

PENNSYLVANIA COMPENSATION RATING BUREAU

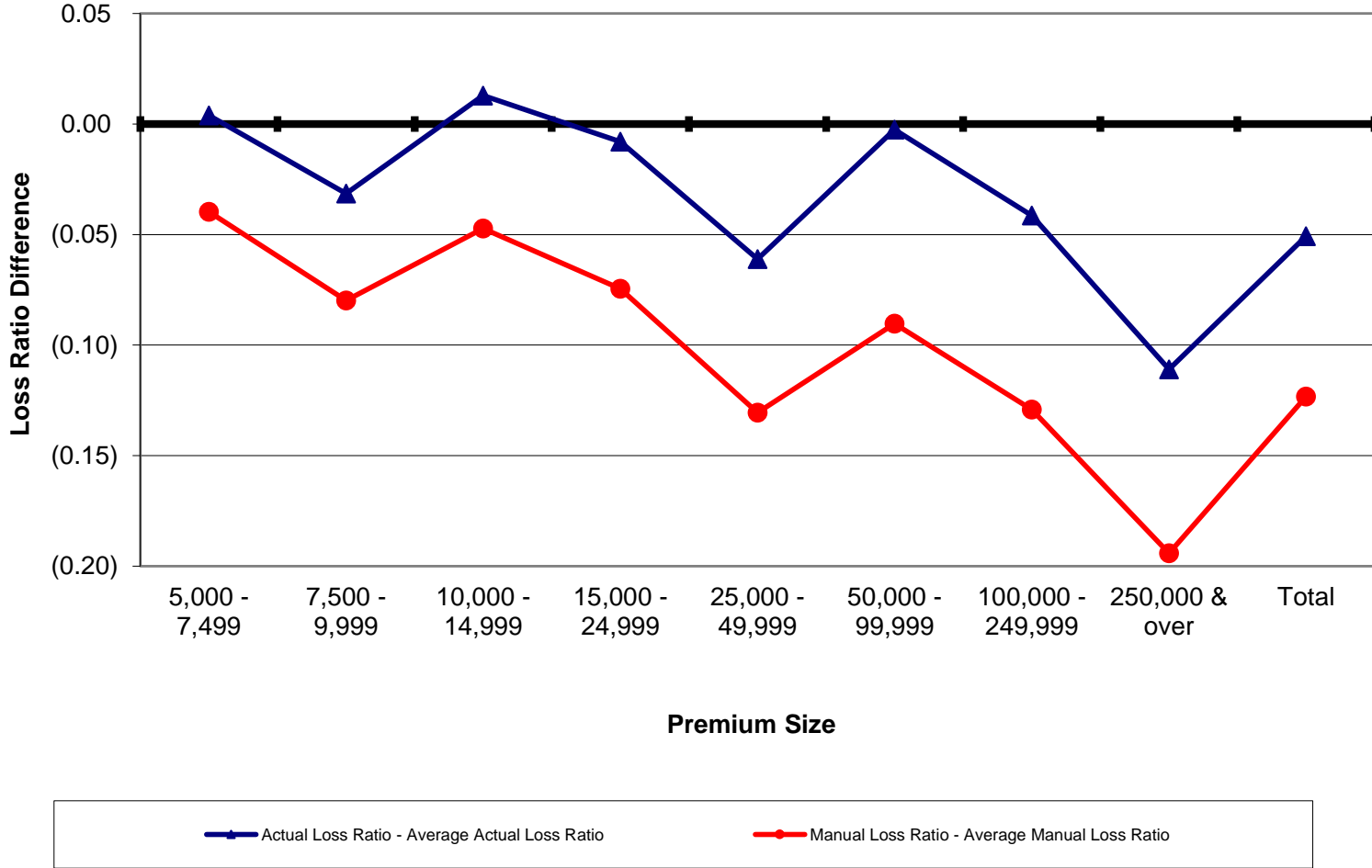
Review Of Experience Rating Plan Results

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 (2015-2019) 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.

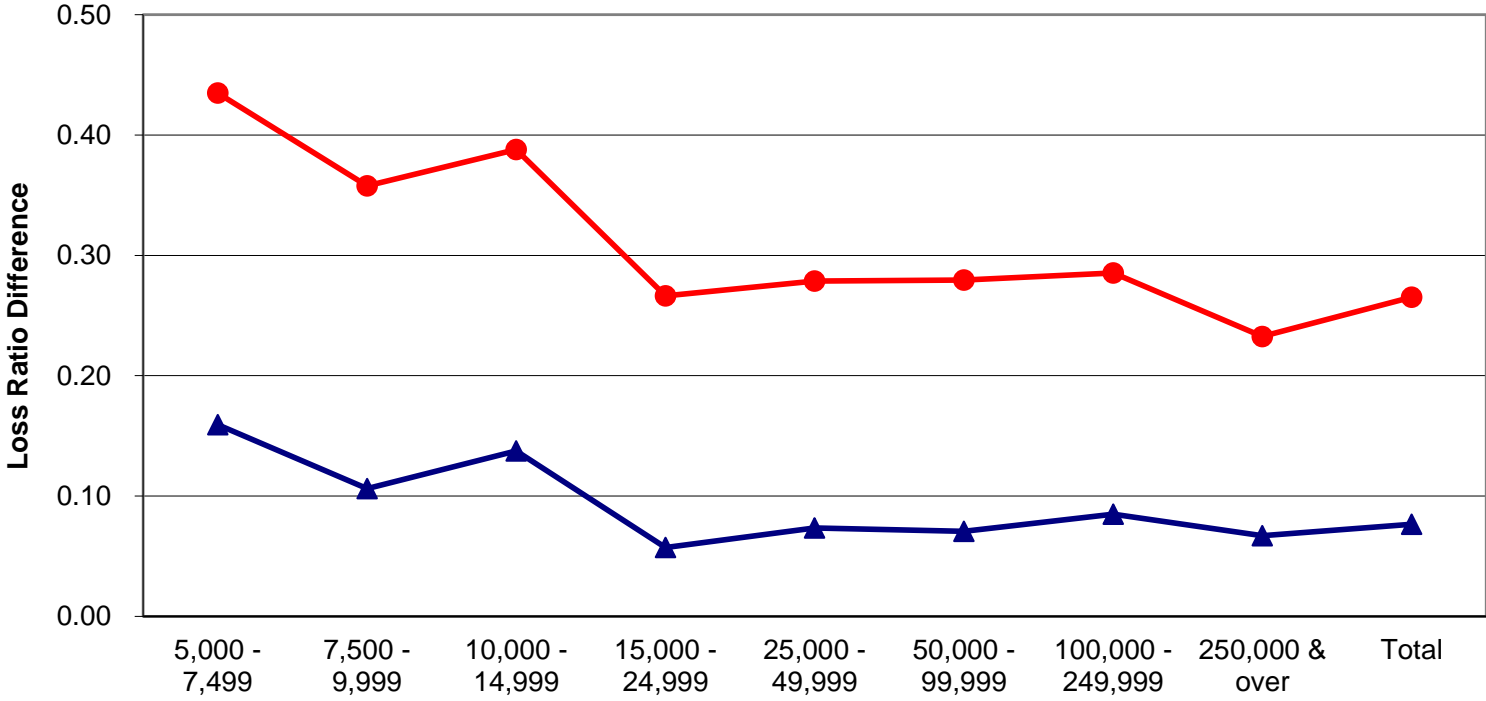
Pennsylvania Compensation Rating Bureau
April 1, 2023 Loss Cost Filing

Credit Risks
2015 - 2019



Pennsylvania Compensation Rating Bureau
April 1, 2023 Loss Cost Filing

Debit Risks
2015 - 2019



Actual Loss Ratio - Average Actual Loss Ratio Manual Loss Ratio - Average Manual Loss Ratio

Date 11/8/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2015 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	5	6			6	19	0.00	0.00	9	43	0.43	0.33	7	47	4.32	3.32
81 - 85	23	24	0.00	0.00	39	132	0.25	0.21	133	728	0.25	0.21	158	1,171	0.34	0.29
86 - 90	123	163	1.95	1.69	548	1,867	0.32	0.28	492	2,618	0.50	0.43	240	1,815	0.24	0.21
91 - 95	19	28	0.02	0.02	51	177	0.15	0.14	55	317	0.90	0.83	45	367	0.69	0.64
96 - 99	13	19	0.37	0.36	23	88	0.36	0.35	28	166	0.35	0.34	22	183	2.52	2.48
100 - 100	4,064	4,248	0.67	0.67	1,039	3,478	1.31	1.31	170	1,016	1.79	1.79	72	620	0.71	0.70
Credits	4,247	4,488	0.71	0.70	1,706	5,760	0.91	0.86	887	4,889	0.75	0.67	544	4,203	0.52	0.46
101 - 105	6	10			18	78	0.61	0.63	31	196	1.60	1.64	31	283	2.30	2.36
106 - 110	5	8	0.02	0.02	40	175	1.05	1.13	39	260	0.39	0.42	25	226	1.69	1.82
111 - 115	9	9	0.10	0.11	16	74	0.05	0.06	31	225	0.93	1.04	11	109	0.28	0.32
116 - 120	5	9			9	42	0.09	0.11	16	115	3.99	4.70	8	82	0.03	0.03
121 - 130	7	8			20	94	0.51	0.64	28	207	1.01	1.25	24	261	0.09	0.12
131 - 140	5	7			24	131	1.40	1.89	21	176	0.05	0.07	21	247	0.67	0.91
141 & Up	28	67	0.12	0.20	42	287	1.44	2.51	75	797	1.10	1.87	51	748	1.58	2.68
Charges	65	117	0.08	0.11	169	880	1.00	1.31	241	1,976	1.10	1.46	171	1,955	1.25	1.64
Totals	4,312	4,605	0.69	0.69	1,875	6,641	0.93	0.91	1,128	6,865	0.85	0.84	715	6,158	0.75	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	12	113	0.25	0.19	28	454	1.11	0.87	170	4,763	0.51	0.39	162	8,594	0.77	0.58
81 - 85	323	3,321	0.33	0.28	321	5,112	0.40	0.33	172	4,772	0.56	0.46	62	3,645	0.75	0.62
86 - 90	195	2,055	0.90	0.79	136	2,285	0.55	0.48	121	3,644	0.87	0.76	79	5,071	0.68	0.60
91 - 95	69	817	0.81	0.75	66	1,178	0.80	0.74	71	2,296	0.47	0.44	56	3,583	0.45	0.42
96 - 99	58	694	0.50	0.49	49	952	0.67	0.65	65	2,210	0.39	0.38	44	2,849	0.49	0.48
100 - 100	97	1,169	0.30	0.30	65	1,230	1.53	1.51	59	2,033	0.95	0.93	36	2,345	0.73	0.72
Credits	754	8,168	0.53	0.47	665	11,211	0.65	0.57	658	19,717	0.62	0.53	440	26,133	0.67	0.57
101 - 105	37	472	0.85	0.88	47	918	1.16	1.20	65	2,441	1.86	1.91	54	3,800	0.72	0.74
106 - 110	35	454	0.46	0.49	66	1,358	0.82	0.89	58	2,222	0.54	0.58	39	3,092	0.60	0.65
111 - 115	19	269	0.31	0.35	29	631	1.24	1.40	64	2,520	0.74	0.83	25	1,903	0.74	0.83
116 - 120	17	248	0.22	0.26	33	752	1.40	1.66	46	1,803	0.54	0.63	30	2,381	1.12	1.32
121 - 130	34	520	0.88	1.09	67	1,639	1.09	1.37	69	3,000	0.58	0.73	54	4,816	0.77	0.96
131 - 140	37	608	0.26	0.36	41	1,095	0.68	0.92	48	2,274	0.51	0.69	27	2,661	0.58	0.78
141 & Up	66	1,340	1.00	1.60	77	2,440	1.17	1.90	94	5,445	1.05	1.74	70	8,290	0.91	1.55
Charges	245	3,911	0.69	0.89	360	8,833	1.07	1.35	444	19,705	0.87	1.10	299	26,944	0.80	1.02
Totals	999	12,080	0.58	0.58	1,025	20,044	0.83	0.84	1,102	39,422	0.74	0.76	739	53,078	0.73	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					3	3,240	0.08	0.05	4	3,286	0.08	0.05				
61 - 80	118	13,939	0.72	0.53	115	73,116	0.59	0.43	632	101,093	0.62	0.45				
81 - 85	46	6,112	0.38	0.31	44	33,408	0.70	0.58	1,321	58,425	0.60	0.49				
86 - 90	40	5,165	0.67	0.59	38	28,889	0.73	0.64	2,012	53,572	0.69	0.60				
91 - 95	55	7,587	0.85	0.79	32	37,585	0.75	0.69	519	53,935	0.73	0.68				
96 - 99	49	7,328	0.64	0.63	23	12,408	0.74	0.72	374	26,897	0.66	0.64				
100 - 100	20	2,684	0.90	0.88	21	11,545	0.79	0.76	5,643	30,368	0.89	0.87				
Credits	328	42,815	0.69	0.58	276	200,191	0.67	0.55	10,505	327,575	0.67	0.56				
101 - 105	40	6,152	0.59	0.61	24	13,966	1.05	1.09	353	28,316	0.99	1.02				
106 - 110	28	4,583	0.78	0.85	27	23,547	0.69	0.75	362	35,925	0.69	0.75				
111 - 115	22	3,784	3.84	4.34	17	12,213	0.64	0.72	243	21,736	1.23	1.39				
116 - 120	17	3,421	0.62	0.73	15	13,390	1.15	1.35	196	22,244	1.02	1.20				
121 - 130	33	6,540	1.00	1.25	29	20,848	0.79	1.00	365	37,932	0.82	1.03				
131 - 140	25	5,230	0.83	1.13	12	12,227	0.58	0.78	261	24,655	0.62	0.84				
141 & Up	37	9,229	0.78	1.23	17	17,764	0.76	1.26	557	46,407	0.88	1.44				
Charges	202	38,940	1.08	1.33	141	113,953	0.80	0.97	2,337	217,216	0.87	1.08				
Totals	530	81,755	0.87	0.87	417	314,145	0.72	0.66	12,842	544,791	0.75	0.72				

Date 11/8/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	12	11			2	6	0.13	0.10	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	178	1,337	0.84	0.71
86 - 90	130	173	1.25	1.08	540	1,847	0.61	0.53	531	2,805	0.71	0.62	214	1,612	0.66	0.57
91 - 95	12	11	0.07	0.07	48	175	0.24	0.23	62	355	1.81	1.68	40	321	1.19	1.10
96 - 99	9	13	0.03	0.02	34	135	0.93	0.91	35	212	0.76	0.74	27	232	2.63	2.57
100 - 100	4,015	4,179	0.84	0.84	1,013	3,368	0.75	0.75	202	1,210	0.69	0.69	82	706	1.12	1.11
Credits	4,206	4,419	0.85	0.84	1,671	5,642	0.70	0.66	949	5,227	0.72	0.64	548	4,253	0.94	0.83
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	2.34	2.53	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	17	172	0.23	0.27
121 - 130	6	15	0.01	0.01	33	158	1.58	1.96	28	210	1.63	2.05	20	216	0.34	0.42
131 - 140	4	11			22	118	0.89	1.20	29	246	0.13	0.17	23	277	0.53	0.72
141 & Up	15	26			48	318	1.10	1.87	58	600	0.80	1.35	44	653	0.24	0.41
Charges	38	66	0.00	0.00	169	875	1.04	1.37	210	1,705	1.25	1.64	170	1,940	0.66	0.85
Totals	4,244	4,485	0.83	0.83	1,840	6,516	0.74	0.73	1,159	6,932	0.85	0.83	718	6,193	0.85	0.84

