

January through April 2024

# Middle Market: New Business Highlights Over \$140K

	Primary State	Starting e-Mod	Written Premium
AGRICULTURE	FL	1.13	\$380,978
	IA	1.08	\$345,901
	KS	0.90	\$186,295
	IN	0.90	\$164,186
CONSTRUCTION	NC	1.23	\$141,543
	GA	1.19	\$880,588
	MO	1.06	\$546,106
	IL	3.78	\$519,593
	IL	5.02	\$352,386
	KS	2.58	\$243,283
	GA	0.76	\$233,542
HEALTH & HUMAN SERVICES	GA	1.08	\$488,594
	IL	2.42	\$2,408,228
	IN	1.91	\$412,170
	MN	1.44	\$347,066
	GA	1.00	\$249,235
	KS	0.84	\$221,216
	GA	0.78	\$221,000
	MA	1.37	\$216,663
	TN	0.90	\$188,878
HOSPITALITY & PROPERTY MGMT	NC	1.71	\$805,035
	KS	1.66	\$487,177

	Primary State	Starting e-Mod	Written Premium
MANUFACTURING	NC	1.94	\$167,946
	MN	1.07	\$434,281
	SD	0.76	\$381,709
	FL	1.35	\$225,514
	NC	0.94	\$194,497
RETAIL WHOLESALE	IL	1.65	\$183,011
	WI	1.05	\$148,965
SCHOOLS	IA	1.84	\$397,105
	TN	1.30	\$215,944
SERVICES	NJ	1.43	\$358,422
	CT	1.65	\$255,264
	WI	0.74	\$737,353
	FL	1.30	\$511,621
	IL	1.67	\$437,674
	NE	0.94	\$341,211
	KS	1.63	\$223,919
	IL	NA	\$210,562
	IL	1.23	\$163,953
	VA	1.36	\$153,508
TRANSPORTATION	IL	1.26	\$667,407
	WI	0.88	\$587,268
	NE	0.97	\$474,964
	SC	0.92	\$153,943

e-mod savings

# 29%

Accounts with an initial e-mod of >1.25 who've been with an AF Group Workers' Compensation Division subsidiary brand for at least four years experience on average 29% in e-mod savings.

*Based on 2005-2022 policy year data.*

New account e-mod range  
Jan. 2023 through Mar. 2024:  
**0.49-4.16**