

PENNSYLVANIA COMPENSATION RATING BUREAU

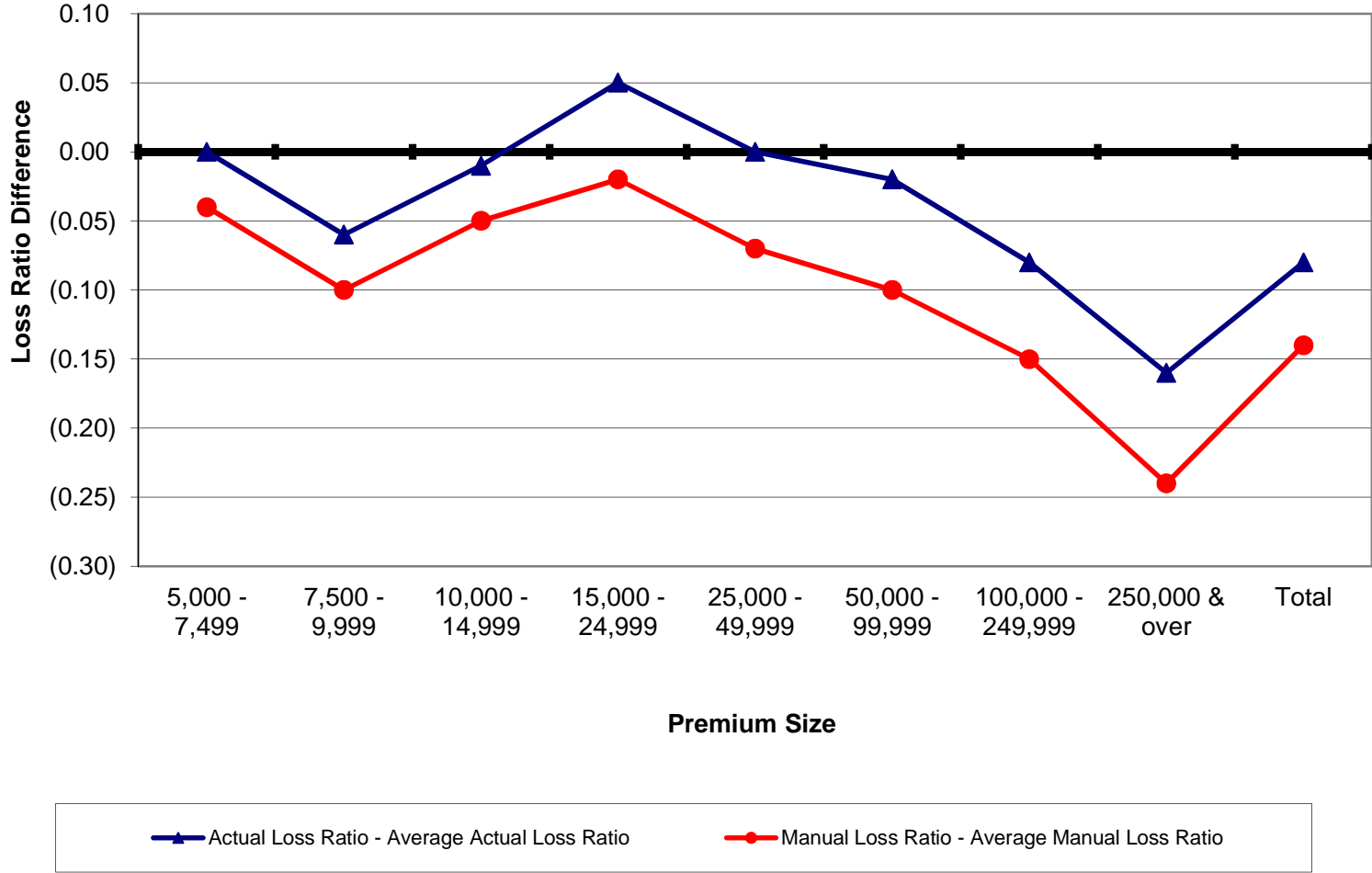
Review Of Experience Rating Plan Results

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 (2010-2014) 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.

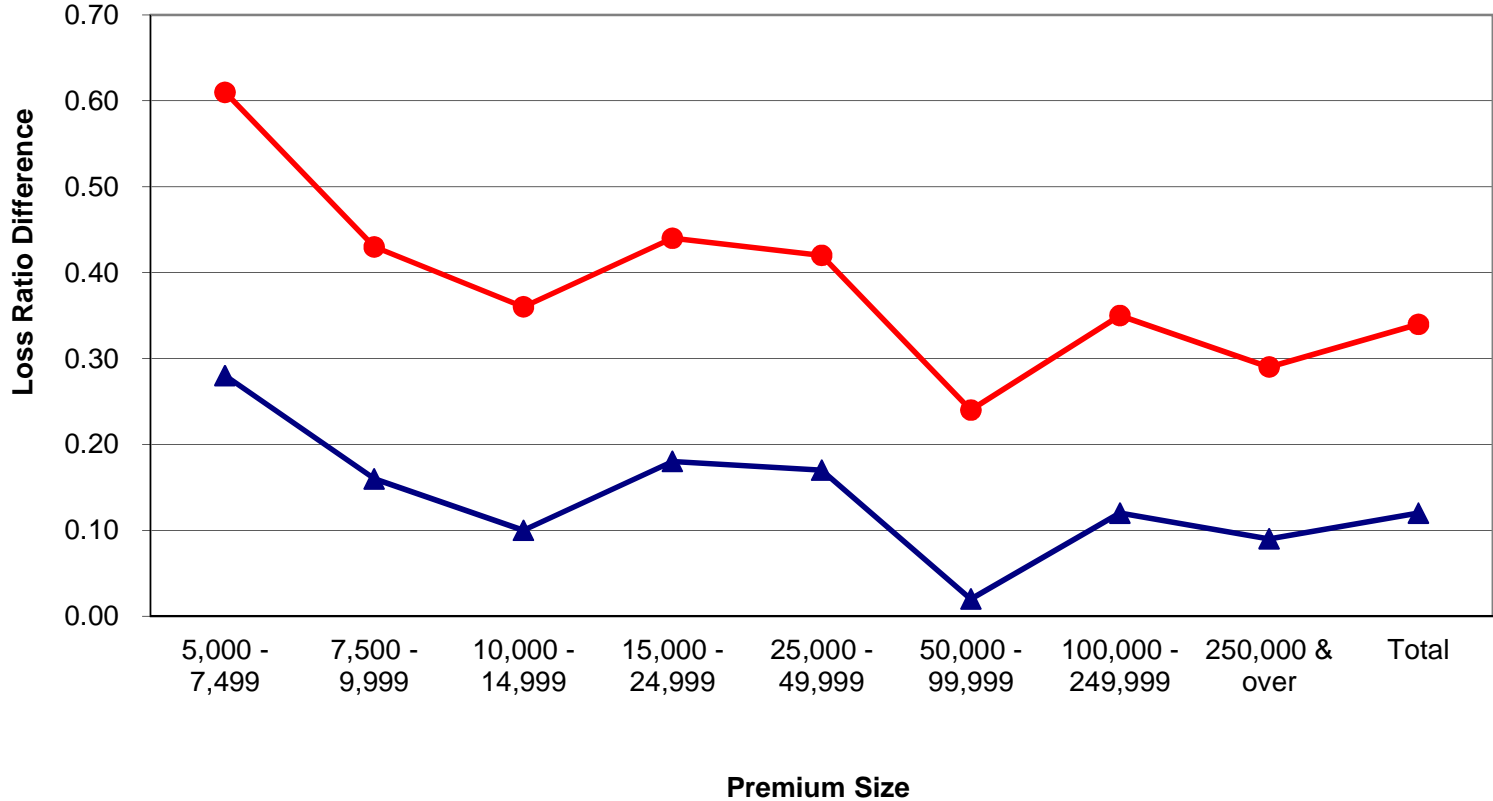
**Pennsylvania Compensation Rating Bureau
April 1, 2018 Loss Cost Filing**

**Credit Risks
2010 - 2014**



Pennsylvania Compensation Rating Bureau
April 1, 2018 Loss Cost Filing

Debit Risks
2010 - 2014



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	6	6			8	22			7	33	.24	.19	2	13	.12	.09
81- 85	108	129	.08	.07	243	800	.64	.54	329	1,714	.74	.63	283	2,070	.69	.58
86- 90	145	193	4.41	3.81	527	1,730	.66	.57	315	1,681	.33	.29	178	1,333	1.12	.98
91- 95	49	65	.19	.18	73	260	1.84	1.70	67	389	1.07	.99	59	471	.30	.28
96- 99	14	23	.73	.70	45	175	1.87	1.82	49	296	.17	.17	34	287	.28	.27
100-100	4,004	4,045	.76	.76	855	2,866	.86	.86	161	975	.41	.41	67	584	1.94	1.94
CREDITS	4,326	4,461	.89	.88	1,751	5,852	.84	.78	928	5,088	.53	.47	623	4,758	.90	.79
101-105	11	17	.02	.02	37	148	.79	.81	31	195	.37	.38	31	287	1.14	1.18
106-110	11	14	.06	.07	38	159	.89	.96	25	164	.74	.80	21	202	.86	.93
111-115	15	21	.47	.53	14	64	.07	.07	20	143	.08	.09	13	129	.04	.04
116-120	8	13			20	88	.31	.37	11	82	.14	.16	15	160	.69	.82
121-130	19	38	.33	.40	29	136	.03	.04	39	307	.59	.74	32	348	1.39	1.74
131-140	13	26	.09	.12	32	166	3.63	4.89	24	198	1.40	1.87	18	210	.29	.40
141- UP	28	70	2.70	4.82	56	382	3.63	6.36	70	709	.65	1.06	46	638	.85	1.35
CHARGES	105	199	1.08	1.44	226	1,142	2.00	2.61	220	1,797	.63	.83	176	1,974	.86	1.10
TOTALS	4,431	4,660	.90	.90	1,977	6,994	1.03	1.00	1,148	6,885	.56	.54	799	6,732	.89	.86

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	29	286	.32	.25	109	1,756	1.77	1.39	220	6,017	.69	.53	162	8,577	.57	.43
81- 85	365	3,755	.69	.57	282	4,384	.42	.35	171	4,865	.62	.51	60	3,470	.88	.73
86- 90	157	1,665	1.51	1.32	125	2,121	.50	.44	127	3,861	.75	.66	55	3,375	.58	.51
91- 95	81	930	.58	.54	91	1,646	.39	.36	91	2,905	.68	.63	55	3,536	.63	.58
96- 99	46	546	.75	.73	78	1,510	1.04	1.02	68	2,365	.82	.80	45	2,979	.83	.81
100-100	75	891	1.08	1.08	69	1,303	1.65	1.65	41	1,453	1.45	1.45	38	2,564	.67	.67
CREDITS	753	8,074	.88	.77	754	12,720	.82	.71	718	21,467	.75	.64	415	24,500	.67	.56
101-105	54	693	1.14	1.18	68	1,352	1.89	1.95	69	2,500	1.49	1.52	42	3,007	.56	.58
106-110	34	430	.11	.12	50	1,048	1.71	1.84	68	2,755	.68	.73	40	3,213	1.45	1.56
111-115	33	456	1.03	1.16	32	754	.65	.73	41	1,592	2.69	3.05	44	3,382	.47	.54
116-120	14	200	1.69	1.99	30	711	.29	.34	41	1,744	.57	.67	28	2,322	.44	.51
121-130	63	1,003	1.11	1.38	77	1,889	.70	.88	79	3,381	.94	1.17	59	5,284	.50	.63
131-140	45	751	1.55	2.09	49	1,321	.69	.93	53	2,543	.89	1.20	24	2,265	.48	.64
141- UP	78	1,622	.71	1.18	73	2,401	1.25	2.09	121	7,176	.81	1.31	72	8,235	.84	1.37
CHARGES	321	5,155	.98	1.28	379	9,476	1.08	1.37	472	21,691	1.02	1.31	309	27,707	.71	.90
TOTALS	1,074	13,229	.92	.92	1,133	22,197	.93	.94	1,190	43,158	.88	.91	724	52,207	.69	.71

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	128	.03	.02	4	4,779	.23	.13	5	4,907	.22	.13
61- 80	108	12,326	.59	.43	114	95,760	.57	.41	765	124,796	.60	.43
81- 85	46	6,128	.64	.53	35	20,884	.63	.53	1,922	48,198	.64	.54
86- 90	47	6,658	.74	.65	41	22,009	.63	.55	1,717	44,627	.70	.61
91- 95	39	5,522	.74	.69	46	35,149	.52	.48	651	50,874	.57	.53
96- 99	33	5,034	1.02	1.00	29	15,127	.53	.52	441	28,340	.71	.69
100-100	23	3,657	2.25	2.25	13	8,071	.44	.44	5,346	26,409	.98	.98
CREDITS	297	39,452	.85	.72	282	201,778	.56	.45	10,847	328,151	.65	.53
101-105	45	7,225	.57	.59	33	14,827	.82	.84	421	30,251	.85	.87
106-110	39	6,821	.85	.91	22	14,585	1.08	1.16	348	29,389	1.03	1.11
111-115	25	4,237	.70	.80	21	13,475	.88	.99	258	24,253	.89	1.01
116-120	34	6,261	.89	1.05	16	9,875	.64	.75	217	21,456	.68	.80
121-130	41	8,322	.80	1.00	24	15,468	1.36	1.70	462	36,177	1.01	1.26
131-140	19	4,063	1.45	1.95	11	9,523	.99	1.34	288	21,066	1.03	1.39
141- UP	56	13,990	.68	1.10	17	16,262	1.08	1.70	617	51,484	.90	1.46
CHARGES	259	50,920	.80	.99	144	94,015	1.00	1.20	2,611	214,077	.92	1.14
TOTALS	556	90,372	.82	.85	426	295,793	.70	.63	13,458	542,227	.75	.72

DATE 11/10/17

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	6	4			5	15	.03	.02	5	25	.01	.01	7	50	.76	.58
81- 85	40	41			77	251	.17	.14	156	839	.41	.35	215	1,581	.63	.53
86- 90	185	245	2.09	1.81	615	2,047	.55	.48	479	2,543	1.59	1.38	243	1,813	.96	.83
91- 95	24	30	.02	.02	76	280	2.08	1.92	59	339	.64	.59	64	514	.26	.24
96- 99	13	23	.25	.25	31	117	2.78	2.71	44	272	.32	.32	33	280	.47	.46
100-100	3,908	4,054	1.01	1.01	946	3,169	.69	.69	179	1,083	.88	.88	84	719	.74	.74
CREDITS	4,176	4,397	1.05	1.04	1,750	5,879	.72	.68	922	5,102	1.11	.99	646	4,958	.72	.64
101-105	9	9			28	110	1.85	1.90	32	205	.56	.57	27	240	.92	.95
106-110	10	17	.02	.02	22	91	.28	.30	33	227	.57	.61	30	277	.16	.17
111-115	3	5			15	65	.80	.90	17	113	.85	.96	15	152	2.40	2.72
116-120	3	5	.27	.32	10	46	3.96	4.69	11	77	.09	.11	15	156	5.12	6.03
121-130	14	27	.08	.11	26	124	.49	.61	32	252	1.06	1.33	21	230	.11	.14
131-140	8	17			18	95	2.88	3.86	24	205	.36	.49	16	192	.47	.63
141- UP	20	46	11.05	18.55	55	386	5.32	9.42	62	664	.73	1.30	40	575	1.35	2.22
CHARGES	67	127	4.04	5.36	174	918	3.11	4.21	211	1,743	.67	.90	164	1,822	1.27	1.62
TOTALS	4,243	4,524	1.14	1.13	1,924	6,796	1.04	1.02	1,133	6,845	1.00	.98	810	6,780	.87	.84