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	6.87	5.19	56	925	1.07	0.84	174	4,838	0.61	0.47	1	38	0.44	0.25
81 - 85	329	3,395	0.61	0.51	311	4,893	0.72	0.59	164	4,534	0.64	0.53	163	8,480	0.55	0.41
86 - 90	169	1,775	0.90	0.79	131	2,208	1.28	1.12	88	2,613	0.83	0.73	62	3,631	0.92	0.77
91 - 95	66	756	0.43	0.40	77	1,417	0.32	0.29	87	2,955	0.48	0.44	58	3,633	0.75	0.66
96 - 99	43	518	0.92	0.90	50	945	0.68	0.66	64	2,202	0.79	0.77	75	4,942	0.76	0.71
100 - 100	69	825	0.85	0.84	64	1,217	0.74	0.73	65	2,153	0.56	0.54	54	3,828	0.85	0.83
Credits	688	7,378	0.80	0.70	689	11,605	0.80	0.70	642	19,295	0.64	0.55	34	2,356	0.30	0.29
101 - 105	38	493	0.60	0.62	53	1,043	0.61	0.63	76	2,675	0.48	0.49	447	26,908	0.69	0.59
106 - 110	37	490	0.34	0.36	56	1,197	0.57	0.61	65	2,583	0.81	0.88	51	3,556	0.90	0.92
111 - 115	25	360	0.30	0.34	32	744	0.71	0.81	65	2,583	0.81	0.88	40	3,019	0.43	0.46
116 - 120	17	259	1.59	1.87	32	744	0.71	0.81	35	1,417	0.29	0.33	33	2,715	0.62	0.71
121 - 130	49	771	1.53	1.93	35	843	0.49	0.58	30	1,198	0.90	1.06	26	1,993	1.43	1.68
131 - 140	36	617	1.33	1.80	61	1,486	0.42	0.52	71	3,176	1.01	1.26	38	3,361	0.50	0.62
141 & Up	66	1,383	0.67	1.11	46	1,197	0.82	1.10	40	1,829	1.29	1.74	27	2,660	0.89	1.20
Charges	268	4,372	0.89	1.16	83	2,580	1.04	1.66	72	4,211	0.93	1.51	68	7,681	1.09	1.79
Totals	956	11,750	0.84	0.83	366	9,091	0.72	0.91	389	17,089	0.84	1.04	283	24,984	0.86	1.09
					1,055	20,696	0.77	0.77	1,031	36,384	0.73	0.74	730	51,892	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	125	14,341	0.60	0.44	1	1,518	0.12	0.07	2	1,556	0.13	0.08
81 - 85	52	6,966	0.43	0.36	118	67,154	0.40	0.29	673	95,929	0.47	0.34
86 - 90	55	7,367	0.84	0.74	32	33,814	0.95	0.79	1,305	59,339	0.81	0.67
91 - 95	42	6,186	0.56	0.52	32	30,706	0.59	0.52	1,948	54,740	0.69	0.61
96 - 99	39	5,873	0.75	0.73	38	22,511	0.70	0.65	547	39,627	0.66	0.61
100 - 100	24	3,300	1.00	0.98	19	25,688	0.88	0.86	374	39,646	0.85	0.84
Credits	337	44,034	0.66	0.55	22	11,641	0.61	0.59	5,590	30,955	0.70	0.69
101 - 105	50	8,561	0.63	0.64	262	193,032	0.64	0.52	10,439	321,793	0.66	0.56
106 - 110	38	6,256	0.83	0.90	30	21,077	0.76	0.78	370	37,840	0.72	0.75
111 - 115	19	3,364	0.90	1.02	19	18,622	0.65	0.70	345	32,771	0.69	0.74
116 - 120	27	5,029	0.64	0.75	16	12,619	0.92	1.04	208	21,564	0.81	0.92
121 - 130	34	6,636	0.88	1.10	20	15,832	1.06	1.25	202	25,508	0.98	1.16
131 - 140	27	5,905	0.65	0.88	14	15,694	0.61	0.75	354	31,722	0.72	0.89
141 & Up	34	8,333	0.80	1.29	13	9,330	0.63	0.85	267	22,190	0.74	1.01
Charges	229	44,083	0.75	0.92	24	20,216	0.69	1.07	512	46,000	0.81	1.30
Totals	566	88,117	0.70	0.70	136	113,390	0.76	0.90	2,258	217,595	0.78	0.95
					398	306,423	0.68	0.63	12,697	539,387	0.71	0.68

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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			6	17	0.10	0.07	4	20			5	32		
81 - 85	41	47	0.09	0.08	49	161	0.05	0.04	115	628	0.66	0.56	180	1,336	0.40	0.33
86 - 90	122	151	0.37	0.32	551	1,883	0.20	0.18	528	2,785	2.37	2.05	212	1,583	0.57	0.49
91 - 95	15	20	2.00	1.86	54	198	0.20	0.19	67	395	0.88	0.82	34	273	1.87	1.73
96 - 99	9	10	0.08	0.08	24	95	0.28	0.27	36	216	0.64	0.62	21	179	0.50	0.49
100 - 100	3,986	4,146	0.74	0.74	978	3,270	0.52	0.52	182	1,116	0.71	0.71	89	772	0.43	0.42
Credits	4,186	4,388	0.72	0.72	1,662	5,624	0.38	0.36	932	5,160	1.61	1.44	541	4,176	0.56	0.50
101 - 105	9	13			22	92	0.50	0.51	25	158	0.87	0.89	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	1.50	1.88
131 - 140	5	10	0.03	0.04	19	97	0.13	0.17	33	277	0.13	0.17	21	244	0.18	0.25
141 & Up	14	35	4.01	7.00	53	343	0.22	0.37	59	609	0.39	0.65	32	453	0.79	1.30
Charges	60	112	5.74	7.33	165	858	0.39	0.51	179	1,492	0.64	0.86	144	1,592	0.85	1.08
Totals	4,246	4,500	0.85	0.84	1,827	6,482	0.38	0.37	1,111	6,652	1.39	1.35	685	5,768	0.64	0.62

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	57	943	0.28	0.22	164	4,690	0.52	0.40	171	8,997	0.52	0.39
81 - 85	330	3,429	0.47	0.39	309	4,891	0.59	0.49	152	4,165	0.53	0.44	66	3,917	0.71	0.59
86 - 90	182	1,941	0.44	0.39	137	2,291	0.53	0.46	87	2,605	0.98	0.86	56	3,543	0.70	0.62
91 - 95	49	561	0.77	0.72	67	1,221	1.74	1.61	72	2,337	0.75	0.69	57	3,685	0.51	0.48
96 - 99	51	609	0.69	0.67	51	991	0.42	0.41	68	2,308	0.61	0.59	47	3,190	0.49	0.48
100 - 100	93	1,107	0.59	0.59	70	1,359	0.57	0.56	56	1,969	1.44	1.41	24	1,593	0.40	0.40
Credits	718	7,766	0.51	0.45	691	11,695	0.66	0.57	599	18,074	0.73	0.63	422	24,963	0.57	0.48
101 - 105	33	406	0.50	0.51	57	1,139	3.06	3.15	74	2,694	0.98	1.00	45	3,157	0.76	0.78
106 - 110	40	523	1.27	1.36	44	905	1.61	1.73	75	2,995	0.45	0.48	29	2,262	0.59	0.64
111 - 115	19	261	1.34	1.51	41	899	0.86	0.97	39	1,566	0.91	1.03	33	2,686	0.82	0.93
116 - 120	18	260	1.01	1.20	29	704	0.81	0.96	44	1,834	0.42	0.50	30	2,551	0.58	0.69
121 - 130	47	733	1.54	1.91	67	1,630	0.75	0.94	62	2,878	1.84	2.31	41	3,587	0.87	1.08
131 - 140	40	676	0.52	0.70	47	1,221	0.86	1.16	30	1,453	0.68	0.92	27	2,629	0.60	0.81
141 & Up	57	1,149	1.00	1.64	80	2,492	0.91	1.48	87	5,051	0.74	1.20	72	7,973	0.68	1.08
Charges	254	4,009	1.02	1.31	365	8,990	1.20	1.53	411	18,471	0.88	1.09	277	24,845	0.71	0.90
Totals	972	11,775	0.69	0.68	1,056	20,685	0.89	0.90	1,010	36,545	0.80	0.82	699	49,808	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	118	13,845	0.61	0.45	118	73,326	0.49	0.36	669	102,003	0.51	0.37
81 - 85	46	5,819	0.95	0.79	41	19,615	0.98	0.82	1,329	44,009	0.80	0.66
86 - 90	49	6,177	0.82	0.72	35	42,554	0.48	0.43	1,959	65,513	0.62	0.55
91 - 95	40	5,865	0.76	0.71	33	20,722	0.80	0.75	488	35,278	0.80	0.75
96 - 99	48	7,644	0.79	0.78	19	11,900	0.45	0.44	374	27,141	0.57	0.56
100 - 100	19	2,628	1.15	1.10	19	14,163	0.48	0.46	5,516	32,124	0.64	0.63
Credits	320	41,978	0.77	0.65	267	184,165	0.57	0.47	10,338	307,989	0.62	0.52
101 - 105	52	8,116	0.71	0.73	29	29,221	0.78	0.80	366	45,176	0.84	0.85
106 - 110	30	5,079	0.84	0.91	24	22,249	0.76	0.82	329	34,540	0.76	0.82
111 - 115	35	6,520	0.79	0.89	16	17,169	0.67	0.76	226	29,343	0.74	0.84
116 - 120	24	4,710	0.70	0.83	10	10,723	0.94	1.12	195	21,078	0.80	0.94
121 - 130	31	5,907	0.47	0.59	22	20,541	0.55	0.69	336	35,756	0.72	0.90
131 - 140	23	4,887	0.61	0.83	7	6,338	0.44	0.60	252	17,833	0.55	0.75
141 & Up	38	9,302	0.89	1.42	24	19,800	0.86	1.34	516	47,206	0.82	1.30
Charges	233	44,522	0.73	0.89	132	126,042	0.73	0.86	2,220	230,931	0.77	0.92
Totals	553	86,499	0.75	0.75	399	310,206	0.64	0.59	12,558	538,920	0.68	0.66

Date 11/8/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	12	9	0.12	0.09	5	14			4	21	0.03	0.03	2	13		
81 - 85	15	14	0.05	0.04	26	88	0.01	0.00	72	384	0.13	0.11	152	1,149	0.22	0.18
86 - 90	128	152	1.89	1.64	517	1,797	0.49	0.43	589	3,119	0.66	0.57	291	2,162	2.04	1.77
91 - 95	12	18			50	184	3.03	2.81	64	364	1.09	1.01	48	381	0.59	0.54
96 - 99	11	16	1.21	1.17	28	114	0.67	0.66	30	179	0.42	0.41	19	163	0.08	0.08
100 - 100	3,765	3,959	0.45	0.45	1,002	3,363	0.68	0.68	208	1,242	2.46	2.46	75	640	0.86	0.86
Credits	3,943	4,168	0.50	0.50	1,628	5,559	0.68	0.65	967	5,309	1.06	0.96	587	4,508	1.21	1.07
101 - 105	9	10	0.14	0.14	15	67	0.40	0.41	22	142	0.29	0.30	23	206	0.83	0.85
106 - 110	7	9	0.01	0.01	32	137	0.18	0.20	35	243	0.16	0.17	24	232	0.09	0.10
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	19	211	1.89	2.37
131 - 140	8	12	22.95	30.91	16	84	0.00	0.00	18	151	0.79	1.07	14	165	0.79	1.06
141 & Up	20	46	0.03	0.05	47	344	1.33	2.39	52	543	0.26	0.43	41	576	0.32	0.53
Charges	70	117	2.38	3.27	155	842	0.79	1.07	174	1,429	0.33	0.43	147	1,651	0.58	0.74
Totals	4,013	4,285	0.55	0.55	1,783	6,402	0.70	0.69	1,141	6,738	0.91	0.87	734	6,159	1.04	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	12	108	0.01	0.01	36	583	0.18	0.14	158	4,473	0.87	0.68	156	8,189	0.49	0.36
81 - 85	290	3,058	0.49	0.41	333	5,376	0.45	0.37	181	4,995	0.53	0.44	55	3,232	0.69	0.57
86 - 90	207	2,183	0.68	0.59	163	2,674	0.77	0.67	113	3,485	0.72	0.63	48	3,033	0.75	0.66
91 - 95	68	768	0.89	0.82	79	1,471	0.65	0.60	73	2,402	0.81	0.75	58	3,668	0.89	0.82
96 - 99	50	610	2.18	2.13	51	955	0.96	0.94	65	2,177	1.04	1.02	53	3,634	0.45	0.44
100 - 100	91	1,098	0.51	0.51	79	1,522	0.72	0.72	47	1,629	0.48	0.48	35	2,285	1.43	1.38
Credits	718	7,825	0.71	0.63	741	12,579	0.60	0.52	637	19,161	0.73	0.63	405	24,042	0.69	0.59
101 - 105	41	537	1.15	1.19	56	1,148	0.80	0.83	60	2,222	0.43	0.44	62	4,326	0.65	0.67
106 - 110	37	498	0.35	0.38	46	935	1.29	1.39	57	2,205	0.54	0.58	49	3,846	0.97	1.04
111 - 115	16	221	0.36	0.40	28	627	0.90	1.01	59	2,314	0.60	0.68	35	2,634	0.55	0.62
116 - 120	14	214	0.29	0.34	34	768	0.33	0.39	33	1,294	0.40	0.47	41	3,386	0.49	0.58
121 - 130	35	538	0.26	0.32	64	1,570	0.94	1.18	63	2,731	0.82	1.02	46	4,015	0.46	0.58
131 - 140	31	513	1.65	2.23	36	976	0.46	0.61	47	2,239	1.24	1.67	24	2,240	0.66	0.89
141 & Up	55	1,136	0.50	0.83	71	2,240	1.36	2.21	71	4,163	1.11	1.81	67	7,656	0.67	1.08
Charges	229	3,659	0.68	0.87	335	8,263	0.96	1.21	390	17,167	0.80	0.99	324	28,102	0.65	0.80
Totals	947	11,484	0.70	0.69	1,076	20,842	0.74	0.74	1,027	36,328	0.76	0.77	729	52,144	0.67	0.68

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	110	12,561	0.55	0.41	122	82,518	0.36	0.27	617	108,490	0.41	0.30
81 - 85	49	6,415	0.74	0.62	46	36,936	0.57	0.48	1,219	61,646	0.57	0.47
86 - 90	62	8,224	0.70	0.62	43	31,033	0.61	0.54	2,161	57,862	0.70	0.62
91 - 95	51	7,516	0.56	0.52	45	22,547	0.67	0.62	548	39,320	0.69	0.65
96 - 99	45	6,510	0.66	0.64	36	24,863	0.71	0.69	388	39,218	0.72	0.70
100 - 100	21	2,958	0.64	0.62	20	17,989	0.48	0.47	5,343	36,684	0.65	0.64
Credits	338	44,183	0.63	0.54	312	215,886	0.52	0.43	10,276	343,221	0.58	0.49
101 - 105	41	6,568	0.88	0.90	23	35,286	0.70	0.71	352	50,511	0.71	0.73
106 - 110	43	7,219	1.31	1.41	19	20,981	0.55	0.60	349	36,304	0.75	0.82
111 - 115	37	6,546	1.35	1.53	21	16,605	0.72	0.82	244	29,235	0.84	0.94
116 - 120	24	4,447	0.32	0.38	15	8,926	0.92	1.09	199	19,296	0.64	0.75
121 - 130	31	6,113	1.46	1.83	25	22,355	0.63	0.78	341	37,844	0.77	0.96
131 - 140	25	5,298	0.53	0.72	16	12,747	0.78	1.05	235	24,423	0.77	1.04
141 & Up	41	10,200	0.79	1.28	18	15,989	0.95	1.52	483	42,894	0.87	1.41
Charges	242	46,390	0.98	1.20	137	132,887	0.72	0.84	2,203	240,508	0.77	0.93
Totals	580	90,573	0.81	0.82	449	348,773	0.59	0.55	12,479	583,728	0.66	0.63

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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			5	33	1.18	0.92
81 - 85	27	29			62	212	0.89	0.75	184	996	0.65	0.55	196	1,453	0.55	0.47
86 - 90	128	164	0.04	0.03	579	1,945	0.42	0.36	402	2,099	0.74	0.64	150	1,119	1.48	1.29
91 - 95	10	14			63	218	0.64	0.59	56	321	0.47	0.44	39	317	0.32	0.29
96 - 99	16	22			25	96	0.87	0.84	31	188	0.48	0.47	27	224	1.18	1.16
100 - 100	4,336	4,239	0.61	0.61	959	3,205	0.43	0.43	153	921	0.33	0.33	81	694	0.98	0.97
Credits	4,523	4,474	0.58	0.57	1,690	5,682	0.46	0.43	828	4,537	0.61	0.54	498	3,841	0.92	0.82
101 - 105	17	23	0.11	0.11	26	103	0.42	0.44	23	145	5.75	5.93	28	257	1.15	1.19
106 - 110	9	13	5.18	5.60	37	160	0.25	0.26	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	0.66	0.75	8	79	0.17	0.19
116 - 120	4	8			19	87	0.14	0.17	12	89	1.97	2.33	10	103	0.29	0.34
121 - 130	17	21	0.05	0.07	18	87	0.13	0.17	9	69	0.35	0.44	20	216	1.89	2.37
131 - 140	6	11	0.02	0.03	17	89	3.19	4.28	20	165	0.34	0.45	34	399	0.18	0.24
141 & Up	18	44	1.49	2.46	51	341	0.64	1.08	54	571	0.80	1.37	42	596	0.60	0.98
Charges	80	132	1.04	1.32	183	930	0.67	0.86	168	1,383	1.20	1.60	173	1,934	0.63	0.81
Totals	4,603	4,605	0.59	0.59	1,873	6,612	0.49	0.48	996	5,919	0.75	0.72	671	5,775	0.82	0.82

