

PENNSYLVANIA COMPENSATION RATING BUREAU

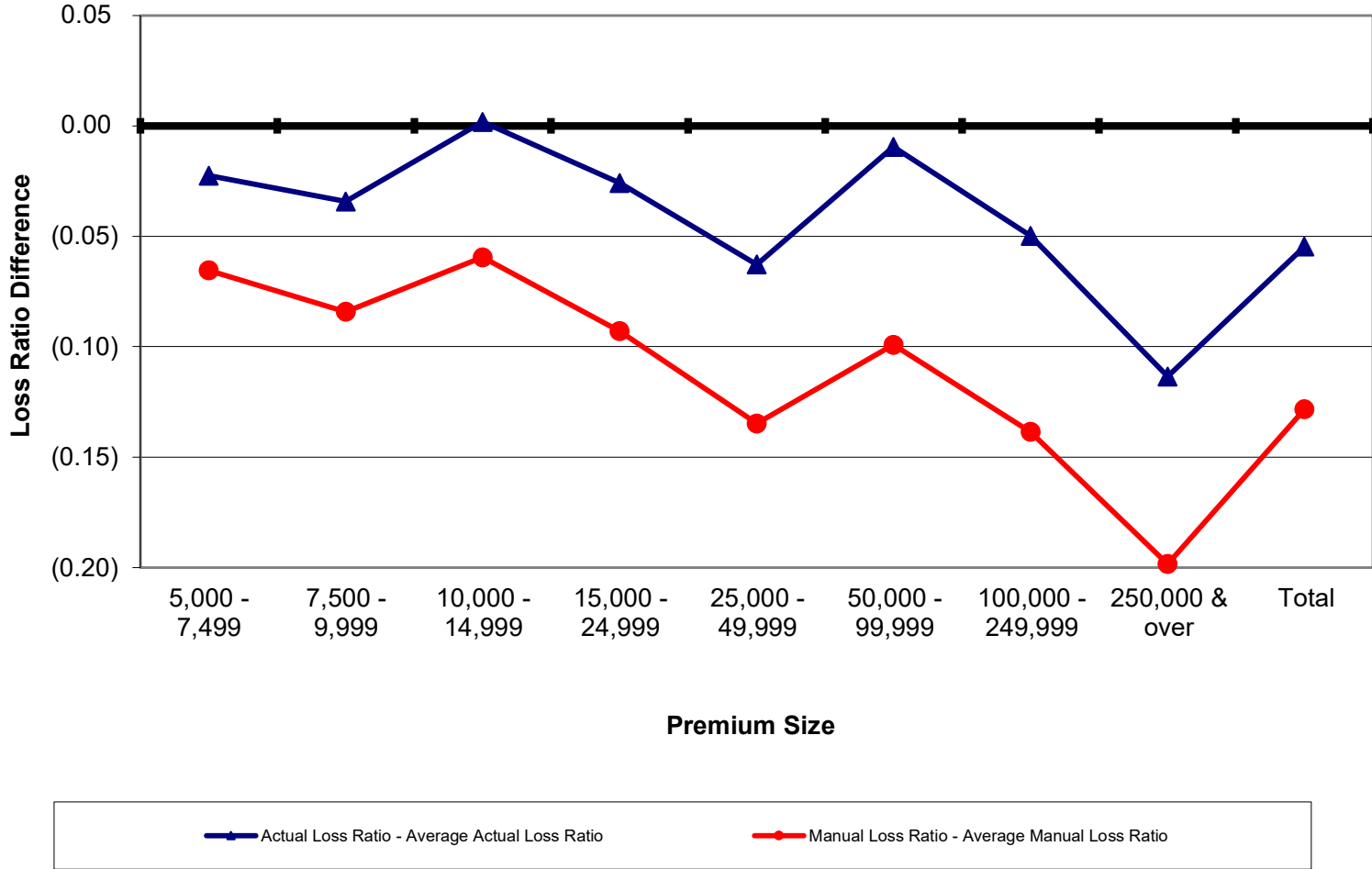
Review Of Experience Rating Plan Results

Attached is an exhibit that reviews the results of the experience rating plan. The exhibit compares loss ratios on an Actual (i.e. after Experience Rating) basis and Manual (i.e. before Experience Rating) basis. The first two pages show the five-year (2016-2020) results of the experience rating plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

The remainder of the exhibit, Pages 3 through 23, displays the results of the experience rating plan. The report titled "Comparison of Actual Loss Ratios and Manual Loss Ratios" addresses each Industry Group (3) and Manual Year (5) on a separate page and shows comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year and for all Industry Groups and Years combined.

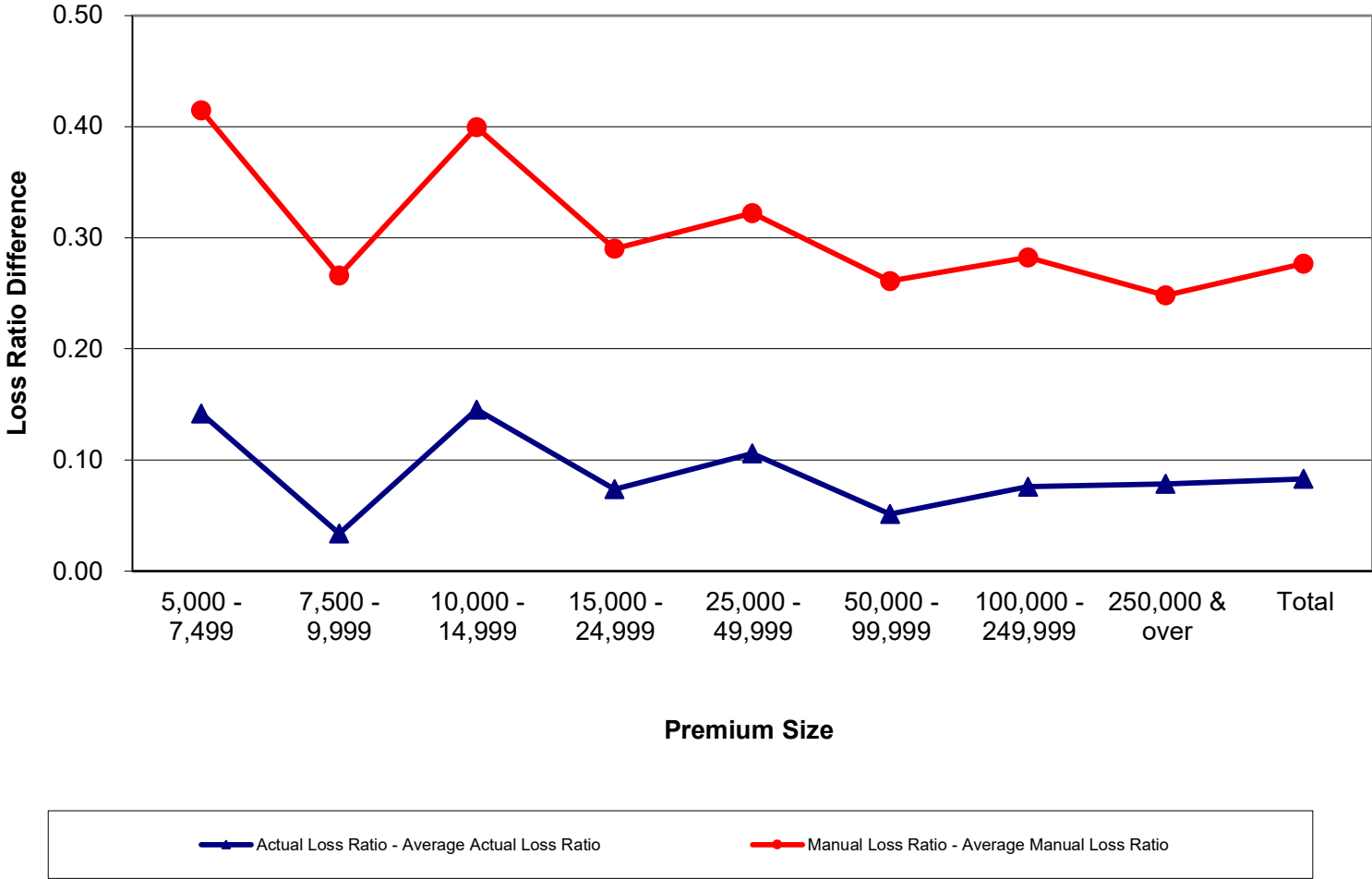
Pennsylvania Compensation Rating Bureau
April 1, 2024 Loss Cost Filing

Credit Risks
2016 - 2020



**Pennsylvania Compensation Rating Bureau
April 1, 2024 Loss Cost Filing**

**Debit Risks
2016 - 2020**



Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	11	11			3	9	0.09	0.07	4	19	0.03	0.03	7	46	0.64	0.50
81 - 85	28	32	0.01	0.01	34	110	0.83	0.70	115	626	0.16	0.13	177	1,329	0.82	0.69
86 - 90	130	173	1.25	1.08	540	1,846	0.61	0.53	532	2,811	0.65	0.56	214	1,611	0.66	0.57
91 - 95	11	10	0.07	0.07	48	175	0.24	0.23	62	355	1.81	1.68	39	313	1.10	1.02
96 - 99	9	13	0.03	0.02	34	135	0.93	0.91	35	212	0.76	0.74	27	232	2.62	2.57
100 - 100	4,009	4,170	0.84	0.84	1,011	3,357	0.74	0.74	203	1,215	0.53	0.53	82	706	1.12	1.11
Credits	4,198	4,410	0.85	0.84	1,670	5,633	0.69	0.65	951	5,238	0.64	0.58	546	4,237	0.93	0.82
101 - 105	5	4			19	74	0.48	0.49	27	170	2.03	2.08	21	188	1.99	2.03
106 - 110	3	3			24	98	0.09	0.10	36	252	2.37	2.56	27	252	1.85	1.98
111 - 115	3	4			12	56	2.69	3.02	15	102	0.59	0.67	18	182	0.07	0.08
116 - 120	2	4			11	53	0.12	0.14	17	125	2.26	2.67	16	162	0.24	0.29
121 - 130	6	15	0.01	0.01	34	162	1.53	1.91	27	204	1.69	2.11	20	216	0.34	0.42
131 - 140	4	11			22	118	0.89	1.20	28	238	0.13	0.18	23	277	0.53	0.72
141 & Up	15	26			48	318	1.10	1.87	58	600	0.80	1.35	45	666	0.28	0.47
Charges	38	66	0.00	0.00	170	879	1.03	1.37	208	1,691	1.27	1.66	170	1,943	0.67	0.87
Totals	4,236	4,476	0.83	0.83	1,840	6,512	0.73	0.72	1,159	6,929	0.80	0.78	716	6,180	0.84	0.83

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	12	109	8.12	6.12	55	909	1.09	0.86	175	4,862	0.62	0.48	162	8,410	0.58	0.43
81 - 85	328	3,386	0.61	0.51	313	4,923	0.70	0.58	162	4,480	0.65	0.53	62	3,631	0.91	0.76
86 - 90	169	1,775	0.91	0.79	133	2,244	1.28	1.12	87	2,581	0.85	0.75	59	3,708	0.74	0.65
91 - 95	65	746	0.44	0.41	78	1,432	0.34	0.31	88	2,993	0.47	0.44	75	4,942	0.75	0.70
96 - 99	43	518	1.00	0.98	50	950	0.67	0.66	63	2,162	0.79	0.77	53	3,765	0.84	0.82
100 - 100	71	847	0.83	0.82	65	1,236	0.73	0.73	65	2,168	0.55	0.54	35	2,419	0.31	0.31
Credits	688	7,381	0.83	0.73	694	11,694	0.80	0.70	640	19,247	0.65	0.56	447	26,913	0.69	0.59
101 - 105	38	493	0.60	0.62	51	1,008	0.63	0.64	77	2,710	0.47	0.48	51	3,556	0.88	0.91
106 - 110	37	490	0.34	0.36	56	1,196	0.54	0.58	65	2,583	0.81	0.88	41	3,086	0.43	0.46
111 - 115	26	376	0.29	0.33	32	744	0.71	0.80	35	1,417	0.29	0.33	33	2,726	0.62	0.70
116 - 120	17	259	2.06	2.43	37	886	0.48	0.57	30	1,198	0.94	1.10	26	1,993	1.45	1.71
121 - 130	48	751	1.57	1.98	59	1,440	0.43	0.54	70	3,122	1.02	1.29	38	3,361	0.50	0.62
131 - 140	36	617	1.36	1.84	46	1,197	0.82	1.10	40	1,829	1.29	1.74	27	2,660	0.89	1.20
141 & Up	65	1,354	0.68	1.12	82	2,544	0.99	1.59	71	4,120	0.96	1.55	66	7,447	1.01	1.65
Charges	267	4,341	0.93	1.20	363	9,016	0.71	0.89	388	16,979	0.85	1.05	282	24,828	0.83	1.05
Totals	955	11,721	0.87	0.86	1,057	20,710	0.76	0.76	1,028	36,226	0.74	0.75	729	51,741	0.76	0.76

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	1,518	0.12	0.07	2	1,556	0.13	0.08
61 - 80	125	14,300	0.61	0.45	118	67,154	0.42	0.30	672	95,830	0.48	0.35
81 - 85	52	6,966	0.43	0.35	32	33,796	0.84	0.69	1,303	59,281	0.75	0.62
86 - 90	55	7,367	0.84	0.74	32	30,706	0.59	0.52	1,951	54,824	0.69	0.61
91 - 95	42	6,173	0.56	0.52	38	22,511	0.70	0.65	546	39,648	0.66	0.61
96 - 99	39	5,873	0.75	0.73	19	25,688	0.88	0.87	372	39,548	0.86	0.84
100 - 100	25	3,549	0.95	0.94	22	11,641	0.60	0.58	5,588	31,310	0.68	0.67
Credits	338	44,228	0.66	0.55	262	193,015	0.62	0.51	10,434	321,996	0.65	0.55
101 - 105	50	8,561	0.60	0.62	30	21,077	0.76	0.78	369	37,841	0.72	0.74
106 - 110	38	6,256	0.85	0.92	19	18,622	0.65	0.70	346	32,837	0.69	0.75
111 - 115	19	3,364	0.90	1.02	16	12,619	0.91	1.03	209	21,591	0.81	0.92
116 - 120	26	4,739	0.69	0.81	20	15,832	1.06	1.25	202	25,251	1.00	1.18
121 - 130	34	6,636	0.87	1.09	14	15,694	0.63	0.78	350	31,600	0.73	0.90
131 - 140	27	5,905	0.65	0.88	13	9,330	0.64	0.87	266	22,182	0.75	1.01
141 & Up	34	8,333	0.85	1.37	24	20,216	0.70	1.10	508	45,625	0.82	1.30
Charges	228	43,793	0.76	0.93	136	113,390	0.76	0.91	2,250	216,926	0.78	0.95
Totals	566	88,022	0.71	0.71	398	306,405	0.67	0.63	12,684	538,922	0.71	0.68

Date 10/27/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	13	13			7	20	0.08	0.06	4	20			5	32		
81 - 85	42	47	0.09	0.08	49	161	0.05	0.04	115	628	0.66	0.56	179	1,329	0.41	0.35
86 - 90	121	151	0.35	0.30	551	1,883	0.20	0.18	527	2,779	1.70	1.47	211	1,575	0.56	0.49
91 - 95	15	20	2.00	1.86	54	198	0.20	0.19	66	389	0.90	0.83	34	273	2.55	2.36
96 - 99	9	10	0.08	0.08	24	95	0.28	0.27	38	227	0.61	0.59	21	179	0.31	0.30
100 - 100	3,978	4,136	0.73	0.73	978	3,266	0.54	0.54	180	1,105	0.69	0.69	90	781	0.47	0.47
Credits	4,178	4,378	0.71	0.71	1,663	5,624	0.40	0.37	930	5,148	1.24	1.12	540	4,170	0.61	0.55
101 - 105	9	13			22	92	0.50	0.51	24	151	0.91	0.93	20	179	1.40	1.43
106 - 110	10	19			29	120	0.94	1.01	25	168	0.85	0.92	23	219	0.91	0.98
111 - 115	11	18	17.33	19.45	12	57	0.77	0.87	10	70	0.06	0.07	10	97	0.08	0.09
116 - 120	5	9			8	36	0.92	1.08	9	64	0.98	1.15	18	187	0.94	1.11
121 - 130	6	8	25.29	32.28	22	115	0.07	0.09	18	147	2.32	2.91	20	212	1.88	2.36
131 - 140	5	10	0.03	0.04	19	96	0.13	0.17	33	277	0.13	0.17	21	244	0.18	0.25
141 & Up	14	35	4.01	7.00	54	349	0.22	0.37	55	570	0.16	0.27	33	466	0.76	1.25
Charges	60	112	5.74	7.33	166	864	0.38	0.51	174	1,446	0.56	0.75	145	1,605	0.89	1.14
Totals	4,238	4,489	0.84	0.83	1,829	6,488	0.40	0.39	1,104	6,593	1.09	1.06	685	5,775	0.69	0.67

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	13	119	0.03	0.02	58	958	0.28	0.22	163	4,669	0.51	0.39	172	9,059	0.52	0.39
81 - 85	329	3,419	0.44	0.37	309	4,889	0.61	0.51	152	4,179	0.58	0.48	67	3,962	0.69	0.57
86 - 90	183	1,954	0.44	0.38	138	2,307	0.54	0.47	86	2,575	0.99	0.87	56	3,542	0.75	0.66
91 - 95	48	549	0.82	0.76	67	1,221	1.75	1.62	72	2,337	0.74	0.69	57	3,685	0.50	0.47
96 - 99	51	609	0.72	0.70	51	991	0.42	0.41	68	2,296	0.61	0.60	45	3,067	0.49	0.47
100 - 100	97	1,157	0.57	0.57	70	1,359	0.56	0.56	55	1,928	1.44	1.41	25	1,661	0.24	0.24
Credits	721	7,807	0.50	0.44	693	11,724	0.67	0.58	596	17,984	0.74	0.64	423	25,012	0.56	0.47
101 - 105	34	420	0.48	0.49	56	1,121	3.10	3.18	74	2,694	0.96	0.99	47	3,277	0.79	0.81
106 - 110	40	523	1.25	1.34	46	954	1.54	1.65	75	2,995	0.45	0.49	29	2,263	0.59	0.63
111 - 115	19	261	1.35	1.52	42	918	0.84	0.95	39	1,566	0.91	1.03	33	2,686	0.82	0.93
116 - 120	18	260	1.01	1.20	30	729	0.81	0.96	43	1,787	0.44	0.52	31	2,630	0.58	0.68
121 - 130	47	733	1.31	1.64	65	1,573	0.80	1.01	62	2,884	1.81	2.27	39	3,444	0.89	1.11
131 - 140	40	676	0.47	0.64	47	1,221	0.86	1.16	30	1,453	0.69	0.92	27	2,629	0.60	0.81
141 & Up	57	1,149	0.99	1.64	78	2,432	0.91	1.49	88	5,101	0.67	1.08	69	7,631	0.69	1.10
Charges	255	4,022	0.97	1.24	364	8,948	1.21	1.54	411	18,480	0.85	1.06	275	24,560	0.71	0.90
Totals	976	11,829	0.66	0.65	1,057	20,672	0.90	0.91	1,007	36,464	0.80	0.81	698	49,572	0.64	0.64

