

PENNSYLVANIA COMPENSATION RATING BUREAU

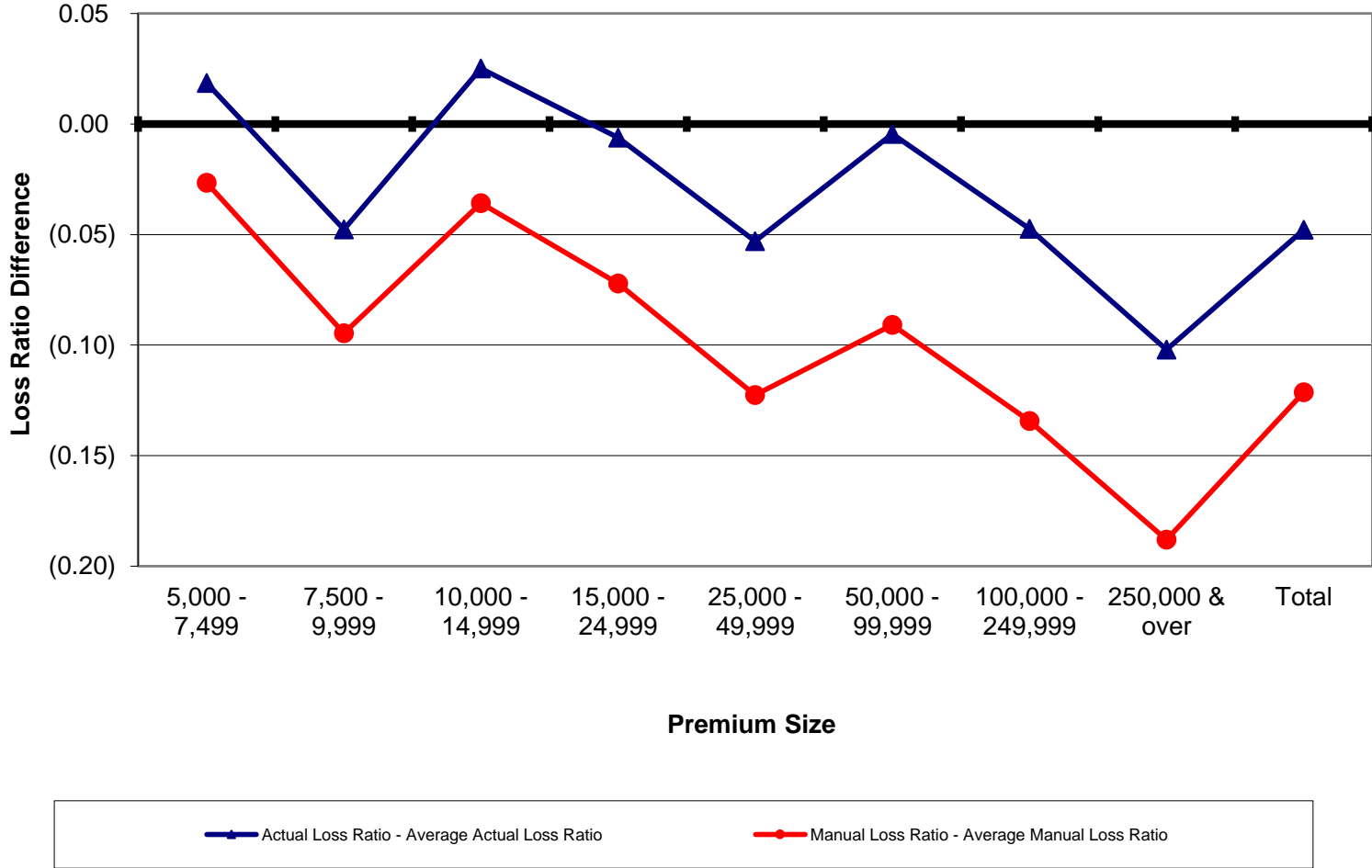
Review Of Experience Rating Plan Results

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 (2014-2018) 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.

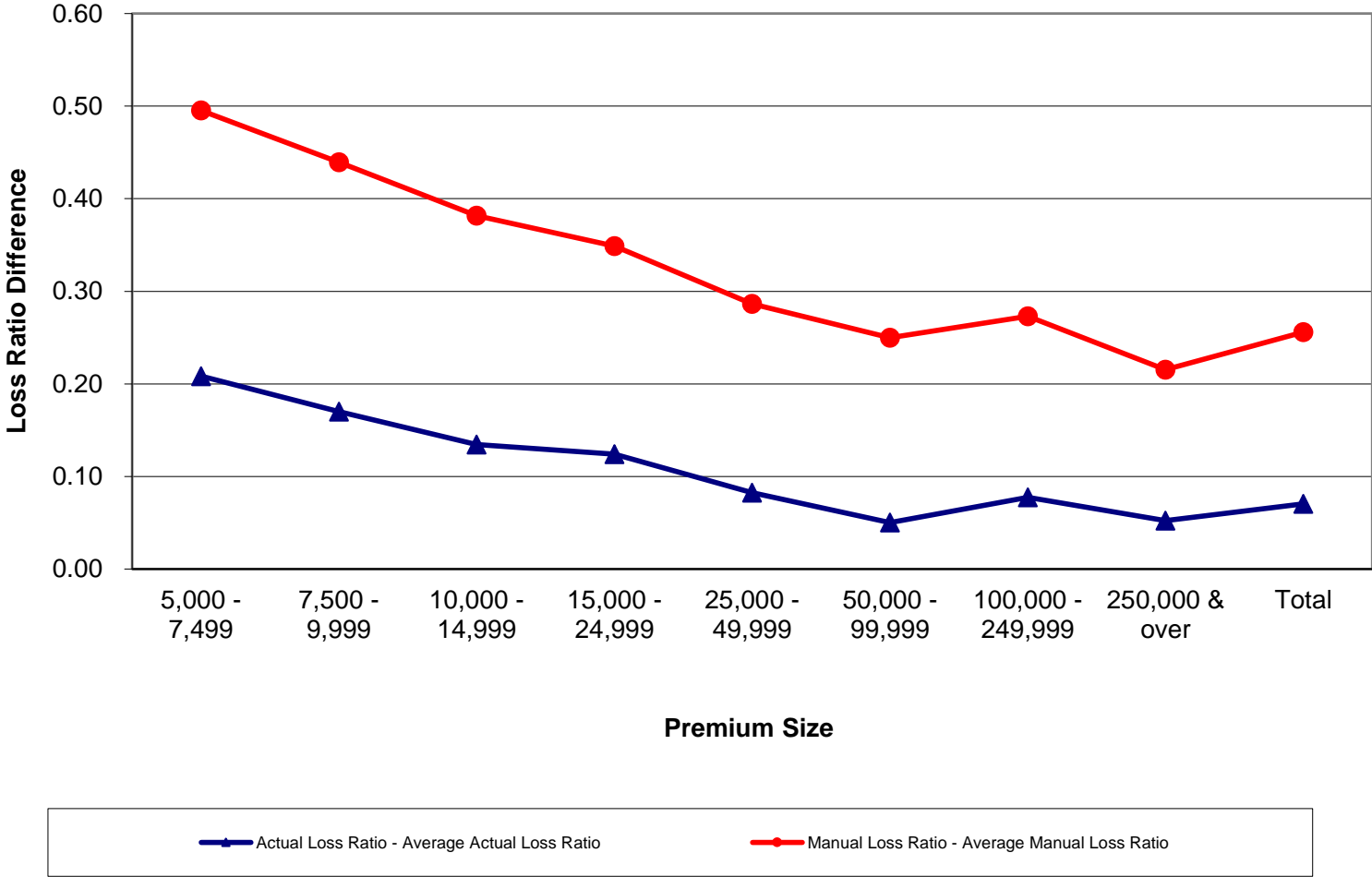
Pennsylvania Compensation Rating Bureau
April 1, 2022 Loss Cost Filing

Credit Risks
2014 - 2018



Pennsylvania Compensation Rating Bureau
April 1, 2022 Loss Cost Filing

Debit Risks
2014 - 2018



Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	4						
61 - 80	8	4			7	22	0.35	0.27	6	27	0.13	0.10	4	26		
81 - 85	22	24	2.82	2.37	40	131	0.20	0.17	97	525	0.78	0.66	157	1,159	0.35	0.30
86 - 90	124	164	0.22	0.19	553	1,867	0.62	0.54	512	2,730	0.76	0.66	259	1,923	1.26	1.10
91 - 95	16	21	0.27	0.25	59	210	0.42	0.39	74	418	0.58	0.54	50	401	0.73	0.68
96 - 99	6	10			20	78	4.76	4.63	29	179	0.38	0.37	22	187	0.64	0.62
100 - 100	4,015	4,197	0.90	0.90	1,044	3,515	0.67	0.67	175	1,055	1.21	1.21	67	582	0.63	0.63
Credits	4,192	4,421	0.88	0.87	1,723	5,823	0.69	0.65	894	4,938	0.82	0.74	559	4,278	0.84	0.75
101 - 105	4	3	12.72	12.95	16	67	0.94	0.96	30	189	1.36	1.40	36	322	0.54	0.56
106 - 110	7	11	0.31	0.34	28	119	7.77	8.39	56	375	2.25	2.43	20	189	0.19	0.21
111 - 115	8	11	0.04	0.05	16	69	0.53	0.60	17	118	0.24	0.27	10	99	0.15	0.17
116 - 120	2	3	0.34	0.40	15	69	0.57	0.67	7	54	0.50	0.59	9	89	3.18	3.74
121 - 130	7	13	0.11	0.14	16	74	0.36	0.45	26	203	2.79	3.48	22	242	0.88	1.10
131 - 140	6	10			20	107	0.33	0.45	34	287	0.34	0.46	30	355	0.42	0.57
141 & Up	13	35			45	300	0.44	0.75	64	695	1.39	2.34	42	628	0.55	0.96
Charges	47	87	0.57	0.78	156	806	1.57	2.07	234	1,921	1.45	1.89	169	1,924	0.63	0.83
Totals	4,239	4,507	0.87	0.87	1,879	6,629	0.79	0.78	1,128	6,858	1.00	0.98	728	6,202	0.78	0.77

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	85	0.02	0.01
61 - 80	13	125	0.34	0.26	39	651	0.28	0.22	160	4,538	0.49	0.38	144	7,591	0.76	0.57
81 - 85	296	3,045	0.45	0.38	314	4,943	0.68	0.56	176	4,920	0.46	0.38	82	4,494	0.76	0.63
86 - 90	214	2,223	0.51	0.44	166	2,767	0.84	0.74	151	4,497	0.65	0.57	58	3,665	0.97	0.85
91 - 95	76	890	1.57	1.46	85	1,529	0.72	0.67	80	2,533	0.62	0.58	72	4,553	0.83	0.78
96 - 99	37	462	0.21	0.21	51	986	0.83	0.81	63	2,212	0.48	0.47	51	3,585	0.61	0.59
100 - 100	101	1,220	1.04	1.03	81	1,526	1.32	1.31	64	2,245	0.97	0.96	42	2,856	0.96	0.95
Credits	737	7,965	0.67	0.59	736	12,401	0.79	0.69	694	20,944	0.58	0.51	451	26,828	0.80	0.69
101 - 105	39	494	0.96	0.98	60	1,189	1.28	1.32	78	2,952	0.32	0.33	47	3,434	0.68	0.70
106 - 110	42	549	0.32	0.34	41	851	1.02	1.09	50	1,862	0.32	0.35	25	1,984	0.65	0.71
111 - 115	28	389	0.97	1.09	28	625	2.27	2.57	64	2,476	0.88	0.99	27	2,080	0.57	0.65
116 - 120	24	354	0.16	0.19	30	695	0.56	0.66	41	1,722	0.97	1.15	31	2,474	0.66	0.77
121 - 130	40	608	1.16	1.46	60	1,467	0.65	0.82	75	3,318	0.61	0.77	38	3,281	0.41	0.51
131 - 140	41	695	0.98	1.32	48	1,251	0.80	1.08	41	1,915	0.38	0.52	45	4,248	0.66	0.89
141 & Up	57	1,163	1.37	2.22	84	2,735	1.34	2.21	79	4,682	0.59	0.96	64	7,252	0.73	1.21
Charges	271	4,251	0.96	1.21	351	8,813	1.11	1.44	428	18,926	0.58	0.72	277	24,753	0.64	0.83
Totals	1,008	12,216	0.77	0.76	1,087	21,213	0.93	0.94	1,122	39,870	0.58	0.59	728	51,582	0.72	0.74

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					3	2,554	0.20	0.12	7	2,643	0.19	0.12
61 - 80	115	13,350	1.06	0.78	120	86,895	0.54	0.40	616	113,229	0.61	0.45
81 - 85	54	6,729	0.64	0.53	49	29,048	0.50	0.42	1,287	55,017	0.55	0.46
86 - 90	60	8,303	0.69	0.61	34	30,041	0.67	0.59	2,131	58,178	0.71	0.63
91 - 95	43	6,401	0.90	0.84	30	41,962	0.89	0.83	585	58,917	0.87	0.82
96 - 99	43	6,628	0.61	0.60	22	14,939	0.65	0.63	344	29,265	0.63	0.62
100 - 100	25	3,925	0.50	0.50	21	12,936	0.81	0.78	5,635	34,059	0.84	0.82
Credits	340	45,335	0.79	0.67	279	218,374	0.64	0.53	10,605	351,307	0.68	0.57
101 - 105	47	7,680	0.83	0.85	25	14,945	0.67	0.69	382	31,277	0.71	0.73
106 - 110	35	5,880	0.75	0.81	23	16,107	0.78	0.84	327	27,927	0.78	0.84
111 - 115	31	5,465	1.12	1.26	15	9,827	0.63	0.72	244	21,160	0.83	0.94
116 - 120	22	4,421	0.76	0.89	20	18,325	0.90	1.07	201	28,206	0.85	1.00
121 - 130	32	5,904	0.68	0.85	25	21,041	0.87	1.07	341	36,151	0.78	0.97
131 - 140	23	4,757	0.89	1.20	18	11,549	0.64	0.87	306	25,174	0.68	0.92
141 & Up	49	12,257	0.99	1.61	23	26,502	0.71	1.14	520	56,248	0.81	1.32
Charges	239	46,366	0.88	1.09	149	118,296	0.76	0.94	2,321	226,143	0.78	0.97
Totals	579	91,701	0.84	0.84	428	336,670	0.68	0.64	12,926	577,449	0.72	0.69