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	9	85	.39	.30	55	896	.35	.28	205	5,837	.35	.27	154	8,215	.55	.41
81- 85	314	3,283	.44	.37	321	5,065	.38	.31	194	5,559	.62	.51	60	3,383	1.23	1.02
86- 90	186	1,984	1.09	.95	148	2,503	.56	.49	140	4,332	.95	.83	69	4,315	.73	.64
91- 95	96	1,092	.80	.74	103	1,864	.88	.82	102	3,329	1.02	.95	64	4,289	.93	.86
96- 99	49	589	.18	.18	66	1,256	.88	.87	71	2,572	.91	.88	45	3,074	.80	.79
100-100	84	1,020	.47	.47	70	1,336	.90	.90	62	2,185	.88	.88	27	1,851	.63	.63
CREDITS	738	8,053	.63	.56	763	12,919	.59	.51	774	23,814	.72	.63	419	25,127	.77	.66
101-105	57	728	.62	.64	46	939	1.72	1.77	67	2,459	.68	.70	53	3,858	.79	.81
106-110	40	526	2.04	2.20	47	998	.41	.44	70	2,668	.60	.65	41	3,280	1.67	1.80
111-115	24	334	.80	.90	36	786	.27	.30	67	2,739	.92	1.04	30	2,541	.54	.61
116-120	13	190	.94	1.10	34	849	.26	.30	43	1,791	.54	.64	35	2,917	.62	.73
121-130	48	756	1.24	1.56	72	1,714	1.80	2.25	89	4,030	.73	.91	49	4,265	.85	1.06
131-140	38	629	1.07	1.45	45	1,211	.29	.39	40	1,927	2.55	3.44	34	3,264	1.38	1.86
141- UP	73	1,508	.90	1.49	77	2,546	.83	1.40	103	6,147	.95	1.57	74	8,335	.77	1.27
CHARGES	293	4,672	1.06	1.36	357	9,042	.88	1.14	479	21,761	.94	1.19	316	28,460	.92	1.17
TOTALS	1,031	12,725	.79	.79	1,120	21,962	.71	.72	1,253	45,576	.83	.84	735	53,587	.85	.88

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					1	888	.49	.27	1	888	.49	.27			
61- 80	113	12,900	.46	.33	107	86,328	.36	.26	666	114,356	.38	.28			
81- 85	47	6,382	.52	.43	47	22,560	.50	.41	1,471	48,943	.55	.46			
86- 90	61	8,831	.86	.75	47	49,622	.60	.53	2,173	78,235	.71	.63			
91- 95	47	7,026	1.08	1.00	48	33,842	.53	.49	683	52,604	.69	.64			
96- 99	58	8,509	.48	.46	33	27,665	.51	.49	443	44,358	.55	.54			
100-100	19	2,785	1.12	1.12	13	9,913	.39	.39	5,392	28,116	.69	.69			
CREDITS	345	46,433	.68	.58	296	230,818	.47	.39	10,829	367,500	.56	.47			
101-105	37	5,686	.43	.44	34	19,752	.96	1.00	390	33,988	.85	.87			
106-110	34	5,542	.89	.96	24	30,228	.78	.85	351	43,854	.85	.92			
111-115	21	3,526	.86	.97	18	13,933	.60	.68	246	24,195	.67	.76			
116-120	20	3,777	.87	1.03	19	13,914	.85	.99	203	23,722	.81	.95			
121-130	40	7,626	.83	1.04	27	16,428	1.17	1.47	418	35,454	1.03	1.29			
131-140	33	6,887	.79	1.06	13	10,576	.72	.97	269	25,002	.96	1.29			
141- UP	46	11,606	.78	1.25	17	14,708	.97	1.50	567	46,520	.92	1.48			
CHARGES	231	44,651	.77	.97	152	119,539	.87	1.02	2,444	232,735	.88	1.07			
TOTALS	576	91,084	.72	.73	448	350,357	.61	.55	13,273	600,235	.69	.66			

DATE 11/10/17

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	1				8	22	.04	.03	5	22	.09	.06	4	29		
81- 85	18	18			32	108	2.43	2.05	90	489	.37	.31	154	1,149	.84	.71
86- 90	174	226	2.97	2.58	632	2,135	.37	.32	551	2,919	.61	.52	268	2,001	.32	.28
91- 95	15	18			68	253	2.09	1.94	76	446	1.37	1.27	64	526	.45	.42
96- 99	12	13			26	103	6.54	6.38	33	196	1.06	1.03	35	299	.80	.78
100-100	3,914	4,122	.53	.53	950	3,193	.67	.67	195	1,180	.93	.93	73	631	.60	.60
CREDITS	4,134	4,398	.65	.64	1,716	5,814	.76	.71	950	5,251	.74	.66	598	4,636	.53	.47
101-105	10	21	.15	.15	19	77	.11	.11	25	170	1.07	1.10	31	274	1.52	1.57
106-110	6	6			28	115	3.94	4.25	36	235	1.49	1.61	35	330	1.09	1.17
111-115	3	3	1.89	2.13	13	56	.16	.18	16	113	.67	.75	16	157	.18	.20
116-120	3	6			11	48	.87	1.03	14	102	.77	.90	9	99	.07	.08
121-130	19	38	.06	.07	25	116	.79	.99	27	211	.17	.22	21	232	.31	.39
131-140	10	16			17	82	1.00	1.35	21	182	.06	.08	20	233	1.06	1.42
141- UP	13	27	.12	.22	44	318	4.52	8.24	60	613	.29	.48	39	612	.46	.84
CHARGES	64	116	.12	.16	157	812	2.62	3.54	199	1,625	.56	.73	171	1,936	.73	.95
TOTALS	4,198	4,514	.63	.63	1,873	6,626	.99	.96	1,149	6,876	.69	.67	769	6,572	.59	.58

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	9	87	.04	.03	30	513	.27	.21	206	5,951	1.03	.80	166	8,671	.61	.46
81- 85	300	3,192	.55	.46	318	5,074	.47	.39	209	5,919	.67	.55	70	4,072	.44	.37
86- 90	244	2,577	.62	.54	165	2,786	.89	.78	119	3,555	.89	.78	54	3,249	.63	.55
91- 95	80	927	1.08	1.00	86	1,581	.61	.57	99	3,354	.54	.51	65	4,447	.55	.51
96- 99	53	647	.40	.39	61	1,151	.83	.81	77	2,648	.85	.83	53	3,627	.48	.47
100-100	84	1,030	.58	.58	63	1,229	1.03	1.03	54	1,920	.90	.90	29	2,100	.83	.83
CREDITS	770	8,460	.62	.55	723	12,334	.67	.58	764	23,348	.82	.70	437	26,166	.58	.49
101-105	43	561	.35	.36	56	1,137	.35	.37	68	2,432	.54	.56	58	4,204	.59	.61
106-110	36	489	1.30	1.40	49	954	2.06	2.22	63	2,412	.45	.48	43	3,284	1.03	1.11
111-115	15	216	.07	.08	38	873	1.67	1.88	53	2,175	.65	.73	48	3,686	.59	.67
116-120	20	296	.15	.18	27	649	.96	1.13	34	1,440	.59	.69	27	2,298	.95	1.12
121-130	53	832	.80	1.01	65	1,591	.95	1.19	70	3,088	.52	.65	57	5,095	.69	.86
131-140	33	552	.85	1.14	39	1,017	.38	.51	52	2,420	.49	.66	34	3,257	1.03	1.41
141- UP	63	1,347	1.05	1.80	84	2,775	.68	1.13	90	5,171	1.06	1.74	56	6,332	.74	1.24
CHARGES	263	4,293	.80	1.04	358	8,995	.91	1.17	430	19,139	.67	.85	323	28,155	.78	.96
TOTALS	1,033	12,752	.68	.67	1,081	21,329	.77	.78	1,194	42,486	.75	.76	760	54,321	.68	.69

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					1	769	.15	.08	1	769	.15	.08			
61- 80	109	12,653	.77	.57	109	84,614	.53	.39	647	112,562	.59	.43			
81- 85	63	8,126	.54	.45	37	19,143	.54	.44	1,291	47,290	.55	.46			
86- 90	55	7,979	1.08	.95	46	54,076	.51	.45	2,308	81,504	.61	.53			
91- 95	53	7,913	.61	.56	38	25,533	.58	.54	644	44,998	.61	.56			
96- 99	45	6,820	.43	.42	40	27,417	.73	.71	435	42,921	.68	.67			
100-100	14	2,449	.67	.67	16	9,013	.48	.48	5,392	26,867	.64	.64			
CREDITS	339	45,941	.70	.60	287	220,565	.55	.46	10,718	356,912	.60	.51			
101-105	39	6,384	.73	.75	34	25,955	.77	.80	383	41,213	.72	.74			
106-110	40	6,584	.78	.84	15	15,067	.69	.75	351	29,476	.81	.87			
111-115	32	5,818	.66	.75	18	8,984	.79	.90	252	22,081	.73	.83			
116-120	22	4,211	1.09	1.29	17	9,568	.70	.83	184	18,716	.81	.96			
121-130	39	7,154	.75	.93	24	22,711	.77	.96	400	41,068	.74	.92			
131-140	23	4,740	.89	1.21	17	11,606	.75	1.01	266	24,104	.77	1.04			
141- UP	44	10,817	1.33	2.15	18	20,024	.82	1.33	511	48,035	.96	1.57			
CHARGES	239	45,708	.92	1.14	143	113,914	.76	.92	2,347	224,692	.80	.98			
TOTALS	578	91,649	.81	.82	430	334,479	.63	.58	13,065	581,604	.68	.65			

DATE 11/10/17

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	6	5			7	17	.06	.04	7	33	2.06	1.55	3	20	.03	.02
81- 85	31	34	.57	.48	32	103	.10	.09	68	383	.53	.45	131	974	.37	.32
86- 90	141	194	2.07	1.79	599	2,041	1.00	.86	552	2,920	.65	.57	285	2,142	.51	.44
91- 95	14	15	7.45	6.87	61	221	.68	.63	62	361	.31	.28	58	474	.50	.46
96- 99	4	6	.06	.05	27	102	2.68	2.61	30	176	.24	.24	26	220	2.61	2.55
100-100	4,002	4,219	.85	.85	989	3,283	.86	.86	184	1,112	.53	.53	88	757	.27	.27
CREDITS	4,198	4,473	.92	.91	1,715	5,766	.92	.86	903	4,984	.59	.53	591	4,585	.54	.48
101-105	7	7			18	75	.29	.30	24	157	.06	.06	27	245	1.56	1.61
106-110	10	13	.04	.05	39	171	.78	.84	43	285	.36	.38	26	244	.14	.15
111-115	8	13	.08	.09	19	82	.61	.69	14	99	.80	.90	21	204	.76	.85
116-120	3	6			6	25	.47	.55	10	71	.31	.37	6	58	.18	.20
121-130	14	23	.01	.01	30	147	.35	.44	27	211	1.30	1.63	27	297	.47	.59
131-140	4	8	.03	.05	21	111	.68	.92	36	306	1.24	1.67	24	278	.85	1.14
141- UP	17	36	1.03	1.82	30	201	.24	.42	42	442	1.18	2.03	49	709	1.21	2.02
CHARGES	63	106	.37	.49	163	812	.48	.61	196	1,572	.88	1.14	180	2,035	.89	1.16
TOTALS	4,261	4,579	.91	.90	1,878	6,578	.87	.84	1,099	6,556	.66	.64	771	6,621	.65	.64

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	8	70	.03	.03	31	518	.17	.13	166	4,757	.36	.28	172	8,961	1.25	.94
81- 85	296	3,076	.48	.40	341	5,458	.41	.34	202	5,573	.51	.42	69	4,161	.69	.58
86- 90	257	2,698	.72	.63	157	2,649	.59	.52	133	3,912	.76	.67	55	3,502	.62	.54
91- 95	74	843	.64	.59	74	1,293	.49	.46	79	2,562	.32	.29	55	3,685	.78	.73
96- 99	40	493	.69	.67	52	1,002	.75	.73	78	2,668	1.11	1.08	58	3,831	.84	.81
100-100	89	1,079	.36	.36	53	1,018	1.79	1.79	53	1,904	.72	.72	36	2,538	1.02	1.02
CREDITS	764	8,258	.57	.50	708	11,938	.60	.52	711	21,376	.59	.51	445	26,678	.93	.80
101-105	40	518	.43	.45	53	1,037	.81	.84	87	3,121	.90	.93	47	3,297	.53	.54
106-110	51	677	1.91	2.05	47	982	.75	.81	59	2,286	.36	.39	45	3,393	.49	.53
111-115	26	368	.33	.37	34	761	.93	1.04	61	2,457	.96	1.09	40	3,107	.53	.60
116-120	18	260	.28	.33	25	581	.71	.84	53	2,219	.41	.48	25	2,113	.48	.57
121-130	52	817	.67	.85	75	1,836	.49	.62	70	2,987	.71	.89	59	5,144	1.02	1.28
131-140	30	521	.98	1.32	46	1,200	2.02	2.74	40	1,923	.51	.69	39	3,640	.67	.91
141- UP	66	1,372	.83	1.41	72	2,350	.59	.96	79	4,423	.75	1.21	54	5,905	.72	1.15
CHARGES	283	4,534	.86	1.11	352	8,746	.85	1.08	449	19,416	.69	.85	309	26,599	.68	.84
TOTALS	1,047	12,792	.67	.67	1,060	20,685	.70	.71	1,160	40,792	.64	.64	754	53,277	.81	.81

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2	2,553	.28	.16	2	2,553	.28	.16
61- 80	109	12,995	.38	.28	105	85,709	.44	.32	614	113,085	.49	.36
81- 85	52	6,961	.33	.27	47	33,625	.56	.47	1,269	60,346	.52	.43
86- 90	59	8,234	.84	.74	39	24,709	.56	.49	2,277	53,000	.66	.58
91- 95	53	7,970	.49	.46	35	29,943	1.02	.95	565	47,368	.85	.79
96- 99	35	5,507	.68	.66	30	21,373	.51	.50	380	35,375	.64	.63
100-100	13	2,006	1.00	1.00	16	10,968	1.59	1.59	5,523	28,884	1.14	1.14
CREDITS	321	43,672	.55	.46	274	208,881	.62	.51	10,630	340,613	.64	.54
101-105	39	6,543	.72	.74	30	31,906	.69	.70	372	46,906	.70	.71
106-110	40	6,740	.69	.74	16	9,715	.75	.81	376	24,506	.68	.74
111-115	26	4,317	.77	.87	21	11,946	.71	.80	270	23,353	.72	.82
116-120	23	4,191	.54	.64	22	12,057	.58	.68	191	21,581	.54	.64
121-130	58	10,943	1.26	1.58	30	17,806	1.35	1.69	442	40,211	1.17	1.47
131-140	32	6,446	.71	.95	11	5,623	1.06	1.43	283	20,056	.87	1.18
141- UP	44	10,992	.83	1.34	9	7,244	.94	1.55	462	33,676	.81	1.33
CHARGES	262	50,172	.84	1.05	139	96,297	.85	.97	2,396	210,289	.81	.97
TOTALS	583	93,844	.71	.72	413	305,178	.69	.63	13,026	550,902	.70	.67

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1								1	4						
61- 80	6	4			7	21	.35	.27	4	18	.21	.16	2	14		
81- 85	24	27	.02	.02	40	130	.29	.25	98	532	.61	.52	152	1,122	.41	.35
86- 90	128	167	.12	.10	571	1,925	.48	.41	527	2,805	.65	.56	263	1,950	.61	.53
91- 95	17	22	.26	.24	58	208	.42	.39	74	418	.40	.37	48	386	1.04	.97
96- 99	5	9			21	81	2.64	2.58	27	165	.40	.39	23	198	1.19	1.16
100-100	4,041	4,224	.73	.73	1,021	3,430	.68	.68	165	1,005	.93	.93	71	611	.87	.87
CREDITS	4,222	4,453	.70	.70	1,718	5,796	.62	.59	896	4,947	.67	.60	559	4,281	.66	.58
101-105	5	6	7.30	7.41	17	72	.95	.97	30	190	1.94	1.99	35	313	.19	.20
106-110	6	10	.34	.37	28	120	7.66	8.27	55	370	1.82	1.96	22	208	.14	.15
111-115	10	12	.04	.05	14	61	.67	.76	17	118	.26	.29	12	120	.11	.12
116-120	2	3	.34	.40	15	69	.57	.67	8	60	.59	.70	9	89	1.99	2.34
121-130	9	17	.16	.20	19	86	.12	.15	30	231	2.09	2.62	26	283	.81	1.01
131-140	8	11			20	106	1.01	1.38	31	263	.18	.24	26	310	1.36	1.84
141- UP	11	30			50	335	.63	1.07	65	702	1.34	2.26	43	640	.56	.98
CHARGES	51	89	.58	.76	163	848	1.64	2.19	236	1,934	1.34	1.74	173	1,963	.66	.86
TOTALS	4,273	4,541	.70	.70	1,881	6,644	.75	.74	1,132	6,881	.86	.84	732	6,244	.66	.65

