

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

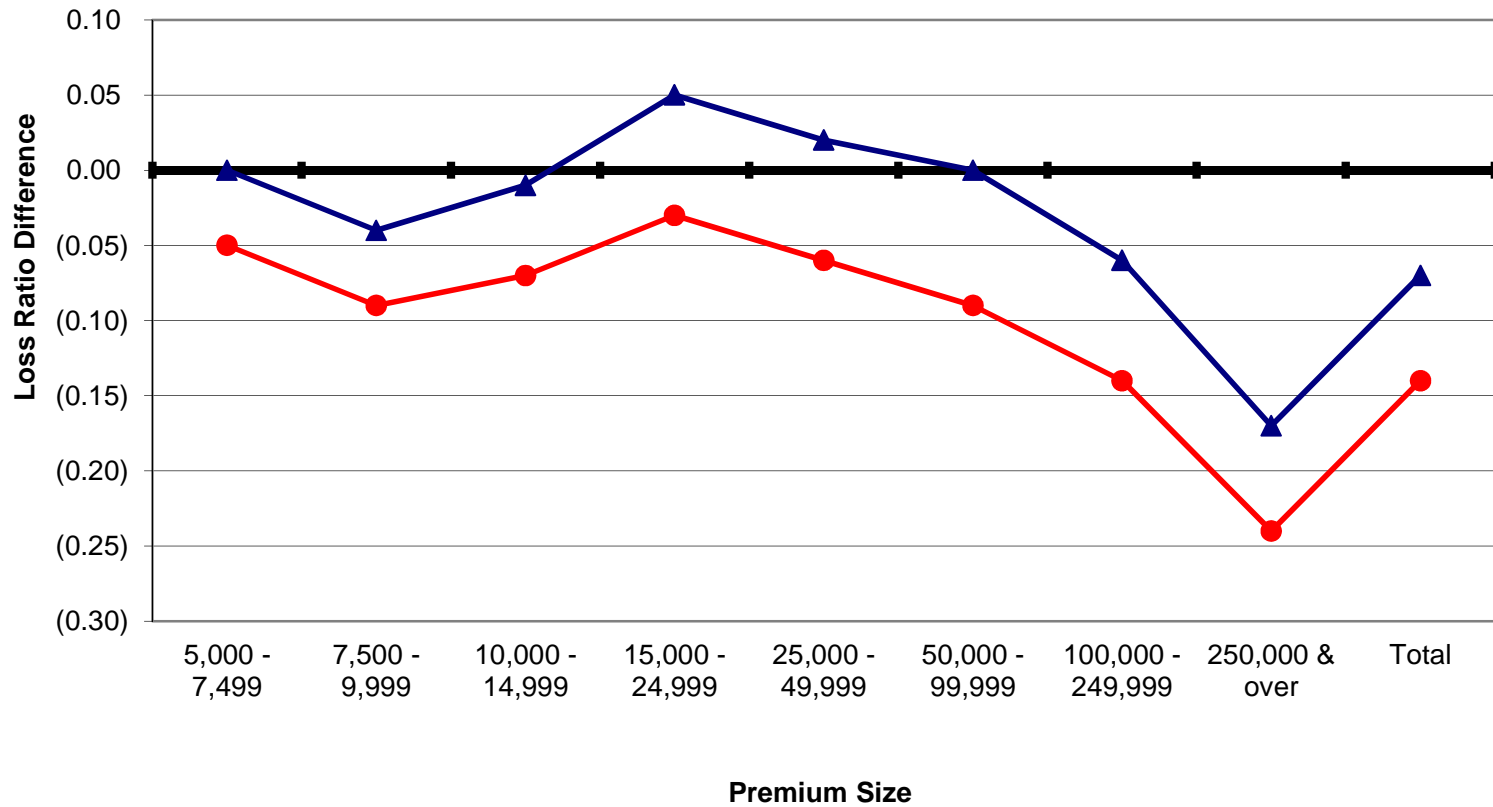
This exhibit compares loss ratios on an Actual and Manual basis where actual loss ratios include the impact of experience modification factors. The first two pages show the five year (2009-2013) results of the Experience Rating Plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

The remainder of the exhibit, Pages 3 through 23, are exhibits routinely prepared in review of the results of the experience rating plan. The first section of the attachments is a report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report addresses each Industry Group (3) and Manual Year (5) on a separate page, and displays 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.

The experience modification factors used to generate this report are on an uncapped basis, consistent with testing used in the design of the Experience Rating Plan effective April 1, 2004.

**Pennsylvania Compensation Rating Bureau
April 1, 2017 Loss Cost Filing**

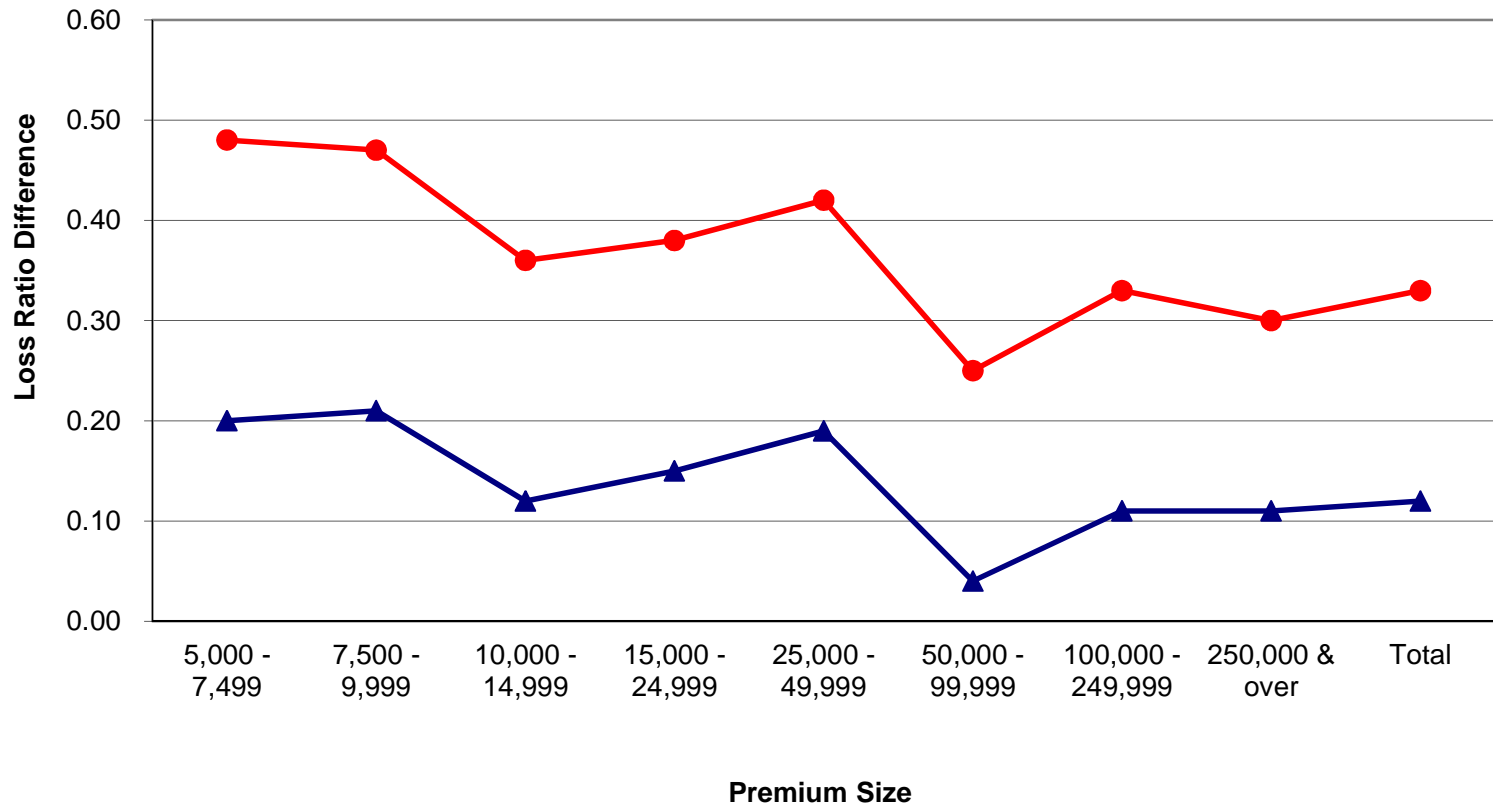
**Credit Risks (Uncapped Basis)
2009 - 2013**