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			5	15			9	43	0.43	0.33	7	47	4.32	3.32
81 - 85	22	23	0.00	0.00	40	136	0.24	0.21	133	728	0.24	0.21	158	1,171	0.34	0.29
86 - 90	123	164	1.94	1.68	551	1,880	0.32	0.28	493	2,623	0.50	0.43	240	1,815	0.23	0.20
91 - 95	18	25	0.02	0.02	51	177	0.15	0.14	54	311	0.90	0.84	46	376	0.67	0.62
96 - 99	13	19	0.37	0.36	24	91	0.35	0.34	28	166	0.35	0.34	22	183	2.52	2.48
100 - 100	4,065	4,249	0.67	0.67	1,040	3,482	1.32	1.32	171	1,021	1.43	1.43	74	638	0.69	0.68
Credits	4,246	4,486	0.71	0.70	1,711	5,781	0.91	0.86	888	4,892	0.67	0.60	547	4,230	0.51	0.46
101 - 105	6	10			17	75	0.64	0.66	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	38	253	0.39	0.42	26	237	1.60	1.72
111 - 115	7	7	0.12	0.13	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	3.12	3.68	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	0.73	0.99
141 & Up	28	67	0.12	0.20	42	287	1.88	3.27	74	788	1.11	1.89	51	748	1.75	2.97
Charges	63	116	0.08	0.11	168	877	1.15	1.50	239	1,961	1.06	1.40	172	1,966	1.31	1.72
Totals	4,309	4,602	0.69	0.69	1,879	6,658	0.95	0.93	1,127	6,853	0.78	0.77	719	6,196	0.77	0.76

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	12	113	0.25	0.19	28	454	1.11	0.87	173	4,835	0.53	0.41	161	8,539	0.78	0.59
81 - 85	325	3,340	0.31	0.26	321	5,113	0.40	0.33	171	4,746	0.50	0.42	62	3,645	0.76	0.63
86 - 90	194	2,045	0.91	0.80	136	2,285	0.55	0.48	123	3,717	0.89	0.78	79	5,071	0.69	0.61
91 - 95	68	804	0.78	0.73	66	1,178	0.81	0.75	71	2,297	0.47	0.44	56	3,583	0.45	0.42
96 - 99	58	694	0.50	0.49	49	952	0.67	0.66	65	2,210	0.39	0.38	44	2,849	0.50	0.48
100 - 100	96	1,158	0.29	0.29	64	1,209	1.37	1.36	55	1,896	0.79	0.77	37	2,438	0.72	0.71
Credits	753	8,155	0.52	0.46	664	11,191	0.63	0.55	658	19,701	0.59	0.51	440	26,170	0.68	0.58
101 - 105	37	472	0.85	0.88	47	918	1.16	1.20	65	2,441	1.89	1.94	54	3,797	0.72	0.74
106 - 110	35	454	0.46	0.49	66	1,358	0.82	0.89	58	2,217	0.54	0.58	39	3,092	0.60	0.65
111 - 115	19	269	0.33	0.37	29	631	1.24	1.40	64	2,500	0.73	0.83	25	1,903	0.72	0.81
116 - 120	17	248	0.22	0.26	33	752	1.42	1.68	46	1,803	0.53	0.63	31	2,482	1.15	1.36
121 - 130	34	520	0.88	1.09	67	1,639	1.09	1.37	69	3,000	0.59	0.75	54	4,816	0.76	0.95
131 - 140	38	623	0.26	0.35	41	1,095	0.68	0.92	48	2,274	0.50	0.68	27	2,661	0.68	0.92
141 & Up	66	1,340	0.91	1.46	78	2,474	1.20	1.94	94	5,445	1.05	1.73	70	8,290	0.93	1.59
Charges	246	3,927	0.66	0.85	361	8,867	1.07	1.36	444	19,680	0.88	1.11	300	27,042	0.81	1.05
Totals	999	12,082	0.56	0.56	1,025	20,057	0.83	0.84	1,102	39,381	0.73	0.75	740	53,212	0.75	0.77

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks							
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio				
0 - 60					3	3,240	0.08	0.05	4	3,286	0.08	0.05				
61 - 80	115	13,598	0.77	0.56	115	73,506	0.58	0.42	630	101,156	0.62	0.46				
81 - 85	45	6,016	0.38	0.31	44	33,408	0.69	0.57	1,321	58,325	0.58	0.49				
86 - 90	41	5,281	0.68	0.60	37	27,028	0.71	0.62	2,017	51,908	0.68	0.60				
91 - 95	56	7,710	0.83	0.77	33	37,830	0.77	0.71	519	54,293	0.75	0.69				
96 - 99	49	7,328	0.63	0.61	24	12,737	0.71	0.70	376	27,229	0.64	0.63				
100 - 100	20	2,658	0.88	0.86	20	10,799	0.80	0.77	5,642	29,548	0.87	0.85				
Credits	326	42,591	0.69	0.59	276	198,549	0.67	0.54	10,509	325,745	0.66	0.55				
101 - 105	42	6,387	0.57	0.59	24	13,966	1.02	1.05	354	28,545	0.97	1.00				
106 - 110	28	4,583	0.77	0.84	27	23,547	0.68	0.73	362	35,924	0.68	0.74				
111 - 115	21	3,616	4.71	5.32	17	12,213	0.62	0.69	240	21,546	1.34	1.51				
116 - 120	17	3,421	0.62	0.73	15	13,390	1.14	1.34	197	22,344	1.02	1.20				
121 - 130	34	6,747	0.98	1.23	29	20,848	0.77	0.97	366	38,140	0.80	1.01				
131 - 140	25	5,230	0.83	1.13	13	15,223	0.54	0.73	263	27,667	0.61	0.82				
141 & Up	38	9,449	0.79	1.24	17	17,764	0.77	1.28	558	46,653	0.89	1.47				
Charges	205	39,434	1.14	1.41	142	116,950	0.78	0.95	2,340	220,819	0.87	1.08				
Totals	531	82,025	0.91	0.91	418	315,499	0.71	0.66	12,849	546,564	0.75	0.72				

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	11	11			2	6	0.13	0.10	3	15	0.05	0.03	7	46	0.64	0.50
81 - 85	26	30	0.01	0.01	34	110	0.83	0.70	115	626	0.16	0.13	179	1,344	0.84	0.71
86 - 90	131	175	1.24	1.07	542	1,854	0.61	0.53	532	2,810	0.71	0.62	216	1,628	0.65	0.57
91 - 95	12	11	0.07	0.07	47	172	0.25	0.23	61	350	1.83	1.70	41	328	1.16	1.08
96 - 99	9	13	0.03	0.02	35	139	0.90	0.88	35	212	0.76	0.74	27	232	2.84	2.79
100 - 100	4,013	4,174	0.84	0.84	1,017	3,380	0.70	0.70	202	1,209	0.69	0.69	82	706	1.13	1.13
Credits	4,202	4,413	0.84	0.83	1,677	5,662	0.66	0.63	948	5,221	0.72	0.64	552	4,284	0.95	0.84
101 - 105	5	4			18	71	0.50	0.51	27	170	2.03	2.08	21	188	0.79	0.81
106 - 110	4	3			24	98	0.09	0.10	37	258	2.31	2.50	27	252	1.96	2.10
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	0.43
131 - 140	4	11			22	118	0.89	1.20	28	239	0.13	0.18	24	287	0.51	0.70
141 & Up	15	26			48	318	1.10	1.87	58	600	0.80	1.35	44	653	0.24	0.41
Charges	39	66	0.00	0.00	168	872	1.04	1.38	210	1,704	1.26	1.64	171	1,950	0.55	0.72
Totals	4,241	4,480	0.83	0.82	1,845	6,533	0.71	0.70	1,158	6,926	0.85	0.83	723	6,234	0.82	0.81

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	38	0.44	0.25
61 - 80	12	109	7.64	5.76	56	925	1.07	0.84	177	4,912	0.58	0.45	161	8,383	0.52	0.39
81 - 85	329	3,394	0.56	0.47	312	4,909	0.57	0.47	165	4,559	0.67	0.55	62	3,631	0.89	0.74
86 - 90	170	1,787	0.88	0.77	129	2,176	1.48	1.30	89	2,636	0.77	0.68	58	3,633	0.76	0.66
91 - 95	66	756	0.43	0.40	77	1,417	0.32	0.29	87	2,955	0.45	0.41	75	4,942	0.77	0.71
96 - 99	44	528	0.81	0.79	50	945	0.68	0.66	64	2,202	0.79	0.77	54	3,844	0.88	0.86
100 - 100	68	814	0.87	0.86	65	1,235	0.72	0.72	60	2,006	0.56	0.54	34	2,356	0.30	0.29
Credits	689	7,388	0.78	0.68	689	11,606	0.78	0.68	642	19,270	0.63	0.54	445	26,826	0.68	0.58
101 - 105	38	493	0.75	0.77	53	1,043	0.61	0.63	77	2,706	0.48	0.49	52	3,609	0.82	0.85
106 - 110	37	490	0.34	0.36	56	1,197	0.57	0.61	64	2,544	0.83	0.89	41	3,109	0.47	0.51
111 - 115	25	365	0.28	0.31	31	724	0.73	0.83	36	1,454	0.28	0.31	33	2,769	0.62	0.71
116 - 120	17	259	1.59	1.87	35	843	0.50	0.59	30	1,198	0.88	1.03	26	1,993	1.33	1.56
121 - 130	48	752	1.57	1.97	61	1,486	0.42	0.52	71	3,176	1.01	1.26	37	3,234	0.51	0.64
131 - 140	37	633	1.23	1.67	46	1,197	0.82	1.10	40	1,829	1.30	1.75	27	2,660	0.90	1.22
141 & Up	66	1,383	0.72	1.20	83	2,580	1.06	1.69	72	4,211	0.92	1.49	68	7,681	1.10	1.80
Charges	268	4,374	0.92	1.19	365	9,071	0.73	0.92	390	17,117	0.84	1.04	284	25,055	0.85	1.08
Totals	957	11,762	0.83	0.83	1,054	20,677	0.75	0.76	1,032	36,386	0.73	0.73	729	51,882	0.76	0.77

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks							
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio				
0 - 60					1	1,518	0.12	0.07	2	1,556	0.13	0.08				
61 - 80	124	14,229	0.56	0.41	118	67,634	0.39	0.28	671	96,268	0.45	0.32				
81 - 85	54	7,228	0.42	0.35	31	33,595	0.87	0.73	1,307	59,426	0.75	0.63				
86 - 90	53	7,042	0.78	0.69	31	30,220	0.58	0.51	1,951	53,961	0.69	0.60				
91 - 95	42	6,186	0.56	0.52	38	22,511	0.70	0.65	546	39,628	0.66	0.61				
96 - 99	38	5,770	0.70	0.69	20	25,930	0.86	0.84	376	39,814	0.84	0.82				
100 - 100	23	3,171	0.81	0.79	22	11,013	0.58	0.56	5,586	30,063	0.66	0.65				
Credits	334	43,626	0.61	0.51	261	192,419	0.61	0.50	10,439	320,716	0.64	0.53				
101 - 105	55	9,272	0.63	0.64	29	19,492	0.73	0.75	375	37,048	0.70	0.71				
106 - 110	38	6,256	0.86	0.94	19	18,622	0.63	0.68	347	32,829	0.69	0.75				
111 - 115	19	3,364	0.97	1.10	16	12,619	0.85	0.96	208	21,638	0.78	0.89				
116 - 120	27	5,029	0.59	0.69	20	15,832	1.01	1.19	202	25,508	0.93	1.10				
121 - 130	34	6,636	0.80	1.00	14	15,694	0.62	0.77	352	31,576	0.71	0.88				
131 - 140	26	5,666	0.66	0.90	13	9,330	0.62	0.84	267	21,970	0.74	1.01				
141 & Up	35	8,625	0.79	1.26	25	22,620	0.65	1.02	514	48,697	0.79	1.27				
Charges	234	44,848	0.74	0.90	136	114,209	0.73	0.87	2,265	219,266	0.76	0.93				
Totals	568	88,474	0.68	0.67	397	306,628	0.65	0.61	12,704	539,983	0.69	0.66				

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	12	13			6	17	0.10	0.07	3	15			5	32		
81 - 85	42	48	0.09	0.07	48	158	0.04	0.03	116	632	0.68	0.57	180	1,336	0.40	0.33
86 - 90	122	151	0.37	0.32	553	1,889	0.20	0.18	530	2,795	2.27	1.97	214	1,598	0.52	0.45
91 - 95	16	21	1.96	1.83	54	198	0.20	0.19	67	395	0.88	0.82	35	282	1.79	1.66
96 - 99	8	9	0.09	0.09	24	94	0.28	0.28	36	216	0.67	0.66	22	187	0.28	0.28
100 - 100	3,985	4,142	0.69	0.69	978	3,273	0.49	0.49	179	1,096	0.56	0.56	89	771	0.47	0.47
Credits	4,185	4,384	0.68	0.67	1,663	5,629	0.37	0.35	931	5,150	1.53	1.38	545	4,208	0.54	0.48
101 - 105	9	13			22	92	0.21	0.21	25	158	0.86	0.88	20	179	1.35	1.38
106 - 110	9	17			29	120	0.94	1.01	26	175	1.07	1.15	23	219	0.91	0.98
111 - 115	11	18	17.33	19.45	12	57	0.82	0.93	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	0.92	1.08
121 - 130	6	8	25.29	32.28	22	115	0.07	0.09	18	147	2.46	3.08	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	0.76	1.25
Charges	59	109	5.88	7.55	165	858	0.36	0.47	180	1,499	0.68	0.91	144	1,592	0.83	1.06
Totals	4,244	4,493	0.80	0.80	1,828	6,487	0.37	0.36	1,111	6,648	1.34	1.30	689	5,800	0.62	0.60

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	37	1.83	1.10
61 - 80	13	119	0.03	0.02	58	962	0.28	0.22	165	4,720	0.52	0.40	167	8,809	0.56	0.41
81 - 85	329	3,419	0.48	0.40	311	4,924	0.43	0.35	152	4,142	0.52	0.43	66	3,917	0.69	0.57
86 - 90	182	1,941	0.45	0.39	137	2,298	0.47	0.41	87	2,587	0.94	0.83	56	3,543	0.61	0.54
91 - 95	49	561	0.77	0.72	67	1,221	1.94	1.80	72	2,337	0.73	0.68	57	3,685	0.52	0.48
96 - 99	51	609	0.69	0.67	51	991	0.42	0.41	68	2,308	0.65	0.64	47	3,190	0.48	0.47
100 - 100	95	1,131	0.58	0.58	67	1,288	0.60	0.59	54	1,898	1.48	1.45	26	1,686	0.46	0.45
Credits	719	7,780	0.52	0.45	691	11,683	0.60	0.52	598	17,993	0.73	0.63	420	24,867	0.56	0.47
101 - 105	32	391	0.52	0.54	56	1,115	2.81	2.89	75	2,720	1.00	1.03	44	3,106	0.76	0.78
106 - 110	40	523	1.27	1.36	45	922	1.60	1.72	76	3,049	0.46	0.49	29	2,262	0.58	0.63
111 - 115	19	261	1.01	1.14	42	918	0.87	0.98	39	1,560	0.85	0.96	34	2,765	0.74	0.83
116 - 120	18	260	1.01	1.20	29	704	0.81	0.96	44	1,834	0.39	0.47	30	2,551	0.57	0.68
121 - 130	47	733	1.12	1.40	67	1,631	0.93	1.17	62	2,878	1.90	2.38	41	3,587	0.80	0.99
131 - 140	40	676	0.45	0.61	47	1,221	0.84	1.13	31	1,490	0.71	0.95	27	2,629	0.58	0.79
141 & Up	57	1,149	0.94	1.55	78	2,431	0.94	1.55	87	5,051	0.67	1.08	72	7,973	0.65	1.04
Charges	253	3,994	0.90	1.16	364	8,943	1.21	1.54	414	18,582	0.86	1.07	277	24,873	0.68	0.86
Totals	972	11,774	0.65	0.64	1,055	20,626	0.86	0.87	1,012	36,575	0.80	0.81	697	49,740	0.62	0.63