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60													1	50	.04	.02
61- 80	13	126	.56	.44	34	563	.24	.18	160	4,536	.45	.35	145	7,646	.50	.37
81- 85	301	3,096	.33	.28	325	5,127	.48	.40	182	5,078	.45	.37	79	4,316	.75	.62
86- 90	220	2,285	.60	.52	173	2,886	.51	.45	147	4,339	.51	.45	60	3,778	.63	.56
91- 95	78	902	1.30	1.20	87	1,563	.65	.61	82	2,633	.56	.52	74	4,640	.56	.52
96- 99	36	446	.13	.13	51	998	.73	.71	66	2,325	.42	.41	47	3,271	.42	.41
100-100	91	1,125	1.12	1.12	65	1,256	1.09	1.09	52	1,851	.92	.92	33	2,220	1.03	1.03
CREDITS	739	7,980	.62	.55	735	12,392	.58	.51	689	20,763	.52	.45	439	25,920	.60	.52
101-105	43	544	.67	.69	59	1,153	1.30	1.35	79	2,983	.28	.29	45	3,375	.53	.55
106-110	44	574	.38	.41	40	835	.67	.72	50	1,848	.28	.31	28	2,198	.54	.58
111-115	29	401	.36	.41	29	664	1.09	1.24	65	2,554	.79	.88	37	2,864	.51	.57
116-120	23	336	.25	.30	30	691	.85	1.00	45	1,850	.94	1.12	29	2,294	.61	.72
121-130	42	644	.94	1.17	73	1,769	.31	.39	87	3,890	.87	1.09	49	4,313	.75	.94
131-140	41	701	.92	1.25	44	1,153	.87	1.17	44	2,102	.36	.49	43	4,132	.46	.62
141- UP	61	1,242	.72	1.16	83	2,651	1.36	2.23	73	4,269	.49	.78	62	6,896	.61	1.00
CHARGES	283	4,442	.67	.84	358	8,916	.96	1.23	443	19,497	.58	.72	293	26,071	.58	.74
TOTALS	1,022	12,422	.64	.63	1,093	21,308	.74	.75	1,132	40,260	.55	.56	732	51,991	.59	.61

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					2	1,881	.11	.06	5	1,934	.11	.06			
61- 80	115	13,123	.73	.54	124	94,783	.37	.27	610	120,833	.42	.31			
81- 85	53	6,694	.53	.44	47	24,304	.43	.36	1,301	50,424	.47	.39			
86- 90	60	8,503	.51	.45	40	46,821	.50	.44	2,189	75,459	.52	.46			
91- 95	42	6,195	.70	.65	30	36,535	.63	.58	590	53,501	.64	.59			
96- 99	44	6,828	.53	.52	20	11,793	.54	.53	340	26,115	.52	.51			
100-100	19	2,825	.25	.25	12	7,739	.55	.55	5,570	26,286	.70	.70			
CREDITS	333	44,167	.59	.50	275	223,855	.46	.37	10,605	354,552	.51	.42			
101-105	48	7,993	.57	.59	29	15,910	.50	.52	390	32,538	.54	.56			
106-110	34	5,648	.71	.77	20	10,242	.59	.64	327	22,054	.64	.69			
111-115	29	5,021	.61	.69	18	9,685	.58	.65	260	21,499	.61	.69			
116-120	23	4,397	1.36	1.60	15	8,797	.59	.70	199	18,587	.82	.97			
121-130	38	7,157	.75	.94	23	12,296	.76	.94	396	30,686	.76	.95			
131-140	23	4,648	.55	.75	18	9,499	.45	.61	298	22,925	.51	.69			
141- UP	52	13,248	.68	1.09	23	18,674	.63	1.01	523	48,686	.68	1.10			
CHARGES	247	48,112	.72	.89	146	85,102	.59	.72	2,393	196,974	.65	.81			
TOTALS	580	92,279	.66	.67	421	308,957	.50	.44	12,998	551,526	.56	.53			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1				1	2										
61- 80	202	118	.64	.48	66	179	.01	.01	47	228	.12	.09	32	215	.12	.09
81- 85	695	699	.85	.72	804	2,564	.67	.56	764	3,983	.88	.74	576	4,193	.47	.39
86- 90	817	954	8.06	6.97	1,214	3,931	1.09	.94	659	3,455	.65	.56	314	2,347	.88	.77
91- 95	163	171	.41	.38	166	565	1.09	1.01	135	765	.98	.91	96	774	.67	.62
96- 99	94	105	.06	.06	80	291	1.25	1.21	95	573	2.42	2.36	53	443	.11	.11
100-100	11,040	10,920	1.68	1.68	2,448	8,338	1.05	1.05	648	3,943	.83	.83	275	2,395	1.42	1.42
CREDITS	13,012	12,967	2.06	2.01	4,779	15,869	.99	.92	2,348	12,947	.86	.78	1,346	10,367	.77	.69
101-105	80	101	.11	.12	72	288	1.11	1.14	66	419	.99	1.02	50	451	.89	.92
106-110	78	95	.13	.14	82	324	2.70	2.90	83	545	.24	.26	48	450	.75	.80
111-115	56	70	1.53	1.73	45	195	.04	.04	35	240	1.21	1.36	20	195	.21	.24
116-120	35	27	.01	.01	39	174	.54	.63	20	154	.56	.66	17	176	.45	.52
121-130	95	126	9.08	11.38	94	425	2.28	2.87	94	727	.63	.79	65	710	1.85	2.31
131-140	53	87	3.85	5.17	76	381	.18	.24	58	478	.92	1.24	36	421	.37	.50
141- UP	112	207	.12	.20	131	824	1.12	1.88	131	1,352	.63	1.06	88	1,242	.76	1.26
CHARGES	509	714	2.29	2.91	539	2,612	1.25	1.62	487	3,916	.68	.89	324	3,644	.90	1.16
TOTALS	13,521	13,681	2.07	2.05	5,318	18,481	1.03	.99	2,835	16,863	.82	.80	1,670	14,011	.81	.78

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	20			2	72		
61- 80	88	848	.24	.19	203	3,162	.96	.74	379	10,369	.72	.55	237	12,360	.49	.36
81- 85	699	7,145	.78	.65	554	8,667	.46	.38	275	7,503	.79	.65	95	5,652	.66	.55
86- 90	328	3,480	1.45	1.26	214	3,590	1.11	.97	162	4,855	.68	.60	85	5,240	.54	.47
91- 95	128	1,493	1.05	.97	122	2,208	.64	.59	99	3,344	.82	.76	69	4,694	.70	.65
96- 99	86	1,068	.46	.45	94	1,775	1.23	1.20	92	3,125	.79	.77	59	3,982	.56	.55
100-100	299	3,677	.73	.73	199	3,767	1.23	1.23	148	5,160	.78	.78	80	5,562	.65	.65
CREDITS	1,628	17,710	.88	.78	1,386	23,169	.83	.72	1,156	34,377	.76	.65	627	37,562	.58	.49
101-105	85	1,072	1.58	1.62	95	1,849	.34	.35	86	3,088	2.36	2.42	56	3,904	1.15	1.18
106-110	47	628	2.05	2.20	70	1,466	1.16	1.25	69	2,683	3.03	3.26	32	2,396	.37	.39
111-115	36	514	2.29	2.59	44	921	1.15	1.30	62	2,355	.90	1.01	22	1,744	.79	.89
116-120	48	687	1.40	1.65	42	974	.69	.82	59	2,513	.58	.69	27	2,097	1.05	1.24
121-130	68	1,036	1.35	1.69	96	2,323	1.93	2.41	84	3,724	1.33	1.67	44	3,664	.82	1.02
131-140	57	953	1.83	2.47	54	1,418	1.08	1.46	32	1,458	.97	1.31	17	1,610	.55	.74
141- UP	96	1,893	.65	1.06	90	2,792	.74	1.20	68	3,601	1.26	1.96	25	2,645	1.09	1.75
CHARGES	437	6,785	1.40	1.77	491	11,743	1.03	1.29	460	19,423	1.54	1.86	223	18,059	.87	1.04
TOTALS	2,065	24,495	1.02	.99	1,877	34,912	.90	.87	1,616	53,800	1.04	.99	850	55,621	.67	.63

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS					
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	1	80	.01		4	2,013	.20	.12	10	2,187	.19	.11		
61- 80	174	19,503	.75	.54	90	59,185	.45	.32	1,518	106,167	.55	.40		
81- 85	64	7,925	1.24	1.03	27	18,017	.59	.48	4,553	66,348	.71	.59		
86- 90	57	7,844	.82	.72	33	15,402	.31	.27	3,883	51,097	.83	.73		
91- 95	34	4,606	.70	.65	16	7,460	.62	.58	1,028	26,079	.72	.67		
96- 99	36	5,536	.67	.65	16	11,125	.53	.52	705	28,024	.67	.66		
100-100	47	7,095	.69	.69	26	13,743	.62	.62	15,210	64,600	.96	.96		
CREDITS	413	52,589	.81	.68	212	126,945	.48	.39	26,907	344,502	.72	.61		
101-105	30	4,528	.73	.75	8	3,373	.96	.99	628	19,074	1.14	1.17		
106-110	16	2,487	1.13	1.22	7	4,335	.30	.32	532	15,410	1.13	1.22		
111-115	23	3,908	1.23	1.39	2	703	.10	.11	345	10,846	1.02	1.15		
116-120	10	1,691	.39	.46	7	3,659	.69	.81	304	12,152	.72	.85		
121-130	20	4,354	1.09	1.36	4	2,180	.23	.28	664	19,269	1.19	1.49		
131-140	6	1,327	.26	.35	2	920	.30	.41	391	9,053	.80	1.07		
141- UP	7	1,583	.46	.72	1	627	.91	1.64	749	16,768	.88	1.42		
CHARGES	112	19,879	.88	1.02	31	15,797	.54	.61	3,613	102,572	1.01	1.22		
TOTALS	525	72,468	.83	.75	243	142,742	.49	.41	30,520	447,074	.79	.71		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999					
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR
0- 60																			
61- 80	182	107	3.32	2.51	35	95	.09	.07		29	137	67.05	50.50		28	183	.02	.01	
81- 85	275	213	6.50	5.44	189	599	1.27	1.07		244	1,299	1.41	1.19		330	2,454	.75	.63	
86- 90	796	925	1.67	1.44	1,544	5,094	1.02	.88		1,158	6,129	.60	.52		615	4,598	.31	.27	
91- 95	127	123	1.66	1.54	142	492	2.26	2.10		125	721	1.62	1.50		94	746	2.66	2.46	
96- 99	82	76	2.16	2.10	75	291	.80	.78		67	398	.72	.71		60	513	.86	.84	
100-100	11,421	11,445	1.20	1.20	2,903	10,066	.67	.67		766	4,619	.85	.85		337	2,892	.68	.68	
CREDITS	12,883	12,890	1.34	1.32	4,888	16,636	.85	.80		2,389	13,303	1.51	1.38		1,464	11,388	.67	.60	
101-105	58	50	.09	.10	50	187	1.40	1.44		46	294	.70	.71		55	488	.72	.74	
106-110	61	66	8.79	9.47	88	350	.94	1.01		75	499	1.17	1.26		51	478	.44	.48	
111-115	41	52	.70	.79	38	165	.81	.92		36	242	2.09	2.35		20	199	.12	.14	
116-120	34	41	.30	.36	32	140	5.41	6.38		38	280	.32	.37		20	204	.14	.17	
121-130	84	101	.95	1.19	71	340	2.65	3.30		57	446	1.57	1.97		50	550	1.45	1.81	
131-140	42	74	.08	.11	44	227	.02	.02		38	324	1.52	2.05		30	354	1.33	1.78	
141- UP	62	109	.10	.19	108	707	.91	1.54		109	1,114	.86	1.43		58	793	.19	.30	
CHARGES	382	492	1.52	1.94	431	2,115	1.43	1.86		399	3,200	1.11	1.43		284	3,066	.66	.82	
TOTALS	13,265	13,382	1.35	1.34	5,319	18,751	.91	.89		2,788	16,504	1.43	1.38		1,748	14,454	.67	.64	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999					
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR
0- 60																			
61- 80	48	466	1.58	1.22	145	2,332	.37	.29		316	8,803	.61	.47		229	12,053	.93	.70	
81- 85	554	5,792	.75	.63	604	9,629	.89	.74		325	9,018	.73	.60		106	5,971	.69	.57	
86- 90	495	5,179	.72	.62	275	4,494	.60	.52		175	5,324	.93	.81		101	6,424	.45	.39	
91- 95	104	1,207	.70	.65	100	1,797	1.48	1.37		90	3,020	.70	.65		74	4,797	.65	.60	
96- 99	74	895	1.47	1.44	88	1,664	.69	.68		94	3,282	.64	.62		63	4,215	.67	.66	
100-100	319	3,895	.84	.84	174	3,311	1.39	1.39		134	4,585	.92	.92		72	4,946	.39	.39	
CREDITS	1,594	17,434	.82	.73	1,386	23,227	.88	.77		1,134	34,031	.74	.64		645	38,405	.68	.58	
101-105	80	1,043	.55	.57	73	1,511	.45	.46		110	3,961	.62	.64		51	3,653	.39	.40	
106-110	77	1,013	.62	.67	75	1,548	.97	1.05		75	2,920	.55	.59		49	3,580	.77	.83	
111-115	43	589	.79	.90	52	1,197	.40	.45		59	2,356	.91	1.02		35	2,722	1.19	1.34	
116-120	28	411	1.39	1.63	39	907	.12	.14		54	2,149	.51	.60		32	2,715	.91	1.07	
121-130	92	1,450	1.65	2.08	96	2,363	.83	1.03		89	3,739	.70	.87		40	3,322	.83	1.03	
131-140	55	928	.74	1.00	51	1,343	.63	.85		31	1,493	.32	.43		23	2,155	.65	.88	
141- UP	92	1,820	.76	1.23	72	2,140	.90	1.45		66	3,607	.81	1.33		28	3,056	.33	.51	
CHARGES	467	7,255	.93	1.16	458	11,010	.68	.84		484	20,225	.66	.79		258	21,203	.71	.84	
TOTALS	2,061	24,689	.85	.83	1,844	34,238	.82	.79		1,618	54,256	.71	.68		903	59,608	.69	.65	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS									
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR					
0- 60																			
61- 80	174	19,336	.64	.47	130	78,066	.61	.44		1,316	121,577	.73	.52						
81- 85	52	6,711	.63	.52	28	17,677	.25	.21		2,707	59,364	.64	.53						
86- 90	50	6,181	.66	.58	31	18,667	.39	.34		5,240	63,015	.59	.52						
91- 95	46	6,574	.87	.80	26	10,529	.47	.43		928	30,005	.79	.73						
96- 99	45	6,595	.60	.59	19	10,402	.48	.48		667	28,333	.62	.61						
100-100	32	4,604	.26	.26	14	7,792	.59	.59		16,172	58,155	.79	.79						
CREDITS	399	50,002	.63	.53	249	143,288	.52	.41		27,031	360,605	.70	.58						
101-105	21	3,493	1.07	1.10	8	4,780	.54	.55		552	19,461	.63	.65						
106-110	15	2,460	.89	.96	8	3,739	.91	.98		574	16,652	.83	.89						
111-115	21	3,680	.78	.88	8	3,084	1.23	1.38		353	14,286	.96	1.08						
116-120	8	1,225	.64	.75	6	4,272	.37	.44		291	12,345	.60	.72						
121-130	24	4,646	.34	.43	7	4,184	.58	.72		610	21,142	.77	.96						
131-140	5	1,069	1.18	1.61	1	1,235	1.01	1.42		320	9,201	.75	1.02						
141- UP	4	1,273	.93	1.68	2	1,484	1.30	1.93		601	16,102	.75	1.21						
CHARGES	98	17,845	.76	.90	40	22,777	.74	.86		3,301	109,189	.76	.90						
TOTALS	497	67,847	.67	.60	289	166,065	.55	.45		30,332	469,794	.71	.64						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2	5	51.72	30.96								
61- 80	209	119	.94	.71	52	142	.27	.21	32	152	1.11	.84	41	272	.10	.08
81- 85	245	170	.26	.22	151	486	.35	.30	202	1,079	.66	.55	316	2,347	.39	.33
86- 90	755	849	.47	.41	1,484	4,911	.77	.66	1,180	6,224	.63	.54	615	4,580	.61	.52
91- 95	86	82	.08	.07	123	431	.91	.84	117	670	1.14	1.06	99	806	.93	.86
96- 99	77	70	.06	.06	70	253	1.07	1.05	57	348	.85	.83	49	416	2.53	2.47
100-100	11,409	11,635	1.05	1.05	3,083	10,606	.69	.69	886	5,379	.74	.74	358	3,089	.43	.43
CREDITS	12,781	12,925	.99	.97	4,965	16,833	.73	.69	2,474	13,852	.71	.65	1,478	11,510	.59	.53
101-105	58	61			36	131	1.49	1.53	44	278	1.17	1.20	39	346	.11	.11
106-110	63	73	.01	.01	75	302	.22	.23	80	515	1.50	1.61	62	575	1.59	1.71
111-115	48	49	.14	.15	27	120	2.25	2.53	32	227	2.48	2.80	27	268	.41	.47
116-120	24	31	.02	.02	35	162	.62	.72	22	159	.17	.20	22	225	.20	.23
121-130	73	103	.02	.03	89	427	2.27	2.84	80	623	.55	.69	48	529	.24	.30
131-140	23	34			54	290	.06	.08	42	363	.18	.24	30	351	.18	.25
141- UP	60	125	1.02	1.71	105	658	1.01	1.68	87	877	.49	.81	69	972	.27	.43
CHARGES	349	474	.29	.36	421	2,089	1.09	1.42	387	3,042	.83	1.06	297	3,266	.48	.60
TOTALS	13,130	13,400	.96	.96	5,386	18,922	.77	.75	2,861	16,893	.73	.71	1,775	14,776	.57	.55