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

**Pennsylvania Compensation Rating Bureau
April 1, 2017 Loss Cost Filing**

**Debit Risks (Uncapped Basis)
2009-2013**



▲ Actual Loss Ratio - Average Actual Loss Ratio

● Manual Loss Ratio - Average Manual Loss Ratio

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 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	13	9	.73	.57	10	30	.04	.03	14	68	.30	.23	15	103	.02	.01
81- 85	212	273	.07	.06	550	1,790	.24	.21	411	2,134	.49	.41	309	2,235	.28	.24
86- 90	106	137	1.80	1.57	269	913	.51	.45	224	1,216	.81	.70	148	1,123	.68	.59
91- 95	26	30	6.16	5.75	90	326	.62	.58	71	409	.39	.36	44	354	.31	.29
96- 99	23	34	.23	.23	33	118	1.72	1.68	35	208	1.45	1.41	39	334	.90	.88
100-100	4,134	4,141	1.12	1.12	808	2,707	1.11	1.11	138	818	.59	.59	57	494	.60	.60
CREDITS	4,514	4,624	1.10	1.09	1,760	5,885	.74	.68	893	4,854	.62	.55	612	4,642	.45	.40
101-105	26	40			28	108	.11	.11	43	273	.13	.14	41	367	.52	.54
106-110	18	27	1.77	1.89	41	172	6.17	6.63	47	309	.37	.40	22	207	2.10	2.26
111-115	19	31	.99	1.11	21	92	.40	.45	28	189	.64	.73	10	96	.06	.07
116-120	7	6			18	84	.02	.03	11	83	2.55	3.01	19	197	.25	.30
121-130	26	53	.25	.31	40	190	2.24	2.81	58	445	.52	.66	37	411	.36	.45
131-140	17	32	.60	.81	32	171	.86	1.16	46	385	.11	.14	28	327	.82	1.11
141- UP	23	56	1.52	2.57	75	475	.85	1.44	62	649	.49	.84	61	870	.95	1.54
CHARGES	136	245	.80	1.00	255	1,291	1.62	2.14	295	2,334	.46	.59	218	2,475	.78	1.01
TOTALS	4,650	4,869	1.09	1.08	2,015	7,176	.89	.87	1,188	7,188	.57	.56	830	7,117	.57	.56

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	7							1	16	.10	.06				
61- 80	34	332	.53	.41	136	2,160	.30	.24	219	5,966	.55	.43	157	8,022	.92	.68
81- 85	359	3,662	.37	.31	264	4,143	.47	.39	163	4,494	.82	.68	67	3,863	.57	.47
86- 90	142	1,511	.82	.72	136	2,276	.49	.43	80	2,404	1.55	1.36	68	4,144	.75	.66
91- 95	74	841	1.10	1.02	103	1,879	.73	.68	80	2,649	.89	.83	58	3,781	.75	.70
96- 99	45	542	1.18	1.16	77	1,469	1.39	1.35	71	2,475	.85	.83	62	4,394	.57	.56
100-100	42	510	1.83	1.83	47	889	.82	.82	31	1,037	.46	.46	30	2,130	.46	.46
CREDITS	697	7,405	.71	.62	763	12,817	.61	.53	645	19,041	.82	.70	442	26,333	.72	.62
101-105	62	783	.54	.55	69	1,394	2.15	2.21	76	2,665	.44	.45	50	3,493	.84	.86
106-110	35	473	.32	.34	47	968	.56	.61	63	2,474	.72	.78	33	2,379	.76	.82
111-115	40	556	.77	.87	38	839	.83	.93	59	2,200	.64	.72	40	3,069	.75	.84
116-120	25	377	.97	1.14	37	868	.71	.84	40	1,552	.19	.22	27	2,309	.70	.83
121-130	64	1,006	.93	1.17	89	2,184	1.01	1.27	86	3,962	.80	1.00	73	6,600	.89	1.11
131-140	40	679	.17	.23	50	1,317	.62	.83	41	2,018	.43	.58	31	2,908	.92	1.24
141- UP	63	1,256	.78	1.26	83	2,704	.98	1.62	111	6,349	.74	1.21	72	8,538	.83	1.41
CHARGES	329	5,130	.66	.83	413	10,274	1.02	1.30	476	21,220	.63	.80	326	29,295	.83	1.07
TOTALS	1,026	12,535	.69	.69	1,176	23,091	.80	.80	1,121	40,261	.72	.74	768	55,629	.78	.81

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	3	350	1.86	1.10	4	4,224	.38	.21	9	4,596	.49	.28				
61- 80	95	10,959	.86	.63	102	83,298	.45	.32	795	110,948	.52	.38				
81- 85	48	6,256	.53	.44	40	28,284	.38	.32	2,423	57,133	.45	.37				
86- 90	56	8,150	.75	.66	45	41,339	.78	.69	1,274	63,213	.79	.69				
91- 95	43	6,275	.75	.70	34	20,675	.50	.46	623	37,220	.62	.58				
96- 99	34	5,298	.64	.62	36	25,714	.64	.62	455	40,587	.69	.67				
100-100	21	3,544	.68	.68	20	12,746	.93	.93	5,328	29,016	.89	.89				
CREDITS	300	40,833	.73	.62	281	216,281	.56	.45	10,907	342,714	.62	.51				
101-105	40	6,435	.78	.80	24	16,678	.88	.91	459	32,235	.85	.88				
106-110	33	5,515	.80	.87	15	8,364	.92	.99	354	20,889	.86	.93				
111-115	25	4,602	.37	.41	12	6,612	.60	.69	292	18,286	.59	.66				
116-120	19	3,448	.61	.71	18	8,816	1.30	1.53	221	17,740	.94	1.11				
121-130	40	7,784	.87	1.09	28	22,414	1.09	1.37	541	45,051	.98	1.23				
131-140	30	6,033	1.28	1.72	9	6,647	1.39	1.88	324	20,515	1.07	1.44				
141- UP	39	10,016	.81	1.30	23	15,808	1.02	1.64	612	46,721	.88	1.44				
CHARGES	226	43,833	.82	1.01	129	85,339	1.03	1.26	2,803	201,438	.89	1.12				
TOTALS	526	84,666	.78	.79	410	301,620	.69	.62	13,710	544,152	.72	.68				

DATE 11/04/16

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	4	5			7	19			6	29	.28	.21	2	13	.12	.09
81- 85	108	129	.07	.06	240	790	.64	.55	333	1,734	.73	.62	284	2,077	.64	.54
86- 90	146	194	4.48	3.87	529	1,736	.75	.64	312	1,667	.33	.28	178	1,333	1.07	.94
91- 95	48	65	.19	.18	73	260	1.80	1.67	68	394	.53	.49	59	471	.30	.28
96- 99	14	23	.72	.70	45	175	1.87	1.82	50	302	.17	.17	33	279	.28	.27
100-100	4,004	4,045	.83	.83	831	2,773	.87	.87	137	834	.48	.48	53	460	1.56	1.56
CREDITS	4,324	4,460	.96	.95	1,725	5,752	.87	.81	906	4,960	.50	.45	609	4,633	.80	.70
101-105	11	17	.02	.02	40	158	.79	.81	36	226	.33	.34	35	321	1.87	1.93
106-110	12	13	.07	.07	39	163	.87	.94	28	185	.66	.71	24	231	.97	1.04
111-115	15	21	.47	.53	19	82	.05	.06	23	164	.07	.08	15	148	.03	.04
116-120	9	16			24	108	.59	.70	14	102	.12	.15	16	172	.65	.76
121-130	21	41	.30	.37	38	185	.04	.05	48	373	.49	.61	35	381	1.27	1.59
131-140	15	32	.07	.10	32	170	2.31	3.11	22	184	1.50	2.02	21	245	.31	.42
141- UP	27	68	2.78	4.99	60	399	3.99	6.93	73	738	.68	1.11	47	652	.81	1.29
CHARGES	110	209	1.03	1.37	252	1,265	1.84	2.39	244	1,972	.60	.78	193	2,149	.94	1.19
TOTALS	4,434	4,670	.96	.96	1,977	7,017	1.04	1.02	1,150	6,932	.53	.52	802	6,783	.84	.82