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	1,886	0.03	0.02	3	1,922	0.06	0.04				
61 - 80	121	14,124	0.56	0.41	118	73,993	0.45	0.33	668	102,806	0.48	0.35				
81 - 85	47	6,005	0.87	0.72	40	19,371	0.88	0.73	1,331	43,954	0.72	0.60				
86 - 90	50	6,299	0.74	0.65	34	42,202	0.45	0.40	1,965	65,303	0.58	0.51				
91 - 95	39	5,750	0.71	0.65	33	20,722	0.73	0.68	489	35,173	0.75	0.70				
96 - 99	48	7,644	0.73	0.71	19	11,900	0.45	0.43	374	27,147	0.55	0.54				
100 - 100	18	2,492	1.13	1.08	19	13,450	0.44	0.42	5,510	31,227	0.61	0.60				
Credits	323	42,314	0.71	0.60	265	183,523	0.52	0.43	10,340	307,531	0.58	0.49				
101 - 105	55	8,555	0.67	0.69	30	29,483	0.73	0.75	368	45,813	0.79	0.81				
106 - 110	27	4,629	0.70	0.75	24	22,249	0.68	0.73	328	34,166	0.69	0.75				
111 - 115	33	6,228	0.76	0.86	16	17,169	0.64	0.73	226	29,143	0.71	0.80				
116 - 120	24	4,710	0.61	0.72	10	10,723	0.91	1.08	195	21,078	0.76	0.89				
121 - 130	32	6,036	0.51	0.64	22	20,541	0.48	0.60	337	35,887	0.68	0.85				
131 - 140	23	4,887	0.61	0.82	5	4,679	0.34	0.46	251	16,211	0.53	0.72				
141 & Up	39	9,561	0.88	1.41	26	21,706	0.70	1.08	517	49,310	0.74	1.17				
Charges	233	44,607	0.70	0.85	133	126,550	0.66	0.78	2,222	231,607	0.72	0.86				
Totals	556	86,921	0.71	0.71	398	310,073	0.58	0.54	12,562	539,138	0.64	0.62				

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	11	8	0.14	0.10	5	14			4	21	0.03	0.03	2	13		
81 - 85	15	14	0.05	0.04	24	81	0.01	0.01	73	389	0.28	0.23	153	1,156	0.23	0.20
86 - 90	127	151	2.49	2.16	520	1,806	0.42	0.37	589	3,120	0.61	0.53	292	2,169	2.04	1.77
91 - 95	13	19			50	184	3.00	2.79	63	358	1.74	1.61	48	381	0.50	0.47
96 - 99	11	16	1.21	1.17	29	118	1.86	1.82	30	179	0.40	0.39	19	163	0.08	0.08
100 - 100	3,756	3,948	0.44	0.44	1,002	3,358	0.60	0.60	207	1,237	2.63	2.62	75	640	1.04	1.04
Credits	3,933	4,157	0.52	0.51	1,630	5,560	0.64	0.61	966	5,304	1.12	1.01	589	4,522	1.23	1.09
101 - 105	9	10	0.14	0.14	15	67	0.39	0.40	22	142	0.29	0.30	23	206	0.98	1.00
106 - 110	7	9	0.01	0.01	32	137	0.18	0.19	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	16	111	0.01	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	0.05	0.06
121 - 130	15	25			18	89	1.39	1.75	25	198	0.09	0.12	19	211	1.04	1.31
131 - 140	8	12	9.50	12.79	15	79	0.00	0.00	18	151	0.82	1.12	13	154	0.99	1.32
141 & Up	20	46	0.03	0.05	47	344	0.60	1.07	52	543	0.49	0.81	41	576	0.34	0.55
Charges	70	117	1.01	1.38	154	838	0.46	0.63	175	1,436	0.42	0.54	146	1,640	0.51	0.65
Totals	4,003	4,273	0.53	0.53	1,784	6,398	0.62	0.61	1,141	6,740	0.97	0.94	735	6,162	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	0.72	0.56	156	8,166	0.48	0.36
81 - 85	289	3,048	0.42	0.35	335	5,406	0.34	0.28	185	5,125	0.51	0.42	55	3,232	0.58	0.48
86 - 90	209	2,205	0.53	0.46	163	2,673	0.67	0.58	113	3,485	0.65	0.57	48	3,041	0.39	0.35
91 - 95	69	779	0.85	0.79	79	1,471	0.51	0.47	74	2,426	0.79	0.73	59	3,742	0.82	0.76
96 - 99	50	610	2.12	2.07	50	940	0.54	0.53	65	2,177	0.89	0.87	53	3,634	0.46	0.45
100 - 100	89	1,078	0.53	0.53	78	1,499	0.67	0.67	44	1,534	0.47	0.46	34	2,235	1.47	1.42
Credits	718	7,828	0.63	0.56	741	12,572	0.48	0.42	639	19,221	0.66	0.57	405	24,051	0.62	0.53
101 - 105	41	537	1.21	1.24	55	1,128	0.85	0.88	60	2,222	0.43	0.44	62	4,326	0.53	0.54
106 - 110	37	498	0.40	0.43	46	935	1.40	1.51	57	2,187	0.54	0.58	48	3,790	0.88	0.94
111 - 115	16	221	0.53	0.60	29	647	0.73	0.83	59	2,314	0.69	0.78	36	2,691	0.48	0.54
116 - 120	14	214	0.22	0.26	34	768	0.33	0.39	33	1,294	0.41	0.48	41	3,386	0.52	0.62
121 - 130	35	538	0.23	0.29	63	1,544	0.60	0.75	63	2,731	0.81	1.01	46	4,015	0.44	0.55
131 - 140	31	513	0.99	1.34	37	1,003	0.42	0.57	47	2,239	1.16	1.57	25	2,313	0.59	0.79
141 & Up	55	1,136	0.48	0.79	70	2,214	1.06	1.72	71	4,173	0.92	1.50	67	7,648	0.59	0.95
Charges	229	3,659	0.60	0.77	334	8,240	0.81	1.02	390	17,159	0.75	0.94	325	28,169	0.58	0.72
Totals	947	11,486	0.62	0.61	1,075	20,812	0.61	0.61	1,029	36,380	0.70	0.71	730	52,219	0.60	0.61

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	109	12,381	0.43	0.32	118	81,175	0.31	0.22	611	106,943	0.35	0.26
81 - 85	50	6,539	0.81	0.67	47	38,024	0.48	0.40	1,226	63,015	0.50	0.42
86 - 90	63	8,317	0.61	0.54	42	30,574	0.49	0.43	2,166	57,542	0.59	0.51
91 - 95	50	7,420	0.49	0.46	45	22,553	0.58	0.54	550	39,333	0.62	0.58
96 - 99	44	6,410	0.66	0.65	38	26,039	0.62	0.61	389	40,285	0.65	0.63
100 - 100	20	2,805	0.53	0.51	18	15,990	0.37	0.36	5,323	34,324	0.60	0.59
Credits	336	43,872	0.57	0.49	308	214,355	0.43	0.36	10,265	341,441	0.51	0.43
101 - 105	42	6,675	0.80	0.82	23	35,286	0.59	0.60	352	50,599	0.62	0.63
106 - 110	44	7,371	1.15	1.24	18	13,512	0.49	0.53	348	28,914	0.74	0.79
111 - 115	37	6,546	1.28	1.44	21	23,954	0.49	0.55	247	36,669	0.64	0.73
116 - 120	24	4,417	0.28	0.33	16	8,494	0.65	0.77	200	18,835	0.50	0.59
121 - 130	29	5,768	1.29	1.62	26	23,490	0.54	0.67	339	38,608	0.66	0.82
131 - 140	24	5,140	0.52	0.71	15	11,201	0.61	0.82	233	22,805	0.65	0.87
141 & Up	43	10,646	0.64	1.03	19	17,800	0.72	1.14	485	45,126	0.70	1.12
Charges	243	46,562	0.87	1.06	138	133,738	0.58	0.68	2,204	241,556	0.65	0.78
Totals	579	90,434	0.72	0.73	446	348,093	0.49	0.46	12,469	582,998	0.57	0.55

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 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	243	129	1.53	1.13	66	176	2.68	2.01	38	176	0.00	0.00	39	261	2.63	1.99
81 - 85	249	178	0.01	0.01	169	529	1.89	1.59	250	1,351	0.77	0.65	356	2,615	0.49	0.42
86 - 90	649	707	0.22	0.19	1,375	4,632	0.68	0.58	1,117	5,900	0.77	0.66	571	4,246	0.73	0.63
91 - 95	117	119	0.03	0.03	119	418	0.28	0.26	123	715	1.03	0.95	71	567	2.11	1.96
96 - 99	74	67	1.87	1.82	56	206	1.90	1.85	62	383	0.66	0.65	43	366	1.62	1.59
100 - 100	11,322	11,488	1.52	1.52	3,378	11,583	1.15	1.15	886	5,379	0.82	0.82	377	3,221	0.68	0.68
Credits	12,654	12,689	1.41	1.39	5,163	17,544	1.05	1.00	2,476	13,905	0.79	0.72	1,457	11,275	0.80	0.72
101 - 105	59	51			37	150	1.45	1.49	51	333	0.82	0.84	44	397	1.18	1.22
106 - 110	44	51	0.16	0.17	84	346	0.67	0.72	94	619	2.09	2.25	53	492	0.43	0.47
111 - 115	44	35	0.06	0.07	46	196	0.36	0.41	29	207	0.06	0.07	25	243	3.51	3.94
116 - 120	33	39			25	115	1.59	1.87	21	153	0.14	0.17	12	122	0.06	0.07
121 - 130	56	85			59	275	0.13	0.16	70	537	0.29	0.36	53	576	0.79	0.99
131 - 140	35	46	0.41	0.56	56	289	1.93	2.60	49	403	0.73	0.98	31	361	1.48	2.00
141 & Up	74	157	2.14	3.75	118	761	1.00	1.72	99	1,016	1.01	1.69	78	1,142	1.50	2.52
Charges	345	464	0.79	1.04	425	2,132	0.97	1.27	413	3,268	0.94	1.21	296	3,334	1.27	1.65
Totals	12,999	13,153	1.39	1.38	5,588	19,676	1.04	1.02	2,889	17,173	0.82	0.79	1,753	14,609	0.91	0.88

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	67	661	1.21	0.92	128	2,068	1.00	0.77	332	9,365	1.00	0.77	251	13,093	0.52	0.39
81 - 85	605	6,268	0.56	0.47	595	9,429	0.57	0.47	332	9,073	0.63	0.52	109	6,289	0.96	0.79
86 - 90	471	4,960	0.84	0.73	247	4,116	1.00	0.88	174	5,121	0.89	0.78	72	4,334	1.06	0.93
91 - 95	113	1,299	0.57	0.53	100	1,822	1.37	1.27	87	2,818	1.32	1.22	83	5,226	1.15	1.07
96 - 99	74	897	1.28	1.24	84	1,608	0.95	0.93	85	2,939	0.78	0.76	61	4,114	0.57	0.56
100 - 100	370	4,504	0.80	0.80	228	4,307	1.23	1.23	142	4,984	0.35	0.35	57	3,984	0.85	0.85
Credits	1,700	18,589	0.75	0.67	1,382	23,351	0.89	0.78	1,152	34,301	0.80	0.68	633	37,040	0.79	0.66
101 - 105	67	853	0.97	1.00	92	1,815	0.57	0.59	103	3,744	1.00	1.03	61	4,410	1.17	1.21
106 - 110	78	1,038	0.90	0.97	70	1,462	1.35	1.46	66	2,613	0.54	0.58	42	3,149	0.44	0.48
111 - 115	34	466	0.54	0.61	39	915	0.22	0.25	60	2,246	1.07	1.20	36	2,810	1.05	1.19
116 - 120	39	592	0.91	1.07	45	1,056	0.88	1.04	55	2,305	0.84	0.99	30	2,505	0.69	0.81
121 - 130	73	1,112	1.52	1.90	89	2,178	0.69	0.86	74	3,124	1.09	1.37	40	3,439	0.65	0.82
131 - 140	80	1,300	1.02	1.39	65	1,704	0.98	1.33	53	2,515	0.70	0.95	26	2,317	0.42	0.57
141 & Up	96	1,939	0.38	0.62	88	2,654	1.08	1.72	65	3,428	1.30	2.04	27	3,094	0.72	1.18
Charges	467	7,299	0.86	1.10	488	11,784	0.87	1.08	476	19,975	0.96	1.16	262	21,724	0.77	0.92
Totals	2,167	25,888	0.78	0.76	1,870	35,135	0.88	0.86	1,628	54,276	0.86	0.82	895	58,764	0.78	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	6,040	0.14	0.08	5	6,040	0.14	0.08
61 - 80	222	25,007	0.57	0.41	135	79,239	0.49	0.34	1,521	130,176	0.56	0.40
81 - 85	72	9,200	0.58	0.48	34	20,767	0.80	0.66	2,771	65,698	0.70	0.58
86 - 90	49	6,649	0.32	0.28	26	8,293	0.48	0.42	4,751	48,958	0.70	0.61
91 - 95	35	4,744	0.53	0.49	20	9,305	0.99	0.92	868	27,033	0.99	0.92
96 - 99	38	5,935	0.50	0.49	13	7,938	0.74	0.73	590	24,454	0.72	0.70
100 - 100	31	4,514	0.46	0.45	13	6,836	0.75	0.71	16,804	60,801	0.96	0.96
Credits	447	56,049	0.52	0.42	246	138,418	0.58	0.44	27,310	363,160	0.71	0.58
101 - 105	34	5,652	0.85	0.87	8	2,689	0.48	0.50	556	20,094	0.89	0.91
106 - 110	20	3,287	0.55	0.60	8	5,405	2.73	2.95	559	18,462	1.30	1.41
111 - 115	19	3,257	0.27	0.30	4	2,293	1.22	1.38	336	12,669	0.82	0.93
116 - 120	13	2,481	0.49	0.58	4	2,543	0.46	0.54	277	11,911	0.65	0.77
121 - 130	13	2,529	0.69	0.85	5	2,081	0.97	1.21	532	15,936	0.83	1.04
131 - 140	9	1,612	0.20	0.28	1	480	0.09	0.13	405	11,029	0.68	0.92
141 & Up	6	1,107	0.54	0.86					651	15,298	0.96	1.56
Charges	114	19,926	0.57	0.65	30	15,492	1.43	1.60	3,316	105,398	0.91	1.08
Totals	561	75,975	0.53	0.47	276	153,910	0.67	0.52	30,626	468,558	0.75	0.66