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	35	326	.19	.15	102	1,585	1.44	1.11	308	8,605	.47	.36	242	12,628	.62	.46
81- 85	526	5,527	.59	.49	630	10,104	.59	.49	344	9,636	.75	.62	109	6,236	.59	.49
86- 90	535	5,621	.60	.52	258	4,295	.75	.65	184	5,489	.70	.61	77	4,918	.73	.64
91- 95	88	1,003	.96	.89	120	2,206	.84	.78	94	3,045	.96	.89	74	4,849	.58	.54
96- 99	94	1,132	.77	.75	80	1,497	1.08	1.05	99	3,412	.83	.81	62	4,163	.56	.55
100-100	278	3,381	.58	.58	203	3,845	.48	.48	128	4,417	.56	.56	50	3,322	.40	.40
CREDITS	1,556	16,989	.62	.55	1,393	23,532	.71	.62	1,157	34,604	.67	.58	614	36,115	.60	.50
101-105	67	851	.49	.50	85	1,754	.56	.58	95	3,449	.41	.42	60	3,998	.57	.58
106-110	70	926	.15	.16	76	1,546	1.49	1.60	71	2,657	1.31	1.41	38	2,882	1.49	1.60
111-115	33	460	1.59	1.80	46	1,034	.50	.57	58	2,366	1.28	1.44	34	2,700	.70	.79
116-120	28	406	.87	1.03	38	906	.63	.75	54	2,222	.45	.54	29	2,318	.54	.64
121-130	93	1,411	.83	1.04	109	2,609	.60	.75	76	3,388	.86	1.07	36	3,131	.69	.86
131-140	63	1,048	.55	.74	59	1,533	.63	.85	45	2,094	1.19	1.62	23	2,074	.75	1.01
141- UP	97	1,879	.54	.87	84	2,571	1.15	1.81	49	2,569	.58	.94	33	3,527	.52	.82
CHARGES	451	6,981	.63	.80	497	11,954	.82	1.02	448	18,745	.84	1.01	253	20,630	.74	.89
TOTALS	2,007	23,970	.62	.60	1,890	35,486	.75	.73	1,605	53,349	.73	.70	867	56,744	.65	.61

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					3	1,490	.22	.13	5	1,495	.38	.23			
61- 80	191	21,227	.77	.56	136	84,625	.43	.31	1,348	129,680	.52	.38			
81- 85	67	8,867	.67	.56	40	21,294	.85	.70	2,630	65,745	.70	.58			
86- 90	53	7,174	.65	.57	24	10,259	.47	.42	5,165	54,319	.63	.55			
91- 95	42	5,749	1.61	1.50	16	8,187	.30	.28	859	27,028	.82	.76			
96- 99	34	4,961	.68	.66	13	10,916	.77	.75	635	27,168	.77	.75			
100-100	29	4,703	.26	.26	6	2,940	.19	.19	16,430	53,317	.64	.64			
CREDITS	416	52,680	.77	.64	238	139,710	.51	.40	27,072	358,751	.63	.52			
101-105	32	5,479	.90	.92	10	3,823	.54	.55	526	20,170	.63	.64			
106-110	24	3,915	.66	.71	12	6,663	.63	.68	571	20,053	.93	1.01			
111-115	16	2,614	.49	.55	3	1,086	1.66	1.89	324	10,923	.93	1.05			
116-120	9	1,537	.53	.62	3	1,443	.25	.30	264	9,407	.48	.57			
121-130	24	4,213	.28	.35	6	3,120	2.63	3.33	634	19,555	.95	1.19			
131-140	6	1,099	.10	.13	2	896	.07	.09	347	9,781	.60	.81			
141- UP	9	2,539	.49	.93	1	430	1.76	2.53	594	16,145	.67	1.09			
CHARGES	120	21,395	.57	.67	37	17,460	1.00	1.12	3,260	106,035	.77	.92			
TOTALS	536	74,076	.71	.65	275	157,170	.57	.45	30,332	464,786	.66	.59			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	232	123	.79	.59	62	170	.57	.43	28	126			33	221	1.32	1.01
81- 85	237	172	.01	.01	171	538	1.46	1.23	247	1,338	.87	.73	350	2,572	.54	.46
86- 90	679	731	.24	.21	1,407	4,726	.49	.42	1,145	6,038	.66	.57	571	4,236	.48	.42
91- 95	113	119	.03	.03	125	437	.64	.60	126	736	1.26	1.17	84	676	1.27	1.17
96- 99	73	68	3.51	3.43	53	199	1.10	1.07	67	416	.61	.59	40	340	1.29	1.26
100-100	11,332	11,483	1.38	1.38	3,353	11,493	.85	.85	863	5,236	.83	.83	370	3,168	.56	.56
CREDITS	12,666	12,697	1.29	1.27	5,171	17,564	.76	.72	2,476	13,890	.77	.70	1,448	11,212	.61	.55
101-105	53	49			39	157	2.75	2.83	54	351	1.02	1.05	45	407	1.04	1.07
106-110	52	55	.15	.16	79	323	.75	.81	87	573	2.06	2.22	48	444	.19	.20
111-115	37	31	.02	.03	45	193	1.42	1.60	29	207	.32	.36	27	263	1.46	1.64
116-120	39	42			24	110	.03	.04	24	171	4.39	5.16	13	132	.06	.07
121-130	68	93	.17	.22	71	337	.11	.14	82	630	.39	.49	52	569	.55	.68
131-140	31	40	.47	.63	48	245	.20	.26	49	402	.53	.71	29	333	.81	1.09
141- UP	63	142	2.74	4.59	112	707	.86	1.44	92	932	.67	1.09	78	1,127	.86	1.43
CHARGES	343	452	.96	1.24	418	2,072	.79	1.03	417	3,266	1.05	1.34	292	3,276	.75	.97
TOTALS	13,009	13,149	1.27	1.26	5,589	19,636	.77	.75	2,893	17,156	.82	.80	1,740	14,488	.64	.62

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	63	624	.93	.71	122	1,974	.81	.63	335	9,446	1.10	.85	256	13,336	.60	.44
81- 85	595	6,179	.41	.34	598	9,455	.52	.43	342	9,325	.48	.40	106	6,159	.65	.54
86- 90	480	5,042	.69	.60	259	4,335	.80	.70	176	5,217	.76	.66	79	4,728	.67	.58
91- 95	113	1,294	.41	.38	106	1,931	1.48	1.38	87	2,790	1.54	1.43	80	4,980	.93	.86
96- 99	78	944	1.08	1.06	87	1,670	1.10	1.08	80	2,748	.61	.59	63	4,235	.43	.42
100-100	362	4,401	.66	.66	227	4,295	.68	.68	138	4,838	.32	.32	58	4,126	.46	.46
CREDITS	1,691	18,485	.60	.53	1,399	23,660	.74	.65	1,158	34,363	.76	.65	642	37,564	.62	.53
101-105	70	897	.95	.98	98	1,932	.50	.51	99	3,624	.76	.78	60	4,293	2.20	2.27
106-110	76	1,019	1.09	1.18	64	1,344	.96	1.04	66	2,603	.49	.53	40	3,051	.38	.41
111-115	35	477	.22	.25	38	884	.33	.37	59	2,230	.99	1.11	34	2,613	.78	.88
116-120	40	601	.50	.59	49	1,136	.63	.74	53	2,196	.84	.99	31	2,587	.63	.75
121-130	80	1,220	.73	.91	95	2,320	.45	.57	81	3,448	.99	1.24	47	4,042	.47	.59
131-140	71	1,159	1.18	1.61	60	1,568	.80	1.08	48	2,271	.26	.35	22	1,947	.41	.55
141- UP	102	2,026	.42	.68	87	2,640	1.00	1.59	71	3,740	.93	1.44	23	2,580	.54	.88
CHARGES	474	7,398	.74	.94	491	11,826	.69	.86	477	20,113	.77	.94	257	21,114	.87	1.04
TOTALS	2,165	25,883	.64	.62	1,890	35,486	.73	.71	1,635	54,477	.77	.74	899	58,678	.71	.67

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60					8	14,427	.11	.07	8	14,427	.11	.07		
61- 80	220	24,827	.44	.32	134	72,783	.35	.25	1,485	123,629	.46	.33		
81- 85	70	8,892	.54	.45	31	17,416	.45	.37	2,747	62,047	.51	.43		
86- 90	51	6,849	.22	.19	30	12,015	.53	.47	4,877	53,917	.57	.49		
91- 95	36	4,987	.43	.40	16	5,782	.54	.50	886	23,732	.83	.77		
96- 99	35	5,535	.41	.40	14	7,844	.55	.53	590	23,999	.58	.57		
100-100	26	3,739	.37	.37	11	5,826	.27	.27	16,740	58,604	.75	.75		
CREDITS	438	54,828	.42	.34	244	136,092	.37	.28	27,333	360,355	.55	.45		
101-105	34	5,573	.41	.42	8	2,812	.59	.61	560	20,096	.95	.98		
106-110	28	4,668	.65	.71	9	5,163	2.22	2.40	549	19,243	1.08	1.17		
111-115	19	3,104	.25	.28	2	987	.47	.53	325	10,990	.60	.68		
116-120	13	2,486	.48	.57	3	1,320	.79	.93	289	10,782	.70	.82		
121-130	14	2,769	.56	.70	4	1,555	.67	.83	594	16,983	.62	.77		
131-140	8	1,467	.14	.19					366	9,433	.50	.68		
141- UP	8	1,743	.47	.75					636	15,637	.75	1.21		
CHARGES	124	21,810	.45	.52	26	11,838	1.32	1.46	3,319	103,165	.79	.94		
TOTALS	562	76,638	.43	.38	270	147,930	.45	.34	30,652	463,520	.60	.53		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	1							1	4			1	5	.14	.08
61- 80	160	102	1.25	.94	51	139	.65	.49	55	263	1.29	.99	45	297	.48	.37
81- 85	862	905	2.07	1.75	1,675	5,558	.51	.43	2,007	10,531	.49	.41	1,480	10,832	.71	.59
86- 90	1,146	1,366	1.07	.93	3,539	11,751	.61	.53	2,070	10,864	.73	.63	995	7,458	.64	.56
91- 95	168	196	.45	.41	492	1,781	.94	.87	447	2,561	.65	.61	295	2,370	.56	.52
96- 99	83	94	3.62	3.53	238	927	.91	.88	199	1,207	.80	.78	145	1,228	.27	.27
100-100	148,556	89,459	.65	.65	10,420	34,464	.69	.69	1,615	9,687	1.04	1.04	622	5,375	.94	.94
CREDITS	150,978	92,123	.67	.67	16,415	54,621	.67	.63	6,394	35,117	.74	.67	3,583	27,566	.70	.62
101-105	93	106	2.69	2.77	181	729	2.05	2.11	174	1,106	.98	1.01	155	1,389	.62	.64
106-110	110	137	.18	.19	240	991	.91	.98	194	1,274	.54	.58	130	1,221	1.46	1.58
111-115	45	58	2.00	2.25	94	414	2.34	2.63	108	764	1.17	1.32	72	709	.40	.45
116-120	51	64			74	354	1.97	2.32	86	636	1.43	1.68	54	565	3.16	3.72
121-130	159	220	7.48	9.38	247	1,209	1.30	1.63	200	1,537	1.73	2.16	150	1,644	1.14	1.42
131-140	71	114	.18	.24	136	694	.64	.86	127	1,060	1.91	2.56	107	1,242	.66	.89
141- UP	176	343	11.92	20.39	325	2,104	.57	.97	275	2,877	1.16	1.97	223	3,179	.82	1.35
CHARGES	705	1,042	5.93	7.75	1,297	6,495	1.12	1.45	1,164	9,255	1.25	1.61	891	9,949	1.01	1.29
TOTALS	151,683	93,165	.73	.73	17,712	61,116	.72	.70	7,558	44,371	.85	.82	4,474	37,514	.78	.76

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	15						
61- 80	90	902	1.02	.79	380	6,068	.34	.27	724	19,888	.88	.68	475	24,137	.67	.50
81- 85	1,697	17,333	.59	.49	1,341	20,883	.74	.61	648	17,997	1.06	.88	192	10,653	.74	.61
86- 90	845	8,907	1.02	.89	584	9,873	.68	.59	393	11,788	.91	.80	168	10,631	.80	.70
91- 95	352	4,005	.64	.59	307	5,434	.93	.86	307	10,008	.71	.66	172	11,426	.75	.70
96- 99	200	2,402	1.07	1.04	210	4,014	1.45	1.42	227	7,758	.72	.71	129	9,126	.87	.85
100-100	625	7,614	.95	.95	371	7,013	1.01	1.01	225	7,683	1.00	1.00	120	8,060	.86	.86
CREDITS	3,809	41,163	.79	.70	3,193	53,285	.79	.69	2,525	75,137	.90	.77	1,256	74,034	.76	.64
101-105	229	2,905	1.21	1.25	228	4,595	1.00	1.02	221	8,150	.78	.80	137	9,903	.73	.75
106-110	154	2,073	1.13	1.22	178	3,766	1.09	1.18	184	7,017	1.09	1.17	147	11,038	.77	.83
111-115	84	1,180	.82	.93	158	3,478	.83	.94	170	6,614	.89	1.00	100	8,045	.92	1.04
116-120	80	1,174	.91	1.07	96	2,222	.80	.94	131	5,345	.96	1.13	88	7,444	.74	.87
121-130	226	3,508	.62	.78	237	5,751	.70	.87	245	10,898	1.14	1.43	211	18,369	.89	1.12
131-140	140	2,341	1.06	1.43	168	4,364	.94	1.27	141	6,571	1.37	1.85	94	8,967	.65	.88
141- UP	282	5,744	.80	1.32	285	9,024	1.12	1.83	278	16,689	1.07	1.80	213	24,463	.75	1.23
CHARGES	1,195	18,926	.90	1.16	1,350	33,199	.95	1.20	1,370	61,285	1.05	1.33	990	88,229	.79	1.00
TOTALS	5,004	60,089	.83	.81	4,543	86,485	.85	.84	3,895	136,421	.97	.97	2,246	162,262	.77	.80