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	30	294	.32	.25	109	1,756	1.70	1.34	221	6,049	.71	.55	162	8,606	.56	.42
81- 85	366	3,765	.65	.54	282	4,382	.42	.35	171	4,880	.61	.51	60	3,470	.88	.73
86- 90	159	1,682	1.54	1.35	124	2,099	.53	.46	125	3,781	.83	.73	56	3,399	.74	.65
91- 95	82	941	.62	.58	92	1,669	.38	.35	89	2,835	.69	.64	53	3,411	.42	.39
96- 99	46	546	.74	.73	77	1,487	1.06	1.03	69	2,410	.72	.70	47	3,106	.80	.78
100-100	54	629	1.56	1.56	47	895	1.82	1.82	38	1,361	1.64	1.64	32	2,212	.62	.62
CREDITS	737	7,858	.90	.79	731	12,289	.80	.69	713	21,316	.77	.65	410	24,205	.65	.55
101-105	60	770	1.18	1.21	74	1,466	1.71	1.76	72	2,628	1.43	1.46	43	3,062	.58	.60
106-110	38	484	.16	.17	56	1,155	1.75	1.89	70	2,826	.64	.69	43	3,459	1.36	1.47
111-115	36	496	1.00	1.12	32	754	.65	.73	42	1,627	2.62	2.97	43	3,320	.45	.51
116-120	15	215	1.57	1.86	33	783	.27	.31	41	1,744	.57	.68	28	2,322	.44	.51
121-130	64	1,016	1.07	1.34	82	2,007	.80	1.01	79	3,370	.95	1.19	58	5,163	.49	.61
131-140	47	790	1.43	1.93	51	1,370	.68	.92	52	2,479	.97	1.31	22	2,069	.51	.69
141- UP	76	1,579	.72	1.20	77	2,517	1.23	2.06	123	7,283	.75	1.21	75	8,624	.85	1.40
CHARGES	336	5,350	.97	1.24	405	10,053	1.08	1.37	479	21,957	1.00	1.28	312	28,019	.71	.91
TOTALS	1,073	13,208	.93	.93	1,136	22,341	.92	.94	1,192	43,273	.88	.91	722	52,224	.68	.70

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		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	.22	.13	5	4,907	.22	.12				
61- 80	108	12,248	.58	.42	114	95,801	.56	.41	763	124,820	.59	.43				
81- 85	45	6,009	.63	.52	34	20,371	.64	.53	1,923	47,609	.63	.53				
86- 90	47	6,658	.73	.65	40	21,768	.57	.51	1,716	44,318	.70	.61				
91- 95	38	5,328	.71	.65	48	36,351	.51	.47	650	51,725	.54	.50				
96- 99	36	5,535	.95	.93	28	14,493	.50	.48	445	28,355	.67	.66				
100-100	20	3,352	2.43	2.43	12	7,651	.34	.34	5,228	24,212	.99	.99				
CREDITS	295	39,258	.84	.71	280	201,213	.54	.43	10,730	325,945	.63	.52				
101-105	47	7,546	.57	.59	34	15,402	.72	.73	452	31,596	.80	.82				
106-110	39	6,821	.87	.94	23	15,300	1.03	1.10	372	30,636	1.00	1.08				
111-115	25	4,237	.71	.80	21	13,470	.87	.98	271	24,319	.88	1.00				
116-120	36	6,497	.83	.97	15	8,638	.67	.78	231	20,597	.67	.79				
121-130	41	8,322	.79	.99	24	15,468	1.29	1.61	490	36,328	.98	1.22				
131-140	20	4,317	1.51	2.03	11	9,523	.99	1.33	293	21,180	1.05	1.41				
141- UP	54	13,442	.69	1.13	18	16,918	1.07	1.68	630	52,220	.90	1.46				
CHARGES	262	51,183	.80	1.00	146	94,719	.97	1.16	2,739	216,876	.90	1.12				
TOTALS	557	90,441	.82	.84	426	295,933	.68	.61	13,469	542,821	.74	.70				

DATE 11/04/16

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	4	4			5	15	.03	.02	4	21			7	50	.76	.58
81- 85	40	41			76	249	.16	.14	154	829	.42	.36	215	1,582	.63	.53
86- 90	185	245	2.09	1.81	616	2,049	.61	.53	479	2,544	1.62	1.40	247	1,840	.92	.80
91- 95	23	29	.02	.02	76	279	1.61	1.49	59	339	.64	.59	64	514	.26	.24
96- 99	13	23	.25	.25	30	113	2.51	2.45	44	272	.32	.32	33	280	.60	.59
100-100	3,908	4,054	1.02	1.02	936	3,128	.68	.68	150	906	.29	.29	62	527	.81	.81
CREDITS	4,173	4,396	1.06	1.05	1,739	5,834	.71	.67	890	4,912	1.02	.92	628	4,793	.72	.64
101-105	9	9			28	111	1.83	1.89	35	228	.54	.56	29	255	.93	.95
106-110	10	17	.02	.02	25	105	.25	.27	42	283	2.20	2.37	33	305	.15	.16
111-115	3	5			16	70	.74	.83	20	133	.74	.83	19	194	1.89	2.15
116-120	4	7	.21	.25	10	46	3.96	4.69	13	91	.08	.09	23	241	2.38	2.80
121-130	17	34	.07	.08	32	150	.58	.72	41	319	.91	1.14	24	261	.10	.12
131-140	7	14			18	95	2.86	3.85	27	229	.44	.59	17	204	.44	.60
141- UP	23	53	7.41	12.38	57	400	5.25	9.26	63	675	.90	1.59	40	575	1.35	2.22
CHARGES	73	139	2.85	3.80	186	979	2.99	4.03	241	1,958	.94	1.24	185	2,035	1.04	1.31
TOTALS	4,246	4,535	1.12	1.11	1,925	6,813	1.04	1.02	1,131	6,870	1.00	.99	813	6,828	.82	.79

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	56	911	.35	.27	205	5,838	.37	.29	156	8,350	.53	.40
81- 85	315	3,294	.43	.36	321	5,067	.37	.31	194	5,563	.62	.51	58	3,257	1.22	1.01
86- 90	189	2,016	1.04	.91	146	2,464	.56	.49	140	4,327	.87	.77	69	4,315	.74	.65
91- 95	96	1,091	.80	.75	103	1,869	.77	.71	102	3,341	1.03	.96	65	4,348	.92	.86
96- 99	50	602	.18	.17	66	1,250	.93	.91	72	2,597	.85	.83	46	3,135	.82	.80
100-100	65	783	.30	.30	54	1,037	1.12	1.12	47	1,652	.50	.50	21	1,406	.67	.67
CREDITS	724	7,871	.60	.53	746	12,599	.58	.51	760	23,318	.68	.59	415	24,811	.77	.65
101-105	64	822	.49	.50	53	1,066	1.42	1.46	68	2,513	.68	.70	54	3,959	.71	.73
106-110	45	587	1.64	1.76	53	1,127	.39	.43	73	2,806	.74	.79	41	3,280	1.66	1.79
111-115	27	376	.73	.82	37	808	.26	.30	71	2,882	.79	.90	32	2,682	.57	.64
116-120	13	190	.94	1.10	33	828	.26	.31	44	1,831	.67	.79	39	3,312	.70	.83
121-130	50	789	1.02	1.28	74	1,763	1.67	2.09	91	4,110	.68	.86	48	4,150	.78	.97
131-140	40	663	1.29	1.74	47	1,258	.29	.40	41	1,975	2.75	3.70	32	3,015	1.45	1.96
141- UP	74	1,526	.90	1.48	79	2,601	.80	1.35	104	6,188	.97	1.60	74	8,335	.79	1.29
CHARGES	313	4,954	.98	1.25	376	9,451	.82	1.05	492	22,304	.96	1.22	320	28,733	.91	1.16
TOTALS	1,037	12,824	.75	.75	1,122	22,050	.68	.69	1,252	45,622	.82	.84	735	53,545	.85	.87

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	888	.17	.09	1	888	.17	.09				
61- 80	112	12,701	.47	.35	107	86,328	.38	.27	665	114,303	.40	.29				
81- 85	48	6,487	.44	.37	47	22,560	.48	.40	1,468	48,929	.52	.44				
86- 90	61	8,829	.85	.75	46	48,756	.55	.48	2,178	77,387	.68	.60				
91- 95	47	7,085	.98	.91	49	34,986	.49	.46	684	53,882	.65	.60				
96- 99	56	8,197	.51	.50	34	27,971	.48	.47	444	44,439	.55	.53				
100-100	16	2,350	1.06	1.06	13	9,761	.38	.38	5,272	25,604	.64	.64				
CREDITS	340	45,650	.66	.56	297	231,251	.45	.37	10,712	365,434	.55	.46				
101-105	40	6,227	.44	.45	35	20,243	.96	.99	415	35,433	.82	.85				
106-110	34	5,542	.87	.94	24	29,946	.76	.83	380	43,999	.84	.92				
111-115	23	3,906	.84	.95	18	13,933	.58	.65	266	24,991	.64	.72				
116-120	20	3,777	.77	.91	19	13,913	.80	.94	218	24,236	.78	.91				
121-130	41	7,771	.85	1.06	26	15,852	1.10	1.38	444	35,199	.97	1.22				
131-140	31	6,494	.73	.98	12	10,195	.69	.94	272	24,142	.96	1.30				
141- UP	47	11,863	.75	1.21	18	15,382	.95	1.48	579	47,597	.91	1.47				
CHARGES	236	45,580	.74	.94	152	119,464	.84	.99	2,574	235,597	.86	1.05				
TOTALS	576	91,231	.70	.71	449	350,714	.59	.54	13,286	601,031	.67	.64				