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	229	125	0.15	0.11	83	234	0.18	0.13	40	182	2.63	1.92	37	243	0.27	0.20
81 - 85	308	224	0.67	0.56	183	590	0.72	0.61	274	1,483	0.67	0.56	395	2,920	0.38	0.32
86 - 90	601	599	2.44	2.11	1,319	4,414	0.61	0.53	1,140	6,045	0.78	0.67	567	4,228	0.74	0.64
91 - 95	91	84	0.24	0.22	103	373	0.20	0.18	112	637	0.60	0.56	77	619	0.59	0.54
96 - 99	67	54	2.11	2.07	62	237	2.65	2.59	55	329	0.07	0.07	45	379	0.56	0.54
100 - 100	11,509	11,586	0.73	0.73	3,434	11,772	1.05	1.05	946	5,683	0.67	0.67	401	3,423	0.91	0.91
Credits	12,805	12,673	0.81	0.79	5,184	17,620	0.92	0.87	2,567	14,359	0.72	0.66	1,522	11,813	0.68	0.61
101 - 105	66	61	1.64	1.69	41	171	0.19	0.20	47	300	0.91	0.94	40	365	0.53	0.54
106 - 110	64	56	0.01	0.01	85	352	0.50	0.54	78	519	1.59	1.71	59	554	1.39	1.50
111 - 115	45	37	1.08	1.21	35	156	0.22	0.25	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	55	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	1.20	1.62	42	505	3.13	4.24
141 & Up	89	149	0.36	0.62	111	735	0.73	1.27	86	882	1.55	2.55	79	1,164	0.55	0.94
Charges	382	457	0.96	1.25	414	2,110	0.63	0.84	384	3,058	1.22	1.56	295	3,365	1.20	1.57
Totals	13,187	13,130	0.81	0.81	5,598	19,730	0.89	0.87	2,951	17,417	0.81	0.78	1,817	15,178	0.79	0.77

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	1,929	0.59	0.46	355	9,901	0.42	0.33	287	14,966	0.59	0.44
81 - 85	647	6,769	0.63	0.53	593	9,405	0.58	0.48	389	10,784	0.52	0.43	112	6,328	1.01	0.84
86 - 90	514	5,379	0.56	0.48	266	4,394	0.85	0.74	183	5,559	0.89	0.77	68	4,125	0.86	0.75
91 - 95	113	1,285	1.02	0.95	120	2,178	0.49	0.46	99	3,357	0.73	0.67	80	5,342	0.31	0.29
96 - 99	64	788	0.22	0.21	78	1,495	0.82	0.80	75	2,637	0.22	0.22	52	3,491	0.67	0.65
100 - 100	358	4,282	0.63	0.63	215	4,054	1.40	1.40	152	5,173	0.58	0.58	44	2,846	0.27	0.27
Credits	1,742	18,934	0.62	0.55	1,394	23,455	0.78	0.68	1,253	37,410	0.55	0.47	643	37,098	0.63	0.53
101 - 105	70	894	0.20	0.20	86	1,738	1.04	1.07	81	2,969	0.48	0.50	45	3,266	1.21	1.25
106 - 110	70	942	0.29	0.32	63	1,330	0.50	0.54	66	2,482	0.53	0.58	46	3,313	0.75	0.81
111 - 115	42	591	1.26	1.42	45	992	0.70	0.79	57	2,369	0.54	0.61	27	1,982	0.73	0.82
116 - 120	27	383	1.10	1.29	41	967	1.37	1.61	55	2,274	0.49	0.57	31	2,601	0.59	0.69
121 - 130	72	1,114	1.21	1.52	98	2,424	0.74	0.92	77	3,254	0.32	0.40	32	3,031	0.64	0.80
131 - 140	44	735	0.04	0.05	58	1,534	0.43	0.59	54	2,438	0.78	1.05	25	2,351	0.53	0.72
141 & Up	111	2,220	0.58	0.94	87	2,678	0.57	0.90	73	3,954	0.85	1.35	28	2,942	0.80	1.37
Charges	436	6,878	0.62	0.79	478	11,663	0.73	0.90	463	19,740	0.58	0.71	234	19,486	0.77	0.93
Totals	2,178	25,812	0.62	0.60	1,872	35,118	0.76	0.74	1,716	57,150	0.56	0.54	877	56,583	0.68	0.63

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	0.44	0.26	5	6,415	0.44	0.26
61 - 80	231	25,735	0.63	0.46	133	72,624	0.47	0.33	1,563	126,372	0.52	0.37
81 - 85	68	8,354	0.37	0.31	28	11,060	0.58	0.48	2,997	57,917	0.59	0.49
86 - 90	53	7,245	0.59	0.52	23	8,232	0.49	0.44	4,734	50,219	0.71	0.62
91 - 95	44	5,738	0.64	0.60	19	7,962	0.68	0.64	858	27,576	0.60	0.55
96 - 99	39	5,941	0.69	0.67	9	4,823	0.73	0.72	546	20,173	0.64	0.63
100 - 100	23	3,109	0.56	0.55	9	5,058	0.93	0.92	17,091	56,986	0.81	0.81
Credits	458	56,121	0.59	0.48	226	116,175	0.53	0.39	27,794	345,659	0.62	0.51
101 - 105	32	4,880	0.65	0.67	9	6,287	0.45	0.46	517	20,931	0.67	0.69
106 - 110	30	4,607	0.40	0.43	6	3,258	0.33	0.36	567	17,413	0.54	0.58
111 - 115	12	2,157	0.44	0.50	8	4,916	0.79	0.89	330	13,683	0.71	0.80
116 - 120	11	1,925	0.26	0.31	1	1,200	0.95	1.14	256	9,770	0.62	0.74
121 - 130	16	3,138	0.40	0.51	3	3,265	0.23	0.29	512	17,471	0.55	0.69
131 - 140	6	965	1.27	1.74	4	2,178	0.82	1.13	378	11,541	0.80	1.08
141 & Up	8	1,598	0.90	1.49	1	471	0.13	0.19	673	16,792	0.75	1.23
Charges	115	19,270	0.54	0.62	32	21,574	0.53	0.61	3,233	107,600	0.66	0.79
Totals	573	75,391	0.58	0.51	258	137,749	0.53	0.42	31,027	453,259	0.63	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	251	153	0.05	0.04	76	204	0.02	0.02	59	277	1.36	1.01	46	307	0.28	0.21
81 - 85	280	208	0.45	0.38	173	536	0.75	0.63	270	1,443	0.90	0.76	360	2,668	0.48	0.41
86 - 90	687	722	1.78	1.54	1,360	4,555	0.63	0.55	1,224	6,503	0.70	0.61	606	4,522	0.41	0.36
91 - 95	101	85	1.75	1.62	125	448	0.77	0.72	106	611	1.66	1.54	63	495	1.77	1.63
96 - 99	58	57	0.84	0.82	46	185	0.91	0.89	55	336	1.03	1.00	53	449	1.42	1.38
100 - 100	11,279	11,489	2.19	2.19	3,552	12,232	0.75	0.75	932	5,626	0.80	0.80	433	3,711	0.61	0.61
Credits	12,656	12,714	2.10	2.07	5,332	18,159	0.71	0.68	2,646	14,794	0.82	0.75	1,561	12,152	0.58	0.52
101 - 105	58	55	0.22	0.23	38	157	0.24	0.24	48	301	1.31	1.35	40	358	1.07	1.10
106 - 110	51	49	0.11	0.11	65	260	0.36	0.39	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	2.11	2.49	23	163	0.58	0.68	13	136	0.19	0.23
121 - 130	82	105	0.02	0.03	63	312	0.76	0.96	53	423	1.36	1.71	39	423	1.87	2.34
131 - 140	34	49	5.52	7.48	50	263	0.09	0.12	50	410	0.12	0.16	46	534	0.70	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	1.30	2.18
Charges	370	463	1.32	1.69	363	1,828	0.40	0.52	408	3,257	0.85	1.10	273	3,059	1.02	1.31
Totals	13,026	13,177	2.08	2.06	5,695	19,987	0.68	0.67	3,054	18,051	0.82	0.79	1,834	15,210	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																
61 - 80	62	582	0.14	0.11	148	2,269	0.67	0.51	391	10,947	0.53	0.40	313	16,644	0.54	0.40
81 - 85	641	6,600	0.70	0.59	689	11,056	0.43	0.36	380	10,592	0.67	0.56	121	6,948	0.48	0.40
86 - 90	533	5,568	0.57	0.49	301	4,870	0.68	0.59	181	5,516	0.49	0.43	97	5,979	0.71	0.62
91 - 95	94	1,052	0.68	0.63	109	2,008	0.58	0.53	86	2,830	0.46	0.42	72	4,846	0.78	0.72
96 - 99	83	991	0.56	0.55	82	1,524	1.72	1.68	87	3,101	0.43	0.42	61	4,231	0.87	0.84
100 - 100	351	4,215	1.10	1.10	234	4,367	0.33	0.32	123	4,285	0.70	0.70	54	3,624	0.32	0.32
Credits	1,764	19,009	0.72	0.64	1,563	26,095	0.57	0.49	1,248	37,271	0.57	0.48	718	42,272	0.60	0.49
101 - 105	70	910	0.21	0.22	75	1,480	0.55	0.56	101	3,782	0.61	0.62	55	3,940	0.44	0.45
106 - 110	60	765	0.16	0.17	73	1,556	0.60	0.65	70	2,813	0.63	0.68	41	3,116	0.81	0.88
111 - 115	32	458	11.10	12.52	39	869	1.37	1.54	50	2,024	0.69	0.78	28	2,148	0.59	0.66
116 - 120	32	478	1.09	1.29	34	774	1.38	1.62	45	1,802	0.66	0.77	25	2,099	0.20	0.23
121 - 130	61	956	0.54	0.68	90	2,224	0.36	0.45	89	3,844	0.40	0.49	27	2,256	0.41	0.51
131 - 140	67	1,124	0.75	1.02	52	1,360	0.65	0.87	61	2,830	0.38	0.51	19	1,785	0.65	0.87
141 & Up	108	2,183	0.78	1.30	78	2,306	0.87	1.38	72	4,078	0.70	1.13	36	3,923	0.44	0.71
Charges	430	6,875	1.31	1.69	441	10,569	0.73	0.90	488	21,174	0.57	0.70	231	19,266	0.51	0.61
Totals	2,194	25,884	0.88	0.85	2,004	36,664	0.61	0.58	1,736	58,445	0.57	0.54	949	61,539	0.57	0.52

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	0.41	0.24	4	6,074	0.41	0.24
61 - 80	231	25,948	0.44	0.32	136	61,052	0.51	0.36	1,713	118,383	0.50	0.36
81 - 85	86	10,448	1.69	1.40	27	13,464	0.53	0.44	3,027	63,962	0.75	0.62
86 - 90	59	7,985	0.39	0.34	22	9,425	0.52	0.46	5,070	55,643	0.58	0.50
91 - 95	52	7,366	0.79	0.73	18	10,745	0.69	0.65	826	30,486	0.74	0.69
96 - 99	22	2,987	0.52	0.51	8	3,560	0.40	0.39	555	17,422	0.71	0.69
100 - 100	18	2,758	0.46	0.44	8	5,263	0.33	0.33	16,984	57,570	0.94	0.94
Credits	468	57,493	0.71	0.57	223	109,582	0.52	0.39	28,179	349,540	0.66	0.55
101 - 105	25	3,651	0.51	0.52	12	7,487	0.61	0.62	522	22,121	0.55	0.57
106 - 110	23	3,841	0.74	0.80	5	2,927	0.34	0.37	534	16,442	0.60	0.65
111 - 115	18	3,095	0.13	0.15	4	2,455	1.06	1.19	290	11,628	1.08	1.21
116 - 120	12	2,180	1.06	1.24	3	986	0.29	0.34	242	8,740	0.70	0.82
121 - 130	13	2,541	0.30	0.37	1	1,312	0.29	0.37	518	14,396	0.45	0.57
131 - 140	7	1,298	0.64	0.86	1	459	0.73	0.98	387	10,113	0.58	0.78
141 & Up	8	1,578	0.68	1.04	3	1,554	0.83	1.30	646	18,418	0.71	1.15
Charges	106	18,185	0.55	0.64	29	17,180	0.61	0.68	3,139	101,856	0.65	0.78
Totals	574	75,678	0.67	0.59	252	126,762	0.53	0.42	31,318	451,396	0.66	0.58

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	309	185	0.03	0.02	81	211	0.13	0.10	56	251	0.10	0.08	36	228	0.07	0.05
81 - 85	311	228	1.85	1.55	195	641	0.68	0.57	295	1,594	4.77	4.03	424	3,113	0.54	0.46
86 - 90	712	751	1.92	1.66	1,369	4,529	0.56	0.48	1,232	6,546	0.58	0.51	619	4,613	0.57	0.49
91 - 95	115	102	2.36	2.19	120	431	0.35	0.32	104	596	0.83	0.77	101	798	0.42	0.39
96 - 99	62	50	0.26	0.25	52	202	0.19	0.18	54	338	1.69	1.65	45	382	0.99	0.97
100 - 100	11,409	11,243	1.00	1.00	3,388	11,702	0.63	0.63	943	5,733	1.30	1.30	418	3,609	0.38	0.38
Credits	12,918	12,558	1.06	1.04	5,205	17,717	0.60	0.57	2,684	15,057	1.33	1.21	1,643	12,742	0.50	0.45
101 - 105	75	67	8.58	8.80	53	212	0.72	0.74	52	334	0.64	0.66	43	385	0.21	0.21
106 - 110	66	54	0.00	0.00	67	280	0.45	0.48	75	503	0.89	0.96	66	617	0.87	0.94
111 - 115	42	32	0.02	0.02	26	107	11.60	13.08	28	200	0.07	0.08	12	118	0.06	0.07
116 - 120	24	21			20	88	2.38	2.81	14	102	1.07	1.27	19	195	0.77	0.90
121 - 130	57	67	0.01	0.01	85	417	0.57	0.71	41	319	0.57	0.71	45	497	1.45	1.82
131 - 140	35	37	0.52	0.70	46	234	1.12	1.51	58	485	1.13	1.52	36	426	0.87	1.18
141 & Up	95	191	0.11	0.18	87	575	1.55	2.63	95	1,005	0.25	0.43	66	971	0.32	0.53
Charges	394	468	1.31	1.71	384	1,913	1.63	2.11	363	2,948	0.60	0.78	287	3,209	0.68	0.87
Totals	13,312	13,026	1.07	1.06	5,589	19,630	0.70	0.68	3,047	18,006	1.21	1.16	1,930	15,951	0.54	0.51