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	19	189	0.57	0.45	70	1,146	0.36	0.28	150	4,248	0.68	0.53	133	7,329	0.71	0.53
81 - 85	336	3,415	0.55	0.46	238	3,795	0.54	0.44	141	3,968	0.75	0.62	54	3,119	0.67	0.56
86 - 90	170	1,791	0.45	0.40	115	1,931	1.25	1.10	79	2,436	0.52	0.46	50	3,293	0.45	0.39
91 - 95	56	623	1.21	1.12	72	1,308	0.67	0.62	68	2,204	0.56	0.52	57	3,631	0.54	0.50
96 - 99	36	426	0.20	0.20	39	715	0.42	0.41	47	1,664	0.39	0.38	45	3,005	0.86	0.84
100 - 100	56	664	0.65	0.65	54	995	1.04	1.04	50	1,661	0.36	0.35	30	2,135	0.84	0.83
Credits	673	7,108	0.58	0.50	588	9,890	0.71	0.62	535	16,182	0.60	0.51	370	22,560	0.67	0.57
101 - 105	50	636	0.35	0.36	57	1,171	0.84	0.86	58	2,145	0.54	0.55	32	2,278	0.80	0.82
106 - 110	41	542	0.43	0.47	48	1,029	0.54	0.58	62	2,314	1.02	1.10	35	2,561	0.70	0.75
111 - 115	23	327	0.56	0.64	36	812	0.32	0.37	29	1,185	0.48	0.55	35	2,798	0.77	0.87
116 - 120	19	271	1.01	1.19	33	783	1.09	1.28	27	1,176	0.70	0.82	34	2,722	0.54	0.63
121 - 130	37	579	0.47	0.58	65	1,574	1.05	1.31	65	2,990	1.04	1.30	49	4,245	0.74	0.93
131 - 140	34	548	0.70	0.95	25	642	1.49	2.01	39	1,858	0.58	0.78	35	3,320	0.94	1.26
141 & Up	73	1,477	0.81	1.32	69	2,256	0.78	1.25	59	3,488	1.12	1.83	53	6,420	0.74	1.23
Charges	277	4,380	0.63	0.81	333	8,266	0.85	1.06	339	15,157	0.86	1.07	273	24,343	0.75	0.95
Totals	950	11,488	0.60	0.59	921	18,156	0.78	0.78	874	31,338	0.72	0.73	643	46,904	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	763	0.03	0.02	2	810	0.03	0.02				
61 - 80	98	11,253	0.48	0.35	95	63,469	0.43	0.32	580	87,689	0.47	0.35				
81 - 85	38	5,232	0.46	0.38	30	19,529	0.43	0.36	1,306	41,749	0.52	0.43				
86 - 90	50	6,983	0.87	0.77	37	20,862	0.41	0.36	1,760	42,623	0.58	0.51				
91 - 95	35	5,052	0.63	0.58	35	22,996	0.54	0.51	491	36,683	0.57	0.53				
96 - 99	41	6,302	0.59	0.58	24	16,839	0.49	0.48	331	29,482	0.54	0.53				
100 - 100	28	3,871	1.74	1.72	16	8,276	0.36	0.35	5,763	26,662	0.69	0.68				
Credits	290	38,693	0.71	0.61	238	152,733	0.44	0.37	10,233	265,699	0.54	0.45				
101 - 105	39	6,183	0.63	0.64	21	26,745	0.60	0.62	351	39,685	0.64	0.66				
106 - 110	20	3,733	0.62	0.66	19	14,393	0.76	0.83	333	25,239	0.73	0.79				
111 - 115	20	3,348	0.83	0.94	12	8,043	0.72	0.81	206	16,803	0.70	0.80				
116 - 120	24	4,364	0.81	0.95	17	13,373	0.43	0.51	199	22,975	0.56	0.66				
121 - 130	27	5,087	0.52	0.64	21	17,037	0.59	0.74	328	31,906	0.67	0.83				
131 - 140	25	4,987	0.45	0.60	12	9,294	0.68	0.91	247	21,313	0.68	0.91				
141 & Up	42	10,383	0.67	1.04	15	13,783	0.58	0.93	476	39,358	0.70	1.13				
Charges	197	38,085	0.64	0.79	117	102,667	0.61	0.73	2,140	197,278	0.67	0.81				
Totals	487	76,779	0.67	0.68	355	255,400	0.51	0.48	12,373	462,977	0.59	0.58				

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2015 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	228	125	0.15	0.11	83	234	0.18	0.13	40	182	1.59	1.16	37	243	3.12	2.30
81 - 85	311	225	0.67	0.56	183	590	0.72	0.61	272	1,473	0.67	0.57	395	2,920	0.43	0.36
86 - 90	603	601	2.32	2.00	1,319	4,414	0.61	0.53	1,140	6,045	0.78	0.67	566	4,221	0.74	0.64
91 - 95	90	83	0.24	0.22	102	368	0.20	0.19	112	637	0.60	0.56	78	626	0.58	0.54
96 - 99	67	54	2.11	2.07	62	237	2.56	2.50	56	336	0.07	0.07	45	379	0.56	0.54
100 - 100	11,508	11,583	0.73	0.73	3,434	11,774	1.05	1.05	948	5,698	0.66	0.66	402	3,433	0.79	0.79
Credits	12,807	12,672	0.80	0.79	5,183	17,617	0.92	0.87	2,568	14,370	0.71	0.65	1,523	11,822	0.71	0.64
101 - 105	66	62	1.62	1.66	41	171	0.19	0.20	47	300	0.91	0.94	41	375	0.61	0.63
106 - 110	64	56	0.01	0.01	85	352	0.50	0.54	78	519	1.54	1.66	59	554	1.34	1.44
111 - 115	45	37	1.08	1.22	36	159	0.21	0.24	32	227	0.07	0.08	27	257	2.50	2.82
116 - 120	36	44	0.83	0.98	19	90	0.07	0.08	24	175	0.08	0.10	11	112	0.05	0.06
121 - 130	56	80	2.46	3.09	60	282	1.43	1.79	62	475	1.41	1.77	37	407	0.47	0.60
131 - 140	27	31	0.44	0.59	63	323	0.45	0.61	55	480	1.21	1.64	42	505	3.13	4.24
141 & Up	89	149	0.36	0.62	111	735	0.73	1.27	86	882	1.47	2.41	78	1,147	0.56	0.95
Charges	383	458	0.96	1.24	415	2,113	0.63	0.84	384	3,058	1.19	1.52	295	3,358	1.20	1.57
Totals	13,190	13,130	0.81	0.80	5,598	19,730	0.89	0.87	2,952	17,428	0.79	0.76	1,818	15,180	0.82	0.79

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	46	432	0.51	0.39	122	1,921	0.59	0.46	355	9,905	0.42	0.33	286	14,899	0.62	0.46
81 - 85	648	6,777	0.64	0.54	593	9,405	0.58	0.48	389	10,797	0.49	0.41	110	6,195	0.98	0.81
86 - 90	514	5,379	0.56	0.49	266	4,400	0.84	0.73	182	5,519	0.98	0.85	69	4,194	0.82	0.72
91 - 95	113	1,285	1.03	0.95	120	2,178	0.49	0.46	100	3,389	0.72	0.67	81	5,398	0.35	0.32
96 - 99	66	815	0.21	0.21	77	1,474	0.89	0.86	75	2,636	0.26	0.25	51	3,429	0.69	0.67
100 - 100	358	4,282	0.65	0.65	216	4,075	1.41	1.41	153	5,215	0.57	0.56	46	3,003	0.27	0.27
Credits	1,745	18,970	0.63	0.56	1,394	23,454	0.79	0.69	1,254	37,462	0.56	0.48	643	37,117	0.64	0.53
101 - 105	69	880	0.20	0.20	86	1,738	1.04	1.07	81	2,969	0.48	0.50	46	3,361	1.17	1.20
106 - 110	70	942	0.29	0.32	63	1,330	0.50	0.54	68	2,549	0.53	0.57	46	3,313	0.75	0.81
111 - 115	42	591	1.29	1.46	45	992	0.70	0.79	56	2,317	0.55	0.62	27	1,982	0.73	0.82
116 - 120	27	383	1.20	1.41	41	967	1.37	1.61	55	2,274	0.49	0.57	31	2,601	0.59	0.69
121 - 130	71	1,101	1.23	1.54	98	2,424	0.77	0.96	77	3,254	0.32	0.40	33	3,126	0.66	0.83
131 - 140	44	735	0.04	0.05	58	1,534	0.43	0.59	54	2,438	0.69	0.93	24	2,230	0.52	0.71
141 & Up	112	2,239	0.58	0.95	87	2,678	0.57	0.90	73	3,954	0.85	1.35	28	2,967	0.79	1.36
Charges	435	6,870	0.63	0.81	478	11,663	0.73	0.91	464	19,756	0.57	0.70	235	19,580	0.76	0.92
Totals	2,180	25,840	0.63	0.61	1,872	35,117	0.77	0.75	1,718	57,217	0.56	0.54	878	56,697	0.69	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					5	6,415	0.45	0.27	5	6,415	0.45	0.27
61 - 80	231	25,728	0.64	0.46	133	72,604	0.50	0.35	1,561	126,273	0.54	0.39
81 - 85	67	8,186	0.38	0.32	28	11,060	0.57	0.47	2,996	57,630	0.58	0.48
86 - 90	54	7,424	0.61	0.53	23	8,232	0.50	0.44	4,736	50,429	0.72	0.62
91 - 95	44	5,743	0.64	0.60	19	7,962	0.66	0.61	859	27,669	0.60	0.55
96 - 99	40	6,117	0.68	0.66	9	4,823	0.72	0.71	548	20,300	0.65	0.63
100 - 100	23	3,109	0.61	0.59	9	5,058	0.96	0.95	17,097	57,229	0.81	0.81
Credits	459	56,307	0.60	0.49	226	116,155	0.54	0.41	27,802	345,945	0.63	0.51
101 - 105	32	4,880	0.65	0.67	9	6,287	0.51	0.52	518	21,022	0.68	0.70
106 - 110	29	4,466	0.40	0.43	6	3,258	0.34	0.37	568	17,339	0.54	0.58
111 - 115	12	2,157	0.44	0.50	8	4,916	0.80	0.90	330	13,635	0.72	0.81
116 - 120	11	1,925	0.26	0.31	1	1,200	0.97	1.15	256	9,770	0.63	0.74
121 - 130	16	3,138	0.40	0.51	3	3,265	0.31	0.39	513	17,553	0.57	0.72
131 - 140	6	965	1.17	1.60	4	2,178	0.90	1.24	377	11,419	0.78	1.06
141 & Up	8	1,598	0.90	1.49	1	471	0.13	0.19	673	16,820	0.75	1.22
Charges	114	19,129	0.54	0.62	32	21,574	0.58	0.65	3,235	107,558	0.66	0.80
Totals	573	75,435	0.58	0.51	258	137,729	0.55	0.43	31,037	453,504	0.64	0.56

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	250	153	0.05	0.04	76	204	0.02	0.02	59	277	1.36	1.01	46	307	0.25	0.19
81 - 85	283	212	0.50	0.41	173	536	0.75	0.63	272	1,452	0.89	0.75	358	2,654	0.47	0.40
86 - 90	689	722	1.81	1.57	1,360	4,554	0.65	0.56	1,222	6,491	0.72	0.62	606	4,522	0.41	0.36
91 - 95	100	85	1.27	1.18	124	444	0.78	0.72	106	611	1.76	1.63	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	11,275	11,488	2.21	2.21	3,551	12,229	0.74	0.74	937	5,657	0.84	0.84	432	3,704	0.65	0.65
Credits	12,655	12,717	2.12	2.09	5,330	18,150	0.71	0.68	2,653	14,837	0.85	0.77	1,559	12,141	0.58	0.52
101 - 105	56	51	0.02	0.03	37	153	0.24	0.25	48	301	1.31	1.35	40	358	1.14	1.17
106 - 110	52	51	0.10	0.11	66	263	0.35	0.38	97	656	0.52	0.56	49	458	0.55	0.59
111 - 115	38	37	0.01	0.02	29	124	0.50	0.57	31	213	2.18	2.45	21	205	0.28	0.31
116 - 120	35	34	0.21	0.25	20	87	0.36	0.42	23	163	0.58	0.68	13	136	0.19	0.23
121 - 130	82	105	0.02	0.03	63	312	0.76	0.95	53	423	1.37	1.72	39	423	1.43	1.78
131 - 140	34	49	5.52	7.48	50	263	0.09	0.12	50	410	0.12	0.16	46	536	0.69	0.93
141 & Up	72	134	2.33	3.86	98	625	0.15	0.25	106	1,091	0.79	1.31	65	945	1.32	2.21
Charges	369	460	1.31	1.67	363	1,828	0.31	0.41	408	3,257	0.85	1.10	273	3,061	0.97	1.25
Totals	13,024	13,177	2.09	2.08	5,693	19,978	0.68	0.66	3,061	18,094	0.85	0.81	1,832	15,202	0.66	0.63

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	148	2,260	0.60	0.46	389	10,898	0.52	0.40	315	16,719	0.55	0.41
81 - 85	639	6,580	0.67	0.57	688	11,042	0.43	0.36	381	10,601	0.67	0.55	123	7,062	0.51	0.42
86 - 90	534	5,577	0.53	0.46	302	4,891	0.69	0.60	179	5,441	0.50	0.44	95	5,841	0.73	0.64
91 - 95	94	1,052	0.73	0.68	109	2,008	0.58	0.53	89	2,934	0.44	0.41	73	4,916	0.84	0.79
96 - 99	83	991	0.56	0.55	83	1,546	1.58	1.54	87	3,101	0.43	0.42	62	4,323	0.79	0.77
100 - 100	351	4,217	1.11	1.11	234	4,367	0.32	0.32	124	4,317	0.65	0.64	52	3,524	0.28	0.28
Credits	1,763	19,000	0.71	0.63	1,564	26,115	0.55	0.48	1,249	37,293	0.56	0.48	720	42,384	0.61	0.50
101 - 105	71	922	0.26	0.26	75	1,480	0.55	0.56	100	3,754	0.60	0.61	54	3,877	0.44	0.45
106 - 110	61	776	0.18	0.19	73	1,556	0.60	0.65	71	2,849	0.62	0.67	40	3,016	0.90	0.98
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	1.09	1.29	34	774	1.38	1.63	45	1,802	0.74	0.87	25	2,099	0.16	0.19
121 - 130	61	956	0.54	0.68	90	2,224	0.36	0.45	89	3,844	0.39	0.49	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	0.63	0.85
141 & Up	108	2,183	0.78	1.30	78	2,306	0.87	1.38	70	3,944	0.46	0.75	38	4,128	0.70	1.12
Charges	432	6,898	1.22	1.57	440	10,542	0.72	0.89	485	21,017	0.53	0.64	231	19,309	0.57	0.69
Totals	2,195	25,898	0.84	0.82	2,004	36,657	0.60	0.57	1,734	58,310	0.55	0.52	951	61,693	0.59	0.55

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	229	25,778	0.46	0.34	137	61,389	0.52	0.37	1,711	118,569	0.51	0.37
81 - 85	88	10,598	1.67	1.39	27	13,464	0.52	0.43	3,032	64,200	0.74	0.62
86 - 90	58	7,883	0.41	0.36	22	9,442	0.59	0.51	5,067	55,364	0.60	0.52
91 - 95	52	7,366	0.78	0.72	18	10,745	0.75	0.70	828	30,656	0.77	0.71
96 - 99	22	2,987	0.70	0.68	8	3,560	0.42	0.41	560	17,558	0.71	0.69
100 - 100	19	2,875	0.44	0.43	7	5,000	0.35	0.35	16,982	57,377	0.95	0.95
Credits	468	57,488	0.73	0.59	223	109,674	0.53	0.40	28,184	349,799	0.67	0.55
101 - 105	26	3,824	0.49	0.50	12	7,487	0.60	0.62	519	22,208	0.55	0.56
106 - 110	23	3,841	0.70	0.76	5	2,927	0.34	0.36	537	16,394	0.61	0.65
111 - 115	18	3,095	0.13	0.15	4	2,455	1.35	1.51	288	11,570	1.07	1.20
116 - 120	12	2,197	1.08	1.27	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	0.36	518	14,396	0.44	0.55
131 - 140	6	1,077	0.89	1.21	1	459	0.69	0.92	386	9,894	0.61	0.82
141 & Up	8	1,578	0.68	1.04	3	1,554	0.83	1.29	646	18,489	0.72	1.16
Charges	106	18,154	0.56	0.64	29	17,180	0.65	0.72	3,136	101,707	0.65	0.78
Totals	574	75,643	0.69	0.60	252	126,854	0.55	0.43	31,320	451,505	0.67	0.59

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	311	184	0.03	0.02	81	212	0.13	0.10	55	247	0.10	0.08	36	228	0.07	0.05
81 - 85	313	230	1.84	1.54	194	638	0.69	0.58	296	1,599	5.10	4.31	425	3,119	0.50	0.42
86 - 90	712	751	1.64	1.42	1,368	4,524	0.60	0.52	1,234	6,555	0.57	0.49	620	4,619	0.64	0.55
91 - 95	114	100	2.40	2.23	119	427	0.35	0.32	105	603	0.82	0.76	101	798	0.42	0.39
96 - 99	63	51	0.26	0.25	52	202	0.19	0.18	54	338	1.58	1.54	45	382	1.00	0.98
100 - 100	11,406	11,240	1.09	1.09	3,389	11,704	0.82	0.82	945	5,745	1.39	1.39	417	3,602	0.38	0.38
Credits	12,919	12,556	1.13	1.11	5,203	17,707	0.73	0.69	2,689	15,085	1.38	1.26	1,644	12,749	0.52	0.47
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	12	118	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	57	68	0.01	0.01	83	406	0.58	0.73	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	1.18	1.60	36	426	0.88	1.19
141 & Up	95	191	0.11	0.18	87	575	1.61	2.72	95	1,005	0.30	0.51	66	971	0.36	0.61
Charges	393	469	1.31	1.71	383	1,908	1.59	2.06	363	2,949	0.62	0.81	288	3,220	0.68	0.86
Totals	13,312	13,025	1.14	1.13	5,586	19,615	0.81	0.79	3,052	18,034	1.26	1.21	1,932	15,970	0.55	0.53