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60												
61 - 80	119	13,927	0.62	0.46	118	73,326	0.52	0.38	672	102,144	0.53	0.39
81 - 85	46	5,819	0.97	0.80	41	19,615	0.99	0.82	1,329	44,049	0.81	0.67
86 - 90	49	6,177	0.81	0.71	35	42,486	0.50	0.44	1,957	65,428	0.60	0.53
91 - 95	40	5,865	0.76	0.70	33	20,724	0.80	0.75	486	35,262	0.80	0.75
96 - 99	47	7,428	0.81	0.79	19	11,900	0.49	0.48	373	26,802	0.59	0.58
100 - 100	18	2,513	1.58	1.53	19	14,163	0.48	0.47	5,510	32,067	0.67	0.65
Credits	319	41,729	0.81	0.68	267	184,099	0.59	0.48	10,330	307,674	0.63	0.53
101 - 105	52	8,116	0.71	0.73	29	29,221	0.79	0.81	367	45,283	0.84	0.86
106 - 110	30	5,079	0.83	0.89	24	22,249	0.79	0.85	331	34,590	0.78	0.84
111 - 115	34	6,256	0.81	0.91	17	17,467	0.68	0.77	227	29,395	0.75	0.85
116 - 120	25	4,972	0.56	0.66	10	10,723	1.25	1.48	197	21,396	0.91	1.08
121 - 130	31	5,907	0.47	0.59	22	20,541	0.55	0.69	332	35,562	0.72	0.90
131 - 140	23	4,887	0.68	0.92	7	6,338	0.43	0.59	252	17,833	0.57	0.76
141 & Up	38	9,302	0.88	1.39	24	19,800	0.88	1.38	510	46,835	0.82	1.30
Charges	233	44,519	0.72	0.88	133	126,339	0.77	0.91	2,216	230,894	0.78	0.94
Totals	552	86,248	0.76	0.76	400	310,438	0.66	0.62	12,546	538,568	0.70	0.67

Date 10/27/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	13	11	0.10	0.07	5	14			4	21	0.03	0.03	2	13		
81 - 85	14	13	0.05	0.05	26	88	0.01	0.00	72	384	0.13	0.11	152	1,149	0.22	0.18
86 - 90	128	152	1.26	1.10	518	1,800	0.46	0.40	583	3,087	0.64	0.55	292	2,169	2.05	1.78
91 - 95	12	18			50	184	3.03	2.81	64	364	0.77	0.71	48	381	0.59	0.55
96 - 99	11	16	1.21	1.17	28	114	0.68	0.67	30	179	0.42	0.41	19	163	0.08	0.08
100 - 100	3,755	3,946	0.46	0.46	1,001	3,358	0.73	0.73	208	1,243	2.66	2.66	74	634	0.82	0.82
Credits	3,933	4,156	0.49	0.49	1,628	5,557	0.70	0.67	961	5,278	1.08	0.97	587	4,508	1.21	1.07
101 - 105	10	12	0.12	0.12	16	72	0.38	0.39	22	142	0.29	0.30	23	206	0.83	0.85
106 - 110	7	9	0.01	0.01	32	137	0.19	0.20	37	254	0.16	0.17	24	232	0.10	0.11
111 - 115	9	11	0.10	0.12	12	53	0.08	0.09	15	103	0.02	0.02	12	120	0.29	0.33
116 - 120	2	2			15	69	0.06	0.08	7	48	2.25	2.64	14	141	0.06	0.07
121 - 130	15	25			18	89	1.65	2.06	25	198	0.10	0.12	18	200	2.00	2.51
131 - 140	8	12	38.39	51.70	16	84	0.00	0.00	18	151	0.79	1.07	13	153	0.53	0.71
141 & Up	20	46	0.03	0.05	47	344	1.03	1.85	52	543	0.26	0.43	42	590	0.32	0.51
Charges	71	118	3.91	5.33	156	847	0.67	0.90	176	1,441	0.33	0.43	146	1,641	0.55	0.71
Totals	4,004	4,275	0.58	0.58	1,784	6,404	0.70	0.69	1,137	6,719	0.92	0.88	733	6,150	1.03	1.00

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	13	116	0.01	0.00	36	583	0.18	0.14	158	4,474	0.90	0.70	157	8,228	0.59	0.44
81 - 85	289	3,047	0.51	0.43	334	5,392	0.47	0.39	179	4,936	0.56	0.46	56	3,305	0.68	0.56
86 - 90	209	2,206	0.66	0.57	163	2,669	0.74	0.65	111	3,419	0.69	0.61	48	3,049	0.72	0.64
91 - 95	68	767	0.88	0.81	77	1,434	0.76	0.70	73	2,402	0.77	0.72	57	3,613	0.90	0.83
96 - 99	50	610	2.20	2.15	51	955	0.96	0.94	65	2,177	1.02	1.00	54	3,705	0.45	0.44
100 - 100	92	1,112	0.42	0.42	80	1,540	0.79	0.78	49	1,696	0.50	0.49	33	2,162	1.47	1.43
Credits	721	7,858	0.70	0.62	741	12,572	0.62	0.55	635	19,104	0.74	0.64	405	24,060	0.72	0.61
101 - 105	41	537	1.15	1.19	56	1,150	0.72	0.74	61	2,258	0.43	0.44	61	4,259	0.69	0.71
106 - 110	37	498	0.35	0.38	46	935	1.29	1.39	57	2,205	0.52	0.56	49	3,846	0.97	1.05
111 - 115	16	221	0.36	0.40	28	627	0.91	1.03	59	2,314	0.61	0.69	36	2,724	0.61	0.69
116 - 120	14	214	0.17	0.21	35	797	0.32	0.38	33	1,280	0.41	0.49	40	3,319	0.55	0.65
121 - 130	35	538	0.25	0.31	65	1,590	0.80	1.01	63	2,721	0.94	1.17	45	3,917	0.46	0.58
131 - 140	31	513	1.92	2.59	36	976	0.46	0.62	47	2,240	1.14	1.54	25	2,328	0.71	0.96
141 & Up	54	1,115	0.32	0.53	70	2,214	1.29	1.96	70	4,109	1.04	1.70	66	7,544	0.68	1.09
Charges	228	3,638	0.66	0.84	336	8,289	0.88	1.11	390	17,127	0.79	0.98	322	27,937	0.67	0.83
Totals	949	11,496	0.68	0.67	1,077	20,861	0.72	0.72	1,025	36,231	0.76	0.77	727	51,997	0.70	0.71

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60												
61 - 80	112	12,760	0.64	0.47	123	82,634	0.41	0.30	623	108,855	0.47	0.34
81 - 85	48	6,331	0.77	0.64	46	36,936	0.59	0.49	1,216	61,580	0.59	0.49
86 - 90	62	8,224	0.78	0.69	43	31,033	0.67	0.59	2,157	57,808	0.74	0.65
91 - 95	51	7,516	0.63	0.59	44	22,255	0.67	0.62	544	38,934	0.71	0.66
96 - 99	45	6,510	0.57	0.56	36	24,863	0.73	0.71	389	39,289	0.72	0.70
100 - 100	20	2,855	0.66	0.64	20	17,989	0.54	0.53	5,332	36,534	0.70	0.69
Credits	338	44,196	0.67	0.57	312	215,710	0.55	0.46	10,261	343,001	0.61	0.52
101 - 105	41	6,568	0.91	0.93	23	35,286	0.73	0.75	354	50,489	0.74	0.76
106 - 110	43	7,219	1.48	1.59	19	20,981	0.57	0.62	351	36,316	0.80	0.87
111 - 115	37	6,546	1.35	1.53	21	16,605	0.83	0.93	245	29,325	0.90	1.02
116 - 120	24	4,473	0.32	0.37	15	8,926	0.98	1.16	199	19,270	0.67	0.79
121 - 130	31	6,113	1.50	1.88	26	22,763	0.70	0.87	341	38,154	0.82	1.03
131 - 140	25	5,298	0.61	0.82	16	12,747	0.80	1.07	235	24,500	0.81	1.08
141 & Up	41	10,200	0.79	1.28	18	15,989	0.98	1.58	480	42,696	0.86	1.40
Charges	242	46,416	1.02	1.25	138	133,296	0.77	0.90	2,205	240,750	0.80	0.97
Totals	580	90,612	0.85	0.86	450	349,006	0.63	0.59	12,466	583,751	0.69	0.67

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	6	5			2	6			2	10			6	40	1.00	0.78
81 - 85	27	29			62	212	2.01	1.70	181	983	0.67	0.56	197	1,460	0.60	0.51
86 - 90	128	166	0.30	0.26	574	1,926	0.47	0.41	405	2,116	0.82	0.71	149	1,113	1.58	1.38
91 - 95	10	14			63	217	0.64	0.59	56	321	0.52	0.48	39	317	0.33	0.30
96 - 99	15	21			25	96	4.56	4.46	31	188	0.48	0.47	27	224	1.93	1.88
100 - 100	4,328	4,224	0.66	0.66	957	3,196	0.63	0.63	157	944	0.43	0.43	78	670	1.47	1.46
Credits	4,514	4,459	0.64	0.63	1,683	5,653	0.69	0.65	832	4,564	0.67	0.60	496	3,824	1.10	0.97
101 - 105	17	23	0.33	0.34	27	107	0.41	0.43	23	145	6.52	6.71	28	257	1.53	1.57
106 - 110	9	13	8.26	8.92	36	157	0.14	0.15	31	209	0.12	0.13	31	284	0.13	0.14
111 - 115	9	13	0.02	0.02	15	64	0.16	0.18	19	135	0.08	0.09	8	79	0.37	0.42
116 - 120	4	8			19	87	0.14	0.17	12	89	2.87	3.39	10	103	0.29	0.35
121 - 130	17	21	0.05	0.07	18	87	0.12	0.15	9	69	0.36	0.45	20	216	2.37	2.98
131 - 140	6	11	0.02	0.03	17	89	3.05	4.10	19	159	0.29	0.39	34	399	0.14	0.19
141 & Up	18	44	3.54	5.85	51	341	2.09	3.51	53	560	1.07	1.82	42	596	0.68	1.12
Charges	80	132	2.06	2.63	183	931	1.16	1.51	166	1,365	1.39	1.85	173	1,934	0.76	0.98
Totals	4,594	4,591	0.68	0.68	1,866	6,584	0.76	0.74	998	5,929	0.84	0.81	669	5,758	0.98	0.97

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	47		
61 - 80	20	201	0.43	0.34	69	1,133	0.36	0.28	150	4,248	0.74	0.57	134	7,369	0.80	0.60
81 - 85	334	3,385	0.59	0.49	238	3,788	0.61	0.51	140	3,931	0.79	0.65	54	3,119	0.74	0.62
86 - 90	170	1,792	0.45	0.39	114	1,913	1.32	1.15	78	2,428	0.54	0.47	50	3,293	0.45	0.39
91 - 95	56	623	1.20	1.11	74	1,345	0.77	0.71	66	2,145	0.73	0.68	56	3,571	0.61	0.56
96 - 99	36	426	0.21	0.20	39	715	0.52	0.51	47	1,664	0.55	0.53	45	3,005	1.23	1.20
100 - 100	56	666	0.70	0.69	56	1,043	1.45	1.44	52	1,730	0.30	0.29	30	2,147	0.74	0.74
Credits	672	7,093	0.59	0.51	590	9,937	0.82	0.71	533	16,147	0.65	0.56	370	22,552	0.76	0.65
101 - 105	51	650	0.30	0.31	58	1,194	0.65	0.67	60	2,210	0.72	0.74	32	2,278	0.92	0.94
106 - 110	42	555	0.35	0.38	48	1,029	0.62	0.67	62	2,314	1.02	1.10	35	2,561	0.72	0.77
111 - 115	23	327	0.75	0.85	36	812	0.35	0.40	29	1,185	0.49	0.55	36	2,876	0.97	1.09
116 - 120	19	271	0.62	0.73	33	783	1.42	1.67	26	1,118	0.79	0.93	34	2,722	0.52	0.61
121 - 130	37	579	0.44	0.55	64	1,547	1.50	1.87	65	2,964	1.27	1.58	48	4,157	0.80	1.00
131 - 140	33	528	0.64	0.87	24	609	1.81	2.44	39	1,858	0.64	0.87	35	3,320	1.07	1.44
141 & Up	73	1,468	0.91	1.48	69	2,256	0.96	1.55	59	3,507	1.47	2.40	53	6,380	0.81	1.34
Charges	278	4,378	0.63	0.80	332	8,229	1.02	1.28	340	15,157	1.02	1.27	273	24,294	0.83	1.06
Totals	950	11,471	0.60	0.60	922	18,166	0.91	0.92	873	31,305	0.83	0.84	643	46,846	0.80	0.82

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks							
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio				
0 - 60					1	763	0.03	0.02	2	810	0.03	0.02				
61 - 80	101	11,629	0.50	0.36	94	63,249	0.54	0.40	584	87,890	0.57	0.42				
81 - 85	37	5,097	0.47	0.39	30	19,519	0.56	0.46	1,300	41,523	0.60	0.50				
86 - 90	52	7,192	0.90	0.79	37	20,763	0.50	0.44	1,757	42,703	0.64	0.56				
91 - 95	35	5,052	0.61	0.57	35	22,944	0.63	0.58	490	36,549	0.64	0.60				
96 - 99	41	6,302	0.74	0.72	24	16,839	0.61	0.60	330	29,481	0.71	0.70				
100 - 100	25	3,531	1.97	1.95	16	8,276	0.42	0.41	5,755	26,428	0.79	0.78				
Credits	291	38,803	0.76	0.64	237	152,352	0.55	0.46	10,218	265,385	0.63	0.53				
101 - 105	39	6,183	0.71	0.73	21	26,745	0.70	0.72	356	39,792	0.73	0.75				
106 - 110	20	3,733	0.89	0.96	19	14,393	0.96	1.04	333	25,248	0.88	0.96				
111 - 115	20	3,348	0.92	1.05	12	8,043	0.99	1.12	207	16,882	0.89	1.00				
116 - 120	24	4,376	0.99	1.16	17	13,373	0.51	0.60	198	22,929	0.65	0.77				
121 - 130	27	5,087	0.55	0.68	21	17,037	0.68	0.86	326	31,763	0.78	0.97				
131 - 140	25	4,987	0.47	0.63	12	9,294	0.86	1.15	244	21,254	0.80	1.07				
141 & Up	43	10,649	0.83	1.28	15	13,783	0.66	1.06	476	39,583	0.85	1.36				
Charges	198	38,363	0.76	0.94	117	102,667	0.74	0.88	2,140	197,451	0.79	0.96				
Totals	489	77,166	0.76	0.76	354	255,020	0.63	0.59	12,358	462,835	0.70	0.68				

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	6	6			5	14			5	23			7	47	0.00	0.00
81 - 85	31	37	0.18	0.15	54	177	0.89	0.75	174	925	0.88	0.74	198	1,457	0.57	0.48
86 - 90	125	171	0.49	0.43	571	1,898	0.34	0.29	374	1,973	0.59	0.51	138	1,035	0.43	0.37
91 - 95	16	22	2.50	2.31	70	258	0.19	0.17	58	328	2.21	2.04	47	380	1.02	0.95
96 - 99	15	24			16	58	0.44	0.43	36	219	1.41	1.37	24	204	0.28	0.27
100 - 100	4,582	4,393	0.59	0.59	899	3,010	0.62	0.62	136	819	0.59	0.59	72	609	1.67	1.66
Credits	4,776	4,653	0.59	0.58	1,615	5,416	0.51	0.48	783	4,287	0.82	0.73	486	3,732	0.74	0.65
101 - 105	8	10	34.06	34.85	34	135	3.39	3.47	28	186	0.64	0.65	22	198	2.15	2.20
106 - 110	8	12	0.52	0.56	42	177	0.18	0.19	36	233	0.67	0.72	29	269	0.35	0.38
111 - 115	8	12	0.02	0.02	17	74	1.88	2.12	25	180	0.17	0.20	13	134	1.41	1.59
116 - 120	9	9			15	66	1.27	1.49	9	66	0.09	0.11	11	115	0.05	0.06
121 - 130	9	14	1.28	1.59	28	131	0.13	0.16	28	219	1.69	2.10	14	153	0.16	0.20
131 - 140	13	25	0.13	0.17	24	127	0.78	1.05	28	235	1.01	1.37	26	312	0.62	0.83
141 & Up	21	51	0.01	0.01	45	280	0.58	0.95	67	705	3.57	6.06	48	705	1.88	3.06
Charges	76	133	2.75	3.66	205	988	1.00	1.26	221	1,824	1.89	2.49	163	1,886	1.20	1.56
Totals	4,852	4,787	0.65	0.65	1,820	6,404	0.58	0.57	1,004	6,111	1.14	1.12	649	5,618	0.89	0.88

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	14	143	0.76	0.59	78	1,281	0.44	0.35	144	3,984	0.61	0.47	92	4,952	0.69	0.51
81 - 85	263	2,639	0.39	0.33	205	3,164	0.54	0.44	119	3,259	0.79	0.66	45	2,643	0.77	0.64
86 - 90	149	1,568	0.74	0.65	87	1,464	0.70	0.61	74	2,251	0.72	0.63	42	2,548	0.70	0.61
91 - 95	55	620	1.49	1.38	78	1,382	1.67	1.55	63	2,092	0.46	0.43	55	3,595	0.60	0.56
96 - 99	32	392	0.37	0.36	47	914	1.93	1.89	53	1,857	0.33	0.32	48	3,238	0.88	0.86
100 - 100	58	684	0.62	0.61	52	988	0.60	0.59	46	1,639	0.73	0.73	31	2,221	1.99	1.99
Credits	571	6,047	0.63	0.55	547	9,193	0.86	0.75	499	15,082	0.63	0.54	313	19,198	0.87	0.75
101 - 105	38	485	0.60	0.62	64	1,279	0.58	0.59	62	2,207	0.66	0.68	42	3,068	0.52	0.53
106 - 110	26	330	0.55	0.59	43	899	0.46	0.49	51	1,890	1.06	1.14	26	1,915	0.59	0.63
111 - 115	23	318	0.99	1.12	49	1,080	0.58	0.66	24	994	0.95	1.08	35	3,017	0.47	0.53
116 - 120	21	303	1.89	2.23	38	851	0.62	0.73	26	1,091	2.36	2.78	28	2,315	0.55	0.65
121 - 130	32	500	0.93	1.16	65	1,539	0.66	0.82	63	2,779	0.65	0.82	40	3,527	0.68	0.85
131 - 140	37	617	0.77	1.04	31	798	0.51	0.70	42	1,938	0.61	0.82	27	2,507	0.79	1.08
141 & Up	57	1,168	1.25	2.08	62	1,886	1.01	1.61	79	4,510	0.81	1.31	70	8,325	0.67	1.08
Charges	234	3,721	1.01	1.31	352	8,331	0.68	0.83	347	15,408	0.88	1.12	268	24,674	0.62	0.80
Totals	805	9,768	0.77	0.77	899	17,524	0.77	0.78	846	30,490	0.76	0.78	581	43,873	0.73	0.77