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	74	692	0.63	0.47	155	2,396	0.47	0.36	469	13,192	0.28	0.21	361	18,626	0.48	0.35
81 - 85	696	7,198	1.05	0.88	727	11,561	0.53	0.44	355	9,871	0.71	0.59	125	7,103	1.03	0.85
86 - 90	517	5,357	0.51	0.44	303	4,893	0.64	0.56	176	5,238	0.59	0.52	89	5,431	0.43	0.38
91 - 95	92	1,076	1.28	1.19	107	1,877	1.46	1.36	98	3,152	0.66	0.61	78	5,112	1.60	1.49
96 - 99	63	765	1.35	1.31	68	1,289	0.39	0.38	83	2,895	0.35	0.34	63	4,185	1.86	1.82
100 - 100	366	4,370	0.69	0.69	212	4,018	0.56	0.56	125	4,322	0.24	0.24	48	3,303	0.21	0.21
Credits	1,808	19,458	0.83	0.73	1,572	26,034	0.61	0.53	1,306	38,669	0.46	0.39	764	43,761	0.80	0.66
101 - 105	66	849	0.88	0.91	61	1,233	0.58	0.60	95	3,449	0.56	0.57	53	3,871	0.88	0.90
106 - 110	75	962	0.82	0.88	62	1,303	0.71	0.76	82	3,028	0.46	0.50	34	2,589	0.17	0.18
111 - 115	24	340	0.45	0.51	37	828	1.43	1.62	58	2,309	0.67	0.76	20	1,597	0.29	0.33
116 - 120	18	246	0.02	0.02	53	1,204	0.56	0.66	51	2,086	0.94	1.11	30	2,405	0.44	0.51
121 - 130	54	817	0.56	0.71	96	2,303	0.69	0.87	88	3,903	0.60	0.75	37	3,121	0.56	0.70
131 - 140	51	840	0.26	0.35	55	1,442	1.22	1.64	41	1,987	0.94	1.27	13	1,192	1.27	1.71
141 & Up	102	2,006	0.43	0.68	67	2,091	0.69	1.12	68	3,622	0.39	0.62	37	3,986	0.72	1.15
Charges	390	6,060	0.53	0.68	431	10,405	0.80	0.99	483	20,383	0.61	0.74	224	18,761	0.61	0.74
Totals	2,198	25,518	0.76	0.72	2,003	36,438	0.66	0.63	1,789	59,053	0.51	0.48	988	62,522	0.75	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					2	1,915	0.08	0.05	2	1,915	0.08	0.05
61 - 80	245	26,789	0.66	0.48	164	84,235	0.46	0.33	1,950	146,804	0.48	0.35
81 - 85	76	9,259	0.55	0.45	28	13,168	0.70	0.58	3,232	63,735	0.82	0.68
86 - 90	54	7,445	0.68	0.60	23	10,459	0.50	0.43	5,094	55,262	0.58	0.50
91 - 95	48	6,664	0.33	0.31	23	12,395	0.47	0.44	886	32,202	0.73	0.68
96 - 99	29	4,212	0.54	0.53	9	3,458	0.28	0.27	528	17,777	0.82	0.80
100 - 100	30	4,462	0.62	0.61	7	3,659	0.44	0.44	16,946	56,421	0.69	0.69
Credits	482	58,832	0.60	0.48	256	129,289	0.48	0.36	28,638	374,116	0.62	0.51
101 - 105	40	6,326	0.54	0.55	7	3,310	1.05	1.09	545	20,035	0.73	0.75
106 - 110	13	2,067	0.40	0.43	3	1,122	0.33	0.36	543	12,525	0.47	0.50
111 - 115	9	1,637	0.17	0.19	5	2,227	0.75	0.85	261	9,395	0.70	0.79
116 - 120	15	2,614	0.33	0.39	3	2,582	0.95	1.11	247	11,544	0.65	0.76
121 - 130	14	2,660	0.95	1.19	5	2,940	2.19	2.74	522	17,045	0.95	1.19
131 - 140	9	1,819	0.65	0.88					344	8,462	0.91	1.23
141 & Up	5	930	0.21	0.30					622	15,376	0.54	0.86
Charges	105	18,054	0.51	0.59	23	12,181	1.18	1.34	3,084	94,382	0.71	0.85
Totals	587	76,886	0.58	0.50	279	141,469	0.54	0.42	31,722	468,498	0.64	0.56

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	327	185	0.02	0.02	107	293	0.02	0.01	62	283	2.99	2.22	48	308	1.89	1.39
81 - 85	317	229	0.62	0.52	185	581	0.03	0.03	209	1,123	0.42	0.35	327	2,430	1.01	0.86
86 - 90	792	813	1.20	1.04	1,477	4,930	1.00	0.87	1,305	6,969	0.59	0.51	781	5,834	0.46	0.40
91 - 95	113	94	0.01	0.01	102	361	0.31	0.29	115	649	1.02	0.95	71	569	0.20	0.18
96 - 99	70	62	2.85	2.79	49	183	0.54	0.53	48	287	0.62	0.61	35	291	0.35	0.34
100 - 100	10,690	10,521	0.90	0.90	3,503	12,233	0.93	0.93	1,032	6,270	0.55	0.55	473	4,060	0.16	0.16
Credits	12,309	11,904	0.90	0.88	5,423	18,581	0.89	0.85	2,771	15,581	0.62	0.57	1,735	13,491	0.49	0.44
101 - 105	78	81	0.10	0.11	47	184	0.80	0.83	46	294	2.75	2.83	39	346	2.12	2.18
106 - 110	65	74	0.00	0.00	59	237	0.09	0.10	59	391	0.05	0.05	48	448	2.14	2.31
111 - 115	40	44	0.03	0.04	26	106	2.40	2.70	28	193	0.60	0.68	24	237	0.12	0.13
116 - 120	30	29	0.08	0.09	15	65	0.64	0.76	28	203	3.77	4.42	18	184	1.78	2.11
121 - 130	57	80	0.00	0.00	63	292	0.44	0.55	63	491	0.44	0.54	45	494	0.95	1.19
131 - 140	47	55	2.73	3.65	32	173	0.87	1.17	53	448	0.35	0.48	43	512	0.56	0.76
141 & Up	89	161	2.31	3.91	68	439	1.85	3.15	80	807	0.82	1.35	64	916	0.61	0.99
Charges	406	524	1.02	1.30	310	1,497	1.04	1.33	357	2,827	0.97	1.24	281	3,136	1.07	1.37
Totals	12,715	12,429	0.91	0.90	5,733	20,078	0.90	0.87	3,128	18,408	0.68	0.65	2,016	16,628	0.60	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	74	678	0.77	0.57	152	2,323	0.60	0.46	473	13,547	0.37	0.29	372	19,290	0.40	0.30
81 - 85	647	6,720	0.32	0.27	778	12,494	0.47	0.39	470	12,964	0.41	0.34	143	8,363	0.31	0.26
86 - 90	670	6,984	0.85	0.74	392	6,450	0.43	0.37	228	6,697	0.44	0.39	101	6,172	0.41	0.36
91 - 95	108	1,244	1.85	1.71	106	1,857	0.40	0.37	114	3,687	0.63	0.58	109	7,272	0.44	0.41
96 - 99	67	815	0.30	0.29	78	1,461	0.50	0.48	84	2,971	0.25	0.24	73	4,930	0.68	0.66
100 - 100	431	5,145	0.38	0.38	261	4,955	0.77	0.77	160	5,319	0.32	0.32	78	5,265	0.23	0.23
Credits	1,997	21,586	0.61	0.54	1,767	29,539	0.52	0.45	1,529	45,185	0.40	0.34	876	51,291	0.40	0.34
101 - 105	59	768	0.41	0.42	90	1,767	0.45	0.46	89	3,254	0.91	0.93	55	3,727	0.35	0.36
106 - 110	50	653	0.16	0.17	76	1,572	0.44	0.47	61	2,335	0.52	0.56	39	2,990	0.60	0.64
111 - 115	32	443	0.07	0.08	35	789	0.33	0.37	61	2,449	0.42	0.47	24	1,662	0.44	0.50
116 - 120	22	317	0.15	0.18	32	780	0.87	1.03	41	1,628	0.36	0.42	29	2,367	0.34	0.40
121 - 130	71	1,120	0.81	1.02	78	1,900	1.23	1.55	73	3,205	0.66	0.83	40	3,562	0.59	0.74
131 - 140	52	881	0.66	0.89	57	1,441	0.59	0.79	40	1,830	0.17	0.23	22	2,156	0.38	0.51
141 & Up	91	1,809	0.09	0.15	94	2,966	0.50	0.81	69	3,762	0.41	0.64	32	3,267	0.61	0.98
Charges	377	5,991	0.36	0.46	462	11,215	0.63	0.79	434	18,462	0.53	0.64	241	19,731	0.48	0.58
Totals	2,374	27,577	0.55	0.53	2,229	40,755	0.55	0.52	1,963	63,648	0.44	0.41	1,117	71,022	0.43	0.39

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	292	32,547	0.60	0.43	185	105,201	0.44	0.31	2,092	174,655	0.47	0.34
81 - 85	96	12,291	0.48	0.40	44	19,173	0.33	0.27	3,216	76,369	0.41	0.34
86 - 90	57	8,004	0.22	0.19	28	12,087	0.37	0.32	5,831	64,940	0.51	0.45
91 - 95	52	7,263	0.45	0.42	19	11,183	0.28	0.26	909	34,179	0.47	0.43
96 - 99	27	3,939	0.24	0.23	7	3,053	0.65	0.63	538	17,991	0.47	0.46
100 - 100	29	4,238	1.13	1.11	9	5,236	0.41	0.41	16,666	63,241	0.64	0.64
Credits	553	68,282	0.53	0.42	292	155,933	0.41	0.31	29,252	431,374	0.49	0.40
101 - 105	39	5,838	0.31	0.32	8	2,885	0.57	0.58	550	19,146	0.55	0.56
106 - 110	20	2,773	0.47	0.51	8	3,715	0.86	0.92	485	15,189	0.61	0.66
111 - 115	20	3,213	0.38	0.43	6	4,565	0.27	0.31	296	13,700	0.36	0.40
116 - 120	14	2,633	0.35	0.41	1	509	1.34	1.56	230	8,714	0.56	0.66
121 - 130	13	2,586	0.16	0.20	4	1,740	0.55	0.70	507	15,470	0.62	0.78
131 - 140	3	747	0.38	0.51					349	8,241	0.44	0.59
141 & Up	8	1,413	1.23	1.90	2	1,565	0.07	0.11	597	17,106	0.55	0.88
Charges	117	19,203	0.40	0.46	29	14,979	0.52	0.59	3,014	97,566	0.54	0.64
Totals	670	87,485	0.50	0.43	321	170,911	0.42	0.33	32,266	528,940	0.50	0.43

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 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							1	5		
61 - 80	102	53	0.29	0.22	47	134	0.02	0.02	44	210	5.21	3.99	17	116	0.02	0.02
81 - 85	304	273	1.28	1.07	309	1,023	0.74	0.62	661	3,587	0.68	0.57	942	6,957	0.55	0.47
86 - 90	1,187	1,315	0.87	0.75	4,077	13,881	0.54	0.47	3,302	17,383	0.44	0.38	1,313	9,832	0.66	0.57
91 - 95	143	147	3.25	3.01	433	1,570	1.51	1.40	426	2,432	1.01	0.94	268	2,172	0.95	0.88
96 - 99	94	103	1.98	1.94	172	658	1.22	1.19	199	1,198	0.96	0.94	140	1,195	0.32	0.31
100 - 100	148,978	89,143	0.77	0.77	11,596	38,657	0.67	0.67	1,951	11,757	0.79	0.79	806	6,900	0.58	0.58
Credits	150,808	91,033	0.78	0.77	16,635	55,926	0.67	0.64	6,583	36,566	0.66	0.60	3,487	27,176	0.62	0.56
101 - 105	77	93	0.15	0.16	166	664	0.69	0.71	163	1,032	0.97	1.00	102	912	0.36	0.37
106 - 110	93	100	3.42	3.69	222	944	1.24	1.34	217	1,428	0.66	0.71	148	1,396	0.73	0.79
111 - 115	36	43	0.00	0.00	95	429	1.33	1.50	109	769	0.97	1.10	75	732	1.72	1.93
116 - 120	38	34	13.55	16.01	63	289	1.27	1.49	64	473	0.28	0.33	55	569	0.45	0.53
121 - 130	79	92	0.48	0.60	171	829	1.07	1.34	164	1,281	0.81	1.01	99	1,069	0.62	0.78
131 - 140	68	106	0.61	0.82	137	715	1.42	1.92	148	1,237	0.79	1.06	103	1,203	1.02	1.38
141 & Up	131	267	0.32	0.57	286	1,912	0.58	1.00	295	3,070	1.03	1.74	245	3,538	0.88	1.46
Charges	522	735	1.38	1.83	1,140	5,783	0.97	1.26	1,160	9,290	0.86	1.12	827	9,419	0.84	1.09
Totals	151,330	91,768	0.78	0.78	17,775	61,709	0.70	0.68	7,743	45,856	0.70	0.68	4,314	36,595	0.67	0.66

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	441	0.41	0.31	211	3,458	0.42	0.33	615	17,391	0.45	0.35	437	22,499	0.78	0.59
81 - 85	1,501	15,524	0.70	0.59	1,365	21,413	0.63	0.52	664	18,219	0.70	0.58	218	12,875	0.93	0.77
86 - 90	1,156	12,080	0.59	0.51	649	10,748	0.93	0.81	432	12,998	0.86	0.76	193	12,171	0.85	0.75
91 - 95	367	4,168	1.57	1.46	308	5,519	0.68	0.63	289	9,238	0.61	0.56	175	11,598	0.73	0.68
96 - 99	199	2,383	0.69	0.67	240	4,534	0.76	0.74	224	7,750	0.82	0.80	145	10,198	0.63	0.62
100 - 100	829	10,025	0.68	0.67	602	11,481	0.50	0.50	402	13,909	0.80	0.80	170	11,626	0.70	0.69
Credits	4,098	44,621	0.74	0.66	3,375	57,153	0.66	0.59	2,626	79,505	0.69	0.60	1,338	80,968	0.78	0.67
101 - 105	185	2,372	0.99	1.02	248	4,985	1.50	1.54	291	10,586	0.92	0.94	161	11,367	0.75	0.77
106 - 110	178	2,370	1.33	1.43	172	3,545	0.82	0.88	172	6,616	1.16	1.25	123	9,448	0.84	0.90
111 - 115	100	1,383	0.38	0.43	137	3,021	0.44	0.50	198	7,812	0.77	0.86	128	10,235	0.68	0.77
116 - 120	95	1,352	0.90	1.06	123	2,859	2.60	3.06	157	6,334	0.65	0.77	97	7,808	0.72	0.85
121 - 130	159	2,470	1.33	1.67	231	5,642	1.75	2.20	244	10,614	0.53	0.66	166	14,575	0.73	0.91
131 - 140	154	2,577	0.43	0.59	157	4,025	0.85	1.15	132	6,390	0.79	1.07	100	9,167	0.67	0.90
141 & Up	311	6,273	0.72	1.19	273	8,563	0.57	0.94	282	16,390	0.85	1.41	177	20,246	0.87	1.43
Charges	1,182	18,798	0.86	1.11	1,341	32,641	1.14	1.44	1,476	64,741	0.80	1.00	952	82,846	0.76	0.95
Totals	5,280	63,419	0.78	0.77	4,716	89,793	0.84	0.83	4,102	144,245	0.74	0.75	2,290	163,814	0.77	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	71	0.02	0.01	3	1,102	0.10	0.06	6	1,180	0.09	0.06
61 - 80	339	38,022	0.59	0.43	133	77,854	0.52	0.38	1,991	160,177	0.57	0.42
81 - 85	118	15,038	0.69	0.57	61	40,263	0.77	0.64	6,143	135,172	0.73	0.60
86 - 90	118	16,307	0.70	0.62	70	52,394	0.80	0.70	12,497	159,108	0.72	0.63
91 - 95	105	15,383	0.96	0.89	49	37,216	0.76	0.71	2,563	89,443	0.84	0.78
96 - 99	95	13,721	0.72	0.70	67	51,108	0.66	0.64	1,575	92,848	0.69	0.67
100 - 100	85	12,460	0.87	0.86	31	38,803	0.80	0.72	165,450	244,760	0.74	0.73
Credits	861	111,002	0.72	0.60	414	298,739	0.69	0.59	190,225	882,689	0.71	0.62
101 - 105	108	17,108	0.98	1.01	71	79,438	0.76	0.78	1,572	128,557	0.83	0.86
106 - 110	82	13,059	0.72	0.77	67	67,873	0.80	0.87	1,474	106,780	0.83	0.90
111 - 115	75	12,863	0.73	0.82	50	48,620	0.62	0.70	1,003	85,908	0.66	0.75
116 - 120	99	17,490	0.73	0.86	34	32,107	0.80	0.94	825	69,316	0.84	0.98
121 - 130	96	17,998	0.71	0.88	68	55,829	0.74	0.93	1,477	110,401	0.78	0.98
131 - 140	69	14,313	0.85	1.15	32	32,230	0.68	0.92	1,100	71,962	0.74	1.00
141 & Up	127	31,246	0.96	1.59	70	92,259	0.89	1.45	2,197	183,763	0.87	1.43
Charges	656	124,077	0.83	1.04	392	408,357	0.77	0.94	9,648	756,687	0.81	1.00
Totals	1,517	235,079	0.78	0.79	806	707,096	0.74	0.76	199,873	1,639,376	0.75	0.76

