

**EXHIBIT B**

TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2005

| <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> | <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> |
|--------------|------------|----------------|--------------|------------|----------------|
| 0005         | 2.21       | 0.28           | 2288         | 2.76       | 0.27           |
| 0008         | 4.21       | 0.28           | 2361         | 0.47       | 0.27           |
| 0011         | 4.25       | 0.26           | 2380         | 1.29       | 0.28           |
| 0016         | 2.79       | 0.28           | 2501         | 5.30       | 0.29           |
| 0034         | 7.26       | 0.23           | 2503         | 0.40       | 0.27           |
| 0035         | 2.24       | 0.28           | 2532         | 1.22       | 0.28           |
| 0037         | 2.52       | 0.26           | 2534         | 2.29       | 0.29           |
| 0042         | 3.34       | 0.26           | 2560         | 3.49       | 0.26           |
| 0059         | 0.09       | 0.26           | 2576         | 3.06       | 0.27           |
| 0065         | 0.02       | 0.26           | 2578         | 4.71       | 0.26           |
| 0066         | 0.02       | 0.26           | 2581         | 3.19       | 0.27           |
| 0067         | 0.02       | 0.26           | 2583         | 1.85       | 0.28           |
| 0079         | 2.83       | 0.26           | 2587         | 2.06       | 0.28           |
| 0083         | 3.68       | 0.27           | 2670         | 4.36       | 0.28           |
| 0106         | 6.04       | 0.26           | 2683         | 2.60       | 0.28           |
| 0113         | 2.01       | 0.26           | 2688         | 2.71       | 0.27           |
| 0401         | 9.54       | 0.27           | 2702         | 6.30       | 0.27           |
| 0913         | 74.29      | 0.26           | 2705         | 6.52       | 0.19           |
| 0923         | 0.70       | 0.26           | 2710         | 3.19       | 0.25           |
| 1165         | 1.46       | 0.26           | 2719         | 5.82       | 0.27           |
| 1321         | 1.30       | 0.23           | 2731         | 1.98       | 0.28           |
| 1438         | 2.36       | 0.28           | 2790         | 0.96       | 0.27           |
| 1463         | 4.67       | 0.24           | 2802         | 3.58       | 0.28           |
| 1472         | 6.39       | 0.26           | 2835         | 2.23       | 0.27           |
| 1701         | 2.61       | 0.23           | 2881         | 2.87       | 0.28           |
| 1747         | 2.23       | 0.24           | 2923         | 0.90       | 0.27           |
| 1803         | 2.13       | 0.25           | 3004         | 3.38       | 0.25           |
| 1924         | 3.08       | 0.24           | 3022         | 2.91       | 0.28           |
| 2003         | 3.36       | 0.27           | 3027         | 0.45       | 0.23           |
| 2014         | 2.91       | 0.27           | 3028         | 3.78       | 0.27           |
| 2040         | 1.98       | 0.26           | 3040         | 3.51       | 0.27           |
| 2041         | 3.37       | 0.27           | 3041         | 4.56       | 0.28           |
| 2068         | 3.49       | 0.28           | 3042         | 1.58       | 0.27           |
| 2081         | 3.84       | 0.29           | 3064         | 3.20       | 0.27           |
| 2095         | 4.90       | 0.27           | 3066         | 2.80       | 0.28           |
| 2105         | 4.42       | 0.26           | 3081         | 6.85       | 0.26           |
| 2111         | 2.29       | 0.28           | 3082         | 3.13       | 0.26           |
| 2114         | 2.41       | 0.28           | 3085         | 2.55       | 0.27           |
| 2121         | 2.28       | 0.27           | 3110         | 2.80       | 0.24           |
| 2157         | 2.76       | 0.28           | 3111         | 2.57       | 0.27           |
