Treating oa+field, ge and tlf as variable
Capping commissions at 15%

benchmark	1	2	3	6	7	8	9
	2002	2002	2001-2002	2002	2000-2002	2002	2002
EP	12,692	3,654	13,334	80,569	798	11,592	6,090
on level EP	12,692	3,654	13,334	80,397	798	11,592	6,090
exposure	44,868	959	7,141	245,581	3,472	2,286	6,090
on level rate	0.28	3.81	1.87	0.33	0.23	5.07	1.00
claim count	885	1,991	576	9,086	120	2,877	509
loss	861	1,009	720	7,546	57	2,294	333
on level loss ratio	6.78%	27.61%	5.40%	9.39%	7.14%	19.79%	5.47%
loss/exposure	0.019	1.05	0.10	0.03	0.02	1.00	0.05
dcce	9	9	2	2	-		-
adj+oe	46	56	10	285	2	111	10
oa+field	226	90	100	2,060	27	187	190
ge	550	191	376	7,453	54	243	385
tlf	150	41	21	616	6	238	96
comm	15%	15%	15%	15%	15%	15%	15%
p tax	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%
profit	4%	4%	4%	4%	4%	4%	4%
experience period unemployment rate				6.67%	5.67%	6.67%	6.67%
projected unemployment rate				6.1%			
loss cost adjustment factor				0.845	1.161	0.845	0.845
loss+fixed/exposure	0.020	1.120	0.103	0.027	0.020	0.889	0.048
permissible loss+fixed exp ratio	71.35%	69.84%	74.92%	66.08%	67.75%	72.89%	67.63%
ind rate	0.029	1.60	0.14	0.041	0.029	1.22	0.070
permissible loss ratio	67%	66%	74%	64%	65%	70%	66%
3 Sep 2002 prima facie rates	0.016	0.93	0.30	0.059	0.016	1.39	0.138