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	4						
61 - 80	116	68	6.19	4.70	44	124	0.70	0.54	29	131	0.03	0.02	33	229	0.03	0.02
81 - 85	333	276	1.31	1.10	349	1,151	0.92	0.77	733	4,013	0.50	0.43	1,034	7,662	0.73	0.61
86 - 90	1,208	1,331	0.65	0.56	4,085	13,926	1.02	0.89	3,265	17,166	0.52	0.45	1,304	9,770	0.49	0.43
91 - 95	144	155	0.74	0.68	367	1,325	0.38	0.35	386	2,182	0.62	0.57	290	2,319	0.74	0.69
96 - 99	91	98	1.18	1.15	184	703	0.26	0.26	186	1,108	0.84	0.82	145	1,228	0.77	0.75
100 - 100	159,906	90,052	0.64	0.64	11,657	38,880	0.56	0.56	2,028	12,203	0.56	0.56	795	6,843	0.61	0.61
Credits	161,798	91,980	0.65	0.65	16,686	56,108	0.68	0.65	6,628	36,807	0.55	0.50	3,601	28,051	0.61	0.55
101 - 105	79	104	3.95	4.06	148	610	1.78	1.82	144	907	0.37	0.38	114	1,021	1.00	1.02
106 - 110	102	111	1.71	1.84	195	817	1.01	1.09	223	1,482	0.98	1.05	158	1,478	0.94	1.01
111 - 115	37	37	0.70	0.79	89	390	0.99	1.11	106	746	0.26	0.29	69	673	0.67	0.75
116 - 120	37	45	0.03	0.04	59	276	2.35	2.77	76	561	0.88	1.04	49	507	0.64	0.75
121 - 130	101	141	2.43	3.05	148	713	1.96	2.45	176	1,364	0.45	0.56	136	1,488	0.49	0.62
131 - 140	67	97	0.01	0.01	144	771	0.33	0.45	152	1,270	0.62	0.84	118	1,378	0.46	0.62
141 & Up	114	233	0.70	1.15	302	2,050	0.65	1.10	298	3,119	0.79	1.34	218	3,133	0.55	0.92
Charges	537	769	1.48	1.89	1,085	5,627	1.05	1.38	1,175	9,449	0.67	0.87	862	9,678	0.65	0.84
Totals	162,335	92,749	0.66	0.66	17,771	61,735	0.71	0.70	7,803	46,255	0.57	0.55	4,463	37,729	0.62	0.61

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	9											1	51	0.08	0.05
61 - 80	63	613	0.14	0.11	266	4,364	0.58	0.45	714	19,534	0.59	0.46	481	24,909	0.56	0.42
81 - 85	1,546	15,902	0.51	0.43	1,374	21,457	0.60	0.50	686	19,021	0.70	0.58	194	11,133	0.71	0.59
86 - 90	1,147	12,154	0.85	0.74	741	12,358	0.91	0.79	410	12,151	0.73	0.64	184	11,424	0.62	0.55
91 - 95	328	3,706	0.91	0.85	324	5,782	0.70	0.65	279	8,896	0.57	0.53	200	13,049	0.59	0.55
96 - 99	203	2,400	0.62	0.61	198	3,703	0.53	0.52	211	7,339	0.84	0.82	133	9,124	0.94	0.92
100 - 100	690	8,298	0.88	0.88	407	7,599	0.76	0.76	286	9,734	1.15	1.14	118	7,992	0.90	0.89
Credits	3,978	43,082	0.71	0.63	3,310	55,264	0.70	0.61	2,586	76,676	0.73	0.63	1,311	77,682	0.68	0.57
101 - 105	202	2,574	0.70	0.72	250	4,914	0.74	0.76	268	9,796	0.76	0.78	172	12,353	0.64	0.65
106 - 110	166	2,166	0.58	0.62	190	4,001	0.79	0.85	197	7,423	0.59	0.63	123	9,185	0.69	0.75
111 - 115	111	1,563	0.38	0.43	164	3,651	0.56	0.63	166	6,550	0.79	0.89	120	9,498	0.79	0.89
116 - 120	86	1,252	0.58	0.68	140	3,264	0.47	0.55	161	6,571	0.76	0.89	67	5,735	0.64	0.75
121 - 130	183	2,857	0.98	1.23	239	5,792	0.78	0.97	248	10,911	0.73	0.91	162	14,277	0.71	0.90
131 - 140	171	2,866	0.99	1.34	162	4,157	0.54	0.74	159	7,485	0.85	1.15	134	12,397	0.88	1.18
141 & Up	284	5,729	0.53	0.86	293	9,330	0.67	1.10	327	18,758	0.86	1.40	198	22,347	0.88	1.44
Charges	1,203	19,006	0.69	0.88	1,438	35,107	0.66	0.84	1,526	67,494	0.78	0.98	976	85,792	0.77	0.97
Totals	5,181	62,088	0.71	0.69	4,748	90,371	0.68	0.68	4,112	144,169	0.75	0.76	2,287	163,474	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	1	86			2	1,088	0.01	0.00	6	1,238	0.01	0.01
61 - 80	302	33,557	0.48	0.35	131	75,197	0.51	0.38	2,179	158,726	0.52	0.39
81 - 85	125	16,105	0.55	0.45	49	29,906	0.69	0.57	6,423	126,625	0.64	0.53
86 - 90	122	16,704	0.75	0.66	69	59,462	0.66	0.59	12,535	166,445	0.71	0.62
91 - 95	106	15,603	0.84	0.78	66	39,357	0.75	0.70	2,490	92,375	0.72	0.67
96 - 99	102	14,910	0.66	0.65	50	45,414	0.70	0.68	1,503	86,028	0.72	0.71
100 - 100	49	7,546	0.71	0.70	23	54,789	0.72	0.67	175,959	243,937	0.68	0.67
Credits	807	104,511	0.63	0.53	390	305,213	0.65	0.56	201,095	875,374	0.66	0.58
101 - 105	99	15,647	0.76	0.78	75	64,713	0.83	0.86	1,551	112,638	0.79	0.82
106 - 110	86	13,950	0.66	0.71	62	61,399	0.78	0.85	1,502	102,013	0.75	0.81
111 - 115	73	12,614	0.73	0.82	57	80,764	0.67	0.75	992	116,484	0.68	0.77
116 - 120	76	14,288	0.67	0.80	29	24,974	0.83	0.98	780	57,473	0.74	0.88
121 - 130	109	20,857	0.86	1.07	63	49,744	0.81	1.01	1,565	108,144	0.80	1.00
131 - 140	58	12,579	0.80	1.08	32	40,081	0.79	1.06	1,197	83,081	0.79	1.07
141 & Up	135	33,048	0.73	1.18	72	61,810	0.93	1.56	2,241	159,557	0.83	1.37
Charges	636	122,983	0.75	0.94	390	383,485	0.80	0.96	9,828	739,390	0.77	0.95
Totals	1,443	227,494	0.69	0.71	780	688,698	0.73	0.75	210,923	1,614,763	0.71	0.72

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

Table with 18 columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows include categories like 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, and Totals. Data is categorized into four premium ranges: Up to \$2,499; \$2,500 - \$4,999; \$5,000 - \$7,499; and \$7,500 - \$9,999.

Table with 18 columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows include categories like 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, and Totals. Data is categorized into four premium ranges: \$10,000 - \$14,999; \$15,000 - \$24,999; \$25,000 - \$49,999; and \$50,000 - \$99,999.

Table with 14 columns: Exp-Mod, Risks, Std Prem, Loss Ratio, Manual Loss Ratio. Rows include categories like 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, and Totals. Data is categorized into two premium ranges: \$100,000 - \$249,999 and \$250,000 And Over. A separate column for 'All Risks' is also included.

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	106	55	3.17	2.41	30	85	0.02	0.02	23	112	0.04	0.03	24	158	0.07	0.05
81 - 85	283	216	1.66	1.39	268	860	0.50	0.42	485	2,642	0.50	0.42	827	6,161	0.98	0.83
86 - 90	1,351	1,492	1.45	1.26	4,212	14,423	0.56	0.49	3,700	19,563	0.50	0.43	1,646	12,265	0.42	0.37
91 - 95	153	154	0.81	0.75	417	1,507	0.95	0.88	418	2,374	0.62	0.57	254	2,035	0.55	0.51
96 - 99	77	77	0.41	0.40	165	633	0.79	0.77	185	1,113	0.43	0.42	137	1,164	2.74	2.68
100 - 100	154,071	86,023	0.53	0.53	11,627	38,914	0.68	0.68	2,125	12,769	0.41	0.41	834	7,191	0.69	0.69
Credits	156,041	88,017	0.55	0.55	16,719	56,422	0.65	0.62	6,936	38,573	0.47	0.43	3,722	28,974	0.71	0.64
101 - 105	72	75	0.45	0.46	158	634	0.59	0.60	131	829	0.84	0.86	114	1,031	1.18	1.22
106 - 110	88	94	0.88	0.95	160	688	0.70	0.75	214	1,418	0.61	0.66	153	1,425	0.41	0.44
111 - 115	47	42	11.87	13.34	101	445	0.84	0.95	91	645	0.53	0.60	79	770	0.56	0.63
116 - 120	42	52	0.08	0.09	65	295	0.43	0.51	82	591	0.58	0.69	49	495	0.28	0.33
121 - 130	103	153	1.24	1.55	192	952	1.68	2.10	138	1,051	0.81	1.02	112	1,214	0.93	1.16
131 - 140	69	103	4.90	6.65	112	580	0.75	1.01	135	1,142	0.45	0.60	105	1,232	0.80	1.08
141 & Up	130	242	0.53	0.90	251	1,710	0.81	1.40	276	2,868	1.21	2.03	222	3,188	1.03	1.70
Charges	551	762	1.90	2.48	1,039	5,305	0.90	1.17	1,067	8,544	0.83	1.07	834	9,355	0.83	1.07
Totals	156,592	88,778	0.56	0.56	17,758	61,726	0.67	0.66	8,003	47,117	0.54	0.52	4,556	38,329	0.74	0.72

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	55	540	2.48	1.91	227	3,761	0.29	0.22	702	19,971	0.36	0.28	542	28,169	0.52	0.39
81 - 85	1,467	15,216	0.85	0.71	1,562	24,822	0.62	0.51	788	21,696	0.51	0.42	241	13,669	0.55	0.46
86 - 90	1,359	14,278	0.61	0.53	897	14,655	0.45	0.39	503	14,761	0.62	0.55	242	15,099	0.64	0.56
91 - 95	330	3,715	1.41	1.31	364	6,468	0.57	0.53	275	8,959	0.63	0.59	199	13,183	0.75	0.70
96 - 99	184	2,199	0.85	0.83	231	4,371	0.71	0.70	257	8,881	0.69	0.68	153	10,415	0.71	0.69
100 - 100	727	8,803	0.65	0.65	541	10,348	0.68	0.68	352	12,167	0.66	0.65	163	10,909	0.36	0.35
Credits	4,122	44,750	0.80	0.71	3,822	64,424	0.57	0.50	2,877	86,435	0.55	0.47	1,540	91,445	0.58	0.50
101 - 105	167	2,130	0.59	0.60	240	4,836	0.81	0.83	329	12,232	0.65	0.67	184	13,489	0.60	0.62
106 - 110	186	2,452	0.63	0.68	174	3,594	0.75	0.80	222	8,482	1.71	1.84	147	10,997	0.78	0.84
111 - 115	97	1,336	0.68	0.77	138	3,106	0.89	1.00	165	6,484	0.54	0.61	117	9,215	0.68	0.77
116 - 120	80	1,161	0.62	0.73	118	2,789	0.81	0.96	149	6,177	0.65	0.77	96	8,087	0.75	0.88
121 - 130	172	2,664	0.78	0.98	238	5,806	0.49	0.61	242	10,700	0.59	0.74	141	12,336	0.81	1.01
131 - 140	168	2,801	0.68	0.92	169	4,380	0.58	0.78	161	7,773	0.48	0.64	82	7,508	0.60	0.81
141 & Up	262	5,329	0.55	0.90	247	7,868	0.95	1.56	276	15,814	0.81	1.32	195	22,310	0.69	1.14
Charges	1,132	17,874	0.63	0.81	1,324	32,379	0.76	0.95	1,544	67,663	0.78	0.96	962	83,943	0.70	0.87
Totals	5,254	62,624	0.75	0.73	5,146	96,803	0.63	0.62	4,421	154,098	0.65	0.65	2,502	175,389	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	331	36,367	0.67	0.49	161	93,933	0.35	0.26	2,201	183,149	0.45	0.33
81 - 85	144	17,233	0.59	0.49	80	49,585	0.63	0.52	6,145	152,101	0.63	0.53
86 - 90	162	21,603	0.48	0.42	98	75,412	0.50	0.44	14,170	203,552	0.53	0.46
91 - 95	147	20,647	0.53	0.49	87	53,102	0.49	0.45	2,644	112,142	0.58	0.54
96 - 99	113	17,200	0.73	0.71	54	39,514	0.44	0.43	1,556	85,567	0.62	0.60
100 - 100	85	11,466	0.73	0.73	35	41,988	0.68	0.64	170,560	240,579	0.60	0.59
Credits	982	124,516	0.62	0.53	517	354,451	0.49	0.42	197,278	978,006	0.56	0.49
101 - 105	111	17,242	0.76	0.78	73	106,130	0.50	0.51	1,579	158,628	0.57	0.58
106 - 110	98	16,159	0.67	0.73	67	77,547	0.66	0.71	1,509	122,856	0.74	0.80
111 - 115	87	15,810	0.48	0.54	50	40,348	0.59	0.66	972	78,202	0.59	0.67
116 - 120	61	11,864	0.76	0.90	53	53,545	0.67	0.79	795	85,057	0.69	0.81
121 - 130	99	20,113	0.55	0.69	55	40,297	0.61	0.76	1,492	95,287	0.64	0.80
131 - 140	62	12,937	0.79	1.07	24	24,772	0.70	0.93	1,087	63,228	0.67	0.90
141 & Up	103	26,597	0.68	1.12	67	65,040	0.60	1.05	2,029	150,967	0.69	1.16
Charges	621	120,722	0.66	0.82	389	407,679	0.60	0.71	9,463	754,225	0.65	0.79
Totals	1,603	245,238	0.64	0.64	906	762,130	0.55	0.55	206,741	1,732,231	0.60	0.60

