CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8001 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		8.69	10/01/2004
2	22179	Republic Ind Co Of Amer		9.37	07/01/2004
3	37478	Hartford Ins Co Of The Midwest		9.93	07/01/2004
4	20427	American Cas Co Of Reading PA		10.16	04/01/2004
5	15032	Guideone Mut Ins Co		10.28	07/01/2004
6	10900	Preferred Employers Ins Co		10.38	07/01/2004
7	40142	American Zurich Ins Co		10.48	07/01/2004
8	11555	Employers Direct Ins Co		10.58	06/10/2004
9	24147	Old Republic Ins Co		10.58	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	10.66	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	10.66	07/01/2004
12	21709	Truck Ins Exch	Terr 1	10.66	07/01/2004
13	11512	Employers Compensation Ins Co		10.67	07/01/2004
14	19682	Hartford Fire In Co		11.10	07/01/2004
15	13269	Zenith Ins Co	Terr 3	11.15	07/01/2004
16	24988	Sentry Ins A Mut Co		11.25	04/01/2004
17	43753	Republic Ind Co of CA		11.34	07/01/2004
18	20281	Federal Ins Co		11.38	07/01/2004
19	23035	Liberty Mut Fire Ins Co		11.39	07/01/2004
20	23043	Liberty Mut Ins Co		11.39	07/01/2004
21	36790	Springfield Ins Co Inc		11.41	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	11.63	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	11.63	07/01/2004
24	21709	Truck Ins Exch	Terr 2	11.63	07/01/2004
25	29459	Twin City Fire Ins Co Co		11.68	07/01/2004
26	13269	Zenith Ins Co	Terr 2,4,5,6	11.74	07/01/2004
27	21113	United States Fire Ins Co		11.87	07/01/2004
28	25682	Travelers Ind Co Of CT		11.91	07/01/2004
29	25674	Travelers Ind Co Of IL		11.91	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8001 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co		12.23	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	12.25	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	12.25	07/01/2004
33	21709	Truck Ins Exch	Terr 3	12.25	07/01/2004
34	30104	Hartford Underwriters Ins Co		12.26	07/01/2004
35	10120	Everest Natl Ins Co		12.29	07/01/2004
36	22667	Ace American Ins Co		12.29	07/01/2004
37	25887	US Fidelity & Guaranty Co		12.30	07/01/2004
38	38733	Alaska Nat Ins Co		12.40	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		12.45	07/01/2004
40	24899	Alea North America Ins Co		12.55	07/01/2004
41	19380	American Home Assur Co		12.65	07/01/2004
42	19429	Insurance Co Of The State Of PA		12.65	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		12.65	07/01/2004
44	24678	Royal Ind Co		12.77	07/01/2004
45	20532	Clarendon Natl Ins Co		13.08	07/01/2004
46	21806	Harbor Specialty Ins Co		13.08	07/01/2004
47	37303	Redland Ins Co		13.08	07/01/2004
48	16535	Zurich American Ins Co		13.09	07/01/2004
49	21849	American Automobile Ins Co		13.15	07/01/2004
50	11150	Arch Ins Co		13.37	08/15/2004
51	29424	Hartford Cas Ins Co		13.44	07/01/2004
52	21652	Farmers Ins Exch	Terr 4	13.47	07/01/2004
53	21687	Mid-Century Ins Co	Terr 4	13.47	07/01/2004
54	21709	Truck Ins Exch	Terr 4	13.47	07/01/2004
55	19801	Argonaut Ins Co		13.82	04/01/2004
56	40827	Virginia Surety Co Inc		13.96	07/01/2004
57	13269	Zenith Ins Co	Terr 1	14.09	07/01/2004
58	23809	Granite State Ins Co		14.41	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8001 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		14.54	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	14.70	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	14.70	07/01/2004
62	21709	Truck Ins Exch	Terr 5	14.70	07/01/2004
63	20443	Continental Cas Co		16.26	03/01/2004
64	35076	State Compensation Ins Fund		16.28	07/01/2004
65	21458	Employers Ins of Wausau		17.46	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8004 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		8.33	10/01/2004
2	22179	Republic Ind Co Of Amer		8.98	07/01/2004
3	10900	Preferred Employers Ins Co		9.42	07/01/2004
4	20427	American Cas Co Of Reading PA		9.73	04/01/2004
5	15032	Guideone Mut Ins Co		9.85	07/01/2004
6	40142	American Zurich Ins Co		10.03	07/01/2004
7	11555	Employers Direct Ins Co		10.14	06/10/2004
8	24147	Old Republic Ins Co		10.14	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	10.20	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	10.20	07/01/2004
11	21709	Truck Ins Exch	Terr 1	10.20	07/01/2004
12	11512	Employers Compensation Ins Co		10.22	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		10.54	07/01/2004
14	13269	Zenith Ins Co	Terr 3	10.67	07/01/2004
15	24988	Sentry Ins A Mut Co		10.77	04/01/2004
16	43753	Republic Ind Co of CA		10.86	07/01/2004
17	20281	Federal Ins Co		10.90	07/01/2004
18	23035	Liberty Mut Fire Ins Co		10.91	07/01/2004
19	23043	Liberty Mut Ins Co		10.91	07/01/2004
20	36790	Springfield Ins Co Inc		10.92	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	11.14	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	11.14	07/01/2004
23	21709	Truck Ins Exch	Terr 2	11.14	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	11.23	07/01/2004
25	21113	United States Fire Ins Co		11.35	07/01/2004
26	25682	Travelers Ind Co Of CT		11.40	07/01/2004
27	25674	Travelers Ind Co Of IL		11.40	07/01/2004
28	42269	Majestic Ins Co		11.71	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	11.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8004 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	11.73	07/01/2004
31	21709	Truck Ins Exch	Terr 3	11.73	07/01/2004
32	10120	Everest Natl Ins Co		11.77	07/01/2004
33	22667	Ace American Ins Co		11.77	07/01/2004
34	19682	Hartford Fire In Co		11.78	07/01/2004
35	25887	US Fidelity & Guaranty Co		11.78	07/01/2004
36	38733	Alaska Nat Ins Co		11.87	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		11.92	07/01/2004
38	24899	Alea North America Ins Co		12.02	07/01/2004
39	19380	American Home Assur Co		12.11	07/01/2004
40	19429	Insurance Co Of The State Of PA		12.11	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		12.11	07/01/2004
42	24678	Royal Ind Co		12.23	07/01/2004
43	29459	Twin City Fire Ins Co Co		12.40	07/01/2004
44	20532	Clarendon Natl Ins Co		12.53	07/01/2004
45	21806	Harbor Specialty Ins Co		12.53	07/01/2004
46	37303	Redland Ins Co		12.53	07/01/2004
47	21849	American Automobile Ins Co		12.53	07/01/2004
48	16535	Zurich American Ins Co		12.54	07/01/2004
49	11150	Arch Ins Co		12.81	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	12.90	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	12.90	07/01/2004
52	21709	Truck Ins Exch	Terr 4	12.90	07/01/2004
53	30104	Hartford Underwriters Ins Co		13.02	07/01/2004
54	19801	Argonaut Ins Co		13.23	04/01/2004
55	40827	Virginia Surety Co Inc		13.37	07/01/2004
56	13269	Zenith Ins Co	Terr 1	13.48	07/01/2004
57	23809	Granite State Ins Co		13.78	04/01/2004
58	19410	Commerce & Industry Ins Co		13.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8004 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	14.07	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	14.07	07/01/2004
61	21709	Truck Ins Exch	Terr 5	14.07	07/01/2004
62	29424	Hartford Cas Ins Co		14.26	07/01/2004
63	20443	Continental Cas Co		15.56	03/01/2004
64	35076	State Compensation Ins Fund		15.59	07/01/2004
65	21458	Employers Ins of Wausau		16.72	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8006 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		7.95	10/01/2004
2	22179	Republic Ind Co Of Amer		9.86	07/01/2004
3	20427	American Cas Co Of Reading PA		10.69	04/01/2004
4	15032	Guideone Mut Ins Co		10.81	07/01/2004
5	40142	American Zurich Ins Co		11.02	07/01/2004
6	11555	Employers Direct Ins Co		11.13	06/10/2004
7	24147	Old Republic Ins Co		11.13	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	11.20	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	11.20	07/01/2004
10	21709	Truck Ins Exch	Terr 1	11.20	07/01/2004
11	11512	Employers Compensation Ins Co		11.22	07/01/2004
12	13269	Zenith Ins Co	Terr 3	11.27	07/01/2004
13	10900	Preferred Employers Ins Co		11.49	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		11.58	07/01/2004
15	24988	Sentry Ins A Mut Co		11.83	04/01/2004
16	13269	Zenith Ins Co	Terr 2,4,5,6	11.86	07/01/2004
17	43753	Republic Ind Co of CA		11.93	07/01/2004
18	20281	Federal Ins Co		11.96	07/01/2004
19	23035	Liberty Mut Fire Ins Co		11.98	07/01/2004
20	23043	Liberty Mut Ins Co		11.98	07/01/2004
21	36790	Springfield Ins Co Inc	Terr 1,3	12.00	04/01/2004
22	36790	Springfield Ins Co Inc	Terr 9	12.00	04/01/2004
23	21652	Farmers Ins Exch	Terr 2	12.24	07/01/2004
24	21687	Mid-Century Ins Co	Terr 2	12.24	07/01/2004
25	21709	Truck Ins Exch	Terr 2	12.24	07/01/2004
26	21113	United States Fire Ins Co		12.47	07/01/2004
27	25682	Travelers Ind Co Of CT		12.52	07/01/2004
28	25674	Travelers Ind Co Of IL		12.52	07/01/2004
29	42269	Majestic Ins Co	Terr 2	12.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8006 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	42269	Majestic Ins Co	Terr 1	12.86	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	12.88	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	12.88	07/01/2004
33	21709	Truck Ins Exch	Terr 3	12.88	07/01/2004
34	10120	Everest Natl Ins Co		12.92	07/01/2004
35	22667	Ace American Ins Co		12.93	07/01/2004
36	19682	Hartford Fire In Co		12.93	07/01/2004
37	25887	US Fidelity & Guaranty Co		12.93	07/01/2004
38	38733	Alaska Nat Ins Co		13.04	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		13.09	07/01/2004
40	24899	Alea North America Ins Co		13.20	07/01/2004
41	19380	American Home Assur Co		13.30	07/01/2004
42	19429	Insurance Co Of The State Of PA		13.30	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		13.30	07/01/2004
44	24678	Royal Ind Co		13.43	07/01/2004
45	29459	Twin City Fire Ins Co Co		13.62	07/01/2004
46	20532	Clarendon Natl Ins Co		13.75	07/01/2004
47	21806	Harbor Specialty Ins Co		13.75	07/01/2004
48	37303	Redland Ins Co		13.75	07/01/2004
49	16535	Zurich American Ins Co		13.77	07/01/2004
50	21849	American Automobile Ins Co		13.81	07/01/2004
51	11150	Arch Ins Co		14.06	08/15/2004
52	21652	Farmers Ins Exch	Terr 4	14.17	07/01/2004
53	21687	Mid-Century Ins Co	Terr 4	14.17	07/01/2004
54	21709	Truck Ins Exch	Terr 4	14.17	07/01/2004
55	13269	Zenith Ins Co	Terr 1	14.23	07/01/2004
56	30104	Hartford Underwriters Ins Co		14.29	07/01/2004
57	19801	Argonaut Ins Co		14.54	04/01/2004
58	40827	Virginia Surety Co Inc		14.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8006 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		15.16	04/01/2004
60	19410	Commerce & Industry Ins Co		15.29	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	15.45	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	15.45	07/01/2004
63	21709	Truck Ins Exch	Terr 5	15.45	07/01/2004
64	29424	Hartford Cas Ins Co		15.66	07/01/2004
65	20443	Continental Cas Co		17.10	03/01/2004
66	35076	State Compensation Ins Fund		17.13	07/01/2004
67	21458	Employers Ins of Wausau		18.36	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8008 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		5.35	10/01/2004
2	10900	Preferred Employers Ins Co		5.65	07/01/2004
3	22179	Republic Ind Co Of Amer		5.77	07/01/2004
4	37478	Hartford Ins Co Of The Midwest		6.09	07/01/2004
5	13269	Zenith Ins Co	Terr 3	6.18	07/01/2004
6	20427	American Cas Co Of Reading PA		6.25	04/01/2004
7	15032	Guideone Mut Ins Co		6.32	07/01/2004
8	40142	American Zurich Ins Co		6.44	07/01/2004
9	11555	Employers Direct Ins Co		6.51	06/10/2004
10	24147	Old Republic Ins Co		6.51	07/01/2004
11	13269	Zenith Ins Co	Terr 2,4,5,6	6.51	07/01/2004
12	21652	Farmers Ins Exch	Terr 1	6.55	07/01/2004
13	21687	Mid-Century Ins Co	Terr 1	6.55	07/01/2004
14	21709	Truck Ins Exch	Terr 1	6.55	07/01/2004
15	11512	Employers Compensation Ins Co		6.56	07/01/2004
16	19682	Hartford Fire In Co		6.80	07/01/2004
17	24988	Sentry Ins A Mut Co		6.92	04/01/2004
18	43753	Republic Ind Co of CA		6.98	07/01/2004
19	20281	Federal Ins Co		7.00	07/01/2004
20	23035	Liberty Mut Fire Ins Co		7.01	07/01/2004
21	23043	Liberty Mut Ins Co		7.01	07/01/2004
22	36790	Springfield Ins Co Inc		7.02	04/01/2004
23	21652	Farmers Ins Exch	Terr 2	7.16	07/01/2004
24	21687	Mid-Century Ins Co	Terr 2	7.16	07/01/2004
25	21709	Truck Ins Exch	Terr 2	7.16	07/01/2004
26	29459	Twin City Fire Ins Co Co		7.16	07/01/2004
27	21113	United States Fire Ins Co		7.29	07/01/2004
28	25682	Travelers Ind Co Of CT		7.32	07/01/2004
29	25674	Travelers Ind Co Of IL		7.32	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8008 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	30104	Hartford Underwriters Ins Co		7.52	07/01/2004
31	42269	Majestic Ins Co		7.52	07/01/2004
32	21652	Farmers Ins Exch	Terr 3	7.53	07/01/2004
33	21687	Mid-Century Ins Co	Terr 3	7.53	07/01/2004
34	21709	Truck Ins Exch	Terr 3	7.53	07/01/2004
35	10120	Everest Natl Ins Co		7.56	07/01/2004
36	22667	Ace American Ins Co		7.56	07/01/2004
37	25887	US Fidelity & Guaranty Co		7.57	07/01/2004
38	38733	Alaska Nat Ins Co		7.63	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		7.66	07/01/2004
40	24899	Alea North America Ins Co		7.72	07/01/2004
41	19380	American Home Assur Co		7.78	07/01/2004
42	19429	Insurance Co Of The State Of PA		7.78	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		7.78	07/01/2004
44	13269	Zenith Ins Co	Terr 1	7.81	07/01/2004
45	24678	Royal Ind Co		7.86	07/01/2004
46	20532	Clarendon Natl Ins Co		8.04	07/01/2004
47	21806	Harbor Specialty Ins Co		8.04	07/01/2004
48	37303	Redland Ins Co		8.04	07/01/2004
49	16535	Zurich American Ins Co		8.05	07/01/2004
50	21849	American Automobile Ins Co		8.15	07/01/2004
51	11150	Arch Ins Co		8.23	08/15/2004
52	29424	Hartford Cas Ins Co		8.23	07/01/2004
53	21652	Farmers Ins Exch	Terr 4	8.29	07/01/2004
54	21687	Mid-Century Ins Co	Terr 4	8.29	07/01/2004
55	21709	Truck Ins Exch	Terr 4	8.29	07/01/2004
56	19801	Argonaut Ins Co		8.50	04/01/2004
57	40827	Virginia Surety Co Inc		8.58	07/01/2004
58	23809	Granite State Ins Co		8.87	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8008 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		8.94	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	9.04	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	9.04	07/01/2004
62	21709	Truck Ins Exch	Terr 5	9.04	07/01/2004
63	20443	Continental Cas Co		10.00	03/01/2004
64	35076	State Compensation Ins Fund		10.01	07/01/2004
65	21458	Employers Ins of Wausau		10.74	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8013 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.62	10/01/2004
2	22179	Republic Ind Co Of Amer		2.83	07/01/2004
3	20427	American Cas Co Of Reading PA		3.06	04/01/2004
4	15032	Guideone Mut Ins Co		3.10	07/01/2004
5	10900	Preferred Employers Ins Co		3.13	07/01/2004
6	40142	American Zurich Ins Co		3.16	07/01/2004
7	11555	Employers Direct Ins Co		3.19	06/10/2004
8	24147	Old Republic Ins Co		3.19	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	3.21	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	3.21	07/01/2004
11	21709	Truck Ins Exch	Terr 1	3.21	07/01/2004
12	11512	Employers Compensation Ins Co		3.22	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.32	07/01/2004
14	13269	Zenith Ins Co	Terr 3	3.36	07/01/2004
15	24988	Sentry Ins A Mut Co		3.39	04/01/2004
16	43753	Republic Ind Co of CA		3.42	07/01/2004
17	20281	Federal Ins Co		3.43	07/01/2004
18	23035	Liberty Mut Fire Ins Co		3.44	07/01/2004
19	23043	Liberty Mut Ins Co		3.44	07/01/2004
20	36790	Springfield Ins Co Inc		3.44	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.51	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.51	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.51	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.54	07/01/2004
25	21113	United States Fire Ins Co		3.58	07/01/2004
26	25682	Travelers Ind Co Of CT		3.59	07/01/2004
27	25674	Travelers Ind Co Of IL		3.59	07/01/2004
28	21652	Farmers Ins Exch	Terr 3	3.69	07/01/2004
29	42269	Majestic Ins Co	Terr 1	3.69	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8013 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 2	3.69	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	3.69	07/01/2004
32	21709	Truck Ins Exch	Terr 3	3.69	07/01/2004
33	10120	Everest Natl Ins Co		3.71	07/01/2004
34	22667	Ace American Ins Co		3.71	07/01/2004
35	19682	Hartford Fire In Co		3.71	07/01/2004
36	25887	US Fidelity & Guaranty Co		3.71	07/01/2004
37	38733	Alaska Nat Ins Co		3.74	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		3.76	07/01/2004
39	24899	Alea North America Ins Co		3.78	07/01/2004
40	19380	American Home Assur Co		3.81	07/01/2004
41	19429	Insurance Co Of The State Of PA		3.81	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		3.81	07/01/2004
43	24678	Royal Ind Co		3.85	07/01/2004
44	29459	Twin City Fire Ins Co Co		3.91	07/01/2004
45	20532	Clarendon Natl Ins Co		3.94	07/01/2004
46	21806	Harbor Specialty Ins Co		3.94	07/01/2004
47	37303	Redland Ins Co		3.94	07/01/2004
48	16535	Zurich American Ins Co		3.95	07/01/2004
49	11150	Arch Ins Co		4.03	08/15/2004
50	21849	American Automobile Ins Co		4.06	07/01/2004
51	21652	Farmers Ins Exch	Terr 4	4.06	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	4.06	07/01/2004
53	21709	Truck Ins Exch	Terr 4	4.06	07/01/2004
54	30104	Hartford Underwriters Ins Co		4.10	07/01/2004
55	19801	Argonaut Ins Co		4.17	04/01/2004
56	40827	Virginia Surety Co Inc		4.21	07/01/2004
57	13269	Zenith Ins Co	Terr 1	4.25	07/01/2004
58	23809	Granite State Ins Co		4.34	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8013 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		4.38	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	4.43	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	4.43	07/01/2004
62	21709	Truck Ins Exch	Terr 5	4.43	07/01/2004
63	29424	Hartford Cas Ins Co		4.49	07/01/2004
64	20443	Continental Cas Co		4.90	03/01/2004
65	35076	State Compensation Ins Fund		4.91	07/01/2004
66	21458	Employers Ins of Wausau		5.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8015 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		10.81	10/01/2004
2	22179	Republic Ind Co Of Amer		11.66	07/01/2004
3	20427	American Cas Co Of Reading PA		12.64	04/01/2004
4	15032	Guideone Mut Ins Co		12.78	07/01/2004
5	10900	Preferred Employers Ins Co		12.91	07/01/2004
6	40142	American Zurich Ins Co		13.03	07/01/2004
7	11555	Employers Direct Ins Co		13.16	06/10/2004
8	24147	Old Republic Ins Co		13.16	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	13.25	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	13.25	07/01/2004
11	21709	Truck Ins Exch	Terr 1	13.25	07/01/2004
12	11512	Employers Compensation Ins Co		13.26	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		13.69	07/01/2004
14	13269	Zenith Ins Co	Terr 3	13.88	07/01/2004
15	24988	Sentry Ins A Mut Co		13.99	04/01/2004
16	43753	Republic Ind Co of CA		14.10	07/01/2004
17	20281	Federal Ins Co		14.15	07/01/2004
18	23035	Liberty Mut Fire Ins Co		14.17	07/01/2004
19	23043	Liberty Mut Ins Co		14.17	07/01/2004
20	36790	Springfield Ins Co Inc		14.18	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	14.47	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	14.47	07/01/2004
23	21709	Truck Ins Exch	Terr 2	14.47	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	14.61	07/01/2004
25	21113	United States Fire Ins Co		14.77	07/01/2004
26	25682	Travelers Ind Co Of CT		14.80	07/01/2004
27	25674	Travelers Ind Co Of IL		14.80	07/01/2004
28	42269	Majestic Ins Co		15.21	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	15.23	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8015 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	15.23	07/01/2004
31	21709	Truck Ins Exch	Terr 3	15.23	07/01/2004
32	10120	Everest Natl Ins Co		15.28	07/01/2004
33	22667	Ace American Ins Co		15.28	07/01/2004
34	19682	Hartford Fire In Co		15.29	07/01/2004
35	25887	US Fidelity & Guaranty Co		15.29	07/01/2004
36	38733	Alaska Nat Ins Co		15.42	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		15.48	07/01/2004
38	24899	Alea North America Ins Co		15.60	07/01/2004
39	19380	American Home Assur Co		15.73	07/01/2004
40	19429	Insurance Co Of The State Of PA		15.73	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		15.73	07/01/2004
42	24678	Royal Ind Co		15.88	07/01/2004
43	29459	Twin City Fire Ins Co Co		16.10	07/01/2004
44	21849	American Automobile Ins Co		16.21	07/01/2004
45	20532	Clarendon Natl Ins Co		16.26	07/01/2004
46	21806	Harbor Specialty Ins Co		16.26	07/01/2004
47	37303	Redland Ins Co		16.26	07/01/2004
48	16535	Zurich American Ins Co		16.28	07/01/2004
49	11150	Arch Ins Co		16.63	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	16.75	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	16.75	07/01/2004
52	21709	Truck Ins Exch	Terr 4	16.75	07/01/2004
53	30104	Hartford Underwriters Ins Co		16.90	07/01/2004
54	19801	Argonaut Ins Co		17.19	04/01/2004
55	40827	Virginia Surety Co Inc		17.35	07/01/2004
56	13269	Zenith Ins Co	Terr 1	17.53	07/01/2004
57	23809	Granite State Ins Co		17.93	04/01/2004
58	19410	Commerce & Industry Ins Co		18.08	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8015 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	18.27	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	18.27	07/01/2004
61	21709	Truck Ins Exch	Terr 5	18.27	07/01/2004
62	29424	Hartford Cas Ins Co		18.52	07/01/2004
63	20443	Continental Cas Co		20.22	03/01/2004
64	35076	State Compensation Ins Fund		20.25	07/01/2004
65	21458	Employers Ins of Wausau		21.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8017 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		5.70	10/01/2004
2	10900	Preferred Employers Ins Co		6.92	07/01/2004
3	22179	Republic Ind Co Of Amer		7.07	07/01/2004
4	13269	Zenith Ins Co	Terr 3	7.15	07/01/2004
5	37478	Hartford Ins Co Of The Midwest		7.48	07/01/2004
6	13269	Zenith Ins Co	Terr 2,4,5,6	7.53	07/01/2004
7	20427	American Cas Co Of Reading PA		7.66	04/01/2004
8	15032	Guideone Mut Ins Co		7.75	07/01/2004
9	40142	American Zurich Ins Co		7.90	07/01/2004
10	11555	Employers Direct Ins Co		7.98	06/10/2004
11	24147	Old Republic Ins Co		7.98	07/01/2004
12	21652	Farmers Ins Exch	Terr 1	8.03	07/01/2004
13	21687	Mid-Century Ins Co	Terr 1	8.03	07/01/2004
14	21709	Truck Ins Exch	Terr 1	8.03	07/01/2004
15	11512	Employers Compensation Ins Co		8.04	07/01/2004
16	19682	Hartford Fire In Co		8.36	07/01/2004
17	24988	Sentry Ins A Mut Co		8.48	04/01/2004
18	43753	Republic Ind Co of CA		8.55	07/01/2004
19	20281	Federal Ins Co		8.58	07/01/2004
20	23035	Liberty Mut Fire Ins Co		8.59	07/01/2004
21	23043	Liberty Mut Ins Co		8.59	07/01/2004
22	36790	Springfield Ins Co Inc		8.60	04/01/2004
23	21652	Farmers Ins Exch	Terr 2	8.77	07/01/2004
24	21687	Mid-Century Ins Co	Terr 2	8.77	07/01/2004
25	21709	Truck Ins Exch	Terr 2	8.77	07/01/2004
26	29459	Twin City Fire Ins Co Co		8.80	07/01/2004
27	21113	United States Fire Ins Co		8.95	07/01/2004
28	25682	Travelers Ind Co Of CT		8.98	07/01/2004
29	25674	Travelers Ind Co Of IL		8.98	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8017 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	13269	Zenith Ins Co	Terr 1	9.04	07/01/2004
31	42269	Majestic Ins Co	Terr 7	9.22	07/01/2004
32	42269	Majestic Ins Co	Terr 9	9.22	07/01/2004
33	42269	Majestic Ins Co	Terr 8	9.22	07/01/2004
34	42269	Majestic Ins Co	Terr 1	9.22	07/01/2004
35	21652	Farmers Ins Exch	Terr 3	9.23	07/01/2004
36	21687	Mid-Century Ins Co	Terr 3	9.23	07/01/2004
37	21709	Truck Ins Exch	Terr 3	9.23	07/01/2004
38	30104	Hartford Underwriters Ins Co		9.24	07/01/2004
39	10120	Everest Natl Ins Co		9.26	07/01/2004
40	22667	Ace American Ins Co		9.27	07/01/2004
41	25887	US Fidelity & Guaranty Co		9.27	07/01/2004
42	38733	Alaska Nat Ins Co		9.35	07/01/2004
43	24767	St Paul Fire & Marine Ins Co		9.39	07/01/2004
44	24899	Alea North America Ins Co		9.46	07/01/2004
45	19380	American Home Assur Co		9.54	07/01/2004
46	19429	Insurance Co Of The State Of PA		9.54	07/01/2004
47	19445	National Union Fire Ins Co Of Pitts		9.54	07/01/2004
48	24678	Royal Ind Co		9.63	07/01/2004
49	20532	Clarendon Natl Ins Co		9.86	07/01/2004
50	21806	Harbor Specialty Ins Co		9.86	07/01/2004
51	37303	Redland Ins Co		9.86	07/01/2004
52	16535	Zurich American Ins Co		9.87	07/01/2004
53	21849	American Automobile Ins Co		9.99	07/01/2004
54	11150	Arch Ins Co		10.08	08/15/2004
55	29424	Hartford Cas Ins Co		10.13	07/01/2004
56	21652	Farmers Ins Exch	Terr 4	10.16	07/01/2004
57	21687	Mid-Century Ins Co	Terr 4	10.16	07/01/2004
58	21709	Truck Ins Exch	Terr 4	10.16	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8017 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19801	Argonaut Ins Co		10.42	04/01/2004
60	40827	Virginia Surety Co Inc		10.52	07/01/2004
61	23809	Granite State Ins Co		10.86	04/01/2004
62	19410	Commerce & Industry Ins Co		10.96	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	11.08	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	11.08	07/01/2004
65	21709	Truck Ins Exch	Terr 5	11.08	07/01/2004
66	20443	Continental Cas Co		12.26	03/01/2004
67	35076	State Compensation Ins Fund		12.28	07/01/2004
68	21458	Employers Ins of Wausau		13.17	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8018 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		11.41	10/01/2004
2	22179	Republic Ind Co Of Amer		12.30	07/01/2004
3	20427	American Cas Co Of Reading PA		13.34	04/01/2004
4	15032	Guideone Mut Ins Co		13.49	07/01/2004
5	40142	American Zurich Ins Co		13.75	07/01/2004
6	11555	Employers Direct Ins Co		13.89	06/10/2004
7	24147	Old Republic Ins Co		13.89	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	13.98	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	13.98	07/01/2004
10	21709	Truck Ins Exch	Terr 1	13.98	07/01/2004
11	11512	Employers Compensation Ins Co		14.00	07/01/2004
12	10900	Preferred Employers Ins Co		14.34	07/01/2004
13	24988	Sentry Ins A Mut Co		14.77	04/01/2004
14	43753	Republic Ind Co of CA		14.88	07/01/2004
15	20281	Federal Ins Co		14.93	07/01/2004
16	23035	Liberty Mut Fire Ins Co		14.95	07/01/2004
17	23043	Liberty Mut Ins Co		14.95	07/01/2004
18	36790	Springfield Ins Co Inc		14.97	04/01/2004
19	21652	Farmers Ins Exch	Terr 2	15.27	07/01/2004
20	21687	Mid-Century Ins Co	Terr 2	15.27	07/01/2004
21	21709	Truck Ins Exch	Terr 2	15.27	07/01/2004
22	13269	Zenith Ins Co	Terr 3	15.38	07/01/2004
23	37478	Hartford Ins Co Of The Midwest		15.51	07/01/2004
24	21113	United States Fire Ins Co		15.57	07/01/2004
25	25682	Travelers Ind Co Of CT		15.62	07/01/2004
26	25674	Travelers Ind Co Of IL		15.62	07/01/2004
27	42269	Majestic Ins Co		16.05	07/01/2004
28	21652	Farmers Ins Exch	Terr 3	16.07	07/01/2004
29	21687	Mid-Century Ins Co	Terr 3	16.07	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8018 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21709	Truck Ins Exch	Terr 3	16.07	07/01/2004
31	10120	Everest Natl Ins Co		16.12	07/01/2004
32	22667	Ace American Ins Co		16.13	07/01/2004
33	25887	US Fidelity & Guaranty Co		16.14	07/01/2004
34	13269	Zenith Ins Co	Terr 2,4,5,6	16.19	07/01/2004
35	38733	Alaska Nat Ins Co		16.27	07/01/2004
36	24767	St Paul Fire & Marine Ins Co		16.34	07/01/2004
37	24899	Alea North America Ins Co		16.47	07/01/2004
38	19380	American Home Assur Co		16.60	07/01/2004
39	19429	Insurance Co Of The State Of PA		16.60	07/01/2004
40	19445	National Union Fire Ins Co Of Pitts		16.60	07/01/2004
41	24678	Royal Ind Co		16.76	07/01/2004
42	20532	Clarendon Natl Ins Co		17.16	07/01/2004
43	21806	Harbor Specialty Ins Co		17.16	07/01/2004
44	37303	Redland Ins Co		17.16	07/01/2004
45	21849	American Automobile Ins Co		17.18	07/01/2004
46	16535	Zurich American Ins Co		17.18	07/01/2004
47	19682	Hartford Fire In Co		17.33	07/01/2004
48	11150	Arch Ins Co		17.55	08/15/2004
49	21652	Farmers Ins Exch	Terr 4	17.68	07/01/2004
50	21687	Mid-Century Ins Co	Terr 4	17.68	07/01/2004
51	21709	Truck Ins Exch	Terr 4	17.68	07/01/2004
52	19801	Argonaut Ins Co		18.14	04/01/2004
53	29459	Twin City Fire Ins Co Co		18.24	07/01/2004
54	40827	Virginia Surety Co Inc		18.31	07/01/2004
55	23809	Granite State Ins Co		18.91	04/01/2004
56	19410	Commerce & Industry Ins Co		19.08	07/01/2004
57	30104	Hartford Underwriters Ins Co		19.15	07/01/2004
58	21652	Farmers Ins Exch	Terr 5	19.28	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8018 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	19.28	07/01/2004
60	21709	Truck Ins Exch	Terr 5	19.28	07/01/2004
61	13269	Zenith Ins Co	Terr 1	19.43	07/01/2004
62	29424	Hartford Cas Ins Co		20.98	07/01/2004
63	20443	Continental Cas Co		21.34	03/01/2004
64	35076	State Compensation Ins Fund		21.37	07/01/2004
65	21458	Employers Ins of Wausau		22.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8019 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		4.58	10/01/2004
2	22179	Republic Ind Co Of Amer		4.94	07/01/2004
3	10900	Preferred Employers Ins Co		5.18	07/01/2004
4	20427	American Cas Co Of Reading PA		5.35	04/01/2004
5	15032	Guideone Mut Ins Co		5.41	07/01/2004
6	40142	American Zurich Ins Co		5.52	07/01/2004
7	11555	Employers Direct Ins Co		5.57	06/10/2004
8	24147	Old Republic Ins Co		5.57	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	5.61	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	5.61	07/01/2004
11	21709	Truck Ins Exch	Terr 1	5.61	07/01/2004
12	11512	Employers Compensation Ins Co		5.62	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		5.79	07/01/2004
14	13269	Zenith Ins Co	Terr 3	5.88	07/01/2004
15	24988	Sentry Ins A Mut Co		5.92	04/01/2004
16	43753	Republic Ind Co of CA		5.97	07/01/2004
17	20281	Federal Ins Co		5.99	07/01/2004
18	23035	Liberty Mut Fire Ins Co		6.00	07/01/2004
19	23043	Liberty Mut Ins Co		6.00	07/01/2004
20	36790	Springfield Ins Co Inc		6.00	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	6.13	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	6.13	07/01/2004
23	21709	Truck Ins Exch	Terr 2	6.13	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	6.19	07/01/2004
25	21113	United States Fire Ins Co		6.26	07/01/2004
26	25682	Travelers Ind Co Of CT		6.27	07/01/2004
27	25674	Travelers Ind Co Of IL		6.27	07/01/2004
28	42269	Majestic Ins Co		6.44	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	6.45	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8019 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	6.45	07/01/2004
31	21709	Truck Ins Exch	Terr 3	6.45	07/01/2004
32	10120	Everest Natl Ins Co		6.47	07/01/2004
33	22667	Ace American Ins Co		6.47	07/01/2004
34	19682	Hartford Fire In Co		6.48	07/01/2004
35	25887	US Fidelity & Guaranty Co		6.48	07/01/2004
36	38733	Alaska Nat Ins Co		6.53	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		6.56	07/01/2004
38	24899	Alea North America Ins Co		6.61	07/01/2004
39	19380	American Home Assur Co		6.66	07/01/2004
40	19429	Insurance Co Of The State Of PA		6.66	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		6.66	07/01/2004
42	24678	Royal Ind Co		6.73	07/01/2004
43	29459	Twin City Fire Ins Co Co		6.82	07/01/2004
44	20532	Clarendon Natl Ins Co		6.89	07/01/2004
45	21806	Harbor Specialty Ins Co		6.89	07/01/2004
46	37303	Redland Ins Co		6.89	07/01/2004
47	16535	Zurich American Ins Co		6.89	07/01/2004
48	21849	American Automobile Ins Co		7.02	07/01/2004
49	11150	Arch Ins Co		7.04	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	7.09	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	7.09	07/01/2004
52	21709	Truck Ins Exch	Terr 4	7.09	07/01/2004
53	30104	Hartford Underwriters Ins Co		7.16	07/01/2004
54	19801	Argonaut Ins Co		7.28	04/01/2004
55	40827	Virginia Surety Co Inc		7.35	07/01/2004
56	13269	Zenith Ins Co	Terr 1	7.43	07/01/2004
57	23809	Granite State Ins Co		7.59	04/01/2004
58	19410	Commerce & Industry Ins Co		7.65	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8019 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	7.74	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	7.74	07/01/2004
61	21709	Truck Ins Exch	Terr 5	7.74	07/01/2004
62	29424	Hartford Cas Ins Co		7.84	07/01/2004
63	20443	Continental Cas Co		8.56	03/01/2004
64	35076	State Compensation Ins Fund		8.58	07/01/2004
65	21458	Employers Ins of Wausau		9.19	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8021 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		19.08	10/01/2004
2	22179	Republic Ind Co Of Amer		20.57	07/01/2004
3	20427	American Cas Co Of Reading PA		22.30	04/01/2004
4	15032	Guideone Mut Ins Co		22.56	07/01/2004
5	10900	Preferred Employers Ins Co		22.79	07/01/2004
6	40142	American Zurich Ins Co		22.99	07/01/2004
7	11555	Employers Direct Ins Co		23.23	06/10/2004
8	24147	Old Republic Ins Co		23.23	07/01/2004
9	11512	Employers Compensation Ins Co		23.41	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		24.16	07/01/2004
11	13269	Zenith Ins Co	Terr 3	24.48	07/01/2004
12	24988	Sentry Ins A Mut Co		24.69	04/01/2004
13	43753	Republic Ind Co of CA		24.89	07/01/2004
14	20281	Federal Ins Co		24.97	07/01/2004
15	23035	Liberty Mut Fire Ins Co		25.00	07/01/2004
16	23043	Liberty Mut Ins Co		25.00	07/01/2004
17	36790	Springfield Ins Co Inc		25.03	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	25.77	07/01/2004
19	21113	United States Fire Ins Co		26.03	07/01/2004
20	25682	Travelers Ind Co Of CT		26.13	07/01/2004
21	25674	Travelers Ind Co Of IL		26.13	07/01/2004
22	42269	Majestic Ins Co		26.84	07/01/2004
23	10120	Everest Natl Ins Co		26.96	07/01/2004
24	22667	Ace American Ins Co		26.98	07/01/2004
25	19682	Hartford Fire In Co		26.99	07/01/2004
26	25887	US Fidelity & Guaranty Co		26.99	07/01/2004
27	38733	Alaska Nat Ins Co		27.21	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		27.32	07/01/2004
29	24899	Alea North America Ins Co		27.54	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8021 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		27.76	07/01/2004
31	19429	Insurance Co Of The State Of PA		27.76	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		27.76	07/01/2004
33	24678	Royal Ind Co		28.03	07/01/2004
34	29459	Twin City Fire Ins Co Co		28.42	07/01/2004
35	20532	Clarendon Natl Ins Co		28.70	07/01/2004
36	21806	Harbor Specialty Ins Co		28.70	07/01/2004
37	37303	Redland Ins Co		28.70	07/01/2004
38	16535	Zurich American Ins Co		28.73	07/01/2004
39	21849	American Automobile Ins Co		29.24	07/01/2004
40	11150	Arch Ins Co		29.35	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	29.70	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	29.70	07/01/2004
43	21709	Truck Ins Exch	Terr 1	29.70	07/01/2004
44	30104	Hartford Underwriters Ins Co		29.83	07/01/2004
45	19801	Argonaut Ins Co		30.33	04/01/2004
46	40827	Virginia Surety Co Inc		30.63	07/01/2004
47	13269	Zenith Ins Co	Terr 1	30.92	07/01/2004
48	23809	Granite State Ins Co		31.63	04/01/2004
49	19410	Commerce & Industry Ins Co		31.90	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	32.43	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	32.43	07/01/2004
52	21709	Truck Ins Exch	Terr 2	32.43	07/01/2004
53	29424	Hartford Cas Ins Co		32.68	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	34.13	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	34.13	07/01/2004
56	21709	Truck Ins Exch	Terr 3	34.13	07/01/2004
57	20443	Continental Cas Co		35.68	03/01/2004
58	35076	State Compensation Ins Fund		35.74	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8021 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	37.55	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	37.55	07/01/2004
61	21709	Truck Ins Exch	Terr 4	37.55	07/01/2004
62	21458	Employers Ins of Wausau		38.32	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	40.96	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	40.96	07/01/2004
65	21709	Truck Ins Exch	Terr 5	40.96	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8028 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		15.07	10/01/2004
2	22179	Republic Ind Co Of Amer		16.24	07/01/2004
3	20427	American Cas Co Of Reading PA		17.61	04/01/2004
4	15032	Guideone Mut Ins Co		17.82	07/01/2004
5	10900	Preferred Employers Ins Co		17.99	07/01/2004
6	40142	American Zurich Ins Co		18.16	07/01/2004
7	11555	Employers Direct Ins Co		18.34	06/10/2004
8	24147	Old Republic Ins Co		18.34	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	18.46	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	18.46	07/01/2004
11	21709	Truck Ins Exch	Terr 1	18.46	07/01/2004
12	11512	Employers Compensation Ins Co		18.48	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		19.07	07/01/2004
14	13269	Zenith Ins Co	Terr 3	19.34	07/01/2004
15	24988	Sentry Ins A Mut Co		19.50	04/01/2004
16	43753	Republic Ind Co of CA		19.65	07/01/2004
17	20281	Federal Ins Co		19.72	07/01/2004
18	23035	Liberty Mut Fire Ins Co		19.74	07/01/2004
19	23043	Liberty Mut Ins Co		19.74	07/01/2004
20	36790	Springfield Ins Co Inc		19.77	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	20.16	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	20.16	07/01/2004
23	21709	Truck Ins Exch	Terr 2	20.16	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	20.36	07/01/2004
25	21113	United States Fire Ins Co		20.57	07/01/2004
26	25682	Travelers Ind Co Of CT		20.63	07/01/2004
27	25674	Travelers Ind Co Of IL		20.63	07/01/2004
28	42269	Majestic Ins Co	Terr 1	21.20	07/01/2004
29	42269	Majestic Ins Co	Terr 2	21.20	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8028 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21652	Farmers Ins Exch	Terr 3	21.22	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	21.22	07/01/2004
32	21709	Truck Ins Exch	Terr 3	21.22	07/01/2004
33	10120	Everest Natl Ins Co		21.29	07/01/2004
34	22667	Ace American Ins Co		21.30	07/01/2004
35	19682	Hartford Fire In Co		21.31	07/01/2004
36	25887	US Fidelity & Guaranty Co		21.31	07/01/2004
37	38733	Alaska Nat Ins Co		21.48	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		21.58	07/01/2004
39	24899	Alea North America Ins Co		21.75	07/01/2004
40	19380	American Home Assur Co		21.92	07/01/2004
41	19429	Insurance Co Of The State Of PA		21.92	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		21.92	07/01/2004
43	24678	Royal Ind Co		22.14	07/01/2004
44	29459	Twin City Fire Ins Co Co		22.44	07/01/2004
45	21849	American Automobile Ins Co		22.64	07/01/2004
46	20532	Clarendon Natl Ins Co		22.66	07/01/2004
47	21806	Harbor Specialty Ins Co		22.66	07/01/2004
48	37303	Redland Ins Co		22.66	07/01/2004
49	16535	Zurich American Ins Co		22.69	07/01/2004
50	11150	Arch Ins Co		23.17	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	23.34	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	23.34	07/01/2004
53	21709	Truck Ins Exch	Terr 4	23.34	07/01/2004
54	30104	Hartford Underwriters Ins Co		23.55	07/01/2004
55	19801	Argonaut Ins Co		23.95	04/01/2004
56	40827	Virginia Surety Co Inc		24.18	07/01/2004
57	13269	Zenith Ins Co	Terr 1	24.43	07/01/2004
58	23809	Granite State Ins Co		24.97	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8028 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		25.19	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	25.47	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	25.47	07/01/2004
62	21709	Truck Ins Exch	Terr 5	25.47	07/01/2004
63	29424	Hartford Cas Ins Co		25.81	07/01/2004
64	20443	Continental Cas Co		28.18	03/01/2004
65	35076	State Compensation Ins Fund		28.22	07/01/2004
66	21458	Employers Ins of Wausau		30.26	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8031 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		10.76	10/01/2004
2	22179	Republic Ind Co Of Amer		11.61	07/01/2004
3	20427	American Cas Co Of Reading PA		12.58	04/01/2004
4	15032	Guideone Mut Ins Co		12.73	07/01/2004
5	40142	American Zurich Ins Co		12.97	07/01/2004
6	11555	Employers Direct Ins Co		13.10	06/10/2004
7	24147	Old Republic Ins Co		13.10	07/01/2004
8	11512	Employers Compensation Ins Co		13.21	07/01/2004
9	10900	Preferred Employers Ins Co		13.53	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		13.63	07/01/2004
11	13269	Zenith Ins Co	Terr 3	13.81	07/01/2004
12	24988	Sentry Ins A Mut Co		13.92	04/01/2004
13	43753	Republic Ind Co of CA		14.04	07/01/2004
14	20281	Federal Ins Co		14.09	07/01/2004
15	23035	Liberty Mut Fire Ins Co		14.11	07/01/2004
16	23043	Liberty Mut Ins Co		14.11	07/01/2004
17	36790	Springfield Ins Co Inc		14.11	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	14.54	07/01/2004
19	21113	United States Fire Ins Co		14.68	07/01/2004
20	25682	Travelers Ind Co Of CT		14.74	07/01/2004
21	25674	Travelers Ind Co Of IL		14.74	07/01/2004
22	42269	Majestic Ins Co		15.14	07/01/2004
23	10120	Everest Natl Ins Co		15.21	07/01/2004
24	22667	Ace American Ins Co		15.22	07/01/2004
25	19682	Hartford Fire In Co		15.23	07/01/2004
26	25887	US Fidelity & Guaranty Co		15.23	07/01/2004
27	38733	Alaska Nat Ins Co		15.35	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		15.42	07/01/2004
29	24899	Alea North America Ins Co		15.54	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8031 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		15.66	07/01/2004
31	19429	Insurance Co Of The State Of PA		15.66	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		15.66	07/01/2004
33	24678	Royal Ind Co		15.82	07/01/2004
34	29459	Twin City Fire Ins Co Co		16.03	07/01/2004
35	20532	Clarendon Natl Ins Co		16.19	07/01/2004
36	21806	Harbor Specialty Ins Co		16.19	07/01/2004
37	37303	Redland Ins Co		16.19	07/01/2004
38	16535	Zurich American Ins Co		16.21	07/01/2004
39	21849	American Automobile Ins Co		16.32	07/01/2004
40	11150	Arch Ins Co		16.56	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	16.75	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	16.75	07/01/2004
43	21709	Truck Ins Exch	Terr 1	16.75	07/01/2004
44	30104	Hartford Underwriters Ins Co		16.83	07/01/2004
45	19801	Argonaut Ins Co		17.10	04/01/2004
46	40827	Virginia Surety Co Inc		17.28	07/01/2004
47	13269	Zenith Ins Co	Terr 1	17.45	07/01/2004
48	23809	Granite State Ins Co		17.83	04/01/2004
49	19410	Commerce & Industry Ins Co		18.00	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	18.29	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	18.29	07/01/2004
52	21709	Truck Ins Exch	Terr 2	18.29	07/01/2004
53	29424	Hartford Cas Ins Co		18.44	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	19.26	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	19.26	07/01/2004
56	21709	Truck Ins Exch	Terr 3	19.26	07/01/2004
57	20443	Continental Cas Co		20.12	03/01/2004
58	35076	State Compensation Ins Fund		20.16	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8031 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	21.18	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	21.18	07/01/2004
61	21709	Truck Ins Exch	Terr 4	21.18	07/01/2004
62	21458	Employers Ins of Wausau		21.62	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	23.11	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	23.11	07/01/2004
65	21709	Truck Ins Exch	Terr 5	23.11	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8032 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		10.01	10/01/2004
2	22179	Republic Ind Co Of Amer		10.79	07/01/2004
3	10900	Preferred Employers Ins Co		11.32	07/01/2004
4	20427	American Cas Co Of Reading PA		11.70	04/01/2004
5	15032	Guideone Mut Ins Co		11.83	07/01/2004
6	40142	American Zurich Ins Co		12.06	07/01/2004
7	11555	Employers Direct Ins Co		12.18	06/10/2004
8	24147	Old Republic Ins Co		12.18	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	12.26	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	12.26	07/01/2004
11	21709	Truck Ins Exch	Terr 1	12.26	07/01/2004
12	11512	Employers Compensation Ins Co		12.28	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		12.67	07/01/2004
14	13269	Zenith Ins Co	Terr 3	12.85	07/01/2004
15	24988	Sentry Ins A Mut Co		12.95	04/01/2004
16	43753	Republic Ind Co of CA		13.05	07/01/2004
17	20281	Federal Ins Co		13.09	07/01/2004
18	23035	Liberty Mut Fire Ins Co		13.11	07/01/2004
19	23043	Liberty Mut Ins Co		13.11	07/01/2004
20	36790	Springfield Ins Co Inc		13.13	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	13.39	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	13.39	07/01/2004
23	21709	Truck Ins Exch	Terr 2	13.39	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	13.53	07/01/2004
25	21113	United States Fire Ins Co		13.66	07/01/2004
26	25682	Travelers Ind Co Of CT		13.70	07/01/2004
27	25674	Travelers Ind Co Of IL		13.70	07/01/2004
28	42269	Majestic Ins Co		14.08	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	14.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8032 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	14.09	07/01/2004
31	21709	Truck Ins Exch	Terr 3	14.09	07/01/2004
32	10120	Everest Natl Ins Co		14.14	07/01/2004
33	22667	Ace American Ins Co		14.15	07/01/2004
34	19682	Hartford Fire In Co		14.15	07/01/2004
35	25887	US Fidelity & Guaranty Co		14.15	07/01/2004
36	38733	Alaska Nat Ins Co		14.27	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		14.33	07/01/2004
38	24899	Alea North America Ins Co		14.44	07/01/2004
39	19380	American Home Assur Co		14.56	07/01/2004
40	19429	Insurance Co Of The State Of PA		14.56	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		14.56	07/01/2004
42	24678	Royal Ind Co		14.70	07/01/2004
43	29459	Twin City Fire Ins Co Co		14.90	07/01/2004
44	20532	Clarendon Natl Ins Co		15.05	07/01/2004
45	21806	Harbor Specialty Ins Co		15.05	07/01/2004
46	37303	Redland Ins Co		15.05	07/01/2004
47	16535	Zurich American Ins Co		15.07	07/01/2004
48	21849	American Automobile Ins Co		15.09	07/01/2004
49	11150	Arch Ins Co		15.39	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	15.50	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	15.50	07/01/2004
52	21709	Truck Ins Exch	Terr 4	15.50	07/01/2004
53	30104	Hartford Underwriters Ins Co		15.64	07/01/2004
54	19801	Argonaut Ins Co		15.91	04/01/2004
55	40827	Virginia Surety Co Inc		16.06	07/01/2004
56	13269	Zenith Ins Co	Terr 1	16.24	07/01/2004
57	23809	Granite State Ins Co		16.59	04/01/2004
58	19410	Commerce & Industry Ins Co		16.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8032 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	16.91	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	16.91	07/01/2004
61	21709	Truck Ins Exch	Terr 5	16.91	07/01/2004
62	29424	Hartford Cas Ins Co		17.14	07/01/2004
63	20443	Continental Cas Co		18.72	03/01/2004
64	35076	State Compensation Ins Fund		18.75	07/01/2004
65	21458	Employers Ins of Wausau		20.10	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8039 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		8.95	10/01/2004
2	22179	Republic Ind Co Of Amer		9.65	07/01/2004
3	10900	Preferred Employers Ins Co		10.12	07/01/2004
4	20427	American Cas Co Of Reading PA		10.46	04/01/2004
5	15032	Guideone Mut Ins Co		10.58	07/01/2004
6	40142	American Zurich Ins Co		10.78	07/01/2004
7	11555	Employers Direct Ins Co		10.89	06/10/2004
8	24147	Old Republic Ins Co		10.89	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	10.97	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	10.97	07/01/2004