DATE 11/04/16

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					7	20	.04	.03	4	17			4	29		
81- 85	17	18			30	103	2.18	1.84	88	477	.37	.31	154	1,149	.88	.75
86- 90	173	224	2.18	1.89	630	2,128	.39	.34	554	2,937	.54	.47	269	2,011	.34	.29
91- 95	14	17			68	253	2.08	1.93	76	446	1.43	1.32	64	526	.48	.44
96- 99	12	13			27	106	5.02	4.91	32	190	1.13	1.11	34	290	.82	.80
100-100	3,918	4,130	.47	.47	929	3,112	.63	.63	171	1,038	.99	.99	61	528	.76	.76
CREDITS	4,134	4,401	.55	.55	1,691	5,721	.71	.67	925	5,105	.71	.64	586	4,533	.57	.51
101-105	10	21	.15	.15	22	90	.11	.12	29	195	1.04	1.07	32	281	1.47	1.51
106-110	6	6			31	126	3.59	3.88	41	269	1.47	1.58	35	330	.61	.66
111-115	4	3	1.85	2.09	13	56	.16	.18	18	127	.60	.67	20	195	.16	.18
116-120	5	10			14	61	.68	.79	17	122	.65	.76	13	139	.16	.19
121-130	19	38	.06	.07	37	172	.74	.93	32	250	.16	.20	22	242	.29	.36
131-140	10	16			17	82	1.00	1.35	22	187	.06	.08	21	245	.88	1.19
141- UP	13	27	.12	.22	47	339	3.94	7.15	64	647	.29	.48	41	639	.42	.76
CHARGES	67	120	.12	.15	181	927	2.22	2.98	223	1,796	.55	.71	184	2,072	.59	.76
TOTALS	4,201	4,521	.54	.54	1,872	6,648	.92	.90	1,148	6,900	.67	.66	770	6,604	.58	.57

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	78	.03	.02	30	513	.26	.21	203	5,855	1.01	.79	168	8,802	.64	.48
81- 85	301	3,204	.50	.42	318	5,077	.48	.40	210	5,958	.67	.56	69	4,036	.44	.36
86- 90	246	2,595	.48	.42	164	2,771	.89	.78	119	3,556	.87	.76	53	3,139	.41	.36
91- 95	80	927	.89	.83	87	1,595	.58	.54	102	3,457	.53	.50	66	4,508	.57	.53
96- 99	54	660	.40	.39	60	1,131	.88	.86	78	2,695	.84	.82	53	3,620	.47	.46
100-100	63	783	.54	.54	44	854	.75	.75	41	1,451	1.03	1.03	22	1,622	.83	.83
CREDITS	752	8,246	.53	.47	703	11,941	.64	.56	753	22,971	.81	.70	431	25,726	.56	.47
101-105	49	638	.38	.39	62	1,254	.37	.38	71	2,556	.67	.68	61	4,430	.57	.58
106-110	40	539	1.33	1.43	52	1,012	1.44	1.54	64	2,441	.35	.38	45	3,426	.98	1.05
111-115	21	296	.17	.19	44	1,014	1.43	1.61	54	2,215	.58	.65	47	3,576	.60	.68
116-120	22	324	.14	.17	28	675	.93	1.09	36	1,514	.48	.57	27	2,298	.90	1.07
121-130	56	874	.80	1.00	68	1,680	.93	1.17	71	3,122	.50	.62	59	5,307	.70	.87
131-140	35	592	1.27	1.72	40	1,046	.40	.54	54	2,513	.47	.64	34	3,182	1.12	1.53
141- UP	64	1,365	.94	1.61	84	2,762	.69	1.14	92	5,270	.99	1.63	57	6,434	.76	1.26
CHARGES	287	4,628	.82	1.05	378	9,443	.83	1.06	442	19,630	.64	.80	330	28,654	.78	.96
TOTALS	1,039	12,874	.63	.63	1,081	21,384	.72	.73	1,195	42,601	.73	.74	761	54,379	.67	.68

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		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	110	12,665	.71	.52	109	84,628	.43	.31	643	112,606	.51	.37				
81- 85	61	7,919	.52	.43	36	18,482	.50	.42	1,284	46,423	.53	.44				
86- 90	55	7,978	.98	.86	46	54,076	.47	.41	2,309	81,412	.55	.48				
91- 95	55	8,223	.62	.58	39	25,824	.54	.50	651	45,774	.58	.54				
96- 99	45	6,820	.40	.39	42	29,331	.66	.64	437	44,855	.63	.62				
100-100	13	2,229	.62	.62	11	6,676	.38	.38	5,273	22,422	.59	.59				
CREDITS	339	45,833	.66	.56	284	219,786	.49	.40	10,598	354,262	.55	.46				
101-105	39	6,384	.75	.77	35	25,868	.68	.71	410	41,717	.67	.69				
106-110	40	6,584	.68	.73	15	12,638	.71	.76	369	27,372	.76	.82				
111-115	32	5,818	.66	.74	18	9,022	.69	.79	271	22,322	.68	.77				
116-120	22	4,211	.91	1.08	19	13,287	.61	.72	203	22,642	.69	.81				
121-130	40	7,340	.70	.86	22	21,802	.67	.83	426	40,826	.67	.84				
131-140	22	4,535	.96	1.30	18	12,017	.71	.95	273	24,415	.78	1.06				
141- UP	45	11,075	1.18	1.92	19	20,692	.69	1.10	526	49,250	.86	1.40				
CHARGES	240	45,948	.86	1.06	146	115,327	.68	.82	2,478	228,544	.74	.91				
TOTALS	579	91,781	.76	.77	430	335,113	.55	.51	13,076	582,806	.62	.60				

DATE 11/04/16

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	5	3			6	15	.07	.05	6	29	2.46	1.87	3	20	.03	.02
81- 85	28	32	.02	.02	31	99	.10	.09	68	383	.10	.09	130	966	.25	.21
86- 90	140	193	1.56	1.35	599	2,039	.91	.79	551	2,916	.60	.52	288	2,164	.35	.30
91- 95	14	15	2.81	2.59	61	221	.74	.69	64	375	.31	.29	58	474	.35	.32
96- 99	4	6	.05	.05	27	102	2.68	2.60	30	176	.24	.24	27	229	1.46	1.42
100-100	4,010	4,227	.64	.64	969	3,200	1.14	1.14	162	975	.47	.47	68	586	.20	.20
CREDITS	4,201	4,476	.68	.68	1,693	5,675	1.05	.98	881	4,853	.51	.46	574	4,438	.36	.32
101-105	8	10			19	78	.26	.27	26	170	.06	.06	28	254	1.49	1.53
106-110	10	13	.04	.05	40	174	.99	1.06	52	342	.30	.32	31	289	.18	.19
111-115	7	10			21	91	.71	.80	16	114	.70	.79	23	224	.59	.66
116-120	4	7			9	40	.30	.35	13	94	.28	.33	10	98	.11	.13
121-130	15	24	.07	.09	34	169	.40	.50	29	228	1.07	1.34	30	330	.45	.57
131-140	4	8	.03	.05	22	118	.41	.55	36	308	.64	.87	24	278	.91	1.21
141- UP	16	35	1.04	1.84	36	236	.21	.35	49	510	1.08	1.84	52	753	.75	1.26
CHARGES	64	108	.37	.48	181	905	.48	.61	221	1,766	.69	.88	198	2,225	.69	.90
TOTALS	4,265	4,583	.68	.67	1,874	6,581	.97	.94	1,102	6,618	.56	.54	772	6,663	.47	.47

