

Commonwealth Contractors Group Self-Insurance Association
 Estimated Historical Premium Refunds
 Updated November 2008

Plan Year Ending	Plan Year Statistics			ESTIMATED PREMIUM RETURNED FOR VARIOUS LOSS RATIOS								
	Total Premium	Total Losses	Overall Loss Ratio	YOUR LOSS RATIO 0%	YOUR LOSS RATIO 10%	YOUR LOSS RATIO 20%	YOUR LOSS RATIO 30%	YOUR LOSS RATIO 40%	YOUR LOSS RATIO 50%	YOUR LOSS RATIO 60%	YOUR LOSS RATIO 70%	
	1986	2,261,574	1,211,367	53.6%	29.9%	25.9%	21.9%	17.6%	13.0%	9.2%	5.0%	1.6%
1987	4,769,676	2,434,622	51.0%	34.0%	29.5%	24.9%	20.1%	14.8%	10.4%	5.7%	1.8%	
1988	5,329,824	3,438,486	64.5%	18.3%	15.8%	13.4%	10.8%	8.0%	5.6%	3.1%	1.0%	
1989	7,046,832	4,406,997	62.5%	20.1%	17.5%	14.7%	11.9%	8.8%	6.2%	3.4%	1.1%	
1990	8,169,063	7,258,159	88.8%	3.3%	2.9%	2.4%	2.0%	1.5%	1.0%	0.6%	0.2%	
1991	7,979,138	5,553,045	69.6%	11.2%	9.7%	8.2%	6.6%	4.9%	3.4%	1.9%	0.6%	
1992	8,911,435	5,151,848	57.8%	21.5%	18.6%	15.7%	12.7%	9.4%	6.6%	3.6%	1.1%	
1993	10,379,777	6,366,266	61.3%	20.0%	17.3%	14.6%	11.8%	8.7%	6.1%	3.3%	1.0%	
1994	14,065,191	9,123,906	64.9%	18.1%	15.7%	13.2%	10.7%	7.9%	5.5%	3.0%	0.9%	
1995	18,096,217	11,043,987	61.0%	25.0%	21.6%	18.3%	14.7%	10.9%	7.6%	4.2%	1.3%	
1996	16,234,847	8,807,436	54.3%	26.4%	22.9%	19.3%	15.6%	11.5%	8.1%	4.4%	1.4%	
1997	14,623,324	8,302,457	56.8%	34.7%	30.1%	25.4%	20.5%	15.1%	10.6%	5.8%	1.8%	
1998	10,379,212	6,303,068	60.7%	23.5%	20.4%	17.2%	13.9%	10.2%	7.2%	3.9%	1.2%	
1999	9,797,209	7,200,384	73.5%	5.2%	4.5%	3.8%	3.0%	2.3%	1.6%	0.9%	0.3%	
2000	10,535,767	5,097,559	48.4%	32.8%	28.4%	24.0%	19.3%	14.3%	10.0%	5.5%	1.7%	
2001	12,540,907	8,153,941	65.0%	21.3%	18.5%	15.6%	12.6%	9.3%	6.5%	3.6%	1.1%	
2002	15,319,303	10,758,158	70.2%	13.5%	11.7%	9.9%	8.0%	5.9%	4.1%	2.3%	0.7%	
2003	21,193,211	12,806,406	60.4%	18.8%	16.3%	13.8%	11.1%	8.2%	5.8%	3.2%	1.0%	
2004	29,338,907	14,958,257	51.0%	23.0%	20.0%	16.8%	13.6%	10.0%	7.1%	3.9%	1.2%	
2005	38,332,666	18,429,941	48.1%	21.8%	18.9%	15.9%	12.8%	9.5%	6.7%	3.6%	1.1%	
2006	41,549,559	22,258,020	53.6%	16.7%	14.5%	12.2%	9.9%	7.3%	5.1%	2.8%	0.9%	
2007	41,887,190	22,335,004	53.3%	16.3%	14.1%	11.9%	9.6%	7.1%	5.0%	2.7%	0.9%	