11	21709	Truck Ins Exch	Terr 1	10.97	07/01/2004
12	11512	Employers Compensation Ins Co		10.98	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		11.33	07/01/2004
14	13269	Zenith Ins Co	Terr 3	11.50	07/01/2004
15	24988	Sentry Ins A Mut Co		11.58	04/01/2004
16	43753	Republic Ind Co of CA		11.67	07/01/2004
17	20281	Federal Ins Co		11.71	07/01/2004
18	23035	Liberty Mut Fire Ins Co		11.72	07/01/2004
19	23043	Liberty Mut Ins Co		11.72	07/01/2004
20	36790	Springfield Ins Co Inc		11.74	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	11.97	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	11.97	07/01/2004
23	21709	Truck Ins Exch	Terr 2	11.97	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	12.10	07/01/2004
25	21113	United States Fire Ins Co		12.22	07/01/2004
26	25682	Travelers Ind Co Of CT		12.25	07/01/2004
27	25674	Travelers Ind Co Of IL		12.25	07/01/2004
28	42269	Majestic Ins Co		12.59	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	12.60	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8039 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	12.60	07/01/2004
31	21709	Truck Ins Exch	Terr 3	12.60	07/01/2004
32	10120	Everest Natl Ins Co		12.64	07/01/2004
33	22667	Ace American Ins Co		12.65	07/01/2004
34	19682	Hartford Fire In Co		12.66	07/01/2004
35	25887	US Fidelity & Guaranty Co		12.66	07/01/2004
36	38733	Alaska Nat Ins Co		12.76	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		12.81	07/01/2004
38	24899	Alea North America Ins Co		12.91	07/01/2004
39	19380	American Home Assur Co		13.02	07/01/2004
40	19429	Insurance Co Of The State Of PA		13.02	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		13.02	07/01/2004
42	24678	Royal Ind Co		13.15	07/01/2004
43	29459	Twin City Fire Ins Co Co		13.33	07/01/2004
44	20532	Clarendon Natl Ins Co		13.46	07/01/2004
45	21806	Harbor Specialty Ins Co		13.46	07/01/2004
46	37303	Redland Ins Co		13.46	07/01/2004
47	16535	Zurich American Ins Co		13.47	07/01/2004
48	21849	American Automobile Ins Co		13.52	07/01/2004
49	11150	Arch Ins Co		13.76	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	13.86	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	13.86	07/01/2004
52	21709	Truck Ins Exch	Terr 4	13.86	07/01/2004
53	30104	Hartford Underwriters Ins Co		13.99	07/01/2004
54	19801	Argonaut Ins Co		14.23	04/01/2004
55	40827	Virginia Surety Co Inc		14.36	07/01/2004
56	13269	Zenith Ins Co	Terr 1	14.52	07/01/2004
57	23809	Granite State Ins Co		14.84	04/01/2004
58	19410	Commerce & Industry Ins Co		14.96	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8039 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	15.12	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	15.12	07/01/2004
61	21709	Truck Ins Exch	Terr 5	15.12	07/01/2004
62	29424	Hartford Cas Ins Co		15.33	07/01/2004
63	20443	Continental Cas Co		16.74	03/01/2004
64	35076	State Compensation Ins Fund		16.76	07/01/2004
65	21458	Employers Ins of Wausau		17.97	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8041 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		11.88	10/01/2004
2	22179	Republic Ind Co Of Amer		12.81	07/01/2004
3	20427	American Cas Co Of Reading PA		13.89	04/01/2004
4	15032	Guideone Mut Ins Co		14.05	07/01/2004
5	40142	American Zurich Ins Co		14.32	07/01/2004
6	11555	Employers Direct Ins Co		14.46	06/10/2004
7	24147	Old Republic Ins Co		14.46	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	14.56	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	14.56	07/01/2004
10	21709	Truck Ins Exch	Terr 1	14.56	07/01/2004
11	11512	Employers Compensation Ins Co		14.58	07/01/2004
12	10900	Preferred Employers Ins Co		14.94	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		15.04	07/01/2004
14	13269	Zenith Ins Co	Terr 3	15.26	07/01/2004
15	24988	Sentry Ins A Mut Co		15.38	04/01/2004
16	43753	Republic Ind Co of CA		15.50	07/01/2004
17	20281	Federal Ins Co		15.55	07/01/2004
18	23035	Liberty Mut Fire Ins Co		15.57	07/01/2004
19	23043	Liberty Mut Ins Co		15.57	07/01/2004
20	36790	Springfield Ins Co Inc		15.59	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	15.90	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	15.90	07/01/2004
23	21709	Truck Ins Exch	Terr 2	15.90	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	16.06	07/01/2004
25	21113	United States Fire Ins Co		16.21	07/01/2004
26	25682	Travelers Ind Co Of CT		16.27	07/01/2004
27	25674	Travelers Ind Co Of IL		16.27	07/01/2004
28	42269	Majestic Ins Co		16.71	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	16.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8041 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	16.73	07/01/2004
31	21709	Truck Ins Exch	Terr 3	16.73	07/01/2004
32	10120	Everest Natl Ins Co		16.79	07/01/2004
33	22667	Ace American Ins Co		16.80	07/01/2004
34	19682	Hartford Fire In Co		16.81	07/01/2004
35	25887	US Fidelity & Guaranty Co		16.81	07/01/2004
36	38733	Alaska Nat Ins Co		16.94	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		17.01	07/01/2004
38	24899	Alea North America Ins Co		17.15	07/01/2004
39	19380	American Home Assur Co		17.28	07/01/2004
40	19429	Insurance Co Of The State Of PA		17.28	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		17.28	07/01/2004
42	24678	Royal Ind Co		17.46	07/01/2004
43	21849	American Automobile Ins Co		17.69	07/01/2004
44	29459	Twin City Fire Ins Co Co		17.70	07/01/2004
45	20532	Clarendon Natl Ins Co		17.87	07/01/2004
46	21806	Harbor Specialty Ins Co		17.87	07/01/2004
47	37303	Redland Ins Co		17.87	07/01/2004
48	16535	Zurich American Ins Co		17.89	07/01/2004
49	11150	Arch Ins Co		18.27	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	18.41	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	18.41	07/01/2004
52	21709	Truck Ins Exch	Terr 4	18.41	07/01/2004
53	30104	Hartford Underwriters Ins Co		18.57	07/01/2004
54	19801	Argonaut Ins Co		18.89	04/01/2004
55	40827	Virginia Surety Co Inc		19.07	07/01/2004
56	13269	Zenith Ins Co	Terr 1	19.27	07/01/2004
57	23809	Granite State Ins Co		19.70	04/01/2004
58	19410	Commerce & Industry Ins Co		19.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8041 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	20.08	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	20.08	07/01/2004
61	21709	Truck Ins Exch	Terr 5	20.08	07/01/2004
62	29424	Hartford Cas Ins Co		20.35	07/01/2004
63	20443	Continental Cas Co		22.22	03/01/2004
64	35076	State Compensation Ins Fund		22.24	07/01/2004
65	21458	Employers Ins of Wausau		23.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8042 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.65	10/01/2004
2	22179	Republic Ind Co Of Amer		7.17	07/01/2004
3	20427	American Cas Co Of Reading PA		7.78	04/01/2004
4	15032	Guideone Mut Ins Co		7.86	07/01/2004
5	40142	American Zurich Ins Co		8.01	07/01/2004
6	11555	Employers Direct Ins Co		8.09	06/10/2004
7	24147	Old Republic Ins Co		8.09	07/01/2004
8	11512	Employers Compensation Ins Co		8.16	07/01/2004
9	10900	Preferred Employers Ins Co		8.36	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		8.42	07/01/2004
11	13269	Zenith Ins Co	Terr 3	8.54	07/01/2004
12	24988	Sentry Ins A Mut Co		8.61	04/01/2004
13	43753	Republic Ind Co of CA		8.67	07/01/2004
14	20281	Federal Ins Co		8.70	07/01/2004
15	23035	Liberty Mut Fire Ins Co		8.71	07/01/2004
16	23043	Liberty Mut Ins Co		8.71	07/01/2004
17	36790	Springfield Ins Co Inc		8.73	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	8.99	07/01/2004
19	21113	United States Fire Ins Co		9.08	07/01/2004
20	25682	Travelers Ind Co Of CT		9.10	07/01/2004
21	25674	Travelers Ind Co Of IL		9.10	07/01/2004
22	42269	Majestic Ins Co		9.35	07/01/2004
23	10120	Everest Natl Ins Co		9.39	07/01/2004
24	22667	Ace American Ins Co		9.40	07/01/2004
25	19682	Hartford Fire In Co		9.40	07/01/2004
26	25887	US Fidelity & Guaranty Co		9.40	07/01/2004
27	38733	Alaska Nat Ins Co		9.48	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		9.52	07/01/2004
29	24899	Alea North America Ins Co		9.59	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8042 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		9.67	07/01/2004
31	19429	Insurance Co Of The State Of PA		9.67	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		9.67	07/01/2004
33	24678	Royal Ind Co		9.77	07/01/2004
34	29459	Twin City Fire Ins Co Co		9.90	07/01/2004
35	20532	Clarendon Natl Ins Co		10.00	07/01/2004
36	21806	Harbor Specialty Ins Co		10.00	07/01/2004
37	37303	Redland Ins Co		10.00	07/01/2004
38	16535	Zurich American Ins Co		10.01	07/01/2004
39	21849	American Automobile Ins Co		10.02	07/01/2004
40	11150	Arch Ins Co		10.22	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	10.35	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	10.35	07/01/2004
43	21709	Truck Ins Exch	Terr 1	10.35	07/01/2004
44	30104	Hartford Underwriters Ins Co		10.39	07/01/2004
45	19801	Argonaut Ins Co		10.57	04/01/2004
46	40827	Virginia Surety Co Inc		10.67	07/01/2004
47	13269	Zenith Ins Co	Terr 1	10.79	07/01/2004
48	23809	Granite State Ins Co		11.02	04/01/2004
49	19410	Commerce & Industry Ins Co		11.11	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	11.30	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	11.30	07/01/2004
52	21709	Truck Ins Exch	Terr 2	11.30	07/01/2004
53	29424	Hartford Cas Ins Co		11.39	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	11.89	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	11.89	07/01/2004
56	21709	Truck Ins Exch	Terr 3	11.89	07/01/2004
57	20443	Continental Cas Co		12.44	03/01/2004
58	35076	State Compensation Ins Fund		12.46	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8042 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	13.08	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	13.08	07/01/2004
61	21709	Truck Ins Exch	Terr 4	13.08	07/01/2004
62	21458	Employers Ins of Wausau		13.35	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	14.27	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	14.27	07/01/2004
65	21709	Truck Ins Exch	Terr 5	14.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8046 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		8.37	10/01/2004
2	22179	Republic Ind Co Of Amer		9.03	07/01/2004
3	10900	Preferred Employers Ins Co		9.47	07/01/2004
4	20427	American Cas Co Of Reading PA		9.79	04/01/2004
5	15032	Guideone Mut Ins Co		9.90	07/01/2004
6	24988	Sentry Ins A Mut Co		10.02	04/01/2004
7	40142	American Zurich Ins Co		10.09	07/01/2004
8	11555	Employers Direct Ins Co		10.19	06/10/2004
9	24147	Old Republic Ins Co		10.19	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	10.26	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	10.26	07/01/2004
12	21709	Truck Ins Exch	Terr 1	10.26	07/01/2004
13	11512	Employers Compensation Ins Co		10.27	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		10.60	07/01/2004
15	13269	Zenith Ins Co	Terr 3	10.74	07/01/2004
16	43753	Republic Ind Co of CA		10.92	07/01/2004
17	20281	Federal Ins Co		10.96	07/01/2004
18	23035	Liberty Mut Fire Ins Co		10.97	07/01/2004
19	23043	Liberty Mut Ins Co		10.97	07/01/2004
20	36790	Springfield Ins Co Inc		10.99	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	11.20	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	11.20	07/01/2004
23	21709	Truck Ins Exch	Terr 2	11.20	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	11.31	07/01/2004
25	21113	United States Fire Ins Co		11.44	07/01/2004
26	25682	Travelers Ind Co Of CT		11.47	07/01/2004
27	25674	Travelers Ind Co Of IL		11.47	07/01/2004
28	42269	Majestic Ins Co		11.78	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	11.79	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8046 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	11.79	07/01/2004
31	21709	Truck Ins Exch	Terr 3	11.79	07/01/2004
32	10120	Everest Natl Ins Co		11.83	07/01/2004
33	22667	Ace American Ins Co		11.84	07/01/2004
34	19682	Hartford Fire In Co		11.84	07/01/2004
35	25887	US Fidelity & Guaranty Co		11.84	07/01/2004
36	38733	Alaska Nat Ins Co		11.94	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		11.99	07/01/2004
38	24899	Alea North America Ins Co		12.08	07/01/2004
39	19380	American Home Assur Co		12.18	07/01/2004
40	19429	Insurance Co Of The State Of PA		12.18	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		12.18	07/01/2004
42	24678	Royal Ind Co		12.30	07/01/2004
43	29459	Twin City Fire Ins Co Co		12.47	07/01/2004
44	20532	Clarendon Natl Ins Co		12.59	07/01/2004
45	21806	Harbor Specialty Ins Co		12.59	07/01/2004
46	37303	Redland Ins Co		12.59	07/01/2004
47	16535	Zurich American Ins Co		12.61	07/01/2004
48	21849	American Automobile Ins Co		12.68	07/01/2004
49	11150	Arch Ins Co		12.88	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	12.97	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	12.97	07/01/2004
52	21709	Truck Ins Exch	Terr 4	12.97	07/01/2004
53	30104	Hartford Underwriters Ins Co		13.09	07/01/2004
54	19801	Argonaut Ins Co		13.31	04/01/2004
55	40827	Virginia Surety Co Inc		13.44	07/01/2004
56	13269	Zenith Ins Co	Terr 1	13.57	07/01/2004
57	23809	Granite State Ins Co		13.88	04/01/2004
58	19410	Commerce & Industry Ins Co		14.00	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8046 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	14.15	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	14.15	07/01/2004
61	21709	Truck Ins Exch	Terr 5	14.15	07/01/2004
62	29424	Hartford Cas Ins Co		14.34	07/01/2004
63	20443	Continental Cas Co		15.66	03/01/2004
64	35076	State Compensation Ins Fund		15.68	07/01/2004
65	21458	Employers Ins of Wausau		16.82	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8057 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		11.17	10/01/2004
2	22179	Republic Ind Co Of Amer		12.04	07/01/2004
3	20427	American Cas Co Of Reading PA		13.05	04/01/2004
4	15032	Guideone Mut Ins Co		13.21	07/01/2004
5	40142	American Zurich Ins Co		13.46	07/01/2004
6	11555	Employers Direct Ins Co		13.59	06/10/2004
7	24147	Old Republic Ins Co		13.59	07/01/2004
8	11512	Employers Compensation Ins Co		13.70	07/01/2004
9	10900	Preferred Employers Ins Co		14.04	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		14.14	07/01/2004
11	13269	Zenith Ins Co	Terr 3	14.34	07/01/2004
12	24988	Sentry Ins A Mut Co		14.45	04/01/2004
13	43753	Republic Ind Co of CA		14.57	07/01/2004
14	20281	Federal Ins Co		14.61	07/01/2004
15	23035	Liberty Mut Fire Ins Co		14.63	07/01/2004
16	23043	Liberty Mut Ins Co		14.63	07/01/2004
17	36790	Springfield Ins Co Inc		14.65	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	15.09	07/01/2004
19	21113	United States Fire Ins Co		15.23	07/01/2004
20	25682	Travelers Ind Co Of CT		15.29	07/01/2004
21	25674	Travelers Ind Co Of IL		15.29	07/01/2004
22	42269	Majestic Ins Co		15.71	07/01/2004
23	10120	Everest Natl Ins Co		15.78	07/01/2004
24	22667	Ace American Ins Co		15.79	07/01/2004
25	19682	Hartford Fire In Co		15.80	07/01/2004
26	25887	US Fidelity & Guaranty Co		15.80	07/01/2004
27	38733	Alaska Nat Ins Co		15.92	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		15.99	07/01/2004
29	24899	Alea North America Ins Co		16.12	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8057 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		16.24	07/01/2004
31	19429	Insurance Co Of The State Of PA		16.24	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		16.24	07/01/2004
33	24678	Royal Ind Co		16.41	07/01/2004
34	29459	Twin City Fire Ins Co Co		16.63	07/01/2004
35	21849	American Automobile Ins Co		16.77	07/01/2004
36	20532	Clarendon Natl Ins Co		16.80	07/01/2004
37	21806	Harbor Specialty Ins Co		16.80	07/01/2004
38	37303	Redland Ins Co		16.80	07/01/2004
39	16535	Zurich American Ins Co		16.82	07/01/2004
40	11150	Arch Ins Co		17.18	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	17.38	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	17.38	07/01/2004
43	21709	Truck Ins Exch	Terr 1	17.38	07/01/2004
44	30104	Hartford Underwriters Ins Co		17.46	07/01/2004
45	19801	Argonaut Ins Co		17.75	04/01/2004
46	40827	Virginia Surety Co Inc		17.92	07/01/2004
47	13269	Zenith Ins Co	Terr 1	18.11	07/01/2004
48	23809	Granite State Ins Co		18.50	04/01/2004
49	19410	Commerce & Industry Ins Co		18.67	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	18.98	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	18.98	07/01/2004
52	21709	Truck Ins Exch	Terr 2	18.98	07/01/2004
53	29424	Hartford Cas Ins Co		19.13	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	19.98	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	19.98	07/01/2004
56	21709	Truck Ins Exch	Terr 3	19.98	07/01/2004
57	20443	Continental Cas Co		20.88	03/01/2004
58	35076	State Compensation Ins Fund		20.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8057 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	21.98	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	21.98	07/01/2004
61	21709	Truck Ins Exch	Terr 4	21.98	07/01/2004
62	21458	Employers Ins of Wausau		22.43	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	23.97	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	23.97	07/01/2004
65	21709	Truck Ins Exch	Terr 5	23.97	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8059 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		9.40	10/01/2004
2	22179	Republic Ind Co Of Amer		10.13	07/01/2004
3	20427	American Cas Co Of Reading PA		10.98	04/01/2004
4	15032	Guideone Mut Ins Co		11.11	07/01/2004
5	40142	American Zurich Ins Co		11.32	07/01/2004
6	11555	Employers Direct Ins Co		11.44	06/10/2004
7	24147	Old Republic Ins Co		11.44	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	11.51	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	11.51	07/01/2004
10	21709	Truck Ins Exch	Terr 1	11.51	07/01/2004
11	11512	Employers Compensation Ins Co		11.53	07/01/2004
12	10900	Preferred Employers Ins Co		11.81	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		11.90	07/01/2004
14	13269	Zenith Ins Co	Terr 3	12.06	07/01/2004
15	24988	Sentry Ins A Mut Co		12.15	04/01/2004
16	43753	Republic Ind Co of CA		12.26	07/01/2004
17	20281	Federal Ins Co		12.30	07/01/2004
18	23035	Liberty Mut Fire Ins Co		12.31	07/01/2004
19	23043	Liberty Mut Ins Co		12.31	07/01/2004
20	36790	Springfield Ins Co Inc		12.32	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	12.57	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	12.57	07/01/2004
23	21709	Truck Ins Exch	Terr 2	12.57	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	12.69	07/01/2004
25	21113	United States Fire Ins Co		12.82	07/01/2004
26	25682	Travelers Ind Co Of CT		12.87	07/01/2004
27	25674	Travelers Ind Co Of IL		12.87	07/01/2004
28	42269	Majestic Ins Co		13.22	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	13.24	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8059 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	13.24	07/01/2004
31	21709	Truck Ins Exch	Terr 3	13.24	07/01/2004
32	10120	Everest Natl Ins Co		13.28	07/01/2004
33	22667	Ace American Ins Co		13.28	07/01/2004
34	19682	Hartford Fire In Co		13.29	07/01/2004
35	25887	US Fidelity & Guaranty Co		13.29	07/01/2004
36	38733	Alaska Nat Ins Co		13.40	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		13.46	07/01/2004
38	24899	Alea North America Ins Co		13.56	07/01/2004
39	19380	American Home Assur Co		13.67	07/01/2004
40	19429	Insurance Co Of The State Of PA		13.67	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		13.67	07/01/2004
42	24678	Royal Ind Co		13.81	07/01/2004
43	29459	Twin City Fire Ins Co Co		14.00	07/01/2004
44	20532	Clarendon Natl Ins Co		14.13	07/01/2004
45	21806	Harbor Specialty Ins Co		14.13	07/01/2004
46	37303	Redland Ins Co		14.13	07/01/2004
47	16535	Zurich American Ins Co		14.15	07/01/2004
48	21849	American Automobile Ins Co		14.16	07/01/2004
49	11150	Arch Ins Co		14.45	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	14.56	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	14.56	07/01/2004
52	21709	Truck Ins Exch	Terr 4	14.56	07/01/2004
53	30104	Hartford Underwriters Ins Co		14.69	07/01/2004
54	19801	Argonaut Ins Co		14.93	04/01/2004
55	40827	Virginia Surety Co Inc		15.08	07/01/2004
56	13269	Zenith Ins Co	Terr 1	15.23	07/01/2004
57	23809	Granite State Ins Co		15.56	04/01/2004
58	19410	Commerce & Industry Ins Co		15.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8059 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	15.88	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	15.88	07/01/2004
61	21709	Truck Ins Exch	Terr 5	15.88	07/01/2004
62	29424	Hartford Cas Ins Co		16.09	07/01/2004
63	20443	Continental Cas Co		17.56	03/01/2004
64	35076	State Compensation Ins Fund		17.59	07/01/2004
65	21458	Employers Ins of Wausau		18.87	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8060 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		5.36	10/01/2004
2	22179	Republic Ind Co Of Amer		5.78	07/01/2004
3	20427	American Cas Co Of Reading PA		6.26	04/01/2004
4	15032	Guideone Mut Ins Co		6.34	07/01/2004
5	40142	American Zurich Ins Co		6.46	07/01/2004
6	11555	Employers Direct Ins Co		6.52	06/10/2004
7	24147	Old Republic Ins Co		6.52	07/01/2004
8	11512	Employers Compensation Ins Co		6.58	07/01/2004
9	10900	Preferred Employers Ins Co		6.74	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		6.78	07/01/2004
11	13269	Zenith Ins Co	Terr 3	6.87	07/01/2004
12	24988	Sentry Ins A Mut Co		6.93	04/01/2004
13	43753	Republic Ind Co of CA		6.99	07/01/2004
14	20281	Federal Ins Co		7.01	07/01/2004
15	23035	Liberty Mut Fire Ins Co		7.02	07/01/2004
16	23043	Liberty Mut Ins Co		7.02	07/01/2004
17	36790	Springfield Ins Co Inc		7.03	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	7.23	07/01/2004
19	21113	United States Fire Ins Co		7.30	07/01/2004
20	25682	Travelers Ind Co Of CT		7.34	07/01/2004
21	25674	Travelers Ind Co Of IL		7.34	07/01/2004
22	42269	Majestic Ins Co		7.54	07/01/2004
23	10120	Everest Natl Ins Co		7.57	07/01/2004
24	22667	Ace American Ins Co		7.58	07/01/2004
25	19682	Hartford Fire In Co		7.58	07/01/2004
26	25887	US Fidelity & Guaranty Co		7.58	07/01/2004
27	38733	Alaska Nat Ins Co		7.64	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		7.68	07/01/2004
29	24899	Alea North America Ins Co		7.74	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8060 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		7.80	07/01/2004
31	19429	Insurance Co Of The State Of PA		7.80	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		7.80	07/01/2004
33	24678	Royal Ind Co		7.87	07/01/2004
34	29459	Twin City Fire Ins Co Co		7.98	07/01/2004
35	20532	Clarendon Natl Ins Co		8.06	07/01/2004
36	21806	Harbor Specialty Ins Co		8.06	07/01/2004
37	37303	Redland Ins Co		8.06	07/01/2004
38	16535	Zurich American Ins Co		8.07	07/01/2004
39	21849	American Automobile Ins Co		8.17	07/01/2004
40	11150	Arch Ins Co		8.24	08/15/2004
41	30104	Hartford Underwriters Ins Co		8.38	07/01/2004
42	19801	Argonaut Ins Co		8.52	04/01/2004
43	40827	Virginia Surety Co Inc		8.60	07/01/2004
44	13269	Zenith Ins Co	Terr 1	8.68	07/01/2004
45	23809	Granite State Ins Co		8.89	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	8.93	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	8.93	07/01/2004
48	21709	Truck Ins Exch	Terr 1	8.93	07/01/2004
49	19410	Commerce & Industry Ins Co		8.96	07/01/2004
50	29424	Hartford Cas Ins Co		9.18	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	9.75	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	9.75	07/01/2004
53	21709	Truck Ins Exch	Terr 2	9.75	07/01/2004
54	20443	Continental Cas Co		10.02	03/01/2004
55	35076	State Compensation Ins Fund		10.05	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	10.27	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	10.27	07/01/2004
58	21709	Truck Ins Exch	Terr 3	10.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8060 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		10.76	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	11.29	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	11.29	07/01/2004
62	21709	Truck Ins Exch	Terr 4	11.29	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	12.32	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	12.32	07/01/2004
65	21709	Truck Ins Exch	Terr 5	12.32	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8061 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		8.86	10/01/2004
2	22179	Republic Ind Co Of Amer		9.55	07/01/2004
3	20427	American Cas Co Of Reading PA		10.35	04/01/2004
4	15032	Guideone Mut Ins Co		10.47	07/01/2004
5	40142	American Zurich Ins Co		10.67	07/01/2004
6	11555	Employers Direct Ins Co		10.78	06/10/2004
7	24147	Old Republic Ins Co		10.78	07/01/2004
8	11512	Employers Compensation Ins Co		10.86	07/01/2004
9	10900	Preferred Employers Ins Co		11.13	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		11.21	07/01/2004
11	13269	Zenith Ins Co	Terr 3	11.36	07/01/2004
12	24988	Sentry Ins A Mut Co		11.46	04/01/2004
13	43753	Republic Ind Co of CA		11.55	07/01/2004
14	20281	Federal Ins Co		11.59	07/01/2004
15	23035	Liberty Mut Fire Ins Co		11.60	07/01/2004
16	23043	Liberty Mut Ins Co		11.60	07/01/2004
17	36790	Springfield Ins Co Inc		11.62	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	11.96	07/01/2004
19	21113	United States Fire Ins Co		12.08	07/01/2004
20	25682	Travelers Ind Co Of CT		12.13	07/01/2004
21	25674	Travelers Ind Co Of IL		12.13	07/01/2004
22	42269	Majestic Ins Co		12.46	07/01/2004
23	10120	Everest Natl Ins Co		12.51	07/01/2004
24	22667	Ace American Ins Co		12.52	07/01/2004
25	19682	Hartford Fire In Co		12.53	07/01/2004
26	25887	US Fidelity & Guaranty Co		12.53	07/01/2004
27	38733	Alaska Nat Ins Co		12.63	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		12.68	07/01/2004
29	24899	Alea North America Ins Co		12.78	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8061 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		12.88	07/01/2004
31	19429	Insurance Co Of The State Of PA		12.88	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		12.88	07/01/2004
33	24678	Royal Ind Co		13.01	07/01/2004
34	29459	Twin City Fire Ins Co Co		13.19	07/01/2004
35	20532	Clarendon Natl Ins Co		13.32	07/01/2004
36	21806	Harbor Specialty Ins Co		13.32	07/01/2004
37	37303	Redland Ins Co		13.32	07/01/2004
38	16535	Zurich American Ins Co		13.34	07/01/2004
39	21849	American Automobile Ins Co		13.39	07/01/2004
40	11150	Arch Ins Co		13.62	08/15/2004
41	30104	Hartford Underwriters Ins Co		13.84	07/01/2004
42	19801	Argonaut Ins Co		14.08	04/01/2004
43	40827	Virginia Surety Co Inc		14.21	07/01/2004
44	13269	Zenith Ins Co	Terr 1	14.35	07/01/2004
45	23809	Granite State Ins Co		14.67	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	14.76	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	14.76	07/01/2004
48	21709	Truck Ins Exch	Terr 1	14.76	07/01/2004
49	19410	Commerce & Industry Ins Co		14.81	07/01/2004
50	29424	Hartford Cas Ins Co		15.17	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	16.12	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	16.12	07/01/2004
53	21709	Truck Ins Exch	Terr 2	16.12	07/01/2004
54	20443	Continental Cas Co		16.56	03/01/2004
55	35076	State Compensation Ins Fund		16.59	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	16.96	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	16.96	07/01/2004
58	21709	Truck Ins Exch	Terr 3	16.96	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8061 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		17.79	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	18.66	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	18.66	07/01/2004
62	21709	Truck Ins Exch	Terr 4	18.66	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	20.36	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	20.36	07/01/2004
65	21709	Truck Ins Exch	Terr 5	20.36	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8062 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.50	10/01/2004
2	22179	Republic Ind Co Of Amer		2.69	07/01/2004
3	20427	American Cas Co Of Reading PA		2.91	04/01/2004
4	15032	Guideone Mut Ins Co		2.95	07/01/2004
5	10900	Preferred Employers Ins Co		2.98	07/01/2004
6	40142	American Zurich Ins Co		3.01	07/01/2004
7	11555	Employers Direct Ins Co		3.04	06/10/2004
8	24147	Old Republic Ins Co		3.04	07/01/2004
9	11512	Employers Compensation Ins Co		3.06	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	3.06	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	3.06	07/01/2004
12	21709	Truck Ins Exch	Terr 1	3.06	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.16	07/01/2004
14	13269	Zenith Ins Co	Terr 3	3.19	07/01/2004
15	24988	Sentry Ins A Mut Co		3.22	04/01/2004
16	43753	Republic Ind Co of CA		3.26	07/01/2004
17	20281	Federal Ins Co		3.27	07/01/2004
18	23035	Liberty Mut Fire Ins Co		3.27	07/01/2004
19	23043	Liberty Mut Ins Co		3.27	07/01/2004
20	36790	Springfield Ins Co Inc		3.27	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.34	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.34	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.34	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.36	07/01/2004
25	21113	United States Fire Ins Co		3.39	07/01/2004
26	25682	Travelers Ind Co Of CT		3.42	07/01/2004
27	25674	Travelers Ind Co Of IL		3.42	07/01/2004
28	42269	Majestic Ins Co		3.51	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	3.52	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8062 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	3.52	07/01/2004
31	21709	Truck Ins Exch	Terr 3	3.52	07/01/2004
32	10120	Everest Natl Ins Co		3.53	07/01/2004
33	22667	Ace American Ins Co		3.53	07/01/2004
34	19682	Hartford Fire In Co		3.53	07/01/2004
35	25887	US Fidelity & Guaranty Co		3.53	07/01/2004
36	38733	Alaska Nat Ins Co		3.56	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		3.57	07/01/2004
38	24899	Alea North America Ins Co		3.60	07/01/2004
39	19380	American Home Assur Co		3.63	07/01/2004
40	19429	Insurance Co Of The State Of PA		3.63	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		3.63	07/01/2004
42	24678	Royal Ind Co		3.67	07/01/2004
43	29459	Twin City Fire Ins Co Co		3.72	07/01/2004
44	20532	Clarendon Natl Ins Co		3.75	07/01/2004
45	21806	Harbor Specialty Ins Co		3.75	07/01/2004
46	37303	Redland Ins Co		3.75	07/01/2004
47	16535	Zurich American Ins Co		3.76	07/01/2004
48	11150	Arch Ins Co		3.84	08/15/2004
49	21849	American Automobile Ins Co		3.85	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	3.87	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	3.87	07/01/2004
52	21709	Truck Ins Exch	Terr 4	3.87	07/01/2004
53	30104	Hartford Underwriters Ins Co		3.90	07/01/2004
54	19801	Argonaut Ins Co		3.96	04/01/2004
55	40827	Virginia Surety Co Inc		4.01	07/01/2004
56	13269	Zenith Ins Co	Terr 1	4.03	07/01/2004
57	23809	Granite State Ins Co		4.12	04/01/2004
58	19410	Commerce & Industry Ins Co		4.17	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8062 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	4.22	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	4.22	07/01/2004
61	21709	Truck Ins Exch	Terr 5	4.22	07/01/2004
62	29424	Hartford Cas Ins Co		4.27	07/01/2004
63	20443	Continental Cas Co		4.66	03/01/2004
64	35076	State Compensation Ins Fund		4.67	07/01/2004
65	21458	Employers Ins of Wausau		5.01	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8063 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		7.74	10/01/2004
2	22179	Republic Ind Co Of Amer		8.35	07/01/2004
3	10900	Preferred Employers Ins Co		8.76	07/01/2004
4	20427	American Cas Co Of Reading PA		9.05	04/01/2004
5	15032	Guideone Mut Ins Co		9.15	07/01/2004
6	40142	American Zurich Ins Co		9.33	07/01/2004
7	11555	Employers Direct Ins Co		9.42	06/10/2004
8	24147	Old Republic Ins Co		9.42	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	9.49	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	9.49	07/01/2004
11	21709	Truck Ins Exch	Terr 1	9.49	07/01/2004
12	11512	Employers Compensation Ins Co		9.50	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		9.80	07/01/2004
14	13269	Zenith Ins Co	Terr 3	9.94	07/01/2004
15	24988	Sentry Ins A Mut Co		10.02	04/01/2004
16	43753	Republic Ind Co of CA		10.10	07/01/2004
17	20281	Federal Ins Co		10.13	07/01/2004
18	23035	Liberty Mut Fire Ins Co		10.14	07/01/2004
19	23043	Liberty Mut Ins Co		10.14	07/01/2004
20	36790	Springfield Ins Co Inc		10.16	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	10.36	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	10.36	07/01/2004
23	21709	Truck Ins Exch	Terr 2	10.36	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	10.46	07/01/2004
25	21113	United States Fire Ins Co		10.56	07/01/2004
26	25682	Travelers Ind Co Of CT		10.60	07/01/2004
27	25674	Travelers Ind Co Of IL		10.60	07/01/2004
28	42269	Majestic Ins Co		10.89	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	10.90	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8063 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	10.90	07/01/2004
31	21709	Truck Ins Exch	Terr 3	10.90	07/01/2004
32	10120	Everest Natl Ins Co		10.94	07/01/2004
33	22667	Ace American Ins Co		10.94	07/01/2004
34	19682	Hartford Fire In Co		10.95	07/01/2004
35	25887	US Fidelity & Guaranty Co		10.95	07/01/2004
36	38733	Alaska Nat Ins Co		11.04	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		11.08	07/01/2004
38	24899	Alea North America Ins Co		11.17	07/01/2004
39	19380	American Home Assur Co		11.26	07/01/2004
40	19429	Insurance Co Of The State Of PA		11.26	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		11.26	07/01/2004
42	24678	Royal Ind Co		11.37	07/01/2004
43	29459	Twin City Fire Ins Co Co		11.53	07/01/2004
44	20532	Clarendon Natl Ins Co		11.64	07/01/2004
45	21806	Harbor Specialty Ins Co		11.64	07/01/2004
46	37303	Redland Ins Co		11.64	07/01/2004
47	16535	Zurich American Ins Co		11.66	07/01/2004
48	21849	American Automobile Ins Co		11.73	07/01/2004
49	11150	Arch Ins Co		11.91	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	11.99	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	11.99	07/01/2004
52	21709	Truck Ins Exch	Terr 4	11.99	07/01/2004
53	30104	Hartford Underwriters Ins Co		12.10	07/01/2004
54	19801	Argonaut Ins Co		12.31	04/01/2004
55	40827	Virginia Surety Co Inc		12.42	07/01/2004
56	13269	Zenith Ins Co	Terr 1	12.55	07/01/2004
57	23809	Granite State Ins Co		12.83	04/01/2004
58	19410	Commerce & Industry Ins Co		12.94	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8063 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	13.08	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	13.08	07/01/2004
61	21709	Truck Ins Exch	Terr 5	13.08	07/01/2004
62	29424	Hartford Cas Ins Co		13.26	07/01/2004
63	20443	Continental Cas Co		14.48	03/01/2004
64	35076	State Compensation Ins Fund		14.49	07/01/2004
65	21458	Employers Ins of Wausau		15.55	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8064 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		8.06	10/01/2004
2	22179	Republic Ind Co Of Amer		8.69	07/01/2004
3	10900	Preferred Employers Ins Co		9.12	07/01/2004
4	20427	American Cas Co Of Reading PA		9.43	04/01/2004
5	15032	Guideone Mut Ins Co		9.53	07/01/2004
6	40142	American Zurich Ins Co		9.72	07/01/2004
7	11555	Employers Direct Ins Co		9.81	06/10/2004
8	24147	Old Republic Ins Co		9.81	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	9.88	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	9.88	07/01/2004
11	21709	Truck Ins Exch	Terr 1	9.88	07/01/2004
12	11512	Employers Compensation Ins Co		9.89	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		10.21	07/01/2004
14	13269	Zenith Ins Co	Terr 3	10.35	07/01/2004
15	24988	Sentry Ins A Mut Co		10.44	04/01/2004
16	43753	Republic Ind Co of CA		10.52	07/01/2004
17	20281	Federal Ins Co		10.55	07/01/2004
18	23035	Liberty Mut Fire Ins Co		10.56	07/01/2004
19	23043	Liberty Mut Ins Co		10.56	07/01/2004
20	36790	Springfield Ins Co Inc		10.58	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	10.79	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	10.79	07/01/2004
23	21709	Truck Ins Exch	Terr 2	10.79	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	10.89	07/01/2004
25	21113	United States Fire Ins Co		11.00	07/01/2004
26	25682	Travelers Ind Co Of CT		11.04	07/01/2004
27	25674	Travelers Ind Co Of IL		11.04	07/01/2004
28	42269	Majestic Ins Co		11.34	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	11.36	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8064 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	11.36	07/01/2004
31	21709	Truck Ins Exch	Terr 3	11.36	07/01/2004
32	10120	Everest Natl Ins Co		11.39	07/01/2004
33	22667	Ace American Ins Co		11.40	07/01/2004
34	19682	Hartford Fire In Co		11.41	07/01/2004
35	25887	US Fidelity & Guaranty Co		11.41	07/01/2004
36	38733	Alaska Nat Ins Co		11.50	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		11.55	07/01/2004
38	24899	Alea North America Ins Co		11.64	07/01/2004
39	19380	American Home Assur Co		11.73	07/01/2004
40	19429	Insurance Co Of The State Of PA		11.73	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		11.73	07/01/2004
42	24678	Royal Ind Co		11.85	07/01/2004
43	29459	Twin City Fire Ins Co Co		12.01	07/01/2004
44	20532	Clarendon Natl Ins Co		12.13	07/01/2004
45	21806	Harbor Specialty Ins Co		12.13	07/01/2004
46	37303	Redland Ins Co		12.13	07/01/2004
47	16535	Zurich American Ins Co		12.14	07/01/2004
48	21849	American Automobile Ins Co		12.29	07/01/2004
49	11150	Arch Ins Co		12.40	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	12.49	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	12.49	07/01/2004
52	21709	Truck Ins Exch	Terr 4	12.49	07/01/2004
53	30104	Hartford Underwriters Ins Co		12.60	07/01/2004
54	19801	Argonaut Ins Co		12.82	04/01/2004
55	40827	Virginia Surety Co Inc		12.94	07/01/2004
56	13269	Zenith Ins Co	Terr 1	13.07	07/01/2004
57	23809	Granite State Ins Co		13.37	04/01/2004
58	19410	Commerce & Industry Ins Co		13.48	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8064 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	13.63	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	13.63	07/01/2004
61	21709	Truck Ins Exch	Terr 5	13.63	07/01/2004
62	29424	Hartford Cas Ins Co		13.81	07/01/2004
63	20443	Continental Cas Co		15.08	03/01/2004
64	35076	State Compensation Ins Fund		15.09	07/01/2004
65	21458	Employers Ins of Wausau		16.19	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8065 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		4.97	10/01/2004
2	22179	Republic Ind Co Of Amer		5.36	07/01/2004
3	20427	American Cas Co Of Reading PA		5.80	04/01/2004
4	15032	Guideone Mut Ins Co		5.88	07/01/2004
5	10900	Preferred Employers Ins Co		5.93	07/01/2004
6	40142	American Zurich Ins Co		5.99	07/01/2004
7	11555	Employers Direct Ins Co		6.05	06/10/2004
8	24147	Old Republic Ins Co		6.05	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	6.09	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	6.09	07/01/2004
11	21709	Truck Ins Exch	Terr 1	6.09	07/01/2004
12	11512	Employers Compensation Ins Co		6.10	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		6.29	07/01/2004
14	13269	Zenith Ins Co	Terr 3	6.37	07/01/2004
15	24988	Sentry Ins A Mut Co		6.42	04/01/2004
16	43753	Republic Ind Co of CA		6.48	07/01/2004
17	20281	Federal Ins Co		6.50	07/01/2004
18	23035	Liberty Mut Fire Ins Co		6.51	07/01/2004
19	23043	Liberty Mut Ins Co		6.51	07/01/2004
20	36790	Springfield Ins Co Inc		6.51	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	6.65	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	6.65	07/01/2004
23	21709	Truck Ins Exch	Terr 2	6.65	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	6.71	07/01/2004
25	21113	United States Fire Ins Co		6.78	07/01/2004
26	25682	Travelers Ind Co Of CT		6.80	07/01/2004
27	25674	Travelers Ind Co Of IL		6.80	07/01/2004
28	42269	Majestic Ins Co		6.99	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	7.00	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8065 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	7.00	07/01/2004
31	21709	Truck Ins Exch	Terr 3	7.00	07/01/2004
32	10120	Everest Natl Ins Co		7.02	07/01/2004
33	22667	Ace American Ins Co		7.02	07/01/2004
34	19682	Hartford Fire In Co		7.03	07/01/2004
35	25887	US Fidelity & Guaranty Co		7.03	07/01/2004
36	38733	Alaska Nat Ins Co		7.08	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		7.12	07/01/2004
38	24899	Alea North America Ins Co		7.17	07/01/2004
39	19380	American Home Assur Co		7.23	07/01/2004
40	19429	Insurance Co Of The State Of PA		7.23	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		7.23	07/01/2004
42	24678	Royal Ind Co		7.30	07/01/2004
43	29459	Twin City Fire Ins Co Co		7.40	07/01/2004
44	20532	Clarendon Natl Ins Co		7.47	07/01/2004
45	21806	Harbor Specialty Ins Co		7.47	07/01/2004
46	37303	Redland Ins Co		7.47	07/01/2004
47	16535	Zurich American Ins Co		7.48	07/01/2004
48	21849	American Automobile Ins Co		7.55	07/01/2004
49	11150	Arch Ins Co		7.64	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	7.70	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	7.70	07/01/2004
52	21709	Truck Ins Exch	Terr 4	7.70	07/01/2004
53	30104	Hartford Underwriters Ins Co		7.77	07/01/2004
54	19801	Argonaut Ins Co		7.89	04/01/2004
55	40827	Virginia Surety Co Inc		7.97	07/01/2004
56	13269	Zenith Ins Co	Terr 1	8.05	07/01/2004
57	23809	Granite State Ins Co		8.23	04/01/2004
58	19410	Commerce & Industry Ins Co		8.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8065 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	8.40	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	8.40	07/01/2004
61	21709	Truck Ins Exch	Terr 5	8.40	07/01/2004
62	29424	Hartford Cas Ins Co		8.51	07/01/2004
63	20443	Continental Cas Co		9.28	03/01/2004
64	35076	State Compensation Ins Fund		9.30	07/01/2004
65	21458	Employers Ins of Wausau		9.98	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8066 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		4.04	10/01/2004
2	22179	Republic Ind Co Of Amer		4.35	07/01/2004
3	20427	American Cas Co Of Reading PA		4.71	04/01/2004
4	15032	Guideone Mut Ins Co		4.77	07/01/2004
5	10900	Preferred Employers Ins Co		4.82	07/01/2004
6	40142	American Zurich Ins Co		4.86	07/01/2004
7	11555	Employers Direct Ins Co		4.91	06/10/2004
8	24147	Old Republic Ins Co		4.91	07/01/2004
9	11512	Employers Compensation Ins Co		4.95	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	4.95	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	4.95	07/01/2004
12	21709	Truck Ins Exch	Terr 1	4.95	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		5.11	07/01/2004
14	13269	Zenith Ins Co	Terr 3	5.18	07/01/2004
15	24988	Sentry Ins A Mut Co		5.22	04/01/2004
16	43753	Republic Ind Co of CA		5.27	07/01/2004
17	20281	Federal Ins Co		5.28	07/01/2004
18	23035	Liberty Mut Fire Ins Co		5.29	07/01/2004
19	23043	Liberty Mut Ins Co		5.29	07/01/2004
20	36790	Springfield Ins Co Inc		5.29	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	5.40	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	5.40	07/01/2004
23	21709	Truck Ins Exch	Terr 2	5.40	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	5.45	07/01/2004
25	21113	United States Fire Ins Co		5.51	07/01/2004
26	25682	Travelers Ind Co Of CT		5.53	07/01/2004
27	25674	Travelers Ind Co Of IL		5.53	07/01/2004
28	42269	Majestic Ins Co		5.68	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	5.69	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8066 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	5.69	07/01/2004
31	21709	Truck Ins Exch	Terr 3	5.69	07/01/2004
32	10120	Everest Natl Ins Co		5.70	07/01/2004
33	22667	Ace American Ins Co		5.71	07/01/2004
34	19682	Hartford Fire In Co		5.71	07/01/2004
35	25887	US Fidelity & Guaranty Co		5.71	07/01/2004
36	38733	Alaska Nat Ins Co		5.76	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		5.78	07/01/2004
38	24899	Alea North America Ins Co		5.83	07/01/2004
39	19380	American Home Assur Co		5.87	07/01/2004
40	19429	Insurance Co Of The State Of PA		5.87	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		5.87	07/01/2004
42	24678	Royal Ind Co		5.93	07/01/2004
43	29459	Twin City Fire Ins Co Co		6.01	07/01/2004
44	20532	Clarendon Natl Ins Co		6.07	07/01/2004
45	21806	Harbor Specialty Ins Co		6.07	07/01/2004
46	37303	Redland Ins Co		6.07	07/01/2004
47	16535	Zurich American Ins Co		6.08	07/01/2004
48	21849	American Automobile Ins Co		6.20	07/01/2004
49	11150	Arch Ins Co		6.21	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	6.25	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	6.25	07/01/2004
52	21709	Truck Ins Exch	Terr 4	6.25	07/01/2004
53	30104	Hartford Underwriters Ins Co		6.31	07/01/2004
54	19801	Argonaut Ins Co		6.41	04/01/2004
55	40827	Virginia Surety Co Inc		6.48	07/01/2004
56	13269	Zenith Ins Co	Terr 1	6.54	07/01/2004
57	23809	Granite State Ins Co		6.69	04/01/2004
58	19410	Commerce & Industry Ins Co		6.75	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8066 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	6.82	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	6.82	07/01/2004
61	21709	Truck Ins Exch	Terr 5	6.82	07/01/2004
62	29424	Hartford Cas Ins Co		6.91	07/01/2004
63	20443	Continental Cas Co		7.54	03/01/2004
64	35076	State Compensation Ins Fund		7.56	07/01/2004
65	21458	Employers Ins of Wausau		8.11	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8070 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		3.75	10/01/2004
2	22179	Republic Ind Co Of Amer		4.04	07/01/2004
3	10900	Preferred Employers Ins Co		4.24	07/01/2004
4	20427	American Cas Co Of Reading PA		4.39	04/01/2004
5	15032	Guideone Mut Ins Co		4.43	07/01/2004
6	40142	American Zurich Ins Co		4.52	07/01/2004
7	11555	Employers Direct Ins Co		4.56	06/10/2004
8	24147	Old Republic Ins Co		4.56	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	4.59	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	4.59	07/01/2004
11	21709	Truck Ins Exch	Terr 1	4.59	07/01/2004
12	11512	Employers Compensation Ins Co		4.60	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		4.75	07/01/2004
14	13269	Zenith Ins Co	Terr 3	4.82	07/01/2004
15	24988	Sentry Ins A Mut Co		4.86	04/01/2004
16	43753	Republic Ind Co of CA		4.89	07/01/2004
17	20281	Federal Ins Co		4.91	07/01/2004
18	23035	Liberty Mut Fire Ins Co		4.91	07/01/2004
19	23043	Liberty Mut Ins Co		4.91	07/01/2004
20	36790	Springfield Ins Co Inc		4.92	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	5.02	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	5.02	07/01/2004
23	21709	Truck Ins Exch	Terr 2	5.02	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	5.07	07/01/2004
25	21113	United States Fire Ins Co		5.12	07/01/2004
26	25682	Travelers Ind Co Of CT		5.13	07/01/2004
27	25674	Travelers Ind Co Of IL		5.13	07/01/2004
28	42269	Majestic Ins Co		5.27	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	5.28	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8070 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	5.28	07/01/2004