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	146							2	146		
61 - 80	66	7,841	0.65	0.48	81	53,962	0.39	0.29	498	72,254	0.45	0.34
81 - 85	48	6,038	0.55	0.46	25	13,433	0.43	0.36	1,162	33,772	0.54	0.45
86 - 90	47	6,306	0.61	0.54	28	17,839	0.44	0.39	1,635	37,054	0.53	0.47
91 - 95	38	5,098	0.57	0.53	25	14,664	0.51	0.48	505	28,440	0.63	0.59
96 - 99	29	4,043	1.25	1.23	18	9,124	0.53	0.52	318	20,072	0.78	0.76
100 - 100	16	2,247	0.58	0.57	16	11,982	0.31	0.31	5,908	28,593	0.62	0.61
Credits	245	31,719	0.68	0.58	193	121,005	0.42	0.35	10,028	220,332	0.55	0.47
101 - 105	29	4,626	0.68	0.70	29	20,462	0.56	0.58	356	32,654	0.62	0.63
106 - 110	25	3,919	0.75	0.80	23	32,668	0.74	0.79	309	42,311	0.73	0.78
111 - 115	22	4,077	0.63	0.72	13	5,002	0.60	0.68	229	14,888	0.62	0.70
116 - 120	20	3,434	1.20	1.41	15	12,158	0.38	0.45	192	20,407	0.67	0.80
121 - 130	31	6,495	0.52	0.66	17	13,380	0.62	0.78	327	28,737	0.62	0.78
131 - 140	26	5,134	0.84	1.14	14	8,072	0.62	0.84	268	19,764	0.70	0.95
141 & Up	47	12,019	0.60	0.95	11	13,061	0.56	0.98	507	42,710	0.73	1.20
Charges	200	39,703	0.70	0.89	122	104,802	0.61	0.72	2,188	201,471	0.68	0.83
Totals	445	71,422	0.69	0.72	315	225,807	0.51	0.49	12,216	421,803	0.61	0.61

Date 10/27/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	251	154	0.05	0.04	76	204	0.02	0.02	59	277	1.36	1.01	47	314	1.05	0.79
81 - 85	287	215	0.49	0.41	174	539	0.75	0.63	272	1,452	0.89	0.75	361	2,677	0.45	0.38
86 - 90	690	724	1.84	1.59	1,363	4,564	0.65	0.56	1,219	6,476	0.74	0.64	607	4,529	0.41	0.36
91 - 95	101	86	1.24	1.15	124	444	0.78	0.72	108	623	1.71	1.59	63	495	1.77	1.63
96 - 99	58	57	0.84	0.82	46	185	0.91	0.89	57	348	0.99	0.96	54	459	1.31	1.28
100 - 100	11,282	11,489	2.17	2.17	3,552	12,228	0.75	0.75	937	5,657	0.79	0.79	434	3,720	0.74	0.74
Credits	12,669	12,726	2.09	2.05	5,335	18,164	0.72	0.68	2,652	14,834	0.83	0.76	1,566	12,194	0.62	0.56
101 - 105	56	51	0.02	0.03	37	153	0.24	0.25	48	301	1.31	1.35	40	358	1.77	1.82
106 - 110	52	51	0.10	0.11	65	260	0.36	0.39	97	656	0.52	0.56	50	468	0.81	0.87
111 - 115	38	37	0.01	0.02	29	124	0.50	0.57	31	213	2.14	2.41	20	194	0.25	0.28
116 - 120	35	34	0.21	0.25	20	87	0.36	0.42	23	163	0.59	0.69	13	136	0.19	0.23
121 - 130	82	105	0.02	0.03	64	316	0.75	0.94	53	423	1.37	1.72	39	423	1.43	1.78
131 - 140	35	51	5.30	7.18	51	266	0.09	0.12	50	410	0.12	0.16	46	536	0.70	0.93
141 & Up	72	134	2.33	3.86	98	625	0.15	0.25	106	1,091	0.82	1.37	64	933	1.43	2.41
Charges	370	462	1.30	1.67	364	1,832	0.31	0.41	408	3,257	0.86	1.11	272	3,049	1.11	1.44
Totals	13,039	13,188	2.06	2.04	5,699	19,996	0.68	0.67	3,060	18,091	0.84	0.81	1,838	15,243	0.72	0.69

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	62	583	0.14	0.11	147	2,247	0.45	0.34	389	10,898	0.53	0.41	315	16,705	0.55	0.41
81 - 85	636	6,548	0.70	0.59	692	11,106	0.41	0.34	381	10,601	0.67	0.55	122	7,004	0.52	0.43
86 - 90	535	5,586	0.53	0.46	300	4,861	0.69	0.60	180	5,470	0.50	0.44	96	5,904	0.67	0.59
91 - 95	94	1,052	0.78	0.72	109	2,008	0.58	0.54	87	2,883	0.45	0.42	73	4,916	0.79	0.74
96 - 99	83	991	0.56	0.55	83	1,546	1.61	1.57	87	3,101	0.43	0.42	60	4,173	0.81	0.79
100 - 100	352	4,227	1.09	1.09	237	4,421	0.31	0.31	125	4,344	0.65	0.65	54	3,642	0.27	0.27
Credits	1,762	18,988	0.72	0.64	1,568	26,189	0.53	0.46	1,249	37,298	0.57	0.48	720	42,344	0.59	0.49
101 - 105	71	922	0.26	0.26	75	1,480	0.55	0.56	100	3,754	0.54	0.55	55	3,989	0.49	0.51
106 - 110	60	759	0.18	0.20	72	1,531	0.61	0.66	71	2,849	0.64	0.69	39	2,942	0.84	0.91
111 - 115	32	458	9.58	10.81	38	842	1.19	1.34	49	1,993	0.70	0.79	28	2,148	0.59	0.66
116 - 120	32	478	1.15	1.37	34	774	1.38	1.63	45	1,802	0.74	0.87	25	2,099	0.16	0.19
121 - 130	61	956	0.55	0.68	90	2,224	0.36	0.45	89	3,849	0.41	0.51	27	2,256	0.40	0.50
131 - 140	67	1,124	0.79	1.07	52	1,360	0.72	0.96	61	2,830	0.35	0.48	19	1,785	0.64	0.87
141 & Up	109	2,200	0.78	1.29	79	2,331	0.86	1.37	69	3,908	0.48	0.76	38	4,128	0.69	1.11
Charges	432	6,898	1.22	1.58	440	10,543	0.72	0.89	484	20,986	0.52	0.64	231	19,347	0.57	0.69
Totals	2,194	25,886	0.85	0.82	2,008	36,732	0.58	0.56	1,733	58,285	0.55	0.52	951	61,691	0.58	0.54

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					4	6,074	0.44	0.26	4	6,074	0.44	0.26
61 - 80	228	25,682	0.44	0.32	135	59,768	0.50	0.35	1,709	116,832	0.49	0.36
81 - 85	88	10,592	1.41	1.17	27	13,464	0.53	0.44	3,040	64,199	0.70	0.58
86 - 90	59	7,973	0.41	0.36	22	9,442	0.58	0.51	5,071	55,529	0.59	0.51
91 - 95	52	7,366	0.79	0.73	19	12,447	0.69	0.65	830	32,322	0.74	0.69
96 - 99	22	2,987	0.70	0.68	8	3,560	0.42	0.41	558	17,409	0.72	0.70
100 - 100	20	3,022	0.61	0.59	8	5,563	0.29	0.29	17,001	58,314	0.94	0.93
Credits	469	57,623	0.68	0.55	223	110,318	0.51	0.39	28,213	350,678	0.65	0.54
101 - 105	26	3,824	0.49	0.50	12	7,487	0.60	0.62	520	22,319	0.56	0.57
106 - 110	23	3,841	0.73	0.79	5	2,927	0.34	0.36	534	16,286	0.61	0.66
111 - 115	18	3,095	0.13	0.15	4	2,455	1.35	1.51	287	11,560	1.07	1.20
116 - 120	12	2,197	1.07	1.25	3	986	0.29	0.34	242	8,757	0.69	0.82
121 - 130	13	2,541	0.30	0.37	1	1,312	0.28	0.37	519	14,405	0.44	0.55
131 - 140	6	1,077	0.80	1.09	1	459	0.69	0.92	388	9,899	0.60	0.81
141 & Up	8	1,578	0.68	1.04	3	1,554	1.04	1.63	646	18,483	0.74	1.20
Charges	106	18,154	0.56	0.64	29	17,180	0.66	0.74	3,136	101,709	0.66	0.79
Totals	575	75,777	0.65	0.57	252	127,498	0.53	0.43	31,349	452,387	0.65	0.58

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	312	186	0.03	0.02	81	212	0.13	0.10	55	248	0.10	0.08	36	228	0.07	0.05
81 - 85	314	231	1.83	1.53	195	641	0.68	0.57	298	1,609	5.22	4.41	426	3,127	0.51	0.43
86 - 90	712	750	1.57	1.36	1,372	4,536	0.65	0.56	1,236	6,566	0.58	0.50	618	4,604	0.63	0.55
91 - 95	116	102	2.36	2.19	119	427	0.35	0.32	105	603	0.82	0.76	101	798	0.42	0.39
96 - 99	64	51	0.25	0.25	52	202	0.19	0.19	54	338	1.49	1.45	45	382	1.00	0.98
100 - 100	11,413	11,252	1.12	1.12	3,388	11,699	0.79	0.79	946	5,756	1.32	1.32	417	3,602	0.34	0.34
Credits	12,931	12,571	1.15	1.13	5,207	17,718	0.73	0.69	2,694	15,119	1.38	1.26	1,643	12,741	0.51	0.46
101 - 105	74	65	8.73	8.95	53	212	0.72	0.74	52	334	0.59	0.61	44	395	0.20	0.21
106 - 110	67	55	0.00	0.00	67	280	0.45	0.48	75	503	0.89	0.96	66	618	0.84	0.90
111 - 115	41	31	0.02	0.02	26	107	10.54	11.89	28	200	0.07	0.08	13	129	0.06	0.07
116 - 120	22	20			20	88	2.38	2.81	14	102	1.07	1.27	19	195	0.77	0.90
121 - 130	56	68	0.01	0.01	83	406	0.57	0.71	40	312	0.58	0.72	45	497	1.41	1.77
131 - 140	37	39	0.49	0.66	47	240	1.10	1.47	59	493	1.19	1.60	36	426	0.58	0.78
141 & Up	96	192	0.11	0.18	87	575	1.42	2.41	95	1,005	0.30	0.51	66	971	0.36	0.61
Charges	393	470	1.30	1.71	383	1,908	1.54	1.98	363	2,949	0.62	0.81	289	3,231	0.64	0.81
Totals	13,324	13,041	1.15	1.14	5,590	19,626	0.80	0.78	3,057	18,067	1.25	1.20	1,932	15,972	0.53	0.51

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	75	702	0.79	0.59	156	2,409	0.45	0.34	468	13,164	0.35	0.27	360	18,531	0.50	0.37
81 - 85	692	7,160	1.11	0.94	729	11,595	0.58	0.48	355	9,863	0.70	0.58	125	7,118	1.26	1.05
86 - 90	516	5,348	0.49	0.42	304	4,911	0.60	0.53	178	5,307	0.61	0.53	90	5,520	0.47	0.41
91 - 95	92	1,077	1.38	1.28	106	1,866	1.38	1.28	98	3,154	0.82	0.76	78	5,134	1.58	1.47
96 - 99	63	765	1.37	1.33	68	1,289	0.41	0.40	82	2,862	0.40	0.40	64	4,236	1.91	1.87
100 - 100	369	4,401	0.71	0.71	212	4,016	0.62	0.62	133	4,629	0.37	0.37	50	3,445	0.25	0.25
Credits	1,807	19,454	0.86	0.76	1,575	26,085	0.63	0.54	1,314	38,979	0.52	0.44	767	43,984	0.86	0.71
101 - 105	67	860	0.87	0.90	61	1,233	0.54	0.56	93	3,366	0.58	0.59	53	3,874	0.79	0.81
106 - 110	74	951	0.95	1.02	62	1,303	0.78	0.84	81	2,996	0.47	0.51	34	2,589	0.17	0.18
111 - 115	23	328	0.47	0.52	38	850	1.58	1.78	61	2,409	0.63	0.71	20	1,597	0.41	0.47
116 - 120	19	258	0.02	0.02	53	1,204	0.54	0.63	52	2,141	0.82	0.97	28	2,263	0.23	0.28
121 - 130	53	801	0.63	0.79	96	2,294	0.66	0.84	86	3,807	0.67	0.84	35	2,918	0.62	0.77
131 - 140	52	857	0.29	0.39	56	1,468	1.29	1.73	42	2,050	0.81	1.09	14	1,322	1.13	1.52
141 & Up	101	1,988	0.51	0.81	68	2,116	0.83	1.35	68	3,622	0.42	0.67	37	3,986	0.70	1.11
Charges	389	6,043	0.59	0.75	434	10,468	0.84	1.05	483	20,390	0.61	0.74	221	18,549	0.58	0.70
Totals	2,196	25,497	0.80	0.76	2,009	36,554	0.69	0.65	1,797	59,369	0.55	0.52	988	62,534	0.78	0.71

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	1,915	0.07	0.04	2	1,915	0.07	0.04
61 - 80	240	26,153	0.71	0.51	163	81,821	0.49	0.35	1,946	143,653	0.52	0.38
81 - 85	77	9,364	0.51	0.42	28	13,168	0.76	0.63	3,239	63,876	0.88	0.73
86 - 90	56	7,732	0.85	0.75	23	10,459	0.51	0.45	5,105	55,732	0.61	0.53
91 - 95	48	6,664	0.49	0.46	24	15,635	0.47	0.43	887	35,461	0.75	0.70
96 - 99	29	4,225	0.61	0.60	9	3,458	0.28	0.27	530	17,809	0.86	0.84
100 - 100	35	5,320	0.96	0.95	7	3,659	0.48	0.48	16,970	57,779	0.79	0.79
Credits	485	59,459	0.69	0.56	256	130,116	0.51	0.39	28,679	376,225	0.67	0.55
101 - 105	40	6,332	0.75	0.77	7	3,310	1.09	1.14	544	19,980	0.79	0.81
106 - 110	13	2,070	0.41	0.45	3	1,122	0.47	0.51	542	12,487	0.50	0.54
111 - 115	9	1,637	0.16	0.18	5	2,227	0.78	0.89	264	9,514	0.72	0.81
116 - 120	15	2,614	0.36	0.42	3	2,582	0.94	1.09	245	11,468	0.59	0.70
121 - 130	14	2,660	0.96	1.21	5	2,940	1.52	1.91	513	16,703	0.87	1.09
131 - 140	8	1,538	0.88	1.19					351	8,433	0.92	1.24
141 & Up	5	930	0.16	0.22					623	15,385	0.57	0.91
Charges	104	17,780	0.61	0.69	23	12,181	1.05	1.19	3,082	93,970	0.71	0.85
Totals	589	77,239	0.67	0.58	279	142,297	0.55	0.44	31,761	470,195	0.68	0.60

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	327	184	0.04	0.03	108	297	0.02	0.01	63	286	3.23	2.39	48	308	0.95	0.70
81 - 85	317	231	0.25	0.21	185	582	0.16	0.13	211	1,132	1.23	1.04	327	2,430	0.95	0.80
86 - 90	795	815	1.57	1.36	1,475	4,922	0.87	0.75	1,307	6,983	0.57	0.49	782	5,837	0.51	0.44
91 - 95	114	95	0.51	0.47	103	365	0.14	0.13	115	648	1.34	1.25	73	588	0.20	0.19
96 - 99	69	60	2.95	2.89	48	178	2.21	2.17	48	287	1.08	1.05	35	290	0.26	0.26
100 - 100	10,702	10,539	0.94	0.94	3,506	12,246	1.00	1.00	1,032	6,272	0.55	0.55	472	4,050	0.27	0.27
Credits	12,324	11,924	0.96	0.94	5,425	18,590	0.92	0.87	2,776	15,608	0.70	0.64	1,737	13,504	0.51	0.46
101 - 105	79	81	0.10	0.11	47	184	0.63	0.65	46	294	2.80	2.88	40	356	2.96	3.04
106 - 110	65	74	0.00	0.00	57	230	0.13	0.14	60	399	0.04	0.05	48	448	2.12	2.28
111 - 115	39	44	0.03	0.04	26	106	1.71	1.92	28	193	1.42	1.61	24	237	0.12	0.13
116 - 120	30	29	0.08	0.09	16	69	5.48	6.48	28	203	2.11	2.48	18	184	1.34	1.60
121 - 130	54	79	0.00	0.00	63	292	0.42	0.52	62	484	1.04	1.30	45	494	1.09	1.36
131 - 140	50	56	2.88	3.85	32	173	1.23	1.66	54	455	0.34	0.45	42	499	0.89	1.21
141 & Up	89	159	2.19	3.65	68	439	1.65	2.80	80	805	0.99	1.64	64	916	0.45	0.73
Charges	406	522	1.00	1.27	309	1,493	1.18	1.51	358	2,833	1.06	1.35	281	3,134	1.17	1.50
Totals	12,730	12,446	0.96	0.95	5,734	20,083	0.94	0.91	3,134	18,441	0.76	0.72	2,018	16,638	0.63	0.60

