2	5	1
200 xs 400	3	2	5	1
500 xs 250	2	3	5	-1