31	21709	Truck Ins Exch	Terr 3	5.28	07/01/2004
32	10120	Everest Natl Ins Co		5.30	07/01/2004
33	19682	Hartford Fire In Co		5.30	07/01/2004
34	25887	US Fidelity & Guaranty Co		5.30	07/01/2004
35	22667	Ace American Ins Co		5.30	07/01/2004
36	38733	Alaska Nat Ins Co		5.35	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		5.37	07/01/2004
38	24899	Alea North America Ins Co		5.41	07/01/2004
39	19380	American Home Assur Co		5.45	07/01/2004
40	19429	Insurance Co Of The State Of PA		5.45	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		5.45	07/01/2004
42	24678	Royal Ind Co		5.51	07/01/2004
43	29459	Twin City Fire Ins Co Co		5.58	07/01/2004
44	20532	Clarendon Natl Ins Co		5.64	07/01/2004
45	21806	Harbor Specialty Ins Co		5.64	07/01/2004
46	37303	Redland Ins Co		5.64	07/01/2004
47	16535	Zurich American Ins Co		5.65	07/01/2004
48	11150	Arch Ins Co		5.77	08/15/2004
49	21849	American Automobile Ins Co		5.78	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	5.81	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	5.81	07/01/2004
52	21709	Truck Ins Exch	Terr 4	5.81	07/01/2004
53	30104	Hartford Underwriters Ins Co		5.86	07/01/2004
54	19801	Argonaut Ins Co		5.97	04/01/2004
55	40827	Virginia Surety Co Inc		6.02	07/01/2004
56	13269	Zenith Ins Co	Terr 1	6.08	07/01/2004
57	23809	Granite State Ins Co		6.23	04/01/2004
58	19410	Commerce & Industry Ins Co		6.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8070 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	6.34	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	6.34	07/01/2004
61	21709	Truck Ins Exch	Terr 5	6.34	07/01/2004
62	29424	Hartford Cas Ins Co		6.42	07/01/2004
63	20443	Continental Cas Co		7.02	03/01/2004
64	35076	State Compensation Ins Fund		7.03	07/01/2004
65	21458	Employers Ins of Wausau		7.53	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8071 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.93	10/01/2004
2	22179	Republic Ind Co Of Amer		3.63	07/01/2004
3	10900	Preferred Employers Ins Co		3.81	07/01/2004
4	20427	American Cas Co Of Reading PA		3.94	04/01/2004
5	15032	Guideone Mut Ins Co		3.98	07/01/2004
6	40142	American Zurich Ins Co		4.06	07/01/2004
7	11555	Employers Direct Ins Co		4.10	06/10/2004
8	24147	Old Republic Ins Co		4.10	07/01/2004
9	11512	Employers Compensation Ins Co		4.13	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	4.13	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	4.13	07/01/2004
12	21709	Truck Ins Exch	Terr 1	4.13	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		4.27	07/01/2004
14	13269	Zenith Ins Co	Terr 3	4.32	07/01/2004
15	24988	Sentry Ins A Mut Co		4.36	04/01/2004
16	43753	Republic Ind Co of CA		4.40	07/01/2004
17	20281	Federal Ins Co		4.41	07/01/2004
18	23035	Liberty Mut Fire Ins Co		4.42	07/01/2004
19	23043	Liberty Mut Ins Co		4.42	07/01/2004
20	36790	Springfield Ins Co Inc		4.42	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	4.51	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	4.51	07/01/2004
23	21709	Truck Ins Exch	Terr 2	4.51	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	4.55	07/01/2004
25	21113	United States Fire Ins Co		4.60	07/01/2004
26	25682	Travelers Ind Co Of CT		4.61	07/01/2004
27	25674	Travelers Ind Co Of IL		4.61	07/01/2004
28	42269	Majestic Ins Co		4.74	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	4.75	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8071 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	4.75	07/01/2004
31	21709	Truck Ins Exch	Terr 3	4.75	07/01/2004
32	10120	Everest Natl Ins Co		4.76	07/01/2004
33	22667	Ace American Ins Co		4.76	07/01/2004
34	19682	Hartford Fire In Co		4.77	07/01/2004
35	25887	US Fidelity & Guaranty Co		4.77	07/01/2004
36	38733	Alaska Nat Ins Co		4.81	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		4.83	07/01/2004
38	24899	Alea North America Ins Co		4.86	07/01/2004
39	19380	American Home Assur Co		4.90	07/01/2004
40	19429	Insurance Co Of The State Of PA		4.90	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		4.90	07/01/2004
42	24678	Royal Ind Co		4.95	07/01/2004
43	29459	Twin City Fire Ins Co Co		5.02	07/01/2004
44	20532	Clarendon Natl Ins Co		5.07	07/01/2004
45	21806	Harbor Specialty Ins Co		5.07	07/01/2004
46	37303	Redland Ins Co		5.07	07/01/2004
47	16535	Zurich American Ins Co		5.07	07/01/2004
48	11150	Arch Ins Co		5.18	08/15/2004
49	21849	American Automobile Ins Co		5.22	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	5.22	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	5.22	07/01/2004
52	21709	Truck Ins Exch	Terr 4	5.22	07/01/2004
53	30104	Hartford Underwriters Ins Co		5.27	07/01/2004
54	19801	Argonaut Ins Co		5.36	04/01/2004
55	40827	Virginia Surety Co Inc		5.41	07/01/2004
56	13269	Zenith Ins Co	Terr 1	5.46	07/01/2004
57	23809	Granite State Ins Co		5.59	04/01/2004
58	19410	Commerce & Industry Ins Co		5.63	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8071 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	5.70	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	5.70	07/01/2004
61	21709	Truck Ins Exch	Terr 5	5.70	07/01/2004
62	29424	Hartford Cas Ins Co		5.77	07/01/2004
63	20443	Continental Cas Co		6.30	03/01/2004
64	35076	State Compensation Ins Fund		6.31	07/01/2004
65	21458	Employers Ins of Wausau		6.77	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8078 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		4.76	10/01/2004
2	22179	Republic Ind Co Of Amer		5.90	07/01/2004
3	20427	American Cas Co Of Reading PA		6.40	04/01/2004
4	15032	Guideone Mut Ins Co		6.47	07/01/2004
5	40142	American Zurich Ins Co		6.60	07/01/2004
6	11555	Employers Direct Ins Co		6.66	06/10/2004
7	24147	Old Republic Ins Co		6.66	07/01/2004
8	13269	Zenith Ins Co	Terr 3	6.68	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	6.71	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	6.71	07/01/2004
11	21709	Truck Ins Exch	Terr 1	6.71	07/01/2004
12	11512	Employers Compensation Ins Co		6.72	07/01/2004
13	10900	Preferred Employers Ins Co		6.88	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		6.93	07/01/2004
15	13269	Zenith Ins Co	Terr 2,4,5,6	7.03	07/01/2004
16	24988	Sentry Ins A Mut Co		7.09	04/01/2004
17	43753	Republic Ind Co of CA		7.14	07/01/2004
18	20281	Federal Ins Co		7.16	07/01/2004
19	23035	Liberty Mut Fire Ins Co		7.17	07/01/2004
20	23043	Liberty Mut Ins Co		7.17	07/01/2004
21	36790	Springfield Ins Co Inc		7.18	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	7.33	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	7.33	07/01/2004
24	21709	Truck Ins Exch	Terr 2	7.33	07/01/2004
25	21113	United States Fire Ins Co		7.46	07/01/2004
26	25682	Travelers Ind Co Of CT		7.50	07/01/2004
27	25674	Travelers Ind Co Of IL		7.50	07/01/2004
28	42269	Majestic Ins Co	Terr 2	7.70	07/01/2004
29	42269	Majestic Ins Co	Terr 3	7.70	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8078 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	42269	Majestic Ins Co	Terr 1	7.70	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	7.71	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	7.71	07/01/2004
33	21709	Truck Ins Exch	Terr 3	7.71	07/01/2004
34	10120	Everest Natl Ins Co		7.74	07/01/2004
35	22667	Ace American Ins Co		7.74	07/01/2004
36	19682	Hartford Fire In Co		7.74	07/01/2004
37	25887	US Fidelity & Guaranty Co		7.74	07/01/2004
38	38733	Alaska Nat Ins Co		7.81	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		7.84	07/01/2004
40	24899	Alea North America Ins Co		7.90	07/01/2004
41	19380	American Home Assur Co		7.96	07/01/2004
42	19429	Insurance Co Of The State Of PA		7.96	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		7.96	07/01/2004
44	24678	Royal Ind Co		8.04	07/01/2004
45	29459	Twin City Fire Ins Co Co		8.15	07/01/2004
46	20532	Clarendon Natl Ins Co		8.23	07/01/2004
47	21806	Harbor Specialty Ins Co		8.23	07/01/2004
48	37303	Redland Ins Co		8.23	07/01/2004
49	16535	Zurich American Ins Co		8.24	07/01/2004
50	11150	Arch Ins Co		8.42	08/15/2004
51	21849	American Automobile Ins Co		8.44	07/01/2004
52	13269	Zenith Ins Co	Terr 1	8.44	07/01/2004
53	21652	Farmers Ins Exch	Terr 4	8.48	07/01/2004
54	21687	Mid-Century Ins Co	Terr 4	8.48	07/01/2004
55	21709	Truck Ins Exch	Terr 4	8.48	07/01/2004
56	30104	Hartford Underwriters Ins Co		8.56	07/01/2004
57	19801	Argonaut Ins Co		8.70	04/01/2004
58	40827	Virginia Surety Co Inc		8.79	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8078 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		9.07	04/01/2004
60	19410	Commerce & Industry Ins Co		9.15	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	9.25	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	9.25	07/01/2004
63	21709	Truck Ins Exch	Terr 5	9.25	07/01/2004
64	29424	Hartford Cas Ins Co		9.38	07/01/2004
65	20443	Continental Cas Co		10.24	03/01/2004
66	35076	State Compensation Ins Fund		10.25	07/01/2004
67	21458	Employers Ins of Wausau		11.00	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8102 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.19	10/01/2004
2	22179	Republic Ind Co Of Amer		6.67	07/01/2004
3	20427	American Cas Co Of Reading PA		7.24	04/01/2004
4	15032	Guideone Mut Ins Co		7.32	07/01/2004
5	10900	Preferred Employers Ins Co		7.39	07/01/2004
6	40142	American Zurich Ins Co		7.46	07/01/2004
7	11555	Employers Direct Ins Co		7.53	06/10/2004
8	24147	Old Republic Ins Co		7.53	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	7.58	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	7.58	07/01/2004
11	21709	Truck Ins Exch	Terr 1	7.58	07/01/2004
12	11512	Employers Compensation Ins Co		7.59	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		7.83	07/01/2004
14	13269	Zenith Ins Co	Terr 3	7.94	07/01/2004
15	24988	Sentry Ins A Mut Co		8.01	04/01/2004
16	43753	Republic Ind Co of CA		8.07	07/01/2004
17	20281	Federal Ins Co		8.10	07/01/2004
18	23035	Liberty Mut Fire Ins Co		8.11	07/01/2004
19	23043	Liberty Mut Ins Co		8.11	07/01/2004
20	36790	Springfield Ins Co Inc		8.12	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	8.28	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	8.28	07/01/2004
23	21709	Truck Ins Exch	Terr 2	8.28	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	8.36	07/01/2004
25	21113	United States Fire Ins Co		8.45	07/01/2004
26	25682	Travelers Ind Co Of CT		8.47	07/01/2004
27	25674	Travelers Ind Co Of IL		8.47	07/01/2004
28	42269	Majestic Ins Co		8.70	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	8.72	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8102 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	8.72	07/01/2004
31	21709	Truck Ins Exch	Terr 3	8.72	07/01/2004
32	10120	Everest Natl Ins Co		8.74	07/01/2004
33	22667	Ace American Ins Co		8.75	07/01/2004
34	19682	Hartford Fire In Co		8.75	07/01/2004
35	25887	US Fidelity & Guaranty Co		8.75	07/01/2004
36	38733	Alaska Nat Ins Co		8.82	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		8.86	07/01/2004
38	24899	Alea North America Ins Co		8.93	07/01/2004
39	19380	American Home Assur Co		9.00	07/01/2004
40	19429	Insurance Co Of The State Of PA		9.00	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		9.00	07/01/2004
42	24678	Royal Ind Co		9.09	07/01/2004
43	29459	Twin City Fire Ins Co Co		9.22	07/01/2004
44	20532	Clarendon Natl Ins Co		9.31	07/01/2004
45	21806	Harbor Specialty Ins Co		9.31	07/01/2004
46	37303	Redland Ins Co		9.31	07/01/2004
47	16535	Zurich American Ins Co		9.32	07/01/2004
48	21849	American Automobile Ins Co		9.43	07/01/2004
49	11150	Arch Ins Co		9.52	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	9.59	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	9.59	07/01/2004
52	21709	Truck Ins Exch	Terr 4	9.59	07/01/2004
53	30104	Hartford Underwriters Ins Co		9.67	07/01/2004
54	19801	Argonaut Ins Co		9.84	04/01/2004
55	40827	Virginia Surety Co Inc		9.93	07/01/2004
56	13269	Zenith Ins Co	Terr 1	10.03	07/01/2004
57	23809	Granite State Ins Co		10.27	04/01/2004
58	19410	Commerce & Industry Ins Co		10.35	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8102 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	10.46	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	10.46	07/01/2004
61	21709	Truck Ins Exch	Terr 5	10.46	07/01/2004
62	29424	Hartford Cas Ins Co		10.60	07/01/2004
63	20443	Continental Cas Co		11.58	03/01/2004
64	35076	State Compensation Ins Fund		11.60	07/01/2004
65	21458	Employers Ins of Wausau		12.43	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8103 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		15.56	10/01/2004
2	22179	Republic Ind Co Of Amer		16.78	07/01/2004
3	20427	American Cas Co Of Reading PA		18.19	04/01/2004
4	15032	Guideone Mut Ins Co		18.40	07/01/2004
5	10900	Preferred Employers Ins Co		18.58	07/01/2004
6	40142	American Zurich Ins Co		18.75	07/01/2004
7	11555	Employers Direct Ins Co		18.94	06/10/2004
8	24147	Old Republic Ins Co		18.94	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	19.07	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	19.07	07/01/2004
11	21709	Truck Ins Exch	Terr 1	19.07	07/01/2004
12	11512	Employers Compensation Ins Co		19.09	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		19.70	07/01/2004
14	13269	Zenith Ins Co	Terr 3	19.98	07/01/2004
15	24988	Sentry Ins A Mut Co		20.14	04/01/2004
16	43753	Republic Ind Co of CA		20.30	07/01/2004
17	20281	Federal Ins Co		20.36	07/01/2004
18	23035	Liberty Mut Fire Ins Co		20.39	07/01/2004
19	23043	Liberty Mut Ins Co		20.39	07/01/2004
20	36790	Springfield Ins Co Inc		20.41	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	20.82	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	20.82	07/01/2004
23	21709	Truck Ins Exch	Terr 2	20.82	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	21.03	07/01/2004
25	21113	United States Fire Ins Co		21.24	07/01/2004
26	25682	Travelers Ind Co Of CT		21.31	07/01/2004
27	25674	Travelers Ind Co Of IL		21.31	07/01/2004
28	42269	Majestic Ins Co		21.89	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	21.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8103 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	21.92	07/01/2004
31	21709	Truck Ins Exch	Terr 3	21.92	07/01/2004
32	10120	Everest Natl Ins Co		21.99	07/01/2004
33	22667	Ace American Ins Co		22.00	07/01/2004
34	19682	Hartford Fire In Co		22.01	07/01/2004
35	25887	US Fidelity & Guaranty Co		22.01	07/01/2004
36	38733	Alaska Nat Ins Co		22.19	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		22.28	07/01/2004
38	24899	Alea North America Ins Co		22.46	07/01/2004
39	19380	American Home Assur Co		22.64	07/01/2004
40	19429	Insurance Co Of The State Of PA		22.64	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		22.64	07/01/2004
42	24678	Royal Ind Co		22.86	07/01/2004
43	29459	Twin City Fire Ins Co Co		23.18	07/01/2004
44	20532	Clarendon Natl Ins Co		23.41	07/01/2004
45	21806	Harbor Specialty Ins Co		23.41	07/01/2004
46	37303	Redland Ins Co		23.41	07/01/2004
47	16535	Zurich American Ins Co		23.43	07/01/2004
48	21849	American Automobile Ins Co		23.53	07/01/2004
49	11150	Arch Ins Co		23.93	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	24.11	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	24.11	07/01/2004
52	21709	Truck Ins Exch	Terr 4	24.11	07/01/2004
53	30104	Hartford Underwriters Ins Co		24.33	07/01/2004
54	19801	Argonaut Ins Co		24.74	04/01/2004
55	40827	Virginia Surety Co Inc		24.98	07/01/2004
56	13269	Zenith Ins Co	Terr 1	25.24	07/01/2004
57	23809	Granite State Ins Co		25.80	04/01/2004
58	19410	Commerce & Industry Ins Co		26.02	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8103 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	26.30	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	26.30	07/01/2004
61	21709	Truck Ins Exch	Terr 5	26.30	07/01/2004
62	29424	Hartford Cas Ins Co		26.65	07/01/2004
63	20443	Continental Cas Co		29.10	03/01/2004
64	35076	State Compensation Ins Fund		29.14	07/01/2004
65	21458	Employers Ins of Wausau		31.25	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8106 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		11.14	10/01/2004
2	22179	Republic Ind Co Of Amer		12.02	07/01/2004
3	20427	American Cas Co Of Reading PA		13.03	04/01/2004
4	15032	Guideone Mut Ins Co		13.18	07/01/2004
5	10900	Preferred Employers Ins Co		13.31	07/01/2004
6	40142	American Zurich Ins Co		13.43	07/01/2004
7	11555	Employers Direct Ins Co		13.57	06/10/2004
8	24147	Old Republic Ins Co		13.57	07/01/2004
9	11512	Employers Compensation Ins Co		13.67	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		14.11	07/01/2004
11	13269	Zenith Ins Co	Terr 3	14.31	07/01/2004
12	24988	Sentry Ins A Mut Co		14.42	04/01/2004
13	43753	Republic Ind Co of CA		14.54	07/01/2004
14	20281	Federal Ins Co		14.58	07/01/2004
15	23035	Liberty Mut Fire Ins Co		14.60	07/01/2004
16	23043	Liberty Mut Ins Co		14.60	07/01/2004
17	36790	Springfield Ins Co Inc		14.62	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	15.06	07/01/2004
19	21113	United States Fire Ins Co		15.20	07/01/2004
20	25682	Travelers Ind Co Of CT		15.26	07/01/2004
21	25674	Travelers Ind Co Of IL		15.26	07/01/2004
22	42269	Majestic Ins Co		15.68	07/01/2004
23	10120	Everest Natl Ins Co		15.75	07/01/2004
24	22667	Ace American Ins Co		15.76	07/01/2004
25	19682	Hartford Fire In Co		15.77	07/01/2004
26	25887	US Fidelity & Guaranty Co		15.77	07/01/2004
27	38733	Alaska Nat Ins Co		15.89	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		15.96	07/01/2004
29	24899	Alea North America Ins Co		16.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8106 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		16.21	07/01/2004
31	19429	Insurance Co Of The State Of PA		16.21	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		16.21	07/01/2004
33	24678	Royal Ind Co		16.37	07/01/2004
34	29459	Twin City Fire Ins Co Co		16.60	07/01/2004
35	20532	Clarendon Natl Ins Co		16.76	07/01/2004
36	21806	Harbor Specialty Ins Co		16.76	07/01/2004
37	37303	Redland Ins Co		16.76	07/01/2004
38	16535	Zurich American Ins Co		16.78	07/01/2004
39	21849	American Automobile Ins Co		16.80	07/01/2004
40	11150	Arch Ins Co		17.14	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	17.34	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	17.34	07/01/2004
43	21709	Truck Ins Exch	Terr 1	17.34	07/01/2004
44	30104	Hartford Underwriters Ins Co		17.42	07/01/2004
45	19801	Argonaut Ins Co		17.71	04/01/2004
46	40827	Virginia Surety Co Inc		17.89	07/01/2004
47	13269	Zenith Ins Co	Terr 1	18.07	07/01/2004
48	23809	Granite State Ins Co		18.47	04/01/2004
49	19410	Commerce & Industry Ins Co		18.63	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	18.94	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	18.94	07/01/2004
52	21709	Truck Ins Exch	Terr 2	18.94	07/01/2004
53	29424	Hartford Cas Ins Co		19.09	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	19.94	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	19.94	07/01/2004
56	21709	Truck Ins Exch	Terr 3	19.94	07/01/2004
57	20443	Continental Cas Co		20.84	03/01/2004
58	35076	State Compensation Ins Fund		20.87	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8106 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	21.93	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	21.93	07/01/2004
61	21709	Truck Ins Exch	Terr 4	21.93	07/01/2004
62	21458	Employers Ins of Wausau		22.38	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	23.92	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	23.92	07/01/2004
65	21709	Truck Ins Exch	Terr 5	23.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8107 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		7.33	10/01/2004
2	22179	Republic Ind Co Of Amer		7.90	07/01/2004
3	20427	American Cas Co Of Reading PA		8.56	04/01/2004
4	15032	Guideone Mut Ins Co		8.66	07/01/2004
5	10900	Preferred Employers Ins Co		8.75	07/01/2004
6	40142	American Zurich Ins Co		8.83	07/01/2004
7	11555	Employers Direct Ins Co		8.92	06/10/2004
8	24147	Old Republic Ins Co		8.92	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	8.98	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	8.98	07/01/2004
11	21709	Truck Ins Exch	Terr 1	8.98	07/01/2004
12	11512	Employers Compensation Ins Co		8.99	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		9.27	07/01/2004
14	13269	Zenith Ins Co	Terr 3	9.41	07/01/2004
15	24988	Sentry Ins A Mut Co		9.48	04/01/2004
16	43753	Republic Ind Co of CA		9.56	07/01/2004
17	20281	Federal Ins Co		9.59	07/01/2004
18	23035	Liberty Mut Fire Ins Co		9.60	07/01/2004
19	23043	Liberty Mut Ins Co		9.60	07/01/2004
20	36790	Springfield Ins Co Inc		9.61	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	9.80	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	9.80	07/01/2004
23	21709	Truck Ins Exch	Terr 2	9.80	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	9.90	07/01/2004
25	21113	United States Fire Ins Co		10.00	07/01/2004
26	25682	Travelers Ind Co Of CT		10.03	07/01/2004
27	25674	Travelers Ind Co Of IL		10.03	07/01/2004
28	42269	Majestic Ins Co		10.31	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	10.32	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8107 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	10.32	07/01/2004
31	21709	Truck Ins Exch	Terr 3	10.32	07/01/2004
32	10120	Everest Natl Ins Co		10.35	07/01/2004
33	22667	Ace American Ins Co		10.36	07/01/2004
34	19682	Hartford Fire In Co		10.36	07/01/2004
35	25887	US Fidelity & Guaranty Co		10.36	07/01/2004
36	38733	Alaska Nat Ins Co		10.45	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		10.49	07/01/2004
38	24899	Alea North America Ins Co		10.57	07/01/2004
39	19380	American Home Assur Co		10.66	07/01/2004
40	19429	Insurance Co Of The State Of PA		10.66	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		10.66	07/01/2004
42	24678	Royal Ind Co		10.76	07/01/2004
43	29459	Twin City Fire Ins Co Co		10.91	07/01/2004
44	20532	Clarendon Natl Ins Co		11.02	07/01/2004
45	21806	Harbor Specialty Ins Co		11.02	07/01/2004
46	37303	Redland Ins Co		11.02	07/01/2004
47	16535	Zurich American Ins Co		11.03	07/01/2004
48	21849	American Automobile Ins Co		11.11	07/01/2004
49	11150	Arch Ins Co		11.27	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	11.35	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	11.35	07/01/2004
52	21709	Truck Ins Exch	Terr 4	11.35	07/01/2004
53	30104	Hartford Underwriters Ins Co		11.45	07/01/2004
54	19801	Argonaut Ins Co		11.65	04/01/2004
55	40827	Virginia Surety Co Inc		11.76	07/01/2004
56	13269	Zenith Ins Co	Terr 1	11.88	07/01/2004
57	23809	Granite State Ins Co		12.14	04/01/2004
58	19410	Commerce & Industry Ins Co		12.25	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8107 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	12.38	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	12.38	07/01/2004
61	21709	Truck Ins Exch	Terr 5	12.38	07/01/2004
62	29424	Hartford Cas Ins Co		12.55	07/01/2004
63	20443	Continental Cas Co		13.70	03/01/2004
64	35076	State Compensation Ins Fund		13.72	07/01/2004
65	21458	Employers Ins of Wausau		14.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8110 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		4.78	10/01/2004
2	22179	Republic Ind Co Of Amer		5.16	07/01/2004
3	20427	American Cas Co Of Reading PA		5.59	04/01/2004
4	15032	Guideone Mut Ins Co		5.66	07/01/2004
5	40142	American Zurich Ins Co		5.77	07/01/2004
6	11555	Employers Direct Ins Co		5.82	06/10/2004
7	24147	Old Republic Ins Co		5.82	07/01/2004
8	11512	Employers Compensation Ins Co		5.87	07/01/2004
9	10900	Preferred Employers Ins Co		6.01	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		6.06	07/01/2004
11	13269	Zenith Ins Co	Terr 3	6.14	07/01/2004
12	24988	Sentry Ins A Mut Co		6.19	04/01/2004
13	43753	Republic Ind Co of CA		6.24	07/01/2004
14	20281	Federal Ins Co		6.26	07/01/2004
15	23035	Liberty Mut Fire Ins Co		6.27	07/01/2004
16	23043	Liberty Mut Ins Co		6.27	07/01/2004
17	36790	Springfield Ins Co Inc		6.27	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	6.46	07/01/2004
19	21113	United States Fire Ins Co		6.52	07/01/2004
20	25682	Travelers Ind Co Of CT		6.55	07/01/2004
21	25674	Travelers Ind Co Of IL		6.55	07/01/2004
22	42269	Majestic Ins Co		6.73	07/01/2004
23	10120	Everest Natl Ins Co		6.76	07/01/2004
24	22667	Ace American Ins Co		6.76	07/01/2004
25	19682	Hartford Fire In Co		6.77	07/01/2004
26	25887	US Fidelity & Guaranty Co		6.77	07/01/2004
27	38733	Alaska Nat Ins Co		6.82	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		6.85	07/01/2004
29	24899	Alea North America Ins Co		6.91	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8110 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		6.96	07/01/2004
31	19429	Insurance Co Of The State Of PA		6.96	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		6.96	07/01/2004
33	24678	Royal Ind Co		7.03	07/01/2004
34	29459	Twin City Fire Ins Co Co		7.13	07/01/2004
35	20532	Clarendon Natl Ins Co		7.20	07/01/2004
36	21806	Harbor Specialty Ins Co		7.20	07/01/2004
37	37303	Redland Ins Co		7.20	07/01/2004
38	16535	Zurich American Ins Co		7.21	07/01/2004
39	21849	American Automobile Ins Co		7.29	07/01/2004
40	11150	Arch Ins Co		7.36	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	7.45	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	7.45	07/01/2004
43	21709	Truck Ins Exch	Terr 1	7.45	07/01/2004
44	30104	Hartford Underwriters Ins Co		7.48	07/01/2004
45	19801	Argonaut Ins Co		7.60	04/01/2004
46	40827	Virginia Surety Co Inc		7.68	07/01/2004
47	13269	Zenith Ins Co	Terr 1	7.75	07/01/2004
48	23809	Granite State Ins Co		7.92	04/01/2004
49	19410	Commerce & Industry Ins Co		8.00	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	8.13	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	8.13	07/01/2004
52	21709	Truck Ins Exch	Terr 2	8.13	07/01/2004
53	29424	Hartford Cas Ins Co		8.20	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	8.56	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	8.56	07/01/2004
56	21709	Truck Ins Exch	Terr 3	8.56	07/01/2004
57	20443	Continental Cas Co		8.94	03/01/2004
58	35076	State Compensation Ins Fund		8.96	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8110 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	9.41	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	9.41	07/01/2004
61	21709	Truck Ins Exch	Terr 4	9.41	07/01/2004
62	21458	Employers Ins of Wausau		9.61	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	10.27	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	10.27	07/01/2004
65	21709	Truck Ins Exch	Terr 5	10.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8111 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		11.96	10/01/2004
2	22179	Republic Ind Co Of Amer		12.90	07/01/2004
3	10900	Preferred Employers Ins Co		13.53	07/01/2004
4	20427	American Cas Co Of Reading PA		13.98	04/01/2004
5	15032	Guideone Mut Ins Co		14.14	07/01/2004
6	40142	American Zurich Ins Co		14.41	07/01/2004
7	11555	Employers Direct Ins Co		14.56	06/10/2004
8	24147	Old Republic Ins Co		14.56	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	14.66	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	14.66	07/01/2004
11	21709	Truck Ins Exch	Terr 1	14.66	07/01/2004
12	11512	Employers Compensation Ins Co		14.67	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		15.14	07/01/2004
14	13269	Zenith Ins Co	Terr 3	15.35	07/01/2004
15	24988	Sentry Ins A Mut Co		15.47	04/01/2004
16	43753	Republic Ind Co of CA		15.60	07/01/2004
17	20281	Federal Ins Co		15.65	07/01/2004
18	23035	Liberty Mut Fire Ins Co		15.67	07/01/2004
19	23043	Liberty Mut Ins Co		15.67	07/01/2004
20	36790	Springfield Ins Co Inc		15.69	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	16.01	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	16.01	07/01/2004
23	21709	Truck Ins Exch	Terr 2	16.01	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	16.16	07/01/2004
25	21113	United States Fire Ins Co		16.33	07/01/2004
26	25682	Travelers Ind Co Of CT		16.38	07/01/2004
27	25674	Travelers Ind Co Of IL		16.38	07/01/2004
28	42269	Majestic Ins Co	Terr 1	16.83	07/01/2004
29	42269	Majestic Ins Co	Terr 2	16.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8111 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21652	Farmers Ins Exch	Terr 3	16.85	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	16.85	07/01/2004
32	21709	Truck Ins Exch	Terr 3	16.85	07/01/2004
33	10120	Everest Natl Ins Co		16.90	07/01/2004
34	22667	Ace American Ins Co		16.91	07/01/2004
35	19682	Hartford Fire In Co		16.92	07/01/2004
36	25887	US Fidelity & Guaranty Co		16.92	07/01/2004
37	38733	Alaska Nat Ins Co		17.06	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		17.13	07/01/2004
39	24899	Alea North America Ins Co		17.26	07/01/2004
40	19380	American Home Assur Co		17.40	07/01/2004
41	19429	Insurance Co Of The State Of PA		17.40	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		17.40	07/01/2004
43	24678	Royal Ind Co		17.57	07/01/2004
44	29459	Twin City Fire Ins Co Co		17.82	07/01/2004
45	21849	American Automobile Ins Co		17.99	07/01/2004
46	20532	Clarendon Natl Ins Co		17.99	07/01/2004
47	21806	Harbor Specialty Ins Co		17.99	07/01/2004
48	37303	Redland Ins Co		17.99	07/01/2004
49	16535	Zurich American Ins Co		18.01	07/01/2004
50	11150	Arch Ins Co		18.40	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	18.53	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	18.53	07/01/2004
53	21709	Truck Ins Exch	Terr 4	18.53	07/01/2004
54	30104	Hartford Underwriters Ins Co		18.70	07/01/2004
55	19801	Argonaut Ins Co		19.01	04/01/2004
56	40827	Virginia Surety Co Inc		19.20	07/01/2004
57	13269	Zenith Ins Co	Terr 1	19.39	07/01/2004
58	23809	Granite State Ins Co		19.81	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8111 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		20.00	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	20.22	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	20.22	07/01/2004
62	21709	Truck Ins Exch	Terr 5	20.22	07/01/2004
63	29424	Hartford Cas Ins Co		20.49	07/01/2004
64	20443	Continental Cas Co		22.36	03/01/2004
65	35076	State Compensation Ins Fund		22.40	07/01/2004
66	21458	Employers Ins of Wausau		24.02	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8113 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		20.68	10/01/2004
2	22179	Republic Ind Co Of Amer		22.30	07/01/2004
3	20427	American Cas Co Of Reading PA		24.16	04/01/2004
4	15032	Guideone Mut Ins Co		24.45	07/01/2004
5	40142	American Zurich Ins Co		24.92	07/01/2004
6	11555	Employers Direct Ins Co		25.17	06/10/2004
7	24147	Old Republic Ins Co		25.17	07/01/2004
8	11512	Employers Compensation Ins Co		25.37	07/01/2004
9	10900	Preferred Employers Ins Co		26.00	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		26.18	07/01/2004
11	13269	Zenith Ins Co	Terr 3	26.53	07/01/2004
12	24988	Sentry Ins A Mut Co		26.75	04/01/2004
13	43753	Republic Ind Co of CA		26.97	07/01/2004
14	20281	Federal Ins Co		27.06	07/01/2004
15	23035	Liberty Mut Fire Ins Co		27.10	07/01/2004
16	23043	Liberty Mut Ins Co		27.10	07/01/2004
17	36790	Springfield Ins Co Inc		27.12	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	27.93	07/01/2004
19	21113	United States Fire Ins Co		28.21	07/01/2004
20	25682	Travelers Ind Co Of CT		28.32	07/01/2004
21	25674	Travelers Ind Co Of IL		28.32	07/01/2004
22	42269	Majestic Ins Co		29.09	07/01/2004
23	10120	Everest Natl Ins Co		29.22	07/01/2004
24	22667	Ace American Ins Co		29.24	07/01/2004
25	19682	Hartford Fire In Co		29.25	07/01/2004
26	25887	US Fidelity & Guaranty Co		29.25	07/01/2004
27	38733	Alaska Nat Ins Co		29.49	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		29.61	07/01/2004
29	24899	Alea North America Ins Co		29.85	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8113 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		30.08	07/01/2004
31	19429	Insurance Co Of The State Of PA		30.08	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		30.08	07/01/2004
33	24678	Royal Ind Co		30.38	07/01/2004
34	29459	Twin City Fire Ins Co Co		30.80	07/01/2004
35	21849	American Automobile Ins Co		30.99	07/01/2004
36	20532	Clarendon Natl Ins Co		31.11	07/01/2004
37	21806	Harbor Specialty Ins Co		31.11	07/01/2004
38	37303	Redland Ins Co		31.11	07/01/2004
39	16535	Zurich American Ins Co		31.14	07/01/2004
40	11150	Arch Ins Co		31.81	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	32.18	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	32.18	07/01/2004
43	21709	Truck Ins Exch	Terr 1	32.18	07/01/2004
44	30104	Hartford Underwriters Ins Co		32.33	07/01/2004
45	40827	Virginia Surety Co Inc		32.47	07/01/2004
46	19801	Argonaut Ins Co		32.86	04/01/2004
47	13269	Zenith Ins Co	Terr 1	33.52	07/01/2004
48	23809	Granite State Ins Co		34.27	04/01/2004
49	19410	Commerce & Industry Ins Co		34.58	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	35.14	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	35.14	07/01/2004
52	21709	Truck Ins Exch	Terr 2	35.14	07/01/2004
53	29424	Hartford Cas Ins Co		35.42	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	36.99	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	36.99	07/01/2004
56	21709	Truck Ins Exch	Terr 3	36.99	07/01/2004
57	20443	Continental Cas Co		38.66	03/01/2004
58	35076	State Compensation Ins Fund		38.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8113 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	40.69	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	40.69	07/01/2004
61	21709	Truck Ins Exch	Terr 4	40.69	07/01/2004
62	21458	Employers Ins of Wausau		41.53	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	44.39	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	44.39	07/01/2004
65	21709	Truck Ins Exch	Terr 5	44.39	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8116 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		10.11	10/01/2004
2	22179	Republic Ind Co Of Amer		10.90	07/01/2004
3	10900	Preferred Employers Ins Co		11.44	07/01/2004
4	20427	American Cas Co Of Reading PA		11.81	04/01/2004
5	15032	Guideone Mut Ins Co		11.95	07/01/2004
6	40142	American Zurich Ins Co		12.18	07/01/2004
7	11555	Employers Direct Ins Co		12.31	06/10/2004
8	24147	Old Republic Ins Co		12.31	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	12.39	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	12.39	07/01/2004
11	21709	Truck Ins Exch	Terr 1	12.39	07/01/2004
12	11512	Employers Compensation Ins Co		12.40	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		12.80	07/01/2004
14	24988	Sentry Ins A Mut Co		13.08	04/01/2004
15	43753	Republic Ind Co of CA		13.19	07/01/2004
16	20281	Federal Ins Co		13.23	07/01/2004
17	23035	Liberty Mut Fire Ins Co		13.25	07/01/2004
18	23043	Liberty Mut Ins Co		13.25	07/01/2004
19	36790	Springfield Ins Co Inc		13.26	04/01/2004
20	21652	Farmers Ins Exch	Terr 2	13.53	07/01/2004
21	21687	Mid-Century Ins Co	Terr 2	13.53	07/01/2004
22	21709	Truck Ins Exch	Terr 2	13.53	07/01/2004
23	21113	United States Fire Ins Co		13.79	07/01/2004
24	25682	Travelers Ind Co Of CT		13.84	07/01/2004
25	25674	Travelers Ind Co Of IL		13.84	07/01/2004
26	42269	Majestic Ins Co		14.22	07/01/2004
27	21652	Farmers Ins Exch	Terr 3	14.24	07/01/2004
28	21687	Mid-Century Ins Co	Terr 3	14.24	07/01/2004
29	21709	Truck Ins Exch	Terr 3	14.24	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8116 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	13269	Zenith Ins Co	Terr 3	14.28	07/01/2004
31	10120	Everest Natl Ins Co		14.28	07/01/2004
32	22667	Ace American Ins Co		14.29	07/01/2004
33	19682	Hartford Fire In Co		14.30	07/01/2004
34	25887	US Fidelity & Guaranty Co		14.30	07/01/2004
35	38733	Alaska Nat Ins Co		14.42	07/01/2004
36	24767	St Paul Fire & Marine Ins Co		14.48	07/01/2004
37	24899	Alea North America Ins Co		14.59	07/01/2004
38	19380	American Home Assur Co		14.71	07/01/2004
39	19429	Insurance Co Of The State Of PA		14.71	07/01/2004
40	19445	National Union Fire Ins Co Of Pitts		14.71	07/01/2004
41	24678	Royal Ind Co		14.85	07/01/2004
42	13269	Zenith Ins Co	Terr 2,4,5,6	15.03	07/01/2004
43	29459	Twin City Fire Ins Co Co		15.06	07/01/2004
44	21849	American Automobile Ins Co		15.18	07/01/2004
45	20532	Clarendon Natl Ins Co		15.21	07/01/2004
46	21806	Harbor Specialty Ins Co		15.21	07/01/2004
47	37303	Redland Ins Co		15.21	07/01/2004
48	16535	Zurich American Ins Co		15.22	07/01/2004
49	11150	Arch Ins Co		15.55	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	15.66	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	15.66	07/01/2004
52	21709	Truck Ins Exch	Terr 4	15.66	07/01/2004
53	30104	Hartford Underwriters Ins Co		15.80	07/01/2004
54	19801	Argonaut Ins Co		16.07	04/01/2004
55	40827	Virginia Surety Co Inc		16.23	07/01/2004
56	23809	Granite State Ins Co		16.76	04/01/2004
57	19410	Commerce & Industry Ins Co		16.90	07/01/2004
58	21652	Farmers Ins Exch	Terr 5	17.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8116 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	17.09	07/01/2004
60	21709	Truck Ins Exch	Terr 5	17.09	07/01/2004
61	29424	Hartford Cas Ins Co		17.32	07/01/2004
62	13269	Zenith Ins Co	Terr 1	18.04	07/01/2004
63	20443	Continental Cas Co		18.90	03/01/2004
64	35076	State Compensation Ins Fund		18.94	07/01/2004
65	21458	Employers Ins of Wausau		20.30	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8117 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		12.80	10/01/2004
2	22179	Republic Ind Co Of Amer		13.80	07/01/2004
3	20427	American Cas Co Of Reading PA		14.96	04/01/2004
4	15032	Guideone Mut Ins Co		15.14	07/01/2004
5	40142	American Zurich Ins Co		15.43	07/01/2004
6	11555	Employers Direct Ins Co		15.58	06/10/2004
7	24147	Old Republic Ins Co		15.58	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	15.69	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	15.69	07/01/2004
10	21709	Truck Ins Exch	Terr 1	15.69	07/01/2004
11	11512	Employers Compensation Ins Co		15.70	07/01/2004
12	10900	Preferred Employers Ins Co		16.09	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		16.21	07/01/2004
14	13269	Zenith Ins Co	Terr 3	16.43	07/01/2004
15	24988	Sentry Ins A Mut Co		16.57	04/01/2004
16	43753	Republic Ind Co of CA		16.70	07/01/2004
17	20281	Federal Ins Co		16.75	07/01/2004
18	23035	Liberty Mut Fire Ins Co		16.77	07/01/2004
19	23043	Liberty Mut Ins Co		16.77	07/01/2004
20	36790	Springfield Ins Co Inc		16.79	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	17.13	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	17.13	07/01/2004
23	21709	Truck Ins Exch	Terr 2	17.13	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	17.29	07/01/2004
25	21113	United States Fire Ins Co		17.47	07/01/2004
26	25682	Travelers Ind Co Of CT		17.53	07/01/2004
27	25674	Travelers Ind Co Of IL		17.53	07/01/2004
28	42269	Majestic Ins Co		18.01	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	18.03	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8117 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	18.03	07/01/2004
31	21709	Truck Ins Exch	Terr 3	18.03	07/01/2004
32	10120	Everest Natl Ins Co		18.09	07/01/2004
33	22667	Ace American Ins Co		18.10	07/01/2004
34	19682	Hartford Fire In Co		18.11	07/01/2004
35	25887	US Fidelity & Guaranty Co		18.11	07/01/2004
36	38733	Alaska Nat Ins Co		18.25	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		18.33	07/01/2004
38	24899	Alea North America Ins Co		18.48	07/01/2004
39	19380	American Home Assur Co		18.62	07/01/2004
40	19429	Insurance Co Of The State Of PA		18.62	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		18.62	07/01/2004
42	24678	Royal Ind Co		18.81	07/01/2004
43	29459	Twin City Fire Ins Co Co		19.07	07/01/2004
44	20532	Clarendon Natl Ins Co		19.25	07/01/2004
45	21806	Harbor Specialty Ins Co		19.25	07/01/2004
46	37303	Redland Ins Co		19.25	07/01/2004
47	16535	Zurich American Ins Co		19.28	07/01/2004
48	21849	American Automobile Ins Co		19.34	07/01/2004
49	11150	Arch Ins Co		19.69	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	19.83	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	19.83	07/01/2004
52	21709	Truck Ins Exch	Terr 4	19.83	07/01/2004
53	30104	Hartford Underwriters Ins Co		20.01	07/01/2004
54	19801	Argonaut Ins Co		20.35	04/01/2004
55	40827	Virginia Surety Co Inc		20.55	07/01/2004
56	13269	Zenith Ins Co	Terr 1	20.75	07/01/2004
57	23809	Granite State Ins Co		21.23	04/01/2004
58	19410	Commerce & Industry Ins Co		21.40	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8117 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	21.64	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	21.64	07/01/2004
61	21709	Truck Ins Exch	Terr 5	21.64	07/01/2004
62	29424	Hartford Cas Ins Co		21.93	07/01/2004
63	20443	Continental Cas Co		23.94	03/01/2004
64	35076	State Compensation Ins Fund		23.97	07/01/2004
65	21458	Employers Ins of Wausau		25.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8204 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		20.68	10/01/2004
2	22179	Republic Ind Co Of Amer		22.30	07/01/2004
3	20427	American Cas Co Of Reading PA		24.16	04/01/2004
4	15032	Guideone Mut Ins Co		24.45	07/01/2004
5	40142	American Zurich Ins Co		24.92	07/01/2004
6	11555	Employers Direct Ins Co		25.17	06/10/2004
7	24147	Old Republic Ins Co		25.17	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	25.34	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	25.34	07/01/2004
10	21709	Truck Ins Exch	Terr 1	25.34	07/01/2004
11	11512	Employers Compensation Ins Co		25.37	07/01/2004
12	10900	Preferred Employers Ins Co		26.00	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		26.18	07/01/2004
14	13269	Zenith Ins Co	Terr 3	26.53	07/01/2004
15	24988	Sentry Ins A Mut Co		26.75	04/01/2004
16	43753	Republic Ind Co of CA		26.97	07/01/2004
17	20281	Federal Ins Co		27.06	07/01/2004
18	23035	Liberty Mut Fire Ins Co		27.10	07/01/2004
19	23043	Liberty Mut Ins Co		27.10	07/01/2004
20	36790	Springfield Ins Co Inc		27.12	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	27.67	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	27.67	07/01/2004
23	21709	Truck Ins Exch	Terr 2	27.67	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	27.93	07/01/2004
25	21113	United States Fire Ins Co		28.21	07/01/2004
26	25682	Travelers Ind Co Of CT		28.32	07/01/2004
27	25674	Travelers Ind Co Of IL		28.32	07/01/2004
28	42269	Majestic Ins Co	Terr 2	29.09	07/01/2004
29	42269	Majestic Ins Co	Terr 1	29.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8204 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21652	Farmers Ins Exch	Terr 3	29.13	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	29.13	07/01/2004
32	21709	Truck Ins Exch	Terr 3	29.13	07/01/2004
33	10120	Everest Natl Ins Co		29.22	07/01/2004
34	22667	Ace American Ins Co		29.24	07/01/2004
35	19682	Hartford Fire In Co		29.25	07/01/2004
36	25887	US Fidelity & Guaranty Co		29.25	07/01/2004
37	38733	Alaska Nat Ins Co		29.49	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		29.61	07/01/2004
39	24899	Alea North America Ins Co		29.85	07/01/2004
40	19380	American Home Assur Co		30.08	07/01/2004
41	19429	Insurance Co Of The State Of PA		30.08	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		30.08	07/01/2004
43	24678	Royal Ind Co		30.38	07/01/2004
44	29459	Twin City Fire Ins Co Co		30.80	07/01/2004
45	21849	American Automobile Ins Co		30.99	07/01/2004
46	20532	Clarendon Natl Ins Co		31.11	07/01/2004
47	21806	Harbor Specialty Ins Co		31.11	07/01/2004
48	37303	Redland Ins Co		31.11	07/01/2004
49	16535	Zurich American Ins Co		31.14	07/01/2004
50	11150	Arch Ins Co		31.81	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	32.04	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	32.04	07/01/2004
53	21709	Truck Ins Exch	Terr 4	32.04	07/01/2004
54	30104	Hartford Underwriters Ins Co		32.33	07/01/2004
55	19801	Argonaut Ins Co		32.86	04/01/2004
56	40827	Virginia Surety Co Inc		33.19	07/01/2004
57	13269	Zenith Ins Co	Terr 1	33.52	07/01/2004
58	23809	Granite State Ins Co		34.27	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8204 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		34.58	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	34.95	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	34.95	07/01/2004
62	21709	Truck Ins Exch	Terr 5	34.95	07/01/2004
63	29424	Hartford Cas Ins Co		35.42	07/01/2004
64	20443	Continental Cas Co		38.66	03/01/2004
65	35076	State Compensation Ins Fund		38.73	07/01/2004
66	21458	Employers Ins of Wausau		41.53	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8209 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		17.34	10/01/2004
2	22179	Republic Ind Co Of Amer		18.70	07/01/2004
3	20427	American Cas Co Of Reading PA		20.26	04/01/2004
4	15032	Guideone Mut Ins Co		20.51	07/01/2004
5	10900	Preferred Employers Ins Co		20.71	07/01/2004
6	40142	American Zurich Ins Co		20.90	07/01/2004
7	11555	Employers Direct Ins Co		21.11	06/10/2004
8	24147	Old Republic Ins Co		21.11	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	21.25	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	21.25	07/01/2004
11	21709	Truck Ins Exch	Terr 1	21.25	07/01/2004
12	11512	Employers Compensation Ins Co		21.28	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		21.96	07/01/2004
14	24988	Sentry Ins A Mut Co		22.43	04/01/2004
15	43753	Republic Ind Co of CA		22.62	07/01/2004
16	20281	Federal Ins Co		22.70	07/01/2004
17	23035	Liberty Mut Fire Ins Co		22.73	07/01/2004
18	23043	Liberty Mut Ins Co		22.73	07/01/2004
19	36790	Springfield Ins Co Inc		22.74	04/01/2004
20	21652	Farmers Ins Exch	Terr 2	23.21	07/01/2004
21	21687	Mid-Century Ins Co	Terr 2	23.21	07/01/2004
22	21709	Truck Ins Exch	Terr 2	23.21	07/01/2004
23	21113	United States Fire Ins Co		23.67	07/01/2004
24	25682	Travelers Ind Co Of CT		23.75	07/01/2004
25	25674	Travelers Ind Co Of IL		23.75	07/01/2004
26	42269	Majestic Ins Co		24.40	07/01/2004
27	21652	Farmers Ins Exch	Terr 3	24.43	07/01/2004
28	21687	Mid-Century Ins Co	Terr 3	24.43	07/01/2004
29	21709	Truck Ins Exch	Terr 3	24.43	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8209 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	13269	Zenith Ins Co	Terr 3	24.47	07/01/2004
31	10120	Everest Natl Ins Co		24.51	07/01/2004
32	22667	Ace American Ins Co		24.52	07/01/2004
33	19682	Hartford Fire In Co		24.54	07/01/2004
34	25887	US Fidelity & Guaranty Co		24.54	07/01/2004
35	38733	Alaska Nat Ins Co		24.73	07/01/2004
36	24767	St Paul Fire & Marine Ins Co		24.84	07/01/2004
37	24899	Alea North America Ins Co		25.03	07/01/2004
38	19380	American Home Assur Co		25.23	07/01/2004
39	19429	Insurance Co Of The State Of PA		25.23	07/01/2004
40	19445	National Union Fire Ins Co Of Pitts		25.23	07/01/2004
41	24678	Royal Ind Co		25.48	07/01/2004
42	13269	Zenith Ins Co	Terr 2,4,5,6	25.76	07/01/2004