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	75	.17	.10	11	4,541	.24	.14	18	4,641	.24	.14
61- 80	320	35,064	.53	.38	155	114,542	.56	.41	2,455	201,401	.60	.44
81- 85	137	17,071	.83	.69	68	33,874	.74	.62	10,107	145,637	.75	.63
86- 90	120	15,771	.88	.78	58	52,687	.69	.61	9,918	141,096	.76	.66
91- 95	100	13,846	.68	.63	59	35,459	.71	.66	2,699	87,085	.72	.67
96- 99	86	12,221	.99	.97	73	60,046	.76	.75	1,590	99,024	.83	.81
100-100	67	10,069	.86	.86	26	15,269	.71	.71	162,647	194,693	.75	.75
CREDITS	831	104,116	.74	.62	450	316,416	.66	.55	189,434	873,578	.72	.62
101-105	112	17,705	.63	.64	64	33,388	1.05	1.08	1,594	79,976	.89	.92
106-110	100	16,479	.69	.74	61	67,862	.78	.85	1,498	111,857	.81	.88
111-115	69	12,376	.99	1.12	34	28,434	1.03	1.17	934	62,071	.98	1.11
116-120	67	12,365	1.03	1.21	35	21,249	.83	.98	762	51,418	.92	1.08
121-130	118	23,754	.93	1.16	59	42,627	.79	.99	1,852	109,518	.90	1.12
131-140	77	16,389	1.26	1.71	37	23,657	.84	1.13	1,098	65,400	1.00	1.35
141- UP	133	34,668	1.06	1.75	65	64,080	.93	1.47	2,255	163,170	.97	1.58
CHARGES	676	133,736	.95	1.19	355	281,296	.88	1.08	9,993	643,410	.92	1.15
TOTALS	1,507	237,852	.86	.88	805	597,713	.76	.75	199,427	1,516,988	.80	.80

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1				4			
61- 80	94	54	.40	.30	41	117	1.03	.79	43	208	.99	.75	30	198	.06	.05
81- 85	365	340	.84	.71	475	1,589	.40	.33	965	5,210	.68	.58	1,082	7,968	.51	.44
86- 90	1,469	1,712	.68	.59	4,758	15,936	.62	.54	3,251	17,073	.45	.39	1,367	10,259	.61	.53
91- 95	202	226	2.32	2.15	521	1,887	.75	.70	474	2,687	.71	.66	298	2,412	.88	.81
96- 99	87	95	5.59	5.45	213	805	1.76	1.72	233	1,397	1.09	1.06	134	1,124	.95	.93
100-100	147,615	91,674	.67	.67	10,840	35,786	.70	.70	1,653	9,921	.54	.54	734	6,329	.57	.57
CREDITS	149,832	94,100	.68	.67	16,848	56,121	.69	.65	6,620	36,499	.56	.50	3,645	28,289	.61	.54
101-105	82	93	3.41	3.50	170	700	2.18	2.23	184	1,160	1.01	1.03	130	1,164	.92	.94
106-110	102	141	.35	.38	227	957	1.53	1.65	219	1,461	1.03	1.11	163	1,526	.81	.87
111-115	48	55	1.08	1.22	87	374	2.82	3.18	113	783	.64	.72	106	1,052	.78	.88
116-120	36	40	.44	.52	70	319	2.32	2.73	67	489	2.03	2.39	53	536	1.39	1.63
121-130	132	187	3.71	4.63	229	1,111	1.06	1.33	168	1,295	1.04	1.30	112	1,241	.51	.64
131-140	56	95	4.13	5.56	130	691	1.77	2.38	124	1,039	1.57	2.11	93	1,077	.59	.79
141- UP	123	259	5.77	10.08	297	2,026	1.39	2.37	296	3,056	1.79	3.00	214	3,111	1.57	2.61
CHARGES	579	869	3.48	4.50	1,210	6,177	1.62	2.10	1,171	9,283	1.36	1.74	871	9,706	1.03	1.32
TOTALS	150,411	94,969	.70	.70	18,058	62,297	.78	.76	7,791	45,782	.72	.69	4,516	37,996	.72	.69

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1				13							
61- 80	57	545	.92	.71	240	3,918	.59	.47	627	17,685	.56	.43	484	25,106	.54	.40
81- 85	1,542	15,966	.48	.40	1,368	21,610	.55	.46	710	19,851	.79	.66	215	12,335	.70	.58
86- 90	1,128	11,934	.67	.58	691	11,490	1.09	.95	417	12,425	.71	.62	196	12,109	.86	.75
91- 95	406	4,635	.47	.44	322	5,709	.70	.65	306	9,743	.66	.61	183	12,029	.81	.75
96- 99	189	2,272	1.04	1.01	234	4,433	.83	.80	233	8,058	.80	.78	149	9,954	.58	.57
100-100	591	7,148	1.12	1.12	418	7,912	1.12	1.12	262	9,017	.79	.79	124	8,712	.96	.96
CREDITS	3,913	42,500	.67	.60	3,274	55,086	.79	.69	2,555	76,779	.71	.61	1,351	80,246	.70	.60
101-105	202	2,587	.59	.61	210	4,233	.88	.91	244	8,781	.99	1.01	176	12,529	.93	.96
106-110	166	2,170	.65	.70	160	3,356	.68	.73	221	8,324	.85	.91	135	10,419	.59	.63
111-115	91	1,251	.92	1.03	128	2,881	.67	.76	163	6,473	1.12	1.27	120	9,649	.70	.79
116-120	77	1,119	.55	.65	108	2,581	.95	1.13	155	6,564	.41	.48	108	9,299	.74	.88
121-130	220	3,438	.67	.84	266	6,543	.86	1.08	262	11,659	.89	1.11	186	16,303	.89	1.11
131-140	163	2,725	.76	1.02	184	4,760	.83	1.13	147	6,847	1.62	2.19	91	8,509	.74	1.00
141- UP	294	5,999	.74	1.23	274	8,811	1.03	1.72	285	16,563	1.03	1.69	218	24,865	.74	1.21
CHARGES	1,213	19,290	.70	.90	1,330	33,163	.88	1.12	1,477	65,212	.98	1.23	1,034	91,573	.77	.97
TOTALS	5,126	61,790	.68	.67	4,604	88,248	.82	.82	4,032	141,991	.83	.84	2,385	171,819	.74	.76

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					7	2,809	.26	.15	9	2,826	.25	.15			
61- 80	303	33,556	.53	.39	153	112,326	.58	.43	2,072	193,714	.57	.42			
81- 85	149	18,731	.60	.50	66	40,620	.74	.61	6,937	144,220	.65	.54			
86- 90	122	15,901	.55	.48	73	54,089	.47	.41	13,472	162,926	.61	.53			
91- 95	114	16,001	.64	.60	68	30,319	.63	.58	2,894	85,647	.67	.63			
96- 99	106	15,760	.75	.73	63	48,995	.73	.72	1,641	92,893	.76	.74			
100-100	78	11,949	.98	.98	25	22,820	.72	.72	162,340	211,268	.74	.74			
CREDITS	872	111,898	.64	.54	455	311,977	.62	.52	189,365	893,494	.66	.57			
101-105	99	15,598	.58	.59	68	50,571	1.08	1.10	1,565	97,417	.96	.98			
106-110	78	12,609	.70	.75	67	49,641	.85	.92	1,538	90,604	.80	.86			
111-115	93	16,110	.69	.78	43	30,001	1.22	1.37	992	68,628	.98	1.10			
116-120	85	15,513	.85	1.01	41	55,465	.62	.72	800	91,924	.68	.80			
121-130	116	23,040	1.12	1.40	64	45,552	.88	1.10	1,755	110,368	.93	1.16			
131-140	81	17,134	1.04	1.41	43	31,904	.84	1.14	1,112	74,782	.96	1.30			
141- UP	144	35,870	.86	1.39	71	73,799	.74	1.19	2,216	174,358	.85	1.39			
CHARGES	696	135,875	.86	1.08	397	336,933	.86	1.05	9,978	708,081	.87	1.09			
TOTALS	1,568	247,773	.76	.79	852	648,909	.74	.74	199,343	1,601,575	.75	.76			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	75	49	3.19	2.34	26	71	.17	.13	29	133	.03	.02	32	214	.02	.01
81- 85	281	245	.18	.15	290	963	.96	.81	542	2,925	.53	.45	870	6,448	1.05	.89
86- 90	1,338	1,576	1.10	.96	4,844	16,308	.77	.66	3,570	18,839	.59	.51	1,488	11,126	.52	.45
91- 95	169	167	.14	.13	526	1,925	1.15	1.07	462	2,644	.90	.84	324	2,615	.73	.68
96- 99	86	101	.02	.02	230	877	.92	.90	208	1,244	.41	.40	142	1,208	.47	.46
100-100	154,485	85,805	.63	.63	10,924	36,070	.62	.62	1,682	10,132	.74	.74	727	6,232	.89	.89
CREDITS	156,434	87,942	.64	.64	16,840	56,214	.69	.66	6,493	35,916	.64	.58	3,583	27,843	.74	.67
101-105	66	80	.82	.84	180	729	.63	.65	154	976	.36	.36	127	1,140	.80	.83
106-110	84	114	1.60	1.72	224	937	.70	.76	230	1,526	1.00	1.08	156	1,446	.59	.63
111-115	55	63	2.56	2.89	82	373	.26	.29	96	664	1.36	1.54	81	785	.79	.89
116-120	43	59	.15	.17	75	347	.78	.92	82	581	.80	.94	47	467	.95	1.12
121-130	112	167	.75	.93	188	906	.74	.93	156	1,203	.56	.69	132	1,433	.53	.66
131-140	57	94	.10	.13	129	683	.69	.93	133	1,088	.81	1.08	101	1,191	.87	1.17
141- UP	144	282	3.47	5.83	295	1,970	1.25	2.12	264	2,740	.65	1.11	215	3,160	.64	1.09
CHARGES	561	858	1.78	2.32	1,173	5,943	.86	1.11	1,115	8,779	.75	.96	859	9,622	.69	.89
TOTALS	156,995	88,800	.65	.65	18,013	62,157	.71	.69	7,608	44,695	.66	.64	4,442	37,464	.73	.71

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									1	23						
61- 80	43	409	.41	.31	181	2,949	2.24	1.76	584	16,878	.68	.53	434	22,839	.57	.43
81- 85	1,451	15,013	.53	.44	1,438	22,896	.50	.42	711	19,634	.55	.45	234	13,531	.56	.47
86- 90	1,260	13,248	.64	.55	705	11,662	.79	.69	423	12,597	.87	.76	208	12,926	.78	.69
91- 95	372	4,189	.74	.69	346	6,178	.90	.83	287	9,279	.92	.85	184	11,967	.96	.89
96- 99	232	2,793	.81	.79	230	4,361	.64	.62	225	7,634	.74	.72	159	10,892	1.09	1.07
100-100	664	8,040	.73	.73	462	8,830	.75	.75	244	8,465	.91	.91	123	8,450	1.04	1.04
CREDITS	4,022	43,692	.63	.57	3,362	56,876	.74	.65	2,475	74,511	.74	.64	1,342	80,605	.78	.67
101-105	200	2,534	.92	.95	232	4,716	.98	1.00	260	9,463	.80	.82	151	10,895	.61	.62
106-110	195	2,564	.49	.53	180	3,850	.81	.88	215	8,318	.67	.72	142	10,954	.81	.88
111-115	102	1,422	.75	.85	135	3,054	1.25	1.41	200	7,780	.83	.94	112	9,155	.70	.79
116-120	85	1,237	2.37	2.79	125	2,899	.56	.66	164	6,777	.45	.53	100	8,133	.69	.81
121-130	191	2,973	.76	.95	278	6,820	.96	1.20	256	11,176	.85	1.07	168	14,421	.66	.83
131-140	186	3,093	.60	.81	151	3,970	.88	1.19	141	6,853	.75	1.01	100	9,262	.85	1.14
141- UP	279	5,562	.73	1.20	264	8,319	1.07	1.74	303	17,474	1.11	1.83	211	24,243	.77	1.26
CHARGES	1,238	19,386	.81	1.04	1,365	33,628	.95	1.20	1,539	67,842	.84	1.05	984	87,064	.73	.92
TOTALS	5,260	63,078	.69	.68	4,727	90,504	.82	.81	4,014	142,353	.79	.80	2,326	167,669	.76	.78

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					3	1,412	.04	.02	4	1,435	.04	.02				
61- 80	298	33,798	.53	.39	156	111,497	.62	.46	1,858	188,837	.63	.47				
81- 85	135	17,106	.62	.51	55	30,598	.62	.52	6,007	129,359	.59	.49				
86- 90	129	17,216	.65	.57	70	59,110	.70	.62	14,035	174,608	.70	.61				
91- 95	121	17,198	.63	.59	69	43,255	.61	.57	2,860	99,416	.73	.68				
96- 99	114	16,747	.66	.64	59	52,742	.77	.76	1,685	98,599	.77	.76				
100-100	53	7,449	.90	.90	26	16,837	.56	.56	169,390	196,311	.69	.69				
CREDITS	850	109,514	.62	.53	438	315,452	.65	.55	195,839	888,565	.68	.59				
101-105	123	19,511	.56	.57	63	56,352	.85	.88	1,556	106,397	.77	.79				
106-110	90	14,224	.81	.87	71	74,995	.68	.74	1,587	118,928	.71	.77				
111-115	83	14,369	.69	.78	52	27,480	.81	.92	998	65,145	.79	.90				
116-120	73	13,664	.88	1.04	39	23,944	1.04	1.22	833	58,109	.88	1.04				
121-130	116	22,117	.74	.92	77	59,190	.83	1.03	1,674	120,406	.79	.99				
131-140	67	14,154	.82	1.11	37	32,014	.79	1.07	1,102	72,403	.80	1.08				
141- UP	136	35,949	1.03	1.71	61	66,537	.69	1.10	2,172	166,233	.85	1.38				
CHARGES	688	133,988	.82	1.03	400	340,512	.78	.95	9,922	707,620	.80	.98				
TOTALS	1,538	243,502	.73	.75	838	655,963	.72	.72	205,761	1,596,186	.73	.73				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	2	1														
61- 80	108	59	8.21	6.21	28	84	.02	.02	28	133	.07	.05	14	94	.32	.24
81- 85	279	222	.90	.76	230	740	14.26	12.02	496	2,695	.42	.35	844	6,270	.64	.54
86- 90	1,353	1,558	.79	.68	4,678	15,808	.84	.73	3,548	18,705	.58	.50	1,563	11,654	.75	.65
91- 95	155	177	1.30	1.21	474	1,744	1.08	1.00	497	2,852	.93	.86	298	2,417	.89	.83
96- 99	75	88	.46	.45	197	749	1.32	1.28	211	1,273	.40	.39	132	1,120	.64	.63
100-100	163,812	93,962	.57	.57	11,191	37,183	.69	.69	1,682	10,113	.75	.75	722	6,189	.77	.77
CREDITS	165,784	96,067	.58	.58	16,798	56,308	.93	.89	6,462	35,771	.64	.58	3,573	27,744	.74	.66
101-105	68	75	1.28	1.32	169	686	.29	.29	151	948	.76	.78	124	1,104	.68	.70
106-110	72	88	.49	.52	232	992	.76	.82	217	1,423	.50	.54	145	1,347	1.14	1.23
111-115	53	56	.01	.02	91	412	.87	.98	100	695	1.31	1.48	61	597	.13	.14
116-120	37	32	34.83	41.19	78	353	1.33	1.56	94	690	1.14	1.34	42	431	1.05	1.23
121-130	111	176	1.48	1.85	189	868	1.00	1.25	190	1,473	1.65	2.06	147	1,612	1.41	1.77
131-140	58	92	1.96	2.65	123	640	.54	.72	129	1,077	.94	1.27	106	1,240	.76	1.02
141- UP	160	329	8.03	13.68	256	1,727	1.80	3.10	285	3,015	1.12	1.89	204	2,899	.74	1.21
CHARGES	559	849	5.11	6.84	1,138	5,677	1.07	1.38	1,166	9,320	1.07	1.38	829	9,230	.89	1.14
TOTALS	166,343	96,916	.62	.62	17,936	61,986	.95	.92	7,628	45,091	.72	.70	4,402	36,974	.77	.75