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	6	53			30	499	.27	.21	162	4,627	.32	.25	174	9,020	1.14	.85
81- 85	297	3,088	.45	.38	344	5,503	.39	.33	204	5,643	.47	.39	64	3,833	.55	.46
86- 90	253	2,654	.67	.58	157	2,659	.60	.52	136	4,015	.78	.69	56	3,580	.47	.41
91- 95	76	865	.47	.44	73	1,275	.39	.36	79	2,574	.31	.29	56	3,814	.56	.53
96- 99	38	470	.77	.75	52	1,005	.60	.59	79	2,696	1.04	1.02	59	3,923	.78	.76
100-100	77	924	.32	.32	32	624	2.06	2.06	44	1,589	.68	.68	30	2,091	.75	.75
CREDITS	747	8,055	.52	.46	688	11,565	.54	.47	704	21,142	.57	.49	439	26,261	.79	.67
101-105	49	633	.35	.36	60	1,170	.61	.62	91	3,248	.62	.64	48	3,340	.28	.28
106-110	56	748	1.39	1.50	46	953	.74	.79	64	2,446	.31	.34	46	3,463	.39	.42
111-115	29	405	.31	.35	38	846	.59	.66	62	2,507	.82	.93	41	3,188	.62	.70
116-120	20	290	.39	.46	28	646	.85	1.00	53	2,232	.30	.35	26	2,186	.30	.36
121-130	53	837	.58	.73	78	1,905	.48	.60	70	2,987	.61	.76	60	5,245	.79	.99
131-140	31	537	.63	.85	49	1,284	1.76	2.39	40	1,923	.54	.73	38	3,564	.62	.84
141- UP	66	1,372	.89	1.50	72	2,341	.54	.86	80	4,453	.52	.84	55	6,026	.57	.90
CHARGES	304	4,823	.73	.93	371	9,145	.75	.95	460	19,795	.54	.66	314	27,012	.54	.68
TOTALS	1,051	12,878	.60	.60	1,059	20,709	.63	.64	1,164	40,937	.55	.56	753	53,273	.67	.67

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	110	13,042	.30	.22	105	85,709	.32	.24	607	113,017	.38	.28				
81- 85	52	6,961	.30	.25	47	33,617	.47	.39	1,265	60,124	.44	.37				
86- 90	62	8,574	.61	.53	38	24,163	.39	.34	2,280	52,957	.52	.45				
91- 95	49	7,444	.45	.42	35	29,949	.67	.62	565	47,006	.59	.55				
96- 99	36	5,609	.63	.62	32	22,463	.41	.40	384	36,676	.55	.54				
100-100	11	1,757	.43	.43	14	9,903	1.28	1.28	5,417	25,876	.95	.95				
CREDITS	320	43,388	.44	.37	273	208,358	.45	.37	10,520	338,210	.50	.42				
101-105	39	6,616	.61	.62	31	32,913	.48	.49	399	48,433	.50	.51				
106-110	40	6,740	.59	.64	16	9,734	.65	.70	401	24,903	.58	.63				
111-115	27	4,580	.52	.59	20	11,563	.55	.63	284	23,527	.59	.66				
116-120	24	4,324	.42	.49	21	10,879	.45	.53	208	20,794	.42	.50				
121-130	58	10,943	1.15	1.44	30	17,814	.94	1.17	457	40,480	.92	1.14				
131-140	33	6,630	.61	.82	12	6,420	.83	1.13	289	21,070	.75	1.01				
141- UP	44	11,096	.72	1.17	9	7,247	.64	1.06	479	34,069	.65	1.05				
CHARGES	265	50,928	.72	.90	139	96,570	.62	.71	2,517	213,276	.64	.76				
TOTALS	585	94,316	.59	.60	412	304,927	.51	.46	13,037	551,486	.55	.53				

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 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	203	116	.24	.18	59	163			61	290	.01	.01	45	305	1.33	1.02
81- 85	1,244	1,312	3.22	2.72	1,583	5,012	.58	.49	1,045	5,428	.52	.44	666	4,828	.54	.45
86- 90	399	450	.66	.58	568	1,853	.95	.83	421	2,230	.95	.82	237	1,786	.99	.87
91- 95	176	183	1.55	1.44	185	640	.82	.76	137	788	1.00	.93	102	828	1.05	.98
96- 99	95	97	.47	.45	99	359	.72	.70	70	421	.83	.81	55	470	3.48	3.40
100-100	11,281	10,975	1.63	1.63	2,272	7,699	.93	.93	638	3,847	1.18	1.18	233	2,002	1.34	1.34
CREDITS	13,398	13,134	1.73	1.68	4,766	15,726	.81	.74	2,372	13,003	.82	.73	1,338	10,219	.98	.86
101-105	94	111	.85	.87	102	402	1.60	1.65	90	588	.91	.94	78	696	.54	.55
106-110	111	136	1.96	2.10	120	502	.97	1.03	84	539	.40	.42	50	458	1.24	1.33
111-115	50	69	11.73	13.20	53	229	.10	.11	41	286	.09	.10	32	306	.33	.37
116-120	40	52	5.45	6.42	61	275	1.78	2.09	33	233	.15	.18	25	250	.03	.03
121-130	125	167	.65	.82	105	497	.99	1.24	94	719	.67	.84	78	854	1.01	1.26
131-140	63	102	.37	.50	75	386	.07	.10	78	638	.08	.11	41	480	1.36	1.83
141- UP	130	261	1.66	2.79	149	970	.51	.87	144	1,460	.19	.32	73	1,007	1.14	1.82
CHARGES	613	897	2.26	2.88	665	3,262	.81	1.04	564	4,463	.36	.47	377	4,052	.91	1.14
TOTALS	14,011	14,031	1.76	1.74	5,431	18,987	.81	.78	2,936	17,466	.70	.68	1,715	14,271	.96	.92

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	104	1,000	.84	.65	280	4,302	.59	.46	390	10,415	.57	.43	263	13,449	.78	.57
81- 85	705	7,130	.89	.74	544	8,491	.81	.67	246	6,737	.90	.75	82	4,724	1.46	1.21
86- 90	233	2,468	.65	.57	163	2,710	.90	.79	129	3,949	.92	.81	80	4,938	.78	.69
91- 95	129	1,484	.63	.58	127	2,329	1.41	1.31	92	3,107	.58	.54	63	4,208	1.04	.97
96- 99	76	935	1.12	1.09	100	1,949	.16	.15	96	3,311	.50	.49	60	4,165	1.18	1.16
100-100	261	3,169	.40	.40	158	3,023	1.12	1.12	111	3,709	1.13	1.13	42	2,890	1.14	1.14
CREDITS	1,508	16,186	.74	.65	1,372	22,805	.82	.71	1,064	31,228	.75	.63	590	34,373	.98	.82
101-105	96	1,206	.79	.81	106	2,101	.78	.80	107	3,824	1.11	1.14	48	3,467	.39	.40
106-110	73	949	.86	.93	75	1,597	1.13	1.22	81	3,089	.95	1.03	40	3,146	.83	.89
111-115	43	592	1.16	1.31	57	1,207	.37	.42	50	1,941	.66	.74	30	2,364	1.03	1.16
116-120	38	553	.05	.06	51	1,184	.92	1.09	50	2,091	.57	.68	26	2,042	1.25	1.47
121-130	93	1,441	1.03	1.29	85	2,053	1.16	1.45	90	3,918	.80	1.00	45	3,732	.58	.73
131-140	65	1,060	.28	.38	62	1,606	.44	.59	42	1,955	.93	1.25	30	2,749	.86	1.16
141- UP	92	1,897	.36	.58	95	2,935	1.34	2.18	71	3,769	1.13	1.83	25	2,737	1.22	1.92
CHARGES	500	7,698	.64	.80	531	12,684	.95	1.17	491	20,587	.92	1.11	244	20,237	.83	1.00
TOTALS	2,008	23,884	.71	.69	1,903	35,489	.87	.84	1,555	51,815	.81	.78	834	54,611	.93	.87

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	213	.34	.20	2	297	.05	.03	4	510	.17	.10				
61- 80	151	16,777	.48	.35	92	46,891	.50	.36	1,648	93,709	.55	.40				
81- 85	64	8,119	.63	.52	28	11,861	.62	.51	6,207	63,644	.80	.67				
86- 90	49	6,411	.81	.71	16	11,332	.62	.55	2,295	38,127	.78	.68				
91- 95	54	7,843	.42	.39	22	11,227	.48	.44	1,087	32,636	.66	.61				
96- 99	37	5,585	.58	.57	10	6,335	.83	.81	698	23,625	.79	.78				
100-100	32	4,951	1.05	1.05	14	8,944	.71	.71	15,042	51,209	1.09	1.09				
CREDITS	389	49,899	.60	.50	184	96,886	.57	.45	26,981	303,460	.75	.64				
101-105	26	3,988	.75	.77	10	4,891	.50	.51	757	21,275	.72	.74				
106-110	22	3,516	1.36	1.45	9	4,716	.86	.93	665	18,649	.99	1.07				
111-115	20	3,643	.84	.95	2	724	.14	.16	378	11,360	.79	.89				
116-120	12	2,304	.85	1.00	2	1,292	.32	.38	338	10,276	.78	.92				
121-130	15	3,268	.50	.63	6	2,624	.87	1.08	736	19,273	.78	.97				
131-140	4	756	1.76	2.36	1	437	.64	.84	461	10,169	.75	1.00				
141- UP	4	959	.41	.65	3	1,355	.70	1.10	786	17,351	.92	1.48				
CHARGES	103	18,434	.88	1.00	33	16,039	.66	.74	4,121	108,353	.82	.99				
TOTALS	492	68,333	.68	.61	217	112,925	.58	.48	31,102	411,812	.77	.71				