43	29459	Twin City Fire Ins Co Co		25.83	07/01/2004
44	20532	Clarendon Natl Ins Co		26.09	07/01/2004
45	21806	Harbor Specialty Ins Co		26.09	07/01/2004
46	37303	Redland Ins Co		26.09	07/01/2004
47	16535	Zurich American Ins Co		26.12	07/01/2004
48	21849	American Automobile Ins Co		26.44	07/01/2004
49	11150	Arch Ins Co		26.68	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	26.87	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	26.87	07/01/2004
52	21709	Truck Ins Exch	Terr 4	26.87	07/01/2004
53	30104	Hartford Underwriters Ins Co		27.11	07/01/2004
54	19801	Argonaut Ins Co		27.56	04/01/2004
55	40827	Virginia Surety Co Inc		27.84	07/01/2004
56	23809	Granite State Ins Co		28.74	04/01/2004
57	19410	Commerce & Industry Ins Co		29.00	07/01/2004
58	21652	Farmers Ins Exch	Terr 5	29.32	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8209 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	29.32	07/01/2004
60	21709	Truck Ins Exch	Terr 5	29.32	07/01/2004
61	29424	Hartford Cas Ins Co		29.71	07/01/2004
62	13269	Zenith Ins Co	Terr 1	30.91	07/01/2004
63	20443	Continental Cas Co		32.42	03/01/2004
64	35076	State Compensation Ins Fund		32.48	07/01/2004
65	21458	Employers Ins of Wausau		34.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8215 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		22.78	10/01/2004
2	22179	Republic Ind Co Of Amer		24.56	07/01/2004
3	20427	American Cas Co Of Reading PA		26.63	04/01/2004
4	15032	Guideone Mut Ins Co		26.94	07/01/2004
5	10900	Preferred Employers Ins Co		27.21	07/01/2004
6	40142	American Zurich Ins Co		27.46	07/01/2004
7	11555	Employers Direct Ins Co		27.73	06/10/2004
8	24147	Old Republic Ins Co		27.73	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	27.92	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	27.92	07/01/2004
11	21709	Truck Ins Exch	Terr 1	27.92	07/01/2004
12	11512	Employers Compensation Ins Co		27.95	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		28.84	07/01/2004
14	13269	Zenith Ins Co	Terr 3	29.23	07/01/2004
15	24988	Sentry Ins A Mut Co		29.48	04/01/2004
16	43753	Republic Ind Co of CA		29.72	07/01/2004
17	20281	Federal Ins Co		29.81	07/01/2004
18	23035	Liberty Mut Fire Ins Co		29.85	07/01/2004
19	23043	Liberty Mut Ins Co		29.85	07/01/2004
20	36790	Springfield Ins Co Inc		29.88	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	30.49	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	30.49	07/01/2004
23	21709	Truck Ins Exch	Terr 2	30.49	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	30.77	07/01/2004
25	21113	United States Fire Ins Co		31.09	07/01/2004
26	25682	Travelers Ind Co Of CT		31.20	07/01/2004
27	25674	Travelers Ind Co Of IL		31.20	07/01/2004
28	42269	Majestic Ins Co	Terr 1	32.05	07/01/2004
29	42269	Majestic Ins Co	Terr 2	32.05	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8215 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21652	Farmers Ins Exch	Terr 3	32.09	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	32.09	07/01/2004
32	21709	Truck Ins Exch	Terr 3	32.09	07/01/2004
33	10120	Everest Natl Ins Co		32.19	07/01/2004
34	22667	Ace American Ins Co		32.21	07/01/2004
35	19682	Hartford Fire In Co		32.23	07/01/2004
36	25887	US Fidelity & Guaranty Co		32.23	07/01/2004
37	38733	Alaska Nat Ins Co		32.49	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		32.63	07/01/2004
39	24899	Alea North America Ins Co		32.88	07/01/2004
40	19380	American Home Assur Co		33.14	07/01/2004
41	19429	Insurance Co Of The State Of PA		33.14	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		33.14	07/01/2004
43	24678	Royal Ind Co		33.47	07/01/2004
44	29459	Twin City Fire Ins Co Co		33.93	07/01/2004
45	21849	American Automobile Ins Co		34.11	07/01/2004
46	20532	Clarendon Natl Ins Co		34.27	07/01/2004
47	21806	Harbor Specialty Ins Co		34.27	07/01/2004
48	37303	Redland Ins Co		34.27	07/01/2004
49	16535	Zurich American Ins Co		34.31	07/01/2004
50	11150	Arch Ins Co		35.04	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	35.30	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	35.30	07/01/2004
53	21709	Truck Ins Exch	Terr 4	35.30	07/01/2004
54	30104	Hartford Underwriters Ins Co		35.62	07/01/2004
55	19801	Argonaut Ins Co		36.21	04/01/2004
56	40827	Virginia Surety Co Inc		36.57	07/01/2004
57	13269	Zenith Ins Co	Terr 1	36.92	07/01/2004
58	23809	Granite State Ins Co		37.76	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8215 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		38.09	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	38.51	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	38.51	07/01/2004
62	21709	Truck Ins Exch	Terr 5	38.51	07/01/2004
63	29424	Hartford Cas Ins Co		39.03	07/01/2004
64	20443	Continental Cas Co		42.60	03/01/2004
65	35076	State Compensation Ins Fund		42.66	07/01/2004
66	21458	Employers Ins of Wausau		45.76	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8227 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		12.37	10/01/2004
2	22179	Republic Ind Co Of Amer		13.34	07/01/2004
3	20427	American Cas Co Of Reading PA		14.46	04/01/2004
4	15032	Guideone Mut Ins Co		14.63	07/01/2004
5	10900	Preferred Employers Ins Co		14.78	07/01/2004
6	40142	American Zurich Ins Co		14.91	07/01/2004
7	11555	Employers Direct Ins Co		15.06	06/10/2004
8	24147	Old Republic Ins Co		15.06	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	15.17	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	15.17	07/01/2004
11	21709	Truck Ins Exch	Terr 1	15.17	07/01/2004
12	11512	Employers Compensation Ins Co		15.18	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		15.67	07/01/2004
14	13269	Zenith Ins Co	Terr 3	15.87	07/01/2004
15	24988	Sentry Ins A Mut Co		16.01	04/01/2004
16	43753	Republic Ind Co of CA		16.14	07/01/2004
17	20281	Federal Ins Co		16.19	07/01/2004
18	23035	Liberty Mut Fire Ins Co		16.22	07/01/2004
19	23043	Liberty Mut Ins Co		16.22	07/01/2004
20	36790	Springfield Ins Co Inc		16.23	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	16.56	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	16.56	07/01/2004
23	21709	Truck Ins Exch	Terr 2	16.56	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	16.71	07/01/2004
25	21113	United States Fire Ins Co		16.89	07/01/2004
26	25682	Travelers Ind Co Of CT		16.95	07/01/2004
27	25674	Travelers Ind Co Of IL		16.95	07/01/2004
28	42269	Majestic Ins Co		17.41	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	17.43	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8227 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	17.43	07/01/2004
31	21709	Truck Ins Exch	Terr 3	17.43	07/01/2004
32	10120	Everest Natl Ins Co		17.49	07/01/2004
33	22667	Ace American Ins Co		17.50	07/01/2004
34	19682	Hartford Fire In Co		17.51	07/01/2004
35	25887	US Fidelity & Guaranty Co		17.51	07/01/2004
36	38733	Alaska Nat Ins Co		17.65	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		17.72	07/01/2004
38	24899	Alea North America Ins Co		17.86	07/01/2004
39	19380	American Home Assur Co		18.00	07/01/2004
40	19429	Insurance Co Of The State Of PA		18.00	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		18.00	07/01/2004
42	24678	Royal Ind Co		18.18	07/01/2004
43	29459	Twin City Fire Ins Co Co		18.43	07/01/2004
44	20532	Clarendon Natl Ins Co		18.61	07/01/2004
45	21806	Harbor Specialty Ins Co		18.61	07/01/2004
46	37303	Redland Ins Co		18.61	07/01/2004
47	21849	American Automobile Ins Co		18.64	07/01/2004
48	16535	Zurich American Ins Co		18.64	07/01/2004
49	11150	Arch Ins Co		19.03	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	19.17	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	19.17	07/01/2004
52	21709	Truck Ins Exch	Terr 4	19.17	07/01/2004
53	30104	Hartford Underwriters Ins Co		19.35	07/01/2004
54	19801	Argonaut Ins Co		19.67	04/01/2004
55	40827	Virginia Surety Co Inc		19.86	07/01/2004
56	13269	Zenith Ins Co	Terr 1	20.05	07/01/2004
57	23809	Granite State Ins Co		20.50	04/01/2004
58	19410	Commerce & Industry Ins Co		20.69	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8227 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	20.92	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	20.92	07/01/2004
61	21709	Truck Ins Exch	Terr 5	20.92	07/01/2004
62	29424	Hartford Cas Ins Co		21.20	07/01/2004
63	20443	Continental Cas Co		23.14	03/01/2004
64	35076	State Compensation Ins Fund		23.17	07/01/2004
65	21458	Employers Ins of Wausau		24.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8232 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		13.78	10/01/2004
2	22179	Republic Ind Co Of Amer		14.86	07/01/2004
3	20427	American Cas Co Of Reading PA		16.10	04/01/2004
4	15032	Guideone Mut Ins Co		16.29	07/01/2004
5	40142	American Zurich Ins Co		16.60	07/01/2004
6	11555	Employers Direct Ins Co		16.77	06/10/2004
7	24147	Old Republic Ins Co		16.77	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	16.88	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	16.88	07/01/2004
10	21709	Truck Ins Exch	Terr 1	16.88	07/01/2004
11	11512	Employers Compensation Ins Co		16.90	07/01/2004
12	10900	Preferred Employers Ins Co		17.32	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		17.44	07/01/2004
14	13269	Zenith Ins Co	Terr 3	17.68	07/01/2004
15	24988	Sentry Ins A Mut Co		17.83	04/01/2004
16	43753	Republic Ind Co of CA		17.97	07/01/2004
17	20281	Federal Ins Co		18.03	07/01/2004
18	23035	Liberty Mut Fire Ins Co		18.05	07/01/2004
19	23043	Liberty Mut Ins Co		18.05	07/01/2004
20	36790	Springfield Ins Co Inc		18.07	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	18.44	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	18.44	07/01/2004
23	21709	Truck Ins Exch	Terr 2	18.44	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	18.61	07/01/2004
25	21113	United States Fire Ins Co		18.80	07/01/2004
26	25682	Travelers Ind Co Of CT		18.87	07/01/2004
27	25674	Travelers Ind Co Of IL		18.87	07/01/2004
28	42269	Majestic Ins Co	Terr 2	19.38	07/01/2004
29	42269	Majestic Ins Co	Terr 1	19.38	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8232 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 3	19.38	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	19.41	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	19.41	07/01/2004
33	21709	Truck Ins Exch	Terr 3	19.41	07/01/2004
34	10120	Everest Natl Ins Co		19.47	07/01/2004
35	22667	Ace American Ins Co		19.48	07/01/2004
36	19682	Hartford Fire In Co		19.49	07/01/2004
37	25887	US Fidelity & Guaranty Co		19.49	07/01/2004
38	38733	Alaska Nat Ins Co		19.65	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		19.73	07/01/2004
40	24899	Alea North America Ins Co		19.89	07/01/2004
41	19380	American Home Assur Co		20.04	07/01/2004
42	19429	Insurance Co Of The State Of PA		20.04	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		20.04	07/01/2004
44	24678	Royal Ind Co		20.24	07/01/2004
45	29459	Twin City Fire Ins Co Co		20.52	07/01/2004
46	21849	American Automobile Ins Co		20.65	07/01/2004
47	20532	Clarendon Natl Ins Co		20.73	07/01/2004
48	21806	Harbor Specialty Ins Co		20.73	07/01/2004
49	37303	Redland Ins Co		20.73	07/01/2004
50	16535	Zurich American Ins Co		20.75	07/01/2004
51	11150	Arch Ins Co		21.19	08/15/2004
52	21652	Farmers Ins Exch	Terr 4	21.35	07/01/2004
53	21687	Mid-Century Ins Co	Terr 4	21.35	07/01/2004
54	21709	Truck Ins Exch	Terr 4	21.35	07/01/2004
55	30104	Hartford Underwriters Ins Co		21.54	07/01/2004
56	19801	Argonaut Ins Co		21.90	04/01/2004
57	40827	Virginia Surety Co Inc		22.12	07/01/2004
58	13269	Zenith Ins Co	Terr 1	22.33	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8232 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		22.84	04/01/2004
60	19410	Commerce & Industry Ins Co		23.04	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	23.29	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	23.29	07/01/2004
63	21709	Truck Ins Exch	Terr 5	23.29	07/01/2004
64	29424	Hartford Cas Ins Co		23.60	07/01/2004
65	20443	Continental Cas Co		25.76	03/01/2004
66	35076	State Compensation Ins Fund		25.81	07/01/2004
67	21458	Employers Ins of Wausau		27.67	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8264 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		15.99	10/01/2004
2	22179	Republic Ind Co Of Amer		17.24	07/01/2004
3	20427	American Cas Co Of Reading PA		18.69	04/01/2004
4	15032	Guideone Mut Ins Co		18.90	07/01/2004
5	40142	American Zurich Ins Co		19.27	07/01/2004
6	11555	Employers Direct Ins Co		19.46	06/10/2004
7	24147	Old Republic Ins Co		19.46	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	19.59	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	19.59	07/01/2004
10	21709	Truck Ins Exch	Terr 1	19.59	07/01/2004
11	11512	Employers Compensation Ins Co		19.61	07/01/2004
12	10900	Preferred Employers Ins Co		20.10	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		20.24	07/01/2004
14	13269	Zenith Ins Co	Terr 3	20.53	07/01/2004
15	24988	Sentry Ins A Mut Co		20.69	04/01/2004
16	43753	Republic Ind Co of CA		20.85	07/01/2004
17	20281	Federal Ins Co		20.92	07/01/2004
18	23035	Liberty Mut Fire Ins Co		20.95	07/01/2004
19	23043	Liberty Mut Ins Co		20.95	07/01/2004
20	36790	Springfield Ins Co Inc		20.97	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	21.39	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	21.39	07/01/2004
23	21709	Truck Ins Exch	Terr 2	21.39	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	21.61	07/01/2004
25	21113	United States Fire Ins Co		21.83	07/01/2004
26	25682	Travelers Ind Co Of CT		21.89	07/01/2004
27	25674	Travelers Ind Co Of IL		21.89	07/01/2004
28	42269	Majestic Ins Co	Terr 1	22.49	07/01/2004
29	42269	Majestic Ins Co	Terr 2	22.49	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8264 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 3	22.49	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	22.52	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	22.52	07/01/2004
33	21709	Truck Ins Exch	Terr 3	22.52	07/01/2004
34	10120	Everest Natl Ins Co		22.59	07/01/2004
35	22667	Ace American Ins Co		22.60	07/01/2004
36	19682	Hartford Fire In Co		22.62	07/01/2004
37	25887	US Fidelity & Guaranty Co		22.62	07/01/2004
38	38733	Alaska Nat Ins Co		22.80	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		22.89	07/01/2004
40	24899	Alea North America Ins Co		23.07	07/01/2004
41	19380	American Home Assur Co		23.25	07/01/2004
42	19429	Insurance Co Of The State Of PA		23.25	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		23.25	07/01/2004
44	24678	Royal Ind Co		23.49	07/01/2004
45	29459	Twin City Fire Ins Co Co		23.81	07/01/2004
46	21849	American Automobile Ins Co		23.97	07/01/2004
47	20532	Clarendon Natl Ins Co		24.05	07/01/2004
48	21806	Harbor Specialty Ins Co		24.05	07/01/2004
49	37303	Redland Ins Co		24.05	07/01/2004
50	16535	Zurich American Ins Co		24.07	07/01/2004
51	11150	Arch Ins Co		24.59	08/15/2004
52	21652	Farmers Ins Exch	Terr 4	24.77	07/01/2004
53	21687	Mid-Century Ins Co	Terr 4	24.77	07/01/2004
54	21709	Truck Ins Exch	Terr 4	24.77	07/01/2004
55	30104	Hartford Underwriters Ins Co		24.99	07/01/2004
56	19801	Argonaut Ins Co		25.42	04/01/2004
57	40827	Virginia Surety Co Inc		25.66	07/01/2004
58	13269	Zenith Ins Co	Terr 1	25.93	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8264 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		26.50	04/01/2004
60	19410	Commerce & Industry Ins Co		26.73	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	27.02	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	27.02	07/01/2004
63	21709	Truck Ins Exch	Terr 5	27.02	07/01/2004
64	29424	Hartford Cas Ins Co		27.38	07/01/2004
65	20443	Continental Cas Co		29.90	03/01/2004
66	35076	State Compensation Ins Fund		29.95	07/01/2004
67	21458	Employers Ins of Wausau		32.11	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8265 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		20.73	10/01/2004
2	22179	Republic Ind Co Of Amer		22.36	07/01/2004
3	20427	American Cas Co Of Reading PA		24.24	04/01/2004
4	15032	Guideone Mut Ins Co		24.52	07/01/2004
5	40142	American Zurich Ins Co		24.99	07/01/2004
6	11555	Employers Direct Ins Co		25.24	06/10/2004
7	24147	Old Republic Ins Co		25.24	07/01/2004
8	11512	Employers Compensation Ins Co		25.44	07/01/2004
9	10900	Preferred Employers Ins Co		26.07	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		26.25	07/01/2004
11	13269	Zenith Ins Co	Terr 3	26.62	07/01/2004
12	24988	Sentry Ins A Mut Co		26.84	04/01/2004
13	43753	Republic Ind Co of CA		27.05	07/01/2004
14	20281	Federal Ins Co		27.14	07/01/2004
15	23035	Liberty Mut Fire Ins Co		27.17	07/01/2004
16	23043	Liberty Mut Ins Co		27.17	07/01/2004
17	36790	Springfield Ins Co Inc		27.20	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	28.02	07/01/2004
19	21113	United States Fire Ins Co		28.31	07/01/2004
20	25682	Travelers Ind Co Of CT		28.40	07/01/2004
21	25674	Travelers Ind Co Of IL		28.40	07/01/2004
22	42269	Majestic Ins Co	Terr 1	29.17	07/01/2004
23	42269	Majestic Ins Co	Terr 2	29.17	07/01/2004
24	10120	Everest Natl Ins Co		29.30	07/01/2004
25	22667	Ace American Ins Co		29.32	07/01/2004
26	19682	Hartford Fire In Co		29.33	07/01/2004
27	25887	US Fidelity & Guaranty Co		29.33	07/01/2004
28	38733	Alaska Nat Ins Co		29.57	07/01/2004
29	24767	St Paul Fire & Marine Ins Co		29.70	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8265 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	24899	Alea North America Ins Co		29.93	07/01/2004
31	19380	American Home Assur Co		30.16	07/01/2004
32	19429	Insurance Co Of The State Of PA		30.16	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		30.16	07/01/2004
34	24678	Royal Ind Co		30.47	07/01/2004
35	29459	Twin City Fire Ins Co Co		30.89	07/01/2004
36	21849	American Automobile Ins Co		31.03	07/01/2004
37	20532	Clarendon Natl Ins Co		31.19	07/01/2004
38	21806	Harbor Specialty Ins Co		31.19	07/01/2004
39	37303	Redland Ins Co		31.19	07/01/2004
40	16535	Zurich American Ins Co		31.23	07/01/2004
41	11150	Arch Ins Co		31.90	08/15/2004
42	30104	Hartford Underwriters Ins Co		32.42	07/01/2004
43	19801	Argonaut Ins Co		32.96	04/01/2004
44	40827	Virginia Surety Co Inc		33.28	07/01/2004
45	13269	Zenith Ins Co	Terr 1	33.62	07/01/2004
46	23809	Granite State Ins Co		34.37	04/01/2004
47	21652	Farmers Ins Exch	Terr 1	34.56	07/01/2004
48	21687	Mid-Century Ins Co	Terr 1	34.56	07/01/2004
49	21709	Truck Ins Exch	Terr 1	34.56	07/01/2004
50	19410	Commerce & Industry Ins Co		34.67	07/01/2004
51	29424	Hartford Cas Ins Co		35.52	07/01/2004
52	21652	Farmers Ins Exch	Terr 2	37.74	07/01/2004
53	21687	Mid-Century Ins Co	Terr 2	37.74	07/01/2004
54	21709	Truck Ins Exch	Terr 2	37.74	07/01/2004
55	20443	Continental Cas Co		38.78	03/01/2004
56	35076	State Compensation Ins Fund		38.84	07/01/2004
57	21652	Farmers Ins Exch	Terr 3	39.72	07/01/2004
58	21687	Mid-Century Ins Co	Terr 3	39.72	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8265 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21709	Truck Ins Exch	Terr 3	39.72	07/01/2004
60	21458	Employers Ins of Wausau		41.65	07/01/2004
61	21652	Farmers Ins Exch	Terr 4	43.70	07/01/2004
62	21687	Mid-Century Ins Co	Terr 4	43.70	07/01/2004
63	21709	Truck Ins Exch	Terr 4	43.70	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	47.67	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	47.67	07/01/2004
66	21709	Truck Ins Exch	Terr 5	47.67	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8267 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		14.41	10/01/2004
2	22179	Republic Ind Co Of Amer		15.54	07/01/2004
3	20427	American Cas Co Of Reading PA		16.84	04/01/2004
4	15032	Guideone Mut Ins Co		17.04	07/01/2004
5	40142	American Zurich Ins Co		17.37	07/01/2004
6	11555	Employers Direct Ins Co		17.54	06/10/2004
7	24147	Old Republic Ins Co		17.54	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	17.66	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	17.66	07/01/2004
10	21709	Truck Ins Exch	Terr 1	17.66	07/01/2004
11	11512	Employers Compensation Ins Co		17.68	07/01/2004
12	10900	Preferred Employers Ins Co		18.12	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		18.24	07/01/2004
14	13269	Zenith Ins Co	Terr 3	18.49	07/01/2004
15	24988	Sentry Ins A Mut Co		18.64	04/01/2004
16	43753	Republic Ind Co of CA		18.80	07/01/2004
17	20281	Federal Ins Co		18.86	07/01/2004
18	23035	Liberty Mut Fire Ins Co		18.88	07/01/2004
19	23043	Liberty Mut Ins Co		18.88	07/01/2004
20	36790	Springfield Ins Co Inc		18.90	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	19.28	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	19.28	07/01/2004
23	21709	Truck Ins Exch	Terr 2	19.28	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	19.46	07/01/2004
25	21113	United States Fire Ins Co		19.66	07/01/2004
26	25682	Travelers Ind Co Of CT		19.73	07/01/2004
27	25674	Travelers Ind Co Of IL		19.73	07/01/2004
28	42269	Majestic Ins Co		20.27	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	20.30	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8267 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	20.30	07/01/2004
31	21709	Truck Ins Exch	Terr 3	20.30	07/01/2004
32	10120	Everest Natl Ins Co		20.36	07/01/2004
33	22667	Ace American Ins Co		20.37	07/01/2004
34	19682	Hartford Fire In Co		20.39	07/01/2004
35	25887	US Fidelity & Guaranty Co		20.39	07/01/2004
36	38733	Alaska Nat Ins Co		20.55	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		20.64	07/01/2004
38	24899	Alea North America Ins Co		20.80	07/01/2004
39	19380	American Home Assur Co		20.96	07/01/2004
40	19429	Insurance Co Of The State Of PA		20.96	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		20.96	07/01/2004
42	24678	Royal Ind Co		21.17	07/01/2004
43	29459	Twin City Fire Ins Co Co		21.46	07/01/2004
44	21849	American Automobile Ins Co		21.64	07/01/2004
45	20532	Clarendon Natl Ins Co		21.68	07/01/2004
46	21806	Harbor Specialty Ins Co		21.68	07/01/2004
47	37303	Redland Ins Co		21.68	07/01/2004
48	16535	Zurich American Ins Co		21.70	07/01/2004
49	11150	Arch Ins Co		22.17	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	22.33	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	22.33	07/01/2004
52	21709	Truck Ins Exch	Terr 4	22.33	07/01/2004
53	30104	Hartford Underwriters Ins Co		22.53	07/01/2004
54	19801	Argonaut Ins Co		22.90	04/01/2004
55	40827	Virginia Surety Co Inc		23.13	07/01/2004
56	13269	Zenith Ins Co	Terr 1	23.35	07/01/2004
57	23809	Granite State Ins Co		23.87	04/01/2004
58	19410	Commerce & Industry Ins Co		24.10	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8267 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	24.36	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	24.36	07/01/2004
61	21709	Truck Ins Exch	Terr 5	24.36	07/01/2004
62	29424	Hartford Cas Ins Co		24.68	07/01/2004
63	20443	Continental Cas Co		26.94	03/01/2004
64	35076	State Compensation Ins Fund		26.98	07/01/2004
65	21458	Employers Ins of Wausau		28.94	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8278 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	20443	Continental Cas Co		0.00	03/01/2004
2	36790	Springfield Ins Co Inc		0.00	04/01/2004
3	24147	Old Republic Ins Co		87.73	07/01/2004
4	25143	State Farm Fire And Cas Co		88.79	10/01/2004
5	24988	Sentry Ins A Mut Co		94.33	04/01/2004
6	22179	Republic Ind Co Of Amer		108.79	07/01/2004
7	15032	Guideone Mut Ins Co		115.31	07/01/2004
8	20427	American Cas Co Of Reading PA		117.91	04/01/2004
9	40142	American Zurich Ins Co		121.59	07/01/2004
10	11555	Employers Direct Ins Co		122.82	06/10/2004
11	11512	Employers Compensation Ins Co		123.79	07/01/2004
12	10900	Preferred Employers Ins Co		126.85	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		127.73	07/01/2004
14	13269	Zenith Ins Co	Terr 3	129.48	07/01/2004
15	43753	Republic Ind Co of CA		131.60	07/01/2004
16	23035	Liberty Mut Fire Ins Co		132.21	07/01/2004
17	23043	Liberty Mut Ins Co		132.21	07/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	136.29	07/01/2004
19	25682	Travelers Ind Co Of CT		138.00	07/01/2004
20	25674	Travelers Ind Co Of IL		138.00	07/01/2004
21	42269	Majestic Ins Co		141.95	07/01/2004
22	10120	Everest Natl Ins Co		142.56	07/01/2004
23	19682	Hartford Fire In Co		142.74	07/01/2004
24	25887	US Fidelity & Guaranty Co		143.00	07/01/2004
25	38733	Alaska Nat Ins Co		143.88	07/01/2004
26	24767	St Paul Fire & Marine Ins Co		144.00	07/01/2004
27	24899	Alea North America Ins Co		145.63	07/01/2004
28	19380	American Home Assur Co		146.77	07/01/2004
29	19429	Insurance Co Of The State Of PA		146.77	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8278 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	19445	National Union Fire Ins Co Of Pitts		146.77	07/01/2004
31	29459	Twin City Fire Ins Co Co		150.28	07/01/2004
32	16535	Zurich American Ins Co		151.95	07/01/2004
33	20532	Clarendon Natl Ins Co		152.00	07/01/2004
34	21806	Harbor Specialty Ins Co		152.00	07/01/2004
35	37303	Redland Ins Co		152.00	07/01/2004
36	21849	American Automobile Ins Co		153.25	07/01/2004
37	11150	Arch Ins Co		155.19	08/15/2004
38	30104	Hartford Underwriters Ins Co		157.74	07/01/2004
39	19801	Argonaut Ins Co		160.36	04/01/2004
40	40827	Virginia Surety Co Inc		161.95	07/01/2004
41	13269	Zenith Ins Co	Terr 1	163.55	07/01/2004
42	23809	Granite State Ins Co		167.22	04/01/2004
43	21652	Farmers Ins Exch	Terr 1	168.16	07/01/2004
44	21687	Mid-Century Ins Co	Terr 1	168.16	07/01/2004
45	21709	Truck Ins Exch	Terr 1	168.16	07/01/2004
46	19410	Commerce & Industry Ins Co		168.70	07/01/2004
47	29424	Hartford Cas Ins Co		172.83	07/01/2004
48	21652	Farmers Ins Exch	Terr 2	183.62	07/01/2004
49	21687	Mid-Century Ins Co	Terr 2	183.62	07/01/2004
50	21709	Truck Ins Exch	Terr 2	183.62	07/01/2004
51	35076	State Compensation Ins Fund		188.94	07/01/2004
52	21652	Farmers Ins Exch	Terr 3	193.29	07/01/2004
53	21687	Mid-Century Ins Co	Terr 3	193.29	07/01/2004
54	21709	Truck Ins Exch	Terr 3	193.29	07/01/2004
55	21458	Employers Ins of Wausau		202.66	07/01/2004
56	21652	Farmers Ins Exch	Terr 4	212.62	07/01/2004
57	21687	Mid-Century Ins Co	Terr 4	212.62	07/01/2004
58	21709	Truck Ins Exch	Terr 4	212.62	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8278 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	231.94	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	231.94	07/01/2004
61	21709	Truck Ins Exch	Terr 5	231.94	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8286 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		14.63	10/01/2004
2	22179	Republic Ind Co Of Amer		15.77	07/01/2004
3	20427	American Cas Co Of Reading PA		17.10	04/01/2004
4	15032	Guideone Mut Ins Co		17.30	07/01/2004
5	40142	American Zurich Ins Co		17.63	07/01/2004
6	11555	Employers Direct Ins Co		17.81	06/10/2004
7	24147	Old Republic Ins Co		17.81	07/01/2004
8	11512	Employers Compensation Ins Co		17.95	07/01/2004
9	37478	Hartford Ins Co Of The Midwest		18.52	07/01/2004
10	24988	Sentry Ins A Mut Co		18.93	04/01/2004
11	43753	Republic Ind Co of CA		19.08	07/01/2004
12	20281	Federal Ins Co		19.14	07/01/2004
13	23035	Liberty Mut Fire Ins Co		19.17	07/01/2004
14	23043	Liberty Mut Ins Co		19.17	07/01/2004
15	36790	Springfield Ins Co Inc		19.19	04/01/2004
16	21113	United States Fire Ins Co		19.98	07/01/2004
17	25682	Travelers Ind Co Of CT		20.03	07/01/2004
18	25674	Travelers Ind Co Of IL		20.03	07/01/2004
19	42269	Majestic Ins Co	Terr 1	20.58	07/01/2004
20	42269	Majestic Ins Co	Terr 2	20.58	07/01/2004
21	13269	Zenith Ins Co	Terr 3	20.65	07/01/2004
22	10120	Everest Natl Ins Co		20.67	07/01/2004
23	22667	Ace American Ins Co		20.68	07/01/2004
24	19682	Hartford Fire In Co		20.70	07/01/2004
25	25887	US Fidelity & Guaranty Co		20.70	07/01/2004
26	38733	Alaska Nat Ins Co		20.86	07/01/2004
27	24767	St Paul Fire & Marine Ins Co		20.95	07/01/2004
28	24899	Alea North America Ins Co		21.12	07/01/2004
29	19380	American Home Assur Co		21.28	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8286 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19429	Insurance Co Of The State Of PA		21.28	07/01/2004
31	19445	National Union Fire Ins Co Of Pitts		21.28	07/01/2004
32	24678	Royal Ind Co		21.49	07/01/2004
33	13269	Zenith Ins Co	Terr 2,4,5,6	21.74	07/01/2004
34	29459	Twin City Fire Ins Co Co		21.79	07/01/2004
35	20532	Clarendon Natl Ins Co		22.01	07/01/2004
36	21806	Harbor Specialty Ins Co		22.01	07/01/2004
37	37303	Redland Ins Co		22.01	07/01/2004
38	16535	Zurich American Ins Co		22.03	07/01/2004
39	21849	American Automobile Ins Co		22.23	07/01/2004
40	11150	Arch Ins Co		22.50	08/15/2004
41	30104	Hartford Underwriters Ins Co		22.87	07/01/2004
42	19801	Argonaut Ins Co		23.26	04/01/2004
43	40827	Virginia Surety Co Inc		23.48	07/01/2004
44	23809	Granite State Ins Co		24.25	04/01/2004
45	21652	Farmers Ins Exch	Terr 1	24.38	07/01/2004
46	21687	Mid-Century Ins Co	Terr 1	24.38	07/01/2004
47	21709	Truck Ins Exch	Terr 1	24.38	07/01/2004
48	19410	Commerce & Industry Ins Co		24.46	07/01/2004
49	29424	Hartford Cas Ins Co		25.06	07/01/2004
50	13269	Zenith Ins Co	Terr 1	26.09	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	26.62	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	26.62	07/01/2004
53	21709	Truck Ins Exch	Terr 2	26.62	07/01/2004
54	20443	Continental Cas Co		27.36	03/01/2004
55	35076	State Compensation Ins Fund		27.40	07/01/2004
56	10900	Preferred Employers Ins Co		27.59	07/01/2004
57	21652	Farmers Ins Exch	Terr 3	28.02	07/01/2004
58	21687	Mid-Century Ins Co	Terr 3	28.02	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8286 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21709	Truck Ins Exch	Terr 3	28.02	07/01/2004
60	21458	Employers Ins of Wausau		29.38	07/01/2004
61	21652	Farmers Ins Exch	Terr 4	30.83	07/01/2004
62	21687	Mid-Century Ins Co	Terr 4	30.83	07/01/2004
63	21709	Truck Ins Exch	Terr 4	30.83	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	33.63	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	33.63	07/01/2004
66	21709	Truck Ins Exch	Terr 5	33.63	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8290 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		10.32	10/01/2004
2	22179	Republic Ind Co Of Amer		11.12	07/01/2004
3	20427	American Cas Co Of Reading PA		12.06	04/01/2004
4	15032	Guideone Mut Ins Co		12.20	07/01/2004
5	10900	Preferred Employers Ins Co		12.32	07/01/2004
6	40142	American Zurich Ins Co		12.43	07/01/2004
7	11555	Employers Direct Ins Co		12.56	06/10/2004
8	24147	Old Republic Ins Co		12.56	07/01/2004
9	11512	Employers Compensation Ins Co		12.66	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		13.06	07/01/2004
11	13269	Zenith Ins Co	Terr 3	13.24	07/01/2004
12	24988	Sentry Ins A Mut Co		13.36	04/01/2004
13	43753	Republic Ind Co of CA		13.46	07/01/2004
14	20281	Federal Ins Co		13.50	07/01/2004
15	23035	Liberty Mut Fire Ins Co		13.52	07/01/2004
16	23043	Liberty Mut Ins Co		13.52	07/01/2004
17	36790	Springfield Ins Co Inc		13.54	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	13.94	07/01/2004
19	21113	United States Fire Ins Co		14.08	07/01/2004
20	25682	Travelers Ind Co Of CT		14.13	07/01/2004
21	25674	Travelers Ind Co Of IL		14.13	07/01/2004
22	42269	Majestic Ins Co		14.51	07/01/2004
23	10120	Everest Natl Ins Co		14.58	07/01/2004
24	22667	Ace American Ins Co		14.59	07/01/2004
25	19682	Hartford Fire In Co		14.59	07/01/2004
26	25887	US Fidelity & Guaranty Co		14.59	07/01/2004
27	38733	Alaska Nat Ins Co		14.71	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		14.77	07/01/2004
29	24899	Alea North America Ins Co		14.89	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8290 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		15.01	07/01/2004
31	19429	Insurance Co Of The State Of PA		15.01	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		15.01	07/01/2004
33	24678	Royal Ind Co		15.16	07/01/2004
34	29459	Twin City Fire Ins Co Co		15.37	07/01/2004
35	20532	Clarendon Natl Ins Co		15.52	07/01/2004
36	21806	Harbor Specialty Ins Co		15.52	07/01/2004
37	37303	Redland Ins Co		15.52	07/01/2004
38	16535	Zurich American Ins Co		15.54	07/01/2004
39	21849	American Automobile Ins Co		15.67	07/01/2004
40	11150	Arch Ins Co		15.87	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	16.06	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	16.06	07/01/2004
43	21709	Truck Ins Exch	Terr 1	16.06	07/01/2004
44	30104	Hartford Underwriters Ins Co		16.13	07/01/2004
45	19801	Argonaut Ins Co		16.41	04/01/2004
46	40827	Virginia Surety Co Inc		16.56	07/01/2004
47	13269	Zenith Ins Co	Terr 1	16.73	07/01/2004
48	23809	Granite State Ins Co		17.10	04/01/2004
49	19410	Commerce & Industry Ins Co		17.25	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	17.53	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	17.53	07/01/2004
52	21709	Truck Ins Exch	Terr 2	17.53	07/01/2004
53	29424	Hartford Cas Ins Co		17.67	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	18.45	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	18.45	07/01/2004
56	21709	Truck Ins Exch	Terr 3	18.45	07/01/2004
57	20443	Continental Cas Co		19.30	03/01/2004
58	35076	State Compensation Ins Fund		19.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8290 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	20.30	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	20.30	07/01/2004
61	21709	Truck Ins Exch	Terr 4	20.30	07/01/2004
62	21458	Employers Ins of Wausau		20.72	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	22.15	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	22.15	07/01/2004
65	21709	Truck Ins Exch	Terr 5	22.15	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8291 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		10.98	10/01/2004
2	22179	Republic Ind Co Of Amer		11.84	07/01/2004
3	20427	American Cas Co Of Reading PA		12.84	04/01/2004
4	15032	Guideone Mut Ins Co		12.99	07/01/2004
5	10900	Preferred Employers Ins Co		13.12	07/01/2004
6	40142	American Zurich Ins Co		13.24	07/01/2004
7	11555	Employers Direct Ins Co		13.37	06/10/2004
8	24147	Old Republic Ins Co		13.37	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	13.46	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	13.46	07/01/2004
11	21709	Truck Ins Exch	Terr 1	13.46	07/01/2004
12	11512	Employers Compensation Ins Co		13.48	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		13.90	07/01/2004
14	13269	Zenith Ins Co	Terr 3	14.10	07/01/2004
15	24988	Sentry Ins A Mut Co		14.21	04/01/2004
16	43753	Republic Ind Co of CA		14.33	07/01/2004
17	20281	Federal Ins Co		14.37	07/01/2004
18	23035	Liberty Mut Fire Ins Co		14.39	07/01/2004
19	23043	Liberty Mut Ins Co		14.39	07/01/2004
20	36790	Springfield Ins Co Inc		14.41	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	14.70	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	14.70	07/01/2004
23	21709	Truck Ins Exch	Terr 2	14.70	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	14.84	07/01/2004
25	21113	United States Fire Ins Co		14.99	07/01/2004
26	25682	Travelers Ind Co Of CT		15.04	07/01/2004
27	25674	Travelers Ind Co Of IL		15.04	07/01/2004
28	42269	Majestic Ins Co		15.45	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	15.47	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8291 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	15.47	07/01/2004
31	21709	Truck Ins Exch	Terr 3	15.47	07/01/2004
32	10120	Everest Natl Ins Co		15.52	07/01/2004
33	22667	Ace American Ins Co		15.53	07/01/2004
34	19682	Hartford Fire In Co		15.54	07/01/2004
35	25887	US Fidelity & Guaranty Co		15.54	07/01/2004
36	38733	Alaska Nat Ins Co		15.66	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		15.73	07/01/2004
38	24899	Alea North America Ins Co		15.85	07/01/2004
39	19380	American Home Assur Co		15.98	07/01/2004
40	19429	Insurance Co Of The State Of PA		15.98	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		15.98	07/01/2004
42	24678	Royal Ind Co		16.14	07/01/2004
43	29459	Twin City Fire Ins Co Co		16.36	07/01/2004
44	20532	Clarendon Natl Ins Co		16.52	07/01/2004
45	21806	Harbor Specialty Ins Co		16.52	07/01/2004
46	37303	Redland Ins Co		16.52	07/01/2004
47	16535	Zurich American Ins Co		16.54	07/01/2004
48	21849	American Automobile Ins Co		16.63	07/01/2004
49	11150	Arch Ins Co		16.89	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	17.02	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	17.02	07/01/2004
52	21709	Truck Ins Exch	Terr 4	17.02	07/01/2004
53	30104	Hartford Underwriters Ins Co		17.17	07/01/2004
54	19801	Argonaut Ins Co		17.46	04/01/2004
55	40827	Virginia Surety Co Inc		17.63	07/01/2004
56	13269	Zenith Ins Co	Terr 1	17.81	07/01/2004
57	23809	Granite State Ins Co		18.20	04/01/2004
58	19410	Commerce & Industry Ins Co		18.36	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8291 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	18.57	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	18.57	07/01/2004
61	21709	Truck Ins Exch	Terr 5	18.57	07/01/2004
62	29424	Hartford Cas Ins Co		18.81	07/01/2004
63	20443	Continental Cas Co		20.54	03/01/2004
64	35076	State Compensation Ins Fund		20.57	07/01/2004
65	21458	Employers Ins of Wausau		22.06	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8292 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		13.52	10/01/2004
2	22179	Republic Ind Co Of Amer		14.58	07/01/2004
3	20427	American Cas Co Of Reading PA		15.80	04/01/2004
4	15032	Guideone Mut Ins Co		15.99	07/01/2004
5	40142	American Zurich Ins Co		16.30	07/01/2004
6	11555	Employers Direct Ins Co		16.46	06/10/2004
7	24147	Old Republic Ins Co		16.46	07/01/2004
8	11512	Employers Compensation Ins Co		16.59	07/01/2004
9	10900	Preferred Employers Ins Co		17.00	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		17.12	07/01/2004
11	13269	Zenith Ins Co	Terr 3	17.35	07/01/2004
12	24988	Sentry Ins A Mut Co		17.49	04/01/2004
13	43753	Republic Ind Co of CA		17.64	07/01/2004
14	20281	Federal Ins Co		17.70	07/01/2004
15	23035	Liberty Mut Fire Ins Co		17.72	07/01/2004
16	23043	Liberty Mut Ins Co		17.72	07/01/2004
17	36790	Springfield Ins Co Inc		17.73	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	18.26	07/01/2004
19	21113	United States Fire Ins Co		18.46	07/01/2004
20	25682	Travelers Ind Co Of CT		18.52	07/01/2004
21	25674	Travelers Ind Co Of IL		18.52	07/01/2004
22	42269	Majestic Ins Co		19.03	07/01/2004
23	10120	Everest Natl Ins Co		19.11	07/01/2004
24	22667	Ace American Ins Co		19.12	07/01/2004
25	19682	Hartford Fire In Co		19.13	07/01/2004
26	25887	US Fidelity & Guaranty Co		19.13	07/01/2004
27	38733	Alaska Nat Ins Co		19.29	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		19.37	07/01/2004
29	24899	Alea North America Ins Co		19.52	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8292 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		19.67	07/01/2004
31	19429	Insurance Co Of The State Of PA		19.67	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		19.67	07/01/2004
33	24678	Royal Ind Co		19.87	07/01/2004
34	29459	Twin City Fire Ins Co Co		20.14	07/01/2004
35	20532	Clarendon Natl Ins Co		20.34	07/01/2004
36	21806	Harbor Specialty Ins Co		20.34	07/01/2004
37	37303	Redland Ins Co		20.34	07/01/2004
38	16535	Zurich American Ins Co		20.37	07/01/2004
39	21849	American Automobile Ins Co		20.42	07/01/2004
40	11150	Arch Ins Co		20.80	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	21.05	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	21.05	07/01/2004
43	21709	Truck Ins Exch	Terr 1	21.05	07/01/2004
44	30104	Hartford Underwriters Ins Co		21.14	07/01/2004
45	19801	Argonaut Ins Co		21.49	04/01/2004
46	40827	Virginia Surety Co Inc		21.71	07/01/2004
47	13269	Zenith Ins Co	Terr 1	21.91	07/01/2004
48	23809	Granite State Ins Co		22.41	04/01/2004
49	19410	Commerce & Industry Ins Co		22.61	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	22.99	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	22.99	07/01/2004
52	21709	Truck Ins Exch	Terr 2	22.99	07/01/2004
53	29424	Hartford Cas Ins Co		23.17	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	24.20	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	24.20	07/01/2004
56	21709	Truck Ins Exch	Terr 3	24.20	07/01/2004
57	20443	Continental Cas Co		25.28	03/01/2004
58	35076	State Compensation Ins Fund		25.33	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8292 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	26.61	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	26.61	07/01/2004
61	21709	Truck Ins Exch	Terr 4	26.61	07/01/2004
62	21458	Employers Ins of Wausau		27.17	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	29.03	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	29.03	07/01/2004
65	21709	Truck Ins Exch	Terr 5	29.03	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8293 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		32.92	10/01/2004
2	22179	Republic Ind Co Of Amer		35.50	07/01/2004
3	20427	American Cas Co Of Reading PA		38.48	04/01/2004
4	15032	Guideone Mut Ins Co		38.94	07/01/2004
5	40142	American Zurich Ins Co		39.68	07/01/2004
6	11555	Employers Direct Ins Co		40.08	06/10/2004
7	24147	Old Republic Ins Co		40.08	07/01/2004
8	11512	Employers Compensation Ins Co		40.40	07/01/2004
9	10900	Preferred Employers Ins Co		41.39	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		41.69	07/01/2004
11	13269	Zenith Ins Co	Terr 3	42.26	07/01/2004
12	24988	Sentry Ins A Mut Co		42.60	04/01/2004
13	43753	Republic Ind Co of CA		42.95	07/01/2004
14	20281	Federal Ins Co		43.09	07/01/2004
15	23035	Liberty Mut Fire Ins Co		43.15	07/01/2004
16	23043	Liberty Mut Ins Co		43.15	07/01/2004
17	36790	Springfield Ins Co Inc		43.18	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	44.48	07/01/2004
19	21113	United States Fire Ins Co		44.93	07/01/2004
20	25682	Travelers Ind Co Of CT		45.09	07/01/2004
21	25674	Travelers Ind Co Of IL		45.09	07/01/2004
22	42269	Majestic Ins Co	Terr 1	46.32	07/01/2004
23	42269	Majestic Ins Co	Terr 2	46.32	07/01/2004
24	10120	Everest Natl Ins Co		46.52	07/01/2004
25	22667	Ace American Ins Co		46.55	07/01/2004
26	19682	Hartford Fire In Co		46.58	07/01/2004
27	25887	US Fidelity & Guaranty Co		46.58	07/01/2004
28	38733	Alaska Nat Ins Co		46.95	07/01/2004
29	24767	St Paul Fire & Marine Ins Co		47.15	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8293 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	24899	Alea North America Ins Co		47.53	07/01/2004
31	19380	American Home Assur Co		47.90	07/01/2004
32	19429	Insurance Co Of The State Of PA		47.90	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		47.90	07/01/2004
34	24678	Royal Ind Co		48.38	07/01/2004
35	29459	Twin City Fire Ins Co Co		49.04	07/01/2004
36	21849	American Automobile Ins Co		49.06	07/01/2004
37	20532	Clarendon Natl Ins Co		49.53	07/01/2004
38	21806	Harbor Specialty Ins Co		49.53	07/01/2004
39	37303	Redland Ins Co		49.53	07/01/2004
40	16535	Zurich American Ins Co		49.59	07/01/2004
41	11150	Arch Ins Co		50.65	08/15/2004
42	21652	Farmers Ins Exch	Terr 1	51.25	07/01/2004
43	21687	Mid-Century Ins Co	Terr 1	51.25	07/01/2004
44	21709	Truck Ins Exch	Terr 1	51.25	07/01/2004
45	30104	Hartford Underwriters Ins Co		51.48	07/01/2004
46	19801	Argonaut Ins Co		52.33	04/01/2004
47	40827	Virginia Surety Co Inc		52.85	07/01/2004
48	13269	Zenith Ins Co	Terr 1	53.38	07/01/2004
49	23809	Granite State Ins Co		54.56	04/01/2004
50	19410	Commerce & Industry Ins Co		55.06	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	55.96	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	55.96	07/01/2004
53	21709	Truck Ins Exch	Terr 2	55.96	07/01/2004
54	29424	Hartford Cas Ins Co		56.40	07/01/2004
55	21652	Farmers Ins Exch	Terr 3	58.90	07/01/2004
56	21687	Mid-Century Ins Co	Terr 3	58.90	07/01/2004
57	21709	Truck Ins Exch	Terr 3	58.90	07/01/2004
58	20443	Continental Cas Co		61.56	03/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8293 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	35076	State Compensation Ins Fund		61.67	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	64.79	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	64.79	07/01/2004
62	21709	Truck Ins Exch	Terr 4	64.79	07/01/2004
63	21458	Employers Ins of Wausau		66.14	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	70.68	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	70.68	07/01/2004
66	21709	Truck Ins Exch	Terr 5	70.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8304 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		17.49	10/01/2004
2	22179	Republic Ind Co Of Amer		18.86	07/01/2004
3	20427	American Cas Co Of Reading PA		20.45	04/01/2004
4	15032	Guideone Mut Ins Co		20.69	07/01/2004
5	40142	American Zurich Ins Co		21.08	07/01/2004
6	11555	Employers Direct Ins Co		21.29	06/10/2004
7	24147	Old Republic Ins Co		21.29	07/01/2004
8	11512	Employers Compensation Ins Co		21.46	07/01/2004
9	37478	Hartford Ins Co Of The Midwest		22.15	07/01/2004
10	24988	Sentry Ins A Mut Co		22.64	04/01/2004
11	43753	Republic Ind Co of CA		22.82	07/01/2004
12	20281	Federal Ins Co		22.89	07/01/2004
13	23035	Liberty Mut Fire Ins Co		22.92	07/01/2004
14	23043	Liberty Mut Ins Co		22.92	07/01/2004
15	36790	Springfield Ins Co Inc		22.95	04/01/2004
16	21113	United States Fire Ins Co		23.88	07/01/2004
17	25682	Travelers Ind Co Of CT		23.96	07/01/2004
18	25674	Travelers Ind Co Of IL		23.96	07/01/2004
19	42269	Majestic Ins Co		24.61	07/01/2004
20	13269	Zenith Ins Co	Terr 3	24.71	07/01/2004
21	10120	Everest Natl Ins Co		24.72	07/01/2004
22	22667	Ace American Ins Co		24.73	07/01/2004
23	19682	Hartford Fire In Co		24.75	07/01/2004
24	25887	US Fidelity & Guaranty Co		24.75	07/01/2004
25	38733	Alaska Nat Ins Co		24.94	07/01/2004
26	24767	St Paul Fire & Marine Ins Co		25.05	07/01/2004
27	24899	Alea North America Ins Co		25.25	07/01/2004
28	19380	American Home Assur Co		25.45	07/01/2004
29	19429	Insurance Co Of The State Of PA		25.45	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8304 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	19445	National Union Fire Ins Co Of Pitts		25.45	07/01/2004
31	24678	Royal Ind Co		25.70	07/01/2004
32	13269	Zenith Ins Co	Terr 2,4,5,6	26.01	07/01/2004
33	29459	Twin City Fire Ins Co Co		26.05	07/01/2004
34	20532	Clarendon Natl Ins Co		26.31	07/01/2004
35	21806	Harbor Specialty Ins Co		26.31	07/01/2004
36	37303	Redland Ins Co		26.31	07/01/2004
37	16535	Zurich American Ins Co		26.34	07/01/2004
38	21849	American Automobile Ins Co		26.46	07/01/2004
39	11150	Arch Ins Co		26.91	08/15/2004
40	30104	Hartford Underwriters Ins Co		27.35	07/01/2004
41	19801	Argonaut Ins Co		27.81	04/01/2004
42	40827	Virginia Surety Co Inc		28.08	07/01/2004
43	23809	Granite State Ins Co		29.00	04/01/2004
44	21652	Farmers Ins Exch	Terr 1	29.15	07/01/2004
45	21687	Mid-Century Ins Co	Terr 1	29.15	07/01/2004
46	21709	Truck Ins Exch	Terr 1	29.15	07/01/2004
47	19410	Commerce & Industry Ins Co		29.25	07/01/2004
48	29424	Hartford Cas Ins Co		29.96	07/01/2004