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	41	417	.26	.20	162	2,626	1.26	.99	628	17,899	.58	.45	455	23,684	.55	.42
81- 85	1,492	15,442	.61	.51	1,392	21,993	.52	.43	689	19,142	.66	.55	193	11,119	.78	.64
86- 90	1,263	13,246	.85	.74	734	12,095	1.83	1.60	425	12,958	.74	.65	204	12,927	.71	.62
91- 95	366	4,126	.52	.48	351	6,236	.87	.81	305	9,641	.80	.74	191	12,675	.75	.70
96- 99	198	2,382	.37	.36	226	4,295	.86	.84	262	9,055	.69	.67	169	11,716	.86	.84
100-100	686	8,340	1.18	1.18	537	10,291	.84	.84	365	12,469	.81	.81	132	8,799	1.03	1.03
CREDITS	4,046	43,953	.77	.68	3,402	57,536	.95	.84	2,674	81,163	.70	.61	1,344	80,920	.74	.63
101-105	166	2,110	.86	.88	224	4,518	.44	.45	268	9,715	1.01	1.04	171	12,136	.97	1.00
106-110	182	2,377	.70	.75	169	3,498	.80	.86	198	7,404	.61	.66	127	9,319	.75	.81
111-115	96	1,346	1.10	1.24	133	2,954	.89	1.01	207	8,264	1.27	1.43	106	8,257	.60	.68
116-120	82	1,186	.91	1.07	108	2,487	.98	1.15	160	6,687	.65	.77	89	7,615	.83	.98
121-130	222	3,482	.83	1.03	277	6,782	1.00	1.25	307	13,397	1.34	1.68	205	17,897	.70	.87
131-140	170	2,853	.75	1.02	149	3,849	.67	.90	160	7,564	.87	1.18	87	8,114	.86	1.16
141- UP	279	5,546	.79	1.28	245	7,593	1.40	2.27	258	14,871	.75	1.23	164	18,626	.78	1.27
CHARGES	1,197	18,900	.82	1.04	1,305	31,682	.94	1.18	1,558	67,902	.96	1.19	949	81,964	.78	.97
TOTALS	5,243	62,853	.78	.76	4,707	89,219	.95	.93	4,232	149,066	.82	.82	2,293	162,884	.76	.77

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60					3	1,019	.01		5	1,019	.01		
61- 80	329	37,094	.49	.36	132	77,001	.49	.36	1,925	159,091	.52	.39	
81- 85	134	16,438	.68	.57	74	65,102	.68	.56	5,823	159,163	.71	.59	
86- 90	128	17,348	.63	.55	57	52,002	.68	.60	13,953	168,300	.79	.69	
91- 95	124	16,974	.82	.77	65	46,600	.57	.53	2,826	103,442	.70	.65	
96- 99	94	13,718	.62	.61	77	49,705	.64	.62	1,641	94,099	.67	.66	
100-100	54	7,764	.83	.83	23	13,315	.83	.83	179,204	208,425	.71	.71	
CREDITS	863	109,335	.63	.53	431	304,743	.61	.52	205,377	893,541	.69	.60	
101-105	92	14,764	.85	.87	64	37,750	1.25	1.28	1,497	83,806	1.04	1.06	
106-110	108	17,106	.90	.97	67	60,587	.69	.74	1,517	104,141	.73	.79	
111-115	82	14,243	1.29	1.46	43	23,440	.90	1.02	972	60,263	1.00	1.13	
116-120	72	13,200	.97	1.15	47	26,707	1.31	1.54	809	59,389	1.09	1.28	
121-130	171	32,772	1.09	1.36	88	57,230	.95	1.19	1,907	135,691	1.00	1.25	
131-140	65	13,696	.79	1.07	28	21,332	.77	1.05	1,075	60,458	.79	1.08	
141- UP	96	23,390	.81	1.35	48	56,256	.59	.94	1,995	134,252	.78	1.26	
CHARGES	686	129,173	.96	1.19	385	283,302	.88	1.07	9,772	638,000	.90	1.11	
TOTALS	1,549	238,508	.81	.83	816	588,045	.74	.73	215,149	1,531,540	.78	.77	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	2								1	4	1.48	.78				
61- 80	101	48	.32	.24	35	106	.45	.34	30	146	3.92	3.06	17	117	.02	.01
81- 85	287	264	1.28	1.08	309	1,018	.88	.74	675	3,668	.77	.65	974	7,200	.42	.35
86- 90	1,272	1,435	.63	.55	4,386	14,848	.47	.41	3,399	17,874	.43	.37	1,358	10,147	.68	.59
91- 95	151	163	1.71	1.58	459	1,655	1.02	.94	459	2,624	1.69	1.57	280	2,263	.57	.53
96- 99	83	102	1.72	1.69	174	677	1.44	1.41	200	1,209	.45	.44	150	1,269	.25	.25
100-100	149,082	89,170	.59	.59	11,296	37,517	.63	.63	1,844	11,087	.62	.62	738	6,330	.52	.52
CREDITS	150,978	91,182	.59	.59	16,659	55,820	.61	.58	6,608	36,612	.63	.57	3,517	27,326	.54	.49
101-105	64	77	.48	.49	165	658	2.00	2.06	165	1,046	.72	.73	107	961	.72	.73
106-110	93	105	.83	.89	229	975	2.03	2.19	222	1,462	.69	.74	155	1,465	.68	.73
111-115	47	60	1.82	2.06	97	440	.83	.93	113	804	.78	.88	76	745	1.24	1.40
116-120	37	39	3.87	4.57	64	291	1.17	1.38	65	469	.17	.20	55	567	.32	.38
121-130	95	115	.58	.73	201	975	.88	1.10	186	1,454	.85	1.06	120	1,293	.33	.41
131-140	67	101	.55	.75	142	737	1.24	1.67	140	1,170	2.45	3.31	97	1,133	.96	1.29
141- UP	125	250	12.27	21.22	290	1,923	1.21	2.07	298	3,067	.83	1.39	235	3,323	1.74	2.84
CHARGES	528	747	4.78	6.27	1,188	5,999	1.35	1.75	1,189	9,473	.96	1.24	845	9,487	1.06	1.37
TOTALS	151,506	91,929	.63	.63	17,847	61,819	.68	.67	7,797	46,085	.70	.67	4,362	36,812	.68	.66

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	47	468	.82	.63	218	3,579	.36	.28	638	17,884	.35	.27	478	24,527	.62	.46
81- 85	1,542	15,933	.63	.53	1,398	21,958	.45	.38	669	18,469	.56	.46	221	13,066	.64	.53
86- 90	1,223	12,761	.50	.44	683	11,308	.82	.71	450	13,549	.64	.56	195	12,190	.54	.48
91- 95	388	4,408	1.60	1.48	310	5,551	.51	.47	289	9,353	.61	.57	175	11,706	.53	.50
96- 99	211	2,518	.59	.58	246	4,686	.93	.91	228	7,843	.68	.66	146	10,231	.62	.61
100-100	698	8,473	.57	.57	514	9,826	.54	.54	328	11,337	.57	.57	138	9,544	.74	.74
CREDITS	4,109	44,561	.68	.60	3,369	56,909	.58	.51	2,602	78,435	.54	.47	1,353	81,264	.61	.52
101-105	189	2,413	.79	.81	247	4,950	1.05	1.08	295	10,741	.66	.68	167	11,792	.57	.58
106-110	178	2,378	1.14	1.23	170	3,498	.54	.59	188	7,306	.85	.92	124	9,607	.60	.64
111-115	101	1,400	.46	.52	135	2,949	.33	.38	215	8,499	.71	.81	119	9,481	.54	.61
116-120	92	1,310	.52	.62	135	3,163	1.83	2.16	153	6,169	.51	.61	109	8,816	.60	.71
121-130	196	3,024	.69	.86	271	6,577	.66	.83	285	12,468	.68	.84	186	16,319	.68	.85
131-140	152	2,565	.57	.77	164	4,252	.89	1.20	131	6,278	.71	.96	91	8,348	.61	.82
141- UP	308	6,107	.58	.94	273	8,481	1.16	1.88	278	15,968	.93	1.52	172	19,616	.65	1.07
CHARGES	1,216	19,198	.68	.87	1,395	33,870	.94	1.18	1,545	67,429	.75	.92	968	83,979	.62	.77
TOTALS	5,325	63,758	.68	.66	4,764	90,779	.71	.71	4,147	145,864	.64	.64	2,321	165,243	.61	.62

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	132	.01	.01	1	431	.12	.07	6	567	.11	.06		
61- 80	343	38,758	.45	.33	142	84,143	.38	.28	2,049	169,776	.43	.32		
81- 85	117	14,693	.46	.38	67	66,040	.58	.49	6,259	162,310	.56	.47		
86- 90	115	15,990	.48	.42	71	54,942	.52	.45	13,152	165,044	.54	.47		
91- 95	110	15,911	.67	.62	56	39,711	.55	.51	2,677	93,344	.66	.62		
96- 99	100	14,479	.45	.44	68	41,636	.47	.46	1,606	84,649	.54	.53		
100-100	72	10,599	.68	.68	21	10,836	.61	.61	164,731	204,720	.60	.60		
CREDITS	859	110,562	.51	.43	426	297,740	.49	.42	190,480	880,411	.55	.48		
101-105	114	18,050	.65	.66	64	59,491	.66	.69	1,577	110,181	.68	.70		
106-110	83	13,408	.64	.69	66	37,816	1.02	1.10	1,508	78,021	.87	.94		
111-115	81	13,844	.67	.76	49	36,012	.61	.70	1,033	74,231	.62	.70		
116-120	99	17,115	.60	.71	36	19,681	.60	.71	845	57,620	.66	.77		
121-130	103	19,400	.89	1.12	66	40,426	.73	.91	1,709	102,051	.74	.92		
131-140	74	15,232	.94	1.26	30	18,986	.55	.75	1,088	58,802	.75	1.02		
141- UP	124	30,591	.74	1.18	51	62,685	.55	.87	2,154	152,011	.73	1.18		
CHARGES	678	127,640	.73	.91	362	275,097	.68	.82	9,914	632,918	.72	.89		
TOTALS	1,537	238,201	.63	.64	788	572,837	.58	.57	200,394	1,513,328	.62	.62		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	4	2			1	2			1	4			1	5	.14	.08
61- 80	368	226	.90	.67	125	339	.27	.20	109	524	.72	.55	79	526	.33	.25
81- 85	1,665	1,733	1.43	1.21	2,722	8,922	.57	.48	3,100	16,227	.61	.52	2,339	17,095	.65	.54
86- 90	2,108	2,513	3.98	3.44	5,280	17,412	.73	.63	3,044	15,999	.67	.58	1,487	11,139	.75	.65
91- 95	380	432	.39	.36	731	2,605	1.06	.98	649	3,714	.76	.71	450	3,615	.55	.51
96- 99	191	222	1.64	1.60	363	1,392	1.10	1.07	343	2,076	1.16	1.13	232	1,958	.24	.23
100-100	163,600	104,424	.76	.76	13,723	45,668	.77	.77	2,424	14,606	.94	.94	964	8,353	1.15	1.15
CREDITS	168,316	109,551	.84	.84	22,945	76,342	.75	.70	9,670	53,151	.75	.68	5,552	42,690	.74	.66
101-105	184	225	1.32	1.36	290	1,166	1.66	1.70	271	1,720	.91	.94	236	2,126	.75	.77
106-110	199	246	.15	.17	360	1,474	1.31	1.40	302	1,983	.48	.51	199	1,872	1.23	1.32
111-115	116	149	1.56	1.76	153	673	1.46	1.64	163	1,147	1.04	1.17	105	1,034	.32	.36
116-120	94	104		.01	133	616	1.33	1.57	117	873	1.15	1.36	86	901	2.19	2.58
121-130	273	385	7.30	9.14	370	1,770	1.44	1.80	333	2,571	1.28	1.61	247	2,702	1.35	1.70
131-140	137	228	1.57	2.12	244	1,240	.90	1.20	209	1,736	1.58	2.12	161	1,873	.56	.75
141- UP	316	619	6.94	11.83	512	3,310	1.06	1.80	476	4,938	.94	1.58	357	5,059	.81	1.33
CHARGES	1,319	1,955	4.11	5.33	2,062	10,249	1.25	1.62	1,871	14,968	1.03	1.33	1,391	15,567	.96	1.24
TOTALS	169,635	111,506	.90	.90	25,007	86,590	.81	.79	11,541	68,119	.81	.78	6,943	58,257	.80	.77

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									2	35			2	72		
61- 80	207	2,036	.60	.46	692	10,987	.75	.58	1,323	36,274	.80	.62	874	45,074	.60	.45
81- 85	2,761	28,233	.65	.54	2,177	33,933	.63	.52	1,094	30,366	.92	.76	347	19,775	.74	.62
86- 90	1,330	14,052	1.19	1.03	923	15,585	.75	.66	682	20,504	.83	.72	308	19,246	.69	.60
91- 95	561	6,428	.72	.67	520	9,288	.76	.71	497	16,258	.73	.68	296	19,656	.72	.67
96- 99	332	4,016	.86	.84	382	7,300	1.31	1.29	387	13,249	.76	.74	233	16,087	.79	.77
100-100	999	12,183	.90	.90	639	12,083	1.15	1.15	414	14,296	.97	.97	238	16,185	.76	.76
CREDITS	6,190	66,947	.82	.73	5,333	89,175	.80	.70	4,399	130,981	.84	.72	2,298	136,095	.69	.59
101-105	368	4,671	1.28	1.32	391	7,796	1.00	1.02	376	13,737	1.26	1.30	235	16,814	.80	.82
106-110	235	3,132	1.17	1.26	298	6,280	1.21	1.30	321	12,454	1.41	1.53	219	16,647	.84	.91
111-115	153	2,150	1.22	1.38	234	5,154	.86	.97	273	10,561	1.16	1.31	166	13,171	.79	.89
116-120	142	2,062	1.15	1.35	168	3,907	.68	.80	231	9,602	.79	.93	143	11,862	.73	.87
121-130	357	5,547	.85	1.06	410	9,962	.98	1.23	408	18,004	1.14	1.43	314	27,317	.81	1.01
131-140	242	4,045	1.33	1.80	271	7,103	.92	1.24	226	10,573	1.20	1.62	135	12,842	.61	.82
141- UP	456	9,260	.75	1.24	448	14,217	1.07	1.75	467	27,466	1.03	1.69	310	35,342	.80	1.31
CHARGES	1,953	30,866	1.03	1.31	2,220	54,419	.99	1.25	2,302	102,399	1.14	1.43	1,522	133,995	.78	.98
TOTALS	8,143	97,813	.89	.87	7,553	143,594	.88	.86	6,701	233,380	.97	.97	3,820	270,090	.74	.74