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	74	678	0.96	0.71	153	2,326	0.85	0.65	470	13,463	0.43	0.33	374	19,394	0.54	0.40
81 - 85	646	6,712	0.37	0.31	776	12,470	0.50	0.41	472	13,009	0.44	0.37	141	8,229	0.54	0.45
86 - 90	671	6,991	0.91	0.79	391	6,433	0.48	0.42	227	6,656	0.55	0.48	101	6,111	0.58	0.51
91 - 95	107	1,231	1.53	1.41	104	1,817	0.62	0.58	116	3,746	0.69	0.65	112	7,485	0.52	0.48
96 - 99	67	815	0.18	0.18	78	1,461	0.48	0.47	85	3,015	0.39	0.38	73	4,946	0.60	0.58
100 - 100	437	5,219	0.44	0.44	260	4,940	0.75	0.75	160	5,350	0.46	0.46	79	5,388	0.21	0.21
Credits	2,002	21,646	0.64	0.57	1,762	29,446	0.57	0.50	1,530	45,239	0.47	0.40	880	51,553	0.51	0.43
101 - 105	60	783	0.41	0.42	89	1,751	0.46	0.47	89	3,254	0.96	0.99	53	3,596	0.57	0.58
106 - 110	49	642	0.17	0.18	75	1,550	0.45	0.48	61	2,350	0.63	0.69	38	2,917	0.68	0.73
111 - 115	32	441	0.24	0.27	35	789	0.45	0.51	62	2,482	0.44	0.50	24	1,662	0.60	0.67
116 - 120	22	317	0.15	0.18	32	780	0.91	1.07	41	1,628	0.66	0.78	29	2,367	0.39	0.46
121 - 130	72	1,137	1.10	1.39	78	1,900	1.21	1.51	73	3,205	0.66	0.83	39	3,439	0.77	0.97
131 - 140	52	881	0.77	1.03	59	1,500	0.65	0.87	39	1,794	0.16	0.21	22	2,211	0.34	0.46
141 & Up	91	1,816	0.11	0.18	94	2,966	0.65	1.07	68	3,698	0.47	0.74	32	3,267	0.78	1.24
Charges	378	6,017	0.45	0.58	462	11,237	0.69	0.87	433	18,410	0.59	0.72	237	19,459	0.61	0.74
Totals	2,380	27,664	0.60	0.57	2,224	40,683	0.60	0.57	1,963	63,649	0.51	0.47	1,117	71,012	0.54	0.49

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60												
61 - 80	289	32,105	0.72	0.53	181	102,782	0.53	0.37	2,087	171,824	0.57	0.41
81 - 85	97	12,414	0.55	0.45	43	18,531	0.48	0.40	3,215	75,739	0.51	0.42
86 - 90	59	8,299	0.37	0.33	28	12,087	0.52	0.46	5,836	65,135	0.59	0.52
91 - 95	53	7,370	0.43	0.40	20	13,366	0.42	0.39	917	36,711	0.53	0.49
96 - 99	27	3,970	0.27	0.27	7	3,053	0.94	0.91	537	18,075	0.55	0.53
100 - 100	30	4,501	1.10	1.09	11	6,118	0.39	0.39	16,689	64,624	0.68	0.68
Credits	555	68,660	0.62	0.50	290	155,937	0.51	0.39	29,281	432,108	0.57	0.47
101 - 105	40	5,974	0.45	0.46	8	2,885	0.96	0.98	551	19,160	0.72	0.73
106 - 110	20	2,773	0.53	0.57	8	3,715	1.19	1.28	481	15,098	0.74	0.80
111 - 115	18	2,812	0.43	0.48	6	4,565	0.40	0.45	294	13,331	0.45	0.51
116 - 120	13	2,497	0.53	0.63	1	509	1.26	1.47	230	8,582	0.67	0.79
121 - 130	13	2,586	0.39	0.49	4	1,740	0.76	0.97	503	15,357	0.77	0.97
131 - 140	2	414	0.48	0.63					352	7,983	0.48	0.65
141 & Up	8	1,413	1.12	1.73	2	1,565	0.07	0.11	596	17,045	0.61	0.97
Charges	114	18,470	0.51	0.58	29	14,979	0.74	0.84	3,007	96,555	0.65	0.78
Totals	669	87,130	0.59	0.51	319	170,916	0.53	0.42	32,288	528,662	0.59	0.51

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	420	225	0.44	0.32	109	293	1.57	1.17	63	288	0.03	0.02	47	299	1.02	0.75
81 - 85	456	336	0.04	0.04	277	895	1.59	1.34	435	2,332	0.85	0.72	486	3,565	1.11	0.93
86 - 90	821	853	1.09	0.94	1,488	4,911	1.12	0.97	1,032	5,451	0.73	0.64	483	3,608	0.60	0.52
91 - 95	106	83	0.03	0.02	107	379	1.12	1.03	120	701	0.95	0.88	68	555	0.67	0.62
96 - 99	63	53	0.00	0.00	51	186	3.38	3.30	41	239	0.33	0.32	44	374	1.62	1.57
100 - 100	12,646	12,100	3.07	3.07	3,371	11,607	0.53	0.53	924	5,582	0.74	0.74	405	3,488	0.82	0.82
Credits	14,512	13,650	2.80	2.74	5,403	18,270	0.80	0.76	2,615	14,593	0.75	0.68	1,533	11,889	0.86	0.77
101 - 105	79	63	0.03	0.03	45	168	0.09	0.10	41	276	0.77	0.79	47	427	0.52	0.54
106 - 110	79	89	1.21	1.30	84	349	0.09	0.10	72	483	0.08	0.09	53	496	0.26	0.28
111 - 115	50	31			22	94	3.01	3.39	26	186	0.49	0.56	25	248	0.13	0.15
116 - 120	38	29	1.38	1.63	21	102	2.41	2.84	21	154	0.88	1.04	15	156	1.72	2.02
121 - 130	55	55			51	237	0.18	0.22	40	311	0.11	0.14	35	381	0.25	0.31
131 - 140	42	47	0.00	0.00	56	285	1.28	1.72	51	426	2.35	3.18	34	396	0.71	0.95
141 & Up	85	142	0.18	0.30	109	690	0.88	1.50	85	841	0.24	0.39	71	977	0.42	0.68
Charges	428	457	0.38	0.48	388	1,924	0.83	1.09	336	2,678	0.64	0.82	280	3,080	0.47	0.59
Totals	14,940	14,107	2.72	2.68	5,791	20,194	0.80	0.78	2,951	17,271	0.73	0.69	1,813	14,969	0.78	0.74

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	102	963	0.78	0.59	282	4,460	0.51	0.39	537	14,679	0.58	0.44	351	17,941	0.62	0.46
81 - 85	738	7,581	0.57	0.48	628	9,894	0.51	0.42	321	8,895	0.44	0.36	114	6,757	0.84	0.70
86 - 90	370	3,870	0.84	0.73	228	3,796	0.61	0.53	154	4,841	0.54	0.48	82	5,217	0.49	0.43
91 - 95	92	1,030	1.03	0.96	100	1,818	0.66	0.61	101	3,283	0.51	0.48	60	3,829	2.26	2.10
96 - 99	61	747	0.40	0.39	75	1,421	1.49	1.45	82	2,846	0.50	0.48	60	4,029	0.39	0.38
100 - 100	367	4,409	0.52	0.52	209	3,893	1.26	1.26	118	3,985	0.51	0.51	39	2,766	0.56	0.56
Credits	1,730	18,601	0.64	0.57	1,522	25,282	0.71	0.61	1,314	38,551	0.52	0.44	706	40,540	0.77	0.63
101 - 105	70	892	0.53	0.55	87	1,776	1.14	1.17	86	3,219	0.80	0.82	45	3,289	0.49	0.50
106 - 110	68	926	0.82	0.88	66	1,363	0.44	0.48	62	2,323	0.81	0.87	35	2,656	0.92	1.00
111 - 115	32	444	0.27	0.31	41	903	0.15	0.17	46	1,794	0.60	0.67	18	1,475	0.99	1.12
116 - 120	30	432	0.48	0.56	36	823	0.34	0.40	36	1,517	1.16	1.37	22	1,676	1.00	1.17
121 - 130	59	903	0.58	0.73	76	1,756	0.75	0.94	71	3,200	0.67	0.84	20	1,782	0.81	1.01
131 - 140	55	898	0.72	0.97	53	1,386	0.63	0.85	31	1,502	0.77	1.04	15	1,257	1.98	2.66
141 & Up	96	1,873	3.47	5.55	64	1,970	0.80	1.28	53	2,908	0.29	0.46	22	2,256	0.53	0.86
Charges	410	6,369	1.45	1.83	423	9,976	0.68	0.83	385	16,464	0.69	0.83	177	14,391	0.86	1.01
Totals	2,140	24,969	0.85	0.81	1,945	35,258	0.70	0.66	1,699	55,015	0.57	0.53	883	54,931	0.79	0.71

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60												
61 - 80	222	24,872	0.60	0.43	137	78,116	0.43	0.31	2,270	142,137	0.51	0.37
81 - 85	71	9,467	0.57	0.48	27	11,603	0.48	0.40	3,553	61,326	0.61	0.51
86 - 90	50	6,371	0.66	0.58	21	9,368	0.51	0.45	4,729	48,286	0.67	0.58
91 - 95	41	5,654	0.28	0.26	12	4,108	0.34	0.32	807	21,441	0.79	0.74
96 - 99	34	5,347	0.60	0.58	4	1,302	0.96	0.94	515	16,542	0.68	0.66
100 - 100	24	3,582	0.38	0.38	8	3,736	0.25	0.24	18,111	55,147	1.15	1.15
Credits	442	55,294	0.55	0.45	209	108,233	0.44	0.33	29,986	344,901	0.68	0.55
101 - 105	22	3,037	0.93	0.95	4	1,288	0.14	0.14	526	14,436	0.70	0.72
106 - 110	16	2,377	0.36	0.38	9	4,612	0.60	0.65	544	15,674	0.61	0.66
111 - 115	9	1,390	0.81	0.92	4	1,743	0.83	0.94	273	8,308	0.70	0.79
116 - 120	7	1,236	0.50	0.59	1	301	0.95	1.11	227	6,425	0.86	1.01
121 - 130	9	1,480	0.85	1.06	2	1,309	0.89	1.07	418	11,414	0.70	0.88
131 - 140	3	644	1.25	1.66	1	393	0.81	1.11	341	7,234	1.10	1.48
141 & Up	1	199	1.21	1.87	2	1,994	0.35	0.56	588	13,852	0.89	1.42
Charges	67	10,363	0.74	0.83	23	11,641	0.59	0.69	2,917	77,344	0.77	0.92
Totals	509	65,657	0.58	0.49	232	119,874	0.46	0.35	32,903	422,245	0.69	0.60

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	352	193	0.25	0.19	92	257	0.53	0.39	78	359	0.41	0.31	56	361	0.15	0.11
81 - 85	405	301	1.11	0.93	263	846	1.33	1.12	448	2,395	0.31	0.26	460	3,387	0.45	0.38
86 - 90	793	828	1.57	1.36	1,413	4,667	1.93	1.67	1,000	5,291	0.59	0.51	450	3,347	0.46	0.40
91 - 95	113	93	3.59	3.33	98	348	0.22	0.20	82	476	0.91	0.84	89	714	0.96	0.89
96 - 99	62	50	0.02	0.02	55	205	0.35	0.34	53	317	2.02	1.97	54	459	0.48	0.47
100 - 100	13,257	12,647	0.92	0.92	3,290	11,225	0.71	0.71	888	5,376	0.90	0.90	369	3,155	0.43	0.43
Credits	14,982	14,112	0.97	0.95	5,211	17,548	1.05	0.99	2,549	14,213	0.70	0.63	1,478	11,423	0.47	0.42
101 - 105	70	62	0.01	0.01	32	127	1.49	1.54	55	347	0.98	1.00	45	410	0.17	0.17
106 - 110	70	79	0.05	0.06	73	304	0.13	0.14	75	504	0.70	0.76	59	543	1.44	1.54
111 - 115	29	28	0.02	0.02	24	98	0.40	0.45	26	187	0.24	0.27	20	195	0.65	0.73
116 - 120	20	25	0.69	0.82	20	87	0.16	0.19	20	145	0.83	0.98	16	159	1.97	2.30
121 - 130	55	56	6.28	7.88	65	319	0.21	0.27	52	418	0.39	0.49	44	482	1.34	1.68
131 - 140	51	76			65	345	0.88	1.19	56	470	1.84	2.48	46	527	0.80	1.08
141 & Up	71	118	0.29	0.49	91	594	0.38	0.67	76	777	0.41	0.67	48	683	0.89	1.47
Charges	366	444	0.92	1.17	370	1,874	0.47	0.62	360	2,848	0.77	0.98	278	2,999	0.99	1.23
Totals	15,348	14,556	0.97	0.96	5,581	19,422	0.99	0.96	2,909	17,061	0.71	0.68	1,756	14,421	0.58	0.55

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6														
61 - 80	97	949	0.39	0.30	229	3,598	0.34	0.26	490	13,380	0.50	0.38	315	15,832	0.50	0.37
81 - 85	690	7,069	0.56	0.47	558	8,828	0.54	0.44	266	7,252	0.61	0.50	87	4,957	0.65	0.54
86 - 90	362	3,778	0.62	0.54	242	4,006	0.60	0.52	134	4,036	1.17	1.03	94	6,029	0.46	0.41
91 - 95	107	1,213	0.32	0.29	91	1,625	0.92	0.85	87	2,927	0.53	0.49	67	4,255	0.55	0.51
96 - 99	65	782	0.71	0.70	82	1,556	0.84	0.82	88	3,101	0.36	0.35	47	3,252	0.43	0.42
100 - 100	348	4,197	0.65	0.65	202	3,809	0.60	0.60	89	2,993	0.48	0.48	36	2,398	0.43	0.43
Credits	1,670	17,993	0.58	0.51	1,404	23,423	0.57	0.50	1,154	33,689	0.59	0.50	646	36,723	0.51	0.42
101 - 105	77	986	0.91	0.94	93	1,835	0.65	0.67	76	2,631	0.75	0.77	37	2,550	0.39	0.40
106 - 110	65	856	0.38	0.41	60	1,235	2.43	2.62	57	2,230	1.06	1.15	36	2,760	2.50	2.69
111 - 115	31	425	0.47	0.53	42	956	0.52	0.59	58	2,170	1.86	2.09	24	1,775	0.33	0.37
116 - 120	28	401	1.73	2.03	40	883	1.31	1.54	28	1,160	0.51	0.60	20	1,741	0.62	0.73
121 - 130	78	1,217	0.57	0.71	88	2,144	0.31	0.39	67	2,909	0.55	0.69	27	2,199	0.69	0.86
131 - 140	62	1,016	0.13	0.17	53	1,362	1.35	1.81	34	1,683	1.29	1.73	15	1,381	0.26	0.34
141 & Up	82	1,623	1.41	2.28	53	1,612	1.82	2.89	65	3,568	1.27	1.98	17	1,692	0.23	0.37
Charges	423	6,523	0.80	1.01	429	10,026	1.13	1.37	385	16,351	1.06	1.29	176	14,099	0.84	0.99
Totals	2,093	24,516	0.64	0.61	1,833	33,450	0.74	0.70	1,539	50,040	0.74	0.69	822	50,821	0.60	0.54

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	6		
61 - 80	179	19,985	0.37	0.27	110	60,112	0.40	0.29	1,998	115,026	0.42	0.30
81 - 85	57	6,759	0.75	0.62	20	7,300	0.30	0.25	3,254	49,094	0.56	0.46
86 - 90	48	6,719	0.32	0.28	12	4,253	0.43	0.38	4,548	42,954	0.73	0.63
91 - 95	32	4,595	0.48	0.45	16	5,853	0.56	0.52	782	22,099	0.58	0.54
96 - 99	28	4,333	0.68	0.67	5	2,655	0.26	0.25	539	16,710	0.54	0.52
100 - 100	17	2,717	0.26	0.25	5	1,928	0.03	0.03	18,501	50,444	0.67	0.67
Credits	361	45,108	0.46	0.37	168	82,103	0.39	0.30	29,623	296,334	0.55	0.45
101 - 105	30	4,424	0.64	0.66	4	1,584	0.35	0.36	519	14,957	0.61	0.62
106 - 110	20	3,070	0.34	0.37					515	11,581	1.28	1.38
111 - 115	6	1,010	0.10	0.12	2	750	0.79	0.91	262	7,593	0.82	0.93
116 - 120	7	1,140	0.51	0.61	2	1,274	0.27	0.32	201	7,015	0.70	0.83
121 - 130	11	2,077	0.92	1.14	3	1,452	3.59	4.41	490	13,273	0.97	1.21
131 - 140	7	1,301	0.18	0.24	1	371	0.64	0.86	390	8,530	0.77	1.03
141 & Up	2	375	0.67	1.04	2	1,221	1.27	1.81	507	12,263	1.07	1.70
Charges	83	13,397	0.52	0.59	14	6,652	1.28	1.53	2,884	75,212	0.90	1.08
Totals	444	58,505	0.47	0.41	182	88,754	0.46	0.36	32,507	371,546	0.62	0.55

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	114	65	5.13	3.93	46	129	0.68	0.52	29	131	0.03	0.02	35	241	0.03	0.02
81 - 85	334	276	1.18	0.99	355	1,173	0.91	0.77	736	4,028	0.49	0.42	1,036	7,677	0.71	0.60
86 - 90	1,217	1,340	0.64	0.56	4,081	13,914	1.02	0.89	3,262	17,153	0.55	0.47	1,306	9,783	0.49	0.43
91 - 95	143	153	0.71	0.65	366	1,321	0.38	0.35	389	2,198	0.61	0.56	290	2,317	0.78	0.72
96 - 99	92	98	1.02	0.99	184	703	0.26	0.26	186	1,108	0.84	0.82	145	1,227	0.89	0.87
100 - 100	159,967	90,071	0.65	0.65	11,653	38,888	0.58	0.58	2,031	12,217	0.58	0.58	793	6,827	0.62	0.62
Credits	161,867	92,002	0.66	0.65	16,685	56,127	0.69	0.66	6,634	36,838	0.56	0.51	3,605	28,073	0.62	0.56
101 - 105	79	102	4.02	4.13	151	620	2.52	2.59	144	909	0.37	0.38	115	1,030	0.96	0.99
106 - 110	103	112	1.71	1.84	195	816	1.04	1.12	225	1,496	0.79	0.85	157	1,466	0.77	0.83
111 - 115	37	37	0.70	0.79	89	388	0.99	1.12	107	752	0.26	0.29	70	684	0.67	0.76
116 - 120	37	45	0.03	0.04	60	282	1.96	2.31	76	561	1.00	1.19	49	507	0.64	0.75
121 - 130	103	142	2.41	3.01	149	717	2.12	2.65	174	1,349	0.39	0.49	137	1,501	0.49	0.61
131 - 140	68	98	0.01	0.01	144	771	0.33	0.45	151	1,264	0.59	0.80	117	1,367	0.51	0.69
141 & Up	116	231	0.70	1.16	303	2,055	0.63	1.07	298	3,121	0.78	1.33	220	3,164	0.55	0.91
Charges	543	768	1.48	1.89	1,091	5,649	1.14	1.49	1,175	9,451	0.63	0.82	865	9,718	0.63	0.81
Totals	162,410	92,770	0.66	0.66	17,776	61,776	0.73	0.72	7,809	46,289	0.58	0.56	4,470	37,791	0.62	0.61