| 2172         | 0.52       | 0.27           | 3113         | 2.75       | 0.28           |
| 2211         | 11.30      | 0.28           | 3114         | 1.87       | 0.28           |
| 2220         | 2.10       | 0.27           | 3126         | 2.17       | 0.26           |
| 2260         | 3.20       | 0.27           | 3131         | 2.79       | 0.26           |
| 2286         | 1.71       | 0.25           | 3132         | 1.54       | 0.25           |

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| <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> | <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> |
|--------------|------------|----------------|--------------|------------|----------------|
| 3146         | 3.14       | 0.28           | 4038         | 3.48       | 0.27           |
| 3179         | 3.15       | 0.26           | 4045         | 3.90       | 0.27           |
| 3220         | 2.43       | 0.25           | 4062         | 3.46       | 0.27           |
| 3223         | 2.42       | 0.28           | 4101         | 1.76       | 0.26           |
| 3224         | 3.95       | 0.23           | 4112         | 0.48       | 0.26           |
| 3227         | 3.62       | 0.26           | 4114         | 4.09       | 0.26           |
| 3255         | 2.40       | 0.26           | 4130         | 3.63       | 0.27           |
| 3257         | 3.41       | 0.27           | 4150         | 1.23       | 0.28           |
| 3300         | 4.48       | 0.27           | 4206         | 3.06       | 0.24           |
| 3316         | 3.48       | 0.29           | 4207         | 0.86       | 0.24           |
| 3331         | 7.18       | 0.25           | 4239         | 2.15       | 0.26           |
| 3365         | 6.41       | 0.26           | 4243         | 2.39       | 0.28           |
| 3372         | 3.40       | 0.27           | 4244         | 2.90       | 0.27           |
| 3383         | 1.01       | 0.28           | 4250         | 0.68       | 0.26           |
| 3507         | 2.64       | 0.27           | 4273         | 3.71       | 0.28           |
| 3548         | 1.59       | 0.28           | 4279         | 2.08       | 0.28           |
| 3574         | 0.95       | 0.28           | 4282         | 1.16       | 0.29           |
| 3620         | 3.08       | 0.26           | 4283         | 2.69       | 0.25           |
| 3629         | 1.39       | 0.27           | 4299         | 1.95       | 0.28           |
| 3632         | 2.60       | 0.26           | 4304         | 2.80       | 0.27           |
| 3639         | 2.01       | 0.24           | 4307         | 1.63       | 0.26           |
| 3642         | 3.24       | 0.24           | 4351         | 0.48       | 0.29           |
| 3643         | 2.75       | 0.26           | 4360         | 0.97       | 0.28           |
| 3647         | 1.33       | 0.28           | 4361         | 1.71       | 0.27           |
| 3648         | 2.56       | 0.27           | 4362         | 0.37       | 0.23           |
| 3681         | 1.15       | 0.28           | 4410         | 2.92       | 0.27           |
| 3685         | 1.14       | 0.28           | 4417         | 2.73       | 0.28           |
| 3719         | 1.85       | 0.25           | 4420         | 2.83       | 0.25           |
| 3724         | 2.71       | 0.25           | 4431         | 3.14       | 0.29           |
| 3726         | 2.09       | 0.24           | 4432         | 1.63       | 0.24           |
| 3805         | 1.45       | 0.27           | 4439         | 1.08       | 0.25           |
| 3807         | 4.89       | 0.24           | 4452         | 2.78       | 0.27           |
| 3808         | 2.68       | 0.27           | 4459         | 2.12       | 0.28           |
| 3821         | 3.00       | 0.27           | 4470         | 2.28       | 0.28           |
| 3822         | 3.06       | 0.28           | 4484         | 2.89       | 0.28           |
| 3823         | 2.48       | 0.28           | 4511         | 0.58       | 0.26           |