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	0.80	0.60	156	2,408	0.55	0.42	467	13,136	0.34	0.26	362	18,662	0.49	0.36
81 - 85	694	7,179	1.12	0.94	728	11,575	0.59	0.49	356	9,896	0.77	0.63	125	7,117	1.36	1.13
86 - 90	517	5,357	0.51	0.44	303	4,893	0.64	0.55	178	5,296	0.62	0.54	90	5,482	0.46	0.41
91 - 95	93	1,087	1.29	1.20	107	1,883	1.37	1.28	99	3,179	0.70	0.65	77	5,059	1.58	1.47
96 - 99	63	765	1.37	1.33	68	1,289	0.41	0.40	82	2,862	0.39	0.38	64	4,236	1.98	1.94
100 - 100	366	4,370	0.72	0.72	211	3,990	0.60	0.60	128	4,420	0.34	0.34	48	3,303	0.28	0.28
Credits	1,808	19,460	0.87	0.77	1,573	26,038	0.65	0.56	1,310	38,789	0.52	0.44	766	43,860	0.88	0.73
101 - 105	66	849	0.88	0.91	61	1,233	0.54	0.56	94	3,417	0.53	0.55	53	3,871	0.86	0.88
106 - 110	74	951	0.95	1.02	62	1,303	0.71	0.76	81	2,996	0.47	0.51	34	2,589	0.17	0.18
111 - 115	24	340	0.45	0.51	37	828	1.65	1.86	60	2,379	0.64	0.72	20	1,597	0.47	0.53
116 - 120	19	258	0.02	0.02	53	1,204	0.56	0.66	50	2,047	0.86	1.01	29	2,341	0.40	0.47
121 - 130	53	801	0.63	0.79	96	2,294	0.66	0.83	86	3,807	0.67	0.84	36	2,995	0.61	0.76
131 - 140	52	857	0.25	0.34	56	1,468	1.27	1.71	42	2,050	0.93	1.25	14	1,322	1.14	1.53
141 & Up	102	2,006	0.47	0.75	67	2,091	0.84	1.37	68	3,622	0.41	0.65	37	3,986	0.70	1.11
Charges	390	6,062	0.57	0.73	432	10,422	0.84	1.05	481	20,317	0.61	0.74	223	18,700	0.62	0.75
Totals	2,198	25,522	0.80	0.76	2,005	36,460	0.70	0.67	1,791	59,106	0.55	0.52	989	62,560	0.80	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					2	1,915	0.07	0.04	2	1,915	0.07	0.04
61 - 80	244	26,722	0.73	0.53	164	84,365	0.51	0.36	1,951	146,867	0.53	0.39
81 - 85	77	9,368	0.52	0.43	28	13,168	0.72	0.60	3,236	63,890	0.89	0.74
86 - 90	55	7,587	0.83	0.73	23	10,459	0.56	0.48	5,100	55,524	0.62	0.54
91 - 95	48	6,664	0.37	0.34	23	12,395	0.51	0.47	886	32,195	0.75	0.70
96 - 99	29	4,225	0.56	0.55	9	3,458	0.28	0.27	529	17,808	0.86	0.84
100 - 100	31	4,598	0.72	0.71	7	3,659	0.49	0.49	16,948	56,631	0.78	0.78
Credits	484	59,164	0.66	0.53	256	129,419	0.52	0.40	28,652	374,829	0.68	0.56
101 - 105	40	6,332	0.60	0.62	7	3,310	1.06	1.10	544	20,018	0.74	0.76
106 - 110	13	2,067	0.41	0.44	3	1,122	0.47	0.51	542	12,484	0.49	0.53
111 - 115	9	1,637	0.16	0.18	5	2,227	0.84	0.95	262	9,464	0.75	0.85
116 - 120	15	2,614	0.33	0.40	3	2,582	0.94	1.09	244	11,451	0.62	0.73
121 - 130	14	2,660	0.96	1.21	5	2,940	1.69	2.11	515	16,780	0.90	1.12
131 - 140	8	1,538	0.77	1.04					351	8,433	0.94	1.27
141 & Up	5	930	0.16	0.22					622	15,376	0.57	0.91
Charges	104	17,778	0.54	0.62	23	12,181	1.09	1.24	3,080	94,005	0.71	0.85
Totals	588	76,942	0.63	0.55	279	141,600	0.57	0.45	31,732	468,834	0.68	0.60

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	329	185	0.02	0.02	108	296	0.02	0.01	62	283	3.24	2.40	48	308	0.95	0.70
81 - 85	315	229	0.26	0.21	185	582	0.16	0.13	209	1,123	1.13	0.95	325	2,416	1.06	0.90
86 - 90	792	813	1.08	0.94	1,475	4,922	1.06	0.92	1,306	6,977	0.58	0.51	783	5,846	0.54	0.47
91 - 95	113	94	0.01	0.01	102	361	0.14	0.13	115	649	1.29	1.20	72	579	0.21	0.20
96 - 99	67	59	2.99	2.93	48	178	0.94	0.92	48	287	1.08	1.05	35	290	0.26	0.26
100 - 100	10,697	10,529	0.97	0.97	3,505	12,239	1.03	1.03	1,030	6,260	0.61	0.61	472	4,051	0.22	0.22
Credits	12,313	11,909	0.95	0.93	5,423	18,578	0.97	0.92	2,770	15,579	0.72	0.66	1,735	13,491	0.53	0.47
101 - 105	79	81	0.10	0.11	47	184	0.83	0.85	47	300	2.75	2.82	40	356	2.70	2.77
106 - 110	65	74	0.00	0.00	58	234	0.16	0.17	59	391	0.05	0.05	48	448	2.39	2.58
111 - 115	39	44	0.03	0.04	26	106	1.84	2.07	28	193	1.66	1.87	24	237	0.12	0.13
116 - 120	30	29	0.08	0.09	16	69	2.41	2.85	28	203	2.11	2.48	18	184	1.34	1.60
121 - 130	55	79	0.00	0.00	63	292	0.42	0.52	62	484	0.56	0.70	45	494	1.08	1.35
131 - 140	49	56	2.90	3.88	32	173	1.23	1.66	54	455	0.34	0.45	42	499	0.71	0.96
141 & Up	89	159	2.51	4.17	68	439	1.73	2.93	80	805	0.97	1.60	64	916	0.46	0.74
Charges	406	522	1.10	1.39	310	1,498	1.10	1.41	358	2,831	0.99	1.26	281	3,134	1.15	1.47
Totals	12,719	12,430	0.96	0.95	5,733	20,076	0.98	0.95	3,128	18,410	0.76	0.73	2,016	16,624	0.65	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																
61 - 80	74	678	0.91	0.67	154	2,346	0.65	0.49	471	13,491	0.42	0.32	375	19,455	0.52	0.38
81 - 85	647	6,720	0.36	0.30	777	12,480	0.50	0.42	471	12,990	0.46	0.38	142	8,290	0.47	0.39
86 - 90	669	6,973	0.84	0.73	390	6,419	0.49	0.43	227	6,656	0.56	0.49	102	6,224	0.55	0.48
91 - 95	108	1,244	1.54	1.43	105	1,838	0.59	0.55	115	3,723	0.69	0.64	111	7,411	0.52	0.48
96 - 99	67	815	0.18	0.18	78	1,461	0.48	0.47	84	2,971	0.31	0.31	73	4,946	0.63	0.61
100 - 100	434	5,179	0.45	0.45	261	4,957	0.82	0.82	159	5,314	0.35	0.35	76	5,162	0.22	0.22
Credits	1,999	21,609	0.61	0.54	1,765	29,500	0.57	0.50	1,527	45,145	0.46	0.39	879	51,488	0.49	0.41
101 - 105	59	768	0.41	0.42	90	1,767	0.44	0.45	89	3,254	0.90	0.93	54	3,652	0.56	0.58
106 - 110	50	653	0.17	0.19	75	1,550	0.45	0.48	61	2,350	0.63	0.68	38	2,917	0.74	0.79
111 - 115	32	443	0.18	0.20	35	789	0.45	0.51	61	2,449	0.44	0.50	24	1,662	0.60	0.68
116 - 120	22	317	0.15	0.18	32	780	0.93	1.10	41	1,628	0.60	0.71	29	2,367	0.37	0.43
121 - 130	72	1,137	1.03	1.29	78	1,900	1.29	1.61	73	3,205	0.63	0.78	40	3,509	0.75	0.94
131 - 140	52	881	0.77	1.03	58	1,466	0.78	1.05	39	1,794	0.16	0.21	22	2,211	0.37	0.49
141 & Up	91	1,809	0.12	0.19	94	2,966	0.61	1.00	68	3,698	0.46	0.72	32	3,267	0.61	0.98
Charges	378	6,008	0.43	0.56	462	11,218	0.71	0.89	432	18,377	0.57	0.69	239	19,584	0.59	0.71
Totals	2,377	27,618	0.57	0.55	2,227	40,719	0.61	0.58	1,959	63,522	0.49	0.46	1,118	71,072	0.52	0.48

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	290	32,242	0.69	0.50	184	105,319	0.50	0.36	2,095	174,603	0.54	0.39
81 - 85	96	12,291	0.56	0.47	43	18,531	0.49	0.41	3,210	75,652	0.51	0.42
86 - 90	58	8,200	0.40	0.35	28	12,087	0.51	0.46	5,830	65,118	0.60	0.52
91 - 95	53	7,370	0.42	0.39	19	11,183	0.38	0.35	913	34,451	0.52	0.48
96 - 99	27	3,970	0.26	0.25	7	3,053	0.74	0.72	534	18,030	0.49	0.48
100 - 100	29	4,282	1.18	1.16	9	5,221	0.47	0.47	16,672	63,193	0.70	0.70
Credits	553	68,355	0.61	0.49	290	155,394	0.50	0.38	29,254	431,047	0.56	0.46
101 - 105	40	5,974	0.38	0.39	8	2,885	0.77	0.79	553	19,223	0.65	0.67
106 - 110	20	2,773	0.51	0.55	8	3,715	1.05	1.12	482	15,106	0.72	0.78
111 - 115	19	3,025	0.42	0.47	6	4,565	0.37	0.42	294	13,512	0.45	0.50
116 - 120	13	2,497	0.56	0.66	1	509	1.26	1.47	230	8,582	0.64	0.75
121 - 130	13	2,586	0.29	0.36	4	1,740	0.76	0.96	505	15,426	0.73	0.91
131 - 140	3	747	0.54	0.73					351	8,281	0.51	0.68
141 & Up	8	1,413	1.05	1.62	2	1,565	0.07	0.11	596	17,038	0.57	0.90
Charges	116	19,016	0.47	0.54	29	14,979	0.66	0.75	3,011	97,167	0.62	0.74
Totals	669	87,370	0.58	0.50	319	170,372	0.51	0.40	32,265	528,214	0.57	0.50

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	224	0.44	0.32	107	287	0.53	0.40	61	279	0.02	0.01	46	293	0.57	0.42
81 - 85	458	339	0.19	0.16	277	895	1.38	1.16	432	2,317	0.51	0.43	487	3,573	0.96	0.81
86 - 90	818	851	0.57	0.50	1,488	4,912	0.92	0.80	1,031	5,445	0.80	0.70	482	3,601	0.64	0.55
91 - 95	104	82	0.03	0.02	108	382	1.19	1.10	119	695	0.73	0.67	68	555	0.77	0.71
96 - 99	61	52	0.00	0.00	51	186	2.12	2.06	41	239	0.41	0.40	45	382	1.48	1.44
100 - 100	12,652	12,105	1.91	1.91	3,370	11,605	0.55	0.55	917	5,541	0.69	0.69	406	3,494	0.88	0.88
Credits	14,513	13,654	1.74	1.70	5,401	18,265	0.72	0.68	2,601	14,515	0.69	0.63	1,534	11,897	0.84	0.75
101 - 105	76	61	0.03	0.03	45	168	0.09	0.10	41	276	0.88	0.90	47	427	0.42	0.43
106 - 110	78	87	1.03	1.10	82	340	0.10	0.11	74	496	0.09	0.10	53	496	0.28	0.30
111 - 115	50	31			22	94	2.06	2.32	26	186	0.49	0.56	25	248	0.13	0.15
116 - 120	38	29	1.38	1.63	21	102	0.54	0.63	21	154	1.07	1.26	15	156	1.32	1.56
121 - 130	56	55			51	237	0.18	0.22	40	311	0.11	0.14	35	381	0.18	0.22
131 - 140	42	47	0.00	0.00	57	290	0.67	0.90	52	434	2.82	3.81	33	384	1.03	1.39
141 & Up	84	142	0.27	0.44	110	694	0.48	0.80	86	852	0.25	0.40	69	953	0.44	0.71
Charges	424	452	0.37	0.47	388	1,924	0.45	0.59	340	2,709	0.75	0.95	277	3,045	0.47	0.60
Totals	14,937	14,107	1.70	1.67	5,789	20,190	0.69	0.67	2,941	17,224	0.70	0.66	1,811	14,942	0.76	0.73

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						
61 - 80	100	942	0.60	0.45	284	4,489	0.44	0.34	539	14,730	0.57	0.44	353	18,008	0.43	0.32
81 - 85	738	7,579	0.49	0.41	627	9,875	0.42	0.35	322	8,903	0.36	0.30	114	6,733	0.65	0.54
86 - 90	370	3,870	0.75	0.65	229	3,811	0.64	0.56	153	4,810	0.52	0.46	83	5,291	0.37	0.32
91 - 95	92	1,030	1.09	1.01	101	1,840	0.56	0.52	100	3,254	0.51	0.47	59	3,772	2.23	2.07
96 - 99	61	747	0.37	0.36	75	1,421	1.30	1.27	81	2,810	0.36	0.35	61	4,080	0.43	0.42
100 - 100	363	4,359	0.45	0.45	212	3,938	1.01	1.01	116	3,920	0.43	0.43	37	2,648	0.44	0.44
Credits	1,724	18,527	0.57	0.50	1,528	25,374	0.61	0.52	1,312	38,449	0.48	0.40	707	40,532	0.63	0.51
101 - 105	70	892	0.33	0.34	88	1,794	0.83	0.85	85	3,194	0.69	0.70	45	3,285	0.56	0.57
106 - 110	68	926	0.77	0.83	66	1,362	0.42	0.45	62	2,323	0.64	0.69	35	2,630	0.65	0.70
111 - 115	32	444	0.25	0.28	41	903	0.16	0.18	46	1,794	0.46	0.52	18	1,475	0.96	1.08
116 - 120	30	432	0.45	0.53	36	823	0.42	0.50	36	1,517	1.00	1.18	22	1,676	0.84	0.99
121 - 130	59	905	0.47	0.59	76	1,756	0.79	0.99	71	3,200	0.55	0.69	20	1,782	0.66	0.83
131 - 140	55	898	0.51	0.69	54	1,417	0.52	0.70	31	1,502	0.75	1.01	15	1,257	2.03	2.73
141 & Up	96	1,873	1.86	2.98	63	1,929	0.76	1.21	53	2,908	0.29	0.46	22	2,256	0.44	0.70
Charges	410	6,371	0.89	1.13	424	9,984	0.62	0.75	384	16,439	0.59	0.71	177	14,361	0.77	0.91
Totals	2,134	24,898	0.65	0.62	1,952	35,358	0.61	0.57	1,696	54,888	0.51	0.47	884	54,893	0.66	0.59

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	22		
61 - 80	225	25,225	0.54	0.39	138	78,218	0.31	0.22	2,273	142,695	0.40	0.29
81 - 85	71	9,471	0.45	0.38	26	11,331	0.46	0.38	3,552	61,016	0.51	0.42
86 - 90	50	6,371	0.65	0.57	21	9,368	0.39	0.34	4,725	48,330	0.61	0.53
91 - 95	41	5,654	0.27	0.25	13	6,242	0.21	0.20	805	23,506	0.70	0.65
96 - 99	34	5,347	0.51	0.49	4	1,302	0.44	0.43	514	16,564	0.56	0.54
100 - 100	22	3,246	0.24	0.23	7	3,350	0.19	0.19	18,102	54,205	0.86	0.86
Credits	443	55,314	0.49	0.40	209	109,811	0.32	0.24	29,972	346,337	0.55	0.45
101 - 105	22	3,041	1.05	1.07	4	1,288	0.19	0.19	523	14,426	0.67	0.69
106 - 110	16	2,377	0.39	0.42	9	4,612	0.56	0.61	543	15,650	0.53	0.57
111 - 115	9	1,390	0.67	0.76	4	1,743	0.71	0.81	273	8,308	0.60	0.68
116 - 120	7	1,236	0.39	0.46	1	301	1.53	1.78	227	6,425	0.76	0.89
121 - 130	9	1,480	0.63	0.78	2	1,309	0.99	1.19	419	11,416	0.62	0.78
131 - 140	3	644	0.52	0.70	1	393	0.81	1.10	343	7,267	1.01	1.36
141 & Up	1	199	0.51	0.79	2	1,994	0.21	0.32	586	13,802	0.60	0.96
Charges	67	10,368	0.67	0.75	23	11,641	0.56	0.66	2,914	77,295	0.65	0.78
Totals	510	65,682	0.52	0.44	232	121,452	0.35	0.27	32,886	423,632	0.57	0.49