DATE 11/04/16

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	199	116	.13	.09	69	188	.06	.05	45	220	.12	.10	33	223	.12	.09
81- 85	694	699	1.21	1.02	802	2,553	.58	.49	767	3,995	.95	.81	575	4,186	.44	.37
86- 90	822	959	7.54	6.52	1,211	3,922	1.02	.88	660	3,462	.68	.59	314	2,346	.94	.82
91- 95	170	177	.74	.68	164	555	1.05	.98	134	761	.66	.61	97	783	.66	.61
96- 99	93	105	.06	.06	82	298	1.22	1.18	94	566	2.47	2.40	53	443	.11	.11
100-100	11,005	10,878	1.72	1.72	2,380	8,083	1.12	1.12	602	3,661	.95	.95	259	2,252	1.53	1.53
CREDITS	12,984	12,935	2.09	2.03	4,709	15,601	.99	.92	2,302	12,665	.91	.82	1,331	10,232	.79	.70
101-105	90	108	.11	.11	82	328	1.09	1.13	72	454	.92	.94	56	502	.80	.82
106-110	83	96	.13	.14	90	357	2.46	2.64	89	586	.25	.27	51	477	.96	1.03
111-115	54	67	1.59	1.79	50	218	.03	.04	43	294	1.02	1.16	20	198	.21	.24
116-120	36	32	.01	.01	47	214	.45	.53	28	217	.70	.82	20	207	.71	.83
121-130	97	137	8.35	10.45	111	505	1.82	2.28	103	793	.66	.83	67	733	1.79	2.23
131-140	59	97	3.44	4.63	82	409	.30	.40	60	498	.89	1.19	39	457	.34	.46
141- UP	121	226	.11	.18	145	912	1.03	1.71	135	1,391	.51	.86	87	1,225	.80	1.32
CHARGES	540	764	2.14	2.73	607	2,943	1.13	1.45	530	4,233	.64	.83	340	3,799	.92	1.18
TOTALS	13,524	13,698	2.09	2.06	5,316	18,544	1.01	.99	2,832	16,898	.84	.82	1,671	14,032	.83	.80

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	87	840	.27	.21	201	3,134	.97	.75	380	10,382	.67	.51	236	12,311	.49	.36
81- 85	698	7,136	.75	.63	557	8,704	.46	.38	276	7,542	.82	.68	94	5,575	.66	.55
86- 90	331	3,508	1.41	1.23	210	3,536	1.11	.97	160	4,800	.62	.54	87	5,343	.56	.49
91- 95	123	1,433	1.15	1.07	123	2,232	.64	.59	102	3,441	.80	.74	68	4,667	.74	.69
96- 99	87	1,077	.41	.40	95	1,794	1.11	1.09	92	3,120	.80	.78	60	4,034	.58	.57
100-100	272	3,339	.71	.71	175	3,329	1.15	1.15	138	4,797	.78	.78	79	5,464	.64	.64
CREDITS	1,598	17,333	.86	.76	1,361	22,730	.80	.69	1,149	34,102	.74	.63	626	37,467	.59	.50
101-105	93	1,178	1.44	1.48	109	2,126	.81	.83	92	3,316	2.22	2.29	60	4,216	1.08	1.11
106-110	47	632	2.05	2.21	79	1,637	1.04	1.12	69	2,672	2.95	3.18	33	2,461	.52	.56
111-115	44	629	1.62	1.83	44	913	1.17	1.32	62	2,356	.75	.85	21	1,685	.76	.86
116-120	51	728	1.31	1.54	44	1,016	.66	.78	57	2,440	.67	.79	27	2,057	1.01	1.19
121-130	75	1,145	1.56	1.96	98	2,357	1.90	2.38	85	3,759	1.25	1.57	43	3,580	.78	.97
131-140	59	987	1.65	2.22	54	1,419	1.08	1.46	31	1,424	.92	1.24	16	1,528	.49	.65
141- UP	97	1,902	.65	1.06	91	2,835	.77	1.25	68	3,597	1.37	2.14	24	2,535	1.14	1.80
CHARGES	466	7,200	1.34	1.68	519	12,302	1.09	1.35	464	19,564	1.51	1.83	224	18,061	.86	1.02
TOTALS	2,064	24,533	1.00	.97	1,880	35,032	.90	.87	1,613	53,667	1.02	.97	850	55,528	.68	.63

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	81	.01		5	2,290	.27	.16	11	2,466	.25	.15				
61- 80	171	19,127	.75	.54	90	59,420	.43	.31	1,511	105,961	.53	.39				
81- 85	64	7,900	1.28	1.06	27	18,017	.56	.46	4,554	66,308	.72	.59				
86- 90	59	8,164	.87	.77	33	15,402	.31	.27	3,887	51,443	.82	.72				
91- 95	34	4,606	.73	.68	16	7,460	.60	.56	1,031	26,114	.72	.67				
96- 99	34	5,294	.45	.44	16	11,125	.54	.53	706	27,856	.63	.61				
100-100	49	7,350	.67	.67	25	12,893	.62	.62	14,984	62,047	.99	.99				
CREDITS	412	52,522	.80	.67	212	126,609	.47	.38	26,684	342,196	.71	.60				
101-105	29	4,420	.74	.76	8	3,373	1.03	1.07	691	20,021	1.16	1.20				
106-110	18	2,788	1.43	1.55	6	3,992	.28	.30	565	15,696	1.20	1.29				
111-115	23	3,908	1.37	1.54	3	1,054	.29	.33	364	11,322	.99	1.12				
116-120	10	1,691	.39	.46	7	3,659	.68	.80	327	12,261	.72	.85				
121-130	20	4,354	1.08	1.34	4	2,180	.23	.28	703	19,544	1.17	1.46				
131-140	6	1,327	.26	.35	2	920	.30	.41	408	9,065	.76	1.03				
141- UP	7	1,583	.41	.65	1	627	1.05	1.89	776	16,834	.90	1.46				
CHARGES	113	20,072	.94	1.10	31	15,806	.56	.64	3,834	104,743	1.02	1.23				
TOTALS	525	72,593	.84	.76	243	142,415	.48	.40	30,518	446,940	.79	.71				

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 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				2							
61- 80	155	77	.05	.04	54	143	1.85	1.37	31	140	.35	.26	41	276	.01	.01
81- 85	302	250	.79	.66	273	857	.86	.72	423	2,243	.91	.77	437	3,227	.60	.51
86- 90	873	988	1.13	.98	1,564	5,091	.70	.60	988	5,209	.55	.48	510	3,809	.65	.57
91- 95	133	134	1.32	1.23	155	549	.44	.41	122	684	.22	.21	97	768	.51	.48
96- 99	70	83	5.37	5.24	85	314	1.54	1.50	62	381	.46	.45	52	432	.33	.33
100-100	11,035	11,139	1.65	1.65	2,665	9,181	1.06	1.06	704	4,253	.96	.96	337	2,896	.44	.44
CREDITS	12,568	12,670	1.60	1.57	4,797	16,137	.93	.87	2,330	12,912	.73	.66	1,474	11,408	.55	.49
101-105	69	96	.73	.76	71	281	2.15	2.21	70	441	.72	.74	58	531	1.97	2.03
106-110	71	73	.65	.70	101	410	1.38	1.49	70	468	.24	.26	57	532	.81	.87
111-115	42	48	1.63	1.85	49	211	1.64	1.86	40	287	1.34	1.52	27	260	1.50	1.69
116-120	43	50	2.99	3.52	45	197	1.24	1.47	53	397	.21	.25	26	265	.19	.23
121-130	85	122	1.97	2.47	91	423	1.50	1.88	97	744	1.68	2.11	58	631	.16	.20
131-140	38	57	.06	.08	53	271	1.40	1.88	54	442	.27	.37	42	486	.16	.21
141- UP	92	183	1.48	2.43	149	961	1.66	2.82	105	1,100	.65	1.11	82	1,148	.52	.82
CHARGES	440	628	1.36	1.73	559	2,755	1.59	2.07	489	3,878	.77	.99	350	3,852	.70	.88
TOTALS	13,008	13,299	1.59	1.58	5,356	18,892	1.02	1.00	2,819	16,791	.74	.72	1,824	15,260	.59	.57