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	9											1	51	0.08	0.05
61 - 80	63	609	0.02	0.02	264	4,320	0.64	0.50	713	19,510	0.56	0.43	481	24,959	0.54	0.40
81 - 85	1,545	15,894	0.48	0.40	1,363	21,286	0.60	0.50	682	18,955	0.70	0.58	194	11,122	0.72	0.60
86 - 90	1,151	12,195	0.87	0.76	742	12,367	0.89	0.77	410	12,127	0.74	0.65	180	11,185	0.63	0.56
91 - 95	329	3,717	0.94	0.87	322	5,724	0.93	0.87	277	8,823	0.55	0.51	196	12,818	0.57	0.53
96 - 99	204	2,411	0.62	0.60	196	3,663	0.55	0.54	210	7,298	0.82	0.80	133	9,124	0.99	0.96
100 - 100	694	8,356	0.85	0.85	417	7,817	0.72	0.71	302	10,303	1.21	1.20	117	7,961	0.75	0.74
Credits	3,987	43,191	0.70	0.62	3,304	55,177	0.72	0.63	2,594	77,015	0.73	0.63	1,302	77,220	0.66	0.56
101 - 105	197	2,506	0.70	0.72	251	4,936	0.70	0.72	269	9,837	0.69	0.71	175	12,561	0.66	0.68
106 - 110	162	2,111	0.59	0.63	190	3,998	0.80	0.87	194	7,314	0.61	0.66	123	9,150	0.71	0.77
111 - 115	110	1,549	0.38	0.43	168	3,730	0.55	0.62	166	6,526	0.86	0.97	120	9,498	0.74	0.83
116 - 120	86	1,254	0.56	0.66	142	3,305	0.45	0.53	161	6,571	0.76	0.89	67	5,741	0.60	0.71
121 - 130	185	2,886	0.95	1.19	238	5,770	0.78	0.97	249	10,944	0.70	0.88	163	14,390	0.75	0.94
131 - 140	172	2,888	0.79	1.07	159	4,090	0.55	0.75	158	7,455	0.80	1.09	133	12,266	0.88	1.18
141 & Up	282	5,689	0.55	0.89	291	9,260	0.57	0.94	327	18,740	0.84	1.37	198	22,415	0.89	1.46
Charges	1,194	18,882	0.66	0.84	1,439	35,089	0.63	0.80	1,524	67,386	0.76	0.96	979	86,021	0.78	0.98
Totals	5,181	62,073	0.69	0.67	4,743	90,266	0.68	0.68	4,118	144,401	0.75	0.75	2,281	163,241	0.72	0.74

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	86			2	1,088	0.01	0.00	6	1,238	0.01	0.01
61 - 80	303	33,697	0.49	0.36	130	74,793	0.50	0.37	2,178	158,454	0.52	0.38
81 - 85	124	15,927	0.56	0.47	50	30,160	0.65	0.53	6,419	126,500	0.62	0.52
86 - 90	115	15,773	0.74	0.65	69	59,462	0.67	0.59	12,533	165,297	0.72	0.63
91 - 95	106	15,609	0.89	0.82	64	38,569	0.75	0.70	2,482	91,249	0.74	0.69
96 - 99	103	15,098	0.69	0.67	50	45,414	0.71	0.70	1,503	86,144	0.74	0.72
100 - 100	51	7,876	0.76	0.75	25	55,533	0.74	0.70	176,050	245,848	0.69	0.68
Credits	803	104,066	0.65	0.54	390	305,019	0.65	0.56	201,171	874,729	0.66	0.59
101 - 105	102	16,158	0.78	0.80	75	64,740	0.87	0.90	1,558	113,399	0.81	0.84
106 - 110	84	13,618	0.68	0.74	61	61,045	0.81	0.87	1,494	101,125	0.77	0.83
111 - 115	75	12,927	0.75	0.85	57	80,857	0.70	0.79	999	116,946	0.71	0.80
116 - 120	76	14,288	0.67	0.79	29	24,976	0.87	1.03	783	57,529	0.75	0.89
121 - 130	113	21,458	0.83	1.03	65	50,531	0.86	1.07	1,576	109,688	0.82	1.03
131 - 140	59	12,865	0.77	1.04	33	40,608	0.82	1.09	1,194	83,672	0.79	1.06
141 & Up	134	32,792	0.70	1.14	71	61,220	0.93	1.57	2,240	158,688	0.82	1.35
Charges	643	124,106	0.74	0.93	391	383,978	0.83	1.00	9,844	741,047	0.79	0.97
Totals	1,446	228,172	0.70	0.71	781	688,997	0.75	0.77	211,015	1,615,776	0.72	0.73

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	2										
61 - 80	107	52	1.39	1.04	36	99	1.22	0.93	31	147	0.84	0.63	36	244	0.65	0.50
81 - 85	311	254	0.48	0.40	370	1,204	0.52	0.44	767	4,203	0.79	0.67	1,115	8,205	0.66	0.56
86 - 90	1,278	1,440	0.91	0.79	4,052	13,772	0.65	0.57	3,158	16,563	0.62	0.54	1,225	9,169	0.47	0.41
91 - 95	163	190	4.00	3.71	430	1,561	0.60	0.55	394	2,264	0.65	0.60	281	2,254	0.70	0.65
96 - 99	72	77	2.59	2.52	176	666	0.41	0.40	186	1,120	0.97	0.95	134	1,136	0.50	0.49
100 - 100	164,453	87,613	0.63	0.63	11,220	37,431	0.63	0.63	1,919	11,531	0.49	0.49	778	6,735	0.59	0.59
Credits	166,384	89,627	0.64	0.64	16,285	54,736	0.63	0.60	6,455	35,828	0.61	0.56	3,569	27,743	0.58	0.52
101 - 105	83	92	0.26	0.27	133	534	1.43	1.47	147	947	0.74	0.76	138	1,231	0.65	0.67
106 - 110	79	100	1.26	1.36	207	876	1.37	1.48	183	1,223	0.47	0.51	140	1,307	0.34	0.37
111 - 115	52	51	0.35	0.40	102	462	0.36	0.41	93	650	0.71	0.80	70	681	0.56	0.63
116 - 120	46	44	0.54	0.64	72	334	0.41	0.49	73	544	1.74	2.05	53	545	0.31	0.37
121 - 130	93	116	1.54	1.94	176	840	0.62	0.78	170	1,316	1.04	1.31	128	1,395	0.60	0.75
131 - 140	64	100	0.18	0.24	136	717	0.34	0.45	142	1,176	0.94	1.27	113	1,313	0.88	1.19
141 & Up	146	265	0.86	1.47	295	1,987	1.04	1.77	322	3,365	0.98	1.66	239	3,429	0.81	1.35
Charges	563	767	0.80	1.05	1,121	5,751	0.89	1.16	1,130	9,221	0.92	1.21	881	9,902	0.66	0.86
Totals	166,947	90,394	0.64	0.64	17,406	60,487	0.65	0.64	7,585	45,049	0.67	0.65	4,450	37,644	0.60	0.59

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	7														
61 - 80	55	542	0.51	0.40	271	4,417	0.77	0.61	718	19,743	0.54	0.42	500	25,733	0.70	0.52
81 - 85	1,571	16,211	0.54	0.45	1,367	21,579	0.48	0.40	660	18,377	0.69	0.57	228	13,373	0.64	0.53
86 - 90	1,075	11,350	0.65	0.57	712	11,657	0.52	0.45	407	11,989	0.74	0.65	206	13,293	0.84	0.74
91 - 95	339	3,871	0.78	0.72	307	5,430	1.82	1.68	267	8,890	0.71	0.66	181	11,996	0.69	0.64
96 - 99	176	2,136	0.94	0.92	221	4,101	0.87	0.85	234	8,199	0.69	0.67	158	10,777	0.90	0.88
100 - 100	686	8,275	0.93	0.93	473	8,969	1.17	1.16	311	10,596	0.54	0.53	132	8,896	0.71	0.70
Credits	3,903	42,393	0.69	0.61	3,351	56,152	0.78	0.68	2,597	77,793	0.64	0.55	1,405	84,068	0.74	0.63
101 - 105	196	2,510	0.91	0.94	247	4,942	0.60	0.61	285	10,299	1.56	1.60	169	11,897	0.60	0.61
106 - 110	163	2,159	1.26	1.36	206	4,274	0.68	0.73	219	8,389	0.54	0.58	116	8,893	0.85	0.92
111 - 115	90	1,272	0.30	0.34	151	3,422	0.55	0.63	201	7,920	1.21	1.37	124	9,712	0.49	0.56
116 - 120	90	1,310	4.15	4.89	135	3,127	0.51	0.59	123	5,135	0.71	0.84	87	7,083	0.91	1.08
121 - 130	190	2,994	0.72	0.91	258	6,395	1.03	1.30	249	11,145	0.68	0.85	133	11,396	0.77	0.96
131 - 140	176	2,924	1.14	1.54	161	4,167	0.73	0.99	163	7,850	0.84	1.13	114	10,668	0.77	1.05
141 & Up	264	5,374	0.76	1.26	278	8,971	0.60	0.98	306	17,339	0.97	1.58	197	22,680	0.80	1.30
Charges	1,169	18,542	1.10	1.41	1,436	35,297	0.69	0.87	1,546	68,077	0.95	1.19	940	82,329	0.74	0.93
Totals	5,072	60,935	0.81	0.80	4,787	91,450	0.74	0.74	4,143	145,870	0.79	0.79	2,345	166,397	0.74	0.75

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	987	0.05	0.03	4	996	0.05	0.03
61 - 80	299	33,444	0.62	0.45	130	74,824	0.48	0.35	2,183	159,245	0.56	0.42
81 - 85	119	15,450	0.51	0.42	71	43,156	0.66	0.54	6,579	142,012	0.61	0.50
86 - 90	150	19,783	0.60	0.53	82	65,656	0.64	0.57	12,345	174,671	0.64	0.57
91 - 95	117	16,702	0.75	0.70	67	47,186	0.66	0.61	2,546	100,345	0.76	0.70
96 - 99	88	13,411	0.67	0.66	46	28,294	0.75	0.74	1,491	69,918	0.76	0.75
100 - 100	65	9,370	1.14	1.13	26	35,651	0.91	0.85	180,063	225,067	0.72	0.71
Credits	838	108,161	0.67	0.57	424	295,754	0.65	0.55	205,211	872,254	0.66	0.58
101 - 105	97	15,041	0.76	0.78	77	90,743	0.76	0.78	1,572	138,236	0.80	0.83
106 - 110	84	14,788	0.86	0.93	51	58,738	0.94	1.01	1,448	100,745	0.88	0.94
111 - 115	69	11,580	0.71	0.80	59	88,296	0.81	0.92	1,011	124,047	0.79	0.89
116 - 120	62	11,637	0.79	0.94	37	30,133	0.89	1.04	778	59,891	0.91	1.07
121 - 130	116	21,750	0.87	1.09	51	35,593	0.73	0.91	1,564	92,940	0.78	0.98
131 - 140	60	12,591	0.69	0.94	32	31,073	0.83	1.10	1,161	72,579	0.80	1.08
141 & Up	119	30,502	0.94	1.50	65	56,190	1.02	1.76	2,231	150,102	0.92	1.54
Charges	607	117,889	0.83	1.04	372	390,765	0.85	1.00	9,765	738,540	0.84	1.02
Totals	1,445	226,050	0.75	0.77	796	686,519	0.76	0.77	214,976	1,610,794	0.74	0.75

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	112	59	5.20	3.94	32	89	0.07	0.05	25	120	0.01	0.01	24	158	0.06	0.04
81 - 85	290	222	1.93	1.62	271	869	0.52	0.44	485	2,640	0.49	0.41	829	6,178	1.39	1.18
86 - 90	1,354	1,494	1.04	0.90	4,211	14,421	0.60	0.52	3,698	19,556	0.52	0.45	1,642	12,237	0.51	0.45
91 - 95	156	154	1.09	1.01	419	1,514	0.97	0.90	417	2,369	0.68	0.63	254	2,034	0.51	0.48
96 - 99	76	76	0.40	0.39	163	628	0.92	0.90	185	1,113	0.42	0.41	136	1,155	2.83	2.77
100 - 100	154,117	86,040	0.61	0.61	11,621	38,896	0.79	0.79	2,134	12,819	0.49	0.49	838	7,227	0.78	0.78
Credits	156,105	88,045	0.63	0.63	16,717	56,417	0.74	0.71	6,944	38,616	0.51	0.46	3,723	28,989	0.86	0.77
101 - 105	72	76	0.37	0.38	158	635	0.63	0.65	133	843	1.05	1.08	113	1,022	1.70	1.75
106 - 110	87	92	0.94	1.01	162	697	0.74	0.80	213	1,412	0.59	0.64	155	1,443	0.37	0.40
111 - 115	45	41	21.82	24.53	102	451	0.77	0.86	90	636	0.57	0.64	80	780	0.64	0.72
116 - 120	43	53	0.08	0.09	65	295	0.89	1.05	82	591	0.58	0.68	49	496	0.38	0.45
121 - 130	105	159	1.26	1.59	192	951	1.71	2.14	137	1,043	0.79	0.98	111	1,203	1.65	2.06
131 - 140	71	103	7.16	9.72	115	597	0.55	0.74	135	1,138	0.55	0.74	105	1,232	0.84	1.13
141 & Up	133	243	0.51	0.88	254	1,723	0.81	1.39	274	2,850	1.08	1.82	221	3,174	1.02	1.69
Charges	556	767	2.72	3.56	1,048	5,348	0.91	1.18	1,064	8,513	0.82	1.06	834	9,350	0.99	1.27
Totals	156,661	88,812	0.65	0.64	17,765	61,764	0.76	0.74	8,008	47,130	0.56	0.54	4,557	38,338	0.89	0.86

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	55	542	2.42	1.86	227	3,759	0.37	0.29	699	19,902	0.48	0.37	538	27,940	0.64	0.48
81 - 85	1,471	15,253	0.86	0.72	1,546	24,556	0.65	0.54	781	21,519	0.59	0.49	237	13,452	0.60	0.50
86 - 90	1,361	14,303	0.77	0.67	902	14,745	0.54	0.47	503	14,758	0.69	0.60	242	15,057	0.77	0.68
91 - 95	330	3,716	1.12	1.04	364	6,463	0.59	0.55	276	9,006	0.66	0.62	196	12,970	0.98	0.91
96 - 99	181	2,162	0.79	0.77	226	4,271	0.67	0.65	256	8,853	0.95	0.93	154	10,478	0.95	0.93
100 - 100	728	8,815	0.64	0.64	553	10,601	0.74	0.74	367	12,632	0.77	0.77	169	11,320	0.63	0.62
Credits	4,126	44,791	0.83	0.74	3,818	64,396	0.62	0.54	2,882	86,670	0.65	0.57	1,536	91,217	0.74	0.63
101 - 105	167	2,126	0.78	0.80	241	4,866	0.92	0.94	330	12,254	0.73	0.75	185	13,516	0.61	0.62
106 - 110	191	2,518	0.76	0.82	174	3,600	0.65	0.70	224	8,531	1.99	2.14	147	10,997	0.97	1.04
111 - 115	97	1,336	0.61	0.68	140	3,146	0.94	1.06	166	6,501	0.68	0.76	117	9,211	0.74	0.83
116 - 120	80	1,161	0.60	0.70	117	2,766	1.02	1.20	150	6,225	0.81	0.95	99	8,373	0.90	1.06
121 - 130	172	2,663	0.72	0.91	236	5,758	0.43	0.53	242	10,719	0.72	0.90	140	12,272	0.91	1.14
131 - 140	167	2,780	0.73	0.98	168	4,366	0.71	0.96	160	7,702	0.56	0.76	82	7,552	0.71	0.95
141 & Up	264	5,354	0.59	0.96	246	7,823	1.23	2.01	274	15,755	0.76	1.24	195	22,329	0.82	1.36
Charges	1,138	17,939	0.68	0.87	1,322	32,324	0.86	1.07	1,546	67,687	0.88	1.08	965	84,250	0.81	1.01
Totals	5,264	62,730	0.78	0.76	5,140	96,720	0.70	0.68	4,428	154,357	0.75	0.75	2,501	175,467	0.77	0.78

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60												
61 - 80	327	35,937	0.63	0.46	158	92,888	0.46	0.34	2,197	181,394	0.53	0.39
81 - 85	145	17,407	0.70	0.59	83	51,162	0.69	0.57	6,138	153,260	0.71	0.59
86 - 90	162	21,515	0.60	0.53	98	75,377	0.66	0.58	14,173	203,463	0.64	0.56
91 - 95	144	20,240	0.66	0.62	86	52,770	0.64	0.59	2,642	111,236	0.70	0.65
96 - 99	114	17,358	0.85	0.83	54	46,491	0.54	0.53	1,545	92,585	0.72	0.71
100 - 100	84	11,348	0.78	0.77	36	42,378	0.89	0.84	170,647	242,075	0.71	0.70
Credits	976	123,807	0.68	0.58	517	361,983	0.62	0.53	197,344	984,929	0.66	0.58
101 - 105	113	17,631	0.97	0.99	68	85,548	0.67	0.69	1,580	138,518	0.73	0.75
106 - 110	98	16,159	0.71	0.77	68	89,799	0.84	0.90	1,519	135,247	0.89	0.96
111 - 115	86	15,565	0.60	0.68	50	40,343	0.78	0.88	973	78,011	0.74	0.83
116 - 120	60	11,697	0.95	1.11	53	50,392	0.95	1.11	798	82,048	0.92	1.09
121 - 130	103	20,585	0.62	0.78	57	39,475	0.76	0.94	1,495	94,827	0.74	0.93
131 - 140	61	12,827	0.98	1.32	26	27,282	0.81	1.07	1,090	65,578	0.79	1.06
141 & Up	105	26,841	0.80	1.32	69	65,630	0.79	1.39	2,035	151,722	0.82	1.39
Charges	626	121,305	0.79	0.98	391	398,468	0.79	0.94	9,490	745,951	0.81	0.98
Totals	1,602	245,111	0.74	0.74	908	760,451	0.71	0.71	206,834	1,730,880	0.72	0.72