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2015 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	3							1	5		
61 - 80	106	58	0.75	0.55	38	108	0.01	0.00	48	224	0.86	0.65	32	208	0.16	0.12
81 - 85	337	283	0.53	0.45	379	1,242	0.48	0.40	793	4,299	0.34	0.29	1,051	7,743	0.34	0.29
86 - 90	1,167	1,311	1.06	0.91	3,958	13,440	0.53	0.46	3,105	16,343	0.69	0.60	1,196	8,940	0.57	0.49
91 - 95	155	162	0.08	0.08	413	1,503	0.79	0.74	396	2,255	1.03	0.95	278	2,244	0.94	0.87
96 - 99	100	116	0.80	0.78	177	681	0.27	0.26	179	1,098	0.27	0.26	151	1,270	0.73	0.70
100 - 100	156,184	90,118	0.75	0.75	11,568	38,604	0.67	0.67	1,936	11,622	0.65	0.65	751	6,444	0.71	0.71
Credits	158,049	92,047	0.75	0.75	16,534	55,582	0.63	0.60	6,457	35,839	0.65	0.59	3,460	26,854	0.57	0.51
101 - 105	73	87	1.01	1.04	132	529	0.52	0.53	170	1,070	0.33	0.34	117	1,040	1.16	1.19
106 - 110	88	93	1.65	1.78	228	988	0.64	0.69	217	1,429	0.83	0.89	142	1,316	0.96	1.03
111 - 115	47	60	0.12	0.14	103	453	1.24	1.41	111	767	0.35	0.39	71	690	0.96	1.08
116 - 120	32	46	1.09	1.28	59	280	0.20	0.24	75	553	2.56	3.02	57	587	0.84	1.00
121 - 130	91	122	2.26	2.83	191	944	1.09	1.37	135	1,038	0.71	0.89	124	1,359	1.05	1.32
131 - 140	57	87	0.56	0.75	138	731	0.19	0.26	153	1,271	0.57	0.77	91	1,072	1.49	2.02
141 & Up	138	283	0.31	0.52	266	1,782	0.41	0.71	337	3,530	1.04	1.76	228	3,296	0.89	1.48
Charges	526	778	0.91	1.20	1,117	5,708	0.60	0.78	1,198	9,658	0.86	1.13	830	9,361	1.03	1.33
Totals	158,575	92,825	0.75	0.75	17,651	61,289	0.62	0.61	7,655	45,497	0.69	0.67	4,290	36,215	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	56	546	0.40	0.31	261	4,272	0.82	0.64	666	18,491	1.02	0.79	476	25,194	0.59	0.44
81 - 85	1,555	15,989	0.56	0.47	1,334	20,851	0.67	0.56	644	17,944	0.58	0.48	187	10,606	0.73	0.61
86 - 90	1,088	11,499	0.64	0.56	678	11,135	0.74	0.65	395	11,672	0.85	0.74	172	10,779	0.57	0.50
91 - 95	334	3,807	1.05	0.98	349	6,255	0.63	0.58	295	9,540	0.57	0.53	152	9,949	0.71	0.66
96 - 99	208	2,481	0.77	0.75	206	3,836	0.58	0.56	229	7,897	0.66	0.64	148	10,007	1.69	1.65
100 - 100	715	8,622	0.82	0.82	476	9,086	1.25	1.25	316	10,846	0.85	0.84	128	8,648	0.90	0.89
Credits	3,956	42,944	0.69	0.61	3,304	55,435	0.78	0.69	2,545	76,390	0.77	0.67	1,263	75,184	0.80	0.68
101 - 105	190	2,425	1.43	1.47	223	4,397	0.70	0.71	240	8,488	0.53	0.54	153	11,003	0.75	0.77
106 - 110	186	2,451	0.62	0.67	214	4,461	0.70	0.76	224	8,617	1.03	1.12	138	10,549	0.96	1.04
111 - 115	110	1,530	0.88	1.00	151	3,370	0.73	0.82	186	7,396	0.87	0.98	131	10,365	0.84	0.94
116 - 120	84	1,223	0.96	1.13	118	2,709	0.73	0.87	145	5,789	0.44	0.52	103	8,500	0.76	0.90
121 - 130	193	3,041	0.71	0.89	267	6,381	0.51	0.64	252	11,023	0.68	0.85	170	14,478	0.92	1.15
131 - 140	165	2,731	0.56	0.76	163	4,150	1.14	1.54	137	6,656	0.53	0.72	112	10,595	0.76	1.02
141 & Up	307	6,089	0.52	0.86	264	8,437	0.61	1.01	289	16,683	0.77	1.27	184	20,385	0.94	1.52
Charges	1,235	19,490	0.74	0.95	1,400	33,905	0.70	0.88	1,473	64,652	0.71	0.90	991	85,874	0.86	1.07
Totals	5,191	62,434	0.70	0.69	4,704	89,340	0.75	0.74	4,018	141,042	0.74	0.75	2,254	161,058	0.83	0.85

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	93	0.02	0.01	4	1,532	0.02	0.01	7	1,634	0.02	0.01
61 - 80	297	32,592	0.59	0.43	124	72,911	0.54	0.40	2,104	154,605	0.62	0.46
81 - 85	128	16,785	0.66	0.54	50	25,927	0.77	0.64	6,458	121,668	0.63	0.53
86 - 90	127	17,281	0.52	0.45	56	37,112	0.56	0.49	11,942	139,512	0.62	0.54
91 - 95	118	16,559	0.60	0.56	75	64,544	0.63	0.58	2,565	116,818	0.66	0.61
96 - 99	102	14,989	0.54	0.53	59	47,928	0.82	0.80	1,559	90,302	0.83	0.81
100 - 100	73	10,746	0.72	0.72	25	34,596	0.85	0.76	172,172	229,332	0.78	0.76
Credits	846	109,045	0.60	0.50	393	284,551	0.67	0.57	196,807	853,870	0.69	0.61
101 - 105	126	20,249	0.92	0.95	82	68,594	0.65	0.66	1,506	117,881	0.71	0.73
106 - 110	63	10,479	0.73	0.79	53	80,843	0.71	0.77	1,553	121,226	0.76	0.82
111 - 115	70	12,164	0.78	0.87	49	43,980	0.74	0.83	1,029	80,777	0.77	0.87
116 - 120	73	12,957	0.69	0.81	52	37,443	0.79	0.93	798	70,086	0.75	0.89
121 - 130	104	20,389	0.74	0.93	54	44,858	1.04	1.30	1,581	103,634	0.88	1.10
131 - 140	53	10,687	0.58	0.78	32	79,297	0.60	0.82	1,101	117,277	0.63	0.86
141 & Up	144	34,506	0.83	1.34	71	63,708	1.04	1.76	2,228	158,701	0.90	1.49
Charges	633	121,433	0.78	0.98	393	418,723	0.77	0.94	9,796	769,581	0.78	0.96
Totals	1,479	230,478	0.69	0.71	786	703,274	0.73	0.76	206,603	1,623,452	0.73	0.75

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	115	66	6.45	4.89	46	129	0.68	0.52	1	4	0.03	0.02	35	241	0.03	0.02
81 - 85	336	277	1.18	0.99	351	1,160	0.91	0.77	30	137	0.50	0.42	1,032	7,647	0.72	0.61
86 - 90	1,213	1,336	0.65	0.56	4,083	13,920	1.02	0.88	736	4,027	0.54	0.46	1,306	9,783	0.50	0.43
91 - 95	143	153	0.68	0.63	367	1,325	0.38	0.35	3,263	17,156	0.61	0.57	289	2,310	0.78	0.72
96 - 99	91	98	1.02	1.00	184	703	0.26	0.26	388	2,193	0.84	0.82	146	1,237	0.88	0.86
100 - 100	159,930	90,064	0.65	0.65	11,646	38,852	0.58	0.58	187	1,115	0.56	0.56	791	6,807	0.63	0.63
Credits	161,828	91,994	0.66	0.66	16,677	56,088	0.69	0.66	2,033	12,229	0.55	0.50	3,599	28,025	0.62	0.56
101 - 105	80	105	3.94	4.05	149	614	1.92	1.97	6,638	36,861	0.37	0.38	114	1,021	0.97	0.99
106 - 110	103	112	1.71	1.84	195	816	1.04	1.12	145	914	0.79	0.85	157	1,468	0.77	0.83
111 - 115	37	37	0.70	0.79	90	393	0.98	1.10	225	1,496	0.26	0.29	70	684	0.66	0.74
116 - 120	37	45	0.03	0.04	59	276	2.00	2.36	107	752	0.92	1.09	49	507	0.64	0.75
121 - 130	102	144	2.39	2.98	149	717	2.02	2.52	76	561	0.39	0.49	137	1,501	0.49	0.61
131 - 140	67	95	0.01	0.01	144	771	0.33	0.45	175	1,358	0.62	0.84	118	1,378	0.46	0.62
141 & Up	115	231	0.70	1.16	302	2,050	0.63	1.08	152	1,270	0.77	1.30	220	3,164	0.55	0.91
Charges	541	768	1.48	1.89	1,088	5,636	1.06	1.39	298	3,121	0.63	0.82	865	9,721	0.62	0.80
Totals	162,369	92,762	0.67	0.67	17,765	61,724	0.72	0.71	1,178	9,471	0.57	0.55	4,464	37,747	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	62	600	0.00	0.00	264	4,337	0.63	0.49	714	19,537	0.58	0.45	481	24,921	0.56	0.41
81 - 85	1,547	15,908	0.48	0.40	1,368	21,358	0.60	0.50	686	19,047	0.69	0.57	192	11,006	0.72	0.59
86 - 90	1,150	12,187	0.90	0.79	740	12,337	0.87	0.76	409	12,112	0.76	0.66	183	11,378	0.64	0.56
91 - 95	329	3,717	0.94	0.87	323	5,749	0.88	0.81	278	8,855	0.57	0.53	200	13,103	0.57	0.53
96 - 99	203	2,399	0.62	0.61	196	3,662	0.56	0.55	210	7,303	0.83	0.81	133	9,124	0.98	0.96
100 - 100	694	8,361	0.88	0.88	413	7,738	0.72	0.72	295	10,048	1.18	1.17	117	7,961	0.93	0.91
Credits	3,986	43,182	0.72	0.64	3,304	55,181	0.71	0.62	2,592	76,902	0.74	0.64	1,307	77,544	0.68	0.58
101 - 105	199	2,532	0.71	0.73	251	4,935	0.70	0.72	269	9,833	0.71	0.72	175	12,561	0.65	0.67
106 - 110	163	2,124	0.58	0.63	189	3,980	0.82	0.89	196	7,396	0.60	0.65	123	9,153	0.72	0.77
111 - 115	111	1,563	0.38	0.43	167	3,707	0.55	0.62	166	6,550	0.81	0.92	120	9,498	0.74	0.83
116 - 120	87	1,266	0.57	0.67	142	3,305	0.45	0.53	161	6,571	0.74	0.87	67	5,735	0.63	0.74
121 - 130	183	2,857	0.97	1.21	239	5,792	0.79	0.99	248	10,911	0.70	0.87	162	14,285	0.75	0.94
131 - 140	171	2,869	1.00	1.35	159	4,076	0.56	0.75	157	7,412	0.81	1.10	133	12,266	0.87	1.17
141 & Up	282	5,689	0.55	0.90	292	9,291	0.57	0.94	326	18,664	0.84	1.36	197	22,258	0.89	1.45
Charges	1,196	18,900	0.69	0.89	1,439	35,086	0.64	0.80	1,523	67,336	0.75	0.95	977	85,756	0.78	0.98
Totals	5,182	62,082	0.71	0.70	4,743	90,266	0.68	0.68	4,115	144,238	0.75	0.75	2,284	163,299	0.73	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	1	86			2	1,088	0.01	0.00	6	1,238	0.01	0.01
61 - 80	302	33,590	0.61	0.44	130	74,851	0.49	0.36	2,179	158,409	0.54	0.40
81 - 85	125	16,096	0.63	0.52	49	29,906	0.66	0.54	6,422	126,432	0.63	0.53
86 - 90	119	16,287	0.74	0.65	69	59,462	0.65	0.58	12,535	165,958	0.71	0.62
91 - 95	106	15,603	0.90	0.84	65	38,845	0.77	0.71	2,488	91,854	0.75	0.69
96 - 99	102	14,910	0.67	0.66	50	45,414	0.71	0.70	1,502	85,965	0.74	0.72
100 - 100	50	7,774	0.76	0.75	24	55,233	0.72	0.68	175,993	245,068	0.70	0.68
Credits	805	104,348	0.70	0.59	389	304,799	0.65	0.56	201,125	874,924	0.67	0.59
101 - 105	100	15,808	0.78	0.80	75	64,740	0.84	0.86	1,557	113,062	0.79	0.82
106 - 110	85	13,822	0.67	0.72	61	61,045	0.80	0.87	1,497	101,412	0.76	0.82
111 - 115	75	12,927	0.73	0.83	57	80,857	0.69	0.78	1,000	116,968	0.70	0.79
116 - 120	76	14,288	0.68	0.80	29	24,976	0.87	1.03	783	57,530	0.75	0.89
121 - 130	111	21,150	0.83	1.04	64	50,142	0.85	1.06	1,570	108,857	0.82	1.02
131 - 140	58	12,603	0.77	1.05	33	40,608	0.82	1.09	1,192	83,348	0.80	1.07
141 & Up	134	32,792	0.72	1.16	72	61,807	0.94	1.58	2,238	159,066	0.82	1.36
Charges	639	123,391	0.74	0.93	391	384,176	0.82	0.98	9,837	740,242	0.78	0.96
Totals	1,444	227,739	0.72	0.74	780	688,975	0.74	0.76	210,962	1,615,165	0.72	0.73

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	108	53	1.36	1.02	36	100	1.21	0.92	30	143	0.41	0.31	36	244	0.51	0.39
81 - 85	308	252	0.49	0.41	367	1,193	0.52	0.44	769	4,215	0.81	0.69	1,115	8,203	0.68	0.57
86 - 90	1,273	1,437	0.88	0.77	4,053	13,776	0.66	0.57	3,157	16,554	0.76	0.66	1,223	9,157	0.48	0.42
91 - 95	162	189	4.03	3.73	430	1,561	0.60	0.55	394	2,264	0.64	0.60	282	2,263	0.68	0.63
96 - 99	73	78	2.58	2.52	177	671	0.43	0.42	187	1,127	0.96	0.94	133	1,128	0.50	0.49
100 - 100	164,427	87,604	0.63	0.63	11,228	37,451	0.63	0.63	1,916	11,514	0.48	0.48	772	6,684	0.58	0.58
Credits	166,351	89,613	0.64	0.64	16,292	54,755	0.63	0.60	6,453	35,816	0.67	0.61	3,561	27,678	0.58	0.52
101 - 105	82	92	0.26	0.27	133	534	1.43	1.47	147	947	0.75	0.77	138	1,231	0.65	0.67
106 - 110	79	100	1.82	1.97	206	871	1.34	1.44	184	1,229	0.58	0.62	140	1,307	0.34	0.37
111 - 115	52	51	0.35	0.40	101	458	0.37	0.41	94	658	0.70	0.79	70	681	0.56	0.63
116 - 120	46	43	0.55	0.65	72	334	0.41	0.49	73	542	1.75	2.06	53	545	0.31	0.37
121 - 130	91	112	1.52	1.91	176	840	0.62	0.78	170	1,317	1.10	1.38	128	1,395	0.56	0.69
131 - 140	65	101	0.19	0.25	135	712	0.34	0.46	142	1,176	1.03	1.38	113	1,313	0.98	1.32
141 & Up	144	260	0.62	1.06	295	1,988	0.98	1.67	323	3,373	1.00	1.70	238	3,414	0.81	1.35
Charges	559	758	0.79	1.03	1,118	5,738	0.86	1.13	1,133	9,242	0.96	1.26	880	9,886	0.67	0.87
Totals	166,910	90,371	0.65	0.65	17,410	60,493	0.65	0.64	7,586	45,058	0.73	0.71	4,441	37,565	0.61	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	53	523	0.53	0.41	272	4,435	0.80	0.63	718	19,739	0.51	0.40	499	25,690	0.68	0.50
81 - 85	1,569	16,191	0.54	0.45	1,372	21,646	0.49	0.40	664	18,483	0.68	0.57	229	13,438	0.66	0.55
86 - 90	1,075	11,346	0.64	0.55	711	11,639	0.50	0.44	406	11,959	0.78	0.68	205	13,173	0.84	0.74
91 - 95	339	3,871	0.76	0.71	310	5,483	1.84	1.71	266	8,862	0.73	0.68	181	11,981	0.68	0.63
96 - 99	177	2,146	0.96	0.93	221	4,109	0.86	0.84	235	8,227	0.71	0.69	159	10,845	0.90	0.88
100 - 100	683	8,232	0.94	0.94	469	8,902	1.28	1.28	305	10,397	0.54	0.53	131	8,831	0.72	0.72
Credits	3,897	42,316	0.68	0.61	3,355	56,214	0.80	0.70	2,594	77,667	0.64	0.56	1,404	83,959	0.73	0.62
101 - 105	195	2,494	0.84	0.86	247	4,938	0.59	0.61	285	10,299	1.55	1.59	170	11,959	0.59	0.60
106 - 110	164	2,175	1.24	1.34	206	4,274	0.67	0.72	220	8,427	0.61	0.65	117	8,982	0.88	0.95
111 - 115	89	1,255	0.31	0.35	152	3,449	0.56	0.63	200	7,884	1.20	1.35	126	9,841	0.49	0.55
116 - 120	89	1,293	7.28	8.57	134	3,101	0.57	0.67	123	5,139	0.68	0.80	87	7,083	0.88	1.04
121 - 130	192	3,031	0.71	0.89	256	6,343	1.02	1.28	249	11,123	0.70	0.88	133	11,396	0.81	1.01
131 - 140	176	2,924	1.17	1.58	161	4,169	0.64	0.87	163	7,855	0.82	1.11	114	10,653	0.77	1.05
141 & Up	268	5,455	0.83	1.37	276	8,928	0.58	0.96	306	17,361	0.96	1.56	196	22,589	0.80	1.30
Charges	1,173	18,627	1.33	1.70	1,432	35,203	0.68	0.85	1,546	68,087	0.95	1.19	943	82,503	0.75	0.94
Totals	5,070	60,942	0.88	0.86	4,787	91,417	0.75	0.75	4,140	145,754	0.79	0.79	2,347	166,462	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	298	33,345	0.64	0.47	129	74,609	0.47	0.34	2,179	158,880	0.55	0.41				
81 - 85	118	15,278	0.51	0.42	72	43,524	0.65	0.54	6,583	142,423	0.61	0.51				
86 - 90	152	20,036	0.61	0.53	83	67,274	0.63	0.56	12,338	176,351	0.66	0.57				
91 - 95	117	16,702	0.75	0.70	67	47,186	0.64	0.59	2,548	100,362	0.75	0.69				
96 - 99	89	13,560	0.66	0.64	46	28,294	0.75	0.73	1,497	70,184	0.76	0.74				
100 - 100	66	9,538	1.15	1.14	26	35,612	0.90	0.83	180,023	224,765	0.72	0.71				
Credits	840	108,459	0.68	0.57	425	297,486	0.64	0.54	205,172	873,962	0.66	0.58				
101 - 105	96	14,874	0.78	0.80	77	90,743	0.74	0.76	1,570	138,111	0.79	0.81				
106 - 110	86	15,189	0.84	0.90	50	58,311	0.92	0.99	1,452	100,864	0.87	0.93				
111 - 115	69	11,580	0.74	0.83	59	88,296	0.81	0.91	1,012	124,153	0.79	0.89				
116 - 120	60	11,388	0.81	0.95	37	30,109	0.83	0.97	774	59,578	0.95	1.11				
121 - 130	116	21,631	0.85	1.06	51	35,593	0.71	0.88	1,562	92,780	0.78	0.97				
131 - 140	60	12,592	0.68	0.93	32	31,073	0.83	1.10	1,161	72,568	0.80	1.07				
141 & Up	117	29,947	0.97	1.55	65	56,335	1.00	1.74	2,228	149,651	0.92	1.54				
Charges	604	117,202	0.84	1.05	371	390,459	0.83	0.98	9,759	737,705	0.84	1.02				
Totals	1,444	225,661	0.76	0.77	796	687,945	0.75	0.75	214,931	1,611,668	0.74	0.75				