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	3	282	.06	.03	19	11,332	.23	.13	33	11,735	.22	.13		
61- 80	602	66,893	.60	.44	359	269,487	.54	.39	4,738	432,364	.58	.43		
81- 85	247	31,124	.90	.74	130	72,775	.67	.56	16,582	260,183	.72	.60		
86- 90	224	30,274	.83	.73	132	90,098	.61	.54	15,518	236,820	.76	.67		
91- 95	173	23,973	.70	.65	121	78,068	.61	.57	4,378	164,037	.67	.63		
96- 99	155	22,790	.92	.90	118	86,298	.69	.68	2,736	155,388	.78	.76		
100-100	137	20,821	1.05	1.05	65	37,083	.62	.62	183,203	285,702	.82	.82		
CREDITS	1,541	196,157	.78	.65	944	645,140	.59	.49	227,188	1,546,230	.70	.60		
101-105	187	29,458	.63	.65	105	51,589	.98	1.00	2,643	129,301	.92	.94		
106-110	155	25,788	.77	.83	90	86,781	.81	.88	2,378	156,656	.88	.95		
111-115	117	20,520	.98	1.10	57	42,611	.97	1.09	1,537	97,170	.96	1.09		
116-120	111	20,317	.93	1.10	58	34,782	.76	.90	1,283	85,027	.83	.98		
121-130	179	36,430	.92	1.14	87	60,276	.91	1.15	2,978	164,964	.96	1.20		
131-140	102	21,779	1.24	1.67	50	34,100	.87	1.17	1,777	95,519	.99	1.33		
141- UP	196	50,242	.93	1.53	83	80,969	.96	1.52	3,621	231,422	.95	1.54		
CHARGES	1,047	204,534	.90	1.13	530	391,108	.90	1.09	16,217	960,059	.93	1.15		
TOTALS	2,588	400,692	.84	.85	1,474	1,036,248	.71	.66	243,405	2,506,289	.79	.77		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999				
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		
0- 60					1				2				2					
61- 80	254	137	.19	.14	103	286	1.35	1.02	79	373	.69	.52	79	529	.10	.08		
81- 85	700	620	.78	.66	819	2,681	.51	.43	1,538	8,263	.73	.62	1,735	12,785	.57	.48		
86- 90	2,520	2,943	.95	.82	6,937	23,069	.63	.55	4,720	24,833	.58	.51	2,121	15,887	.66	.57		
91- 95	366	394	1.78	1.65	755	2,730	.80	.74	656	3,718	.64	.60	460	3,703	.71	.65		
96- 99	172	202	4.81	4.69	324	1,214	1.83	1.79	342	2,067	.90	.87	219	1,838	.73	.71		
100-100	162,578	106,879	.78	.78	14,514	48,369	.77	.77	2,586	15,569	.69	.69	1,195	10,291	.54	.54		
CREDITS	166,590	111,176	.80	.79	23,453	78,350	.74	.70	9,923	54,831	.65	.59	5,809	45,033	.61	.54		
101-105	155	192	2.02	2.08	262	1,062	2.20	2.25	281	1,777	.90	.92	209	1,884	1.24	1.27		
106-110	176	221	.44	.47	342	1,429	1.44	1.55	316	2,113	.82	.88	243	2,268	.61	.65		
111-115	88	98	1.39	1.57	149	644	2.26	2.54	164	1,139	.84	.95	144	1,426	1.10	1.24		
116-120	79	89	1.89	2.23	116	525	2.20	2.59	118	867	1.21	1.43	88	892	1.76	2.08		
121-130	228	336	2.69	3.36	335	1,603	1.12	1.40	280	2,160	1.30	1.63	183	2,017	.36	.46		
131-140	103	170	2.33	3.13	190	999	1.88	2.53	200	1,669	1.08	1.45	148	1,719	.46	.62		
141- UP	232	481	4.73	8.05	497	3,350	1.97	3.38	459	4,786	1.39	2.36	328	4,728	1.32	2.18		
CHARGES	1,061	1,587	2.75	3.54	1,891	9,612	1.80	2.35	1,818	14,511	1.15	1.48	1,343	14,934	.98	1.25		
TOTALS	167,651	112,763	.83	.82	25,344	87,963	.85	.83	11,741	69,342	.76	.73	7,152	59,967	.70	.68		

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999			
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR	
0- 60	1	8	4.98	3.01	1	13											
61- 80	125	1,208	.47	.37	442	7,125	.71	.56	1,178	33,296	.52	.40	887	46,291	.59	.44	
81- 85	2,468	25,632	.56	.47	2,340	37,032	.61	.51	1,244	34,889	.78	.65	389	22,312	.74	.61	
86- 90	1,756	18,574	.80	.70	1,098	18,258	1.03	.90	732	22,006	.72	.63	357	22,264	.84	.74	
91- 95	608	6,945	.54	.50	551	9,843	.84	.78	508	16,317	.76	.70	326	21,450	.82	.76	
96- 99	319	3,837	.89	.87	377	7,150	.83	.81	412	14,409	.78	.76	245	16,369	.71	.69	
100-100	994	12,061	1.02	1.02	709	13,553	1.00	1.00	484	16,746	.93	.93	218	15,317	.86	.86	
CREDITS	6,271	68,265	.72	.64	5,518	92,976	.80	.70	4,558	137,663	.72	.62	2,422	144,003	.73	.62	
101-105	325	4,156	.70	.72	342	6,918	.86	.88	401	14,509	.82	.84	277	19,848	.84	.86	
106-110	266	3,498	.93	1.00	271	5,697	.66	.71	379	14,296	.84	.91	229	17,590	.74	.80	
111-115	153	2,119	.76	.86	213	4,784	.59	.67	293	11,730	1.05	1.19	180	14,715	.83	.94	
116-120	119	1,735	.58	.69	186	4,447	.74	.87	259	10,772	.51	.60	175	14,923	.79	.93	
121-130	343	5,353	.84	1.05	423	10,327	1.04	1.30	428	18,960	.84	1.05	282	24,533	.84	1.05	
131-140	266	4,450	.89	1.20	274	7,128	.76	1.03	233	10,860	1.60	2.16	144	13,653	.95	1.28	
141- UP	457	9,329	.71	1.17	444	14,180	.90	1.49	447	25,911	1.05	1.73	321	36,213	.71	1.16	
CHARGES	1,929	30,640	.78	1.00	2,153	53,481	.83	1.06	2,440	107,039	.96	1.19	1,608	141,476	.80	1.00	
TOTALS	8,200	98,905	.74	.73	7,671	146,457	.81	.80	6,998	244,702	.82	.82	4,030	285,479	.76	.77	

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60					10	6,008	.25	.15	15	6,039	.25	.15		
61- 80	601	67,711	.58	.42	377	276,272	.48	.34	4,125	433,229	.51	.37		
81- 85	261	33,049	.58	.48	147	81,007	.61	.50	11,641	258,270	.64	.53		
86- 90	234	31,190	.62	.55	146	126,166	.54	.47	20,621	305,190	.65	.57		
91- 95	204	29,118	.72	.67	139	75,941	.57	.53	4,573	170,159	.67	.62		
96- 99	196	28,757	.71	.69	107	84,004	.64	.63	2,713	159,848	.71	.69		
100-100	145	22,335	.91	.91	65	47,938	.60	.60	183,488	309,058	.78	.78		
CREDITS	1,641	212,160	.66	.55	991	697,336	.54	.44	227,176	1,641,793	.64	.55		
101-105	167	25,915	.66	.68	115	81,813	.97	1.00	2,534	158,074	.89	.91		
106-110	133	21,475	.76	.81	100	83,750	.82	.88	2,455	152,337	.80	.87		
111-115	132	22,981	.86	.98	72	49,629	.95	1.07	1,588	109,266	.92	1.03		
116-120	124	22,858	.85	1.00	63	70,405	.67	.79	1,327	127,514	.72	.85		
121-130	170	33,527	1.08	1.35	99	67,134	.92	1.14	2,771	165,950	.94	1.17		
131-140	119	24,882	.96	1.30	59	44,814	.80	1.08	1,736	110,345	.95	1.27		
141- UP	196	48,646	.84	1.35	92	90,293	.77	1.23	3,473	237,917	.86	1.40		
CHARGES	1,041	200,284	.87	1.08	600	487,838	.84	1.01	15,884	1,061,402	.87	1.07		
TOTALS	2,682	412,444	.76	.76	1,591	1,185,174	.66	.63	243,060	2,703,195	.73	.71		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80	258	156	3.27	2.45	69	188	.12	.09	63	291	31.58	23.67	64	426	.02	.01	
81- 85	574	477	3.00	2.52	511	1,670	1.17	.98	876	4,713	.76	.64	1,354	10,052	.95	.81	
86- 90	2,308	2,728	1.45	1.26	7,020	23,537	.79	.68	5,279	27,887	.60	.52	2,371	17,725	.44	.38	
91- 95	311	308	.73	.68	736	2,670	1.45	1.34	663	3,811	1.09	1.01	482	3,888	1.06	.99	
96- 99	180	190	.88	.86	331	1,270	1.35	1.32	308	1,838	.55	.53	237	2,020	.62	.60	
100-100	169,820	101,372	.69	.69	14,777	49,329	.64	.64	2,643	15,930	.78	.78	1,137	9,755	.81	.81	
CREDITS	173,451	105,230	.73	.72	23,444	78,663	.73	.69	9,832	54,471	.86	.78	5,645	43,866	.70	.63	
101-105	134	151	.49	.50	249	993	.73	.75	225	1,440	.51	.52	213	1,902	.88	.91	
106-110	151	186	4.11	4.43	340	1,401	1.03	1.11	341	2,260	1.09	1.17	242	2,254	.63	.68	
111-115	99	118	1.73	1.95	133	594	.40	.46	148	1,019	1.46	1.64	117	1,141	.59	.66	
116-120	80	105	.20	.24	118	534	2.00	2.36	134	963	.65	.77	76	770	.62	.74	
121-130	215	305	.73	.91	284	1,362	1.22	1.53	240	1,861	.76	.95	203	2,215	.73	.92	
131-140	109	183	.08	.11	190	992	.56	.75	192	1,594	.87	1.17	151	1,777	.99	1.33	
141- UP	219	417	2.38	4.09	447	2,994	1.52	2.59	433	4,467	.66	1.10	312	4,565	.54	.91	
CHARGES	1,007	1,466	1.56	2.02	1,761	8,870	1.15	1.50	1,713	13,604	.81	1.04	1,314	14,624	.69	.89	
TOTALS	174,458	106,696	.74	.74	25,205	87,533	.77	.75	11,545	68,074	.85	.82	6,959	58,490	.70	.68	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80	100	962	.94	.72	356	5,795	1.31	1.03	1,106	31,632	.73	.56	829	43,562	.68	.51	
81- 85	2,305	23,998	.58	.49	2,360	37,598	.60	.50	1,245	34,571	.62	.51	410	23,574	.57	.48	
86- 90	1,999	21,004	.65	.57	1,145	18,943	.76	.66	717	21,476	.88	.78	363	22,599	.67	.58	
91- 95	556	6,322	.78	.73	532	9,555	.96	.89	476	15,653	.80	.74	323	21,211	.80	.75	
96- 99	359	4,336	.89	.87	379	7,177	.68	.66	396	13,564	.74	.72	275	18,734	.88	.86	
100-100	1,067	12,965	.75	.75	699	13,370	.93	.93	432	14,971	.91	.91	224	15,496	.81	.81	
CREDITS	6,386	69,586	.68	.60	5,471	92,438	.77	.67	4,373	131,890	.75	.65	2,424	145,177	.72	.61	
101-105	323	4,138	.75	.77	361	7,364	.77	.79	438	15,857	.72	.74	260	18,752	.56	.58	
106-110	308	4,066	.62	.67	304	6,351	1.04	1.12	353	13,650	.60	.65	234	17,818	.84	.91	
111-115	160	2,227	.70	.79	225	5,125	1.12	1.27	312	12,312	.81	.92	195	15,563	.76	.86	
116-120	133	1,945	1.82	2.15	191	4,454	.53	.62	252	10,367	.48	.57	159	13,147	.78	.92	
121-130	336	5,255	1.01	1.27	439	10,775	.93	1.16	415	18,003	.76	.95	265	22,838	.69	.87	
131-140	274	4,573	.66	.89	241	6,330	.75	1.01	224	10,767	.63	.85	157	14,674	.86	1.16	
141- UP	434	8,729	.79	1.30	420	13,234	.96	1.56	459	26,252	1.06	1.75	295	33,630	.72	1.18	
CHARGES	1,968	30,933	.84	1.07	2,181	53,634	.89	1.12	2,453	107,206	.77	.96	1,565	136,422	.74	.92	
TOTALS	8,354	100,519	.73	.71	7,652	146,071	.81	.80	6,826	239,095	.76	.76	3,989	281,599	.73	.73	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60					5	2,336	.08	.04	6	2,360	.08	.04	
61- 80	581	65,788	.61	.45	395	274,177	.59	.43	3,821	422,976	.65	.48	
81- 85	250	31,943	.60	.50	120	67,418	.50	.42	10,005	236,013	.60	.50	
86- 90	234	31,377	.76	.67	147	131,852	.58	.51	21,583	319,128	.65	.57	
91- 95	220	31,685	.67	.63	133	79,317	.58	.54	4,432	174,419	.71	.66	
96- 99	204	30,161	.60	.58	118	90,561	.73	.71	2,787	169,853	.72	.71	
100-100	99	14,503	.66	.66	56	33,643	.55	.55	190,954	281,333	.70	.70	
CREDITS	1,588	205,457	.64	.54	974	679,304	.59	.49	233,588	1,606,082	.67	.57	
101-105	183	29,388	.66	.67	105	87,087	.81	.84	2,491	167,070	.74	.76	
106-110	145	23,268	.81	.87	94	93,801	.69	.75	2,512	165,056	.74	.80	
111-115	136	23,867	.70	.79	78	39,548	.84	.95	1,603	101,512	.80	.91	
116-120	103	19,100	.91	1.08	62	37,784	.88	1.03	1,308	89,170	.83	.98	
121-130	179	33,917	.69	.86	108	86,085	.80	1.00	2,684	182,615	.78	.97	
131-140	95	19,963	.86	1.16	55	44,854	.78	1.06	1,688	105,708	.79	1.06	
141- UP	184	48,039	1.09	1.81	81	88,044	.73	1.16	3,284	230,370	.87	1.41	
CHARGES	1,025	197,541	.84	1.04	583	477,203	.78	.94	15,570	1,041,502	.79	.98	
TOTALS	2,613	402,998	.74	.74	1,557	1,156,507	.67	.63	249,158	2,647,584	.72	.70	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	2	1			2	5	51.72	30.96								
61- 80	323	183	3.28	2.46	87	243	.17	.13	67	318	.77	.58	58	385	.15	.12
81- 85	555	426	.62	.52	413	1,329	8.08	6.81	766	4,157	.49	.41	1,291	9,591	.55	.47
86- 90	2,249	2,601	.78	.67	6,761	22,760	.84	.73	5,280	27,848	.60	.52	2,463	18,376	.69	.60
91- 95	255	274	1.28	1.18	658	2,396	1.01	.94	676	3,883	.91	.85	455	3,697	.85	.79
96- 99	156	164	.27	.27	294	1,103	1.39	1.35	298	1,797	.47	.46	207	1,755	1.34	1.30
100-100	179,223	109,817	.63	.63	15,263	51,073	.70	.70	2,752	16,604	.73	.73	1,168	10,035	.63	.63
CREDITS	182,763	113,466	.64	.64	23,478	78,908	.89	.84	9,839	54,607	.65	.59	5,642	43,839	.68	.61
101-105	133	143	.68	.69	223	892	.46	.48	219	1,384	.76	.78	190	1,694	.69	.71
106-110	145	174	.25	.28	346	1,465	.65	.70	340	2,222	.71	.77	233	2,165	1.15	1.24
111-115	109	117	.07	.08	137	613	1.11	1.25	146	1,020	1.52	1.71	109	1,069	.32	.36
116-120	64	69	16.14	19.09	119	539	1.07	1.26	126	920	.91	1.07	70	715	.71	.83
121-130	198	302	.87	1.09	308	1,442	1.31	1.64	297	2,307	1.32	1.65	222	2,439	1.04	1.31
131-140	85	134	1.36	1.83	198	1,041	.42	.56	207	1,747	.83	1.12	160	1,869	.67	.90
141- UP	237	490	5.73	9.75	391	2,585	1.48	2.52	414	4,334	1.00	1.68	322	4,581	.71	1.17
CHARGES	971	1,429	3.16	4.13	1,722	8,578	1.02	1.31	1,749	13,934	.99	1.28	1,306	14,532	.80	1.02
TOTALS	183,734	114,895	.67	.67	25,200	87,486	.90	.88	11,588	68,540	.72	.70	6,948	58,370	.71	.69

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	84	813	.21	.16	295	4,730	1.20	.93	1,102	31,260	.52	.40	869	45,273	.71	.53
81- 85	2,314	24,044	.59	.49	2,363	37,555	.52	.44	1,235	34,350	.66	.55	371	21,516	.71	.59
86- 90	2,055	21,565	.77	.67	1,149	19,039	1.41	1.23	742	22,358	.74	.65	336	21,347	.70	.61
91- 95	528	5,972	.61	.56	545	9,735	.81	.75	478	15,248	.75	.70	320	21,209	.72	.67
96- 99	332	4,007	.52	.51	358	6,794	.89	.87	439	15,135	.79	.78	289	19,710	.79	.77
100-100	1,053	12,800	.95	.95	793	15,154	.82	.82	546	18,791	.74	.74	218	14,658	.89	.89
CREDITS	6,366	69,201	.71	.63	5,503	93,007	.84	.74	4,542	137,143	.68	.59	2,403	143,713	.74	.63
101-105	273	3,479	.70	.72	362	7,309	.52	.54	450	16,286	.86	.89	278	19,431	.81	.83
106-110	303	3,980	.78	.83	292	6,026	.97	1.04	328	12,347	.72	.77	210	15,595	.83	.90
111-115	155	2,175	1.07	1.21	213	4,749	.81	.92	326	13,087	1.21	1.37	180	14,064	.60	.68
116-120	128	1,852	.81	.96	171	3,974	.86	1.01	267	11,127	.56	.67	143	12,046	.71	.84
121-130	367	5,711	.81	1.01	461	11,228	.82	1.03	453	19,772	1.16	1.46	300	26,172	.76	.95
131-140	263	4,422	.73	.99	254	6,582	.91	1.22	245	11,581	.87	1.18	149	13,828	.80	1.08
141- UP	442	8,797	.74	1.21	401	12,515	1.20	1.93	386	21,863	.73	1.19	251	28,058	.73	1.19
CHARGES	1,931	30,415	.78	1.00	2,154	52,383	.90	1.12	2,455	106,063	.89	1.09	1,511	129,193	.75	.93
TOTALS	8,297	99,616	.73	.71	7,657	145,389	.86	.85	6,997	243,206	.77	.77	3,914	272,906	.75	.75