49	13269	Zenith Ins Co	Terr 1	31.21	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	31.84	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	31.84	07/01/2004
52	21709	Truck Ins Exch	Terr 2	31.84	07/01/2004
53	20443	Continental Cas Co		32.72	03/01/2004
54	35076	State Compensation Ins Fund		32.75	07/01/2004
55	10900	Preferred Employers Ins Co		32.99	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	33.51	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	33.51	07/01/2004
58	21709	Truck Ins Exch	Terr 3	33.51	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8304 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		35.14	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	36.86	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	36.86	07/01/2004
62	21709	Truck Ins Exch	Terr 4	36.86	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	40.21	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	40.21	07/01/2004
65	21709	Truck Ins Exch	Terr 5	40.21	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8324 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		7.07	10/01/2004
2	22179	Republic Ind Co Of Amer		7.63	07/01/2004
3	20427	American Cas Co Of Reading PA		8.26	04/01/2004
4	15032	Guideone Mut Ins Co		8.36	07/01/2004
5	40142	American Zurich Ins Co		8.52	07/01/2004
6	11555	Employers Direct Ins Co		8.61	06/10/2004
7	24147	Old Republic Ins Co		8.61	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	8.67	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	8.67	07/01/2004
10	21709	Truck Ins Exch	Terr 1	8.67	07/01/2004
11	11512	Employers Compensation Ins Co		8.68	07/01/2004
12	13269	Zenith Ins Co	Terr 3	8.71	07/01/2004
13	10900	Preferred Employers Ins Co		8.89	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		8.95	07/01/2004
15	24988	Sentry Ins A Mut Co		9.15	04/01/2004
16	13269	Zenith Ins Co	Terr 2,4,5,6	9.17	07/01/2004
17	43753	Republic Ind Co of CA		9.23	07/01/2004
18	20281	Federal Ins Co		9.26	07/01/2004
19	23035	Liberty Mut Fire Ins Co		9.27	07/01/2004
20	23043	Liberty Mut Ins Co		9.27	07/01/2004
21	36790	Springfield Ins Co Inc		9.27	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	9.46	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	9.46	07/01/2004
24	21709	Truck Ins Exch	Terr 2	9.46	07/01/2004
25	21113	United States Fire Ins Co		9.65	07/01/2004
26	25682	Travelers Ind Co Of CT		9.69	07/01/2004
27	25674	Travelers Ind Co Of IL		9.69	07/01/2004
28	42269	Majestic Ins Co		9.95	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	9.96	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8324 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	9.96	07/01/2004
31	21709	Truck Ins Exch	Terr 3	9.96	07/01/2004
32	10120	Everest Natl Ins Co		9.99	07/01/2004
33	22667	Ace American Ins Co		10.00	07/01/2004
34	19682	Hartford Fire In Co		10.01	07/01/2004
35	25887	US Fidelity & Guaranty Co		10.01	07/01/2004
36	38733	Alaska Nat Ins Co		10.09	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		10.13	07/01/2004
38	24899	Alea North America Ins Co		10.21	07/01/2004
39	19380	American Home Assur Co		10.29	07/01/2004
40	19429	Insurance Co Of The State Of PA		10.29	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		10.29	07/01/2004
42	24678	Royal Ind Co		10.39	07/01/2004
43	29459	Twin City Fire Ins Co Co		10.53	07/01/2004
44	20532	Clarendon Natl Ins Co		10.64	07/01/2004
45	21806	Harbor Specialty Ins Co		10.64	07/01/2004
46	37303	Redland Ins Co		10.64	07/01/2004
47	16535	Zurich American Ins Co		10.65	07/01/2004
48	21849	American Automobile Ins Co		10.76	07/01/2004
49	11150	Arch Ins Co		10.88	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	10.96	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	10.96	07/01/2004
52	21709	Truck Ins Exch	Terr 4	10.96	07/01/2004
53	13269	Zenith Ins Co	Terr 1	11.00	07/01/2004
54	30104	Hartford Underwriters Ins Co		11.06	07/01/2004
55	19801	Argonaut Ins Co		11.24	04/01/2004
56	40827	Virginia Surety Co Inc		11.35	07/01/2004
57	23809	Granite State Ins Co		11.71	04/01/2004
58	19410	Commerce & Industry Ins Co		11.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8324 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	11.96	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	11.96	07/01/2004
61	21709	Truck Ins Exch	Terr 5	11.96	07/01/2004
62	29424	Hartford Cas Ins Co		12.12	07/01/2004
63	20443	Continental Cas Co		13.22	03/01/2004
64	35076	State Compensation Ins Fund		13.25	07/01/2004
65	21458	Employers Ins of Wausau		14.21	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8350 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		8.71	10/01/2004
2	22179	Republic Ind Co Of Amer		9.39	07/01/2004
3	20427	American Cas Co Of Reading PA		10.18	04/01/2004
4	15032	Guideone Mut Ins Co		10.30	07/01/2004
5	40142	American Zurich Ins Co		10.49	07/01/2004
6	11555	Employers Direct Ins Co		10.60	06/10/2004
7	24147	Old Republic Ins Co		10.60	07/01/2004
8	11512	Employers Compensation Ins Co		10.68	07/01/2004
9	10900	Preferred Employers Ins Co		10.95	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		11.02	07/01/2004
11	13269	Zenith Ins Co	Terr 3	11.17	07/01/2004
12	24988	Sentry Ins A Mut Co		11.27	04/01/2004
13	43753	Republic Ind Co of CA		11.36	07/01/2004
14	20281	Federal Ins Co		11.39	07/01/2004
15	23035	Liberty Mut Fire Ins Co		11.41	07/01/2004
16	23043	Liberty Mut Ins Co		11.41	07/01/2004
17	36790	Springfield Ins Co Inc		11.42	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	11.76	07/01/2004
19	21113	United States Fire Ins Co		11.89	07/01/2004
20	25682	Travelers Ind Co Of CT		11.92	07/01/2004
21	25674	Travelers Ind Co Of IL		11.92	07/01/2004
22	42269	Majestic Ins Co		12.25	07/01/2004
23	10120	Everest Natl Ins Co		12.30	07/01/2004
24	22667	Ace American Ins Co		12.31	07/01/2004
25	19682	Hartford Fire In Co		12.32	07/01/2004
26	25887	US Fidelity & Guaranty Co		12.32	07/01/2004
27	38733	Alaska Nat Ins Co		12.41	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		12.47	07/01/2004
29	24899	Alea North America Ins Co		12.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8350 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		12.66	07/01/2004
31	19429	Insurance Co Of The State Of PA		12.66	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		12.66	07/01/2004
33	24678	Royal Ind Co		12.79	07/01/2004
34	29459	Twin City Fire Ins Co Co		12.97	07/01/2004
35	20532	Clarendon Natl Ins Co		13.10	07/01/2004
36	21806	Harbor Specialty Ins Co		13.10	07/01/2004
37	37303	Redland Ins Co		13.10	07/01/2004
38	16535	Zurich American Ins Co		13.11	07/01/2004
39	21849	American Automobile Ins Co		13.12	07/01/2004
40	11150	Arch Ins Co		13.39	08/15/2004
41	30104	Hartford Underwriters Ins Co		13.61	07/01/2004
42	19801	Argonaut Ins Co		13.84	04/01/2004
43	40827	Virginia Surety Co Inc		13.97	07/01/2004
44	13269	Zenith Ins Co	Terr 1	14.11	07/01/2004
45	23809	Granite State Ins Co		14.43	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	14.51	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	14.51	07/01/2004
48	21709	Truck Ins Exch	Terr 1	14.51	07/01/2004
49	19410	Commerce & Industry Ins Co		14.56	07/01/2004
50	29424	Hartford Cas Ins Co		14.91	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	15.84	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	15.84	07/01/2004
53	21709	Truck Ins Exch	Terr 2	15.84	07/01/2004
54	20443	Continental Cas Co		16.28	03/01/2004
55	35076	State Compensation Ins Fund		16.30	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	16.68	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	16.68	07/01/2004
58	21709	Truck Ins Exch	Terr 3	16.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8350 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		17.49	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	18.35	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	18.35	07/01/2004
62	21709	Truck Ins Exch	Terr 4	18.35	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	20.01	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	20.01	07/01/2004
65	21709	Truck Ins Exch	Terr 5	20.01	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8387 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		8.72	10/01/2004
2	22179	Republic Ind Co Of Amer		9.40	07/01/2004
3	20427	American Cas Co Of Reading PA		10.19	04/01/2004
4	15032	Guideone Mut Ins Co		10.31	07/01/2004
5	40142	American Zurich Ins Co		10.51	07/01/2004
6	11555	Employers Direct Ins Co		10.61	06/10/2004
7	24147	Old Republic Ins Co		10.61	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	10.68	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	10.68	07/01/2004
10	21709	Truck Ins Exch	Terr 1	10.68	07/01/2004
11	11512	Employers Compensation Ins Co		10.70	07/01/2004
12	13269	Zenith Ins Co	Terr 3	10.95	07/01/2004
13	10900	Preferred Employers Ins Co		10.96	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		11.04	07/01/2004
15	24988	Sentry Ins A Mut Co		11.28	04/01/2004
16	43753	Republic Ind Co of CA		11.37	07/01/2004
17	20281	Federal Ins Co		11.41	07/01/2004
18	23035	Liberty Mut Fire Ins Co		11.42	07/01/2004
19	23043	Liberty Mut Ins Co		11.42	07/01/2004
20	36790	Springfield Ins Co Inc		11.43	04/01/2004
21	13269	Zenith Ins Co	Terr 2,4,5,6	11.53	07/01/2004
22	21652	Farmers Ins Exch	Terr 2	11.67	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	11.67	07/01/2004
24	21709	Truck Ins Exch	Terr 2	11.67	07/01/2004
25	21113	United States Fire Ins Co		11.89	07/01/2004
26	25682	Travelers Ind Co Of CT		11.94	07/01/2004
27	25674	Travelers Ind Co Of IL		11.94	07/01/2004
28	42269	Majestic Ins Co		12.26	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	12.28	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8387 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	12.28	07/01/2004
31	21709	Truck Ins Exch	Terr 3	12.28	07/01/2004
32	10120	Everest Natl Ins Co		12.32	07/01/2004
33	22667	Ace American Ins Co		12.33	07/01/2004
34	19682	Hartford Fire In Co		12.33	07/01/2004
35	25887	US Fidelity & Guaranty Co		12.33	07/01/2004
36	38733	Alaska Nat Ins Co		12.43	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		12.48	07/01/2004
38	24899	Alea North America Ins Co		12.58	07/01/2004
39	19380	American Home Assur Co		12.68	07/01/2004
40	19429	Insurance Co Of The State Of PA		12.68	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		12.68	07/01/2004
42	24678	Royal Ind Co		12.81	07/01/2004
43	29459	Twin City Fire Ins Co Co		12.98	07/01/2004
44	20532	Clarendon Natl Ins Co		13.11	07/01/2004
45	21806	Harbor Specialty Ins Co		13.11	07/01/2004
46	37303	Redland Ins Co		13.11	07/01/2004
47	16535	Zurich American Ins Co		13.13	07/01/2004
48	21849	American Automobile Ins Co		13.16	07/01/2004
49	11150	Arch Ins Co		13.41	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	13.51	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	13.51	07/01/2004
52	21709	Truck Ins Exch	Terr 4	13.51	07/01/2004
53	30104	Hartford Underwriters Ins Co		13.63	07/01/2004
54	13269	Zenith Ins Co	Terr 1	13.84	07/01/2004
55	19801	Argonaut Ins Co		13.86	04/01/2004
56	40827	Virginia Surety Co Inc		13.99	07/01/2004
57	23809	Granite State Ins Co		14.44	04/01/2004
58	19410	Commerce & Industry Ins Co		14.58	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8387 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	14.74	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	14.74	07/01/2004
61	21709	Truck Ins Exch	Terr 5	14.74	07/01/2004
62	29424	Hartford Cas Ins Co		14.93	07/01/2004
63	20443	Continental Cas Co		16.30	03/01/2004
64	35076	State Compensation Ins Fund		16.33	07/01/2004
65	21458	Employers Ins of Wausau		17.51	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8388 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		9.65	10/01/2004
2	22179	Republic Ind Co Of Amer		10.40	07/01/2004
3	20427	American Cas Co Of Reading PA		11.28	04/01/2004
4	15032	Guideone Mut Ins Co		11.41	07/01/2004
5	40142	American Zurich Ins Co		11.63	07/01/2004
6	11555	Employers Direct Ins Co		11.75	06/10/2004
7	24147	Old Republic Ins Co		11.75	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	11.82	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	11.82	07/01/2004
10	21709	Truck Ins Exch	Terr 1	11.82	07/01/2004
11	11512	Employers Compensation Ins Co		11.84	07/01/2004
12	10900	Preferred Employers Ins Co		12.13	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		12.22	07/01/2004
14	13269	Zenith Ins Co	Terr 3	12.38	07/01/2004
15	24988	Sentry Ins A Mut Co		12.48	04/01/2004
16	43753	Republic Ind Co of CA		12.59	07/01/2004
17	20281	Federal Ins Co		12.63	07/01/2004
18	23035	Liberty Mut Fire Ins Co		12.64	07/01/2004
19	23043	Liberty Mut Ins Co		12.64	07/01/2004
20	36790	Springfield Ins Co Inc		12.66	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	12.91	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	12.91	07/01/2004
23	21709	Truck Ins Exch	Terr 2	12.91	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	13.03	07/01/2004
25	21113	United States Fire Ins Co		13.17	07/01/2004
26	25682	Travelers Ind Co Of CT		13.21	07/01/2004
27	25674	Travelers Ind Co Of IL		13.21	07/01/2004
28	42269	Majestic Ins Co		13.58	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	13.59	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8388 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	13.59	07/01/2004
31	21709	Truck Ins Exch	Terr 3	13.59	07/01/2004
32	10120	Everest Natl Ins Co		13.63	07/01/2004
33	22667	Ace American Ins Co		13.64	07/01/2004
34	19682	Hartford Fire In Co		13.65	07/01/2004
35	25887	US Fidelity & Guaranty Co		13.65	07/01/2004
36	38733	Alaska Nat Ins Co		13.76	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		13.82	07/01/2004
38	24899	Alea North America Ins Co		13.93	07/01/2004
39	19380	American Home Assur Co		14.04	07/01/2004
40	19429	Insurance Co Of The State Of PA		14.04	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		14.04	07/01/2004
42	24678	Royal Ind Co		14.18	07/01/2004
43	29459	Twin City Fire Ins Co Co		14.37	07/01/2004
44	20532	Clarendon Natl Ins Co		14.51	07/01/2004
45	21806	Harbor Specialty Ins Co		14.51	07/01/2004
46	37303	Redland Ins Co		14.51	07/01/2004
47	16535	Zurich American Ins Co		14.53	07/01/2004
48	21849	American Automobile Ins Co		14.61	07/01/2004
49	11150	Arch Ins Co		14.84	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	14.95	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	14.95	07/01/2004
52	21709	Truck Ins Exch	Terr 4	14.95	07/01/2004
53	30104	Hartford Underwriters Ins Co		15.09	07/01/2004
54	19801	Argonaut Ins Co		15.33	04/01/2004
55	40827	Virginia Surety Co Inc		15.49	07/01/2004
56	13269	Zenith Ins Co	Terr 1	15.64	07/01/2004
57	23809	Granite State Ins Co		15.99	04/01/2004
58	19410	Commerce & Industry Ins Co		16.13	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8388 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	16.31	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	16.31	07/01/2004
61	21709	Truck Ins Exch	Terr 5	16.31	07/01/2004
62	29424	Hartford Cas Ins Co		16.53	07/01/2004
63	20443	Continental Cas Co		18.04	03/01/2004
64	35076	State Compensation Ins Fund		18.07	07/01/2004
65	21458	Employers Ins of Wausau		19.38	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8389 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		9.84	10/01/2004
2	22179	Republic Ind Co Of Amer		10.61	07/01/2004
3	20427	American Cas Co Of Reading PA		11.50	04/01/2004
4	15032	Guideone Mut Ins Co		11.64	07/01/2004
5	40142	American Zurich Ins Co		11.86	07/01/2004
6	11555	Employers Direct Ins Co		11.98	06/10/2004
7	24147	Old Republic Ins Co		11.98	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	12.06	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	12.06	07/01/2004
10	21709	Truck Ins Exch	Terr 1	12.06	07/01/2004
11	11512	Employers Compensation Ins Co		12.08	07/01/2004
12	13269	Zenith Ins Co	Terr 3	12.25	07/01/2004
13	10900	Preferred Employers Ins Co		12.38	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		12.46	07/01/2004
15	24988	Sentry Ins A Mut Co		12.73	04/01/2004
16	43753	Republic Ind Co of CA		12.84	07/01/2004
17	20281	Federal Ins Co		12.88	07/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	12.89	07/01/2004
19	23035	Liberty Mut Fire Ins Co		12.90	07/01/2004
20	23043	Liberty Mut Ins Co		12.90	07/01/2004
21	36790	Springfield Ins Co Inc		12.91	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	13.17	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	13.17	07/01/2004
24	21709	Truck Ins Exch	Terr 2	13.17	07/01/2004
25	21113	United States Fire Ins Co		13.43	07/01/2004
26	25682	Travelers Ind Co Of CT		13.48	07/01/2004
27	25674	Travelers Ind Co Of IL		13.48	07/01/2004
28	42269	Majestic Ins Co		13.85	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	13.87	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8389 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	13.87	07/01/2004
31	21709	Truck Ins Exch	Terr 3	13.87	07/01/2004
32	10120	Everest Natl Ins Co		13.91	07/01/2004
33	22667	Ace American Ins Co		13.92	07/01/2004
34	19682	Hartford Fire In Co		13.93	07/01/2004
35	25887	US Fidelity & Guaranty Co		13.93	07/01/2004
36	38733	Alaska Nat Ins Co		14.04	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		14.10	07/01/2004
38	24899	Alea North America Ins Co		14.21	07/01/2004
39	19380	American Home Assur Co		14.32	07/01/2004
40	19429	Insurance Co Of The State Of PA		14.32	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		14.32	07/01/2004
42	24678	Royal Ind Co		14.46	07/01/2004
43	29459	Twin City Fire Ins Co Co		14.66	07/01/2004
44	21849	American Automobile Ins Co		14.79	07/01/2004
45	20532	Clarendon Natl Ins Co		14.81	07/01/2004
46	21806	Harbor Specialty Ins Co		14.81	07/01/2004
47	37303	Redland Ins Co		14.81	07/01/2004
48	16535	Zurich American Ins Co		14.83	07/01/2004
49	11150	Arch Ins Co		15.14	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	15.25	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	15.25	07/01/2004
52	21709	Truck Ins Exch	Terr 4	15.25	07/01/2004
53	30104	Hartford Underwriters Ins Co		15.39	07/01/2004
54	13269	Zenith Ins Co	Terr 1	15.47	07/01/2004
55	19801	Argonaut Ins Co		15.64	04/01/2004
56	40827	Virginia Surety Co Inc		15.80	07/01/2004
57	23809	Granite State Ins Co		16.31	04/01/2004
58	19410	Commerce & Industry Ins Co		16.46	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8389 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	16.64	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	16.64	07/01/2004
61	21709	Truck Ins Exch	Terr 5	16.64	07/01/2004
62	29424	Hartford Cas Ins Co		16.86	07/01/2004
63	20443	Continental Cas Co		18.40	03/01/2004
64	35076	State Compensation Ins Fund		18.44	07/01/2004
65	21458	Employers Ins of Wausau		19.77	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8390 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		13.56	10/01/2004
2	22179	Republic Ind Co Of Amer		14.62	07/01/2004
3	20427	American Cas Co Of Reading PA		15.85	04/01/2004
4	15032	Guideone Mut Ins Co		16.03	07/01/2004
5	10900	Preferred Employers Ins Co		16.19	07/01/2004
6	40142	American Zurich Ins Co		16.34	07/01/2004
7	11555	Employers Direct Ins Co		16.51	06/10/2004
8	24147	Old Republic Ins Co		16.51	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	16.62	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	16.62	07/01/2004
11	21709	Truck Ins Exch	Terr 1	16.62	07/01/2004
12	11512	Employers Compensation Ins Co		16.64	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		17.17	07/01/2004
14	13269	Zenith Ins Co	Terr 3	17.40	07/01/2004
15	24988	Sentry Ins A Mut Co		17.55	04/01/2004
16	43753	Republic Ind Co of CA		17.69	07/01/2004
17	20281	Federal Ins Co		17.74	07/01/2004
18	23035	Liberty Mut Fire Ins Co		17.77	07/01/2004
19	23043	Liberty Mut Ins Co		17.77	07/01/2004
20	36790	Springfield Ins Co Inc		17.79	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	18.14	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	18.14	07/01/2004
23	21709	Truck Ins Exch	Terr 2	18.14	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	18.32	07/01/2004
25	21113	United States Fire Ins Co		18.51	07/01/2004
26	25682	Travelers Ind Co Of CT		18.57	07/01/2004
27	25674	Travelers Ind Co Of IL		18.57	07/01/2004
28	42269	Majestic Ins Co		19.08	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	19.10	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8390 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	19.10	07/01/2004
31	21709	Truck Ins Exch	Terr 3	19.10	07/01/2004
32	10120	Everest Natl Ins Co		19.16	07/01/2004
33	22667	Ace American Ins Co		19.17	07/01/2004
34	19682	Hartford Fire In Co		19.18	07/01/2004
35	25887	US Fidelity & Guaranty Co		19.18	07/01/2004
36	38733	Alaska Nat Ins Co		19.34	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		19.42	07/01/2004
38	24899	Alea North America Ins Co		19.57	07/01/2004
39	19380	American Home Assur Co		19.72	07/01/2004
40	19429	Insurance Co Of The State Of PA		19.72	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		19.72	07/01/2004
42	24678	Royal Ind Co		19.92	07/01/2004
43	29459	Twin City Fire Ins Co Co		20.20	07/01/2004
44	21849	American Automobile Ins Co		20.29	07/01/2004
45	20532	Clarendon Natl Ins Co		20.40	07/01/2004
46	21806	Harbor Specialty Ins Co		20.40	07/01/2004
47	37303	Redland Ins Co		20.40	07/01/2004
48	16535	Zurich American Ins Co		20.42	07/01/2004
49	11150	Arch Ins Co		20.86	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	21.01	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	21.01	07/01/2004
52	21709	Truck Ins Exch	Terr 4	21.01	07/01/2004
53	30104	Hartford Underwriters Ins Co		21.20	07/01/2004
54	19801	Argonaut Ins Co		21.56	04/01/2004
55	40827	Virginia Surety Co Inc		21.76	07/01/2004
56	13269	Zenith Ins Co	Terr 1	21.98	07/01/2004
57	23809	Granite State Ins Co		22.48	04/01/2004
58	19410	Commerce & Industry Ins Co		22.67	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8390 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	22.92	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	22.92	07/01/2004
61	21709	Truck Ins Exch	Terr 5	22.92	07/01/2004
62	29424	Hartford Cas Ins Co		23.23	07/01/2004
63	20443	Continental Cas Co		25.36	03/01/2004
64	35076	State Compensation Ins Fund		25.40	07/01/2004
65	21458	Employers Ins of Wausau		27.23	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8391 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.52	10/01/2004
2	22179	Republic Ind Co Of Amer		7.03	07/01/2004
3	13269	Zenith Ins Co	Terr 3	7.53	07/01/2004
4	20427	American Cas Co Of Reading PA		7.63	04/01/2004
5	15032	Guideone Mut Ins Co		7.71	07/01/2004
6	10900	Preferred Employers Ins Co		7.79	07/01/2004
7	40142	American Zurich Ins Co		7.86	07/01/2004
8	13269	Zenith Ins Co	Terr 2,4,5,6	7.93	07/01/2004
9	11555	Employers Direct Ins Co		7.94	06/10/2004
10	24147	Old Republic Ins Co		7.94	07/01/2004
11	21652	Farmers Ins Exch	Terr 1	7.99	07/01/2004
12	21687	Mid-Century Ins Co	Terr 1	7.99	07/01/2004
13	21709	Truck Ins Exch	Terr 1	7.99	07/01/2004
14	11512	Employers Compensation Ins Co		8.00	07/01/2004
15	37478	Hartford Ins Co Of The Midwest		8.26	07/01/2004
16	24988	Sentry Ins A Mut Co		8.44	04/01/2004
17	43753	Republic Ind Co of CA		8.51	07/01/2004
18	20281	Federal Ins Co		8.53	07/01/2004
19	23035	Liberty Mut Fire Ins Co		8.54	07/01/2004
20	23043	Liberty Mut Ins Co		8.54	07/01/2004
21	36790	Springfield Ins Co Inc		8.56	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	8.73	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	8.73	07/01/2004
24	21709	Truck Ins Exch	Terr 2	8.73	07/01/2004
25	21113	United States Fire Ins Co		8.90	07/01/2004
26	25682	Travelers Ind Co Of CT		8.93	07/01/2004
27	25674	Travelers Ind Co Of IL		8.93	07/01/2004
28	42269	Majestic Ins Co		9.17	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	9.19	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8391 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	9.19	07/01/2004
31	21709	Truck Ins Exch	Terr 3	9.19	07/01/2004
32	10120	Everest Natl Ins Co		9.21	07/01/2004
33	22667	Ace American Ins Co		9.22	07/01/2004
34	19682	Hartford Fire In Co		9.23	07/01/2004
35	25887	US Fidelity & Guaranty Co		9.23	07/01/2004
36	38733	Alaska Nat Ins Co		9.30	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		9.34	07/01/2004
38	24899	Alea North America Ins Co		9.41	07/01/2004
39	19380	American Home Assur Co		9.49	07/01/2004
40	19429	Insurance Co Of The State Of PA		9.49	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		9.49	07/01/2004
42	13269	Zenith Ins Co	Terr 1	9.52	07/01/2004
43	24678	Royal Ind Co		9.58	07/01/2004
44	29459	Twin City Fire Ins Co Co		9.71	07/01/2004
45	20532	Clarendon Natl Ins Co		9.81	07/01/2004
46	21806	Harbor Specialty Ins Co		9.81	07/01/2004
47	37303	Redland Ins Co		9.81	07/01/2004
48	16535	Zurich American Ins Co		9.82	07/01/2004
49	21849	American Automobile Ins Co		9.95	07/01/2004
50	11150	Arch Ins Co		10.03	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	10.10	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	10.10	07/01/2004
53	21709	Truck Ins Exch	Terr 4	10.10	07/01/2004
54	30104	Hartford Underwriters Ins Co		10.19	07/01/2004
55	19801	Argonaut Ins Co		10.37	04/01/2004
56	40827	Virginia Surety Co Inc		10.47	07/01/2004
57	23809	Granite State Ins Co		10.81	04/01/2004
58	19410	Commerce & Industry Ins Co		10.90	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8391 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	11.02	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	11.02	07/01/2004
61	21709	Truck Ins Exch	Terr 5	11.02	07/01/2004
62	29424	Hartford Cas Ins Co		11.17	07/01/2004
63	20443	Continental Cas Co		12.20	03/01/2004
64	35076	State Compensation Ins Fund		12.22	07/01/2004
65	21458	Employers Ins of Wausau		13.10	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8392 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		13.23	10/01/2004
2	22179	Republic Ind Co Of Amer		14.26	07/01/2004
3	10900	Preferred Employers Ins Co		14.96	07/01/2004
4	20427	American Cas Co Of Reading PA		15.46	04/01/2004
5	15032	Guideone Mut Ins Co		15.64	07/01/2004
6	40142	American Zurich Ins Co		15.94	07/01/2004
7	11555	Employers Direct Ins Co		16.10	06/10/2004
8	24147	Old Republic Ins Co		16.10	07/01/2004
9	11512	Employers Compensation Ins Co		16.23	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		16.74	07/01/2004
11	13269	Zenith Ins Co	Terr 3	16.98	07/01/2004
12	24988	Sentry Ins A Mut Co		17.12	04/01/2004
13	43753	Republic Ind Co of CA		17.25	07/01/2004
14	20281	Federal Ins Co		17.31	07/01/2004
15	23035	Liberty Mut Fire Ins Co		17.33	07/01/2004
16	23043	Liberty Mut Ins Co		17.33	07/01/2004
17	36790	Springfield Ins Co Inc		17.36	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	17.87	07/01/2004
19	21113	United States Fire Ins Co		18.06	07/01/2004
20	25682	Travelers Ind Co Of CT		18.11	07/01/2004
21	25674	Travelers Ind Co Of IL		18.11	07/01/2004
22	42269	Majestic Ins Co		18.61	07/01/2004
23	10120	Everest Natl Ins Co		18.69	07/01/2004
24	22667	Ace American Ins Co		18.70	07/01/2004
25	19682	Hartford Fire In Co		18.71	07/01/2004
26	25887	US Fidelity & Guaranty Co		18.71	07/01/2004
27	38733	Alaska Nat Ins Co		18.86	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		18.94	07/01/2004
29	24899	Alea North America Ins Co		19.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8392 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		19.24	07/01/2004
31	19429	Insurance Co Of The State Of PA		19.24	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		19.24	07/01/2004
33	24678	Royal Ind Co		19.43	07/01/2004
34	29459	Twin City Fire Ins Co Co		19.70	07/01/2004
35	20532	Clarendon Natl Ins Co		19.90	07/01/2004
36	21806	Harbor Specialty Ins Co		19.90	07/01/2004
37	37303	Redland Ins Co		19.90	07/01/2004
38	16535	Zurich American Ins Co		19.92	07/01/2004
39	21849	American Automobile Ins Co		19.97	07/01/2004
40	11150	Arch Ins Co		20.34	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	20.58	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	20.58	07/01/2004
43	21709	Truck Ins Exch	Terr 1	20.58	07/01/2004
44	30104	Hartford Underwriters Ins Co		20.68	07/01/2004
45	19801	Argonaut Ins Co		21.03	04/01/2004
46	40827	Virginia Surety Co Inc		21.23	07/01/2004
47	13269	Zenith Ins Co	Terr 1	21.44	07/01/2004
48	23809	Granite State Ins Co		21.93	04/01/2004
49	19410	Commerce & Industry Ins Co		22.11	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	22.48	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	22.48	07/01/2004
52	21709	Truck Ins Exch	Terr 2	22.48	07/01/2004
53	29424	Hartford Cas Ins Co		22.66	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	23.66	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	23.66	07/01/2004
56	21709	Truck Ins Exch	Terr 3	23.66	07/01/2004
57	20443	Continental Cas Co		24.74	03/01/2004
58	35076	State Compensation Ins Fund		24.78	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8392 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	26.03	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	26.03	07/01/2004
61	21709	Truck Ins Exch	Terr 4	26.03	07/01/2004
62	21458	Employers Ins of Wausau		26.57	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	28.39	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	28.39	07/01/2004
65	21709	Truck Ins Exch	Terr 5	28.39	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8393 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.68	10/01/2004
2	22179	Republic Ind Co Of Amer		7.20	07/01/2004
3	20427	American Cas Co Of Reading PA		7.81	04/01/2004
4	15032	Guideone Mut Ins Co		7.90	07/01/2004
5	40142	American Zurich Ins Co		8.05	07/01/2004
6	11555	Employers Direct Ins Co		8.13	06/10/2004
7	24147	Old Republic Ins Co		8.13	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	8.19	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	8.19	07/01/2004
10	21709	Truck Ins Exch	Terr 1	8.19	07/01/2004
11	11512	Employers Compensation Ins Co		8.20	07/01/2004
12	10900	Preferred Employers Ins Co		8.40	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		8.46	07/01/2004
14	13269	Zenith Ins Co	Terr 3	8.58	07/01/2004
15	24988	Sentry Ins A Mut Co		8.65	04/01/2004
16	43753	Republic Ind Co of CA		8.72	07/01/2004
17	20281	Federal Ins Co		8.74	07/01/2004
18	23035	Liberty Mut Fire Ins Co		8.76	07/01/2004
19	23043	Liberty Mut Ins Co		8.76	07/01/2004
20	36790	Springfield Ins Co Inc		8.77	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	8.94	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	8.94	07/01/2004
23	21709	Truck Ins Exch	Terr 2	8.94	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	9.03	07/01/2004
25	21113	United States Fire Ins Co		9.12	07/01/2004
26	25682	Travelers Ind Co Of CT		9.15	07/01/2004
27	25674	Travelers Ind Co Of IL		9.15	07/01/2004
28	42269	Majestic Ins Co		9.40	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	9.41	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8393 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	9.41	07/01/2004
31	21709	Truck Ins Exch	Terr 3	9.41	07/01/2004
32	10120	Everest Natl Ins Co		9.44	07/01/2004
33	22667	Ace American Ins Co		9.45	07/01/2004
34	19682	Hartford Fire In Co		9.45	07/01/2004
35	25887	US Fidelity & Guaranty Co		9.45	07/01/2004
36	38733	Alaska Nat Ins Co		9.53	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		9.57	07/01/2004
38	24899	Alea North America Ins Co		9.64	07/01/2004
39	19380	American Home Assur Co		9.72	07/01/2004
40	19429	Insurance Co Of The State Of PA		9.72	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		9.72	07/01/2004
42	24678	Royal Ind Co		9.82	07/01/2004
43	29459	Twin City Fire Ins Co Co		9.95	07/01/2004
44	20532	Clarendon Natl Ins Co		10.05	07/01/2004
45	21806	Harbor Specialty Ins Co		10.05	07/01/2004
46	37303	Redland Ins Co		10.05	07/01/2004
47	16535	Zurich American Ins Co		10.06	07/01/2004
48	21849	American Automobile Ins Co		10.13	07/01/2004
49	11150	Arch Ins Co		10.28	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	10.35	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	10.35	07/01/2004
52	21709	Truck Ins Exch	Terr 4	10.35	07/01/2004
53	30104	Hartford Underwriters Ins Co		10.45	07/01/2004
54	19801	Argonaut Ins Co		10.63	04/01/2004
55	40827	Virginia Surety Co Inc		10.73	07/01/2004
56	13269	Zenith Ins Co	Terr 1	10.84	07/01/2004
57	23809	Granite State Ins Co		11.07	04/01/2004
58	19410	Commerce & Industry Ins Co		11.17	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8393 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	11.29	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	11.29	07/01/2004
61	21709	Truck Ins Exch	Terr 5	11.29	07/01/2004
62	29424	Hartford Cas Ins Co		11.45	07/01/2004
63	20443	Continental Cas Co		12.50	03/01/2004
64	35076	State Compensation Ins Fund		12.51	07/01/2004
65	21458	Employers Ins of Wausau		13.42	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8397 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		9.48	10/01/2004
2	22179	Republic Ind Co Of Amer		10.22	07/01/2004
3	10900	Preferred Employers Ins Co		10.72	07/01/2004
4	20427	American Cas Co Of Reading PA		11.08	04/01/2004
5	15032	Guideone Mut Ins Co		11.21	07/01/2004
6	40142	American Zurich Ins Co		11.42	07/01/2004
7	11555	Employers Direct Ins Co		11.54	06/10/2004
8	24147	Old Republic Ins Co		11.54	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	11.61	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	11.61	07/01/2004
11	21709	Truck Ins Exch	Terr 1	11.61	07/01/2004
12	11512	Employers Compensation Ins Co		11.63	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		12.00	07/01/2004
14	13269	Zenith Ins Co	Terr 3	12.16	07/01/2004
15	24988	Sentry Ins A Mut Co		12.26	04/01/2004
16	43753	Republic Ind Co of CA		12.36	07/01/2004
17	20281	Federal Ins Co		12.40	07/01/2004
18	23035	Liberty Mut Fire Ins Co		12.42	07/01/2004
19	23043	Liberty Mut Ins Co		12.42	07/01/2004
20	36790	Springfield Ins Co Inc		12.43	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	12.68	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	12.68	07/01/2004
23	21709	Truck Ins Exch	Terr 2	12.68	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	12.80	07/01/2004
25	21113	United States Fire Ins Co		12.93	07/01/2004
26	25682	Travelers Ind Co Of CT		12.98	07/01/2004
27	25674	Travelers Ind Co Of IL		12.98	07/01/2004
28	42269	Majestic Ins Co		13.33	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	13.35	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8397 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	13.35	07/01/2004
31	21709	Truck Ins Exch	Terr 3	13.35	07/01/2004
32	10120	Everest Natl Ins Co		13.39	07/01/2004
33	22667	Ace American Ins Co		13.40	07/01/2004
34	19682	Hartford Fire In Co		13.41	07/01/2004
35	25887	US Fidelity & Guaranty Co		13.41	07/01/2004
36	38733	Alaska Nat Ins Co		13.51	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		13.57	07/01/2004
38	24899	Alea North America Ins Co		13.68	07/01/2004
39	19380	American Home Assur Co		13.79	07/01/2004
40	19429	Insurance Co Of The State Of PA		13.79	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		13.79	07/01/2004
42	24678	Royal Ind Co		13.92	07/01/2004
43	29459	Twin City Fire Ins Co Co		14.12	07/01/2004
44	20532	Clarendon Natl Ins Co		14.26	07/01/2004
45	21806	Harbor Specialty Ins Co		14.26	07/01/2004
46	37303	Redland Ins Co		14.26	07/01/2004
47	16535	Zurich American Ins Co		14.27	07/01/2004
48	21849	American Automobile Ins Co		14.38	07/01/2004
49	11150	Arch Ins Co		14.58	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	14.68	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	14.68	07/01/2004
52	21709	Truck Ins Exch	Terr 4	14.68	07/01/2004
53	30104	Hartford Underwriters Ins Co		14.82	07/01/2004
54	19801	Argonaut Ins Co		15.06	04/01/2004
55	40827	Virginia Surety Co Inc		15.21	07/01/2004
56	13269	Zenith Ins Co	Terr 1	15.36	07/01/2004
57	23809	Granite State Ins Co		15.71	04/01/2004
58	19410	Commerce & Industry Ins Co		15.85	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8397 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	16.02	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	16.02	07/01/2004
61	21709	Truck Ins Exch	Terr 5	16.02	07/01/2004
62	29424	Hartford Cas Ins Co		16.23	07/01/2004
63	20443	Continental Cas Co		17.72	03/01/2004
64	35076	State Compensation Ins Fund		17.75	07/01/2004
65	21458	Employers Ins of Wausau		19.03	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8400 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		8.03	10/01/2004
2	22179	Republic Ind Co Of Amer		8.66	07/01/2004
3	20427	American Cas Co Of Reading PA		9.38	04/01/2004
4	15032	Guideone Mut Ins Co		9.49	07/01/2004
5	40142	American Zurich Ins Co		9.67	07/01/2004
6	11555	Employers Direct Ins Co		9.77	06/10/2004
7	24147	Old Republic Ins Co		9.77	07/01/2004
8	11512	Employers Compensation Ins Co		9.85	07/01/2004
9	10900	Preferred Employers Ins Co		10.09	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		10.16	07/01/2004
11	13269	Zenith Ins Co	Terr 3	10.29	07/01/2004
12	24988	Sentry Ins A Mut Co		10.38	04/01/2004
13	43753	Republic Ind Co of CA		10.47	07/01/2004
14	20281	Federal Ins Co		10.50	07/01/2004
15	23035	Liberty Mut Fire Ins Co		10.52	07/01/2004
16	23043	Liberty Mut Ins Co		10.52	07/01/2004
17	36790	Springfield Ins Co Inc		10.52	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	10.83	07/01/2004
19	21113	United States Fire Ins Co		10.94	07/01/2004
20	25682	Travelers Ind Co Of CT		10.99	07/01/2004
21	25674	Travelers Ind Co Of IL		10.99	07/01/2004
22	42269	Majestic Ins Co		11.29	07/01/2004
23	10120	Everest Natl Ins Co		11.34	07/01/2004
24	22667	Ace American Ins Co		11.35	07/01/2004
25	19682	Hartford Fire In Co		11.36	07/01/2004
26	25887	US Fidelity & Guaranty Co		11.36	07/01/2004
27	38733	Alaska Nat Ins Co		11.45	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		11.50	07/01/2004
29	24899	Alea North America Ins Co		11.59	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8400 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		11.68	07/01/2004
31	19429	Insurance Co Of The State Of PA		11.68	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		11.68	07/01/2004
33	24678	Royal Ind Co		11.79	07/01/2004
34	29459	Twin City Fire Ins Co Co		11.96	07/01/2004
35	20532	Clarendon Natl Ins Co		12.08	07/01/2004
36	21806	Harbor Specialty Ins Co		12.08	07/01/2004
37	37303	Redland Ins Co		12.08	07/01/2004
38	16535	Zurich American Ins Co		12.09	07/01/2004
39	21849	American Automobile Ins Co		12.17	07/01/2004
40	11150	Arch Ins Co		12.35	08/15/2004
41	30104	Hartford Underwriters Ins Co		12.55	07/01/2004
42	19801	Argonaut Ins Co		12.75	04/01/2004
43	40827	Virginia Surety Co Inc		12.89	07/01/2004
44	13269	Zenith Ins Co	Terr 1	13.00	07/01/2004
45	23809	Granite State Ins Co		13.29	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	13.38	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	13.38	07/01/2004
48	21709	Truck Ins Exch	Terr 1	13.38	07/01/2004
49	19410	Commerce & Industry Ins Co		13.42	07/01/2004
50	29424	Hartford Cas Ins Co		13.75	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	14.61	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	14.61	07/01/2004
53	21709	Truck Ins Exch	Terr 2	14.61	07/01/2004
54	20443	Continental Cas Co		15.00	03/01/2004
55	35076	State Compensation Ins Fund		15.04	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	15.38	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	15.38	07/01/2004
58	21709	Truck Ins Exch	Terr 3	15.38	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8400 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		16.12	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	16.92	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	16.92	07/01/2004
62	21709	Truck Ins Exch	Terr 4	16.92	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	18.45	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	18.45	07/01/2004
65	21709	Truck Ins Exch	Terr 5	18.45	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8500 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		20.77	10/01/2004
2	22179	Republic Ind Co Of Amer		22.39	07/01/2004
3	20427	American Cas Co Of Reading PA		24.28	04/01/2004
4	15032	Guideone Mut Ins Co		24.56	07/01/2004
5	40142	American Zurich Ins Co		25.03	07/01/2004
6	11555	Employers Direct Ins Co		25.28	06/10/2004
7	24147	Old Republic Ins Co		25.28	07/01/2004
8	11512	Employers Compensation Ins Co		25.48	07/01/2004
9	10900	Preferred Employers Ins Co		26.11	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		26.30	07/01/2004
11	13269	Zenith Ins Co	Terr 3	26.66	07/01/2004
12	24988	Sentry Ins A Mut Co		26.88	04/01/2004
13	43753	Republic Ind Co of CA		27.09	07/01/2004
14	20281	Federal Ins Co		27.18	07/01/2004
15	23035	Liberty Mut Fire Ins Co		27.22	07/01/2004
16	23043	Liberty Mut Ins Co		27.22	07/01/2004
17	36790	Springfield Ins Co Inc		27.25	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	28.06	07/01/2004
19	21113	United States Fire Ins Co		28.34	07/01/2004
20	25682	Travelers Ind Co Of CT		28.44	07/01/2004
21	25674	Travelers Ind Co Of IL		28.44	07/01/2004
22	42269	Majestic Ins Co		29.22	07/01/2004
23	10120	Everest Natl Ins Co		29.35	07/01/2004
24	22667	Ace American Ins Co		29.37	07/01/2004
25	19682	Hartford Fire In Co		29.38	07/01/2004
26	25887	US Fidelity & Guaranty Co		29.38	07/01/2004
27	38733	Alaska Nat Ins Co		29.62	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		29.74	07/01/2004
29	24899	Alea North America Ins Co		29.98	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8500 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		30.21	07/01/2004
31	19429	Insurance Co Of The State Of PA		30.21	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		30.21	07/01/2004
33	24678	Royal Ind Co		30.52	07/01/2004
34	29459	Twin City Fire Ins Co Co		30.94	07/01/2004
35	21849	American Automobile Ins Co		31.24	07/01/2004
36	20532	Clarendon Natl Ins Co		31.24	07/01/2004
37	21806	Harbor Specialty Ins Co		31.24	07/01/2004
38	37303	Redland Ins Co		31.24	07/01/2004
39	16535	Zurich American Ins Co		31.28	07/01/2004
40	11150	Arch Ins Co		31.95	08/15/2004
41	30104	Hartford Underwriters Ins Co		32.47	07/01/2004
42	19801	Argonaut Ins Co		33.01	04/01/2004
43	40827	Virginia Surety Co Inc		33.33	07/01/2004
44	13269	Zenith Ins Co	Terr 1	33.67	07/01/2004
45	23809	Granite State Ins Co		34.42	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	34.62	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	34.62	07/01/2004
48	21709	Truck Ins Exch	Terr 1	34.62	07/01/2004
49	19410	Commerce & Industry Ins Co		34.73	07/01/2004
50	29424	Hartford Cas Ins Co		35.58	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	37.80	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	37.80	07/01/2004
53	21709	Truck Ins Exch	Terr 2	37.80	07/01/2004
54	20443	Continental Cas Co		38.84	03/01/2004
55	35076	State Compensation Ins Fund		38.91	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	39.79	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	39.79	07/01/2004
58	21709	Truck Ins Exch	Terr 3	39.79	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8500 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		41.72	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	43.77	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	43.77	07/01/2004
62	21709	Truck Ins Exch	Terr 4	43.77	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	47.75	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	47.75	07/01/2004
65	21709	Truck Ins Exch	Terr 5	47.75	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8601 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		1.71	10/01/2004
2	22179	Republic Ind Co Of Amer		1.85	07/01/2004
3	20427	American Cas Co Of Reading PA		2.00	04/01/2004
4	15032	Guideone Mut Ins Co		2.03	07/01/2004
5	10900	Preferred Employers Ins Co		2.05	07/01/2004
6	40142	American Zurich Ins Co		2.07	07/01/2004
7	11555	Employers Direct Ins Co		2.09	06/10/2004
8	24147	Old Republic Ins Co		2.09	07/01/2004
9	24767	St Paul Fire & Marine Ins Co		2.09	07/01/2004
10	11512	Employers Compensation Ins Co		2.10	07/01/2004
11	21652	Farmers Ins Exch	Terr 1	2.10	07/01/2004
12	21687	Mid-Century Ins Co	Terr 1	2.10	07/01/2004
13	21709	Truck Ins Exch	Terr 1	2.10	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		2.17	07/01/2004
15	13269	Zenith Ins Co	Terr 3	2.19	07/01/2004
16	24988	Sentry Ins A Mut Co		2.21	04/01/2004
17	20281	Federal Ins Co		2.24	07/01/2004
18	43753	Republic Ind Co of CA		2.24	07/01/2004
19	36790	Springfield Ins Co Inc		2.24	04/01/2004
20	23035	Liberty Mut Fire Ins Co		2.25	07/01/2004
21	23043	Liberty Mut Ins Co		2.25	07/01/2004
22	21652	Farmers Ins Exch	Terr 2	2.29	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	2.29	07/01/2004
24	21709	Truck Ins Exch	Terr 2	2.29	07/01/2004
25	13269	Zenith Ins Co	Terr 2,4,5,6	2.31	07/01/2004
26	21113	United States Fire Ins Co		2.34	07/01/2004
27	25682	Travelers Ind Co Of CT		2.35	07/01/2004
28	25674	Travelers Ind Co Of IL		2.35	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	2.41	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8601 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 1	2.41	07/01/2004
31	42269	Majestic Ins Co	Terr 2	2.41	07/01/2004
32	42269	Majestic Ins Co	Terr 3	2.41	07/01/2004
33	21687	Mid-Century Ins Co	Terr 3	2.41	07/01/2004
34	21709	Truck Ins Exch	Terr 3	2.41	07/01/2004
35	19682	Hartford Fire In Co		2.42	07/01/2004
36	25887	US Fidelity & Guaranty Co		2.42	07/01/2004
37	10120	Everest Natl Ins Co		2.42	07/01/2004
38	22667	Ace American Ins Co		2.42	07/01/2004
39	38733	Alaska Nat Ins Co		2.44	07/01/2004
40	24899	Alea North America Ins Co		2.47	07/01/2004
41	19380	American Home Assur Co		2.49	07/01/2004
42	19429	Insurance Co Of The State Of PA		2.49	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		2.49	07/01/2004
44	24678	Royal Ind Co		2.52	07/01/2004
45	29459	Twin City Fire Ins Co Co		2.55	07/01/2004
46	20532	Clarendon Natl Ins Co		2.58	07/01/2004
47	21806	Harbor Specialty Ins Co		2.58	07/01/2004
48	37303	Redland Ins Co		2.58	07/01/2004
49	16535	Zurich American Ins Co		2.58	07/01/2004
50	11150	Arch Ins Co		2.64	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	2.66	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	2.66	07/01/2004
53	21709	Truck Ins Exch	Terr 4	2.66	07/01/2004
54	30104	Hartford Underwriters Ins Co		2.68	07/01/2004
55	21849	American Automobile Ins Co		2.72	07/01/2004
56	19801	Argonaut Ins Co		2.72	04/01/2004
57	40827	Virginia Surety Co Inc		2.75	07/01/2004
58	13269	Zenith Ins Co	Terr 1	2.77	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8601 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		2.84	04/01/2004
60	19410	Commerce & Industry Ins Co		2.87	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	2.90	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	2.90	07/01/2004
63	21709	Truck Ins Exch	Terr 5	2.90	07/01/2004