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1															
61 - 80	113	70	3.37	2.56	46	127	0.02	0.02	33	160	0.03	0.03	38	257	1.40	1.08
81 - 85	422	378	30.22	25.43	509	1,699	0.89	0.75	1,165	6,224	0.59	0.50	1,095	8,043	0.59	0.50
86 - 90	1,244	1,396	1.28	1.11	3,758	12,572	0.98	0.85	2,391	12,476	0.49	0.42	920	6,900	0.70	0.61
91 - 95	139	166	0.36	0.34	399	1,418	0.69	0.64	351	1,980	0.94	0.87	231	1,847	0.51	0.48
96 - 99	99	118	0.34	0.33	204	783	1.11	1.08	167	996	1.19	1.16	127	1,077	0.90	0.88
100 - 100	160,156	80,817	0.64	0.64	9,750	32,425	0.58	0.58	1,590	9,538	0.61	0.61	721	6,200	0.79	0.79
Credits	162,174	82,945	0.79	0.79	14,666	49,024	0.70	0.67	5,697	31,375	0.59	0.54	3,132	24,323	0.69	0.62
101 - 105	82	86	36.33	37.23	148	580	1.14	1.17	145	927	0.37	0.39	117	1,046	0.62	0.64
106 - 110	103	127	2.56	2.76	212	885	5.02	5.41	212	1,408	0.58	0.62	145	1,342	0.65	0.69
111 - 115	49	62	1.37	1.54	76	323	0.49	0.55	93	646	0.36	0.41	58	572	0.53	0.60
116 - 120	38	50	0.33	0.38	78	345	0.60	0.70	63	446	1.18	1.39	72	733	0.72	0.85
121 - 130	83	124	0.10	0.12	123	590	1.57	1.96	136	1,048	1.50	1.89	102	1,113	0.75	0.94
131 - 140	68	99	1.00	1.34	148	784	0.54	0.73	173	1,456	1.35	1.82	116	1,353	0.37	0.49
141 & Up	167	337	0.73	1.26	322	2,142	0.78	1.34	245	2,504	1.14	1.90	200	2,887	0.65	1.08
Charges	590	884	4.43	5.86	1,107	5,649	1.50	1.99	1,067	8,434	0.99	1.26	810	9,045	0.61	0.79
Totals	162,764	83,828	0.83	0.83	15,773	54,673	0.78	0.77	6,764	39,809	0.68	0.65	3,942	33,368	0.67	0.65

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	110	1,077	1.08	0.84	405	6,575	0.56	0.44	720	19,487	0.59	0.45	434	22,300	0.94	0.70
81 - 85	1,480	15,258	0.73	0.61	1,084	16,963	0.57	0.47	525	14,529	0.70	0.58	181	10,398	0.76	0.63
86 - 90	905	9,580	0.78	0.68	590	9,794	0.92	0.81	366	11,149	0.61	0.53	185	11,572	0.74	0.65
91 - 95	288	3,317	0.63	0.59	270	4,853	0.94	0.87	268	8,737	0.89	0.83	170	11,218	0.61	0.57
96 - 99	202	2,438	0.78	0.76	195	3,669	0.66	0.64	229	7,854	0.64	0.62	140	9,554	0.72	0.70
100 - 100	620	7,483	1.20	1.20	465	8,793	0.87	0.87	329	11,304	1.09	1.08	150	9,940	0.94	0.93
Credits	3,605	39,152	0.84	0.74	3,009	50,648	0.73	0.64	2,437	73,060	0.73	0.63	1,260	74,981	0.81	0.69
101 - 105	184	2,328	1.27	1.30	216	4,280	0.73	0.75	264	9,346	0.84	0.87	158	11,635	1.05	1.09
106 - 110	165	2,195	0.67	0.73	184	3,855	0.68	0.73	218	8,098	0.72	0.77	116	8,712	0.79	0.85
111 - 115	97	1,364	0.89	1.00	151	3,355	0.40	0.46	156	6,254	0.87	0.98	110	8,515	0.75	0.85
116 - 120	88	1,318	0.79	0.93	123	2,789	1.25	1.47	134	5,563	0.66	0.78	75	5,962	0.66	0.77
121 - 130	178	2,735	0.58	0.73	212	5,184	0.62	0.77	233	10,347	0.86	1.08	134	11,655	0.74	0.92
131 - 140	151	2,505	1.16	1.57	161	4,195	0.56	0.75	120	5,665	0.83	1.11	77	7,255	1.01	1.37
141 & Up	217	4,388	1.11	1.83	213	6,844	0.90	1.49	247	14,786	0.66	1.09	153	18,506	1.06	1.77
Charges	1,080	16,833	0.95	1.20	1,260	30,502	0.73	0.91	1,372	60,058	0.77	0.96	823	72,241	0.90	1.13
Totals	4,685	55,985	0.87	0.85	4,269	81,150	0.73	0.72	3,809	133,119	0.75	0.75	2,083	147,222	0.85	0.86

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					5	2,907	0.07	0.04	6	2,907	0.07	0.04
61 - 80	270	29,642	0.52	0.37	120	60,558	0.59	0.43	2,289	140,253	0.64	0.47
81 - 85	132	16,253	0.56	0.47	59	47,062	0.68	0.56	6,652	136,806	0.74	0.62
86 - 90	96	12,246	0.95	0.84	74	71,884	0.82	0.72	10,529	159,570	0.80	0.70
91 - 95	97	13,948	0.79	0.73	57	43,093	0.75	0.69	2,270	90,576	0.75	0.70
96 - 99	97	14,719	1.02	1.00	55	40,673	0.85	0.84	1,515	81,882	0.84	0.82
100 - 100	54	8,330	0.86	0.86	28	15,502	0.94	0.94	173,863	190,332	0.74	0.74
Credits	746	95,138	0.73	0.61	398	281,679	0.74	0.63	197,124	802,326	0.74	0.65
101 - 105	79	12,639	0.74	0.76	53	75,102	0.77	0.80	1,446	117,968	0.83	0.86
106 - 110	91	15,304	0.86	0.93	50	28,117	0.80	0.86	1,496	70,041	0.84	0.91
111 - 115	81	14,460	0.89	1.01	33	35,658	0.81	0.91	904	71,208	0.80	0.90
116 - 120	46	7,952	0.73	0.86	31	43,720	0.93	1.09	748	68,879	0.87	1.02
121 - 130	89	16,994	0.75	0.94	34	35,818	0.93	1.15	1,324	85,607	0.84	1.05
131 - 140	51	10,413	0.92	1.24	23	16,696	0.92	1.25	1,088	50,420	0.90	1.21
141 & Up	96	25,699	1.48	2.45	51	48,039	0.99	1.77	1,911	126,131	1.05	1.80
Charges	533	103,460	0.98	1.23	275	283,149	0.87	1.04	8,917	590,255	0.89	1.09
Totals	1,279	198,599	0.86	0.87	673	564,828	0.80	0.80	206,041	1,392,581	0.80	0.80

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	122	61	0.08	0.06	30	81	0.17	0.13	26	125	0.55	0.42	36	243	0.06	0.05
81 - 85	422	381	1.19	1.00	636	2,091	1.17	0.99	962	5,160	0.57	0.48	949	6,928	0.61	0.51
86 - 90	1,319	1,537	1.68	1.46	3,553	11,827	0.60	0.52	1,992	10,425	0.57	0.49	828	6,207	0.48	0.42
91 - 95	192	222	0.45	0.41	420	1,520	0.41	0.38	324	1,860	1.20	1.11	223	1,782	1.61	1.49
96 - 99	95	116	0.92	0.89	192	730	0.76	0.74	184	1,099	0.46	0.45	122	1,036	0.75	0.73
100 - 100	162,482	76,777	0.67	0.67	8,750	29,089	0.62	0.62	1,459	8,824	0.63	0.63	649	5,582	0.48	0.48
Credits	164,632	79,094	0.70	0.69	13,581	45,338	0.63	0.60	4,947	27,492	0.63	0.57	2,807	21,778	0.62	0.56
101 - 105	105	119	0.31	0.32	154	589	0.40	0.41	148	947	0.49	0.50	121	1,096	0.68	0.70
106 - 110	102	137	1.40	1.50	236	977	1.39	1.50	217	1,427	0.96	1.03	123	1,142	0.32	0.35
111 - 115	49	61	2.45	2.76	96	404	1.04	1.17	75	509	0.63	0.71	57	563	0.20	0.22
116 - 120	46	52	0.14	0.16	73	321	0.10	0.12	77	566	0.74	0.87	52	533	0.35	0.41
121 - 130	112	156	0.95	1.19	183	849	0.49	0.62	145	1,139	0.99	1.24	111	1,193	0.40	0.50
131 - 140	95	148	2.82	3.81	158	821	0.92	1.25	133	1,113	0.48	0.64	117	1,371	0.68	0.91
141 & Up	195	441	0.21	0.37	346	2,273	1.67	2.85	292	2,977	0.84	1.38	182	2,629	0.64	1.06
Charges	704	1,115	0.94	1.27	1,246	6,235	1.13	1.49	1,087	8,677	0.77	1.00	763	8,527	0.53	0.68
Totals	165,336	80,209	0.70	0.70	14,827	51,573	0.69	0.68	6,034	36,170	0.66	0.65	3,570	30,305	0.60	0.58

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	92	930	0.48	0.37	347	5,485	0.58	0.46	552	14,945	0.47	0.36	409	20,849	0.54	0.40
81 - 85	1,261	12,878	0.51	0.43	1,031	16,202	0.76	0.63	469	13,010	0.49	0.41	174	10,112	0.66	0.55
86 - 90	841	8,858	0.72	0.63	500	8,201	0.63	0.55	314	9,579	0.97	0.85	160	9,873	0.61	0.54
91 - 95	254	2,904	0.50	0.46	218	3,953	1.11	1.03	231	7,582	0.80	0.74	140	9,221	0.64	0.59
96 - 99	168	2,009	0.96	0.94	180	3,426	0.61	0.60	211	7,190	0.75	0.73	111	7,253	0.60	0.58
100 - 100	618	7,500	0.55	0.54	413	7,885	0.75	0.75	319	10,543	1.25	1.24	137	9,155	1.24	1.24
Credits	3,234	35,078	0.60	0.53	2,689	45,151	0.73	0.64	2,096	62,850	0.75	0.65	1,131	66,463	0.69	0.58
101 - 105	204	2,584	0.84	0.86	207	4,194	0.66	0.68	244	8,824	1.27	1.31	138	9,688	0.70	0.71
106 - 110	170	2,241	0.45	0.49	152	3,151	0.92	0.99	165	6,099	1.03	1.11	87	6,261	1.07	1.15
111 - 115	104	1,467	0.22	0.25	134	3,024	0.82	0.92	154	6,222	0.86	0.98	97	7,702	0.45	0.51
116 - 120	80	1,148	1.12	1.31	143	3,273	0.88	1.03	135	5,554	0.95	1.12	103	8,820	0.82	0.97
121 - 130	170	2,622	0.55	0.69	220	5,333	0.95	1.19	215	9,541	0.55	0.69	144	12,562	0.74	0.93
131 - 140	158	2,615	0.74	1.00	144	3,749	1.08	1.46	143	6,821	0.64	0.86	95	8,982	0.65	0.88
141 & Up	233	4,611	1.24	2.02	264	8,305	0.69	1.14	260	14,817	0.68	1.10	156	18,298	0.73	1.21
Charges	1,119	17,288	0.80	1.01	1,264	31,028	0.83	1.05	1,316	57,878	0.83	1.03	820	72,313	0.73	0.92
Totals	4,353	52,366	0.66	0.65	3,953	76,180	0.77	0.77	3,412	120,728	0.79	0.80	1,951	138,776	0.71	0.73

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	92	0.02	0.01	3	1,834			4	1,926	0.00	0.00
61 - 80	215	23,242	0.45	0.33	94	50,567	0.55	0.40	1,923	116,527	0.52	0.38
81 - 85	110	13,663	0.54	0.45	41	26,607	0.72	0.61	6,055	107,031	0.64	0.54
86 - 90	101	13,587	0.77	0.67	43	36,083	0.58	0.51	9,651	116,177	0.66	0.58
91 - 95	87	12,124	0.58	0.54	64	64,764	0.98	0.91	2,153	105,932	0.89	0.82
96 - 99	82	12,198	0.70	0.68	42	33,142	0.46	0.45	1,387	68,200	0.58	0.56
100 - 100	54	8,284	0.73	0.73	19	8,191	0.62	0.61	174,900	171,829	0.72	0.72
Credits	650	83,189	0.60	0.51	306	221,189	0.69	0.59	196,073	687,622	0.67	0.59
101 - 105	86	13,434	0.68	0.70	50	33,709	0.66	0.68	1,457	75,185	0.74	0.76
106 - 110	68	11,150	0.64	0.69	37	43,062	0.66	0.71	1,357	75,646	0.74	0.79
111 - 115	66	10,994	0.63	0.71	42	33,263	0.57	0.65	874	64,209	0.60	0.68
116 - 120	49	8,991	0.67	0.78	27	42,285	0.62	0.72	785	71,544	0.69	0.81
121 - 130	92	16,786	0.66	0.83	44	57,769	0.68	0.85	1,436	107,949	0.68	0.85
131 - 140	60	12,208	0.72	0.97	19	22,908	0.77	1.04	1,122	60,736	0.75	1.01
141 & Up	121	31,502	0.86	1.45	55	46,253	0.77	1.28	2,104	132,107	0.80	1.33
Charges	542	105,065	0.73	0.93	274	279,250	0.67	0.82	9,135	587,375	0.72	0.90
Totals	1,192	188,254	0.67	0.70	580	500,439	0.68	0.70	205,208	1,274,998	0.70	0.71

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	4						
61 - 80	376	230	1.48	1.10	125	342	0.27	0.21	92	428	0.89	0.67	89	601	0.61	0.46
81 - 85	649	523	0.82	0.69	563	1,823	0.86	0.72	1,123	6,107	0.55	0.47	1,574	11,684	0.66	0.56
86 - 90	2,037	2,238	1.08	0.93	5,984	20,324	0.90	0.78	5,013	26,439	0.61	0.52	2,127	15,923	0.49	0.42
91 - 95	255	249	0.87	0.80	538	1,940	0.46	0.42	559	3,176	0.96	0.89	392	3,125	0.97	0.90
96 - 99	159	168	0.88	0.86	264	1,023	0.47	0.46	278	1,669	0.86	0.84	226	1,918	1.20	1.17
100 - 100	175,258	105,730	0.82	0.82	16,216	54,473	0.63	0.63	3,171	19,088	0.64	0.64	1,309	11,253	0.69	0.69
Credits	178,734	109,138	0.83	0.83	23,690	79,924	0.70	0.66	10,237	56,911	0.64	0.58	5,717	44,503	0.65	0.58
101 - 105	140	158	2.62	2.70	207	848	1.93	1.98	219	1,380	0.78	0.80	176	1,576	1.27	1.30
106 - 110	158	165	1.19	1.28	284	1,174	0.81	0.87	358	2,404	0.88	0.95	234	2,187	0.90	0.97
111 - 115	78	78	0.34	0.38	130	568	1.05	1.19	153	1,066	0.67	0.75	108	1,060	0.49	0.56
116 - 120	74	83	0.10	0.12	91	422	1.40	1.65	116	849	1.11	1.31	78	805	0.48	0.57
121 - 130	191	262	1.32	1.65	247	1,196	1.68	2.10	254	1,976	0.73	0.92	196	2,140	0.66	0.82
131 - 140	107	160	1.71	2.31	217	1,155	0.33	0.45	229	1,912	0.43	0.58	186	2,180	0.56	0.75
141 & Up	203	391	1.21	2.01	449	2,998	0.58	0.98	462	4,812	0.79	1.34	329	4,763	0.69	1.14
Charges	951	1,296	1.34	1.72	1,625	8,361	0.94	1.24	1,791	14,399	0.76	0.99	1,307	14,710	0.73	0.95
Totals	179,685	110,434	0.84	0.83	25,315	88,284	0.72	0.71	12,028	71,309	0.66	0.64	7,024	59,213	0.67	0.65

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	9											2	89	0.23	0.14
61 - 80	137	1,301	0.75	0.57	466	7,476	0.64	0.50	1,277	35,270	0.56	0.43	958	50,075	0.55	0.41
81 - 85	2,509	25,829	0.55	0.46	2,368	37,315	0.56	0.46	1,225	34,037	0.68	0.57	378	21,757	0.68	0.57
86 - 90	1,855	19,556	0.78	0.68	1,175	19,472	0.88	0.77	677	20,178	0.69	0.60	335	20,797	0.66	0.58
91 - 95	488	5,515	0.84	0.78	509	9,164	0.76	0.71	452	14,699	0.52	0.48	344	22,676	0.66	0.61
96 - 99	330	3,920	0.65	0.64	329	6,159	0.83	0.81	360	12,561	0.72	0.70	246	17,063	0.91	0.89
100 - 100	1,117	13,430	0.92	0.92	719	13,474	0.58	0.58	492	16,815	0.98	0.97	206	14,022	0.55	0.54
Credits	6,437	69,560	0.72	0.64	5,566	93,061	0.67	0.59	4,483	133,560	0.67	0.58	2,469	146,478	0.64	0.54
101 - 105	306	3,922	0.58	0.60	377	7,424	0.66	0.68	446	16,301	0.62	0.64	281	20,106	0.67	0.69
106 - 110	259	3,360	0.46	0.49	318	6,725	0.71	0.77	330	12,746	0.66	0.71	203	15,178	0.68	0.73
111 - 115	168	2,383	2.13	2.41	238	5,317	0.67	0.76	250	9,936	0.75	0.85	181	14,371	0.69	0.78
116 - 120	135	1,991	0.90	1.06	213	4,965	0.60	0.71	236	9,571	0.78	0.91	118	9,832	0.68	0.80
121 - 130	294	4,593	0.97	1.21	387	9,434	0.63	0.78	408	17,915	0.69	0.87	228	20,006	0.67	0.84
131 - 140	275	4,629	0.87	1.17	257	6,647	0.63	0.86	259	12,114	0.77	1.04	179	16,711	0.86	1.15
141 & Up	456	9,243	0.62	1.02	452	14,136	0.70	1.13	467	26,768	0.81	1.31	302	33,991	0.89	1.46
Charges	1,893	30,120	0.83	1.06	2,242	54,648	0.66	0.83	2,396	105,351	0.73	0.91	1,492	130,195	0.76	0.95
Totals	8,330	99,680	0.75	0.73	7,808	147,708	0.67	0.66	6,879	238,911	0.70	0.70	3,961	276,673	0.70	0.70