Date 11/8/2022

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

Table with columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows: 0-60, 61-80, 81-85, 86-90, 91-95, 96-99, 100-100, Credits, 101-105, 106-110, 111-115, 116-120, 121-130, 131-140, 141 & Up, Charges, Totals.

Table with columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows: 0-60, 61-80, 81-85, 86-90, 91-95, 96-99, 100-100, Credits, 101-105, 106-110, 111-115, 116-120, 121-130, 131-140, 141 & Up, Charges, Totals.

Table with columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows: 0-60, 61-80, 81-85, 86-90, 91-95, 96-99, 100-100, Credits, 101-105, 106-110, 111-115, 116-120, 121-130, 131-140, 141 & Up, Charges, Totals.

Date 11/8/2022

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	112	67	3.52	2.67	47	129	0.31	0.24	32	156	0.03	0.03	37	249	1.29	0.99
81 - 85	422	381	30.34	25.53	507	1,692	0.73	0.62	1,163	6,216	0.49	0.42	1,093	8,026	0.46	0.39
86 - 90	1,240	1,397	0.89	0.77	3,770	12,615	0.92	0.80	2,390	12,472	0.53	0.46	916	6,873	0.62	0.54
91 - 95	138	165	0.33	0.30	400	1,421	0.68	0.63	351	1,983	0.96	0.89	226	1,809	0.55	0.51
96 - 99	101	118	0.34	0.33	203	778	1.10	1.08	168	1,003	1.05	1.03	130	1,102	0.72	0.70
100 - 100	160,125	80,808	0.59	0.59	9,768	32,489	0.50	0.50	1,586	9,516	0.53	0.53	717	6,162	0.66	0.66
Credits	162,139	82,936	0.73	0.73	14,695	49,123	0.63	0.60	5,690	31,345	0.56	0.51	3,119	24,220	0.58	0.52
101 - 105	83	87	22.06	22.61	148	580	0.80	0.82	146	932	0.41	0.43	116	1,036	0.69	0.71
106 - 110	104	129	2.56	2.76	211	881	5.10	5.50	212	1,407	0.69	0.74	145	1,342	0.40	0.43
111 - 115	49	62	1.92	2.16	77	328	0.39	0.44	91	632	0.38	0.43	59	582	1.58	1.78
116 - 120	39	51	0.44	0.52	78	345	0.40	0.47	62	439	1.17	1.37	72	733	0.67	0.79
121 - 130	81	119	0.10	0.13	122	585	1.22	1.53	137	1,056	1.42	1.78	101	1,103	0.47	0.59
131 - 140	67	97	0.97	1.31	147	779	0.51	0.69	175	1,472	1.19	1.60	117	1,363	0.42	0.56
141 & Up	168	340	0.95	1.65	318	2,116	0.80	1.37	244	2,494	0.83	1.38	202	2,914	0.58	0.97
Charges	591	885	3.19	4.23	1,101	5,614	1.43	1.89	1,067	8,433	0.88	1.13	812	9,074	0.60	0.77
Totals	162,730	83,821	0.76	0.76	15,796	54,737	0.71	0.70	6,757	39,778	0.63	0.61	3,931	33,294	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																
61 - 80	112	1,093	1.08	0.84	407	6,603	0.54	0.42	722	19,543	0.49	0.37	433	22,257	0.85	0.63
81 - 85	1,479	15,251	0.72	0.60	1,092	17,092	0.55	0.45	522	14,432	0.64	0.53	182	10,450	0.68	0.56
86 - 90	902	9,553	0.74	0.64	590	9,778	0.79	0.69	368	11,219	0.53	0.46	186	11,654	0.56	0.49
91 - 95	287	3,306	0.65	0.61	273	4,915	0.91	0.85	265	8,628	0.81	0.76	171	11,298	0.52	0.49
96 - 99	201	2,427	0.70	0.69	196	3,683	0.63	0.61	229	7,871	0.61	0.60	140	9,516	0.65	0.63
100 - 100	617	7,447	0.82	0.81	455	8,592	0.76	0.76	324	11,144	0.95	0.94	146	9,689	0.72	0.72
Credits	3,598	39,077	0.75	0.66	3,013	50,663	0.67	0.59	2,430	72,838	0.65	0.56	1,258	74,864	0.69	0.59
101 - 105	187	2,369	0.84	0.86	216	4,286	0.69	0.71	260	9,213	0.80	0.83	157	11,547	0.86	0.88
106 - 110	165	2,191	0.61	0.65	183	3,825	0.50	0.53	220	8,173	0.60	0.65	117	8,791	0.66	0.72
111 - 115	97	1,364	0.97	1.10	151	3,360	0.35	0.39	156	6,275	0.86	0.97	107	8,251	0.65	0.73
116 - 120	89	1,331	0.74	0.87	121	2,751	1.04	1.23	133	5,511	0.55	0.64	76	6,043	0.58	0.68
121 - 130	179	2,744	0.64	0.80	216	5,252	0.57	0.72	234	10,358	0.84	1.05	135	11,721	0.68	0.86
131 - 140	152	2,519	1.00	1.35	164	4,279	0.51	0.69	120	5,678	0.71	0.95	77	7,253	0.93	1.26
141 & Up	215	4,350	1.01	1.66	217	6,969	0.91	1.50	249	14,930	0.60	1.00	152	18,388	0.88	1.47
Charges	1,084	16,869	0.85	1.07	1,268	30,722	0.66	0.83	1,372	60,138	0.70	0.88	821	71,993	0.77	0.97
Totals	4,682	55,945	0.78	0.76	4,281	81,385	0.67	0.66	3,802	132,975	0.67	0.67	2,079	146,857	0.73	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					5	2,907	0.05	0.03	6	2,907	0.05	0.03
61 - 80	272	29,922	0.43	0.31	119	60,283	0.48	0.35	2,293	140,303	0.54	0.40
81 - 85	132	16,231	0.50	0.42	60	47,542	0.53	0.44	6,652	137,312	0.65	0.54
86 - 90	99	12,691	0.72	0.64	73	71,491	0.63	0.55	10,534	159,741	0.66	0.58
91 - 95	96	13,947	0.60	0.56	55	42,221	0.61	0.56	2,262	89,691	0.64	0.59
96 - 99	97	14,713	0.92	0.90	57	41,307	0.76	0.74	1,522	82,519	0.76	0.74
100 - 100	54	8,306	0.70	0.70	29	15,767	0.80	0.80	173,821	189,920	0.64	0.64
Credits	750	95,810	0.60	0.51	398	281,518	0.60	0.51	197,090	802,393	0.64	0.56
101 - 105	79	12,599	0.69	0.71	53	75,096	0.61	0.64	1,445	117,744	0.68	0.71
106 - 110	90	15,173	0.76	0.82	49	28,719	0.63	0.68	1,496	70,630	0.71	0.76
111 - 115	83	14,662	0.81	0.91	34	36,277	0.58	0.66	904	71,793	0.66	0.75
116 - 120	46	7,952	0.64	0.76	31	43,720	0.69	0.81	747	68,877	0.68	0.80
121 - 130	89	16,994	0.69	0.86	34	35,818	0.68	0.85	1,328	85,751	0.70	0.88
131 - 140	51	10,397	0.72	0.98	24	17,106	0.77	1.04	1,094	50,943	0.76	1.03
141 & Up	94	24,713	1.06	1.74	49	45,873	0.77	1.35	1,908	123,087	0.84	1.42
Charges	532	102,490	0.81	1.00	274	282,609	0.67	0.80	8,922	588,826	0.73	0.89
Totals	1,282	198,300	0.71	0.72	672	564,127	0.63	0.63	206,012	1,391,219	0.68	0.67

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2015 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	3							1	5		
61 - 80	339	189	0.33	0.24	127	361	0.12	0.09	97	448	1.11	0.83	76	499	2.00	1.49
81 - 85	671	532	0.57	0.47	601	1,964	0.53	0.45	1,198	6,500	0.40	0.34	1,604	11,833	0.36	0.31
86 - 90	1,893	2,075	1.49	1.29	5,825	19,721	0.53	0.46	4,737	25,006	0.69	0.60	2,002	14,975	0.58	0.50
91 - 95	264	273	0.13	0.12	566	2,049	0.63	0.59	563	3,209	0.93	0.86	401	3,237	0.84	0.78
96 - 99	180	189	1.14	1.11	262	1,005	0.82	0.80	263	1,600	0.24	0.23	218	1,833	0.87	0.85
100 - 100	171,756	105,949	0.74	0.74	16,041	53,855	0.79	0.79	3,054	18,336	0.72	0.72	1,225	10,497	0.73	0.73
Credits	175,103	109,207	0.76	0.75	23,423	78,959	0.71	0.68	9,912	55,098	0.67	0.61	5,527	42,879	0.61	0.54
101 - 105	145	158	1.18	1.22	191	778	0.46	0.47	248	1,566	0.60	0.62	189	1,697	1.23	1.26
106 - 110	157	157	0.99	1.06	353	1,515	0.66	0.71	334	2,208	0.94	1.02	226	2,096	1.14	1.22
111 - 115	101	106	0.45	0.51	155	686	0.88	0.99	174	1,220	0.40	0.45	109	1,056	1.26	1.43
116 - 120	73	98	0.87	1.03	87	412	0.16	0.19	115	843	2.24	2.64	76	781	0.64	0.76
121 - 130	154	211	2.25	2.82	271	1,320	1.12	1.40	225	1,720	0.94	1.17	185	2,027	0.81	1.02
131 - 140	89	124	0.50	0.67	225	1,186	0.40	0.54	229	1,927	0.68	0.92	154	1,825	1.84	2.49
141 & Up	255	499	0.30	0.51	419	2,804	0.60	1.03	498	5,209	1.12	1.89	357	5,191	0.92	1.54
Charges	974	1,353	0.86	1.13	1,701	8,702	0.65	0.85	1,823	14,692	0.96	1.26	1,296	14,674	1.10	1.43
Totals	176,077	110,560	0.76	0.76	25,124	87,660	0.71	0.69	11,735	69,790	0.73	0.71	6,823	57,553	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	46	0.07	0.04
61 - 80	114	1,091	0.43	0.33	411	6,647	0.77	0.61	1,191	33,160	0.77	0.59	924	48,687	0.63	0.47
81 - 85	2,526	26,087	0.55	0.46	2,248	35,369	0.61	0.50	1,205	33,513	0.55	0.45	359	20,446	0.81	0.67
86 - 90	1,797	18,933	0.64	0.56	1,080	17,820	0.74	0.65	698	20,834	0.89	0.78	320	20,044	0.65	0.57
91 - 95	516	5,909	1.01	0.94	535	9,612	0.62	0.57	466	15,225	0.59	0.55	289	18,929	0.56	0.52
96 - 99	332	3,990	0.61	0.59	332	6,261	0.66	0.65	369	12,743	0.53	0.52	243	16,286	1.27	1.24
100 - 100	1,170	14,073	0.73	0.73	757	14,392	1.32	1.32	528	18,094	0.78	0.77	210	13,996	0.74	0.73
Credits	6,455	70,082	0.65	0.58	5,363	90,100	0.77	0.67	4,457	133,569	0.69	0.59	2,346	138,434	0.74	0.62
101 - 105	296	3,777	1.07	1.10	356	7,053	0.84	0.87	386	13,898	0.75	0.77	253	18,164	0.82	0.85
106 - 110	291	3,847	0.52	0.56	343	7,149	0.69	0.74	350	13,388	0.86	0.92	223	16,955	0.85	0.92
111 - 115	171	2,390	0.92	1.04	225	4,993	0.79	0.89	306	12,233	0.78	0.88	183	14,250	0.81	0.91
116 - 120	128	1,854	0.91	1.07	192	4,428	0.99	1.16	246	9,867	0.47	0.55	164	13,481	0.79	0.93
121 - 130	298	4,663	0.85	1.06	432	10,444	0.66	0.83	398	17,277	0.59	0.74	257	22,420	0.85	1.06
131 - 140	246	4,074	0.42	0.57	262	6,779	0.90	1.22	239	11,368	0.56	0.76	163	15,486	0.69	0.94
141 & Up	485	9,668	0.60	0.98	428	13,555	0.70	1.15	456	26,082	0.84	1.38	282	31,642	0.92	1.51
Charges	1,915	30,272	0.71	0.91	2,238	54,401	0.77	0.96	2,381	104,112	0.72	0.90	1,525	132,398	0.83	1.04
Totals	8,370	100,353	0.67	0.66	7,601	144,501	0.77	0.76	6,838	237,681	0.70	0.70	3,871	270,832	0.78	0.79

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	93	0.02	0.01	12	11,188	0.28	0.17	16	11,335	0.28	0.17
61 - 80	646	72,259	0.63	0.46	372	218,630	0.54	0.39	4,297	381,971	0.60	0.44
81 - 85	241	31,084	0.53	0.44	122	70,395	0.70	0.58	10,775	237,722	0.61	0.51
86 - 90	221	29,871	0.57	0.50	117	74,234	0.62	0.54	18,690	243,512	0.65	0.57
91 - 95	217	29,888	0.67	0.63	126	110,091	0.67	0.62	3,943	198,422	0.67	0.62
96 - 99	191	28,433	0.60	0.58	91	65,159	0.80	0.78	2,481	137,499	0.77	0.75
100 - 100	116	16,538	0.73	0.72	55	51,199	0.84	0.78	194,912	316,929	0.79	0.78
Credits	1,633	208,167	0.62	0.51	895	600,896	0.64	0.53	235,114	1,527,391	0.67	0.57
101 - 105	198	31,282	0.81	0.84	115	88,846	0.70	0.72	2,377	167,220	0.76	0.78
106 - 110	120	19,528	0.67	0.72	86	107,648	0.69	0.75	2,483	174,490	0.72	0.78
111 - 115	104	18,106	1.38	1.55	74	61,109	0.72	0.81	1,602	116,147	0.85	0.96
116 - 120	101	18,303	0.63	0.74	68	52,032	0.89	1.05	1,250	102,100	0.80	0.94
121 - 130	153	30,067	0.76	0.95	86	68,971	0.93	1.17	2,459	159,119	0.83	1.04
131 - 140	84	16,882	0.69	0.94	48	93,702	0.61	0.82	1,739	153,352	0.64	0.87
141 & Up	189	45,334	0.82	1.32	89	81,943	0.97	1.64	3,458	221,928	0.88	1.46
Charges	949	179,502	0.82	1.01	566	554,251	0.77	0.94	15,368	1,094,356	0.79	0.97
Totals	2,582	387,669	0.71	0.70	1,461	1,155,147	0.71	0.68	250,482	2,621,747	0.72	0.71