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60					8	5,062	.21	.12	12	5,067	.25	.15		
61- 80	629	71,316	.55	.40	373	247,335	.45	.33	3,887	401,856	.51	.38		
81- 85	253	32,266	.60	.50	161	120,021	.68	.56	9,722	285,255	.67	.55		
86- 90	240	32,755	.69	.60	120	86,970	.62	.55	21,395	275,620	.73	.64		
91- 95	219	30,693	.88	.82	116	84,730	.70	.65	4,250	177,837	.76	.70		
96- 99	163	24,186	.65	.63	120	81,993	.62	.61	2,656	156,643	.68	.67		
100-100	96	14,472	.67	.67	45	27,223	1.07	1.07	201,157	290,626	.74	.74		
CREDITS	1,600	205,688	.65	.54	943	653,334	.59	.49	243,079	1,592,904	.66	.57		
101-105	163	26,786	.83	.85	104	73,479	.97	.99	2,395	150,882	.88	.90		
106-110	172	27,761	.81	.88	95	76,965	.69	.74	2,464	148,700	.75	.81		
111-115	124	21,174	1.09	1.23	67	36,472	.86	.97	1,566	94,540	.93	1.05		
116-120	104	18,928	.84	.99	72	40,207	1.05	1.23	1,264	90,377	.90	1.05		
121-130	253	47,928	1.06	1.32	124	78,157	1.11	1.39	2,983	195,457	1.03	1.29		
131-140	103	21,241	.73	.98	41	27,850	.81	1.09	1,705	90,295	.79	1.07		
141- UP	149	36,921	.79	1.32	58	63,930	.64	1.02	3,051	184,073	.77	1.26		
CHARGES	1,068	200,740	.89	1.10	561	397,059	.88	1.04	15,428	954,324	.87	1.06		
TOTALS	2,668	406,427	.77	.77	1,504	1,050,393	.70	.65	258,507	2,547,229	.74	.71		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3	1							2	7	.75	.42				
61- 80	339	174	.65	.48	104	297	.51	.39	62	291	1.98	1.52	52	352	.83	.64
81- 85	548	463	.74	.62	520	1,686	1.02	.86	1,020	5,538	.78	.66	1,476	10,893	.45	.38
86- 90	2,079	2,333	.47	.41	6,364	21,499	.48	.41	5,071	26,717	.50	.44	2,192	16,333	.62	.54
91- 95	281	303	.94	.87	642	2,300	.89	.83	659	3,777	1.46	1.36	412	3,325	.77	.71
96- 99	161	180	2.32	2.26	248	957	1.47	1.43	294	1,790	.48	.47	213	1,807	.55	.54
100-100	164,455	104,878	.68	.68	15,670	52,441	.68	.68	2,872	17,328	.71	.71	1,179	10,109	.55	.55
CREDITS	167,866	108,332	.68	.68	23,548	79,180	.65	.62	9,980	55,449	.67	.61	5,524	42,818	.57	.51
101-105	122	133	.60	.62	221	887	2.05	2.11	249	1,586	.93	.95	187	1,681	.70	.72
106-110	151	170	.58	.63	336	1,418	2.22	2.39	364	2,406	1.19	1.28	225	2,116	.52	.57
111-115	94	102	1.07	1.21	156	693	.98	1.10	159	1,129	.64	.72	115	1,128	1.17	1.32
116-120	78	84	1.80	2.12	103	470	.82	.96	97	701	1.24	1.46	77	788	.47	.55
121-130	172	226	.38	.48	291	1,398	.65	.81	298	2,315	.85	1.06	198	2,145	.45	.56
131-140	106	152	.49	.66	210	1,088	.98	1.32	220	1,835	1.70	2.30	152	1,776	1.00	1.35
141- UP	199	422	8.20	14.02	452	2,965	1.06	1.80	455	4,700	.87	1.45	356	5,090	1.40	2.31
CHARGES	922	1,288	3.15	4.11	1,769	8,919	1.25	1.62	1,842	14,673	1.03	1.33	1,310	14,725	.94	1.21
TOTALS	168,788	109,620	.71	.71	25,317	88,099	.71	.69	11,822	70,122	.74	.72	6,834	57,544	.67	.65

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60													1	50	.04	.02
61- 80	123	1,218	.85	.65	374	6,116	.49	.39	1,133	31,866	.59	.45	879	45,508	.59	.44
81- 85	2,438	25,209	.54	.45	2,321	36,541	.47	.39	1,193	32,872	.52	.43	406	23,541	.66	.55
86- 90	1,923	20,087	.56	.49	1,115	18,530	.76	.67	773	23,106	.64	.56	334	20,696	.59	.52
91- 95	579	6,604	1.33	1.23	503	9,044	.74	.69	458	14,776	.78	.72	329	21,327	.63	.59
96- 99	325	3,907	.66	.64	384	7,354	.94	.92	374	12,916	.62	.60	256	17,737	.54	.53
100-100	1,151	14,000	.64	.64	806	15,377	.62	.62	518	18,025	.54	.54	229	15,890	.71	.71
CREDITS	6,539	71,026	.65	.58	5,503	92,961	.62	.55	4,449	133,561	.60	.52	2,434	144,748	.61	.52
101-105	302	3,854	.81	.83	404	8,036	.95	.98	473	17,348	.62	.63	272	19,459	.92	.95
106-110	298	3,971	1.02	1.10	274	5,678	.66	.71	304	11,757	.68	.74	192	14,855	.54	.59
111-115	165	2,279	.40	.45	202	4,496	.44	.50	339	13,283	.77	.87	190	14,958	.57	.65
116-120	155	2,248	.48	.56	214	4,990	1.42	1.67	251	10,214	.66	.78	169	13,698	.61	.72
121-130	318	4,888	.73	.92	439	10,666	.56	.70	453	19,806	.77	.96	282	24,674	.66	.82
131-140	264	4,425	.79	1.06	268	6,974	.86	1.17	223	10,652	.55	.74	156	14,427	.54	.73
141- UP	471	9,374	.57	.91	443	13,772	1.17	1.89	422	23,977	.85	1.38	257	29,092	.63	1.03
CHARGES	1,973	31,038	.69	.88	2,244	54,612	.89	1.12	2,465	107,039	.72	.89	1,518	131,164	.65	.81
TOTALS	8,512	102,063	.66	.65	7,747	147,572	.72	.71	6,914	240,600	.65	.65	3,952	275,912	.63	.63

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	132	.01	.01	11	16,739	.11	.07	19	16,928	.11	.07				
61- 80	678	76,708	.49	.36	400	251,709	.37	.27	4,144	414,238	.44	.32				
81- 85	240	30,279	.50	.41	145	107,760	.53	.44	10,307	274,781	.53	.44				
86- 90	226	31,342	.43	.38	141	113,778	.51	.45	20,218	294,420	.54	.47				
91- 95	188	27,092	.63	.59	102	82,028	.58	.54	4,153	170,577	.68	.63				
96- 99	179	26,841	.46	.45	102	61,273	.49	.48	2,536	134,763	.54	.53				
100-100	117	17,163	.54	.54	44	24,401	.51	.51	187,041	289,611	.64	.64				
CREDITS	1,630	209,557	.50	.42	945	657,687	.46	.37	228,418	1,595,318	.54	.46				
101-105	196	31,617	.59	.60	101	78,213	.63	.65	2,527	162,814	.69	.71				
106-110	145	23,724	.66	.71	95	53,222	1.05	1.14	2,384	119,318	.86	.93				
111-115	129	21,968	.60	.67	69	46,684	.60	.68	1,618	106,720	.62	.70				
116-120	135	23,999	.73	.85	54	29,798	.61	.71	1,333	86,989	.70	.82				
121-130	155	29,325	.83	1.03	93	54,277	.73	.92	2,699	149,720	.73	.91				
131-140	105	21,346	.80	1.08	48	28,485	.52	.70	1,752	91,160	.67	.90				
141- UP	184	45,583	.71	1.13	74	81,359	.57	.90	3,313	216,335	.72	1.16				
CHARGES	1,049	197,562	.70	.86	534	372,037	.68	.82	15,626	933,057	.71	.88				
TOTALS	2,679	407,119	.60	.59	1,479	1,029,724	.54	.49	244,044	2,528,374	.61	.58				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	9	3			4	9	26.25	15.70	5	19	.29	.17	1	5	.14	.08				
61- 80	1,542	876	1.66	1.24	488	1,353	.51	.39	380	1,797	5.93	4.50	332	2,217	.26	.20				
81- 85	4,042	3,719	1.34	1.13	4,985	16,287	1.28	1.08	7,300	38,898	.66	.56	8,195	60,416	.63	.53				
86- 90	11,264	13,119	1.52	1.31	32,362	108,276	.69	.60	23,394	123,285	.58	.51	10,634	79,459	.62	.54				
91- 95	1,593	1,712	1.01	.94	3,522	12,701	1.05	.97	3,303	18,903	.98	.91	2,259	18,227	.79	.73				
96- 99	860	957	2.05	2.00	1,560	5,937	1.42	1.38	1,585	9,569	.73	.71	1,108	9,378	.68	.67				
100-100	839,676	527,369	.71	.71	73,947	246,879	.71	.71	13,277	80,038	.77	.77	5,643	48,543	.72	.72				
CREDITS	858,986	547,756	.74	.73	116,868	391,443	.75	.71	49,244	272,508	.72	.65	28,172	218,246	.66	.59				
101-105	728	843	1.11	1.14	1,245	5,000	1.45	1.48	1,245	7,907	.81	.84	1,035	9,287	.86	.88				
106-110	822	998	1.05	1.13	1,724	7,187	1.32	1.43	1,663	10,984	.87	.94	1,142	10,676	.81	.88				
111-115	506	585	1.18	1.34	728	3,217	1.25	1.41	780	5,454	1.08	1.22	590	5,797	.73	.82				
116-120	395	451	3.21	3.79	589	2,684	1.49	1.76	592	4,324	1.02	1.20	397	4,067	1.21	1.42				
121-130	1,086	1,554	2.76	3.45	1,588	7,575	1.16	1.45	1,448	11,214	1.12	1.40	1,053	11,517	.83	1.04				
131-140	540	866	1.18	1.59	1,032	5,360	.94	1.27	1,028	8,581	1.22	1.65	772	9,015	.73	.99				
141- UP	1,203	2,429	5.69	9.72	2,299	15,205	1.42	2.42	2,237	23,224	.98	1.64	1,675	24,023	.97	1.60				
CHARGES	5,280	7,725	3.01	3.91	9,205	46,228	1.30	1.69	8,993	71,689	1.00	1.30	6,664	74,382	.88	1.12				
TOTALS	864,266	555,481	.77	.77	126,073	437,671	.81	.79	58,237	344,197	.78	.75	34,836	292,629	.71	.69				

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	8	4.98	3.01	1	13			3	58			3	122	.02	.01				
61- 80	639	6,236	.63	.48	2,159	34,752	.85	.67	5,842	164,328	.63	.49	4,338	225,708	.63	.47				
81- 85	12,286	127,116	.58	.49	11,561	182,659	.57	.47	6,011	167,048	.70	.58	1,923	110,718	.68	.56				
86- 90	9,063	95,282	.77	.67	5,430	90,354	.95	.83	3,646	109,450	.76	.66	1,698	106,152	.70	.61				
91- 95	2,832	32,271	.80	.74	2,651	47,466	.83	.77	2,417	78,252	.76	.71	1,594	104,852	.74	.69				
96- 99	1,667	20,103	.77	.75	1,880	35,774	.93	.91	2,008	69,273	.74	.72	1,298	88,638	.74	.73				
100-100	5,264	64,009	.85	.85	3,646	69,537	.89	.89	2,394	82,829	.80	.80	1,127	77,546	.80	.80				
CREDITS	31,752	345,025	.71	.64	27,328	460,556	.77	.67	22,321	671,237	.72	.62	11,981	713,736	.70	.59				
101-105	1,591	20,297	.87	.89	1,860	37,422	.82	.85	2,138	77,737	.84	.86	1,322	94,305	.79	.81				
106-110	1,410	18,646	.89	.96	1,439	30,032	.92	.99	1,685	64,505	.85	.92	1,084	82,505	.77	.83				
111-115	786	10,950	.82	.93	1,087	24,308	.78	.88	1,543	60,973	1.00	1.12	911	72,471	.71	.80				
116-120	677	9,842	.97	1.14	930	21,771	.86	1.02	1,260	52,083	.60	.70	789	65,676	.73	.86				
121-130	1,721	26,753	.85	1.06	2,172	52,958	.86	1.08	2,157	94,546	.94	1.17	1,443	125,534	.75	.94				
131-140	1,309	21,915	.87	1.18	1,308	34,118	.84	1.13	1,151	54,433	.97	1.31	741	69,423	.75	1.01				
141- UP	2,260	45,488	.71	1.16	2,156	67,918	1.06	1.72	2,181	125,470	.95	1.56	1,434	162,335	.72	1.18				
CHARGES	9,754	153,891	.82	1.05	10,952	268,528	.90	1.13	12,115	529,746	.89	1.11	7,724	672,249	.74	.93				
TOTALS	41,506	498,916	.75	.73	38,280	729,084	.82	.81	34,436	1,200,983	.79	.79	19,705	1,385,985	.72	.73				

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	5	414	.04	.02	53	41,478	.17	.10	85	42,129	.18	.10				
61- 80	3,091	348,416	.57	.41	1,904	1,318,979	.49	.35	20,715	2,104,664	.54	.40				
81- 85	1,251	158,661	.63	.53	703	448,981	.60	.50	58,257	1,314,502	.63	.53				
86- 90	1,158	156,938	.67	.59	686	548,863	.57	.50	99,335	1,431,178	.66	.58				
91- 95	1,004	142,562	.73	.67	611	400,084	.61	.57	21,786	857,030	.70	.65				
96- 99	897	132,735	.66	.64	565	404,129	.64	.63	13,428	776,494	.69	.68				
100-100	594	89,293	.79	.79	275	170,287	.65	.65	945,843	1,456,330	.74	.74				
CREDITS	8,000	1,029,019	.64	.54	4,797	3,332,801	.56	.45	1,159,449	7,982,327	.64	.55				
101-105	896	143,163	.67	.69	530	372,180	.86	.89	12,590	768,141	.82	.84				
106-110	750	122,015	.76	.82	474	394,519	.79	.86	12,193	742,067	.80	.87				
111-115	638	110,511	.84	.95	343	214,944	.84	.95	7,912	509,209	.84	.95				
116-120	577	105,202	.85	1.00	309	212,976	.78	.92	6,515	479,076	.79	.93				
121-130	936	181,128	.93	1.16	511	345,928	.90	1.13	14,115	858,707	.89	1.12				
131-140	524	109,212	.92	1.24	253	180,103	.77	1.03	8,658	493,026	.84	1.13				
141- UP	909	229,431	.88	1.44	388	404,595	.74	1.17	16,742	1,100,117	.84	1.36				
CHARGES	5,230	1,000,661	.84	1.04	2,808	2,125,244	.81	.98	78,725	4,950,344	.84	1.03				
TOTALS	13,230	2,029,680	.74	.74	7,605	5,458,046	.66	.61	1,238,174	12,932,670	.72	.69				