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	8	4.98	3.01												
61- 80	61	596	.04	.03	151	2,368	.98	.76	345	9,745	.52	.40	249	12,983	.72	.54
81- 85	614	6,403	.84	.70	650	10,336	.78	.65	336	9,375	.82	.68	114	6,593	.54	.45
86- 90	441	4,651	1.00	.87	260	4,290	1.14	.99	174	5,235	.57	.50	91	5,733	.70	.61
91- 95	107	1,232	.57	.53	125	2,254	1.29	1.20	101	3,287	.68	.63	80	5,231	.75	.70
96- 99	81	971	.98	.96	76	1,431	.97	.95	112	3,897	.71	.69	49	3,212	.98	.96
100-100	289	3,525	1.10	1.10	191	3,752	.73	.73	146	5,115	1.24	1.24	67	4,797	.74	.74
CREDITS	1,594	17,386	.90	.80	1,453	24,431	.91	.79	1,214	36,654	.74	.63	650	38,549	.72	.60
101-105	70	895	1.02	1.04	95	1,907	.34	.34	91	3,266	.49	.50	49	3,539	.60	.62
106-110	68	898	.86	.93	71	1,486	.90	.96	90	3,369	.96	1.04	54	3,959	.34	.36
111-115	41	579	.37	.42	55	1,247	.61	.69	72	2,867	.88	.99	30	2,552	1.47	1.66
116-120	31	453	.46	.54	46	1,054	.57	.68	59	2,342	.74	.87	30	2,510	.82	.96
121-130	80	1,231	.76	.95	89	2,171	.87	1.10	80	3,396	.82	1.02	45	3,796	.68	.85
131-140	68	1,147	1.11	1.49	46	1,192	.96	1.29	47	2,120	.64	.87	20	1,977	1.24	1.67
141- UP	90	1,817	.65	1.06	95	2,881	.64	1.02	58	3,144	1.30	2.10	31	3,227	.79	1.21
CHARGES	448	7,020	.78	.99	497	11,939	.69	.85	497	20,503	.85	1.01	259	21,560	.78	.93
TOTALS	2,042	24,406	.87	.84	1,950	36,370	.84	.81	1,711	57,157	.78	.74	909	60,109	.74	.70

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					2	2,312	.12	.07	4	2,321	.13	.08				
61- 80	184	21,062	.71	.52	116	77,082	.44	.31	1,387	124,472	.53	.38				
81- 85	65	8,006	.61	.51	35	18,124	.43	.36	3,249	65,415	.65	.54				
86- 90	51	6,469	.49	.43	26	22,474	.48	.42	4,978	63,949	.63	.55				
91- 95	43	6,098	.52	.48	24	12,361	.55	.51	987	32,599	.63	.59				
96- 99	32	4,482	1.02	1.00	12	8,218	.55	.54	631	23,420	.79	.78				
100-100	47	7,333	.65	.65	26	14,292	.55	.55	15,507	66,283	.94	.94				
CREDITS	422	53,450	.67	.55	241	154,862	.46	.37	26,743	378,461	.66	.55				
101-105	31	4,719	1.11	1.14	13	11,490	.53	.54	617	27,164	.68	.70				
106-110	21	3,323	.72	.78	9	3,881	.84	.91	612	18,399	.73	.79				
111-115	18	3,345	1.73	1.95	11	5,694	.31	.35	385	17,090	.94	1.06				
116-120	17	3,135	.92	1.08	3	1,026	1.22	1.43	353	11,429	.81	.96				
121-130	15	3,109	1.29	1.62	7	4,796	.33	.41	647	20,417	.78	.98				
131-140	5	862	.68	.93	3	2,334	.81	1.08	376	10,889	.85	1.15				
141- UP	6	1,170	.90	1.31	5	2,217	.46	.69	713	17,849	.84	1.32				
CHARGES	113	19,662	1.12	1.28	51	31,438	.53	.60	3,703	123,236	.79	.94				
TOTALS	535	73,113	.79	.71	292	186,301	.48	.40	30,446	501,697	.69	.62				

DATE 11/04/16

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	179	103	3.12	2.35	38	103	.09	.07	30	142	60.71	46.29	26	168	.02	.02	
81- 85	277	214	6.14	5.14	189	600	.97	.82	245	1,308	1.05	.89	328	2,439	.67	.57	
86- 90	791	923	1.89	1.64	1,540	5,081	1.01	.88	1,158	6,127	.60	.52	616	4,606	.32	.28	
91- 95	136	126	1.45	1.35	144	497	2.06	1.91	126	726	1.49	1.38	94	747	2.74	2.54	
96- 99	78	75	2.18	2.13	75	291	.80	.78	66	396	.46	.45	60	513	.86	.84	
100-100	11,402	11,412	1.10	1.10	2,850	9,864	.54	.54	718	4,331	.83	.83	306	2,623	.67	.67	
CREDITS	12,863	12,854	1.27	1.25	4,836	16,436	.75	.71	2,343	13,029	1.42	1.29	1,430	11,096	.66	.60	
101-105	66	62	.74	.76	53	202	1.37	1.41	54	343	.57	.58	64	565	.62	.64	
106-110	61	69	8.99	9.71	100	397	.83	.89	82	543	1.27	1.37	54	504	.49	.53	
111-115	47	62	.58	.65	41	173	1.88	2.12	38	256	1.94	2.19	24	239	.10	.12	
116-120	36	43	.30	.36	37	163	3.92	4.62	38	279	.26	.30	26	268	.20	.23	
121-130	89	110	.88	1.10	85	405	.81	1.01	72	556	2.34	2.91	58	640	1.29	1.61	
131-140	46	77	.08	.10	49	257	.01	.02	40	338	.87	1.18	32	375	.98	1.32	
141- UP	60	111	1.22	2.17	115	749	1.11	1.89	121	1,227	.49	.81	59	810	.19	.30	
CHARGES	405	534	1.78	2.25	480	2,346	1.17	1.51	445	3,542	1.03	1.33	317	3,401	.60	.73	
TOTALS	13,268	13,388	1.29	1.28	5,316	18,782	.80	.78	2,788	16,571	1.34	1.30	1,747	14,497	.65	.62	

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	50	484	1.24	.96	148	2,371	.37	.29	319	8,881	.54	.42	229	12,050	.93	.69	
81- 85	556	5,808	.75	.63	610	9,728	.92	.77	327	9,063	.70	.58	106	5,971	.67	.56	
86- 90	497	5,201	.74	.64	273	4,459	.74	.64	171	5,202	.84	.74	102	6,500	.38	.34	
91- 95	107	1,240	.62	.57	100	1,795	1.35	1.26	93	3,091	.66	.62	74	4,780	.55	.51	
96- 99	76	920	1.45	1.42	85	1,603	.65	.63	94	3,280	.66	.64	62	4,163	.55	.54	
100-100	278	3,387	.82	.82	159	3,032	1.29	1.29	115	3,975	.68	.68	67	4,614	.43	.43	
CREDITS	1,564	17,041	.80	.71	1,375	22,987	.89	.78	1,119	33,492	.67	.57	640	38,077	.65	.55	
101-105	82	1,073	.72	.74	78	1,597	.36	.37	112	4,055	.66	.68	54	3,869	.39	.40	
106-110	85	1,127	.86	.92	77	1,597	.97	1.05	76	2,965	.82	.89	49	3,578	.75	.81	
111-115	50	687	.60	.68	54	1,241	.42	.47	62	2,446	.86	.97	36	2,832	.96	1.09	
116-120	36	524	1.11	1.31	41	954	.11	.13	55	2,187	.43	.50	32	2,714	.99	1.18	
121-130	95	1,501	1.63	2.04	98	2,408	.74	.92	90	3,768	.89	1.11	40	3,322	.70	.87	
131-140	57	956	.80	1.07	50	1,321	.59	.79	33	1,595	.45	.60	23	2,155	.55	.74	
141- UP	92	1,820	.56	.91	77	2,279	.64	1.02	65	3,497	.76	1.24	28	3,057	.32	.49	
CHARGES	497	7,688	.91	1.13	475	11,397	.59	.73	493	20,512	.73	.87	262	21,527	.65	.78	
TOTALS	2,061	24,730	.84	.81	1,850	34,383	.79	.76	1,612	54,004	.69	.66	902	59,604	.65	.61	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																	
61- 80	175	19,446	.60	.44	129	77,838	.48	.34	1,323	121,586	.62	.45					
81- 85	52	6,711	.59	.49	30	18,154	.25	.20	2,720	59,996	.62	.51					
86- 90	51	6,297	.59	.52	31	18,779	.38	.33	5,230	63,174	.58	.51					
91- 95	45	6,456	.81	.75	25	10,028	.45	.42	944	29,487	.75	.69					
96- 99	45	6,598	.61	.60	17	9,683	.43	.42	658	27,523	.58	.57					
100-100	31	4,423	.30	.30	14	7,926	.42	.42	15,940	55,587	.71	.71					
CREDITS	399	49,932	.60	.50	247	142,564	.43	.34	26,816	357,508	.63	.53					
101-105	20	3,373	1.29	1.31	7	4,246	.48	.49	590	19,385	.66	.68					
106-110	14	2,334	.80	.86	10	4,607	.72	.78	608	17,720	.83	.89					
111-115	23	3,942	.77	.86	8	3,084	1.23	1.39	383	14,963	.90	1.02					
116-120	7	1,084	.73	.85	6	4,272	.33	.40	314	12,487	.59	.69					
121-130	24	4,646	.22	.28	7	4,184	.59	.73	658	21,541	.74	.92					
131-140	5	1,069	.77	1.05	1	1,235	1.04	1.45	336	9,377	.66	.90					
141- UP	4	1,273	.82	1.49	2	1,484	1.51	2.24	623	16,306	.68	1.10					
CHARGES	97	17,721	.73	.86	41	23,111	.72	.83	3,512	111,779	.73	.87					
TOTALS	496	67,653	.63	.57	288	165,675	.47	.38	30,328	469,287	.66	.59					