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0			1	2			1	4			1	5		
61 - 80	353	187	1.15	0.85	120	332	1.46	1.09	88	413	2.66	2.02	60	403	1.71	1.30
81 - 85	575	475	0.88	0.74	518	1,682	1.06	0.89	1,008	5,463	0.71	0.60	1,455	10,731	0.52	0.44
86 - 90	1,960	2,186	0.61	0.53	6,005	20,380	0.58	0.50	4,931	26,013	0.55	0.47	2,143	16,001	0.75	0.65
91 - 95	276	287	1.70	1.57	611	2,199	1.17	1.08	623	3,565	0.97	0.90	389	3,140	1.13	1.05
96 - 99	174	180	1.83	1.79	248	943	1.66	1.62	290	1,759	0.84	0.82	205	1,748	0.63	0.61
100 - 100	164,315	104,828	0.86	0.86	16,018	53,755	0.78	0.77	3,012	18,191	0.82	0.82	1,250	10,703	0.61	0.61
Credits	167,654	108,143	0.86	0.85	23,521	79,293	0.75	0.72	9,953	55,409	0.70	0.64	5,503	42,729	0.69	0.62
101 - 105	140	147	0.39	0.40	219	881	0.84	0.86	244	1,554	0.99	1.02	182	1,632	0.60	0.61
106 - 110	144	162	2.19	2.36	334	1,410	1.66	1.79	367	2,422	1.27	1.37	221	2,077	0.61	0.66
111 - 115	88	88	0.03	0.04	157	694	0.98	1.10	155	1,095	0.72	0.81	110	1,074	1.98	2.22
116 - 120	73	76	6.11	7.22	103	473	1.24	1.46	92	679	0.26	0.31	76	780	0.70	0.83
121 - 130	142	191	0.24	0.30	246	1,178	0.81	1.01	260	2,021	0.87	1.09	174	1,887	0.71	0.89
131 - 140	109	162	0.51	0.69	213	1,111	1.45	1.96	231	1,927	0.71	0.96	164	1,919	1.00	1.34
141 & Up	218	459	0.92	1.61	449	2,974	0.67	1.16	458	4,780	1.08	1.81	365	5,307	0.97	1.63
Charges	914	1,285	1.11	1.47	1,721	8,721	1.02	1.33	1,807	14,478	0.96	1.24	1,292	14,677	0.91	1.19
Totals	168,568	109,429	0.86	0.86	25,242	88,014	0.78	0.77	11,760	69,887	0.76	0.73	6,795	57,406	0.74	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													2	85	0.02	0.01
61 - 80	126	1,227	0.83	0.64	378	6,177	0.60	0.47	1,107	31,294	0.62	0.48	832	43,184	0.70	0.52
81 - 85	2,402	24,837	0.64	0.53	2,274	35,785	0.62	0.51	1,172	32,212	0.65	0.53	409	23,658	0.90	0.75
86 - 90	1,841	19,262	0.64	0.56	1,062	17,630	0.94	0.82	757	22,615	0.83	0.73	323	20,170	0.92	0.81
91 - 95	556	6,357	1.37	1.27	493	8,869	0.83	0.77	456	14,589	0.75	0.69	330	21,377	0.86	0.80
96 - 99	310	3,742	0.77	0.75	375	7,128	0.81	0.79	372	12,901	0.75	0.74	257	17,897	0.62	0.60
100 - 100	1,300	15,749	0.74	0.74	911	17,315	0.76	0.76	608	21,139	0.71	0.71	269	18,466	0.77	0.76
Credits	6,535	71,175	0.74	0.66	5,493	92,904	0.74	0.65	4,472	134,750	0.70	0.61	2,422	144,836	0.78	0.67
101 - 105	291	3,720	0.98	1.01	400	7,989	1.25	1.29	472	17,282	0.84	0.86	269	19,211	0.83	0.86
106 - 110	298	3,956	1.08	1.16	283	5,858	0.98	1.06	288	11,090	0.87	0.94	190	14,581	0.73	0.78
111 - 115	162	2,238	0.52	0.58	204	4,562	0.65	0.74	322	12,534	0.84	0.95	191	15,125	0.73	0.83
116 - 120	158	2,297	0.79	0.93	198	4,610	1.90	2.24	253	10,361	0.75	0.88	158	12,787	0.70	0.83
121 - 130	272	4,190	1.36	1.70	380	9,287	1.33	1.67	393	17,056	0.65	0.81	244	21,295	0.67	0.83
131 - 140	275	4,571	0.68	0.92	270	6,980	0.87	1.18	226	10,820	0.70	0.95	171	15,732	0.63	0.85
141 & Up	464	9,375	0.73	1.20	445	13,951	0.82	1.34	426	24,499	0.86	1.41	268	30,593	0.82	1.35
Charges	1,920	30,348	0.88	1.12	2,180	53,238	1.08	1.36	2,380	103,642	0.79	0.98	1,491	129,323	0.74	0.92
Totals	8,455	101,523	0.78	0.76	7,673	146,142	0.86	0.85	6,852	238,392	0.74	0.74	3,913	274,159	0.76	0.77

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	71	0.02	0.01	11	9,696	0.15	0.09	18	9,863	0.15	0.09
61 - 80	676	76,379	0.66	0.48	388	243,988	0.52	0.37	4,128	403,583	0.58	0.42
81 - 85	244	30,966	0.65	0.54	144	90,077	0.69	0.57	10,201	255,887	0.68	0.57
86 - 90	227	31,259	0.62	0.54	130	90,728	0.73	0.64	19,379	266,244	0.72	0.63
91 - 95	183	26,527	0.87	0.81	99	88,482	0.85	0.79	4,016	175,393	0.87	0.81
96 - 99	176	26,284	0.64	0.63	102	73,985	0.67	0.65	2,509	146,566	0.68	0.67
100 - 100	141	20,899	0.71	0.71	65	58,575	0.80	0.73	187,889	339,619	0.79	0.78
Credits	1,648	212,385	0.68	0.57	939	655,531	0.65	0.53	228,140	1,597,156	0.70	0.60
101 - 105	189	30,440	0.92	0.94	104	97,072	0.73	0.76	2,510	179,929	0.81	0.84
106 - 110	137	22,227	0.70	0.76	98	89,386	0.92	0.99	2,360	153,169	0.88	0.95
111 - 115	125	21,585	0.76	0.85	69	60,740	0.64	0.73	1,583	119,736	0.71	0.80
116 - 120	134	24,393	0.71	0.84	58	52,976	0.82	0.96	1,303	109,433	0.82	0.97
121 - 130	141	26,432	0.70	0.87	98	78,951	0.78	0.98	2,350	162,487	0.79	0.98
131 - 140	101	20,682	0.81	1.09	51	44,260	0.66	0.90	1,811	108,165	0.72	0.97
141 & Up	182	44,610	0.96	1.58	93	118,761	0.85	1.38	3,368	255,309	0.87	1.42
Charges	1,009	190,370	0.82	1.01	571	542,146	0.79	0.96	15,285	1,088,228	0.81	1.00
Totals	2,657	402,755	0.75	0.74	1,510	1,197,677	0.71	0.68	243,425	2,685,384	0.75	0.73

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	337	186	0.33	0.25	126	357	0.12	0.09	97	449	1.53	1.15	76	499	0.61	0.45
81 - 85	666	529	0.57	0.48	601	1,965	0.53	0.45	1,198	6,502	0.40	0.34	1,602	11,819	0.36	0.30
86 - 90	1,887	2,069	1.50	1.30	5,832	19,747	0.53	0.46	4,736	25,002	0.69	0.59	2,005	14,997	0.58	0.50
91 - 95	262	273	0.13	0.12	567	2,053	0.63	0.58	562	3,202	0.96	0.89	400	3,231	0.84	0.77
96 - 99	180	189	1.14	1.11	261	1,001	0.84	0.82	261	1,587	0.24	0.23	218	1,832	0.87	0.85
100 - 100	171,755	105,953	0.73	0.73	16,045	53,865	0.78	0.78	3,052	18,321	0.70	0.70	1,227	10,512	0.78	0.78
Credits	175,087	109,199	0.74	0.74	23,433	78,992	0.71	0.68	9,906	55,062	0.67	0.61	5,529	42,895	0.60	0.54
101 - 105	144	157	1.19	1.22	190	775	0.46	0.47	245	1,543	0.61	0.62	190	1,706	1.16	1.19
106 - 110	156	154	1.00	1.08	353	1,515	0.66	0.71	332	2,194	0.89	0.96	226	2,096	1.15	1.24
111 - 115	99	104	0.46	0.52	153	678	0.89	1.00	173	1,212	0.41	0.46	111	1,076	1.20	1.35
116 - 120	73	98	0.87	1.03	86	408	0.16	0.19	115	843	2.12	2.50	76	781	0.79	0.94
121 - 130	153	211	2.07	2.60	271	1,320	1.12	1.40	225	1,720	0.94	1.17	184	2,017	0.82	1.02
131 - 140	89	124	0.50	0.67	225	1,186	0.40	0.54	228	1,920	0.77	1.04	155	1,835	1.84	2.49
141 & Up	253	499	0.30	0.51	420	2,809	0.64	1.11	498	5,209	1.14	1.92	356	5,182	0.94	1.58
Charges	967	1,348	0.83	1.10	1,698	8,692	0.67	0.87	1,816	14,641	0.97	1.27	1,298	14,694	1.10	1.43
Totals	176,054	110,547	0.75	0.74	25,131	87,684	0.70	0.69	11,722	69,703	0.73	0.71	6,827	57,589	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	116	1,109	0.43	0.33	411	6,656	0.75	0.59	1,193	33,203	0.75	0.58	927	48,899	0.62	0.46
81 - 85	2,531	26,137	0.54	0.46	2,254	35,460	0.60	0.49	1,205	33,490	0.56	0.46	361	20,559	0.82	0.68
86 - 90	1,799	18,950	0.64	0.56	1,083	17,864	0.74	0.65	700	20,892	0.86	0.76	320	20,024	0.66	0.58
91 - 95	516	5,904	1.03	0.95	533	9,576	0.68	0.63	468	15,289	0.60	0.55	288	18,873	0.55	0.51
96 - 99	330	3,965	0.62	0.60	332	6,260	0.65	0.63	370	12,776	0.52	0.51	244	16,348	1.20	1.17
100 - 100	1,166	14,023	0.73	0.72	748	14,226	1.15	1.15	516	17,671	0.74	0.73	205	13,621	0.75	0.74
Credits	6,458	70,089	0.65	0.58	5,361	90,042	0.74	0.65	4,452	133,321	0.68	0.58	2,346	138,369	0.73	0.61
101 - 105	296	3,776	1.06	1.09	355	7,034	0.77	0.79	386	13,903	0.77	0.79	252	18,040	0.84	0.86
106 - 110	292	3,860	0.52	0.56	345	7,189	0.68	0.73	345	13,217	0.86	0.93	221	16,831	0.79	0.85
111 - 115	170	2,375	0.91	1.02	225	4,988	0.79	0.89	306	12,218	0.78	0.88	183	14,250	0.81	0.92
116 - 120	127	1,839	0.88	1.04	191	4,402	0.98	1.16	246	9,867	0.47	0.55	165	13,581	0.79	0.93
121 - 130	299	4,682	0.85	1.07	433	10,472	0.66	0.82	400	17,376	0.59	0.74	258	22,472	0.85	1.06
131 - 140	246	4,074	0.43	0.57	264	6,836	0.95	1.28	241	11,491	0.61	0.83	164	15,619	0.70	0.95
141 & Up	484	9,649	0.59	0.96	430	13,617	0.72	1.18	454	25,953	0.84	1.38	283	31,765	0.91	1.51
Charges	1,914	30,255	0.70	0.90	2,243	54,537	0.77	0.96	2,378	104,024	0.72	0.91	1,526	132,558	0.83	1.03
Totals	8,372	100,343	0.66	0.65	7,604	144,579	0.75	0.74	6,830	237,345	0.70	0.70	3,872	270,928	0.78	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	1	93	0.02	0.01	12	11,188	0.28	0.16	16	11,335	0.27	0.16
61 - 80	644	72,121	0.63	0.46	373	219,224	0.53	0.38	4,300	382,703	0.58	0.43
81 - 85	242	31,270	0.54	0.45	122	70,395	0.71	0.59	10,782	238,126	0.61	0.51
86 - 90	222	29,915	0.56	0.49	117	73,043	0.62	0.54	18,701	242,503	0.65	0.57
91 - 95	217	29,853	0.67	0.62	127	110,400	0.68	0.63	3,940	198,654	0.67	0.63
96 - 99	190	28,257	0.60	0.58	92	65,488	0.79	0.77	2,478	137,703	0.76	0.74
100 - 100	114	16,120	0.70	0.69	53	50,103	0.83	0.77	194,881	314,415	0.78	0.76
Credits	1,630	207,630	0.61	0.51	896	599,840	0.64	0.52	235,098	1,525,440	0.66	0.57
101 - 105	199	31,337	0.80	0.83	115	88,758	0.69	0.71	2,372	167,031	0.75	0.77
106 - 110	121	19,669	0.67	0.73	84	106,418	0.69	0.75	2,475	173,144	0.71	0.77
111 - 115	102	17,797	1.53	1.72	74	61,110	0.71	0.80	1,596	115,808	0.87	0.98
116 - 120	101	18,303	0.63	0.74	67	51,649	0.87	1.02	1,247	101,771	0.79	0.93
121 - 130	155	30,496	0.75	0.94	88	70,009	0.89	1.12	2,466	160,775	0.81	1.02
131 - 140	84	16,887	0.70	0.94	49	96,698	0.59	0.81	1,745	156,670	0.64	0.87
141 & Up	190	45,592	0.81	1.31	89	81,948	0.97	1.63	3,457	222,223	0.88	1.46
Charges	952	180,082	0.83	1.03	566	556,592	0.76	0.92	15,358	1,097,422	0.78	0.96
Totals	2,582	387,712	0.71	0.70	1,462	1,156,432	0.70	0.68	250,456	2,622,862	0.71	0.70

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

Table with 17 columns: Exp-Mod, Risks, Std Prem, Actual Loss Ratio, Manual Loss Ratio for four loss ranges: Up to \$2,499, \$2,500 - \$4,999, \$5,000 - \$7,499, and \$7,500 - \$9,999. Includes rows for various age groups (0-60 to 141 & Up) and a Totals row.