64	29424	Hartford Cas Ins Co		2.94	07/01/2004
65	20443	Continental Cas Co		3.20	03/01/2004
66	35076	State Compensation Ins Fund		3.20	07/01/2004
67	21458	Employers Ins of Wausau		3.44	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8631 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		26.71	10/01/2004
2	22179	Republic Ind Co Of Amer		28.81	07/01/2004
3	20427	American Cas Co Of Reading PA		31.23	04/01/2004
4	15032	Guideone Mut Ins Co		31.59	07/01/2004
5	40142	American Zurich Ins Co		32.20	07/01/2004
6	11555	Employers Direct Ins Co		32.52	06/10/2004
7	24147	Old Republic Ins Co		32.52	07/01/2004
8	11512	Employers Compensation Ins Co		32.78	07/01/2004
9	37478	Hartford Ins Co Of The Midwest		33.82	07/01/2004
10	13269	Zenith Ins Co	Terr 3	34.30	07/01/2004
11	24988	Sentry Ins A Mut Co		34.57	04/01/2004
12	43753	Republic Ind Co of CA		34.85	07/01/2004
13	20281	Federal Ins Co		34.96	07/01/2004
14	23035	Liberty Mut Fire Ins Co		35.01	07/01/2004
15	23043	Liberty Mut Ins Co		35.01	07/01/2004
16	36790	Springfield Ins Co Inc		35.05	04/01/2004
17	13269	Zenith Ins Co	Terr 2,4,5,6	36.10	07/01/2004
18	21113	United States Fire Ins Co		36.46	07/01/2004
19	25682	Travelers Ind Co Of CT		36.59	07/01/2004
20	25674	Travelers Ind Co Of IL		36.59	07/01/2004
21	42269	Majestic Ins Co		37.59	07/01/2004
22	10120	Everest Natl Ins Co		37.75	07/01/2004
23	22667	Ace American Ins Co		37.77	07/01/2004
24	19682	Hartford Fire In Co		37.80	07/01/2004
25	25887	US Fidelity & Guaranty Co		37.80	07/01/2004
26	38733	Alaska Nat Ins Co		38.10	07/01/2004
27	24767	St Paul Fire & Marine Ins Co		38.26	07/01/2004
28	24899	Alea North America Ins Co		38.56	07/01/2004
29	19380	American Home Assur Co		38.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8631 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19429	Insurance Co Of The State Of PA		38.86	07/01/2004
31	19445	National Union Fire Ins Co Of Pitts		38.86	07/01/2004
32	24678	Royal Ind Co		39.25	07/01/2004
33	29459	Twin City Fire Ins Co Co		39.79	07/01/2004
34	20532	Clarendon Natl Ins Co		40.19	07/01/2004
35	21806	Harbor Specialty Ins Co		40.19	07/01/2004
36	37303	Redland Ins Co		40.19	07/01/2004
37	21849	American Automobile Ins Co		40.20	07/01/2004
38	16535	Zurich American Ins Co		40.23	07/01/2004
39	11150	Arch Ins Co		41.09	08/15/2004
40	30104	Hartford Underwriters Ins Co		41.77	07/01/2004
41	19801	Argonaut Ins Co		42.47	04/01/2004
42	40827	Virginia Surety Co Inc		42.88	07/01/2004
43	13269	Zenith Ins Co	Terr 1	43.32	07/01/2004
44	23809	Granite State Ins Co		44.28	04/01/2004
45	21652	Farmers Ins Exch	Terr 1	44.53	07/01/2004
46	21687	Mid-Century Ins Co	Terr 1	44.53	07/01/2004
47	21709	Truck Ins Exch	Terr 1	44.53	07/01/2004
48	19410	Commerce & Industry Ins Co		44.67	07/01/2004
49	29424	Hartford Cas Ins Co		45.76	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	48.62	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	48.62	07/01/2004
52	21709	Truck Ins Exch	Terr 2	48.62	07/01/2004
53	20443	Continental Cas Co		49.96	03/01/2004
54	35076	State Compensation Ins Fund		50.04	07/01/2004
55	10900	Preferred Employers Ins Co		50.38	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	51.18	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	51.18	07/01/2004
58	21709	Truck Ins Exch	Terr 3	51.18	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8631 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		53.66	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	56.30	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	56.30	07/01/2004
62	21709	Truck Ins Exch	Terr 4	56.30	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	61.42	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	61.42	07/01/2004
65	21709	Truck Ins Exch	Terr 5	61.42	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8709 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	37478	Hartford Ins Co Of The Midwest		7.89	07/01/2004
2	19682	Hartford Fire In Co		8.82	07/01/2004
3	29459	Twin City Fire Ins Co Co		9.28	07/01/2004
4	30104	Hartford Underwriters Ins Co		9.74	07/01/2004
5	29424	Hartford Cas Ins Co		10.67	07/01/2004
6	21458	Employers Ins of Wausau		10.74	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8720 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		6.01	10/01/2004
2	22179	Republic Ind Co Of Amer		6.49	07/01/2004
3	20427	American Cas Co Of Reading PA		7.03	04/01/2004
4	15032	Guideone Mut Ins Co		7.11	07/01/2004
5	10900	Preferred Employers Ins Co		7.18	07/01/2004
6	40142	American Zurich Ins Co		7.25	07/01/2004
7	11555	Employers Direct Ins Co		7.32	06/10/2004
8	24147	Old Republic Ins Co		7.32	07/01/2004
9	11512	Employers Compensation Ins Co		7.38	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		7.61	07/01/2004
11	13269	Zenith Ins Co	Terr 3	7.71	07/01/2004
12	24988	Sentry Ins A Mut Co		7.78	04/01/2004
13	43753	Republic Ind Co of CA		7.85	07/01/2004
14	20281	Federal Ins Co		7.87	07/01/2004
15	23035	Liberty Mut Fire Ins Co		7.88	07/01/2004
16	23043	Liberty Mut Ins Co		7.88	07/01/2004
17	36790	Springfield Ins Co Inc		7.88	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	8.12	07/01/2004
19	21113	United States Fire Ins Co		8.21	07/01/2004
20	25682	Travelers Ind Co Of CT		8.24	07/01/2004
21	25674	Travelers Ind Co Of IL		8.24	07/01/2004
22	42269	Majestic Ins Co	Terr 2	8.46	07/01/2004
23	42269	Majestic Ins Co	Terr 1	8.46	07/01/2004
24	42269	Majestic Ins Co	Terr 3	8.46	07/01/2004
25	10120	Everest Natl Ins Co		8.50	07/01/2004
26	22667	Ace American Ins Co		8.50	07/01/2004
27	19682	Hartford Fire In Co		8.51	07/01/2004
28	25887	US Fidelity & Guaranty Co		8.51	07/01/2004
29	38733	Alaska Nat Ins Co		8.58	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8720 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	24767	St Paul Fire & Marine Ins Co		8.61	07/01/2004
31	24899	Alea North America Ins Co		8.68	07/01/2004
32	19380	American Home Assur Co		8.75	07/01/2004
33	19429	Insurance Co Of The State Of PA		8.75	07/01/2004
34	19445	National Union Fire Ins Co Of Pitts		8.75	07/01/2004
35	24678	Royal Ind Co		8.84	07/01/2004
36	29459	Twin City Fire Ins Co Co		8.96	07/01/2004
37	20532	Clarendon Natl Ins Co		9.05	07/01/2004
38	21806	Harbor Specialty Ins Co		9.05	07/01/2004
39	37303	Redland Ins Co		9.05	07/01/2004
40	16535	Zurich American Ins Co		9.06	07/01/2004
41	21849	American Automobile Ins Co		9.09	07/01/2004
42	11150	Arch Ins Co		9.25	08/15/2004
43	30104	Hartford Underwriters Ins Co		9.40	07/01/2004
44	19801	Argonaut Ins Co		9.55	04/01/2004
45	40827	Virginia Surety Co Inc		9.65	07/01/2004
46	13269	Zenith Ins Co	Terr 1	9.74	07/01/2004
47	23809	Granite State Ins Co		9.96	04/01/2004
48	21652	Farmers Ins Exch	Terr 1	10.02	07/01/2004
49	21687	Mid-Century Ins Co	Terr 1	10.02	07/01/2004
50	21709	Truck Ins Exch	Terr 1	10.02	07/01/2004
51	19410	Commerce & Industry Ins Co		10.06	07/01/2004
52	29424	Hartford Cas Ins Co		10.30	07/01/2004
53	21652	Farmers Ins Exch	Terr 2	10.95	07/01/2004
54	21687	Mid-Century Ins Co	Terr 2	10.95	07/01/2004
55	21709	Truck Ins Exch	Terr 2	10.95	07/01/2004
56	20443	Continental Cas Co		11.24	03/01/2004
57	35076	State Compensation Ins Fund		11.27	07/01/2004
58	21652	Farmers Ins Exch	Terr 3	11.52	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8720 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 3	11.52	07/01/2004
60	21709	Truck Ins Exch	Terr 3	11.52	07/01/2004
61	21458	Employers Ins of Wausau		12.08	07/01/2004
62	21652	Farmers Ins Exch	Terr 4	12.68	07/01/2004
63	21687	Mid-Century Ins Co	Terr 4	12.68	07/01/2004
64	21709	Truck Ins Exch	Terr 4	12.68	07/01/2004
65	21652	Farmers Ins Exch	Terr 5	13.83	07/01/2004
66	21687	Mid-Century Ins Co	Terr 5	13.83	07/01/2004
67	21709	Truck Ins Exch	Terr 5	13.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8726 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	37478	Hartford Ins Co Of The Midwest		2.74	07/01/2004
2	19682	Hartford Fire In Co		3.07	07/01/2004
3	29459	Twin City Fire Ins Co Co		3.23	07/01/2004
4	30104	Hartford Underwriters Ins Co		3.39	07/01/2004
5	29424	Hartford Cas Ins Co		3.71	07/01/2004
6	21458	Employers Ins of Wausau		7.35	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8729 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		3.57	10/01/2004
2	22179	Republic Ind Co Of Amer		3.84	07/01/2004
3	20427	American Cas Co Of Reading PA		4.16	04/01/2004
4	15032	Guideone Mut Ins Co		4.22	07/01/2004
5	40142	American Zurich Ins Co		4.30	07/01/2004
6	11555	Employers Direct Ins Co		4.34	06/10/2004
7	24147	Old Republic Ins Co		4.34	07/01/2004
8	11512	Employers Compensation Ins Co		4.37	07/01/2004
9	10900	Preferred Employers Ins Co		4.48	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		4.51	07/01/2004
11	13269	Zenith Ins Co	Terr 3	4.57	07/01/2004
12	24988	Sentry Ins A Mut Co		4.61	04/01/2004
13	43753	Republic Ind Co of CA		4.65	07/01/2004
14	20281	Federal Ins Co		4.67	07/01/2004
15	23035	Liberty Mut Fire Ins Co		4.67	07/01/2004
16	23043	Liberty Mut Ins Co		4.67	07/01/2004
17	36790	Springfield Ins Co Inc		4.67	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	4.81	07/01/2004
19	21113	United States Fire Ins Co		4.86	07/01/2004
20	25682	Travelers Ind Co Of CT		4.88	07/01/2004
21	25674	Travelers Ind Co Of IL		4.88	07/01/2004
22	42269	Majestic Ins Co		5.02	07/01/2004
23	10120	Everest Natl Ins Co		5.04	07/01/2004
24	19682	Hartford Fire In Co		5.04	07/01/2004
25	25887	US Fidelity & Guaranty Co		5.04	07/01/2004
26	22667	Ace American Ins Co		5.04	07/01/2004
27	38733	Alaska Nat Ins Co		5.08	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		5.11	07/01/2004
29	24899	Alea North America Ins Co		5.15	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8729 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		5.19	07/01/2004
31	19429	Insurance Co Of The State Of PA		5.19	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		5.19	07/01/2004
33	24678	Royal Ind Co		5.24	07/01/2004
34	29459	Twin City Fire Ins Co Co		5.31	07/01/2004
35	20532	Clarendon Natl Ins Co		5.36	07/01/2004
36	21806	Harbor Specialty Ins Co		5.36	07/01/2004
37	37303	Redland Ins Co		5.36	07/01/2004
38	16535	Zurich American Ins Co		5.37	07/01/2004
39	21849	American Automobile Ins Co		5.48	07/01/2004
40	11150	Arch Ins Co		5.48	08/15/2004
41	30104	Hartford Underwriters Ins Co		5.57	07/01/2004
42	19801	Argonaut Ins Co		5.66	04/01/2004
43	40827	Virginia Surety Co Inc		5.72	07/01/2004
44	13269	Zenith Ins Co	Terr 1	5.77	07/01/2004
45	23809	Granite State Ins Co		5.90	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	5.94	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	5.94	07/01/2004
48	21709	Truck Ins Exch	Terr 1	5.94	07/01/2004
49	19410	Commerce & Industry Ins Co		5.96	07/01/2004
50	29424	Hartford Cas Ins Co		6.11	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	6.49	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	6.49	07/01/2004
53	21709	Truck Ins Exch	Terr 2	6.49	07/01/2004
54	20443	Continental Cas Co		6.66	03/01/2004
55	35076	State Compensation Ins Fund		6.69	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	6.83	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	6.83	07/01/2004
58	21709	Truck Ins Exch	Terr 3	6.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8729 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		7.16	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	7.51	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	7.51	07/01/2004
62	21709	Truck Ins Exch	Terr 4	7.51	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	8.20	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	8.20	07/01/2004
65	21709	Truck Ins Exch	Terr 5	8.20	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8734 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		0.88	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8737 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		0.79	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8738 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		1.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8740 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		1.28	10/01/2004
2	22179	Republic Ind Co Of Amer		1.38	07/01/2004
3	20427	American Cas Co Of Reading PA		1.49	04/01/2004
4	15032	Guideone Mut Ins Co		1.51	07/01/2004
5	10900	Preferred Employers Ins Co		1.52	07/01/2004
6	40142	American Zurich Ins Co		1.54	07/01/2004
7	11555	Employers Direct Ins Co		1.55	06/10/2004
8	24147	Old Republic Ins Co		1.55	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	1.56	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	1.56	07/01/2004
11	21709	Truck Ins Exch	Terr 1	1.56	07/01/2004
12	11512	Employers Compensation Ins Co		1.57	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		1.62	07/01/2004
14	13269	Zenith Ins Co	Terr 3	1.64	07/01/2004
15	24988	Sentry Ins A Mut Co		1.65	04/01/2004
16	20281	Federal Ins Co		1.67	07/01/2004
17	23035	Liberty Mut Fire Ins Co		1.67	07/01/2004
18	23043	Liberty Mut Ins Co		1.67	07/01/2004
19	43753	Republic Ind Co of CA		1.67	07/01/2004
20	36790	Springfield Ins Co Inc		1.67	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	1.71	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	1.71	07/01/2004
23	21709	Truck Ins Exch	Terr 2	1.71	07/01/2004
24	21113	United States Fire Ins Co		1.73	07/01/2004
25	13269	Zenith Ins Co	Terr 2,4,5,6	1.73	07/01/2004
26	25682	Travelers Ind Co Of CT		1.75	07/01/2004
27	25674	Travelers Ind Co Of IL		1.75	07/01/2004
28	21652	Farmers Ins Exch	Terr 3	1.80	07/01/2004
29	42269	Majestic Ins Co	Terr 1	1.80	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8740 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 2	1.80	07/01/2004
31	42269	Majestic Ins Co	Terr 4	1.80	07/01/2004
32	42269	Majestic Ins Co	Terr 3	1.80	07/01/2004
33	42269	Majestic Ins Co	Terr 5	1.80	07/01/2004
34	42269	Majestic Ins Co	Terr 6	1.80	07/01/2004
35	21687	Mid-Century Ins Co	Terr 3	1.80	07/01/2004
36	21709	Truck Ins Exch	Terr 3	1.80	07/01/2004
37	10120	Everest Natl Ins Co		1.80	07/01/2004
38	22667	Ace American Ins Co		1.80	07/01/2004
39	19682	Hartford Fire In Co		1.81	07/01/2004
40	25887	US Fidelity & Guaranty Co		1.81	07/01/2004
41	38733	Alaska Nat Ins Co		1.82	07/01/2004
42	24767	St Paul Fire & Marine Ins Co		1.83	07/01/2004
43	24899	Alea North America Ins Co		1.84	07/01/2004
44	19380	American Home Assur Co		1.86	07/01/2004
45	19429	Insurance Co Of The State Of PA		1.86	07/01/2004
46	19445	National Union Fire Ins Co Of Pitts		1.86	07/01/2004
47	24678	Royal Ind Co		1.88	07/01/2004
48	29459	Twin City Fire Ins Co Co		1.90	07/01/2004
49	16535	Zurich American Ins Co		1.92	07/01/2004
50	20532	Clarendon Natl Ins Co		1.92	07/01/2004
51	21806	Harbor Specialty Ins Co		1.92	07/01/2004
52	37303	Redland Ins Co		1.92	07/01/2004
53	11150	Arch Ins Co		1.96	08/15/2004
54	21652	Farmers Ins Exch	Terr 4	1.98	07/01/2004
55	21687	Mid-Century Ins Co	Terr 4	1.98	07/01/2004
56	21709	Truck Ins Exch	Terr 4	1.98	07/01/2004
57	30104	Hartford Underwriters Ins Co		2.00	07/01/2004
58	19801	Argonaut Ins Co		2.02	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8740 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21849	American Automobile Ins Co		2.04	07/01/2004
60	40827	Virginia Surety Co Inc		2.05	07/01/2004
61	13269	Zenith Ins Co	Terr 1	2.08	07/01/2004
62	23809	Granite State Ins Co		2.10	04/01/2004
63	19410	Commerce & Industry Ins Co		2.13	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	2.16	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	2.16	07/01/2004
66	21709	Truck Ins Exch	Terr 5	2.16	07/01/2004
67	29424	Hartford Cas Ins Co		2.19	07/01/2004
68	20443	Continental Cas Co		2.38	03/01/2004
69	35076	State Compensation Ins Fund		2.39	07/01/2004
70	21458	Employers Ins of Wausau		2.56	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8741 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		0.38	10/01/2004
2	22179	Republic Ind Co Of Amer		0.41	07/01/2004
3	20427	American Cas Co Of Reading PA		0.44	04/01/2004
4	15032	Guideone Mut Ins Co		0.45	07/01/2004
5	40142	American Zurich Ins Co		0.46	07/01/2004
6	11555	Employers Direct Ins Co		0.46	06/10/2004
7	24147	Old Republic Ins Co		0.46	07/01/2004
8	11512	Employers Compensation Ins Co		0.47	07/01/2004
9	37478	Hartford Ins Co Of The Midwest		0.48	07/01/2004
10	24988	Sentry Ins A Mut Co		0.48	04/01/2004
11	13269	Zenith Ins Co	Terr 3	0.48	07/01/2004
12	36790	Springfield Ins Co Inc		0.49	04/01/2004
13	20281	Federal Ins Co		0.50	07/01/2004
14	23035	Liberty Mut Fire Ins Co		0.50	07/01/2004
15	23043	Liberty Mut Ins Co		0.50	07/01/2004
16	43753	Republic Ind Co of CA		0.50	07/01/2004
17	21113	United States Fire Ins Co		0.51	07/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	0.51	07/01/2004
19	25682	Travelers Ind Co Of CT		0.52	07/01/2004
20	25674	Travelers Ind Co Of IL		0.52	07/01/2004
21	10900	Preferred Employers Ins Co		0.52	07/01/2004
22	42269	Majestic Ins Co		0.53	07/01/2004
23	10120	Everest Natl Ins Co		0.54	07/01/2004
24	22667	Ace American Ins Co		0.54	07/01/2004
25	38733	Alaska Nat Ins Co		0.54	07/01/2004
26	19682	Hartford Fire In Co		0.54	07/01/2004
27	24767	St Paul Fire & Marine Ins Co		0.54	07/01/2004
28	25887	US Fidelity & Guaranty Co		0.54	07/01/2004
29	24899	Alea North America Ins Co		0.55	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8741 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		0.55	07/01/2004
31	19429	Insurance Co Of The State Of PA		0.55	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		0.55	07/01/2004
33	24678	Royal Ind Co		0.56	07/01/2004
34	29459	Twin City Fire Ins Co Co		0.57	07/01/2004
35	16535	Zurich American Ins Co		0.57	07/01/2004
36	20532	Clarendon Natl Ins Co		0.57	07/01/2004
37	21806	Harbor Specialty Ins Co		0.57	07/01/2004
38	37303	Redland Ins Co		0.57	07/01/2004
39	11150	Arch Ins Co		0.58	08/15/2004
40	21652	Farmers Ins Exch	Terr 1	0.59	07/01/2004
41	30104	Hartford Underwriters Ins Co		0.59	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	0.59	07/01/2004
43	21709	Truck Ins Exch	Terr 1	0.59	07/01/2004
44	19801	Argonaut Ins Co		0.60	04/01/2004
45	40827	Virginia Surety Co Inc		0.61	07/01/2004
46	13269	Zenith Ins Co	Terr 1	0.61	07/01/2004
47	23809	Granite State Ins Co		0.62	04/01/2004
48	19410	Commerce & Industry Ins Co		0.63	07/01/2004
49	21652	Farmers Ins Exch	Terr 2	0.64	07/01/2004
50	21687	Mid-Century Ins Co	Terr 2	0.64	07/01/2004
51	21709	Truck Ins Exch	Terr 2	0.64	07/01/2004
52	29424	Hartford Cas Ins Co		0.65	07/01/2004
53	21652	Farmers Ins Exch	Terr 3	0.68	07/01/2004
54	21687	Mid-Century Ins Co	Terr 3	0.68	07/01/2004
55	21709	Truck Ins Exch	Terr 3	0.68	07/01/2004
56	21849	American Automobile Ins Co		0.69	07/01/2004
57	20443	Continental Cas Co		0.70	03/01/2004
58	35076	State Compensation Ins Fund		0.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8741 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	0.75	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	0.75	07/01/2004
61	21709	Truck Ins Exch	Terr 4	0.75	07/01/2004
62	21458	Employers Ins of Wausau		0.76	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	0.81	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	0.81	07/01/2004
65	21709	Truck Ins Exch	Terr 5	0.81	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8742 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		1.28	10/01/2004
2	22179	Republic Ind Co Of Amer		1.38	07/01/2004
3	20427	American Cas Co Of Reading PA		1.49	04/01/2004
4	15032	Guideone Mut Ins Co		1.51	07/01/2004
5	40142	American Zurich Ins Co		1.54	07/01/2004
6	11555	Employers Direct Ins Co		1.55	06/10/2004
7	24147	Old Republic Ins Co		1.55	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	1.56	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	1.56	07/01/2004
10	21709	Truck Ins Exch	Terr 1	1.56	07/01/2004
11	11512	Employers Compensation Ins Co		1.57	07/01/2004
12	10900	Preferred Employers Ins Co		1.60	07/01/2004
13	24988	Sentry Ins A Mut Co		1.65	04/01/2004
14	20281	Federal Ins Co		1.67	07/01/2004
15	23035	Liberty Mut Fire Ins Co		1.67	07/01/2004
16	23043	Liberty Mut Ins Co		1.67	07/01/2004
17	43753	Republic Ind Co of CA		1.67	07/01/2004
18	36790	Springfield Ins Co Inc		1.67	04/01/2004
19	21652	Farmers Ins Exch	Terr 2	1.71	07/01/2004
20	21687	Mid-Century Ins Co	Terr 2	1.71	07/01/2004
21	21709	Truck Ins Exch	Terr 2	1.71	07/01/2004
22	37478	Hartford Ins Co Of The Midwest		1.72	07/01/2004
23	21113	United States Fire Ins Co		1.73	07/01/2004
24	25682	Travelers Ind Co Of CT		1.75	07/01/2004
25	25674	Travelers Ind Co Of IL		1.75	07/01/2004
26	21652	Farmers Ins Exch	Terr 3	1.80	07/01/2004
27	42269	Majestic Ins Co	Terr 5	1.80	07/01/2004
28	42269	Majestic Ins Co	Terr 4	1.80	07/01/2004
29	42269	Majestic Ins Co	Terr 3	1.80	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8742 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 2	1.80	07/01/2004
31	42269	Majestic Ins Co	Terr 1	1.80	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	1.80	07/01/2004
33	21709	Truck Ins Exch	Terr 3	1.80	07/01/2004
34	10120	Everest Natl Ins Co		1.80	07/01/2004
35	22667	Ace American Ins Co		1.80	07/01/2004
36	25887	US Fidelity & Guaranty Co		1.81	07/01/2004
37	38733	Alaska Nat Ins Co		1.82	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		1.83	07/01/2004
39	24899	Alea North America Ins Co		1.84	07/01/2004
40	19380	American Home Assur Co		1.86	07/01/2004
41	19429	Insurance Co Of The State Of PA		1.86	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		1.86	07/01/2004
43	24678	Royal Ind Co		1.88	07/01/2004
44	13269	Zenith Ins Co	Terr 3	1.88	07/01/2004
45	19682	Hartford Fire In Co		1.92	07/01/2004
46	16535	Zurich American Ins Co		1.92	07/01/2004
47	20532	Clarendon Natl Ins Co		1.92	07/01/2004
48	21806	Harbor Specialty Ins Co		1.92	07/01/2004
49	37303	Redland Ins Co		1.92	07/01/2004
50	11150	Arch Ins Co		1.96	08/15/2004
51	21652	Farmers Ins Exch	Terr 4	1.98	07/01/2004
52	21687	Mid-Century Ins Co	Terr 4	1.98	07/01/2004
53	21709	Truck Ins Exch	Terr 4	1.98	07/01/2004
54	13269	Zenith Ins Co	Terr 2,4,5,6	1.98	07/01/2004
55	19801	Argonaut Ins Co		2.02	04/01/2004
56	29459	Twin City Fire Ins Co Co		2.02	07/01/2004
57	21849	American Automobile Ins Co		2.04	07/01/2004
58	40827	Virginia Surety Co Inc		2.05	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8742 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	23809	Granite State Ins Co		2.10	04/01/2004
60	30104	Hartford Underwriters Ins Co		2.12	07/01/2004
61	19410	Commerce & Industry Ins Co		2.13	07/01/2004
62	21652	Farmers Ins Exch	Terr 5	2.16	07/01/2004
63	21687	Mid-Century Ins Co	Terr 5	2.16	07/01/2004
64	21709	Truck Ins Exch	Terr 5	2.16	07/01/2004
65	29424	Hartford Cas Ins Co		2.32	07/01/2004
66	20443	Continental Cas Co		2.38	03/01/2004
67	13269	Zenith Ins Co	Terr 1	2.38	07/01/2004
68	35076	State Compensation Ins Fund		2.39	07/01/2004
69	21458	Employers Ins of Wausau		2.56	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8743 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		0.55	10/01/2004
2	22179	Republic Ind Co Of Amer		0.60	07/01/2004
3	20427	American Cas Co Of Reading PA		0.65	04/01/2004
4	15032	Guideone Mut Ins Co		0.65	07/01/2004
5	10900	Preferred Employers Ins Co		0.66	07/01/2004
6	40142	American Zurich Ins Co		0.67	07/01/2004
7	11555	Employers Direct Ins Co		0.67	06/10/2004
8	24147	Old Republic Ins Co		0.67	07/01/2004
9	11512	Employers Compensation Ins Co		0.68	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	0.68	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	0.68	07/01/2004
12	21709	Truck Ins Exch	Terr 1	0.68	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		0.70	07/01/2004
14	13269	Zenith Ins Co	Terr 3	0.70	07/01/2004
15	20281	Federal Ins Co		0.72	07/01/2004
16	23035	Liberty Mut Fire Ins Co		0.72	07/01/2004
17	23043	Liberty Mut Ins Co		0.72	07/01/2004
18	43753	Republic Ind Co of CA		0.72	07/01/2004
19	24988	Sentry Ins A Mut Co		0.72	04/01/2004
20	36790	Springfield Ins Co Inc		0.73	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	0.74	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	0.74	07/01/2004
23	21709	Truck Ins Exch	Terr 2	0.74	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	0.74	07/01/2004
25	25682	Travelers Ind Co Of CT		0.76	07/01/2004
26	25674	Travelers Ind Co Of IL		0.76	07/01/2004
27	21113	United States Fire Ins Co		0.76	07/01/2004
28	10120	Everest Natl Ins Co		0.78	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	0.78	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8743 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19682	Hartford Fire In Co		0.78	07/01/2004
31	42269	Majestic Ins Co		0.78	07/01/2004
32	21687	Mid-Century Ins Co	Terr 3	0.78	07/01/2004
33	21709	Truck Ins Exch	Terr 3	0.78	07/01/2004
34	25887	US Fidelity & Guaranty Co		0.78	07/01/2004
35	22667	Ace American Ins Co		0.78	07/01/2004
36	38733	Alaska Nat Ins Co		0.79	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		0.79	07/01/2004
38	24899	Alea North America Ins Co		0.80	07/01/2004
39	19380	American Home Assur Co		0.80	07/01/2004
40	19429	Insurance Co Of The State Of PA		0.80	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		0.80	07/01/2004
42	24678	Royal Ind Co		0.81	07/01/2004
43	29459	Twin City Fire Ins Co Co		0.82	07/01/2004
44	16535	Zurich American Ins Co		0.83	07/01/2004
45	20532	Clarendon Natl Ins Co		0.83	07/01/2004
46	21806	Harbor Specialty Ins Co		0.83	07/01/2004
47	37303	Redland Ins Co		0.83	07/01/2004
48	11150	Arch Ins Co		0.85	08/15/2004
49	21652	Farmers Ins Exch	Terr 4	0.86	07/01/2004
50	30104	Hartford Underwriters Ins Co		0.86	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	0.86	07/01/2004
52	21709	Truck Ins Exch	Terr 4	0.86	07/01/2004
53	19801	Argonaut Ins Co		0.88	04/01/2004
54	40827	Virginia Surety Co Inc		0.89	07/01/2004
55	13269	Zenith Ins Co	Terr 1	0.89	07/01/2004
56	19410	Commerce & Industry Ins Co		0.92	07/01/2004
57	23809	Granite State Ins Co		0.92	04/01/2004
58	21652	Farmers Ins Exch	Terr 5	0.93	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8743 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	0.93	07/01/2004
60	21709	Truck Ins Exch	Terr 5	0.93	07/01/2004
61	29424	Hartford Cas Ins Co		0.95	07/01/2004
62	21849	American Automobile Ins Co		0.97	07/01/2004
63	35076	State Compensation Ins Fund		1.03	07/01/2004
64	20443	Continental Cas Co		1.04	03/01/2004
65	21458	Employers Ins of Wausau		1.11	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8745 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		13.88	10/01/2004
2	22179	Republic Ind Co Of Amer		14.97	07/01/2004
3	20427	American Cas Co Of Reading PA		16.23	04/01/2004
4	15032	Guideone Mut Ins Co		16.42	07/01/2004
5	10900	Preferred Employers Ins Co		16.58	07/01/2004
6	40142	American Zurich Ins Co		16.73	07/01/2004
7	11555	Employers Direct Ins Co		16.90	06/10/2004
8	24147	Old Republic Ins Co		16.90	07/01/2004
9	11512	Employers Compensation Ins Co		17.03	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		17.57	07/01/2004
11	13269	Zenith Ins Co	Terr 3	17.81	07/01/2004
12	24988	Sentry Ins A Mut Co		17.96	04/01/2004
13	43753	Republic Ind Co of CA		18.11	07/01/2004
14	20281	Federal Ins Co		18.17	07/01/2004
15	23035	Liberty Mut Fire Ins Co		18.19	07/01/2004
16	23043	Liberty Mut Ins Co		18.19	07/01/2004
17	36790	Springfield Ins Co Inc		18.21	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	18.75	07/01/2004
19	21113	United States Fire Ins Co		18.94	07/01/2004
20	25682	Travelers Ind Co Of CT		19.01	07/01/2004
21	25674	Travelers Ind Co Of IL		19.01	07/01/2004
22	42269	Majestic Ins Co		19.53	07/01/2004
23	10120	Everest Natl Ins Co		19.61	07/01/2004
24	22667	Ace American Ins Co		19.63	07/01/2004
25	19682	Hartford Fire In Co		19.64	07/01/2004
26	25887	US Fidelity & Guaranty Co		19.64	07/01/2004
27	38733	Alaska Nat Ins Co		19.79	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		19.88	07/01/2004
29	24899	Alea North America Ins Co		20.04	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8745 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		20.19	07/01/2004
31	19429	Insurance Co Of The State Of PA		20.19	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		20.19	07/01/2004
33	24678	Royal Ind Co		20.40	07/01/2004
34	29459	Twin City Fire Ins Co Co		20.68	07/01/2004
35	21849	American Automobile Ins Co		20.72	07/01/2004
36	20532	Clarendon Natl Ins Co		20.88	07/01/2004
37	21806	Harbor Specialty Ins Co		20.88	07/01/2004
38	37303	Redland Ins Co		20.88	07/01/2004
39	16535	Zurich American Ins Co		20.91	07/01/2004
40	11150	Arch Ins Co		21.35	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	21.60	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	21.60	07/01/2004
43	21709	Truck Ins Exch	Terr 1	21.60	07/01/2004
44	30104	Hartford Underwriters Ins Co		21.70	07/01/2004
45	19801	Argonaut Ins Co		22.07	04/01/2004
46	40827	Virginia Surety Co Inc		22.28	07/01/2004
47	13269	Zenith Ins Co	Terr 1	22.50	07/01/2004
48	23809	Granite State Ins Co		23.02	04/01/2004
49	19410	Commerce & Industry Ins Co		23.21	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	23.59	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	23.59	07/01/2004
52	21709	Truck Ins Exch	Terr 2	23.59	07/01/2004
53	29424	Hartford Cas Ins Co		23.78	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	24.83	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	24.83	07/01/2004
56	21709	Truck Ins Exch	Terr 3	24.83	07/01/2004
57	20443	Continental Cas Co		25.96	03/01/2004
58	35076	State Compensation Ins Fund		26.00	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8745 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	27.32	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	27.32	07/01/2004
61	21709	Truck Ins Exch	Terr 4	27.32	07/01/2004
62	21458	Employers Ins of Wausau		27.88	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	29.80	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	29.80	07/01/2004
65	21709	Truck Ins Exch	Terr 5	29.80	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8748 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		1.63	10/01/2004
2	22179	Republic Ind Co Of Amer		1.76	07/01/2004
3	20427	American Cas Co Of Reading PA		1.91	04/01/2004
4	15032	Guideone Mut Ins Co		1.93	07/01/2004
5	10900	Preferred Employers Ins Co		1.95	07/01/2004
6	40142	American Zurich Ins Co		1.97	07/01/2004
7	11555	Employers Direct Ins Co		1.99	06/10/2004
8	24147	Old Republic Ins Co		1.99	07/01/2004
9	11512	Employers Compensation Ins Co		2.00	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		2.07	07/01/2004
11	13269	Zenith Ins Co	Terr 3	2.11	07/01/2004
12	24988	Sentry Ins A Mut Co		2.12	04/01/2004
13	43753	Republic Ind Co of CA		2.13	07/01/2004
14	20281	Federal Ins Co		2.14	07/01/2004
15	23035	Liberty Mut Fire Ins Co		2.14	07/01/2004
16	23043	Liberty Mut Ins Co		2.14	07/01/2004
17	36790	Springfield Ins Co Inc		2.15	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	2.22	07/01/2004
19	21113	United States Fire Ins Co		2.23	07/01/2004
20	25682	Travelers Ind Co Of CT		2.24	07/01/2004
21	25674	Travelers Ind Co Of IL		2.24	07/01/2004
22	42269	Majestic Ins Co		2.30	07/01/2004
23	10120	Everest Natl Ins Co		2.31	07/01/2004
24	22667	Ace American Ins Co		2.31	07/01/2004
25	19682	Hartford Fire In Co		2.31	07/01/2004
26	25887	US Fidelity & Guaranty Co		2.31	07/01/2004
27	38733	Alaska Nat Ins Co		2.33	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		2.34	07/01/2004
29	24899	Alea North America Ins Co		2.36	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8748 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	19380	American Home Assur Co		2.38	07/01/2004
31	19429	Insurance Co Of The State Of PA		2.38	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		2.38	07/01/2004
33	24678	Royal Ind Co		2.40	07/01/2004
34	29459	Twin City Fire Ins Co Co		2.43	07/01/2004
35	20532	Clarendon Natl Ins Co		2.46	07/01/2004
36	21806	Harbor Specialty Ins Co		2.46	07/01/2004
37	37303	Redland Ins Co		2.46	07/01/2004
38	16535	Zurich American Ins Co		2.46	07/01/2004
39	11150	Arch Ins Co		2.51	08/15/2004
40	21652	Farmers Ins Exch	Terr 1	2.54	07/01/2004
41	21687	Mid-Century Ins Co	Terr 1	2.54	07/01/2004
42	21709	Truck Ins Exch	Terr 1	2.54	07/01/2004
43	30104	Hartford Underwriters Ins Co		2.55	07/01/2004
44	21849	American Automobile Ins Co		2.60	07/01/2004
45	19801	Argonaut Ins Co		2.60	04/01/2004
46	40827	Virginia Surety Co Inc		2.62	07/01/2004
47	13269	Zenith Ins Co	Terr 1	2.66	07/01/2004
48	23809	Granite State Ins Co		2.71	04/01/2004
49	19410	Commerce & Industry Ins Co		2.73	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	2.78	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	2.78	07/01/2004
52	21709	Truck Ins Exch	Terr 2	2.78	07/01/2004
53	29424	Hartford Cas Ins Co		2.80	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	2.92	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	2.92	07/01/2004
56	21709	Truck Ins Exch	Terr 3	2.92	07/01/2004
57	20443	Continental Cas Co		3.06	03/01/2004
58	35076	State Compensation Ins Fund		3.07	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8748 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	3.21	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	3.21	07/01/2004
61	21709	Truck Ins Exch	Terr 4	3.21	07/01/2004
62	21458	Employers Ins of Wausau		3.28	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	3.51	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	3.51	07/01/2004
65	21709	Truck Ins Exch	Terr 5	3.51	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8755 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		2.43	10/01/2004
2	22179	Republic Ind Co Of Amer		2.62	07/01/2004
3	20427	American Cas Co Of Reading PA		2.84	04/01/2004
4	15032	Guideone Mut Ins Co		2.87	07/01/2004
5	40142	American Zurich Ins Co		2.92	07/01/2004
6	11555	Employers Direct Ins Co		2.95	06/10/2004
7	24147	Old Republic Ins Co		2.95	07/01/2004
8	11512	Employers Compensation Ins Co		2.98	07/01/2004
9	10900	Preferred Employers Ins Co		3.05	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		3.07	07/01/2004
11	13269	Zenith Ins Co	Terr 3	3.11	07/01/2004
12	24988	Sentry Ins A Mut Co		3.14	04/01/2004
13	43753	Republic Ind Co of CA		3.17	07/01/2004
14	20281	Federal Ins Co		3.18	07/01/2004
15	23035	Liberty Mut Fire Ins Co		3.18	07/01/2004
16	23043	Liberty Mut Ins Co		3.18	07/01/2004
17	36790	Springfield Ins Co Inc		3.18	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	3.27	07/01/2004
19	21113	United States Fire Ins Co		3.32	07/01/2004
20	25682	Travelers Ind Co Of CT		3.32	07/01/2004
21	25674	Travelers Ind Co Of IL		3.32	07/01/2004
22	42269	Majestic Ins Co		3.41	07/01/2004
23	10120	Everest Natl Ins Co		3.43	07/01/2004
24	19682	Hartford Fire In Co		3.43	07/01/2004
25	25887	US Fidelity & Guaranty Co		3.43	07/01/2004
26	22667	Ace American Ins Co		3.43	07/01/2004
27	38733	Alaska Nat Ins Co		3.46	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		3.48	07/01/2004
29	24899	Alea North America Ins Co		3.50	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8755 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	19380	American Home Assur Co		3.53	07/01/2004
31	19429	Insurance Co Of The State Of PA		3.53	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		3.53	07/01/2004
33	24678	Royal Ind Co		3.57	07/01/2004
34	29459	Twin City Fire Ins Co Co		3.61	07/01/2004
35	16535	Zurich American Ins Co		3.65	07/01/2004
36	20532	Clarendon Natl Ins Co		3.65	07/01/2004
37	21806	Harbor Specialty Ins Co		3.65	07/01/2004
38	37303	Redland Ins Co		3.65	07/01/2004
39	11150	Arch Ins Co		3.73	08/15/2004
40	21849	American Automobile Ins Co		3.76	07/01/2004
41	21652	Farmers Ins Exch	Terr 1	3.78	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	3.78	07/01/2004
43	21709	Truck Ins Exch	Terr 1	3.78	07/01/2004
44	30104	Hartford Underwriters Ins Co		3.79	07/01/2004
45	19801	Argonaut Ins Co		3.86	04/01/2004
46	40827	Virginia Surety Co Inc		3.90	07/01/2004
47	13269	Zenith Ins Co	Terr 1	3.92	07/01/2004
48	23809	Granite State Ins Co		4.03	04/01/2004
49	19410	Commerce & Industry Ins Co		4.06	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	4.12	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	4.12	07/01/2004
52	21709	Truck Ins Exch	Terr 2	4.12	07/01/2004
53	29424	Hartford Cas Ins Co		4.16	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	4.34	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	4.34	07/01/2004
56	21709	Truck Ins Exch	Terr 3	4.34	07/01/2004
57	20443	Continental Cas Co		4.54	03/01/2004
58	35076	State Compensation Ins Fund		4.55	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8755 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	4.78	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	4.78	07/01/2004
61	21709	Truck Ins Exch	Terr 4	4.78	07/01/2004
62	21458	Employers Ins of Wausau		4.87	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	5.21	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	5.21	07/01/2004
65	21709	Truck Ins Exch	Terr 5	5.21	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8800 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.14	10/01/2004
2	22179	Republic Ind Co Of Amer		6.62	07/01/2004
3	20427	American Cas Co Of Reading PA		7.18	04/01/2004
4	15032	Guideone Mut Ins Co		7.26	07/01/2004
5	40142	American Zurich Ins Co		7.40	07/01/2004
6	11555	Employers Direct Ins Co		7.48	06/10/2004
7	24147	Old Republic Ins Co		7.48	07/01/2004
8	11512	Employers Compensation Ins Co		7.53	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	7.53	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	7.53	07/01/2004
11	21709	Truck Ins Exch	Terr 1	7.53	07/01/2004
12	10900	Preferred Employers Ins Co		7.72	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		7.78	07/01/2004
14	13269	Zenith Ins Co	Terr 3	7.88	07/01/2004
15	24988	Sentry Ins A Mut Co		7.94	04/01/2004
16	43753	Republic Ind Co of CA		8.01	07/01/2004
17	20281	Federal Ins Co		8.04	07/01/2004
18	23035	Liberty Mut Fire Ins Co		8.05	07/01/2004
19	23043	Liberty Mut Ins Co		8.05	07/01/2004
20	36790	Springfield Ins Co Inc		8.05	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	8.22	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	8.22	07/01/2004
23	21709	Truck Ins Exch	Terr 2	8.22	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	8.29	07/01/2004
25	21113	United States Fire Ins Co		8.38	07/01/2004
26	25682	Travelers Ind Co Of CT		8.41	07/01/2004
27	25674	Travelers Ind Co Of IL		8.41	07/01/2004
28	42269	Majestic Ins Co		8.64	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	8.65	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8800 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	8.65	07/01/2004
31	21709	Truck Ins Exch	Terr 3	8.65	07/01/2004
32	10120	Everest Natl Ins Co		8.68	07/01/2004
33	22667	Ace American Ins Co		8.68	07/01/2004
34	19682	Hartford Fire In Co		8.69	07/01/2004
35	25887	US Fidelity & Guaranty Co		8.69	07/01/2004
36	38733	Alaska Nat Ins Co		8.76	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		8.79	07/01/2004
38	24899	Alea North America Ins Co		8.86	07/01/2004
39	19380	American Home Assur Co		8.93	07/01/2004
40	19429	Insurance Co Of The State Of PA		8.93	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		8.93	07/01/2004
42	24678	Royal Ind Co		9.02	07/01/2004
43	29459	Twin City Fire Ins Co Co		9.15	07/01/2004
44	20532	Clarendon Natl Ins Co		9.24	07/01/2004
45	21806	Harbor Specialty Ins Co		9.24	07/01/2004
46	37303	Redland Ins Co		9.24	07/01/2004
47	16535	Zurich American Ins Co		9.25	07/01/2004
48	21849	American Automobile Ins Co		9.31	07/01/2004
49	11150	Arch Ins Co		9.45	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	9.52	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	9.52	07/01/2004
52	21709	Truck Ins Exch	Terr 4	9.52	07/01/2004
53	30104	Hartford Underwriters Ins Co		9.60	07/01/2004
54	19801	Argonaut Ins Co		9.76	04/01/2004
55	40827	Virginia Surety Co Inc		9.86	07/01/2004
56	13269	Zenith Ins Co	Terr 1	9.95	07/01/2004
57	23809	Granite State Ins Co		10.17	04/01/2004
58	19410	Commerce & Industry Ins Co		10.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8800 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	10.38	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	10.38	07/01/2004
61	21709	Truck Ins Exch	Terr 5	10.38	07/01/2004
62	29424	Hartford Cas Ins Co		10.52	07/01/2004
63	20443	Continental Cas Co		11.48	03/01/2004
64	35076	State Compensation Ins Fund		11.51	07/01/2004
65	21458	Employers Ins of Wausau		12.34	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8801 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.83	10/01/2004
2	22179	Republic Ind Co Of Amer		3.05	07/01/2004
3	20427	American Cas Co Of Reading PA		3.30	04/01/2004
4	15032	Guideone Mut Ins Co		3.35	07/01/2004
5	10900	Preferred Employers Ins Co		3.38	07/01/2004
6	40142	American Zurich Ins Co		3.41	07/01/2004
7	11555	Employers Direct Ins Co		3.44	06/10/2004
8	24147	Old Republic Ins Co		3.44	07/01/2004
9	11512	Employers Compensation Ins Co		3.47	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	3.47	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	3.47	07/01/2004
12	21709	Truck Ins Exch	Terr 1	3.47	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.58	07/01/2004
14	13269	Zenith Ins Co	Terr 3	3.62	07/01/2004
15	24988	Sentry Ins A Mut Co		3.65	04/01/2004
16	43753	Republic Ind Co of CA		3.69	07/01/2004
17	20281	Federal Ins Co		3.70	07/01/2004
18	36790	Springfield Ins Co Inc		3.70	04/01/2004
19	23035	Liberty Mut Fire Ins Co		3.71	07/01/2004
20	23043	Liberty Mut Ins Co		3.71	07/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.79	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.79	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.79	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.81	07/01/2004
25	21113	United States Fire Ins Co		3.86	07/01/2004
26	25682	Travelers Ind Co Of CT		3.87	07/01/2004
27	25674	Travelers Ind Co Of IL		3.87	07/01/2004
28	42269	Majestic Ins Co		3.98	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	3.99	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8801 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	3.99	07/01/2004
31	21709	Truck Ins Exch	Terr 3	3.99	07/01/2004
32	10120	Everest Natl Ins Co		4.00	07/01/2004
33	22667	Ace American Ins Co		4.00	07/01/2004
34	19682	Hartford Fire In Co		4.00	07/01/2004
35	25887	US Fidelity & Guaranty Co		4.00	07/01/2004
36	38733	Alaska Nat Ins Co		4.03	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		4.05	07/01/2004
38	24899	Alea North America Ins Co		4.08	07/01/2004
39	19380	American Home Assur Co		4.12	07/01/2004
40	19429	Insurance Co Of The State Of PA		4.12	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		4.12	07/01/2004
42	24678	Royal Ind Co		4.16	07/01/2004
43	29459	Twin City Fire Ins Co Co		4.21	07/01/2004
44	20532	Clarendon Natl Ins Co		4.26	07/01/2004
45	21806	Harbor Specialty Ins Co		4.26	07/01/2004
46	37303	Redland Ins Co		4.26	07/01/2004
47	16535	Zurich American Ins Co		4.26	07/01/2004
48	11150	Arch Ins Co		4.35	08/15/2004
49	21849	American Automobile Ins Co		4.36	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	4.38	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	4.38	07/01/2004
52	21709	Truck Ins Exch	Terr 4	4.38	07/01/2004
53	30104	Hartford Underwriters Ins Co		4.42	07/01/2004
54	19801	Argonaut Ins Co		4.49	04/01/2004
55	40827	Virginia Surety Co Inc		4.54	07/01/2004
56	13269	Zenith Ins Co	Terr 1	4.57	07/01/2004
57	23809	Granite State Ins Co		4.68	04/01/2004
58	19410	Commerce & Industry Ins Co		4.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8801 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	4.78	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	4.78	07/01/2004
61	21709	Truck Ins Exch	Terr 5	4.78	07/01/2004
62	29424	Hartford Cas Ins Co		4.85	07/01/2004
63	20443	Continental Cas Co		5.28	03/01/2004
64	35076	State Compensation Ins Fund		5.31	07/01/2004
65	21458	Employers Ins of Wausau		5.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8803 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		0.53	10/01/2004
2	22179	Republic Ind Co Of Amer		0.57	07/01/2004
3	20427	American Cas Co Of Reading PA		0.61	04/01/2004
4	37478	Hartford Ins Co Of The Midwest		0.61	07/01/2004
5	15032	Guideone Mut Ins Co		0.63	07/01/2004
6	10900	Preferred Employers Ins Co		0.63	07/01/2004
7	40142	American Zurich Ins Co		0.64	07/01/2004
8	11555	Employers Direct Ins Co		0.64	06/10/2004
9	24147	Old Republic Ins Co		0.64	07/01/2004
10	11512	Employers Compensation Ins Co		0.65	07/01/2004
11	21652	Farmers Ins Exch	Terr 1	0.65	07/01/2004
12	21687	Mid-Century Ins Co	Terr 1	0.65	07/01/2004
13	21709	Truck Ins Exch	Terr 1	0.65	07/01/2004
14	13269	Zenith Ins Co	Terr 3	0.67	07/01/2004
15	19682	Hartford Fire In Co		0.68	07/01/2004
16	24988	Sentry Ins A Mut Co		0.68	04/01/2004
17	20281	Federal Ins Co		0.69	07/01/2004
18	23035	Liberty Mut Fire Ins Co		0.69	07/01/2004
19	23043	Liberty Mut Ins Co		0.69	07/01/2004
20	43753	Republic Ind Co of CA		0.69	07/01/2004
21	36790	Springfield Ins Co Inc		0.69	04/01/2004
22	21652	Farmers Ins Exch	Terr 2	0.71	07/01/2004
23	21687	Mid-Century Ins Co	Terr 2	0.71	07/01/2004
24	21709	Truck Ins Exch	Terr 2	0.71	07/01/2004
25	21113	United States Fire Ins Co		0.71	07/01/2004
26	13269	Zenith Ins Co	Terr 2,4,5,6	0.71	07/01/2004
27	29459	Twin City Fire Ins Co Co		0.72	07/01/2004
28	25682	Travelers Ind Co Of CT		0.72	07/01/2004
29	25674	Travelers Ind Co Of IL		0.72	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8803 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co		0.74	07/01/2004
31	10120	Everest Natl Ins Co		0.75	07/01/2004
32	22667	Ace American Ins Co		0.75	07/01/2004
33	38733	Alaska Nat Ins Co		0.75	07/01/2004
34	21652	Farmers Ins Exch	Terr 3	0.75	07/01/2004
35	21687	Mid-Century Ins Co	Terr 3	0.75	07/01/2004
36	21709	Truck Ins Exch	Terr 3	0.75	07/01/2004
37	25887	US Fidelity & Guaranty Co		0.75	07/01/2004
38	24899	Alea North America Ins Co		0.76	07/01/2004
39	30104	Hartford Underwriters Ins Co		0.76	07/01/2004
40	24767	St Paul Fire & Marine Ins Co		0.76	07/01/2004
41	19380	American Home Assur Co		0.77	07/01/2004
42	19429	Insurance Co Of The State Of PA		0.77	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		0.77	07/01/2004
44	24678	Royal Ind Co		0.78	07/01/2004
45	20532	Clarendon Natl Ins Co		0.80	07/01/2004
46	21806	Harbor Specialty Ins Co		0.80	07/01/2004
47	37303	Redland Ins Co		0.80	07/01/2004
48	16535	Zurich American Ins Co		0.80	07/01/2004
49	11150	Arch Ins Co		0.81	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	0.82	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	0.82	07/01/2004
52	21709	Truck Ins Exch	Terr 4	0.82	07/01/2004
53	19801	Argonaut Ins Co		0.83	04/01/2004
54	29424	Hartford Cas Ins Co		0.83	07/01/2004
55	13269	Zenith Ins Co	Terr 1	0.85	07/01/2004
56	23809	Granite State Ins Co		0.87	04/01/2004
57	19410	Commerce & Industry Ins Co		0.88	07/01/2004