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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																
61 - 80	377	230	1.88	1.40	124	339	0.27	0.21	93	434	0.88	0.66	88	594	0.19	0.14
81 - 85	647	521	0.83	0.69	558	1,806	0.86	0.72	1,123	6,106	0.56	0.47	1,568	11,637	0.67	0.57
86 - 90	2,032	2,232	1.07	0.93	5,983	20,320	0.90	0.78	5,016	26,453	0.60	0.52	2,126	15,917	0.49	0.42
91 - 95	255	249	0.85	0.79	539	1,944	0.46	0.42	556	3,158	0.97	0.90	392	3,126	0.98	0.91
96 - 99	158	168	0.88	0.86	264	1,023	0.47	0.46	279	1,675	0.86	0.84	227	1,928	1.19	1.17
100 - 100	175,220	105,732	0.83	0.83	16,210	54,449	0.63	0.63	3,172	19,095	0.65	0.65	1,305	11,217	0.66	0.66
Credits	178,689	109,130	0.84	0.83	23,678	79,880	0.69	0.66	10,240	56,925	0.64	0.59	5,706	44,419	0.64	0.58
101 - 105	141	160	2.58	2.66	205	841	1.49	1.53	220	1,385	0.78	0.80	175	1,568	1.13	1.16
106 - 110	158	165	1.19	1.28	285	1,177	0.81	0.87	358	2,404	0.88	0.94	233	2,178	0.85	0.91
111 - 115	78	78	0.34	0.38	131	574	1.04	1.18	153	1,066	0.67	0.76	109	1,070	0.49	0.55
116 - 120	74	83	0.10	0.12	90	416	1.42	1.67	116	849	1.05	1.24	79	815	0.48	0.56
121 - 130	190	264	1.31	1.64	245	1,187	1.63	2.04	256	1,991	0.73	0.91	196	2,140	0.66	0.82
131 - 140	105	155	1.76	2.39	216	1,152	0.33	0.45	231	1,926	0.45	0.61	187	2,190	0.53	0.71
141 & Up	202	391	1.21	2.01	448	2,992	0.58	0.99	462	4,812	0.77	1.31	329	4,762	0.66	1.10
Charges	948	1,295	1.34	1.72	1,620	8,339	0.89	1.18	1,796	14,434	0.75	0.98	1,308	14,722	0.69	0.90
Totals	179,637	110,425	0.84	0.84	25,298	88,219	0.71	0.70	12,036	71,358	0.67	0.64	7,014	59,141	0.66	0.64

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	136	1,292	0.64	0.49	468	7,522	0.67	0.52	1,277	35,273	0.57	0.44	959	50,120	0.55	0.41
81 - 85	2,515	25,883	0.54	0.46	2,367	37,294	0.57	0.47	1,231	34,183	0.68	0.56	377	21,698	0.68	0.57
86 - 90	1,853	19,538	0.80	0.69	1,173	19,437	0.87	0.76	676	20,166	0.70	0.61	336	20,852	0.69	0.60
91 - 95	489	5,526	0.83	0.77	509	9,174	0.72	0.67	454	14,745	0.53	0.49	348	22,960	0.67	0.62
96 - 99	329	3,908	0.65	0.63	329	6,153	0.83	0.81	361	12,606	0.73	0.71	249	17,276	0.90	0.88
100 - 100	1,114	13,403	0.95	0.95	711	13,322	0.59	0.59	484	16,517	0.96	0.95	203	13,840	0.65	0.65
Credits	6,437	69,559	0.72	0.64	5,557	92,901	0.68	0.59	4,483	133,490	0.67	0.58	2,474	146,836	0.66	0.56
101 - 105	308	3,947	0.59	0.61	379	7,457	0.66	0.67	445	16,262	0.64	0.66	280	19,994	0.65	0.67
106 - 110	261	3,390	0.45	0.49	318	6,734	0.73	0.78	332	12,829	0.65	0.70	203	15,187	0.70	0.75
111 - 115	168	2,381	2.14	2.41	237	5,293	0.67	0.76	250	9,961	0.72	0.81	181	14,361	0.69	0.78
116 - 120	136	2,004	0.83	0.97	211	4,922	0.60	0.71	236	9,571	0.76	0.89	118	9,827	0.69	0.81
121 - 130	293	4,583	0.98	1.22	390	9,502	0.63	0.79	408	17,931	0.69	0.86	227	19,902	0.67	0.83
131 - 140	274	4,610	0.99	1.34	257	6,633	0.64	0.86	258	12,071	0.78	1.05	179	16,711	0.85	1.14
141 & Up	456	9,255	0.62	1.02	453	14,177	0.71	1.15	468	26,818	0.80	1.29	303	34,067	0.91	1.49
Charges	1,896	30,170	0.84	1.08	2,245	54,719	0.67	0.84	2,397	105,441	0.72	0.90	1,491	130,049	0.76	0.95
Totals	8,333	99,729	0.76	0.74	7,802	147,619	0.67	0.66	6,880	238,932	0.70	0.69	3,965	276,885	0.71	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	1	86			7	8,680	0.33	0.19	12	8,867	0.32	0.19
61 - 80	656	73,709	0.56	0.41	385	203,394	0.47	0.34	4,563	372,908	0.51	0.37
81 - 85	265	33,660	0.92	0.76	108	77,183	0.76	0.63	10,759	249,971	0.70	0.59
86 - 90	232	31,538	0.68	0.60	123	99,610	0.63	0.55	19,550	276,062	0.69	0.60
91 - 95	200	29,156	0.80	0.74	121	72,101	0.74	0.69	3,863	162,138	0.73	0.68
96 - 99	163	23,770	0.69	0.68	77	74,662	0.76	0.74	2,436	143,169	0.77	0.75
100 - 100	93	13,950	0.75	0.74	53	71,875	0.68	0.64	198,565	333,400	0.74	0.73
Credits	1,610	205,869	0.70	0.58	874	607,505	0.62	0.52	239,748	1,546,515	0.67	0.57
101 - 105	176	28,192	0.69	0.71	117	93,304	0.80	0.82	2,446	173,110	0.75	0.77
106 - 110	146	23,920	0.72	0.77	85	82,594	0.75	0.81	2,379	150,577	0.73	0.79
111 - 115	112	19,387	0.67	0.75	77	95,931	0.74	0.83	1,496	150,101	0.74	0.84
116 - 120	115	21,514	0.71	0.83	52	41,794	0.93	1.10	1,227	91,795	0.81	0.96
121 - 130	158	30,327	0.80	1.00	79	67,148	0.78	0.97	2,442	154,974	0.76	0.95
131 - 140	91	19,585	0.74	1.01	47	50,398	0.78	1.05	1,845	115,431	0.77	1.04
141 & Up	176	42,703	0.73	1.18	99	83,578	0.87	1.44	3,396	223,555	0.81	1.33
Charges	974	185,628	0.73	0.90	556	514,747	0.80	0.96	15,231	1,059,543	0.77	0.94
Totals	2,584	391,498	0.71	0.70	1,430	1,122,252	0.70	0.68	254,979	2,606,058	0.71	0.69

Date 11/8/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	123	328	0.46	0.34	89	410	0.21	0.15	77	504	0.28	0.21
81 - 85	662	528	1.04	0.87	610	1,992	0.54	0.45	1,180	6,441	1.86	1.58	1,720	12,659	0.60	0.51
86 - 90	2,107	2,340	1.09	0.95	5,972	20,184	0.60	0.52	4,919	25,894	0.88	0.77	2,055	15,360	0.54	0.47
91 - 95	291	310	3.37	3.12	603	2,187	0.51	0.47	566	3,261	0.71	0.65	417	3,334	0.71	0.66
96 - 99	145	139	1.55	1.51	253	967	0.36	0.35	277	1,680	1.05	1.02	199	1,689	0.61	0.60
100 - 100	179,819	102,991	0.69	0.69	15,595	52,426	0.66	0.66	3,043	18,375	0.78	0.78	1,278	11,058	0.50	0.50
Credits	183,456	106,558	0.71	0.70	23,157	78,086	0.63	0.61	10,074	56,061	0.95	0.87	5,746	44,604	0.56	0.50
101 - 105	165	170	3.50	3.59	208	838	1.15	1.18	224	1,439	0.72	0.74	202	1,805	0.63	0.64
106 - 110	156	174	1.05	1.13	302	1,271	1.10	1.19	284	1,900	0.68	0.74	229	2,144	0.54	0.58
111 - 115	104	99	3.32	3.74	139	622	2.16	2.43	132	927	0.52	0.58	92	896	0.44	0.50
116 - 120	73	72	0.33	0.39	100	458	0.83	0.98	96	707	1.58	1.87	90	928	0.54	0.63
121 - 130	154	188	1.92	2.41	281	1,361	0.56	0.71	228	1,775	1.11	1.39	193	2,103	0.85	1.07
131 - 140	107	150	0.26	0.35	201	1,049	0.49	0.66	234	1,946	0.94	1.26	170	1,983	0.86	1.16
141 & Up	253	485	0.66	1.12	435	2,905	1.01	1.72	477	4,988	0.78	1.33	336	4,838	0.72	1.19
Charges	1,012	1,338	1.38	1.81	1,666	8,504	0.98	1.28	1,675	13,683	0.85	1.12	1,312	14,699	0.69	0.89
Totals	184,468	107,896	0.71	0.71	24,823	86,590	0.67	0.65	11,749	69,744	0.93	0.90	7,058	59,302	0.59	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	1	7											1	37	1.83	1.10
61 - 80	141	1,344	0.63	0.48	485	7,786	0.66	0.51	1,349	37,564	0.45	0.35	1,032	53,350	0.59	0.44
81 - 85	2,593	26,798	0.68	0.57	2,409	38,113	0.53	0.44	1,172	32,545	0.69	0.57	420	24,473	0.87	0.72
86 - 90	1,774	18,644	0.58	0.50	1,151	18,823	0.54	0.47	671	19,859	0.76	0.67	351	22,198	0.72	0.64
91 - 95	481	5,519	0.87	0.81	484	8,587	1.72	1.60	437	14,378	0.73	0.67	315	20,726	0.87	0.81
96 - 99	291	3,521	1.00	0.98	340	6,389	0.70	0.69	385	13,397	0.62	0.61	270	18,271	1.08	1.05
100 - 100	1,142	13,708	0.84	0.84	750	14,250	1.02	1.02	489	16,786	0.59	0.59	203	13,727	0.58	0.58
Credits	6,423	69,542	0.72	0.63	5,619	93,947	0.74	0.65	4,503	134,530	0.62	0.53	2,592	152,782	0.75	0.63
101 - 105	294	3,749	0.81	0.84	365	7,311	0.97	1.00	453	16,410	1.24	1.28	268	18,987	0.67	0.69
106 - 110	278	3,650	1.17	1.26	312	6,482	0.81	0.87	376	14,418	0.54	0.59	180	13,833	0.70	0.75
111 - 115	132	1,856	0.48	0.54	230	5,177	0.79	0.89	299	11,828	1.05	1.18	179	14,124	0.55	0.62
116 - 120	126	1,811	5.35	6.30	216	5,010	0.60	0.71	217	9,020	0.67	0.79	146	11,974	0.73	0.86
121 - 130	292	4,565	0.83	1.04	419	10,267	0.90	1.13	397	17,807	0.88	1.10	210	17,978	0.79	0.98
131 - 140	268	4,457	0.90	1.21	264	6,859	0.82	1.10	235	11,358	0.82	1.11	155	14,605	0.77	1.05
141 & Up	427	8,610	0.77	1.26	423	13,511	0.68	1.12	461	26,034	0.84	1.36	305	34,548	0.76	1.23
Charges	1,817	28,697	1.13	1.44	2,229	54,615	0.80	1.00	2,438	106,874	0.87	1.08	1,443	126,048	0.72	0.90
Totals	8,240	98,239	0.84	0.81	7,848	148,562	0.76	0.75	6,941	241,405	0.73	0.73	4,035	278,830	0.74	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					6	4,787	0.06	0.03	9	4,833	0.07	0.04
61 - 80	660	73,912	0.67	0.49	411	232,301	0.49	0.35	4,799	407,750	0.53	0.39
81 - 85	241	30,466	0.60	0.50	141	76,306	0.75	0.62	11,148	250,321	0.72	0.59
86 - 90	256	33,799	0.69	0.61	141	120,288	0.57	0.51	19,397	297,388	0.64	0.56
91 - 95	205	29,232	0.66	0.62	123	80,302	0.66	0.61	3,922	167,836	0.76	0.70
96 - 99	166	25,428	0.68	0.67	74	43,652	0.63	0.61	2,400	115,133	0.73	0.71
100 - 100	116	16,764	1.03	1.02	52	53,434	0.76	0.71	202,487	313,520	0.72	0.72
Credits	1,644	209,601	0.69	0.58	948	611,070	0.59	0.48	244,162	1,556,781	0.66	0.56
101 - 105	188	29,322	0.72	0.74	113	123,274	0.76	0.78	2,480	203,304	0.80	0.82
106 - 110	129	22,336	0.80	0.86	77	81,682	0.87	0.94	2,323	147,888	0.81	0.87
111 - 115	113	19,738	0.71	0.80	80	107,692	0.79	0.89	1,500	162,960	0.78	0.88
116 - 120	99	18,712	0.72	0.85	50	43,414	0.86	1.02	1,213	92,107	0.87	1.03
121 - 130	161	30,198	0.79	0.98	78	59,074	0.70	0.88	2,413	145,316	0.78	0.97
131 - 140	91	19,017	0.67	0.91	39	37,411	0.76	1.02	1,764	98,833	0.76	1.03
141 & Up	160	40,179	0.93	1.49	89	76,136	0.96	1.62	3,366	212,233	0.87	1.44
Charges	941	179,501	0.78	0.96	526	528,682	0.81	0.96	15,059	1,062,641	0.81	0.98
Totals	2,585	389,102	0.73	0.72	1,474	1,139,752	0.69	0.66	259,221	2,619,422	0.72	0.70

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	454	252	1.21	0.89	145	400	0.03	0.02	90	420	2.19	1.64	74	480	0.63	0.47
81 - 85	618	464	1.10	0.92	481	1,536	0.35	0.30	768	4,158	0.62	0.52	1,304	9,725	1.19	1.01
86 - 90	2,277	2,462	1.33	1.15	6,206	21,150	0.69	0.60	5,592	29,645	0.54	0.47	2,717	20,250	0.69	0.60
91 - 95	279	264	0.64	0.59	571	2,059	1.08	1.00	596	3,382	0.85	0.79	374	2,994	0.45	0.42
96 - 99	157	154	1.47	1.43	241	926	0.87	0.85	263	1,578	0.54	0.53	191	1,617	2.05	2.00
100 - 100	168,569	100,501	0.63	0.63	16,134	54,516	0.85	0.85	3,367	20,296	0.63	0.63	1,383	11,903	0.59	0.59
Credits	172,354	104,097	0.65	0.65	23,778	80,587	0.80	0.77	10,676	59,480	0.61	0.55	6,043	46,969	0.80	0.72
101 - 105	160	167	0.23	0.23	220	886	0.66	0.67	201	1,278	1.31	1.35	176	1,584	1.59	1.63
106 - 110	162	178	0.48	0.52	252	1,068	0.52	0.57	307	2,046	0.42	0.45	227	2,123	0.77	0.83
111 - 115	93	97	5.93	6.69	139	605	0.90	1.02	134	941	0.71	0.81	116	1,137	0.48	0.54
116 - 120	74	84	0.08	0.09	96	433	1.00	1.18	117	842	1.04	1.23	81	820	0.53	0.63
121 - 130	175	260	0.74	0.92	274	1,336	1.49	1.86	224	1,724	0.72	0.90	174	1,897	1.48	1.85
131 - 140	129	171	6.86	9.26	161	843	0.65	0.87	207	1,748	0.47	0.64	161	1,896	0.75	1.01
141 & Up	242	448	1.17	1.99	369	2,506	1.05	1.82	407	4,208	0.97	1.63	325	4,646	0.81	1.33
Charges	1,035	1,405	1.85	2.40	1,511	7,676	0.95	1.24	1,597	12,787	0.80	1.04	1,260	14,104	0.93	1.20
Totals	173,389	105,502	0.66	0.66	25,289	88,264	0.82	0.80	12,273	72,267	0.64	0.62	7,303	61,073	0.83	0.80

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	140	1,317	1.46	1.10	417	6,685	0.45	0.35	1,331	37,946	0.49	0.38	1,069	55,589	0.56	0.42
81 - 85	2,407	25,019	0.67	0.56	2,663	42,532	0.57	0.47	1,436	39,590	0.53	0.43	436	25,067	0.57	0.47
86 - 90	2,234	23,423	0.77	0.67	1,454	23,819	0.54	0.47	843	24,900	0.66	0.58	393	24,391	0.70	0.62
91 - 95	506	5,729	1.19	1.10	549	9,790	0.62	0.57	463	15,102	0.68	0.63	367	24,212	0.81	0.75
96 - 99	300	3,612	0.85	0.82	357	6,730	0.71	0.70	407	14,050	0.79	0.77	279	19,005	0.74	0.72
100 - 100	1,250	15,056	0.61	0.61	893	17,078	0.75	0.75	564	19,295	0.60	0.59	276	18,473	0.57	0.57
Credits	6,837	74,157	0.75	0.67	6,333	106,634	0.60	0.52	5,044	150,882	0.59	0.51	2,820	166,737	0.64	0.54
101 - 105	267	3,435	0.77	0.79	386	7,756	0.78	0.80	478	17,699	0.71	0.73	300	21,443	0.60	0.62
106 - 110	276	3,643	0.59	0.64	294	6,063	0.70	0.76	341	13,054	1.41	1.53	234	17,760	0.92	0.99
111 - 115	145	2,000	0.55	0.62	202	4,542	0.84	0.94	285	11,236	0.61	0.69	176	13,507	0.68	0.76
116 - 120	115	1,675	0.50	0.59	185	4,362	0.88	1.04	225	9,168	0.70	0.82	169	14,107	0.67	0.79
121 - 130	280	4,353	0.81	1.02	379	9,249	0.70	0.88	377	16,612	0.71	0.89	227	19,860	0.81	1.01
131 - 140	250	4,174	0.84	1.13	261	6,782	0.69	0.93	247	11,800	0.63	0.85	127	11,870	0.66	0.88
141 & Up	412	8,353	0.49	0.80	410	13,001	1.06	1.74	415	23,693	0.79	1.29	294	33,253	0.75	1.23
Charges	1,745	27,634	0.65	0.83	2,117	51,754	0.83	1.04	2,368	103,261	0.80	0.98	1,527	131,799	0.73	0.91
Totals	8,582	101,791	0.72	0.70	8,450	158,388	0.67	0.65	7,412	254,144	0.67	0.66	4,347	298,537	0.68	0.67