| 3824         | 3.14       | 0.28           | 4519         | 2.61       | 0.28           |
| 3830         | 2.05       | 0.27           | 4558         | 2.36       | 0.26           |
| 3865         | 4.18       | 0.26           | 4568         | 0.99       | 0.24           |
| 3881         | 6.69       | 0.22           | 4583         | 2.39       | 0.22           |
| 4000         | 2.84       | 0.25           | 4611         | 1.07       | 0.28           |
| 4021         | 2.27       | 0.25           | 4635         | 0.99       | 0.25           |
| 4024         | 1.72       | 0.26           | 4653         | 1.99       | 0.28           |
| 4034         | 3.29       | 0.25           | 4665         | 6.90       | 0.23           |
| 4036         | 2.09       | 0.26           | 4670         | 3.80       | 0.26           |

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|--------------|------------|----------------|--------------|------------|----------------|
| 4692         | 0.57       | 0.27           | 5183         | 2.89       | 0.27           |
| 4693         | 1.51       | 0.29           | 5190         | 2.98       | 0.26           |
| 4703         | 1.33       | 0.27           | 5191         | 0.68       | 0.27           |
| 4712         | 1.59       | 0.26           | 5192         | 3.31       | 0.27           |
| 4716         | 0.93       | 0.26           | 5200         | 3.16       | 0.27           |
| 4717         | 2.54       | 0.25           | 5203         | 5.57       | 0.25           |
| 4720         | 1.36       | 0.27           | 5213         | 4.11       | 0.24           |
| 4740         | 0.95       | 0.25           | 5220         | 2.55       | 0.27           |
| 4743         | 0.39       | 0.24           | 5348         | 2.70       | 0.27           |
| 4751         | 1.53       | 0.26           | 5403         | 5.25       | 0.27           |
| 4766         | 3.68       | 0.26           | 5437         | 3.99       | 0.28           |
| 4777         | 2.50       | 0.26           | 5443         | 2.61       | 0.24           |
| 4800         | 'a'        | 'a'            | 5462         | 3.96       | 0.28           |
| 4801         | 9.00       | 0.26           | 5474         | 3.45       | 0.28           |
| 4802         | 4.73       | 0.26           | 5479         | 4.87       | 0.27           |
| 4803         | 3.31       | 0.26           | 5491         | 2.07       | 0.27           |
| 4804         | 'a'        | 'a'            | 5506         | 4.59       | 0.24           |
| 4805         | 0.26       | 0.26           | 5536         | 2.55       | 0.28           |
| 4806         | 'a'        | 'a'            | 5538         | 6.11       | 0.25           |
| 4807         | 0.30       | 0.26           | 5551         | 7.47       | 0.26           |
| 4808         | 0.79       | 0.26           | 5606         | 1.07       | 0.26           |
| 4809         | 0.33       | 0.26           | 5701         | 4.72       | 0.19           |
| 4810         | 2.24       | 0.26           | 6003         | 6.17       | 0.26           |
| 4811         | 1.07       | 0.26           | 6045         | 2.68       | 0.24           |
| 4812         | 0.04       | 0.26           | 6202         | 6.61       | 0.25           |
| 4813         | 1.03       | 0.26           | 6203         | 2.01       | 0.19           |
| 4814         | 1.69       | 0.26           | 6204         | 6.64       | 0.26           |
| 4815         | 0.79       | 0.26           | 6205         | 0.73       | 0.26           |
| 4816         | 0.47       | 0.26           | 6206         | 2.39       | 0.25           |
| 4817         | 1.73       | 0.26           | 6213         | 2.85       | 0.24           |
| 4818         | 'a'        | 'a'            | 6216         | 3.72       | 0.25           |
| 4819         | 2.18       | 0.26           | 6219         | 3.32       | 0.25           |