58	21652	Farmers Ins Exch	Terr 5	0.89	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8803 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	0.89	07/01/2004
60	21709	Truck Ins Exch	Terr 5	0.89	07/01/2004
61	21849	American Automobile Ins Co		0.92	07/01/2004
62	20443	Continental Cas Co		0.98	03/01/2004
63	35076	State Compensation Ins Fund		1.00	07/01/2004
64	21458	Employers Ins of Wausau		1.06	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8804 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		6.44	10/01/2004
2	22179	Republic Ind Co Of Amer		6.94	07/01/2004
3	20427	American Cas Co Of Reading PA		7.53	04/01/2004
4	15032	Guideone Mut Ins Co		7.62	07/01/2004
5	40142	American Zurich Ins Co		7.76	07/01/2004
6	11555	Employers Direct Ins Co		7.84	06/10/2004
7	24147	Old Republic Ins Co		7.84	07/01/2004
8	11512	Employers Compensation Ins Co		7.90	07/01/2004
9	10900	Preferred Employers Ins Co		8.10	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		8.15	07/01/2004
11	13269	Zenith Ins Co	Terr 3	8.27	07/01/2004
12	24988	Sentry Ins A Mut Co		8.33	04/01/2004
13	43753	Republic Ind Co of CA		8.40	07/01/2004
14	20281	Federal Ins Co		8.43	07/01/2004
15	23035	Liberty Mut Fire Ins Co		8.44	07/01/2004
16	23043	Liberty Mut Ins Co		8.44	07/01/2004
17	36790	Springfield Ins Co Inc		8.45	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	8.70	07/01/2004
19	21113	United States Fire Ins Co		8.79	07/01/2004
20	25682	Travelers Ind Co Of CT		8.82	07/01/2004
21	25674	Travelers Ind Co Of IL		8.82	07/01/2004
22	42269	Majestic Ins Co	Terr 1	9.06	07/01/2004
23	42269	Majestic Ins Co	Terr 2	9.06	07/01/2004
24	10120	Everest Natl Ins Co		9.10	07/01/2004
25	22667	Ace American Ins Co		9.11	07/01/2004
26	19682	Hartford Fire In Co		9.11	07/01/2004
27	25887	US Fidelity & Guaranty Co		9.11	07/01/2004
28	38733	Alaska Nat Ins Co		9.18	07/01/2004
29	24767	St Paul Fire & Marine Ins Co		9.22	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8804 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	24899	Alea North America Ins Co		9.30	07/01/2004
31	19380	American Home Assur Co		9.37	07/01/2004
32	19429	Insurance Co Of The State Of PA		9.37	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		9.37	07/01/2004
34	24678	Royal Ind Co		9.46	07/01/2004
35	29459	Twin City Fire Ins Co Co		9.59	07/01/2004
36	20532	Clarendon Natl Ins Co		9.69	07/01/2004
37	21806	Harbor Specialty Ins Co		9.69	07/01/2004
38	37303	Redland Ins Co		9.69	07/01/2004
39	16535	Zurich American Ins Co		9.70	07/01/2004
40	21849	American Automobile Ins Co		9.83	07/01/2004
41	11150	Arch Ins Co		9.91	08/15/2004
42	30104	Hartford Underwriters Ins Co		10.07	07/01/2004
43	19801	Argonaut Ins Co		10.23	04/01/2004
44	40827	Virginia Surety Co Inc		10.34	07/01/2004
45	13269	Zenith Ins Co	Terr 1	10.44	07/01/2004
46	23809	Granite State Ins Co		10.68	04/01/2004
47	21652	Farmers Ins Exch	Terr 1	10.73	07/01/2004
48	21687	Mid-Century Ins Co	Terr 1	10.73	07/01/2004
49	21709	Truck Ins Exch	Terr 1	10.73	07/01/2004
50	19410	Commerce & Industry Ins Co		10.77	07/01/2004
51	29424	Hartford Cas Ins Co		11.03	07/01/2004
52	21652	Farmers Ins Exch	Terr 2	11.72	07/01/2004
53	21687	Mid-Century Ins Co	Terr 2	11.72	07/01/2004
54	21709	Truck Ins Exch	Terr 2	11.72	07/01/2004
55	20443	Continental Cas Co		12.04	03/01/2004
56	35076	State Compensation Ins Fund		12.06	07/01/2004
57	21652	Farmers Ins Exch	Terr 3	12.34	07/01/2004
58	21687	Mid-Century Ins Co	Terr 3	12.34	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8804 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21709	Truck Ins Exch	Terr 3	12.34	07/01/2004
60	21458	Employers Ins of Wausau		12.94	07/01/2004
61	21652	Farmers Ins Exch	Terr 4	13.57	07/01/2004
62	21687	Mid-Century Ins Co	Terr 4	13.57	07/01/2004
63	21709	Truck Ins Exch	Terr 4	13.57	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	14.81	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	14.81	07/01/2004
66	21709	Truck Ins Exch	Terr 5	14.81	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8805 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		0.55	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8806 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		10.50	10/01/2004
2	22179	Republic Ind Co Of Amer		11.32	07/01/2004
3	20427	American Cas Co Of Reading PA		12.28	04/01/2004
4	15032	Guideone Mut Ins Co		12.42	07/01/2004
5	40142	American Zurich Ins Co		12.65	07/01/2004
6	11555	Employers Direct Ins Co		12.78	06/10/2004
7	24147	Old Republic Ins Co		12.78	07/01/2004
8	11512	Employers Compensation Ins Co		12.88	07/01/2004
9	10900	Preferred Employers Ins Co		13.20	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		13.29	07/01/2004
11	13269	Zenith Ins Co	Terr 3	13.49	07/01/2004
12	24988	Sentry Ins A Mut Co		13.59	04/01/2004
13	43753	Republic Ind Co of CA		13.70	07/01/2004
14	20281	Federal Ins Co		13.74	07/01/2004
15	23035	Liberty Mut Fire Ins Co		13.76	07/01/2004
16	23043	Liberty Mut Ins Co		13.76	07/01/2004
17	36790	Springfield Ins Co Inc		13.78	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	14.20	07/01/2004
19	21113	United States Fire Ins Co		14.33	07/01/2004
20	25682	Travelers Ind Co Of CT		14.38	07/01/2004
21	25674	Travelers Ind Co Of IL		14.38	07/01/2004
22	42269	Majestic Ins Co		14.77	07/01/2004
23	10120	Everest Natl Ins Co		14.84	07/01/2004
24	22667	Ace American Ins Co		14.85	07/01/2004
25	19682	Hartford Fire In Co		14.85	07/01/2004
26	25887	US Fidelity & Guaranty Co		14.85	07/01/2004
27	38733	Alaska Nat Ins Co		14.97	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		15.04	07/01/2004
29	24899	Alea North America Ins Co		15.16	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8806 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		15.27	07/01/2004
31	19429	Insurance Co Of The State Of PA		15.27	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		15.27	07/01/2004
33	24678	Royal Ind Co		15.43	07/01/2004
34	29459	Twin City Fire Ins Co Co		15.64	07/01/2004
35	20532	Clarendon Natl Ins Co		15.79	07/01/2004
36	21806	Harbor Specialty Ins Co		15.79	07/01/2004
37	37303	Redland Ins Co		15.79	07/01/2004
38	16535	Zurich American Ins Co		15.81	07/01/2004
39	21849	American Automobile Ins Co		15.92	07/01/2004
40	11150	Arch Ins Co		16.15	08/15/2004
41	30104	Hartford Underwriters Ins Co		16.42	07/01/2004
42	19801	Argonaut Ins Co		16.69	04/01/2004
43	40827	Virginia Surety Co Inc		16.85	07/01/2004
44	13269	Zenith Ins Co	Terr 1	17.04	07/01/2004
45	23809	Granite State Ins Co		17.42	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	17.50	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	17.50	07/01/2004
48	21709	Truck Ins Exch	Terr 1	17.50	07/01/2004
49	19410	Commerce & Industry Ins Co		17.56	07/01/2004
50	29424	Hartford Cas Ins Co		17.99	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	19.11	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	19.11	07/01/2004
53	21709	Truck Ins Exch	Terr 2	19.11	07/01/2004
54	20443	Continental Cas Co		19.64	03/01/2004
55	35076	State Compensation Ins Fund		19.66	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	20.12	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	20.12	07/01/2004
58	21709	Truck Ins Exch	Terr 3	20.12	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8806 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		21.09	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	22.13	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	22.13	07/01/2004
62	21709	Truck Ins Exch	Terr 4	22.13	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	24.14	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	24.14	07/01/2004
65	21709	Truck Ins Exch	Terr 5	24.14	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8807 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		2.26	10/01/2004
2	22179	Republic Ind Co Of Amer		2.67	07/01/2004
3	10900	Preferred Employers Ins Co		2.80	07/01/2004
4	20427	American Cas Co Of Reading PA		2.89	04/01/2004
5	15032	Guideone Mut Ins Co		2.92	07/01/2004
6	40142	American Zurich Ins Co		2.98	07/01/2004
7	11555	Employers Direct Ins Co		3.01	06/10/2004
8	24147	Old Republic Ins Co		3.01	07/01/2004
9	11512	Employers Compensation Ins Co		3.03	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		3.13	07/01/2004
11	13269	Zenith Ins Co	Terr 3	3.16	07/01/2004
12	24988	Sentry Ins A Mut Co		3.20	04/01/2004
13	43753	Republic Ind Co of CA		3.23	07/01/2004
14	20281	Federal Ins Co		3.24	07/01/2004
15	23035	Liberty Mut Fire Ins Co		3.24	07/01/2004
16	23043	Liberty Mut Ins Co		3.24	07/01/2004
17	36790	Springfield Ins Co Inc		3.24	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	3.33	07/01/2004
19	21113	United States Fire Ins Co		3.38	07/01/2004
20	25682	Travelers Ind Co Of CT		3.39	07/01/2004
21	25674	Travelers Ind Co Of IL		3.39	07/01/2004
22	42269	Majestic Ins Co		3.48	07/01/2004
23	10120	Everest Natl Ins Co		3.49	07/01/2004
24	22667	Ace American Ins Co		3.50	07/01/2004
25	19682	Hartford Fire In Co		3.50	07/01/2004
26	25887	US Fidelity & Guaranty Co		3.50	07/01/2004
27	38733	Alaska Nat Ins Co		3.53	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		3.54	07/01/2004
29	24899	Alea North America Ins Co		3.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8807 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		3.60	07/01/2004
31	19429	Insurance Co Of The State Of PA		3.60	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		3.60	07/01/2004
33	24678	Royal Ind Co		3.63	07/01/2004
34	29459	Twin City Fire Ins Co Co		3.68	07/01/2004
35	20532	Clarendon Natl Ins Co		3.72	07/01/2004
36	21806	Harbor Specialty Ins Co		3.72	07/01/2004
37	37303	Redland Ins Co		3.72	07/01/2004
38	16535	Zurich American Ins Co		3.72	07/01/2004
39	11150	Arch Ins Co		3.80	08/15/2004
40	21849	American Automobile Ins Co		3.85	07/01/2004
41	21652	Farmers Ins Exch	Terr 1	3.85	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	3.85	07/01/2004
43	21709	Truck Ins Exch	Terr 1	3.85	07/01/2004
44	30104	Hartford Underwriters Ins Co		3.87	07/01/2004
45	19801	Argonaut Ins Co		3.93	04/01/2004
46	40827	Virginia Surety Co Inc		3.97	07/01/2004
47	13269	Zenith Ins Co	Terr 1	4.00	07/01/2004
48	23809	Granite State Ins Co		4.09	04/01/2004
49	19410	Commerce & Industry Ins Co		4.13	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	4.20	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	4.20	07/01/2004
52	21709	Truck Ins Exch	Terr 2	4.20	07/01/2004
53	29424	Hartford Cas Ins Co		4.24	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	4.42	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	4.42	07/01/2004
56	21709	Truck Ins Exch	Terr 3	4.42	07/01/2004
57	20443	Continental Cas Co		4.62	03/01/2004
58	35076	State Compensation Ins Fund		4.63	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8807 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	4.87	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	4.87	07/01/2004
61	21709	Truck Ins Exch	Terr 4	4.87	07/01/2004
62	21458	Employers Ins of Wausau		4.97	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	5.31	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	5.31	07/01/2004
65	21709	Truck Ins Exch	Terr 5	5.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8808 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.24	10/01/2004
2	22179	Republic Ind Co Of Amer		2.42	07/01/2004
3	20427	American Cas Co Of Reading PA		2.63	04/01/2004
4	15032	Guideone Mut Ins Co		2.65	07/01/2004
5	10900	Preferred Employers Ins Co		2.68	07/01/2004
6	40142	American Zurich Ins Co		2.70	07/01/2004
7	11555	Employers Direct Ins Co		2.73	06/10/2004
8	24147	Old Republic Ins Co		2.73	07/01/2004
9	11512	Employers Compensation Ins Co		2.75	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	2.75	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	2.75	07/01/2004
12	21709	Truck Ins Exch	Terr 1	2.75	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		2.84	07/01/2004
14	13269	Zenith Ins Co	Terr 3	2.89	07/01/2004
15	24988	Sentry Ins A Mut Co		2.91	04/01/2004
16	20281	Federal Ins Co		2.93	07/01/2004
17	43753	Republic Ind Co of CA		2.93	07/01/2004
18	23035	Liberty Mut Fire Ins Co		2.94	07/01/2004
19	23043	Liberty Mut Ins Co		2.94	07/01/2004
20	36790	Springfield Ins Co Inc		2.95	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.00	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.00	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.00	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.04	07/01/2004
25	21113	United States Fire Ins Co		3.07	07/01/2004
26	25682	Travelers Ind Co Of CT		3.07	07/01/2004
27	25674	Travelers Ind Co Of IL		3.07	07/01/2004
28	21652	Farmers Ins Exch	Terr 3	3.16	07/01/2004
29	42269	Majestic Ins Co		3.16	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8808 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	3.16	07/01/2004
31	21709	Truck Ins Exch	Terr 3	3.16	07/01/2004
32	10120	Everest Natl Ins Co		3.17	07/01/2004
33	19682	Hartford Fire In Co		3.17	07/01/2004
34	25887	US Fidelity & Guaranty Co		3.17	07/01/2004
35	22667	Ace American Ins Co		3.17	07/01/2004
36	38733	Alaska Nat Ins Co		3.20	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		3.21	07/01/2004
38	24899	Alea North America Ins Co		3.24	07/01/2004
39	19380	American Home Assur Co		3.26	07/01/2004
40	19429	Insurance Co Of The State Of PA		3.26	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		3.26	07/01/2004
42	24678	Royal Ind Co		3.30	07/01/2004
43	29459	Twin City Fire Ins Co Co		3.34	07/01/2004
44	20532	Clarendon Natl Ins Co		3.37	07/01/2004
45	21806	Harbor Specialty Ins Co		3.37	07/01/2004
46	37303	Redland Ins Co		3.37	07/01/2004
47	16535	Zurich American Ins Co		3.38	07/01/2004
48	11150	Arch Ins Co		3.45	08/15/2004
49	21652	Farmers Ins Exch	Terr 4	3.47	07/01/2004
50	21687	Mid-Century Ins Co	Terr 4	3.47	07/01/2004
51	21709	Truck Ins Exch	Terr 4	3.47	07/01/2004
52	21849	American Automobile Ins Co		3.50	07/01/2004
53	30104	Hartford Underwriters Ins Co		3.51	07/01/2004
54	19801	Argonaut Ins Co		3.57	04/01/2004
55	40827	Virginia Surety Co Inc		3.60	07/01/2004
56	13269	Zenith Ins Co	Terr 1	3.65	07/01/2004
57	23809	Granite State Ins Co		3.73	04/01/2004
58	19410	Commerce & Industry Ins Co		3.75	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8808 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	3.79	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	3.79	07/01/2004
61	21709	Truck Ins Exch	Terr 5	3.79	07/01/2004
62	29424	Hartford Cas Ins Co		3.84	07/01/2004
63	20443	Continental Cas Co		4.20	03/01/2004
64	35076	State Compensation Ins Fund		4.20	07/01/2004
65	21458	Employers Ins of Wausau		4.50	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8810 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	22179	Republic Ind Co Of Amer		1.20	07/01/2004
2	20427	American Cas Co Of Reading PA		1.30	04/01/2004
3	15032	Guideone Mut Ins Co		1.32	07/01/2004
4	40142	American Zurich Ins Co		1.34	07/01/2004
5	11555	Employers Direct Ins Co		1.36	06/10/2004
6	24147	Old Republic Ins Co		1.36	07/01/2004
7	11512	Employers Compensation Ins Co		1.37	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	1.37	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	1.37	07/01/2004
10	21709	Truck Ins Exch	Terr 1	1.37	07/01/2004
11	10900	Preferred Employers Ins Co		1.40	07/01/2004
12	25143	State Farm Fire And Cas Co		1.41	10/01/2004
13	24988	Sentry Ins A Mut Co		1.44	04/01/2004
14	20281	Federal Ins Co		1.46	07/01/2004
15	23035	Liberty Mut Fire Ins Co		1.46	07/01/2004
16	23043	Liberty Mut Ins Co		1.46	07/01/2004
17	43753	Republic Ind Co of CA		1.46	07/01/2004
18	36790	Springfield Ins Co Inc		1.46	04/01/2004
19	21652	Farmers Ins Exch	Terr 2	1.49	07/01/2004
20	21687	Mid-Century Ins Co	Terr 2	1.49	07/01/2004
21	21709	Truck Ins Exch	Terr 2	1.49	07/01/2004
22	37478	Hartford Ins Co Of The Midwest		1.50	07/01/2004
23	21113	United States Fire Ins Co		1.51	07/01/2004
24	25682	Travelers Ind Co Of CT		1.53	07/01/2004
25	25674	Travelers Ind Co Of IL		1.53	07/01/2004
26	21652	Farmers Ins Exch	Terr 3	1.57	07/01/2004
27	42269	Majestic Ins Co	Terr 1	1.57	07/01/2004
28	42269	Majestic Ins Co	Terr 4	1.57	07/01/2004
29	42269	Majestic Ins Co	Terr 2	1.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8810 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	42269	Majestic Ins Co	Terr 3	1.57	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	1.57	07/01/2004
32	21709	Truck Ins Exch	Terr 3	1.57	07/01/2004
33	10120	Everest Natl Ins Co		1.58	07/01/2004
34	22667	Ace American Ins Co		1.58	07/01/2004
35	25887	US Fidelity & Guaranty Co		1.58	07/01/2004
36	38733	Alaska Nat Ins Co		1.59	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		1.60	07/01/2004
38	24899	Alea North America Ins Co		1.61	07/01/2004
39	19380	American Home Assur Co		1.62	07/01/2004
40	19429	Insurance Co Of The State Of PA		1.62	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		1.62	07/01/2004
42	24678	Royal Ind Co		1.64	07/01/2004
43	20532	Clarendon Natl Ins Co		1.68	07/01/2004
44	21806	Harbor Specialty Ins Co		1.68	07/01/2004
45	37303	Redland Ins Co		1.68	07/01/2004
46	19682	Hartford Fire In Co		1.68	07/01/2004
47	16535	Zurich American Ins Co		1.68	07/01/2004
48	13269	Zenith Ins Co	Terr 3	1.71	07/01/2004
49	11150	Arch Ins Co		1.72	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	1.73	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	1.73	07/01/2004
52	21709	Truck Ins Exch	Terr 4	1.73	07/01/2004
53	29459	Twin City Fire Ins Co Co		1.76	07/01/2004
54	19801	Argonaut Ins Co		1.77	04/01/2004
55	40827	Virginia Surety Co Inc		1.79	07/01/2004
56	13269	Zenith Ins Co	Terr 2,4,5,6	1.80	07/01/2004
57	21849	American Automobile Ins Co		1.81	07/01/2004
58	23809	Granite State Ins Co		1.84	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8810 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	30104	Hartford Underwriters Ins Co		1.85	07/01/2004
60	19410	Commerce & Industry Ins Co		1.87	07/01/2004
61	21652	Farmers Ins Exch	Terr 5	1.89	07/01/2004
62	21687	Mid-Century Ins Co	Terr 5	1.89	07/01/2004
63	21709	Truck Ins Exch	Terr 5	1.89	07/01/2004
64	29424	Hartford Cas Ins Co		2.03	07/01/2004
65	20443	Continental Cas Co		2.08	03/01/2004
66	35076	State Compensation Ins Fund		2.08	07/01/2004
67	13269	Zenith Ins Co	Terr 1	2.16	07/01/2004
68	21458	Employers Ins of Wausau		2.24	07/01/2004
69	36790	Springfield Ins Co Inc	Terr 9	6.00	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8813 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		1.94	10/01/2004
2	22179	Republic Ind Co Of Amer		2.10	07/01/2004
3	10900	Preferred Employers Ins Co		2.20	07/01/2004
4	20427	American Cas Co Of Reading PA		2.28	04/01/2004
5	15032	Guideone Mut Ins Co		2.30	07/01/2004
6	24988	Sentry Ins A Mut Co		2.33	04/01/2004
7	40142	American Zurich Ins Co		2.34	07/01/2004
8	11555	Employers Direct Ins Co		2.37	06/10/2004
9	24147	Old Republic Ins Co		2.37	07/01/2004
10	11512	Employers Compensation Ins Co		2.38	07/01/2004
11	21652	Farmers Ins Exch	Terr 1	2.38	07/01/2004
12	21687	Mid-Century Ins Co	Terr 1	2.38	07/01/2004
13	21709	Truck Ins Exch	Terr 1	2.38	07/01/2004
14	37478	Hartford Ins Co Of The Midwest		2.46	07/01/2004
15	13269	Zenith Ins Co	Terr 3	2.50	07/01/2004
16	20281	Federal Ins Co		2.54	07/01/2004
17	43753	Republic Ind Co of CA		2.54	07/01/2004
18	23035	Liberty Mut Fire Ins Co		2.55	07/01/2004
19	23043	Liberty Mut Ins Co		2.55	07/01/2004
20	36790	Springfield Ins Co Inc		2.55	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	2.60	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	2.60	07/01/2004
23	21709	Truck Ins Exch	Terr 2	2.60	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	2.63	07/01/2004
25	21113	United States Fire Ins Co		2.65	07/01/2004
26	25682	Travelers Ind Co Of CT		2.66	07/01/2004
27	25674	Travelers Ind Co Of IL		2.66	07/01/2004
28	42269	Majestic Ins Co	Terr 2	2.73	07/01/2004
29	42269	Majestic Ins Co	Terr 1	2.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8813 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21652	Farmers Ins Exch	Terr 3	2.74	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	2.74	07/01/2004
32	21709	Truck Ins Exch	Terr 3	2.74	07/01/2004
33	10120	Everest Natl Ins Co		2.75	07/01/2004
34	22667	Ace American Ins Co		2.75	07/01/2004
35	19682	Hartford Fire In Co		2.75	07/01/2004
36	25887	US Fidelity & Guaranty Co		2.75	07/01/2004
37	38733	Alaska Nat Ins Co		2.77	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		2.78	07/01/2004
39	24899	Alea North America Ins Co		2.81	07/01/2004
40	19380	American Home Assur Co		2.83	07/01/2004
41	19429	Insurance Co Of The State Of PA		2.83	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		2.83	07/01/2004
43	24678	Royal Ind Co		2.86	07/01/2004
44	29459	Twin City Fire Ins Co Co		2.89	07/01/2004
45	20532	Clarendon Natl Ins Co		2.92	07/01/2004
46	21806	Harbor Specialty Ins Co		2.92	07/01/2004
47	37303	Redland Ins Co		2.92	07/01/2004
48	16535	Zurich American Ins Co		2.93	07/01/2004
49	11150	Arch Ins Co		2.99	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	3.01	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	3.01	07/01/2004
52	21709	Truck Ins Exch	Terr 4	3.01	07/01/2004
53	30104	Hartford Underwriters Ins Co		3.04	07/01/2004
54	21849	American Automobile Ins Co		3.06	07/01/2004
55	19801	Argonaut Ins Co		3.09	04/01/2004
56	40827	Virginia Surety Co Inc		3.12	07/01/2004
57	13269	Zenith Ins Co	Terr 1	3.16	07/01/2004
58	23809	Granite State Ins Co		3.22	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8813 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		3.25	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	3.29	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	3.29	07/01/2004
62	21709	Truck Ins Exch	Terr 5	3.29	07/01/2004
63	29424	Hartford Cas Ins Co		3.33	07/01/2004
64	20443	Continental Cas Co		3.64	03/01/2004
65	35076	State Compensation Ins Fund		3.64	07/01/2004
66	21458	Employers Ins of Wausau		3.90	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8814 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		0.51	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8815 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	21458	Employers Ins of Wausau		1.11	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8818 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		2.26	10/01/2004
2	22179	Republic Ind Co Of Amer		2.67	07/01/2004
3	10900	Preferred Employers Ins Co		2.80	07/01/2004
4	20427	American Cas Co Of Reading PA		2.89	04/01/2004
5	15032	Guideone Mut Ins Co		2.92	07/01/2004
6	40142	American Zurich Ins Co		2.98	07/01/2004
7	11555	Employers Direct Ins Co		3.01	06/10/2004
8	24147	Old Republic Ins Co		3.01	07/01/2004
9	11512	Employers Compensation Ins Co		3.03	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		3.13	07/01/2004
11	13269	Zenith Ins Co	Terr 3	3.16	07/01/2004
12	24988	Sentry Ins A Mut Co		3.20	04/01/2004
13	43753	Republic Ind Co of CA		3.23	07/01/2004
14	20281	Federal Ins Co		3.24	07/01/2004
15	23035	Liberty Mut Fire Ins Co		3.24	07/01/2004
16	23043	Liberty Mut Ins Co		3.24	07/01/2004
17	36790	Springfield Ins Co Inc		3.24	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	3.33	07/01/2004
19	21113	United States Fire Ins Co		3.38	07/01/2004
20	25682	Travelers Ind Co Of CT		3.39	07/01/2004
21	25674	Travelers Ind Co Of IL		3.39	07/01/2004
22	42269	Majestic Ins Co		3.48	07/01/2004
23	10120	Everest Natl Ins Co		3.49	07/01/2004
24	22667	Ace American Ins Co		3.50	07/01/2004
25	19682	Hartford Fire In Co		3.50	07/01/2004
26	25887	US Fidelity & Guaranty Co		3.50	07/01/2004
27	38733	Alaska Nat Ins Co		3.53	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		3.54	07/01/2004
29	24899	Alea North America Ins Co		3.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8818 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		3.60	07/01/2004
31	19429	Insurance Co Of The State Of PA		3.60	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		3.60	07/01/2004
33	24678	Royal Ind Co		3.63	07/01/2004
34	29459	Twin City Fire Ins Co Co		3.68	07/01/2004
35	20532	Clarendon Natl Ins Co		3.72	07/01/2004
36	21806	Harbor Specialty Ins Co		3.72	07/01/2004
37	37303	Redland Ins Co		3.72	07/01/2004
38	16535	Zurich American Ins Co		3.72	07/01/2004
39	11150	Arch Ins Co		3.80	08/15/2004
40	21849	American Automobile Ins Co		3.85	07/01/2004
41	21652	Farmers Ins Exch	Terr 1	3.85	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	3.85	07/01/2004
43	21709	Truck Ins Exch	Terr 1	3.85	07/01/2004
44	30104	Hartford Underwriters Ins Co		3.87	07/01/2004
45	19801	Argonaut Ins Co		3.93	04/01/2004
46	40827	Virginia Surety Co Inc		3.97	07/01/2004
47	13269	Zenith Ins Co	Terr 1	4.00	07/01/2004
48	23809	Granite State Ins Co		4.09	04/01/2004
49	19410	Commerce & Industry Ins Co		4.13	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	4.20	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	4.20	07/01/2004
52	21709	Truck Ins Exch	Terr 2	4.20	07/01/2004
53	29424	Hartford Cas Ins Co		4.24	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	4.42	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	4.42	07/01/2004
56	21709	Truck Ins Exch	Terr 3	4.42	07/01/2004
57	20443	Continental Cas Co		4.62	03/01/2004
58	35076	State Compensation Ins Fund		4.63	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8818 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	4.87	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	4.87	07/01/2004
61	21709	Truck Ins Exch	Terr 4	4.87	07/01/2004
62	21458	Employers Ins of Wausau		4.97	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	5.31	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	5.31	07/01/2004
65	21709	Truck Ins Exch	Terr 5	5.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8820 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	22179	Republic Ind Co Of Amer		1.45	07/01/2004
2	37478	Hartford Ins Co Of The Midwest		1.53	07/01/2004
3	20427	American Cas Co Of Reading PA		1.58	04/01/2004
4	15032	Guideone Mut Ins Co		1.59	07/01/2004
5	40142	American Zurich Ins Co		1.62	07/01/2004
6	11555	Employers Direct Ins Co		1.64	06/10/2004
7	24147	Old Republic Ins Co		1.64	07/01/2004
8	11512	Employers Compensation Ins Co		1.65	07/01/2004
9	10900	Preferred Employers Ins Co		1.69	07/01/2004
10	25143	State Farm Fire And Cas Co		1.70	10/01/2004
11	19682	Hartford Fire In Co		1.71	07/01/2004
12	24767	St Paul Fire & Marine Ins Co		1.73	07/01/2004
13	24988	Sentry Ins A Mut Co		1.74	04/01/2004
14	20281	Federal Ins Co		1.76	07/01/2004
15	23035	Liberty Mut Fire Ins Co		1.76	07/01/2004
16	23043	Liberty Mut Ins Co		1.76	07/01/2004
17	43753	Republic Ind Co of CA		1.76	07/01/2004
18	36790	Springfield Ins Co Inc		1.77	04/01/2004
19	29459	Twin City Fire Ins Co Co		1.80	07/01/2004
20	21113	United States Fire Ins Co		1.83	07/01/2004
21	25682	Travelers Ind Co Of CT		1.84	07/01/2004
22	25674	Travelers Ind Co Of IL		1.84	07/01/2004
23	30104	Hartford Underwriters Ins Co		1.89	07/01/2004
24	42269	Majestic Ins Co		1.89	07/01/2004
25	25887	US Fidelity & Guaranty Co		1.90	07/01/2004
26	13269	Zenith Ins Co	Terr 3	1.90	07/01/2004
27	10120	Everest Natl Ins Co		1.90	07/01/2004
28	22667	Ace American Ins Co		1.90	07/01/2004
29	38733	Alaska Nat Ins Co		1.92	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8820 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	24899	Alea North America Ins Co		1.94	07/01/2004
31	19380	American Home Assur Co		1.96	07/01/2004
32	19429	Insurance Co Of The State Of PA		1.96	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		1.96	07/01/2004
34	24678	Royal Ind Co		1.98	07/01/2004
35	13269	Zenith Ins Co	Terr 2,4,5,6	2.00	07/01/2004
36	20532	Clarendon Natl Ins Co		2.02	07/01/2004
37	21806	Harbor Specialty Ins Co		2.02	07/01/2004
38	37303	Redland Ins Co		2.02	07/01/2004
39	16535	Zurich American Ins Co		2.03	07/01/2004
40	11150	Arch Ins Co		2.07	08/15/2004
41	29424	Hartford Cas Ins Co		2.07	07/01/2004
42	19801	Argonaut Ins Co		2.14	04/01/2004
43	40827	Virginia Surety Co Inc		2.16	07/01/2004
44	21849	American Automobile Ins Co		2.16	07/01/2004
45	23809	Granite State Ins Co		2.23	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	2.24	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	2.24	07/01/2004
48	21709	Truck Ins Exch	Terr 1	2.24	07/01/2004
49	19410	Commerce & Industry Ins Co		2.25	07/01/2004
50	13269	Zenith Ins Co	Terr 1	2.40	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	2.45	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	2.45	07/01/2004
53	21709	Truck Ins Exch	Terr 2	2.45	07/01/2004
54	20443	Continental Cas Co		2.52	03/01/2004
55	35076	State Compensation Ins Fund		2.52	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	2.58	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	2.58	07/01/2004
58	21709	Truck Ins Exch	Terr 3	2.58	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8820 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		2.70	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	2.84	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	2.84	07/01/2004
62	21709	Truck Ins Exch	Terr 4	2.84	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	3.09	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	3.09	07/01/2004
65	21709	Truck Ins Exch	Terr 5	3.09	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8822 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		2.63	10/01/2004
2	22179	Republic Ind Co Of Amer		2.84	07/01/2004
3	20427	American Cas Co Of Reading PA		3.08	04/01/2004
4	15032	Guideone Mut Ins Co		3.11	07/01/2004
5	40142	American Zurich Ins Co		3.17	07/01/2004
6	11555	Employers Direct Ins Co		3.21	06/10/2004
7	24147	Old Republic Ins Co		3.21	07/01/2004
8	11512	Employers Compensation Ins Co		3.23	07/01/2004
9	21652	Farmers Ins Exch	Terr 1	3.23	07/01/2004
10	21687	Mid-Century Ins Co	Terr 1	3.23	07/01/2004
11	21709	Truck Ins Exch	Terr 1	3.23	07/01/2004
12	10900	Preferred Employers Ins Co		3.31	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.33	07/01/2004
14	13269	Zenith Ins Co	Terr 3	3.38	07/01/2004
15	24988	Sentry Ins A Mut Co		3.40	04/01/2004
16	43753	Republic Ind Co of CA		3.44	07/01/2004
17	20281	Federal Ins Co		3.45	07/01/2004
18	23035	Liberty Mut Fire Ins Co		3.45	07/01/2004
19	23043	Liberty Mut Ins Co		3.45	07/01/2004
20	36790	Springfield Ins Co Inc		3.45	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.52	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.52	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.52	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.56	07/01/2004
25	21113	United States Fire Ins Co		3.58	07/01/2004
26	25682	Travelers Ind Co Of CT		3.61	07/01/2004
27	25674	Travelers Ind Co Of IL		3.61	07/01/2004
28	21652	Farmers Ins Exch	Terr 3	3.71	07/01/2004
29	42269	Majestic Ins Co		3.71	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8822 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	3.71	07/01/2004
31	21709	Truck Ins Exch	Terr 3	3.71	07/01/2004
32	10120	Everest Natl Ins Co		3.72	07/01/2004
33	22667	Ace American Ins Co		3.72	07/01/2004
34	19682	Hartford Fire In Co		3.73	07/01/2004
35	25887	US Fidelity & Guaranty Co		3.73	07/01/2004
36	38733	Alaska Nat Ins Co		3.76	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		3.77	07/01/2004
38	24899	Alea North America Ins Co		3.80	07/01/2004
39	19380	American Home Assur Co		3.83	07/01/2004
40	19429	Insurance Co Of The State Of PA		3.83	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		3.83	07/01/2004
42	24678	Royal Ind Co		3.87	07/01/2004
43	29459	Twin City Fire Ins Co Co		3.92	07/01/2004
44	20532	Clarendon Natl Ins Co		3.96	07/01/2004
45	21806	Harbor Specialty Ins Co		3.96	07/01/2004
46	37303	Redland Ins Co		3.96	07/01/2004
47	16535	Zurich American Ins Co		3.97	07/01/2004
48	11150	Arch Ins Co		4.05	08/15/2004
49	21652	Farmers Ins Exch	Terr 4	4.08	07/01/2004
50	21687	Mid-Century Ins Co	Terr 4	4.08	07/01/2004
51	21709	Truck Ins Exch	Terr 4	4.08	07/01/2004
52	21849	American Automobile Ins Co		4.09	07/01/2004
53	30104	Hartford Underwriters Ins Co		4.12	07/01/2004
54	19801	Argonaut Ins Co		4.18	04/01/2004
55	40827	Virginia Surety Co Inc		4.23	07/01/2004
56	13269	Zenith Ins Co	Terr 1	4.27	07/01/2004
57	23809	Granite State Ins Co		4.35	04/01/2004
58	19410	Commerce & Industry Ins Co		4.40	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8822 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	4.45	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	4.45	07/01/2004
61	21709	Truck Ins Exch	Terr 5	4.45	07/01/2004
62	29424	Hartford Cas Ins Co		4.51	07/01/2004
63	20443	Continental Cas Co		4.92	03/01/2004
64	35076	State Compensation Ins Fund		4.93	07/01/2004
65	21458	Employers Ins of Wausau		5.29	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8823 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		9.38	10/01/2004
2	22179	Republic Ind Co Of Amer		10.12	07/01/2004
3	20427	American Cas Co Of Reading PA		10.96	04/01/2004
4	15032	Guideone Mut Ins Co		11.10	07/01/2004
5	40142	American Zurich Ins Co		11.31	07/01/2004
6	11555	Employers Direct Ins Co		11.42	06/10/2004
7	24147	Old Republic Ins Co		11.42	07/01/2004
8	11512	Employers Compensation Ins Co		11.51	07/01/2004
9	10900	Preferred Employers Ins Co		11.80	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		11.88	07/01/2004
11	24988	Sentry Ins A Mut Co		12.14	04/01/2004
12	43753	Republic Ind Co of CA		12.24	07/01/2004
13	20281	Federal Ins Co		12.28	07/01/2004
14	23035	Liberty Mut Fire Ins Co		12.30	07/01/2004
15	23043	Liberty Mut Ins Co		12.30	07/01/2004
16	36790	Springfield Ins Co Inc		12.30	04/01/2004
17	21113	United States Fire Ins Co		12.80	07/01/2004
18	25682	Travelers Ind Co Of CT		12.85	07/01/2004
19	25674	Travelers Ind Co Of IL		12.85	07/01/2004
20	42269	Majestic Ins Co		13.20	07/01/2004
21	13269	Zenith Ins Co	Terr 3	13.25	07/01/2004
22	10120	Everest Natl Ins Co		13.26	07/01/2004
23	22667	Ace American Ins Co		13.27	07/01/2004
24	19682	Hartford Fire In Co		13.28	07/01/2004
25	25887	US Fidelity & Guaranty Co		13.28	07/01/2004
26	38733	Alaska Nat Ins Co		13.38	07/01/2004
27	24767	St Paul Fire & Marine Ins Co		13.44	07/01/2004
28	24899	Alea North America Ins Co		13.55	07/01/2004
29	19380	American Home Assur Co		13.65	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8823 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19429	Insurance Co Of The State Of PA		13.65	07/01/2004
31	19445	National Union Fire Ins Co Of Pitts		13.65	07/01/2004
32	24678	Royal Ind Co		13.79	07/01/2004
33	13269	Zenith Ins Co	Terr 2,4,5,6	13.95	07/01/2004
34	29459	Twin City Fire Ins Co Co		13.98	07/01/2004
35	20532	Clarendon Natl Ins Co		14.12	07/01/2004
36	21806	Harbor Specialty Ins Co		14.12	07/01/2004
37	37303	Redland Ins Co		14.12	07/01/2004
38	16535	Zurich American Ins Co		14.13	07/01/2004
39	21849	American Automobile Ins Co		14.23	07/01/2004
40	11150	Arch Ins Co		14.44	08/15/2004
41	30104	Hartford Underwriters Ins Co		14.67	07/01/2004
42	19801	Argonaut Ins Co		14.91	04/01/2004
43	40827	Virginia Surety Co Inc		15.06	07/01/2004
44	23809	Granite State Ins Co		15.54	04/01/2004
45	21652	Farmers Ins Exch	Terr 1	15.64	07/01/2004
46	21687	Mid-Century Ins Co	Terr 1	15.64	07/01/2004
47	21709	Truck Ins Exch	Terr 1	15.64	07/01/2004
48	19410	Commerce & Industry Ins Co		15.69	07/01/2004
49	29424	Hartford Cas Ins Co		16.08	07/01/2004
50	13269	Zenith Ins Co	Terr 1	16.74	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	17.08	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	17.08	07/01/2004
53	21709	Truck Ins Exch	Terr 2	17.08	07/01/2004
54	20443	Continental Cas Co		17.54	03/01/2004
55	35076	State Compensation Ins Fund		17.57	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	17.98	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	17.98	07/01/2004
58	21709	Truck Ins Exch	Terr 3	17.98	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8823 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		18.85	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	19.78	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	19.78	07/01/2004
62	21709	Truck Ins Exch	Terr 4	19.78	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	21.57	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	21.57	07/01/2004
65	21709	Truck Ins Exch	Terr 5	21.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8827 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		9.87	10/01/2004
2	22179	Republic Ind Co Of Amer		10.64	07/01/2004
3	20427	American Cas Co Of Reading PA		11.54	04/01/2004
4	15032	Guideone Mut Ins Co		11.67	07/01/2004
5	40142	American Zurich Ins Co		11.89	07/01/2004
6	11555	Employers Direct Ins Co		12.01	06/10/2004
7	24147	Old Republic Ins Co		12.01	07/01/2004
8	11512	Employers Compensation Ins Co		12.11	07/01/2004
9	10900	Preferred Employers Ins Co		12.41	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		12.49	07/01/2004
11	13269	Zenith Ins Co	Terr 3	12.66	07/01/2004
12	24988	Sentry Ins A Mut Co		12.77	04/01/2004
13	43753	Republic Ind Co of CA		12.87	07/01/2004
14	20281	Federal Ins Co		12.91	07/01/2004
15	23035	Liberty Mut Fire Ins Co		12.93	07/01/2004
16	23043	Liberty Mut Ins Co		12.93	07/01/2004
17	36790	Springfield Ins Co Inc		12.95	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	13.33	07/01/2004
19	21113	United States Fire Ins Co		13.47	07/01/2004
20	25682	Travelers Ind Co Of CT		13.51	07/01/2004
21	25674	Travelers Ind Co Of IL		13.51	07/01/2004
22	42269	Majestic Ins Co	Terr 1	13.88	07/01/2004
23	42269	Majestic Ins Co	Terr 2	13.88	07/01/2004
24	10120	Everest Natl Ins Co		13.94	07/01/2004
25	22667	Ace American Ins Co		13.95	07/01/2004
26	19682	Hartford Fire In Co		13.96	07/01/2004
27	25887	US Fidelity & Guaranty Co		13.96	07/01/2004
28	38733	Alaska Nat Ins Co		14.07	07/01/2004
29	24767	St Paul Fire & Marine Ins Co		14.13	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8827 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	24899	Alea North America Ins Co		14.24	07/01/2004
31	19380	American Home Assur Co		14.35	07/01/2004
32	19429	Insurance Co Of The State Of PA		14.35	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		14.35	07/01/2004
34	24678	Royal Ind Co		14.50	07/01/2004
35	29459	Twin City Fire Ins Co Co		14.70	07/01/2004
36	20532	Clarendon Natl Ins Co		14.84	07/01/2004
37	21806	Harbor Specialty Ins Co		14.84	07/01/2004
38	37303	Redland Ins Co		14.84	07/01/2004
39	21849	American Automobile Ins Co		14.85	07/01/2004
40	16535	Zurich American Ins Co		14.86	07/01/2004
41	11150	Arch Ins Co		15.18	08/15/2004
42	30104	Hartford Underwriters Ins Co		15.43	07/01/2004
43	19801	Argonaut Ins Co		15.69	04/01/2004
44	40827	Virginia Surety Co Inc		15.84	07/01/2004
45	13269	Zenith Ins Co	Terr 1	16.00	07/01/2004
46	23809	Granite State Ins Co		16.36	04/01/2004
47	21652	Farmers Ins Exch	Terr 1	16.45	07/01/2004
48	21687	Mid-Century Ins Co	Terr 1	16.45	07/01/2004
49	21709	Truck Ins Exch	Terr 1	16.45	07/01/2004
50	19410	Commerce & Industry Ins Co		16.50	07/01/2004
51	29424	Hartford Cas Ins Co		16.90	07/01/2004
52	21652	Farmers Ins Exch	Terr 2	17.96	07/01/2004
53	21687	Mid-Century Ins Co	Terr 2	17.96	07/01/2004
54	21709	Truck Ins Exch	Terr 2	17.96	07/01/2004
55	20443	Continental Cas Co		18.46	03/01/2004
56	35076	State Compensation Ins Fund		18.49	07/01/2004
57	21652	Farmers Ins Exch	Terr 3	18.90	07/01/2004
58	21687	Mid-Century Ins Co	Terr 3	18.90	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8827 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21709	Truck Ins Exch	Terr 3	18.90	07/01/2004
60	21458	Employers Ins of Wausau		19.82	07/01/2004
61	21652	Farmers Ins Exch	Terr 4	20.79	07/01/2004
62	21687	Mid-Century Ins Co	Terr 4	20.79	07/01/2004
63	21709	Truck Ins Exch	Terr 4	20.79	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	22.68	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	22.68	07/01/2004
66	21709	Truck Ins Exch	Terr 5	22.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8829 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		9.06	10/01/2004
2	22179	Republic Ind Co Of Amer		9.77	07/01/2004
3	20427	American Cas Co Of Reading PA		10.59	04/01/2004
4	15032	Guideone Mut Ins Co		10.72	07/01/2004
5	40142	American Zurich Ins Co		10.92	07/01/2004
6	11555	Employers Direct Ins Co		11.03	06/10/2004
7	24147	Old Republic Ins Co		11.03	07/01/2004
8	11512	Employers Compensation Ins Co		11.12	07/01/2004
9	10900	Preferred Employers Ins Co		11.39	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		11.47	07/01/2004
11	24988	Sentry Ins A Mut Co		11.72	04/01/2004
12	43753	Republic Ind Co of CA		11.82	07/01/2004
13	20281	Federal Ins Co		11.86	07/01/2004
14	23035	Liberty Mut Fire Ins Co		11.88	07/01/2004
15	23043	Liberty Mut Ins Co		11.88	07/01/2004
16	36790	Springfield Ins Co Inc		11.88	04/01/2004
17	13269	Zenith Ins Co	Terr 3	12.20	07/01/2004
18	21113	United States Fire Ins Co		12.37	07/01/2004
19	25682	Travelers Ind Co Of CT		12.41	07/01/2004
20	25674	Travelers Ind Co Of IL		12.41	07/01/2004
21	42269	Majestic Ins Co	Terr 5	12.75	07/01/2004
22	42269	Majestic Ins Co	Terr 4	12.75	07/01/2004
23	42269	Majestic Ins Co	Terr 2	12.75	07/01/2004
24	42269	Majestic Ins Co	Terr 1	12.75	07/01/2004
25	10120	Everest Natl Ins Co		12.81	07/01/2004
26	22667	Ace American Ins Co		12.81	07/01/2004
27	19682	Hartford Fire In Co		12.82	07/01/2004
28	25887	US Fidelity & Guaranty Co		12.82	07/01/2004
29	13269	Zenith Ins Co	Terr 2,4,5,6	12.84	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8829 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	38733	Alaska Nat Ins Co		12.92	07/01/2004
31	24767	St Paul Fire & Marine Ins Co		12.98	07/01/2004
32	24899	Alea North America Ins Co		13.08	07/01/2004
33	19380	American Home Assur Co		13.18	07/01/2004
34	19429	Insurance Co Of The State Of PA		13.18	07/01/2004
35	19445	National Union Fire Ins Co Of Pitts		13.18	07/01/2004
36	24678	Royal Ind Co		13.32	07/01/2004
37	29459	Twin City Fire Ins Co Co		13.50	07/01/2004
38	20532	Clarendon Natl Ins Co		13.63	07/01/2004
39	21806	Harbor Specialty Ins Co		13.63	07/01/2004
40	37303	Redland Ins Co		13.63	07/01/2004
41	16535	Zurich American Ins Co		13.65	07/01/2004
42	21849	American Automobile Ins Co		13.74	07/01/2004
43	11150	Arch Ins Co		13.94	08/15/2004
44	30104	Hartford Underwriters Ins Co		14.17	07/01/2004
45	19801	Argonaut Ins Co		14.40	04/01/2004
46	40827	Virginia Surety Co Inc		14.55	07/01/2004
47	23809	Granite State Ins Co		15.02	04/01/2004
48	21652	Farmers Ins Exch	Terr 1	15.10	07/01/2004
49	21687	Mid-Century Ins Co	Terr 1	15.10	07/01/2004
50	21709	Truck Ins Exch	Terr 1	15.10	07/01/2004
51	19410	Commerce & Industry Ins Co		15.15	07/01/2004
52	13269	Zenith Ins Co	Terr 1	15.41	07/01/2004
53	29424	Hartford Cas Ins Co		15.52	07/01/2004
54	21652	Farmers Ins Exch	Terr 2	16.49	07/01/2004
55	21687	Mid-Century Ins Co	Terr 2	16.49	07/01/2004
56	21709	Truck Ins Exch	Terr 2	16.49	07/01/2004
57	20443	Continental Cas Co		16.94	03/01/2004
58	35076	State Compensation Ins Fund		16.97	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8829 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 3	17.36	07/01/2004
60	21687	Mid-Century Ins Co	Terr 3	17.36	07/01/2004
61	21709	Truck Ins Exch	Terr 3	17.36	07/01/2004
62	21458	Employers Ins of Wausau		18.20	07/01/2004
63	21652	Farmers Ins Exch	Terr 4	19.10	07/01/2004
64	21687	Mid-Century Ins Co	Terr 4	19.10	07/01/2004
65	21709	Truck Ins Exch	Terr 4	19.10	07/01/2004
66	21652	Farmers Ins Exch	Terr 5	20.83	07/01/2004
67	21687	Mid-Century Ins Co	Terr 5	20.83	07/01/2004
68	21709	Truck Ins Exch	Terr 5	20.83	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8830 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		5.47	10/01/2004
2	22179	Republic Ind Co Of Amer		5.90	07/01/2004
3	20427	American Cas Co Of Reading PA		6.40	04/01/2004
4	15032	Guideone Mut Ins Co		6.47	07/01/2004
5	40142	American Zurich Ins Co		6.60	07/01/2004
6	11555	Employers Direct Ins Co		6.66	06/10/2004
7	24147	Old Republic Ins Co		6.66	07/01/2004
8	11512	Employers Compensation Ins Co		6.72	07/01/2004
9	10900	Preferred Employers Ins Co		6.88	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		6.93	07/01/2004
11	13269	Zenith Ins Co	Terr 3	7.03	07/01/2004
12	24988	Sentry Ins A Mut Co		7.09	04/01/2004
13	43753	Republic Ind Co of CA		7.14	07/01/2004
14	20281	Federal Ins Co		7.16	07/01/2004
15	23035	Liberty Mut Fire Ins Co		7.17	07/01/2004
16	23043	Liberty Mut Ins Co		7.17	07/01/2004
17	36790	Springfield Ins Co Inc		7.18	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	7.40	07/01/2004
19	21113	United States Fire Ins Co		7.46	07/01/2004
20	25682	Travelers Ind Co Of CT		7.50	07/01/2004
21	25674	Travelers Ind Co Of IL		7.50	07/01/2004
22	42269	Majestic Ins Co		7.70	07/01/2004
23	10120	Everest Natl Ins Co		7.74	07/01/2004
24	22667	Ace American Ins Co		7.74	07/01/2004
25	19682	Hartford Fire In Co		7.74	07/01/2004
26	25887	US Fidelity & Guaranty Co		7.74	07/01/2004
27	38733	Alaska Nat Ins Co		7.81	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		7.84	07/01/2004
29	24899	Alea North America Ins Co		7.90	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8830 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		7.96	07/01/2004
31	19429	Insurance Co Of The State Of PA		7.96	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		7.96	07/01/2004
33	24678	Royal Ind Co		8.04	07/01/2004
34	29459	Twin City Fire Ins Co Co		8.15	07/01/2004
35	20532	Clarendon Natl Ins Co		8.23	07/01/2004
36	21806	Harbor Specialty Ins Co		8.23	07/01/2004
37	37303	Redland Ins Co		8.23	07/01/2004
38	16535	Zurich American Ins Co		8.24	07/01/2004
39	21849	American Automobile Ins Co		8.38	07/01/2004
40	11150	Arch Ins Co		8.42	08/15/2004
41	30104	Hartford Underwriters Ins Co		8.56	07/01/2004
42	19801	Argonaut Ins Co		8.70	04/01/2004
43	40827	Virginia Surety Co Inc		8.79	07/01/2004
44	13269	Zenith Ins Co	Terr 1	8.88	07/01/2004
45	23809	Granite State Ins Co		9.07	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	9.12	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	9.12	07/01/2004
48	21709	Truck Ins Exch	Terr 1	9.12	07/01/2004
49	19410	Commerce & Industry Ins Co		9.15	07/01/2004
50	29424	Hartford Cas Ins Co		9.38	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	9.96	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	9.96	07/01/2004
53	21709	Truck Ins Exch	Terr 2	9.96	07/01/2004
54	20443	Continental Cas Co		10.24	03/01/2004
55	35076	State Compensation Ins Fund		10.25	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	10.49	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	10.49	07/01/2004
58	21709	Truck Ins Exch	Terr 3	10.49	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8830 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		11.00	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	11.54	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	11.54	07/01/2004
62	21709	Truck Ins Exch	Terr 4	11.54	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	12.58	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	12.58	07/01/2004