Table with 17 columns: Exp-Mod, Risks, Std Prem, Actual Loss Ratio, Manual Loss Ratio for four loss ranges: \$10,000 - \$14,999, \$15,000 - \$24,999, \$25,000 - \$49,999, and \$50,000 - \$99,999. Includes rows for various age groups and a Totals row.

Table with 13 columns: Exp-Mod, Risks, Std Prem, Actual Loss Ratio, Manual Loss Ratio for two loss ranges: \$100,000 - \$249,999 and \$250,000 And Over, and an All Risks section. Includes rows for various age groups and a Totals row.

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	428	252	0.08	0.06	121	322	0.47	0.34								
81 - 85	656	525	1.05	0.88	606	1,980	0.49	0.41	1,179	6,435	1.80	1.52	1,713	12,610	0.59	0.50
86 - 90	2,101	2,336	1.13	0.98	5,975	20,194	0.59	0.52	4,916	25,879	0.89	0.77	2,058	15,383	0.51	0.44
91 - 95	293	312	3.37	3.13	604	2,191	0.56	0.52	566	3,260	0.78	0.72	419	3,349	0.74	0.69
96 - 99	143	137	2.36	2.30	253	966	0.40	0.39	278	1,686	1.07	1.04	199	1,689	0.59	0.58
100 - 100	179,817	103,004	0.66	0.66	15,590	52,408	0.61	0.61	3,033	18,311	0.75	0.75	1,284	11,109	0.52	0.52
Credits	183,438	106,566	0.68	0.68	23,150	78,064	0.60	0.57	10,061	55,980	0.94	0.85	5,749	44,638	0.55	0.50
101 - 105	166	169	3.51	3.60	208	838	1.12	1.14	224	1,439	1.46	1.50	200	1,784	0.64	0.66
106 - 110	153	170	0.81	0.87	300	1,262	1.00	1.08	285	1,907	0.65	0.70	230	2,152	0.55	0.59
111 - 115	104	98	3.35	3.78	138	618	2.35	2.65	132	927	0.51	0.58	91	885	0.45	0.51
116 - 120	75	73	0.33	0.38	99	453	0.81	0.95	96	707	2.12	2.50	91	937	0.63	0.75
121 - 130	154	187	1.56	1.95	283	1,374	0.57	0.71	229	1,782	1.01	1.27	193	2,105	0.88	1.10
131 - 140	103	147	0.25	0.34	200	1,043	0.49	0.67	233	1,937	0.88	1.18	170	1,983	0.83	1.12
141 & Up	250	484	0.67	1.13	436	2,910	0.98	1.65	477	4,985	0.77	1.30	335	4,824	0.69	1.15
Charges	1,005	1,328	1.31	1.71	1,664	8,497	0.96	1.25	1,676	13,685	0.93	1.22	1,310	14,672	0.69	0.89
Totals	184,443	107,893	0.69	0.69	24,814	86,561	0.63	0.62	11,737	69,665	0.94	0.91	7,059	59,310	0.59	0.57

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	7											1	37	1.83	1.10
61 - 80	140	1,334	0.54	0.41	489	7,854	0.64	0.50	1,350	37,603	0.42	0.33	1,028	53,226	0.58	0.43
81 - 85	2,596	26,830	0.64	0.54	2,418	38,254	0.47	0.39	1,171	32,495	0.68	0.56	421	24,495	0.77	0.64
86 - 90	1,771	18,615	0.59	0.51	1,155	18,885	0.54	0.48	672	19,867	0.75	0.65	350	22,159	0.71	0.62
91 - 95	478	5,483	0.87	0.81	488	8,657	1.89	1.75	437	14,377	0.67	0.62	315	20,644	0.86	0.80
96 - 99	291	3,521	1.00	0.97	342	6,428	0.71	0.69	385	13,403	0.60	0.59	267	18,032	1.01	0.98
100 - 100	1,141	13,697	0.83	0.83	732	13,905	0.91	0.90	476	16,355	0.54	0.53	207	13,932	0.53	0.53
Credits	6,418	69,487	0.70	0.62	5,624	93,983	0.71	0.62	4,491	134,101	0.59	0.51	2,589	152,524	0.71	0.60
101 - 105	293	3,731	0.79	0.81	367	7,342	0.92	0.95	455	16,468	1.06	1.09	266	18,866	0.69	0.71
106 - 110	279	3,662	1.13	1.21	313	6,499	0.79	0.85	378	14,503	0.55	0.60	180	13,833	0.68	0.73
111 - 115	132	1,858	0.43	0.48	231	5,195	0.78	0.88	297	11,751	1.03	1.16	179	14,119	0.49	0.55
116 - 120	125	1,800	5.38	6.34	214	4,968	0.55	0.65	218	9,059	0.73	0.86	148	12,141	0.70	0.82
121 - 130	295	4,612	0.71	0.89	417	10,234	0.89	1.12	399	17,903	0.84	1.06	212	18,193	0.74	0.92
131 - 140	267	4,438	0.76	1.03	266	6,918	0.78	1.05	236	11,378	0.79	1.06	153	14,398	0.78	1.06
141 & Up	426	8,593	0.74	1.21	423	13,514	0.65	1.07	463	26,172	0.79	1.29	306	34,658	0.75	1.22
Charges	1,817	28,693	1.07	1.36	2,231	54,670	0.77	0.97	2,446	107,235	0.83	1.03	1,444	126,208	0.70	0.88
Totals	8,235	98,180	0.81	0.78	7,855	148,653	0.73	0.72	6,937	241,336	0.70	0.69	4,033	278,732	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	4,787	0.05	0.03	9	4,833	0.07	0.04
61 - 80	664	74,261	0.63	0.46	412	233,138	0.46	0.33	4,797	408,898	0.50	0.37
81 - 85	244	30,924	0.60	0.50	140	76,063	0.70	0.58	11,144	250,609	0.67	0.56
86 - 90	256	33,805	0.63	0.55	140	119,934	0.54	0.48	19,394	297,058	0.62	0.54
91 - 95	204	29,116	0.63	0.58	124	77,770	0.63	0.58	3,928	165,160	0.74	0.69
96 - 99	164	25,152	0.65	0.64	74	46,770	0.60	0.59	2,396	117,785	0.70	0.68
100 - 100	112	16,164	0.99	0.98	51	52,365	0.75	0.71	202,443	311,251	0.69	0.68
Credits	1,644	209,423	0.65	0.55	947	610,829	0.56	0.46	244,111	1,555,594	0.63	0.54
101 - 105	190	29,607	0.67	0.69	116	137,368	0.76	0.78	2,485	217,613	0.78	0.80
106 - 110	128	22,166	0.73	0.79	75	67,520	0.72	0.78	2,321	133,675	0.71	0.77
111 - 115	111	19,446	0.69	0.78	81	108,791	0.73	0.83	1,496	163,689	0.73	0.83
116 - 120	99	18,712	0.65	0.76	49	42,802	0.84	0.99	1,214	91,653	0.85	1.00
121 - 130	162	30,327	0.75	0.94	79	59,494	0.67	0.84	2,423	146,211	0.74	0.93
131 - 140	92	19,298	0.65	0.89	37	35,751	0.75	1.01	1,757	97,290	0.74	1.00
141 & Up	161	40,435	0.91	1.45	89	76,899	0.89	1.50	3,366	213,473	0.83	1.37
Charges	943	179,990	0.74	0.91	526	528,626	0.76	0.90	15,062	1,063,604	0.77	0.93
Totals	2,587	389,413	0.70	0.68	1,473	1,139,455	0.65	0.62	259,173	2,619,198	0.69	0.67

**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	444	248	0.73	0.54	142	392	0.02	0.01	89	415	2.05	1.53	74	480	1.24	0.92
81 - 85	615	460	1.09	0.91	477	1,522	0.29	0.25	767	4,154	0.46	0.39	1,307	9,747	0.90	0.76
86 - 90	2,270	2,456	1.43	1.25	6,209	21,159	0.65	0.57	5,594	29,652	0.53	0.46	2,719	20,268	0.61	0.53
91 - 95	279	267	0.47	0.43	569	2,052	1.03	0.95	596	3,382	0.81	0.75	373	2,984	0.47	0.44
96 - 99	158	155	1.47	1.44	243	933	0.87	0.85	263	1,578	0.46	0.45	191	1,618	2.04	2.00
100 - 100	168,517	100,492	0.56	0.56	16,132	54,505	0.73	0.73	3,364	20,276	0.59	0.59	1,382	11,890	0.53	0.53
Credits	172,283	104,078	0.59	0.58	23,772	80,563	0.71	0.67	10,673	59,457	0.57	0.52	6,046	46,987	0.69	0.62
101 - 105	159	166	0.26	0.27	220	886	0.62	0.63	199	1,265	1.22	1.25	176	1,583	1.36	1.40
106 - 110	160	176	0.47	0.51	251	1,062	0.50	0.54	308	2,052	0.45	0.48	225	2,105	0.74	0.80
111 - 115	96	98	5.16	5.83	139	604	1.05	1.18	135	949	0.49	0.55	115	1,128	0.44	0.49
116 - 120	74	84	0.08	0.09	95	429	0.41	0.48	117	842	1.44	1.70	81	820	0.58	0.68
121 - 130	175	259	0.73	0.92	273	1,333	1.39	1.74	226	1,740	0.63	0.78	176	1,919	0.94	1.18
131 - 140	124	170	4.52	6.10	159	832	0.71	0.95	206	1,740	0.46	0.62	161	1,898	0.75	1.01
141 & Up	239	450	1.12	1.91	366	2,493	0.96	1.67	408	4,219	1.04	1.74	327	4,679	0.86	1.41
Charges	1,027	1,403	1.50	1.95	1,503	7,639	0.88	1.14	1,599	12,808	0.81	1.05	1,261	14,132	0.85	1.09
Totals	173,310	105,481	0.60	0.60	25,275	88,202	0.72	0.71	12,272	72,265	0.61	0.59	7,307	61,119	0.73	0.70

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	141	1,326	1.40	1.06	415	6,666	0.39	0.30	1,333	37,991	0.41	0.31	1,070	55,625	0.47	0.35
81 - 85	2,403	24,984	0.65	0.55	2,675	42,722	0.54	0.45	1,443	39,786	0.48	0.40	439	25,265	0.48	0.40
86 - 90	2,238	23,466	0.67	0.59	1,452	23,778	0.47	0.41	844	24,944	0.58	0.51	391	24,312	0.55	0.49
91 - 95	507	5,738	1.43	1.33	549	9,796	0.53	0.49	463	15,072	0.66	0.61	367	24,197	0.67	0.62
96 - 99	301	3,624	0.94	0.92	359	6,773	0.64	0.63	406	14,029	0.63	0.62	279	18,979	0.65	0.64
100 - 100	1,247	15,026	0.55	0.55	880	16,802	0.71	0.70	556	19,020	0.55	0.55	275	18,409	0.46	0.45
Credits	6,837	74,163	0.73	0.65	6,330	106,536	0.55	0.48	5,045	150,841	0.52	0.45	2,821	166,787	0.53	0.45
101 - 105	267	3,436	0.64	0.66	385	7,730	0.73	0.75	478	17,708	0.67	0.69	301	21,542	0.54	0.56
106 - 110	273	3,603	0.51	0.55	296	6,101	0.77	0.83	340	13,005	1.30	1.40	234	17,777	0.77	0.83
111 - 115	145	2,000	0.53	0.60	202	4,542	0.77	0.87	285	11,247	0.54	0.61	177	13,568	0.61	0.69
116 - 120	116	1,693	0.48	0.57	184	4,337	0.74	0.87	223	9,099	0.57	0.67	166	13,840	0.62	0.73
121 - 130	278	4,322	0.72	0.90	379	9,250	0.66	0.83	378	16,636	0.64	0.80	227	19,913	0.70	0.87
131 - 140	251	4,194	0.72	0.97	263	6,825	0.56	0.75	248	11,842	0.56	0.75	129	11,977	0.56	0.75
141 & Up	408	8,275	0.44	0.72	411	13,049	0.87	1.42	416	23,748	0.77	1.24	294	33,225	0.66	1.08
Charges	1,738	27,523	0.57	0.73	2,120	51,834	0.74	0.93	2,368	103,284	0.73	0.90	1,528	131,843	0.64	0.80
Totals	8,575	101,686	0.68	0.66	8,450	158,370	0.61	0.59	7,413	254,125	0.60	0.59	4,349	298,630	0.58	0.57

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	0.06	0.04	2	917	0.06	0.04
61 - 80	732	81,295	0.61	0.44	464	280,308	0.37	0.27	4,904	464,747	0.43	0.32
81 - 85	290	36,063	0.59	0.49	171	106,783	0.52	0.43	10,587	291,484	0.55	0.45
86 - 90	282	37,924	0.46	0.40	168	118,074	0.48	0.42	22,167	326,033	0.54	0.47
91 - 95	249	35,330	0.50	0.47	151	86,837	0.48	0.45	4,103	185,654	0.57	0.53
96 - 99	184	27,549	0.64	0.63	99	68,606	0.52	0.51	2,483	143,843	0.61	0.59
100 - 100	134	18,510	0.79	0.78	62	63,213	0.58	0.55	192,549	338,143	0.61	0.60
Credits	1,871	236,671	0.58	0.49	1,117	724,738	0.46	0.38	236,795	1,750,822	0.53	0.46
101 - 105	192	29,755	0.68	0.70	104	144,301	0.52	0.54	2,481	228,372	0.58	0.59
106 - 110	162	26,303	0.79	0.85	93	94,775	0.64	0.69	2,342	166,959	0.73	0.78
111 - 115	144	25,569	0.67	0.76	77	68,866	0.53	0.60	1,515	128,571	0.58	0.66
116 - 120	99	18,914	0.59	0.70	70	62,548	0.67	0.79	1,225	112,606	0.65	0.76
121 - 130	141	28,467	0.67	0.84	85	65,528	0.58	0.73	2,338	149,365	0.64	0.80
131 - 140	89	18,824	0.70	0.95	39	35,973	0.67	0.89	1,669	94,275	0.65	0.87
141 & Up	154	38,655	0.69	1.12	88	84,405	0.61	1.05	3,111	213,199	0.68	1.13
Charges	981	186,487	0.69	0.84	556	556,395	0.59	0.70	14,681	1,093,347	0.64	0.78
Totals	2,852	423,157	0.63	0.61	1,673	1,281,134	0.52	0.49	251,476	2,844,169	0.58	0.55