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	726	80,643	0.65	0.48	464	280,779	0.44	0.32	4,910	464,511	0.50	0.37
81 - 85	289	35,939	0.64	0.53	172	106,628	0.61	0.51	10,574	290,659	0.62	0.51
86 - 90	282	37,980	0.55	0.48	169	118,673	0.61	0.53	22,167	326,693	0.63	0.55
91 - 95	250	35,405	0.58	0.54	150	86,500	0.60	0.55	4,105	185,439	0.66	0.61
96 - 99	187	27,943	0.71	0.69	98	74,693	0.59	0.57	2,480	150,308	0.68	0.66
100 - 100	135	18,703	0.90	0.89	65	65,587	0.72	0.69	192,636	341,408	0.70	0.69
Credits	1,869	236,614	0.65	0.55	1,120	733,778	0.55	0.45	236,874	1,759,935	0.61	0.52
101 - 105	192	29,770	0.83	0.85	100	123,998	0.65	0.67	2,480	208,016	0.70	0.71
106 - 110	161	26,151	0.88	0.95	95	114,492	0.75	0.81	2,349	186,578	0.82	0.89
111 - 115	143	25,383	0.78	0.88	77	61,527	0.70	0.79	1,510	120,975	0.71	0.80
116 - 120	96	18,518	0.72	0.85	69	62,979	0.86	1.01	1,227	112,987	0.80	0.94
121 - 130	147	29,434	0.78	0.97	85	63,272	0.70	0.87	2,342	147,996	0.75	0.94
131 - 140	90	19,039	0.83	1.13	42	40,029	0.77	1.03	1,675	98,351	0.75	1.01
141 & Up	153	38,336	0.79	1.30	88	83,127	0.77	1.32	3,115	211,570	0.79	1.32
Charges	982	186,630	0.81	0.98	556	549,424	0.74	0.87	14,698	1,086,474	0.76	0.92
Totals	2,851	423,244	0.72	0.70	1,676	1,283,201	0.63	0.60	251,572	2,846,409	0.67	0.64

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual 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	538	297	1.13	0.84	156	422	0.46	0.34	95	445	0.02	0.02	88	575	0.91	0.69
81 - 85	907	749	15.51	13.02	846	2,798	0.95	0.81	1,779	9,529	0.51	0.43	1,776	13,052	0.61	0.51
86 - 90	2,186	2,412	0.72	0.63	5,837	19,471	0.87	0.75	3,823	20,016	0.62	0.54	1,548	11,593	0.71	0.61
91 - 95	252	261	0.22	0.20	571	2,021	0.77	0.72	526	2,999	0.85	0.79	333	2,681	0.57	0.52
96 - 99	178	192	0.21	0.20	279	1,059	1.26	1.23	240	1,430	0.87	0.85	202	1,708	0.95	0.93
100 - 100	177,113	97,152	0.76	0.76	14,097	47,298	0.51	0.51	2,656	15,978	0.58	0.58	1,204	10,349	0.75	0.75
Credits	181,175	101,064	0.86	0.86	21,786	73,070	0.64	0.61	9,119	50,397	0.60	0.55	5,151	39,958	0.69	0.62
101 - 105	176	171	11.27	11.56	219	851	0.62	0.63	210	1,353	1.08	1.11	191	1,720	0.69	0.71
106 - 110	191	229	2.12	2.29	330	1,381	3.31	3.57	317	2,111	0.49	0.53	229	2,123	0.33	0.36
111 - 115	108	106	1.13	1.27	114	486	0.68	0.77	136	953	0.44	0.50	92	908	1.06	1.20
116 - 120	81	88	0.71	0.84	118	534	0.38	0.45	95	682	1.25	1.47	97	991	0.74	0.87
121 - 130	154	195	0.07	0.09	191	908	0.85	1.06	186	1,436	1.08	1.36	156	1,701	0.59	0.73
131 - 140	115	155	0.61	0.82	221	1,159	0.75	1.02	247	2,072	1.46	1.97	184	2,146	0.48	0.65
141 & Up	270	526	0.81	1.39	479	3,151	0.71	1.21	384	3,917	0.70	1.16	313	4,463	0.55	0.91
Charges	1,095	1,469	2.13	2.78	1,672	8,469	1.12	1.48	1,575	12,525	0.89	1.14	1,262	14,052	0.58	0.74
Totals	182,270	102,533	0.88	0.88	23,458	81,539	0.69	0.68	10,694	62,921	0.66	0.63	6,413	54,010	0.66	0.64

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	231	2,224	0.84	0.64	761	12,238	0.49	0.38	1,411	38,522	0.54	0.42	919	47,594	0.67	0.50
81 - 85	2,553	26,245	0.63	0.53	1,957	30,763	0.51	0.42	985	27,304	0.56	0.47	350	20,302	0.66	0.55
86 - 90	1,442	15,213	0.71	0.62	934	15,519	0.81	0.71	600	18,465	0.52	0.46	319	20,238	0.49	0.43
91 - 95	435	4,960	0.82	0.76	446	8,063	0.79	0.74	433	14,085	0.70	0.65	287	18,700	0.87	0.81
96 - 99	298	3,600	0.57	0.56	310	5,819	0.77	0.75	357	12,345	0.53	0.51	246	16,602	0.63	0.62
100 - 100	1,036	12,470	0.68	0.68	721	13,525	0.86	0.85	490	16,726	0.77	0.76	213	14,473	0.69	0.69
Credits	5,995	64,711	0.68	0.60	5,129	85,927	0.66	0.57	4,277	127,468	0.59	0.50	2,335	137,956	0.67	0.56
101 - 105	307	3,898	0.64	0.66	361	7,250	0.75	0.77	403	14,552	0.74	0.76	234	17,109	0.79	0.82
106 - 110	274	3,659	0.62	0.67	297	6,216	0.49	0.52	344	12,811	0.68	0.74	187	13,982	0.67	0.72
111 - 115	152	2,136	0.76	0.86	228	5,074	0.31	0.35	231	9,254	0.73	0.83	160	12,524	0.71	0.80
116 - 120	138	2,034	0.71	0.84	190	4,357	0.93	1.10	196	8,204	0.65	0.77	132	10,441	0.61	0.72
121 - 130	275	4,228	0.58	0.73	357	8,583	0.70	0.88	370	16,549	0.82	1.02	204	17,748	0.70	0.87
131 - 140	241	3,965	0.85	1.14	243	6,338	0.61	0.83	190	9,038	0.69	0.93	127	11,830	1.05	1.41
141 & Up	384	7,701	1.18	1.92	349	11,154	0.86	1.40	361	21,326	0.65	1.06	227	27,064	0.81	1.35
Charges	1,771	27,620	0.82	1.04	2,025	48,972	0.69	0.85	2,095	91,733	0.71	0.88	1,271	110,698	0.77	0.96
Totals	7,766	92,331	0.72	0.70	7,154	134,899	0.67	0.65	6,372	219,201	0.64	0.63	3,606	248,654	0.71	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					6	3,669	0.05	0.03	9	3,739	0.04	0.03
61 - 80	595	66,400	0.48	0.35	352	201,970	0.40	0.29	5,146	370,687	0.47	0.34
81 - 85	241	30,934	0.48	0.40	116	78,402	0.49	0.41	11,510	240,077	0.59	0.49
86 - 90	199	26,045	0.74	0.66	131	101,722	0.56	0.49	17,019	250,694	0.63	0.56
91 - 95	172	24,653	0.53	0.49	103	71,458	0.55	0.51	3,558	149,880	0.63	0.59
96 - 99	172	26,362	0.76	0.74	85	59,448	0.68	0.66	2,367	128,565	0.68	0.67
100 - 100	104	15,423	0.86	0.86	52	27,393	0.59	0.58	197,686	270,788	0.69	0.69
Credits	1,483	189,817	0.59	0.49	845	544,062	0.50	0.41	237,295	1,414,429	0.60	0.51
101 - 105	140	21,823	0.72	0.74	78	103,129	0.61	0.63	2,319	171,856	0.67	0.69
106 - 110	126	21,284	0.69	0.75	77	47,724	0.66	0.72	2,372	111,519	0.69	0.74
111 - 115	112	19,400	0.80	0.91	50	46,063	0.61	0.69	1,383	96,904	0.67	0.75
116 - 120	77	13,552	0.67	0.80	49	57,394	0.64	0.75	1,173	98,277	0.66	0.77
121 - 130	125	23,561	0.65	0.81	57	54,165	0.66	0.82	2,075	129,073	0.69	0.86
131 - 140	79	16,028	0.63	0.85	37	26,793	0.74	0.99	1,684	79,523	0.76	1.03
141 & Up	137	35,295	0.95	1.52	66	61,650	0.71	1.22	2,970	176,246	0.79	1.31
Charges	796	150,943	0.75	0.93	414	396,917	0.65	0.77	13,976	863,398	0.71	0.86
Totals	2,279	340,760	0.66	0.65	1,259	940,979	0.56	0.53	251,271	2,277,827	0.64	0.62

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For All Manual 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	1				2	5			1	4			1	5		
61 - 80	2,140	1,219	0.99	0.74	675	1,851	0.26	0.20	464	2,157	0.88	0.66	403	2,652	0.78	0.59
81 - 85	3,505	2,794	4.80	4.02	3,096	10,097	0.68	0.57	6,048	32,734	0.78	0.66	7,972	58,907	0.67	0.56
86 - 90	10,495	11,521	1.13	0.98	29,823	100,846	0.72	0.62	24,087	127,013	0.67	0.58	10,448	78,095	0.60	0.52
91 - 95	1,341	1,357	1.12	1.03	2,850	10,259	0.69	0.64	2,807	16,010	0.86	0.80	1,917	15,371	0.72	0.66
96 - 99	818	842	1.00	0.98	1,299	4,980	0.76	0.74	1,322	7,963	0.71	0.69	1,037	8,775	1.12	1.10
100 - 100	872,477	512,324	0.73	0.73	78,077	262,544	0.69	0.69	15,292	92,079	0.67	0.67	6,395	55,024	0.65	0.65
Credits	890,777	530,056	0.76	0.76	115,822	390,582	0.70	0.67	50,021	277,960	0.70	0.63	28,173	218,829	0.66	0.59
101 - 105	787	826	3.83	3.93	1,043	4,194	0.88	0.90	1,103	7,021	0.88	0.91	933	8,374	1.04	1.07
106 - 110	824	903	1.22	1.32	1,522	6,411	1.32	1.42	1,600	10,669	0.69	0.75	1,144	10,665	0.73	0.78
111 - 115	484	486	2.26	2.55	678	2,972	1.15	1.30	729	5,108	0.54	0.61	518	5,068	0.74	0.84
116 - 120	375	425	0.44	0.52	491	2,253	0.74	0.88	539	3,924	1.44	1.69	423	4,335	0.59	0.69
121 - 130	827	1,117	1.24	1.55	1,262	6,113	1.14	1.42	1,119	8,645	0.91	1.13	904	9,868	0.88	1.10
131 - 140	545	755	2.18	2.93	1,024	5,388	0.52	0.70	1,148	9,619	0.82	1.10	856	10,041	0.86	1.16
141 & Up	1,222	2,348	0.81	1.37	2,150	14,359	0.78	1.34	2,228	23,133	0.88	1.48	1,660	23,901	0.74	1.22
Charges	5,064	6,860	1.53	1.99	8,170	41,690	0.92	1.20	8,466	68,120	0.85	1.11	6,438	72,251	0.80	1.03
Totals	895,841	536,916	0.77	0.77	123,992	432,272	0.72	0.70	58,487	346,080	0.73	0.70	34,611	291,079	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	2	16							1	22			5	219	0.41	0.24
61 - 80	762	7,268	0.82	0.62	2,542	40,878	0.59	0.46	6,559	182,465	0.56	0.43	4,903	255,339	0.60	0.45
81 - 85	12,594	130,032	0.62	0.52	11,644	184,070	0.56	0.46	6,029	167,134	0.60	0.50	1,942	111,987	0.72	0.60
86 - 90	9,100	95,752	0.70	0.61	5,792	95,417	0.69	0.60	3,488	104,225	0.71	0.62	1,719	107,723	0.65	0.57
91 - 95	2,427	27,643	0.95	0.88	2,523	45,226	0.88	0.82	2,253	73,535	0.64	0.60	1,606	105,528	0.76	0.70
96 - 99	1,550	18,630	0.73	0.71	1,668	31,351	0.73	0.72	1,879	65,141	0.64	0.63	1,287	87,439	0.92	0.90
100 - 100	5,712	68,711	0.76	0.76	3,832	72,568	0.91	0.91	2,555	87,418	0.73	0.73	1,105	74,510	0.64	0.64
Credits	32,147	348,052	0.71	0.63	28,001	469,509	0.68	0.60	22,764	679,940	0.63	0.54	12,567	742,746	0.69	0.58
101 - 105	1,472	18,807	0.78	0.80	1,847	36,826	0.80	0.82	2,165	78,821	0.82	0.84	1,335	95,697	0.70	0.72
106 - 110	1,380	18,188	0.67	0.73	1,564	32,643	0.68	0.74	1,743	66,499	0.82	0.89	1,027	77,717	0.78	0.84
111 - 115	768	10,762	1.01	1.14	1,122	25,079	0.68	0.76	1,371	54,512	0.78	0.88	879	68,765	0.69	0.78
116 - 120	643	9,378	1.63	1.93	994	23,079	0.79	0.93	1,120	45,829	0.65	0.76	729	59,830	0.70	0.83
121 - 130	1,438	22,392	0.81	1.02	1,977	48,044	0.72	0.90	1,950	86,176	0.74	0.92	1,125	97,907	0.76	0.96
131 - 140	1,279	21,278	0.81	1.09	1,287	33,391	0.73	0.99	1,169	55,634	0.70	0.94	751	70,502	0.80	1.08
141 & Up	2,164	43,587	0.72	1.18	2,063	65,398	0.80	1.30	2,161	123,953	0.79	1.28	1,411	160,573	0.83	1.36
Charges	9,144	144,392	0.83	1.06	10,854	264,460	0.75	0.94	11,679	511,423	0.77	0.95	7,257	630,992	0.76	0.95
Totals	41,291	492,443	0.74	0.72	38,855	733,969	0.71	0.69	34,443	1,191,363	0.69	0.68	19,824	1,373,738	0.72	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	2	180	0.01	0.01	33	29,241	0.22	0.13	48	29,692	0.22	0.13
61 - 80	3,283	366,924	0.60	0.44	1,984	1,137,075	0.47	0.34	23,715	1,997,826	0.52	0.38
81 - 85	1,277	162,082	0.64	0.53	659	408,914	0.66	0.55	54,766	1,268,751	0.65	0.54
86 - 90	1,190	159,232	0.64	0.56	681	514,526	0.60	0.52	96,823	1,394,349	0.65	0.57
91 - 95	1,044	148,334	0.65	0.61	623	420,452	0.65	0.60	19,391	863,714	0.69	0.64
96 - 99	879	131,937	0.69	0.67	425	317,615	0.69	0.68	12,164	674,674	0.73	0.71
100 - 100	564	81,379	0.86	0.85	277	269,489	0.73	0.69	986,286	1,576,045	0.73	0.72
Credits	8,239	1,050,068	0.65	0.54	4,682	3,097,311	0.58	0.48	1,193,193	7,805,052	0.64	0.55
101 - 105	894	140,388	0.76	0.78	523	532,551	0.70	0.72	12,102	923,505	0.73	0.75
106 - 110	682	113,218	0.76	0.82	420	434,140	0.75	0.81	11,906	771,052	0.76	0.82
111 - 115	584	102,014	0.85	0.96	358	372,322	0.73	0.82	7,491	647,088	0.75	0.85
116 - 120	488	90,600	0.69	0.82	288	257,614	0.83	0.97	6,090	497,266	0.79	0.93
121 - 130	744	143,587	0.76	0.95	385	312,629	0.76	0.95	11,731	736,479	0.76	0.96
131 - 140	435	90,551	0.72	0.97	213	248,331	0.71	0.95	8,707	545,491	0.73	0.98
141 & Up	815	201,847	0.84	1.36	431	386,433	0.86	1.46	16,305	1,045,532	0.83	1.37
Charges	4,642	882,205	0.78	0.96	2,618	2,544,020	0.76	0.91	74,332	5,166,412	0.77	0.94
Totals	12,881	1,932,273	0.71	0.69	7,300	5,641,331	0.66	0.63	1,267,525	12,971,464	0.69	0.67