65	21709	Truck Ins Exch	Terr 5	12.58	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8831 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		7.51	10/01/2004
2	22179	Republic Ind Co Of Amer		8.17	07/01/2004
3	20427	American Cas Co Of Reading PA		8.86	04/01/2004
4	15032	Guideone Mut Ins Co		8.96	07/01/2004
5	40142	American Zurich Ins Co		9.13	07/01/2004
6	11555	Employers Direct Ins Co		9.23	06/10/2004
7	24147	Old Republic Ins Co		9.23	07/01/2004
8	11512	Employers Compensation Ins Co		9.30	07/01/2004
9	10900	Preferred Employers Ins Co		9.53	07/01/2004
10	13269	Zenith Ins Co	Terr 3	9.73	07/01/2004
11	24988	Sentry Ins A Mut Co		9.81	04/01/2004
12	43753	Republic Ind Co of CA		9.89	07/01/2004
13	20281	Federal Ins Co		9.92	07/01/2004
14	23035	Liberty Mut Fire Ins Co		9.93	07/01/2004
15	23043	Liberty Mut Ins Co		9.93	07/01/2004
16	36790	Springfield Ins Co Inc		9.95	04/01/2004
17	13269	Zenith Ins Co	Terr 2,4,5,6	10.24	07/01/2004
18	37478	Hartford Ins Co Of The Midwest		10.28	07/01/2004
19	21113	United States Fire Ins Co		10.35	07/01/2004
20	25682	Travelers Ind Co Of CT		10.38	07/01/2004
21	25674	Travelers Ind Co Of IL		10.38	07/01/2004
22	42269	Majestic Ins Co	Terr 1	10.66	07/01/2004
23	42269	Majestic Ins Co	Terr 3	10.66	07/01/2004
24	10120	Everest Natl Ins Co		10.71	07/01/2004
25	22667	Ace American Ins Co		10.72	07/01/2004
26	25887	US Fidelity & Guaranty Co		10.72	07/01/2004
27	38733	Alaska Nat Ins Co		10.81	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		10.85	07/01/2004
29	24899	Alea North America Ins Co		10.94	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8831 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	19380	American Home Assur Co		11.03	07/01/2004
31	19429	Insurance Co Of The State Of PA		11.03	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		11.03	07/01/2004
33	24678	Royal Ind Co		11.14	07/01/2004
34	20532	Clarendon Natl Ins Co		11.40	07/01/2004
35	21806	Harbor Specialty Ins Co		11.40	07/01/2004
36	37303	Redland Ins Co		11.40	07/01/2004
37	16535	Zurich American Ins Co		11.41	07/01/2004
38	19682	Hartford Fire In Co		11.49	07/01/2004
39	21849	American Automobile Ins Co		11.61	07/01/2004
40	11150	Arch Ins Co		11.66	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	11.80	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	11.80	07/01/2004
43	21709	Truck Ins Exch	Terr 1	11.80	07/01/2004
44	19801	Argonaut Ins Co		12.05	04/01/2004
45	29459	Twin City Fire Ins Co Co		12.09	07/01/2004
46	40827	Virginia Surety Co Inc		12.17	07/01/2004
47	13269	Zenith Ins Co	Terr 1	12.29	07/01/2004
48	23809	Granite State Ins Co		12.57	04/01/2004
49	19410	Commerce & Industry Ins Co		12.67	07/01/2004
50	30104	Hartford Underwriters Ins Co		12.69	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	12.88	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	12.88	07/01/2004
53	21709	Truck Ins Exch	Terr 2	12.88	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	13.56	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	13.56	07/01/2004
56	21709	Truck Ins Exch	Terr 3	13.56	07/01/2004
57	29424	Hartford Cas Ins Co		13.91	07/01/2004
58	20443	Continental Cas Co		14.18	03/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8831 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	35076	State Compensation Ins Fund		14.20	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	14.91	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	14.91	07/01/2004
62	21709	Truck Ins Exch	Terr 4	14.91	07/01/2004
63	21458	Employers Ins of Wausau		15.22	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	16.27	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	16.27	07/01/2004
66	21709	Truck Ins Exch	Terr 5	16.27	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8834 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		3.70	10/01/2004
2	10900	Preferred Employers Ins Co		3.91	07/01/2004
3	22179	Republic Ind Co Of Amer		3.99	07/01/2004
4	37478	Hartford Ins Co Of The Midwest		4.21	07/01/2004
5	20427	American Cas Co Of Reading PA		4.33	04/01/2004
6	15032	Guideone Mut Ins Co		4.38	07/01/2004
7	40142	American Zurich Ins Co		4.46	07/01/2004
8	11555	Employers Direct Ins Co		4.51	06/10/2004
9	24147	Old Republic Ins Co		4.51	07/01/2004
10	11512	Employers Compensation Ins Co		4.54	07/01/2004
11	21652	Farmers Ins Exch	Terr 1	4.54	07/01/2004
12	21687	Mid-Century Ins Co	Terr 1	4.54	07/01/2004
13	21709	Truck Ins Exch	Terr 1	4.54	07/01/2004
14	19682	Hartford Fire In Co		4.70	07/01/2004
15	13269	Zenith Ins Co	Terr 3	4.75	07/01/2004
16	24988	Sentry Ins A Mut Co		4.79	04/01/2004
17	43753	Republic Ind Co of CA		4.83	07/01/2004
18	20281	Federal Ins Co		4.85	07/01/2004
19	23035	Liberty Mut Fire Ins Co		4.85	07/01/2004
20	23043	Liberty Mut Ins Co		4.85	07/01/2004
21	36790	Springfield Ins Co Inc		4.85	04/01/2004
22	29459	Twin City Fire Ins Co Co		4.95	07/01/2004
23	21652	Farmers Ins Exch	Terr 2	4.96	07/01/2004
24	21687	Mid-Century Ins Co	Terr 2	4.96	07/01/2004
25	21709	Truck Ins Exch	Terr 2	4.96	07/01/2004
26	13269	Zenith Ins Co	Terr 2,4,5,6	5.00	07/01/2004
27	21113	United States Fire Ins Co		5.05	07/01/2004
28	25682	Travelers Ind Co Of CT		5.07	07/01/2004
29	25674	Travelers Ind Co Of IL		5.07	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8834 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	30104	Hartford Underwriters Ins Co		5.20	07/01/2004
31	42269	Majestic Ins Co		5.21	07/01/2004
32	21652	Farmers Ins Exch	Terr 3	5.22	07/01/2004
33	21687	Mid-Century Ins Co	Terr 3	5.22	07/01/2004
34	21709	Truck Ins Exch	Terr 3	5.22	07/01/2004
35	10120	Everest Natl Ins Co		5.23	07/01/2004
36	22667	Ace American Ins Co		5.24	07/01/2004
37	25887	US Fidelity & Guaranty Co		5.24	07/01/2004
38	38733	Alaska Nat Ins Co		5.28	07/01/2004
39	24767	St Paul Fire & Marine Ins Co		5.30	07/01/2004
40	24899	Alea North America Ins Co		5.35	07/01/2004
41	19380	American Home Assur Co		5.39	07/01/2004
42	19429	Insurance Co Of The State Of PA		5.39	07/01/2004
43	19445	National Union Fire Ins Co Of Pitts		5.39	07/01/2004
44	24678	Royal Ind Co		5.44	07/01/2004
45	20532	Clarendon Natl Ins Co		5.57	07/01/2004
46	21806	Harbor Specialty Ins Co		5.57	07/01/2004
47	37303	Redland Ins Co		5.57	07/01/2004
48	16535	Zurich American Ins Co		5.58	07/01/2004
49	21849	American Automobile Ins Co		5.68	07/01/2004
50	29424	Hartford Cas Ins Co		5.69	07/01/2004
51	11150	Arch Ins Co		5.70	08/15/2004
52	21652	Farmers Ins Exch	Terr 4	5.74	07/01/2004
53	21687	Mid-Century Ins Co	Terr 4	5.74	07/01/2004
54	21709	Truck Ins Exch	Terr 4	5.74	07/01/2004
55	19801	Argonaut Ins Co		5.88	04/01/2004
56	40827	Virginia Surety Co Inc		5.94	07/01/2004
57	13269	Zenith Ins Co	Terr 1	6.00	07/01/2004
58	23809	Granite State Ins Co		6.13	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8834 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		6.19	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	6.26	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	6.26	07/01/2004
62	21709	Truck Ins Exch	Terr 5	6.26	07/01/2004
63	20443	Continental Cas Co		6.92	03/01/2004
64	35076	State Compensation Ins Fund		6.94	07/01/2004
65	21458	Employers Ins of Wausau		7.44	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8838 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		3.16	10/01/2004
2	22179	Republic Ind Co Of Amer		3.41	07/01/2004
3	20427	American Cas Co Of Reading PA		3.70	04/01/2004
4	15032	Guideone Mut Ins Co		3.74	07/01/2004
5	10900	Preferred Employers Ins Co		3.78	07/01/2004
6	40142	American Zurich Ins Co		3.81	07/01/2004
7	11555	Employers Direct Ins Co		3.85	06/10/2004
8	24147	Old Republic Ins Co		3.85	07/01/2004
9	11512	Employers Compensation Ins Co		3.88	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	3.88	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	3.88	07/01/2004
12	21709	Truck Ins Exch	Terr 1	3.88	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		4.00	07/01/2004
14	13269	Zenith Ins Co	Terr 3	4.06	07/01/2004
15	24988	Sentry Ins A Mut Co		4.10	04/01/2004
16	43753	Republic Ind Co of CA		4.13	07/01/2004
17	20281	Federal Ins Co		4.14	07/01/2004
18	23035	Liberty Mut Fire Ins Co		4.14	07/01/2004
19	23043	Liberty Mut Ins Co		4.14	07/01/2004
20	36790	Springfield Ins Co Inc		4.15	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	4.23	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	4.23	07/01/2004
23	21709	Truck Ins Exch	Terr 2	4.23	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	4.27	07/01/2004
25	21113	United States Fire Ins Co		4.32	07/01/2004
26	25682	Travelers Ind Co Of CT		4.33	07/01/2004
27	25674	Travelers Ind Co Of IL		4.33	07/01/2004
28	42269	Majestic Ins Co		4.45	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	4.46	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8838 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	4.46	07/01/2004
31	21709	Truck Ins Exch	Terr 3	4.46	07/01/2004
32	10120	Everest Natl Ins Co		4.47	07/01/2004
33	19682	Hartford Fire In Co		4.47	07/01/2004
34	25887	US Fidelity & Guaranty Co		4.47	07/01/2004
35	22667	Ace American Ins Co		4.47	07/01/2004
36	38733	Alaska Nat Ins Co		4.51	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		4.53	07/01/2004
38	24899	Alea North America Ins Co		4.57	07/01/2004
39	19380	American Home Assur Co		4.60	07/01/2004
40	19429	Insurance Co Of The State Of PA		4.60	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		4.60	07/01/2004
42	24678	Royal Ind Co		4.65	07/01/2004
43	29459	Twin City Fire Ins Co Co		4.71	07/01/2004
44	20532	Clarendon Natl Ins Co		4.76	07/01/2004
45	21806	Harbor Specialty Ins Co		4.76	07/01/2004
46	37303	Redland Ins Co		4.76	07/01/2004
47	16535	Zurich American Ins Co		4.76	07/01/2004
48	11150	Arch Ins Co		4.86	08/15/2004
49	21849	American Automobile Ins Co		4.88	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	4.90	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	4.90	07/01/2004
52	21709	Truck Ins Exch	Terr 4	4.90	07/01/2004
53	30104	Hartford Underwriters Ins Co		4.94	07/01/2004
54	19801	Argonaut Ins Co		5.03	04/01/2004
55	40827	Virginia Surety Co Inc		5.08	07/01/2004
56	13269	Zenith Ins Co	Terr 1	5.12	07/01/2004
57	23809	Granite State Ins Co		5.24	04/01/2004
58	19410	Commerce & Industry Ins Co		5.29	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8838 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	5.35	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	5.35	07/01/2004
61	21709	Truck Ins Exch	Terr 5	5.35	07/01/2004
62	29424	Hartford Cas Ins Co		5.42	07/01/2004
63	20443	Continental Cas Co		5.92	03/01/2004
64	35076	State Compensation Ins Fund		5.93	07/01/2004
65	21458	Employers Ins of Wausau		6.35	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8839 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	22179	Republic Ind Co Of Amer		2.79	07/01/2004
2	20427	American Cas Co Of Reading PA		3.03	04/01/2004
3	15032	Guideone Mut Ins Co		3.06	07/01/2004
4	40142	American Zurich Ins Co		3.12	07/01/2004
5	11555	Employers Direct Ins Co		3.15	06/10/2004
6	24147	Old Republic Ins Co		3.15	07/01/2004
7	11512	Employers Compensation Ins Co		3.17	07/01/2004
8	21652	Farmers Ins Exch	Terr 1	3.17	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	3.17	07/01/2004
10	21709	Truck Ins Exch	Terr 1	3.17	07/01/2004
11	10900	Preferred Employers Ins Co		3.25	07/01/2004
12	25143	State Farm Fire And Cas Co		3.26	10/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.28	07/01/2004
14	24988	Sentry Ins A Mut Co		3.35	04/01/2004
15	13269	Zenith Ins Co	Terr 3	3.35	07/01/2004
16	43753	Republic Ind Co of CA		3.38	07/01/2004
17	20281	Federal Ins Co		3.39	07/01/2004
18	23035	Liberty Mut Fire Ins Co		3.39	07/01/2004
19	23043	Liberty Mut Ins Co		3.39	07/01/2004
20	36790	Springfield Ins Co Inc		3.40	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	3.46	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	3.46	07/01/2004
23	21709	Truck Ins Exch	Terr 2	3.46	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	3.53	07/01/2004
25	21113	United States Fire Ins Co		3.54	07/01/2004
26	25682	Travelers Ind Co Of CT		3.54	07/01/2004
27	25674	Travelers Ind Co Of IL		3.54	07/01/2004
28	42269	Majestic Ins Co		3.64	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	3.65	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8839 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	21687	Mid-Century Ins Co	Terr 3	3.65	07/01/2004
31	21709	Truck Ins Exch	Terr 3	3.65	07/01/2004
32	10120	Everest Natl Ins Co		3.66	07/01/2004
33	22667	Ace American Ins Co		3.66	07/01/2004
34	19682	Hartford Fire In Co		3.66	07/01/2004
35	25887	US Fidelity & Guaranty Co		3.66	07/01/2004
36	38733	Alaska Nat Ins Co		3.69	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		3.71	07/01/2004
38	24899	Alea North America Ins Co		3.74	07/01/2004
39	19380	American Home Assur Co		3.76	07/01/2004
40	19429	Insurance Co Of The State Of PA		3.76	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		3.76	07/01/2004
42	24678	Royal Ind Co		3.80	07/01/2004
43	29459	Twin City Fire Ins Co Co		3.85	07/01/2004
44	20532	Clarendon Natl Ins Co		3.89	07/01/2004
45	21806	Harbor Specialty Ins Co		3.89	07/01/2004
46	37303	Redland Ins Co		3.89	07/01/2004
47	16535	Zurich American Ins Co		3.90	07/01/2004
48	11150	Arch Ins Co		3.98	08/15/2004
49	21849	American Automobile Ins Co		4.00	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	4.01	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	4.01	07/01/2004
52	21709	Truck Ins Exch	Terr 4	4.01	07/01/2004
53	30104	Hartford Underwriters Ins Co		4.05	07/01/2004
54	19801	Argonaut Ins Co		4.11	04/01/2004
55	40827	Virginia Surety Co Inc		4.15	07/01/2004
56	13269	Zenith Ins Co	Terr 1	4.24	07/01/2004
57	23809	Granite State Ins Co		4.29	04/01/2004
58	19410	Commerce & Industry Ins Co		4.33	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8839 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	4.37	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	4.37	07/01/2004
61	21709	Truck Ins Exch	Terr 5	4.37	07/01/2004
62	29424	Hartford Cas Ins Co		4.43	07/01/2004
63	20443	Continental Cas Co		4.84	03/01/2004
64	35076	State Compensation Ins Fund		4.84	07/01/2004
65	21458	Employers Ins of Wausau		5.20	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8840 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	15032	Guideone Mut Ins Co		1.06	07/01/2004
2	25143	State Farm Fire And Cas Co		1.60	10/01/2004
3	22179	Republic Ind Co Of Amer		1.72	07/01/2004
4	20427	American Cas Co Of Reading PA		1.86	04/01/2004
5	10900	Preferred Employers Ins Co		1.91	07/01/2004
6	40142	American Zurich Ins Co		1.93	07/01/2004
7	11555	Employers Direct Ins Co		1.95	06/10/2004
8	24147	Old Republic Ins Co		1.95	07/01/2004
9	11512	Employers Compensation Ins Co		1.96	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		2.02	07/01/2004
11	13269	Zenith Ins Co	Terr 3	2.05	07/01/2004
12	24988	Sentry Ins A Mut Co		2.06	04/01/2004
13	20281	Federal Ins Co		2.09	07/01/2004
14	23035	Liberty Mut Fire Ins Co		2.09	07/01/2004
15	23043	Liberty Mut Ins Co		2.09	07/01/2004
16	43753	Republic Ind Co of CA		2.09	07/01/2004
17	36790	Springfield Ins Co Inc		2.09	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	2.16	07/01/2004
19	21113	United States Fire Ins Co		2.18	07/01/2004
20	25682	Travelers Ind Co Of CT		2.19	07/01/2004
21	25674	Travelers Ind Co Of IL		2.19	07/01/2004
22	42269	Majestic Ins Co		2.25	07/01/2004
23	10120	Everest Natl Ins Co		2.26	07/01/2004
24	19682	Hartford Fire In Co		2.26	07/01/2004
25	25887	US Fidelity & Guaranty Co		2.26	07/01/2004
26	22667	Ace American Ins Co		2.26	07/01/2004
27	38733	Alaska Nat Ins Co		2.28	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		2.29	07/01/2004
29	24899	Alea North America Ins Co		2.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8840 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		2.33	07/01/2004
31	19429	Insurance Co Of The State Of PA		2.33	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		2.33	07/01/2004
33	24678	Royal Ind Co		2.35	07/01/2004
34	29459	Twin City Fire Ins Co Co		2.38	07/01/2004
35	20532	Clarendon Natl Ins Co		2.40	07/01/2004
36	21806	Harbor Specialty Ins Co		2.40	07/01/2004
37	37303	Redland Ins Co		2.40	07/01/2004
38	16535	Zurich American Ins Co		2.41	07/01/2004
39	11150	Arch Ins Co		2.46	08/15/2004
40	21652	Farmers Ins Exch	Terr 1	2.49	07/01/2004
41	21687	Mid-Century Ins Co	Terr 1	2.49	07/01/2004
42	21709	Truck Ins Exch	Terr 1	2.49	07/01/2004
43	30104	Hartford Underwriters Ins Co		2.50	07/01/2004
44	19801	Argonaut Ins Co		2.53	04/01/2004
45	40827	Virginia Surety Co Inc		2.57	07/01/2004
46	21849	American Automobile Ins Co		2.57	07/01/2004
47	13269	Zenith Ins Co	Terr 1	2.59	07/01/2004
48	23809	Granite State Ins Co		2.65	04/01/2004
49	19410	Commerce & Industry Ins Co		2.67	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	2.72	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	2.72	07/01/2004
52	21709	Truck Ins Exch	Terr 2	2.72	07/01/2004
53	29424	Hartford Cas Ins Co		2.74	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	2.86	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	2.86	07/01/2004
56	21709	Truck Ins Exch	Terr 3	2.86	07/01/2004
57	20443	Continental Cas Co		2.98	03/01/2004
58	35076	State Compensation Ins Fund		3.00	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8840 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	3.15	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	3.15	07/01/2004
61	21709	Truck Ins Exch	Terr 4	3.15	07/01/2004
62	21458	Employers Ins of Wausau		3.21	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	3.43	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	3.43	07/01/2004
65	21709	Truck Ins Exch	Terr 5	3.43	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8846 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		1.89	10/01/2004
2	22179	Republic Ind Co Of Amer		2.23	07/01/2004
3	20427	American Cas Co Of Reading PA		2.43	04/01/2004
4	15032	Guideone Mut Ins Co		2.45	07/01/2004
5	10900	Preferred Employers Ins Co		2.47	07/01/2004
6	40142	American Zurich Ins Co		2.49	07/01/2004
7	11555	Employers Direct Ins Co		2.52	06/10/2004
8	24147	Old Republic Ins Co		2.52	07/01/2004
9	11512	Employers Compensation Ins Co		2.54	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	2.54	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	2.54	07/01/2004
12	21709	Truck Ins Exch	Terr 1	2.54	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		2.62	07/01/2004
14	13269	Zenith Ins Co	Terr 3	2.66	07/01/2004
15	24988	Sentry Ins A Mut Co		2.68	04/01/2004
16	43753	Republic Ind Co of CA		2.70	07/01/2004
17	20281	Federal Ins Co		2.71	07/01/2004
18	23035	Liberty Mut Fire Ins Co		2.71	07/01/2004
19	23043	Liberty Mut Ins Co		2.71	07/01/2004
20	36790	Springfield Ins Co Inc		2.72	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	2.77	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	2.77	07/01/2004
23	21709	Truck Ins Exch	Terr 2	2.77	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	2.80	07/01/2004
25	21113	United States Fire Ins Co		2.82	07/01/2004
26	25682	Travelers Ind Co Of CT		2.83	07/01/2004
27	25674	Travelers Ind Co Of IL		2.83	07/01/2004
28	42269	Majestic Ins Co	Terr 1	2.91	07/01/2004
29	42269	Majestic Ins Co	Terr 2	2.91	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8846 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21652	Farmers Ins Exch	Terr 3	2.92	07/01/2004
31	21687	Mid-Century Ins Co	Terr 3	2.92	07/01/2004
32	21709	Truck Ins Exch	Terr 3	2.92	07/01/2004
33	10120	Everest Natl Ins Co		2.93	07/01/2004
34	22667	Ace American Ins Co		2.93	07/01/2004
35	19682	Hartford Fire In Co		2.93	07/01/2004
36	25887	US Fidelity & Guaranty Co		2.93	07/01/2004
37	38733	Alaska Nat Ins Co		2.95	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		2.96	07/01/2004
39	24899	Alea North America Ins Co		2.99	07/01/2004
40	19380	American Home Assur Co		3.01	07/01/2004
41	19429	Insurance Co Of The State Of PA		3.01	07/01/2004
42	19445	National Union Fire Ins Co Of Pitts		3.01	07/01/2004
43	24678	Royal Ind Co		3.04	07/01/2004
44	29459	Twin City Fire Ins Co Co		3.08	07/01/2004
45	20532	Clarendon Natl Ins Co		3.11	07/01/2004
46	21806	Harbor Specialty Ins Co		3.11	07/01/2004
47	37303	Redland Ins Co		3.11	07/01/2004
48	16535	Zurich American Ins Co		3.12	07/01/2004
49	11150	Arch Ins Co		3.18	08/15/2004
50	21652	Farmers Ins Exch	Terr 4	3.21	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	3.21	07/01/2004
52	21709	Truck Ins Exch	Terr 4	3.21	07/01/2004
53	30104	Hartford Underwriters Ins Co		3.24	07/01/2004
54	21849	American Automobile Ins Co		3.25	07/01/2004
55	19801	Argonaut Ins Co		3.30	04/01/2004
56	40827	Virginia Surety Co Inc		3.32	07/01/2004
57	13269	Zenith Ins Co	Terr 1	3.36	07/01/2004
58	23809	Granite State Ins Co		3.43	04/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8846 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	19410	Commerce & Industry Ins Co		3.46	07/01/2004
60	21652	Farmers Ins Exch	Terr 5	3.50	07/01/2004
61	21687	Mid-Century Ins Co	Terr 5	3.50	07/01/2004
62	21709	Truck Ins Exch	Terr 5	3.50	07/01/2004
63	29424	Hartford Cas Ins Co		3.55	07/01/2004
64	20443	Continental Cas Co		3.88	03/01/2004
65	35076	State Compensation Ins Fund		3.88	07/01/2004
66	21458	Employers Ins of Wausau		4.16	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8847 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		17.65	10/01/2004
2	22179	Republic Ind Co Of Amer		19.03	07/01/2004
3	20427	American Cas Co Of Reading PA		20.63	04/01/2004
4	15032	Guideone Mut Ins Co		20.88	07/01/2004
5	40142	American Zurich Ins Co		21.28	07/01/2004
6	11555	Employers Direct Ins Co		21.49	06/10/2004
7	24147	Old Republic Ins Co		21.49	07/01/2004
8	11512	Employers Compensation Ins Co		21.66	07/01/2004
9	10900	Preferred Employers Ins Co		22.19	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		22.35	07/01/2004
11	13269	Zenith Ins Co	Terr 3	22.65	07/01/2004
12	24988	Sentry Ins A Mut Co		22.84	04/01/2004
13	43753	Republic Ind Co of CA		23.03	07/01/2004
14	20281	Federal Ins Co		23.10	07/01/2004
15	23035	Liberty Mut Fire Ins Co		23.13	07/01/2004
16	23043	Liberty Mut Ins Co		23.13	07/01/2004
17	36790	Springfield Ins Co Inc		23.15	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	23.84	07/01/2004
19	21113	United States Fire Ins Co		24.08	07/01/2004
20	25682	Travelers Ind Co Of CT		24.18	07/01/2004
21	25674	Travelers Ind Co Of IL		24.18	07/01/2004
22	42269	Majestic Ins Co		24.84	07/01/2004
23	10120	Everest Natl Ins Co		24.94	07/01/2004
24	22667	Ace American Ins Co		24.96	07/01/2004
25	19682	Hartford Fire In Co		24.97	07/01/2004
26	25887	US Fidelity & Guaranty Co		24.97	07/01/2004
27	38733	Alaska Nat Ins Co		25.17	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		25.28	07/01/2004
29	24899	Alea North America Ins Co		25.48	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8847 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		25.68	07/01/2004
31	19429	Insurance Co Of The State Of PA		25.68	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		25.68	07/01/2004
33	24678	Royal Ind Co		25.94	07/01/2004
34	29459	Twin City Fire Ins Co Co		26.29	07/01/2004
35	20532	Clarendon Natl Ins Co		26.56	07/01/2004
36	21806	Harbor Specialty Ins Co		26.56	07/01/2004
37	37303	Redland Ins Co		26.56	07/01/2004
38	16535	Zurich American Ins Co		26.59	07/01/2004
39	21849	American Automobile Ins Co		26.67	07/01/2004
40	11150	Arch Ins Co		27.15	08/15/2004
41	30104	Hartford Underwriters Ins Co		27.60	07/01/2004
42	19801	Argonaut Ins Co		28.05	04/01/2004
43	40827	Virginia Surety Co Inc		28.34	07/01/2004
44	13269	Zenith Ins Co	Terr 1	28.61	07/01/2004
45	23809	Granite State Ins Co		29.25	04/01/2004
46	21652	Farmers Ins Exch	Terr 1	29.42	07/01/2004
47	21687	Mid-Century Ins Co	Terr 1	29.42	07/01/2004
48	21709	Truck Ins Exch	Terr 1	29.42	07/01/2004
49	19410	Commerce & Industry Ins Co		29.52	07/01/2004
50	29424	Hartford Cas Ins Co		30.24	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	32.13	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	32.13	07/01/2004
53	21709	Truck Ins Exch	Terr 2	32.13	07/01/2004
54	20443	Continental Cas Co		33.00	03/01/2004
55	35076	State Compensation Ins Fund		33.06	07/01/2004
56	21652	Farmers Ins Exch	Terr 3	33.82	07/01/2004
57	21687	Mid-Century Ins Co	Terr 3	33.82	07/01/2004
58	21709	Truck Ins Exch	Terr 3	33.82	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8847 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21458	Employers Ins of Wausau		35.46	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	37.20	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	37.20	07/01/2004
62	21709	Truck Ins Exch	Terr 4	37.20	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	40.58	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	40.58	07/01/2004
65	21709	Truck Ins Exch	Terr 5	40.58	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8850 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		4.06	10/01/2004
2	22179	Republic Ind Co Of Amer		4.38	07/01/2004
3	20427	American Cas Co Of Reading PA		4.75	04/01/2004
4	15032	Guideone Mut Ins Co		4.80	07/01/2004
5	40142	American Zurich Ins Co		4.89	07/01/2004
6	11555	Employers Direct Ins Co		4.94	06/10/2004
7	24147	Old Republic Ins Co		4.94	07/01/2004
8	11512	Employers Compensation Ins Co		4.98	07/01/2004
9	10900	Preferred Employers Ins Co		5.10	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		5.14	07/01/2004
11	13269	Zenith Ins Co	Terr 3	5.22	07/01/2004
12	24988	Sentry Ins A Mut Co		5.26	04/01/2004
13	43753	Republic Ind Co of CA		5.30	07/01/2004
14	20281	Federal Ins Co		5.31	07/01/2004
15	23035	Liberty Mut Fire Ins Co		5.32	07/01/2004
16	23043	Liberty Mut Ins Co		5.32	07/01/2004
17	36790	Springfield Ins Co Inc		5.33	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	5.49	07/01/2004
19	21113	United States Fire Ins Co		5.54	07/01/2004
20	25682	Travelers Ind Co Of CT		5.56	07/01/2004
21	25674	Travelers Ind Co Of IL		5.56	07/01/2004
22	42269	Majestic Ins Co		5.71	07/01/2004
23	10120	Everest Natl Ins Co		5.74	07/01/2004
24	22667	Ace American Ins Co		5.74	07/01/2004
25	19682	Hartford Fire In Co		5.74	07/01/2004
26	25887	US Fidelity & Guaranty Co		5.74	07/01/2004
27	38733	Alaska Nat Ins Co		5.79	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		5.81	07/01/2004
29	24899	Alea North America Ins Co		5.86	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8850 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		5.91	07/01/2004
31	19429	Insurance Co Of The State Of PA		5.91	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		5.91	07/01/2004
33	24678	Royal Ind Co		5.97	07/01/2004
34	29459	Twin City Fire Ins Co Co		6.05	07/01/2004
35	20532	Clarendon Natl Ins Co		6.11	07/01/2004
36	21806	Harbor Specialty Ins Co		6.11	07/01/2004
37	37303	Redland Ins Co		6.11	07/01/2004
38	16535	Zurich American Ins Co		6.11	07/01/2004
39	21849	American Automobile Ins Co		6.14	07/01/2004
40	11150	Arch Ins Co		6.24	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	6.32	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	6.32	07/01/2004
43	21709	Truck Ins Exch	Terr 1	6.32	07/01/2004
44	30104	Hartford Underwriters Ins Co		6.35	07/01/2004
45	19801	Argonaut Ins Co		6.46	04/01/2004
46	40827	Virginia Surety Co Inc		6.52	07/01/2004
47	13269	Zenith Ins Co	Terr 1	6.59	07/01/2004
48	23809	Granite State Ins Co		6.74	04/01/2004
49	19410	Commerce & Industry Ins Co		6.79	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	6.90	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	6.90	07/01/2004
52	21709	Truck Ins Exch	Terr 2	6.90	07/01/2004
53	29424	Hartford Cas Ins Co		6.95	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	7.26	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	7.26	07/01/2004
56	21709	Truck Ins Exch	Terr 3	7.26	07/01/2004
57	20443	Continental Cas Co		7.60	03/01/2004
58	35076	State Compensation Ins Fund		7.60	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8850 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	7.99	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	7.99	07/01/2004
61	21709	Truck Ins Exch	Terr 4	7.99	07/01/2004
62	21458	Employers Ins of Wausau		8.15	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	8.72	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	8.72	07/01/2004
65	21709	Truck Ins Exch	Terr 5	8.72	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8851 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		9.74	10/01/2004
2	22179	Republic Ind Co Of Amer		10.50	07/01/2004
3	20427	American Cas Co Of Reading PA		11.39	04/01/2004
4	15032	Guideone Mut Ins Co		11.52	07/01/2004
5	40142	American Zurich Ins Co		11.74	07/01/2004
6	11555	Employers Direct Ins Co		11.86	06/10/2004
7	24147	Old Republic Ins Co		11.86	07/01/2004
8	11512	Employers Compensation Ins Co		11.95	07/01/2004
9	10900	Preferred Employers Ins Co		12.25	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		12.33	07/01/2004
11	13269	Zenith Ins Co	Terr 3	12.51	07/01/2004
12	24988	Sentry Ins A Mut Co		12.61	04/01/2004
13	43753	Republic Ind Co of CA		12.71	07/01/2004
14	20281	Federal Ins Co		12.75	07/01/2004
15	23035	Liberty Mut Fire Ins Co		12.76	07/01/2004
16	23043	Liberty Mut Ins Co		12.76	07/01/2004
17	36790	Springfield Ins Co Inc		12.78	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	13.17	07/01/2004
19	21113	United States Fire Ins Co		13.30	07/01/2004
20	25682	Travelers Ind Co Of CT		13.34	07/01/2004
21	25674	Travelers Ind Co Of IL		13.34	07/01/2004
22	42269	Majestic Ins Co		13.70	07/01/2004
23	10120	Everest Natl Ins Co		13.76	07/01/2004
24	22667	Ace American Ins Co		13.77	07/01/2004
25	19682	Hartford Fire In Co		13.78	07/01/2004
26	25887	US Fidelity & Guaranty Co		13.78	07/01/2004
27	38733	Alaska Nat Ins Co		13.89	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		13.95	07/01/2004
29	24899	Alea North America Ins Co		14.06	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8851 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		14.17	07/01/2004
31	19429	Insurance Co Of The State Of PA		14.17	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		14.17	07/01/2004
33	24678	Royal Ind Co		14.31	07/01/2004
34	29459	Twin City Fire Ins Co Co		14.51	07/01/2004
35	20532	Clarendon Natl Ins Co		14.65	07/01/2004
36	21806	Harbor Specialty Ins Co		14.65	07/01/2004
37	37303	Redland Ins Co		14.65	07/01/2004
38	16535	Zurich American Ins Co		14.67	07/01/2004
39	21849	American Automobile Ins Co		14.70	07/01/2004
40	11150	Arch Ins Co		14.98	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	15.16	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	15.16	07/01/2004
43	21709	Truck Ins Exch	Terr 1	15.16	07/01/2004
44	30104	Hartford Underwriters Ins Co		15.23	07/01/2004
45	19801	Argonaut Ins Co		15.49	04/01/2004
46	40827	Virginia Surety Co Inc		15.64	07/01/2004
47	13269	Zenith Ins Co	Terr 1	15.80	07/01/2004
48	23809	Granite State Ins Co		16.15	04/01/2004
49	19410	Commerce & Industry Ins Co		16.29	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	16.55	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	16.55	07/01/2004
52	21709	Truck Ins Exch	Terr 2	16.55	07/01/2004
53	29424	Hartford Cas Ins Co		16.69	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	17.43	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	17.43	07/01/2004
56	21709	Truck Ins Exch	Terr 3	17.43	07/01/2004
57	20443	Continental Cas Co		18.22	03/01/2004
58	35076	State Compensation Ins Fund		18.25	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8851 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	19.17	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	19.17	07/01/2004
61	21709	Truck Ins Exch	Terr 4	19.17	07/01/2004
62	21458	Employers Ins of Wausau		19.57	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	20.91	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	20.91	07/01/2004
65	21709	Truck Ins Exch	Terr 5	20.91	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8852 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		5.41	10/01/2004
2	22179	Republic Ind Co Of Amer		5.83	07/01/2004
3	20427	American Cas Co Of Reading PA		6.31	04/01/2004
4	15032	Guideone Mut Ins Co		6.39	07/01/2004
5	40142	American Zurich Ins Co		6.51	07/01/2004
6	11555	Employers Direct Ins Co		6.58	06/10/2004
7	24147	Old Republic Ins Co		6.58	07/01/2004
8	11512	Employers Compensation Ins Co		6.63	07/01/2004
9	10900	Preferred Employers Ins Co		6.80	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		6.84	07/01/2004
11	13269	Zenith Ins Co	Terr 3	6.93	07/01/2004
12	24988	Sentry Ins A Mut Co		6.99	04/01/2004
13	43753	Republic Ind Co of CA		7.05	07/01/2004
14	20281	Federal Ins Co		7.07	07/01/2004
15	23035	Liberty Mut Fire Ins Co		7.08	07/01/2004
16	23043	Liberty Mut Ins Co		7.08	07/01/2004
17	36790	Springfield Ins Co Inc		7.09	04/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	7.29	07/01/2004
19	21113	United States Fire Ins Co		7.38	07/01/2004
20	25682	Travelers Ind Co Of CT		7.40	07/01/2004
21	25674	Travelers Ind Co Of IL		7.40	07/01/2004
22	42269	Majestic Ins Co		7.60	07/01/2004
23	10120	Everest Natl Ins Co		7.64	07/01/2004
24	22667	Ace American Ins Co		7.64	07/01/2004
25	19682	Hartford Fire In Co		7.65	07/01/2004
26	25887	US Fidelity & Guaranty Co		7.65	07/01/2004
27	38733	Alaska Nat Ins Co		7.71	07/01/2004
28	24767	St Paul Fire & Marine Ins Co		7.74	07/01/2004
29	24899	Alea North America Ins Co		7.80	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8852 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
30	19380	American Home Assur Co		7.86	07/01/2004
31	19429	Insurance Co Of The State Of PA		7.86	07/01/2004
32	19445	National Union Fire Ins Co Of Pitts		7.86	07/01/2004
33	24678	Royal Ind Co		7.94	07/01/2004
34	29459	Twin City Fire Ins Co Co		8.05	07/01/2004
35	20532	Clarendon Natl Ins Co		8.13	07/01/2004
36	21806	Harbor Specialty Ins Co		8.13	07/01/2004
37	37303	Redland Ins Co		8.13	07/01/2004
38	16535	Zurich American Ins Co		8.14	07/01/2004
39	21849	American Automobile Ins Co		8.29	07/01/2004
40	11150	Arch Ins Co		8.31	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	8.41	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	8.41	07/01/2004
43	21709	Truck Ins Exch	Terr 1	8.41	07/01/2004
44	30104	Hartford Underwriters Ins Co		8.45	07/01/2004
45	19801	Argonaut Ins Co		8.59	04/01/2004
46	40827	Virginia Surety Co Inc		8.68	07/01/2004
47	13269	Zenith Ins Co	Terr 1	8.75	07/01/2004
48	23809	Granite State Ins Co		8.95	04/01/2004
49	19410	Commerce & Industry Ins Co		9.04	07/01/2004
50	21652	Farmers Ins Exch	Terr 2	9.19	07/01/2004
51	21687	Mid-Century Ins Co	Terr 2	9.19	07/01/2004
52	21709	Truck Ins Exch	Terr 2	9.19	07/01/2004
53	29424	Hartford Cas Ins Co		9.26	07/01/2004
54	21652	Farmers Ins Exch	Terr 3	9.67	07/01/2004
55	21687	Mid-Century Ins Co	Terr 3	9.67	07/01/2004
56	21709	Truck Ins Exch	Terr 3	9.67	07/01/2004
57	20443	Continental Cas Co		10.10	03/01/2004
58	35076	State Compensation Ins Fund		10.13	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8852 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 4	10.64	07/01/2004
60	21687	Mid-Century Ins Co	Terr 4	10.64	07/01/2004
61	21709	Truck Ins Exch	Terr 4	10.64	07/01/2004
62	21458	Employers Ins of Wausau		10.86	07/01/2004
63	21652	Farmers Ins Exch	Terr 5	11.60	07/01/2004
64	21687	Mid-Century Ins Co	Terr 5	11.60	07/01/2004
65	21709	Truck Ins Exch	Terr 5	11.60	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8859 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	25143	State Farm Fire And Cas Co		0.40	10/01/2004
2	22179	Republic Ind Co Of Amer		0.43	07/01/2004
3	15032	Guideone Mut Ins Co		0.48	07/01/2004
4	20427	American Cas Co Of Reading PA		0.48	04/01/2004
5	40142	American Zurich Ins Co		0.49	07/01/2004
6	11512	Employers Compensation Ins Co		0.49	07/01/2004
7	11555	Employers Direct Ins Co		0.49	06/10/2004
8	21652	Farmers Ins Exch	Terr 1	0.49	07/01/2004
9	21687	Mid-Century Ins Co	Terr 1	0.49	07/01/2004
10	24147	Old Republic Ins Co		0.49	07/01/2004
11	21709	Truck Ins Exch	Terr 1	0.49	07/01/2004
12	37478	Hartford Ins Co Of The Midwest		0.51	07/01/2004
13	10900	Preferred Employers Ins Co		0.51	07/01/2004
14	13269	Zenith Ins Co	Terr 3	0.52	07/01/2004
15	20281	Federal Ins Co		0.53	07/01/2004
16	23035	Liberty Mut Fire Ins Co		0.53	07/01/2004
17	23043	Liberty Mut Ins Co		0.53	07/01/2004
18	43753	Republic Ind Co of CA		0.53	07/01/2004
19	24988	Sentry Ins A Mut Co		0.53	04/01/2004
20	36790	Springfield Ins Co Inc		0.53	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	0.54	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	0.54	07/01/2004
23	21709	Truck Ins Exch	Terr 2	0.54	07/01/2004
24	21113	United States Fire Ins Co		0.55	07/01/2004
25	13269	Zenith Ins Co	Terr 2,4,5,6	0.55	07/01/2004
26	25682	Travelers Ind Co Of CT		0.55	07/01/2004
27	25674	Travelers Ind Co Of IL		0.55	07/01/2004
28	10120	Everest Natl Ins Co		0.57	07/01/2004
29	22667	Ace American Ins Co		0.57	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8859 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	38733	Alaska Nat Ins Co		0.57	07/01/2004
31	21652	Farmers Ins Exch	Terr 3	0.57	07/01/2004
32	19682	Hartford Fire In Co		0.57	07/01/2004
33	42269	Majestic Ins Co		0.57	07/01/2004
34	21687	Mid-Century Ins Co	Terr 3	0.57	07/01/2004
35	21709	Truck Ins Exch	Terr 3	0.57	07/01/2004
36	25887	US Fidelity & Guaranty Co		0.57	07/01/2004
37	24899	Alea North America Ins Co		0.58	07/01/2004
38	24767	St Paul Fire & Marine Ins Co		0.58	07/01/2004
39	19380	American Home Assur Co		0.59	07/01/2004
40	19429	Insurance Co Of The State Of PA		0.59	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		0.59	07/01/2004
42	24678	Royal Ind Co		0.59	07/01/2004
43	29459	Twin City Fire Ins Co Co		0.60	07/01/2004
44	20532	Clarendon Natl Ins Co		0.61	07/01/2004
45	21806	Harbor Specialty Ins Co		0.61	07/01/2004
46	37303	Redland Ins Co		0.61	07/01/2004
47	16535	Zurich American Ins Co		0.61	07/01/2004
48	11150	Arch Ins Co		0.62	08/15/2004
49	21652	Farmers Ins Exch	Terr 4	0.62	07/01/2004
50	21687	Mid-Century Ins Co	Terr 4	0.62	07/01/2004
51	21709	Truck Ins Exch	Terr 4	0.62	07/01/2004
52	30104	Hartford Underwriters Ins Co		0.63	07/01/2004
53	40827	Virginia Surety Co Inc		0.65	07/01/2004
54	19801	Argonaut Ins Co		0.65	04/01/2004
55	13269	Zenith Ins Co	Terr 1	0.66	07/01/2004
56	19410	Commerce & Industry Ins Co		0.67	07/01/2004
57	23809	Granite State Ins Co		0.67	04/01/2004
58	21652	Farmers Ins Exch	Terr 5	0.68	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8859 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21687	Mid-Century Ins Co	Terr 5	0.68	07/01/2004
60	21709	Truck Ins Exch	Terr 5	0.68	07/01/2004
61	29424	Hartford Cas Ins Co		0.69	07/01/2004
62	21849	American Automobile Ins Co		0.75	07/01/2004
63	20443	Continental Cas Co		0.76	03/01/2004
64	35076	State Compensation Ins Fund		0.76	07/01/2004
65	21458	Employers Ins of Wausau		0.81	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8868 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		3.06	10/01/2004
2	22179	Republic Ind Co Of Amer		3.30	07/01/2004
3	15032	Guideone Mut Ins Co		3.42	07/01/2004
4	20427	American Cas Co Of Reading PA		3.58	04/01/2004
5	10900	Preferred Employers Ins Co		3.65	07/01/2004
6	40142	American Zurich Ins Co		3.69	07/01/2004
7	11555	Employers Direct Ins Co		3.72	06/10/2004
8	24147	Old Republic Ins Co		3.72	07/01/2004
9	11512	Employers Compensation Ins Co		3.75	07/01/2004
10	21652	Farmers Ins Exch	Terr 1	3.75	07/01/2004
11	21687	Mid-Century Ins Co	Terr 1	3.75	07/01/2004
12	21709	Truck Ins Exch	Terr 1	3.75	07/01/2004
13	37478	Hartford Ins Co Of The Midwest		3.87	07/01/2004
14	13269	Zenith Ins Co	Terr 3	3.93	07/01/2004
15	24988	Sentry Ins A Mut Co		3.96	04/01/2004
16	43753	Republic Ind Co of CA		3.99	07/01/2004
17	20281	Federal Ins Co		4.00	07/01/2004
18	23035	Liberty Mut Fire Ins Co		4.01	07/01/2004
19	23043	Liberty Mut Ins Co		4.01	07/01/2004
20	36790	Springfield Ins Co Inc		4.01	04/01/2004
21	21652	Farmers Ins Exch	Terr 2	4.09	07/01/2004
22	21687	Mid-Century Ins Co	Terr 2	4.09	07/01/2004
23	21709	Truck Ins Exch	Terr 2	4.09	07/01/2004
24	13269	Zenith Ins Co	Terr 2,4,5,6	4.14	07/01/2004
25	21113	United States Fire Ins Co		4.18	07/01/2004
26	25682	Travelers Ind Co Of CT		4.19	07/01/2004
27	25674	Travelers Ind Co Of IL		4.19	07/01/2004
28	42269	Majestic Ins Co		4.30	07/01/2004
29	21652	Farmers Ins Exch	Terr 3	4.31	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8868 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	21687	Mid-Century Ins Co	Terr 3	4.31	07/01/2004
31	21709	Truck Ins Exch	Terr 3	4.31	07/01/2004
32	10120	Everest Natl Ins Co		4.32	07/01/2004
33	22667	Ace American Ins Co		4.33	07/01/2004
34	19682	Hartford Fire In Co		4.33	07/01/2004
35	25887	US Fidelity & Guaranty Co		4.33	07/01/2004
36	38733	Alaska Nat Ins Co		4.36	07/01/2004
37	24767	St Paul Fire & Marine Ins Co		4.38	07/01/2004
38	24899	Alea North America Ins Co		4.42	07/01/2004
39	19380	American Home Assur Co		4.45	07/01/2004
40	19429	Insurance Co Of The State Of PA		4.45	07/01/2004
41	19445	National Union Fire Ins Co Of Pitts		4.45	07/01/2004
42	24678	Royal Ind Co		4.49	07/01/2004
43	29459	Twin City Fire Ins Co Co		4.56	07/01/2004
44	20532	Clarendon Natl Ins Co		4.60	07/01/2004
45	21806	Harbor Specialty Ins Co		4.60	07/01/2004
46	37303	Redland Ins Co		4.60	07/01/2004
47	16535	Zurich American Ins Co		4.61	07/01/2004
48	11150	Arch Ins Co		4.71	08/15/2004
49	21849	American Automobile Ins Co		4.72	07/01/2004
50	21652	Farmers Ins Exch	Terr 4	4.74	07/01/2004
51	21687	Mid-Century Ins Co	Terr 4	4.74	07/01/2004
52	21709	Truck Ins Exch	Terr 4	4.74	07/01/2004
53	30104	Hartford Underwriters Ins Co		4.78	07/01/2004
54	19801	Argonaut Ins Co		4.86	04/01/2004
55	40827	Virginia Surety Co Inc		4.91	07/01/2004
56	13269	Zenith Ins Co	Terr 1	4.97	07/01/2004
57	23809	Granite State Ins Co		5.08	04/01/2004
58	19410	Commerce & Industry Ins Co		5.12	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8868 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	21652	Farmers Ins Exch	Terr 5	5.17	07/01/2004
60	21687	Mid-Century Ins Co	Terr 5	5.17	07/01/2004
61	21709	Truck Ins Exch	Terr 5	5.17	07/01/2004
62	29424	Hartford Cas Ins Co		5.24	07/01/2004
63	20443	Continental Cas Co		5.72	03/01/2004
64	35076	State Compensation Ins Fund		5.74	07/01/2004
65	21458	Employers Ins of Wausau		6.14	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8875 ***Sorted by Rates***

Rec	NAIC	Company Name	Class Territory	Manual Rate	Effective Date
1	25143	State Farm Fire And Cas Co		2.67	10/01/2004
2	22179	Republic Ind Co Of Amer		2.88	07/01/2004
3	20427	American Cas Co Of Reading PA		3.11	04/01/2004
4	15032	Guideone Mut Ins Co		3.16	07/01/2004
5	40142	American Zurich Ins Co		3.22	07/01/2004
6	11555	Employers Direct Ins Co		3.25	06/10/2004
7	24147	Old Republic Ins Co		3.25	07/01/2004
8	11512	Employers Compensation Ins Co		3.27	07/01/2004
9	10900	Preferred Employers Ins Co		3.35	07/01/2004
10	37478	Hartford Ins Co Of The Midwest		3.38	07/01/2004
11	13269	Zenith Ins Co	Terr 3	3.42	07/01/2004
12	24988	Sentry Ins A Mut Co		3.45	04/01/2004
13	43753	Republic Ind Co of CA		3.48	07/01/2004
14	20281	Federal Ins Co		3.49	07/01/2004
15	36790	Springfield Ins Co Inc		3.49	04/01/2004
16	23035	Liberty Mut Fire Ins Co		3.50	07/01/2004
17	23043	Liberty Mut Ins Co		3.50	07/01/2004
18	13269	Zenith Ins Co	Terr 2,4,5,6	3.60	07/01/2004
19	21113	United States Fire Ins Co		3.64	07/01/2004
20	25682	Travelers Ind Co Of CT		3.65	07/01/2004
21	25674	Travelers Ind Co Of IL		3.65	07/01/2004
22	42269	Majestic Ins Co	Terr 2	3.75	07/01/2004
23	42269	Majestic Ins Co	Terr 1	3.75	07/01/2004
24	10120	Everest Natl Ins Co		3.77	07/01/2004
25	19682	Hartford Fire In Co		3.77	07/01/2004
26	25887	US Fidelity & Guaranty Co		3.77	07/01/2004
27	22667	Ace American Ins Co		3.77	07/01/2004
28	38733	Alaska Nat Ins Co		3.80	07/01/2004
29	24767	St Paul Fire & Marine Ins Co		3.82	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8875 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
30	24899	Alea North America Ins Co		3.85	07/01/2004
31	19380	American Home Assur Co		3.88	07/01/2004
32	19429	Insurance Co Of The State Of PA		3.88	07/01/2004
33	19445	National Union Fire Ins Co Of Pitts		3.88	07/01/2004
34	24678	Royal Ind Co		3.92	07/01/2004
35	29459	Twin City Fire Ins Co Co		3.97	07/01/2004
36	20532	Clarendon Natl Ins Co		4.01	07/01/2004
37	21806	Harbor Specialty Ins Co		4.01	07/01/2004
38	37303	Redland Ins Co		4.01	07/01/2004
39	16535	Zurich American Ins Co		4.02	07/01/2004
40	11150	Arch Ins Co		4.10	08/15/2004
41	21652	Farmers Ins Exch	Terr 1	4.15	07/01/2004
42	21687	Mid-Century Ins Co	Terr 1	4.15	07/01/2004
43	21709	Truck Ins Exch	Terr 1	4.15	07/01/2004
44	30104	Hartford Underwriters Ins Co		4.17	07/01/2004
45	21849	American Automobile Ins Co		4.18	07/01/2004
46	19801	Argonaut Ins Co		4.23	04/01/2004
47	40827	Virginia Surety Co Inc		4.28	07/01/2004
48	13269	Zenith Ins Co	Terr 1	4.32	07/01/2004
49	23809	Granite State Ins Co		4.42	04/01/2004
50	19410	Commerce & Industry Ins Co		4.46	07/01/2004
51	21652	Farmers Ins Exch	Terr 2	4.53	07/01/2004
52	21687	Mid-Century Ins Co	Terr 2	4.53	07/01/2004
53	21709	Truck Ins Exch	Terr 2	4.53	07/01/2004
54	29424	Hartford Cas Ins Co		4.57	07/01/2004
55	21652	Farmers Ins Exch	Terr 3	4.77	07/01/2004
56	21687	Mid-Century Ins Co	Terr 3	4.77	07/01/2004
57	21709	Truck Ins Exch	Terr 3	4.77	07/01/2004
58	20443	Continental Cas Co		4.98	03/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8875 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
59	35076	State Compensation Ins Fund		5.00	07/01/2004
60	21652	Farmers Ins Exch	Terr 4	5.25	07/01/2004
61	21687	Mid-Century Ins Co	Terr 4	5.25	07/01/2004
62	21709	Truck Ins Exch	Terr 4	5.25	07/01/2004
63	21458	Employers Ins of Wausau		5.36	07/01/2004
64	21652	Farmers Ins Exch	Terr 5	5.73	07/01/2004
65	21687	Mid-Century Ins Co	Terr 5	5.73	07/01/2004
66	21709	Truck Ins Exch	Terr 5	5.73	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8987 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	35076	State Compensation Ins Fund		13.88	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8989 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	35076	State Compensation Ins Fund		15.67	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8991 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	35076	State Compensation Ins Fund		10.39	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8993 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	35076	State Compensation Ins Fund		10.63	07/01/2004

CALIFORNIA WORKERS' COMPENSATION RATE COMPARISON

Class Code: 8997 ***Sorted by Rates***

Rec	*NAIC*	*Company Name*	*Class Territory*	*Manual Rate*	*Effective Date*
1	35076	State Compensation Ins Fund		15.09	07/01/2004