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	86			7	8,680	0.33	0.19	12	8,867	0.32	0.19
61 - 80	656	73,679	0.50	0.36	383	201,715	0.47	0.34	4,559	371,115	0.50	0.37
81 - 85	264	33,485	0.80	0.66	109	77,420	0.71	0.59	10,762	249,980	0.67	0.56
86 - 90	229	31,113	0.68	0.59	123	99,610	0.64	0.56	19,555	275,650	0.69	0.60
91 - 95	200	29,148	0.79	0.73	121	73,527	0.73	0.67	3,858	163,219	0.72	0.67
96 - 99	164	23,958	0.70	0.69	77	74,662	0.76	0.74	2,433	143,101	0.77	0.75
100 - 100	96	14,448	0.77	0.76	55	72,737	0.68	0.65	198,639	335,471	0.73	0.73
Credits	1,610	205,918	0.66	0.55	875	608,351	0.62	0.51	239,818	1,547,403	0.66	0.57
101 - 105	178	28,542	0.69	0.70	117	93,304	0.82	0.85	2,447	173,559	0.76	0.78
106 - 110	145	23,715	0.73	0.79	85	82,594	0.76	0.82	2,374	150,248	0.73	0.79
111 - 115	112	19,387	0.68	0.76	77	95,931	0.75	0.84	1,495	150,096	0.75	0.85
116 - 120	114	21,224	0.72	0.84	52	41,794	0.93	1.10	1,227	91,537	0.82	0.96
121 - 130	160	30,635	0.79	0.99	80	67,537	0.79	0.99	2,445	155,693	0.77	0.96
131 - 140	92	19,847	0.74	1.00	47	50,398	0.78	1.05	1,848	115,754	0.77	1.03
141 & Up	176	42,703	0.73	1.18	98	82,991	0.88	1.45	3,394	222,796	0.81	1.33
Charges	977	186,053	0.73	0.90	556	514,549	0.81	0.97	15,230	1,059,682	0.77	0.95
Totals	2,587	391,971	0.69	0.68	1,431	1,122,900	0.71	0.68	255,048	2,607,085	0.71	0.69

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	2										
61 - 80	432	251	0.31	0.23	124	331	0.45	0.34	90	415	0.36	0.27	77	504	0.35	0.26
81 - 85	667	532	1.03	0.87	614	2,006	0.53	0.45	1,180	6,441	1.88	1.59	1,720	12,661	0.59	0.50
86 - 90	2,111	2,340	1.09	0.94	5,975	20,191	0.61	0.53	4,921	25,908	0.72	0.63	2,054	15,349	0.53	0.46
91 - 95	294	313	3.33	3.09	603	2,187	0.51	0.47	565	3,255	0.71	0.66	416	3,325	0.78	0.73
96 - 99	145	139	1.55	1.51	252	963	0.35	0.34	278	1,684	1.02	1.00	200	1,697	0.60	0.58
100 - 100	179,844	103,001	0.68	0.68	15,586	52,397	0.66	0.66	3,045	18,391	0.76	0.76	1,285	11,118	0.50	0.50
Credits	183,493	106,575	0.70	0.70	23,155	78,077	0.63	0.60	10,079	56,094	0.88	0.80	5,752	44,654	0.56	0.50
101 - 105	166	170	3.50	3.59	208	838	1.15	1.18	223	1,432	0.73	0.75	202	1,805	0.63	0.64
106 - 110	156	174	0.72	0.78	303	1,275	1.13	1.22	283	1,894	0.62	0.66	229	2,144	0.54	0.58
111 - 115	104	99	3.32	3.74	140	626	2.14	2.42	131	919	0.52	0.59	93	907	0.44	0.49
116 - 120	73	72	0.33	0.38	100	458	0.83	0.98	96	709	1.58	1.86	90	928	0.54	0.63
121 - 130	155	191	1.93	2.42	281	1,361	0.56	0.70	228	1,775	1.07	1.33	193	2,103	0.92	1.15
131 - 140	106	150	0.25	0.34	202	1,053	0.49	0.66	234	1,946	0.89	1.20	170	1,983	0.73	0.98
141 & Up	256	492	0.79	1.33	436	2,911	1.02	1.73	472	4,941	0.74	1.26	338	4,866	0.72	1.19
Charges	1,016	1,349	1.38	1.81	1,670	8,523	0.98	1.28	1,667	13,616	0.82	1.07	1,315	14,738	0.68	0.88
Totals	184,509	107,924	0.71	0.71	24,825	86,600	0.67	0.65	11,746	69,710	0.86	0.84	7,067	59,391	0.59	0.57

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	7											1	37	1.83	1.10
61 - 80	143	1,363	0.61	0.46	485	7,784	0.61	0.48	1,349	37,576	0.47	0.36	1,032	53,323	0.60	0.44
81 - 85	2,592	26,790	0.68	0.57	2,405	38,062	0.53	0.44	1,167	32,419	0.68	0.56	420	24,453	0.83	0.69
86 - 90	1,774	18,651	0.58	0.51	1,154	18,874	0.54	0.47	671	19,870	0.74	0.65	352	22,355	0.74	0.65
91 - 95	479	5,497	0.90	0.83	480	8,517	1.71	1.59	437	14,381	0.74	0.69	316	20,815	0.88	0.82
96 - 99	290	3,511	1.00	0.97	340	6,380	0.71	0.69	384	13,357	0.61	0.60	267	18,081	1.07	1.04
100 - 100	1,152	13,833	0.83	0.83	755	14,343	0.96	0.95	499	17,153	0.60	0.59	207	14,001	0.54	0.54
Credits	6,431	69,653	0.71	0.63	5,619	93,961	0.72	0.63	4,507	134,756	0.62	0.53	2,595	153,065	0.74	0.63
101 - 105	297	3,789	0.86	0.88	364	7,296	0.97	1.00	452	16,359	1.26	1.30	269	19,048	0.67	0.69
106 - 110	277	3,634	1.18	1.27	314	6,530	0.82	0.89	375	14,379	0.50	0.54	179	13,745	0.68	0.73
111 - 115	132	1,861	0.47	0.54	231	5,190	0.77	0.87	301	11,895	1.05	1.19	177	13,995	0.55	0.62
116 - 120	127	1,828	3.12	3.68	218	5,060	0.56	0.66	218	9,063	0.69	0.81	146	11,976	0.71	0.84
121 - 130	290	4,528	0.80	1.01	419	10,262	0.91	1.15	397	17,836	0.86	1.08	207	17,757	0.77	0.96
131 - 140	268	4,457	0.88	1.18	264	6,856	0.87	1.18	235	11,353	0.81	1.10	155	14,619	0.77	1.05
141 & Up	422	8,511	0.74	1.21	424	13,519	0.69	1.13	462	26,062	0.84	1.36	303	34,297	0.76	1.23
Charges	1,813	28,608	0.98	1.25	2,234	54,714	0.80	1.01	2,440	106,947	0.87	1.08	1,436	125,438	0.71	0.89
Totals	8,244	98,261	0.79	0.77	7,853	148,675	0.75	0.74	6,947	241,703	0.73	0.73	4,031	278,503	0.73	0.72

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					6	4,787	0.06	0.03	9	4,833	0.07	0.04
61 - 80	658	73,523	0.65	0.48	411	229,972	0.50	0.36	4,801	405,041	0.54	0.39
81 - 85	242	30,634	0.60	0.49	140	75,938	0.76	0.63	11,147	249,937	0.71	0.59
86 - 90	255	33,692	0.70	0.61	140	118,602	0.58	0.51	19,407	295,832	0.63	0.55
91 - 95	205	29,232	0.69	0.64	124	83,545	0.66	0.61	3,919	171,067	0.77	0.71
96 - 99	164	25,065	0.70	0.69	74	43,651	0.64	0.63	2,394	114,528	0.74	0.72
100 - 100	118	17,203	1.15	1.14	52	53,473	0.77	0.73	202,543	314,913	0.73	0.72
Credits	1,642	209,348	0.70	0.59	947	609,969	0.60	0.49	244,220	1,556,153	0.66	0.56
101 - 105	189	29,489	0.75	0.77	113	123,274	0.78	0.80	2,483	203,499	0.81	0.83
106 - 110	127	21,937	0.81	0.88	78	82,109	0.89	0.96	2,321	147,822	0.82	0.88
111 - 115	112	19,473	0.70	0.78	81	107,990	0.79	0.89	1,502	162,956	0.78	0.88
116 - 120	102	19,222	0.67	0.79	50	43,438	0.98	1.15	1,220	92,755	0.87	1.02
121 - 130	161	30,317	0.80	1.00	78	59,074	0.71	0.88	2,409	145,205	0.78	0.97
131 - 140	91	19,017	0.70	0.95	39	37,411	0.76	1.02	1,764	98,844	0.77	1.04
141 & Up	162	40,733	0.90	1.44	89	75,990	0.98	1.65	3,364	212,322	0.87	1.43
Charges	944	180,188	0.78	0.96	528	529,285	0.84	0.98	15,063	1,063,405	0.82	0.99
Totals	2,586	389,536	0.74	0.73	1,475	1,139,254	0.71	0.68	259,283	2,619,557	0.72	0.70

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	452	253	1.24	0.92	145	400	0.03	0.02	92	428	2.17	1.62	74	480	0.63	0.47
81 - 85	621	467	1.05	0.88	482	1,539	0.35	0.30	768	4,156	0.66	0.55	1,308	9,756	1.14	0.97
86 - 90	2,277	2,461	1.23	1.07	6,204	21,143	0.65	0.57	5,588	29,626	0.54	0.47	2,716	20,244	0.68	0.59
91 - 95	282	267	0.81	0.75	572	2,062	1.01	0.93	596	3,382	0.82	0.76	375	3,003	0.46	0.43
96 - 99	156	152	1.49	1.45	239	920	1.14	1.11	263	1,578	0.54	0.53	190	1,608	2.09	2.04
100 - 100	168,574	100,526	0.64	0.64	16,128	54,500	0.84	0.84	3,374	20,333	0.64	0.64	1,384	11,911	0.61	0.61
Credits	172,362	104,125	0.66	0.66	23,770	80,564	0.78	0.75	10,681	59,503	0.61	0.56	6,047	47,001	0.79	0.71
101 - 105	161	169	0.23	0.23	221	891	0.61	0.63	201	1,280	1.37	1.40	176	1,584	1.87	1.92
106 - 110	159	175	0.50	0.53	251	1,064	0.54	0.58	310	2,065	0.43	0.47	227	2,123	0.71	0.77
111 - 115	93	97	9.35	10.56	140	610	0.87	0.98	133	933	0.68	0.77	116	1,137	0.49	0.56
116 - 120	75	84	0.08	0.09	96	433	1.49	1.75	117	842	1.04	1.23	81	821	0.54	0.64
121 - 130	174	263	0.76	0.96	273	1,332	1.43	1.78	224	1,724	0.78	0.97	174	1,897	1.54	1.93
131 - 140	129	171	7.93	10.70	163	853	0.63	0.86	207	1,744	0.52	0.70	160	1,883	0.83	1.12
141 & Up	242	448	1.06	1.80	369	2,506	0.99	1.70	406	4,199	0.95	1.60	327	4,680	0.82	1.35
Charges	1,033	1,407	2.18	2.83	1,513	7,688	0.94	1.22	1,598	12,787	0.81	1.05	1,261	14,125	0.98	1.26
Totals	173,395	105,532	0.68	0.68	25,283	88,252	0.80	0.78	12,279	72,290	0.65	0.62	7,308	61,126	0.83	0.81

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	142	1,336	1.47	1.10	416	6,668	0.52	0.40	1,327	37,838	0.51	0.40	1,069	55,562	0.59	0.44
81 - 85	2,406	25,012	0.69	0.58	2,656	42,418	0.58	0.48	1,432	39,464	0.54	0.44	434	24,986	0.59	0.49
86 - 90	2,241	23,500	0.80	0.70	1,456	23,847	0.55	0.48	841	24,833	0.65	0.57	391	24,217	0.72	0.63
91 - 95	505	5,715	1.18	1.09	545	9,713	0.62	0.58	465	15,154	0.69	0.64	365	24,067	0.82	0.76
96 - 99	298	3,587	0.89	0.87	355	6,687	0.67	0.65	406	14,044	0.84	0.82	281	19,129	0.76	0.74
100 - 100	1,257	15,147	0.56	0.56	893	17,080	0.75	0.75	576	19,679	0.66	0.66	281	18,869	0.61	0.60
Credits	6,849	74,296	0.76	0.67	6,321	106,414	0.61	0.53	5,047	151,013	0.61	0.52	2,821	166,830	0.67	0.56
101 - 105	268	3,447	0.75	0.77	386	7,767	0.78	0.81	480	17,766	0.73	0.75	299	21,371	0.62	0.63
106 - 110	277	3,658	0.60	0.65	295	6,085	0.70	0.75	342	13,086	1.50	1.62	234	17,760	0.92	0.99
111 - 115	145	1,999	0.50	0.56	203	4,561	0.85	0.96	287	11,297	0.61	0.69	177	13,596	0.69	0.78
116 - 120	116	1,693	0.46	0.54	184	4,344	0.87	1.03	224	9,132	0.72	0.86	168	14,059	0.73	0.86
121 - 130	279	4,339	0.76	0.96	379	9,248	0.65	0.82	378	16,645	0.74	0.93	224	19,628	0.80	1.00
131 - 140	250	4,174	0.88	1.19	263	6,842	0.66	0.89	246	11,735	0.61	0.83	129	12,091	0.64	0.86
141 & Up	409	8,285	0.45	0.73	410	13,004	1.09	1.79	412	23,562	0.77	1.24	293	33,141	0.78	1.28
Charges	1,744	27,594	0.63	0.80	2,120	51,850	0.82	1.03	2,369	103,224	0.81	1.00	1,524	131,647	0.75	0.93
Totals	8,593	101,890	0.72	0.70	8,441	158,264	0.68	0.66	7,416	254,238	0.69	0.68	4,345	298,477	0.70	0.69

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	917	0.05	0.03	2	917	0.05	0.03
61 - 80	728	80,803	0.67	0.49	462	278,304	0.47	0.34	4,907	462,072	0.53	0.39
81 - 85	290	36,153	0.66	0.55	172	106,628	0.62	0.52	10,569	290,579	0.63	0.52
86 - 90	283	38,038	0.59	0.52	169	118,498	0.65	0.57	22,166	326,407	0.65	0.57
91 - 95	248	35,127	0.61	0.57	150	88,392	0.62	0.57	4,103	186,881	0.67	0.62
96 - 99	186	27,838	0.70	0.68	97	74,406	0.62	0.60	2,471	149,949	0.70	0.68
100 - 100	134	18,704	0.84	0.83	67	66,484	0.75	0.72	192,668	343,233	0.70	0.70
Credits	1,869	236,662	0.66	0.55	1,119	733,629	0.58	0.48	236,886	1,760,038	0.63	0.54
101 - 105	194	30,173	0.85	0.87	99	123,719	0.69	0.71	2,485	208,167	0.73	0.75
106 - 110	161	26,151	0.90	0.97	95	114,494	0.80	0.86	2,351	186,661	0.86	0.93
111 - 115	141	24,923	0.78	0.88	77	61,513	0.76	0.86	1,512	120,667	0.75	0.84
116 - 120	97	18,666	0.74	0.87	69	59,826	0.95	1.12	1,227	109,900	0.86	1.01
121 - 130	147	29,284	0.79	0.98	87	63,978	0.74	0.91	2,339	148,338	0.77	0.96
131 - 140	88	18,539	0.86	1.16	42	40,029	0.81	1.07	1,677	98,062	0.77	1.04
141 & Up	154	38,455	0.81	1.32	89	83,184	0.82	1.40	3,111	211,462	0.81	1.35
Charges	982	186,191	0.82	1.00	558	546,743	0.78	0.93	14,702	1,083,256	0.79	0.96
Totals	2,851	422,853	0.73	0.71	1,677	1,280,372	0.67	0.63	251,588	2,843,294	0.69	0.67

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1															
61 - 80	539	301	1.12	0.83	157	427	1.08	0.81	98	458	0.03	0.02	91	595	1.18	0.89
81 - 85	905	744	15.39	12.92	848	2,805	1.20	1.01	1,781	9,539	0.66	0.56	1,778	13,068	0.73	0.62
86 - 90	2,193	2,414	1.15	0.99	5,820	19,409	0.96	0.84	3,828	20,044	0.59	0.51	1,552	11,621	0.76	0.66
91 - 95	255	263	0.24	0.22	569	2,014	0.77	0.71	527	3,003	0.90	0.83	338	2,719	0.52	0.49
96 - 99	177	191	0.21	0.20	280	1,064	1.81	1.77	239	1,424	0.95	0.93	198	1,675	1.20	1.17
100 - 100	177,130	97,141	0.95	0.95	14,078	47,229	0.57	0.57	2,671	16,064	0.65	0.65	1,204	10,357	0.84	0.84
Credits	181,200	101,053	1.06	1.05	21,752	72,948	0.72	0.69	9,144	50,532	0.64	0.58	5,161	40,036	0.78	0.70
101 - 105	178	173	18.18	18.65	220	854	0.84	0.87	209	1,348	1.12	1.15	192	1,730	0.73	0.75
106 - 110	191	228	2.36	2.55	332	1,391	3.23	3.49	315	2,100	0.42	0.45	229	2,122	0.49	0.52
111 - 115	108	106	0.80	0.90	113	481	0.94	1.06	138	967	0.35	0.39	91	898	0.41	0.46
116 - 120	80	87	0.65	0.76	118	534	0.87	1.02	96	689	1.33	1.57	97	991	0.83	0.98
121 - 130	155	199	0.07	0.08	192	913	1.07	1.34	185	1,427	1.15	1.44	157	1,710	0.84	1.05
131 - 140	116	157	0.63	0.85	221	1,158	0.92	1.24	243	2,041	1.48	1.99	184	2,147	0.39	0.52
141 & Up	270	522	0.81	1.39	482	3,173	0.94	1.61	383	3,906	0.93	1.55	313	4,460	0.60	0.99
Charges	1,098	1,472	2.96	3.85	1,678	8,504	1.31	1.73	1,569	12,477	0.96	1.23	1,263	14,059	0.60	0.77
Totals	182,298	102,526	1.08	1.08	23,430	81,452	0.79	0.77	10,713	63,009	0.71	0.68	6,424	54,095	0.73	0.71