| 4820         | 'a'        | 'a'            | 6229         | 3.08       | 0.27           |
| 4821         | 0.61       | 0.26           | 6233         | 2.92       | 0.22           |
| 4822         | 1.90       | 0.26           | 6237         | 1.93       | 0.24           |
| 4823         | 1.57       | 0.26           | 6238         | 8.12       | 0.25           |
| 4902         | 2.25       | 0.28           | 6306         | 4.89       | 0.21           |
| 4923         | 0.90       | 0.27           | 6319         | 3.00       | 0.26           |
| 5022         | 4.82       | 0.28           | 6400         | 7.92       | 0.26           |
| 5040         | 11.40      | 0.24           | 6504         | 3.07       | 0.27           |
| 5041         | 3.76       | 0.21           | 6823         | 3.09       | 0.28           |
| 5057         | 4.94       | 0.25           | 6824         | 3.79       | 0.27           |
| 5070         | 7.27       | 0.26           | 6843         | 1.94       | 0.25           |
| 5102         | 3.83       | 0.27           | 6872         | 3.92       | 0.24           |
| 5160         | 2.28       | 0.26           | 6874         | 4.30       | 0.24           |

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| <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> | <b>Class</b> | <b>ELR</b> | <b>D-Ratio</b> |
|--------------|------------|----------------|--------------|------------|----------------|
| 7016         | 4.90       | 0.25           | 8033         | 2.04       | 0.28           |
| 7024         | 4.01       | 0.19           | 8034         | 3.23       | 0.28           |
| 7046         | 2.65       | 0.23           | 8039         | 1.77       | 0.27           |
| 7047         | 6.80       | 0.19           | 8044         | 4.14       | 0.26           |
| 7098         | 3.27       | 0.25           | 8045         | 0.45       | 0.27           |
| 7099         | 3.20       | 0.21           | 8047         | 1.65       | 0.27           |
| 7133         | 2.66       | 0.25           | 8058         | 3.26       | 0.27           |
| 7134         | 5.02       | 0.26           | 8102         | 4.07       | 0.25           |
| 7135         | 4.12       | 0.21           | 8106         | 3.02       | 0.27           |
| 7219         | 6.02       | 0.26           | 8107         | 2.42       | 0.26           |
| 7230         | 4.94       | 0.28           | 8113         | 3.16       | 0.26           |
| 7309         | 11.44      | 0.27           | 8209         | 4.94       | 0.28           |
| 7313         | 2.12       | 0.25           | 8215         | 2.63       | 0.25           |
| 7317         | 4.01       | 0.28           | 8227         | 2.89       | 0.26           |
| 7327         | 2.50       | 0.22           | 8231         | 1.94       | 0.26           |
| 7350         | 3.47       | 0.23           | 8234         | 3.30       | 0.27           |
| 7360         | 3.78       | 0.28           | 8264         | 3.87       | 0.23           |
| 7380         | 3.55       | 0.27           | 8265         | 4.16       | 0.26           |
| 7382         | 5.77       | 0.27           | 8288         | 3.64       | 0.27           |
| 7390         | 3.77       | 0.27           | 8292         | 3.82       | 0.27           |
| 7405         | 0.77       | 0.29           | 8293         | 7.07       | 0.28           |
| 7418         | 1.40       | 0.14           | 8295         | 5.18       | 0.26           |
| 7421         | 1.44       | 0.24           | 8304         | 5.41       | 0.26           |
| 7422         | 1.77       | 0.14           | 8350         | 3.62       | 0.23           |
| 7423         | 2.42       | 0.28           | 8385         | 3.02       | 0.28           |
| 7502         | 1.01       | 0.23           | 8387         | 2.08       | 0.27           |
| 7515         | 0.92       | 0.25           | 8391         | 1.82       | 0.28           |
| 7520         | 2.74       | 0.26           | 8601         | 0.32       | 0.24           |
