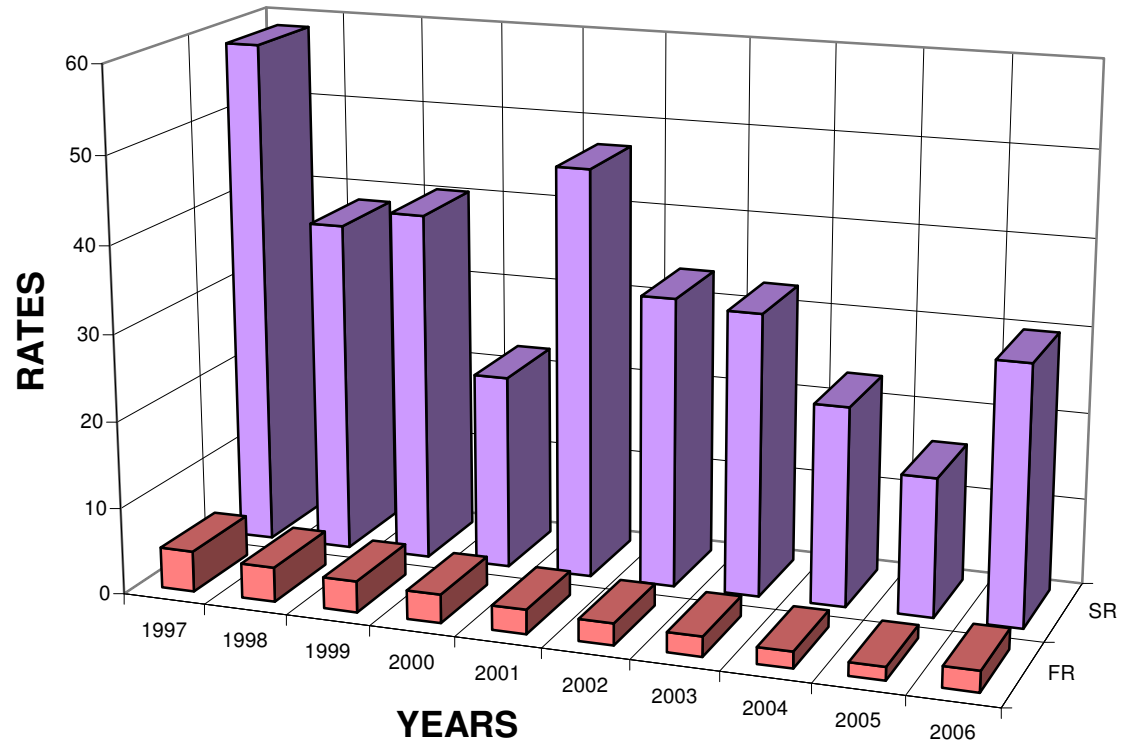


## BSG OVERALL ACCIDENT RATES



Year	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Frequency Rate (FR)	4.7	4.0	3.6	3.3	2.8	2.5	2.3	1.9	1.5	2.4
Severity Rate (SR)	58.6	38.4	40.4	22.4	47.2	33.4	32.6	23	16	29.9
No. of Companies	12	12	12	12	9	9	10	10	10	8