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	22			1	47		
61 - 80	232	2,240	0.89	0.69	756	12,168	0.52	0.41	1,407	38,415	0.60	0.46	919	47,610	0.80	0.59
81 - 85	2,552	26,224	0.67	0.56	1,950	30,645	0.55	0.46	986	27,355	0.63	0.52	349	20,274	0.78	0.65
86 - 90	1,445	15,243	0.76	0.66	932	15,503	0.89	0.78	598	18,418	0.58	0.51	317	20,082	0.62	0.55
91 - 95	436	4,971	0.79	0.73	444	8,016	0.85	0.78	435	14,165	0.78	0.72	286	18,618	0.95	0.88
96 - 99	299	3,611	0.64	0.62	309	5,805	0.84	0.82	358	12,364	0.59	0.58	245	16,588	0.73	0.71
100 - 100	1,043	12,557	0.94	0.94	730	13,729	1.03	1.02	499	17,019	0.87	0.87	219	14,853	0.84	0.83
Credits	6,007	64,846	0.76	0.67	5,121	85,867	0.73	0.64	4,284	127,758	0.66	0.56	2,336	138,073	0.79	0.67
101 - 105	305	3,870	0.94	0.96	361	7,250	0.82	0.84	410	14,776	0.82	0.84	235	17,202	0.93	0.95
106 - 110	275	3,676	0.66	0.71	298	6,246	0.62	0.66	342	12,736	0.79	0.85	186	13,928	0.80	0.87
111 - 115	152	2,136	0.74	0.83	228	5,069	0.35	0.40	231	9,233	0.77	0.87	164	12,866	0.83	0.93
116 - 120	137	2,021	0.70	0.82	192	4,396	1.11	1.30	196	8,198	0.77	0.91	131	10,361	0.68	0.80
121 - 130	274	4,217	0.56	0.71	352	8,487	0.80	1.01	369	16,512	0.90	1.12	202	17,594	0.76	0.95
131 - 140	239	3,931	0.99	1.34	238	6,190	0.69	0.94	190	9,025	0.78	1.05	127	11,832	1.13	1.53
141 & Up	386	7,730	1.64	2.68	346	11,070	0.90	1.47	359	21,201	0.74	1.22	228	27,143	0.96	1.59
Charges	1,768	27,580	1.02	1.29	2,015	48,708	0.77	0.96	2,097	91,680	0.80	0.99	1,273	110,926	0.88	1.10
Totals	7,775	92,426	0.83	0.81	7,136	134,574	0.75	0.73	6,381	219,438	0.72	0.70	3,609	248,999	0.83	0.82

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					6	3,669	0.06	0.04	9	3,739	0.06	0.04
61 - 80	593	66,143	0.54	0.39	351	201,923	0.52	0.37	5,143	370,280	0.57	0.42
81 - 85	240	30,817	0.55	0.46	116	78,183	0.62	0.51	11,505	239,655	0.68	0.57
86 - 90	198	25,809	0.86	0.76	132	102,016	0.73	0.64	17,015	250,559	0.75	0.65
91 - 95	173	24,654	0.63	0.59	104	70,145	0.68	0.63	3,567	148,567	0.73	0.68
96 - 99	172	26,368	0.87	0.85	83	58,814	0.79	0.77	2,360	127,905	0.79	0.77
100 - 100	103	15,444	1.01	1.00	52	27,513	0.69	0.68	197,729	271,907	0.83	0.83
Credits	1,479	189,235	0.68	0.57	844	542,264	0.63	0.52	237,328	1,412,611	0.71	0.60
101 - 105	140	21,858	0.76	0.78	78	103,135	0.75	0.77	2,328	172,195	0.80	0.82
106 - 110	127	21,415	0.81	0.87	78	47,122	0.83	0.90	2,373	110,964	0.82	0.88
111 - 115	110	19,198	0.89	1.01	49	45,443	0.84	0.95	1,384	96,398	0.81	0.91
116 - 120	77	13,564	0.79	0.93	49	57,394	0.83	0.97	1,173	98,233	0.82	0.96
121 - 130	125	23,561	0.71	0.89	57	54,165	0.85	1.06	2,068	128,785	0.81	1.01
131 - 140	79	16,044	0.79	1.07	36	26,383	0.90	1.21	1,673	78,908	0.89	1.20
141 & Up	140	36,547	1.29	2.09	68	63,816	0.90	1.56	2,975	179,567	0.99	1.67
Charges	798	152,187	0.91	1.13	415	397,458	0.83	0.99	13,974	865,050	0.85	1.04
Totals	2,277	341,422	0.78	0.77	1,259	939,721	0.71	0.67	251,302	2,277,661	0.76	0.74

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	480	260	0.20	0.15	127	352	0.42	0.32	109	507	0.43	0.32	99	650	0.10	0.08
81 - 85	858	719	1.10	0.93	953	3,114	1.20	1.01	1,584	8,479	0.53	0.45	1,607	11,771	0.56	0.47
86 - 90	2,237	2,536	1.57	1.36	5,537	18,392	0.91	0.79	3,366	17,689	0.58	0.50	1,416	10,589	0.47	0.41
91 - 95	321	337	1.45	1.34	588	2,126	0.35	0.32	464	2,664	1.27	1.18	359	2,877	1.37	1.27
96 - 99	172	191	0.56	0.55	263	993	0.66	0.64	273	1,635	0.89	0.87	200	1,700	0.62	0.61
100 - 100	180,321	93,817	0.70	0.70	12,939	43,324	0.64	0.64	2,483	15,018	0.72	0.72	1,090	9,345	0.54	0.54
Credits	184,390	97,859	0.73	0.72	20,407	68,301	0.73	0.69	8,279	45,992	0.67	0.60	4,771	36,932	0.59	0.53
101 - 105	183	191	1.98	2.03	220	851	1.04	1.07	231	1,480	0.62	0.64	188	1,705	0.73	0.75
106 - 110	180	228	0.89	0.96	351	1,458	0.98	1.06	328	2,164	0.87	0.93	211	1,954	0.64	0.68
111 - 115	86	101	1.49	1.68	137	576	1.04	1.17	126	875	0.45	0.51	90	892	0.48	0.54
116 - 120	75	86	0.29	0.34	108	474	0.27	0.32	106	777	0.70	0.82	79	807	0.63	0.74
121 - 130	176	226	2.29	2.87	276	1,299	0.39	0.49	225	1,775	0.93	1.17	169	1,828	0.63	0.79
131 - 140	159	249	1.69	2.29	247	1,293	0.90	1.21	217	1,817	0.90	1.21	189	2,209	0.70	0.94
141 & Up	287	610	0.20	0.36	482	3,147	1.33	2.27	435	4,459	1.20	1.97	278	4,017	0.90	1.49
Charges	1,146	1,692	1.08	1.43	1,821	9,097	0.98	1.28	1,668	13,349	0.93	1.19	1,204	13,412	0.73	0.93
Totals	185,536	99,551	0.74	0.73	22,228	77,398	0.76	0.74	9,947	59,341	0.72	0.70	5,975	50,344	0.62	0.61

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6														
61 - 80	203	2,022	0.46	0.35	654	10,363	0.48	0.38	1,186	32,310	0.50	0.38	816	41,633	0.54	0.40
81 - 85	2,214	22,586	0.51	0.43	1,794	28,194	0.66	0.55	854	23,521	0.57	0.47	306	17,713	0.68	0.56
86 - 90	1,352	14,204	0.69	0.60	829	13,672	0.63	0.55	522	15,866	0.98	0.86	296	18,449	0.58	0.51
91 - 95	416	4,737	0.58	0.54	387	6,960	1.18	1.09	381	12,601	0.68	0.63	262	17,072	0.61	0.56
96 - 99	265	3,183	0.83	0.81	309	5,896	0.88	0.86	352	12,148	0.59	0.57	206	13,743	0.62	0.61
100 - 100	1,024	12,381	0.59	0.59	667	12,682	0.69	0.69	454	15,175	1.04	1.04	204	13,774	1.22	1.22
Credits	5,475	59,119	0.59	0.52	4,640	77,767	0.70	0.61	3,749	111,620	0.69	0.59	2,090	122,384	0.66	0.56
101 - 105	319	4,055	0.83	0.85	364	7,308	0.64	0.66	382	13,662	1.07	1.10	217	15,306	0.61	0.63
106 - 110	261	3,426	0.44	0.48	255	5,285	1.19	1.29	273	10,218	1.04	1.12	149	10,936	1.35	1.45
111 - 115	158	2,209	0.38	0.43	225	5,059	0.71	0.80	236	9,385	1.10	1.25	156	12,495	0.44	0.49
116 - 120	129	1,852	1.37	1.62	221	5,007	0.91	1.07	189	7,804	1.08	1.28	151	12,876	0.74	0.88
121 - 130	280	4,339	0.60	0.75	373	9,016	0.75	0.94	345	15,230	0.57	0.71	211	18,288	0.72	0.91
131 - 140	257	4,248	0.60	0.81	228	5,909	1.07	1.44	219	10,442	0.73	0.99	137	12,870	0.64	0.86
141 & Up	372	7,402	1.28	2.09	379	11,803	0.89	1.46	404	22,895	0.80	1.29	243	28,315	0.68	1.12
Charges	1,776	27,532	0.83	1.05	2,045	49,386	0.87	1.08	2,048	89,637	0.88	1.10	1,264	111,086	0.72	0.90
Totals	7,251	86,651	0.67	0.65	6,685	127,153	0.76	0.75	5,797	201,257	0.77	0.77	3,354	233,470	0.69	0.69

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	237	0.01	0.00	3	1,834			7	2,078	0.00	0.00
61 - 80	460	51,068	0.45	0.33	285	164,641	0.44	0.32	4,419	303,808	0.46	0.34
81 - 85	215	26,460	0.60	0.50	86	47,340	0.58	0.48	10,471	189,898	0.60	0.50
86 - 90	196	26,612	0.62	0.54	83	58,176	0.53	0.46	15,834	196,185	0.65	0.57
91 - 95	157	21,817	0.56	0.52	105	85,282	0.87	0.81	3,440	156,471	0.80	0.74
96 - 99	139	20,574	0.80	0.79	65	44,921	0.46	0.45	2,244	104,982	0.61	0.60
100 - 100	87	13,249	0.61	0.60	40	22,102	0.40	0.40	199,309	250,867	0.70	0.70
Credits	1,256	160,017	0.58	0.48	667	424,296	0.55	0.46	235,724	1,204,288	0.62	0.54
101 - 105	145	22,484	0.67	0.69	83	55,755	0.62	0.63	2,332	122,796	0.69	0.71
106 - 110	113	18,139	0.61	0.66	60	75,730	0.69	0.74	2,181	129,538	0.78	0.84
111 - 115	94	16,081	0.60	0.68	57	39,015	0.58	0.66	1,365	86,689	0.62	0.71
116 - 120	76	13,565	0.79	0.93	44	55,717	0.56	0.65	1,178	98,966	0.69	0.81
121 - 130	134	25,357	0.65	0.81	64	72,601	0.73	0.91	2,253	149,958	0.70	0.87
131 - 140	93	18,643	0.72	0.97	34	31,351	0.73	0.99	1,780	89,030	0.74	1.00
141 & Up	170	43,897	0.79	1.31	68	60,535	0.73	1.23	3,118	187,080	0.80	1.33
Charges	825	158,164	0.70	0.89	410	390,704	0.67	0.80	14,207	864,059	0.73	0.90
Totals	2,081	318,181	0.64	0.64	1,077	815,000	0.61	0.59	249,931	2,068,347	0.67	0.66

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For All Policy Years And Industry Groups

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0			1	2			1	4						
61 - 80	2,279	1,294	0.86	0.64	678	1,852	0.47	0.35	481	2,235	0.76	0.57	430	2,830	0.57	0.43
81 - 85	3,700	2,984	4.59	3.85	3,460	11,287	0.91	0.77	6,436	34,722	0.83	0.71	7,987	58,940	0.72	0.61
86 - 90	10,855	11,990	1.23	1.06	29,520	99,459	0.80	0.70	22,716	119,706	0.61	0.53	9,865	73,725	0.59	0.51
91 - 95	1,407	1,428	1.42	1.31	2,870	10,329	0.62	0.57	2,711	15,480	0.92	0.85	1,880	15,048	0.82	0.76
96 - 99	809	841	0.88	0.85	1,298	4,963	0.90	0.88	1,331	7,989	0.85	0.83	1,014	8,599	1.13	1.10
100 - 100	881,127	500,214	0.76	0.76	74,947	251,922	0.67	0.67	14,744	88,895	0.68	0.68	6,272	53,985	0.64	0.64
Credits	900,179	518,751	0.79	0.79	112,774	379,814	0.71	0.68	48,420	269,032	0.69	0.62	27,448	213,127	0.68	0.61
101 - 105	828	860	5.30	5.44	1,076	4,281	1.11	1.14	1,083	6,919	0.91	0.93	934	8,399	1.02	1.05
106 - 110	844	970	1.19	1.28	1,521	6,361	1.40	1.51	1,594	10,627	0.65	0.70	1,130	10,530	0.66	0.71
111 - 115	469	481	3.11	3.51	660	2,861	1.23	1.39	681	4,760	0.54	0.61	498	4,894	0.46	0.52
116 - 120	377	413	0.29	0.34	513	2,321	0.95	1.12	531	3,866	1.14	1.34	425	4,352	0.61	0.72
121 - 130	851	1,142	1.27	1.59	1,269	6,100	1.01	1.26	1,116	8,677	0.92	1.15	889	9,678	0.91	1.15
131 - 140	617	887	2.47	3.33	1,050	5,512	0.66	0.90	1,130	9,460	0.86	1.16	889	10,403	0.63	0.86
141 & Up	1,258	2,463	0.77	1.31	2,218	14,735	0.97	1.66	2,158	22,316	0.92	1.54	1,585	22,786	0.74	1.23
Charges	5,244	7,217	1.78	2.32	8,307	42,172	1.03	1.35	8,293	66,627	0.85	1.11	6,350	71,043	0.74	0.96
Totals	905,423	525,968	0.81	0.81	121,081	421,986	0.74	0.73	56,713	335,659	0.72	0.70	33,798	284,169	0.69	0.67

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	22							1	22			4	173	0.51	0.30
61 - 80	857	8,262	0.81	0.62	2,777	44,460	0.55	0.43	6,546	181,408	0.53	0.41	4,794	248,203	0.62	0.46
81 - 85	12,273	126,441	0.62	0.52	11,173	176,634	0.57	0.48	5,664	156,797	0.62	0.51	1,887	109,183	0.71	0.59
86 - 90	8,667	91,154	0.73	0.63	5,546	91,368	0.69	0.60	3,309	99,165	0.72	0.63	1,691	105,900	0.67	0.59
91 - 95	2,324	26,435	0.87	0.81	2,365	42,370	1.01	0.93	2,170	71,001	0.68	0.63	1,573	103,247	0.79	0.73
96 - 99	1,482	17,811	0.80	0.78	1,642	30,928	0.78	0.76	1,860	64,474	0.67	0.66	1,245	84,603	0.83	0.81
100 - 100	5,593	67,349	0.76	0.76	3,764	71,310	0.80	0.80	2,520	85,840	0.82	0.81	1,117	75,519	0.74	0.74
Credits	31,199	337,474	0.71	0.63	27,267	457,070	0.68	0.60	22,070	658,707	0.65	0.56	12,311	726,829	0.70	0.59
101 - 105	1,495	19,083	0.79	0.81	1,852	37,044	0.77	0.80	2,170	78,864	0.89	0.92	1,301	93,033	0.70	0.71
106 - 110	1,349	17,752	0.67	0.73	1,480	30,871	0.80	0.86	1,662	63,166	0.89	0.95	951	71,548	0.86	0.93
111 - 115	755	10,588	0.89	1.00	1,125	25,196	0.67	0.75	1,305	51,747	0.86	0.97	855	67,324	0.64	0.72
116 - 120	644	9,385	1.30	1.54	1,028	23,772	0.80	0.94	1,063	43,768	0.80	0.94	714	59,104	0.71	0.84
121 - 130	1,417	22,016	0.74	0.93	1,910	46,447	0.75	0.94	1,897	84,137	0.76	0.95	1,072	93,273	0.74	0.93
131 - 140	1,289	21,438	0.84	1.14	1,250	32,444	0.78	1.05	1,149	54,670	0.74	1.00	727	68,123	0.81	1.09
141 & Up	2,045	41,171	0.92	1.51	2,011	63,532	0.85	1.38	2,104	120,487	0.79	1.29	1,369	156,885	0.81	1.33
Charges	8,994	141,434	0.86	1.09	10,656	259,305	0.78	0.98	11,350	496,840	0.82	1.01	6,989	609,292	0.76	0.95
Totals	40,193	478,907	0.75	0.73	37,923	716,375	0.72	0.71	33,420	1,155,547	0.72	0.71	19,300	1,336,121	0.73	0.72

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	323	0.00	0.00	24	19,888	0.17	0.10	39	20,434	0.17	0.10
61 - 80	3,095	345,216	0.57	0.42	1,892	1,076,555	0.48	0.35	23,829	1,912,317	0.52	0.38
81 - 85	1,251	157,549	0.65	0.54	623	385,511	0.66	0.55	54,454	1,220,049	0.66	0.55
86 - 90	1,161	155,264	0.68	0.60	647	496,901	0.63	0.56	93,977	1,344,632	0.67	0.59
91 - 95	983	139,977	0.66	0.61	604	400,890	0.71	0.66	18,887	826,205	0.74	0.68
96 - 99	825	123,802	0.75	0.74	396	296,455	0.67	0.65	11,902	640,466	0.73	0.71
100 - 100	538	79,047	0.89	0.88	266	242,310	0.70	0.67	990,888	1,516,391	0.74	0.73
Credits	7,856	1,001,180	0.66	0.55	4,452	2,918,510	0.60	0.49	1,193,976	7,480,493	0.66	0.56
101 - 105	846	132,545	0.75	0.77	490	499,187	0.74	0.76	12,075	880,216	0.76	0.78
106 - 110	673	111,356	0.78	0.85	396	402,049	0.79	0.85	11,600	725,232	0.81	0.87
111 - 115	569	99,062	0.74	0.83	341	349,893	0.76	0.85	7,258	616,806	0.75	0.84
116 - 120	466	86,242	0.73	0.87	264	258,169	0.84	0.99	6,025	491,392	0.81	0.95
121 - 130	727	139,154	0.75	0.94	366	317,354	0.76	0.95	11,514	727,979	0.76	0.95
131 - 140	443	92,090	0.76	1.03	198	185,570	0.79	1.06	8,742	480,598	0.78	1.05
141 & Up	802	202,335	0.89	1.45	412	366,516	0.87	1.46	15,962	1,013,228	0.86	1.41
Charges	4,526	862,784	0.79	0.97	2,467	2,378,739	0.79	0.94	73,176	4,935,451	0.79	0.97
Totals	12,382	1,863,963	0.72	0.71	6,919	5,297,248	0.68	0.65	1,267,152	12,415,944	0.71	0.69