| 7538         | 8.03       | 0.21           | 8606         | 1.62       | 0.24           |
| 7539         | 1.31       | 0.24           | 8607         | 0.33       | 0.20           |
| 7580         | 1.76       | 0.24           | 8709         | 1.20       | 0.27           |
| 7590         | 4.37       | 0.27           | 8726         | 0.58       | 0.26           |
| 7600         | 1.67       | 0.26           | 8742         | 0.29       | 0.26           |
| 7602         | 3.79       | 0.27           | 8748         | 0.28       | 0.28           |
| 7610         | 0.37       | 0.27           | 8752         | 1.55       | 0.26           |
| 7704         | 1.44       | 0.28           | 8754         | 0.83       | 0.27           |
| 7720         | 2.13       | 0.27           | 8755         | 0.20       | 0.26           |
| 7855         | 4.41       | 0.23           | 8803         | 0.06       | 0.26           |
| 8002         | 2.43       | 0.27           | 8809         | 0.21       | 0.26           |
| 8006         | 2.86       | 0.28           | 8810         | 0.18       | 0.27           |
| 8008         | 1.14       | 0.27           | 8820         | 0.13       | 0.28           |
| 8013         | 0.63       | 0.28           | 8828         | 2.78       | 0.27           |
| 8017         | 1.65       | 0.28           | 8829         | 3.32       | 0.28           |
| 8018         | 3.93       | 0.28           | 8831         | 0.95       | 0.29           |
| 8032         | 1.80       | 0.28           | 8832         | 0.30       | 0.27           |

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| Class | ELR   | D-Ratio | Class | ELR | D-Ratio |
|-------|-------|---------|-------|-----|---------|
| 8833  | 0.79  | 0.28    |       |     |         |
| 8837  | 'a'   | 'a'     |       |     |         |
| 8838  | 0.32  | 0.28    |       |     |         |
| 8858  | 0.27  | 0.26    |       |     |         |
| 8868  | 0.46  | 0.28    |       |     |         |
| 8901  | 0.25  | 0.28    |       |     |         |
| 9014  | 2.91  | 0.27    |       |     |         |
| 9015  | 2.21  | 0.27    |       |     |         |
| 9016  | 2.32  | 0.27    |       |     |         |
| 9019  | 1.79  | 0.26    |       |     |         |
| 9032  | 2.78  | 0.27    |       |     |         |
| 9033  | 2.24  | 0.27    |       |     |         |
| 9040  | 3.86  | 0.28    |       |     |         |
| 9052  | 2.73  | 0.27    |       |     |         |
| 9058  | 1.92  | 0.28    |       |     |         |
| 9060  | 1.86  | 0.27    |       |     |         |
| 9061  | 1.40  | 0.29    |       |     |         |
| 9063  | 1.01  | 0.28    |       |     |         |
| 9079  | 1.85  | 0.27    |       |     |         |
| 9080  | 1.25  | 0.27    |       |     |         |
| 9089  | 0.75  | 0.27    |       |     |         |
| 9093  | 1.27  | 0.27    |       |     |         |
| 9101  | 3.40  | 0.28    |       |     |         |
| 9102  | 2.30  | 0.28    |       |     |         |
| 9154  | 1.40  | 0.27    |       |     |         |
| 9156  | 1.01  | 0.29    |       |     |         |
| 9170  | 29.20 | 0.28    |       |     |         |
| 9178  | 6.08  | 0.27    |       |     |         |
| 9179  | 5.43  | 0.29    |       |     |         |
| 9182  | 1.48  | 0.27    |       |     |         |
| 9186  | 6.77  | 0.23    |       |     |         |
| 9220  | 3.82  | 0.27    |       |     |         |
| 9402  | 5.14  | 0.24    |       |     |         |
| 9501  | 3.28  | 0.26    |       |     |         |
| 9522  | 1.16  | 0.27    |       |     |         |
| 9529  | 2.92  | 0.25    |       |     |         |
| 9552  | 4.39  | 0.23    |       |     |         |
| 9586  | 1.24  | 0.28    |       |     |         |
| 9600  | 1.35  | 0.27    |       |     |         |
| 9620  | 0.87  | 0.25    |       |     |         |
| 9984  | 'a'   | 'a'     |       |     |         |
| 9985  | 'a'   | 'a'     |       |     |         |
|       |       |         |       |     |         |