DATE 11/04/16

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	37.77	22.61							
61- 80	206	114	1.03	.77	52	139	.34	.25	33	155	.77	.58	40	267	.08	.06
81- 85	247	167	.28	.24	148	476	.40	.33	204	1,090	.46	.39	316	2,344	.36	.30
86- 90	758	853	.42	.37	1,482	4,908	.68	.59	1,178	6,214	.49	.42	616	4,587	.54	.47
91- 95	80	78	.08	.07	125	439	1.04	.96	117	670	1.14	1.06	99	806	1.09	1.01
96- 99	83	72	.03	.03	71	256	.99	.97	57	347	.98	.95	48	405	1.55	1.51
100-100	11,402	11,636	.88	.88	3,040	10,442	.57	.57	834	5,057	.65	.65	328	2,828	.32	.32
CREDITS	12,776	12,921	.83	.82	4,920	16,665	.63	.59	2,423	13,533	.59	.54	1,447	11,237	.51	.46
101-105	68	70	.15	.16	38	143	1.51	1.55	50	319	1.36	1.40	46	413	.26	.27
106-110	64	73	.09	.10	87	354	.37	.40	92	600	1.35	1.46	68	632	1.22	1.32
111-115	43	42	.02	.02	32	139	2.28	2.57	36	255	1.44	1.63	33	327	.37	.42
116-120	26	39	.02	.02	38	176	.47	.55	33	233	.14	.16	22	226	.23	.27
121-130	73	105	.03	.04	104	493	1.58	1.98	95	739	.52	.65	52	574	.36	.45
131-140	23	37			54	290	.05	.07	45	390	.38	.51	35	410	.48	.65
141- UP	63	131	.71	1.19	110	689	.88	1.46	92	922	.49	.81	72	1,010	.24	.39
CHARGES	360	498	.23	.29	463	2,283	.94	1.22	443	3,459	.76	.96	328	3,592	.47	.59
TOTALS	13,136	13,419	.81	.81	5,383	18,948	.66	.65	2,866	16,992	.63	.61	1,775	14,829	.50	.48

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	34	316	.13	.10	106	1,657	.91	.70	305	8,520	.36	.28	246	12,874	.54	.40
81- 85	525	5,511	.69	.58	630	10,114	.57	.47	347	9,704	.66	.55	107	6,115	.48	.40
86- 90	542	5,708	.44	.38	258	4,294	.83	.72	176	5,225	.66	.58	73	4,660	.51	.44
91- 95	88	1,000	.50	.46	118	2,164	.88	.82	95	3,060	.79	.74	75	4,890	.55	.51
96- 99	89	1,072	.61	.60	79	1,474	1.11	1.08	96	3,309	.64	.63	61	4,082	.34	.33
100-100	249	3,030	.29	.29	183	3,470	.40	.40	123	4,245	.58	.58	45	2,962	.39	.39
CREDITS	1,527	16,638	.50	.45	1,374	23,173	.68	.59	1,142	34,063	.59	.50	607	35,582	.49	.41
101-105	68	859	.58	.59	97	1,993	.65	.67	97	3,543	.46	.48	61	4,057	.50	.51
106-110	76	1,004	.21	.23	79	1,613	.36	.38	74	2,792	.90	.97	39	2,958	1.24	1.33
111-115	40	561	1.19	1.34	48	1,071	.56	.63	59	2,427	1.18	1.34	35	2,775	.58	.65
116-120	33	478	.82	.96	39	908	.67	.79	57	2,335	.45	.53	29	2,318	.47	.56
121-130	97	1,474	.65	.81	110	2,614	.57	.72	75	3,342	.79	1.00	35	3,022	.76	.95
131-140	66	1,102	.53	.71	60	1,557	.62	.83	46	2,131	1.33	1.79	24	2,174	.73	.98
141- UP	99	1,914	.34	.55	85	2,602	.79	1.25	50	2,630	.53	.85	33	3,450	.39	.60
CHARGES	479	7,390	.53	.67	518	12,358	.62	.76	458	19,200	.78	.93	256	20,754	.66	.78
TOTALS	2,006	24,028	.51	.50	1,892	35,531	.66	.64	1,600	53,262	.66	.63	863	56,336	.55	.52

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		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	.29	.17	5	1,495	.41	.24				
61- 80	190	21,135	.66	.48	136	85,376	.32	.23	1,348	130,553	.41	.30				
81- 85	67	8,817	.52	.43	40	21,331	.69	.57	2,631	65,668	.61	.50				
86- 90	53	7,209	.49	.43	23	9,869	.27	.24	5,159	53,527	.51	.45				
91- 95	43	5,864	1.48	1.38	18	8,960	.42	.40	858	27,932	.79	.74				
96- 99	36	5,169	.61	.59	13	9,709	.70	.68	633	25,895	.65	.64				
100-100	31	5,012	.21	.21	6	2,163	.12	.12	16,241	50,846	.54	.54				
CREDITS	420	53,206	.66	.54	239	138,898	.40	.31	26,875	355,916	.53	.44				
101-105	31	5,366	.44	.45	10	3,823	.48	.48	566	20,585	.50	.52				
106-110	24	3,870	.49	.53	12	6,663	.59	.63	615	20,558	.70	.76				
111-115	16	2,614	.24	.27	2	731	.55	.63	344	10,942	.69	.78				
116-120	9	1,537	.36	.42	3	1,443	.20	.24	289	9,691	.43	.51				
121-130	22	3,843	.28	.35	5	2,031	4.02	5.05	668	18,237	.99	1.24				
131-140	6	1,099	.12	.16	3	2,050	.11	.15	362	11,239	.59	.80				
141- UP	9	2,539	.24	.45	1	430	.55	.80	614	16,317	.47	.77				
CHARGES	117	20,866	.35	.41	36	17,170	.88	.99	3,458	107,569	.64	.77				
TOTALS	537	74,073	.57	.51	275	156,068	.45	.36	30,333	463,485	.55	.49				

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 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	4	2			1	3	1.02	.61	3	11						
61- 80	144	99	4.46	3.32	55	160	1.70	1.29	68	308	.25	.19	66	446	.20	.16
81- 85	1,552	1,696	1.02	.87	3,705	12,113	.53	.45	2,805	14,513	.62	.53	1,684	12,257	.57	.48
86- 90	537	617	1.05	.92	1,525	5,150	1.12	.98	1,320	7,059	.84	.74	706	5,298	.76	.66
91- 95	163	177	.48	.45	436	1,561	.88	.82	400	2,290	1.15	1.06	245	1,964	.89	.82
96- 99	113	125	.31	.30	212	823	.82	.80	212	1,264	.74	.73	174	1,477	.78	.76
100-100	151,364	88,310	.63	.63	10,298	34,001	.80	.80	1,539	9,212	.60	.60	569	4,888	.64	.64
CREDITS	153,877	91,025	.64	.64	16,232	53,811	.77	.73	6,347	34,657	.70	.63	3,444	26,330	.65	.58
101-105	96	121	5.64	5.82	198	788	.55	.56	222	1,438	.81	.83	148	1,336	1.43	1.48
106-110	82	111	2.27	2.45	256	1,064	1.85	1.99	227	1,502	.85	.92	150	1,398	.39	.42
111-115	66	69	1.67	1.89	104	458	.94	1.06	111	781	.66	.75	83	807	.24	.27
116-120	58	77	.05	.06	90	410	1.16	1.36	80	583	.29	.34	75	772	1.01	1.19
121-130	133	175	4.28	5.35	257	1,240	.45	.56	205	1,544	1.03	1.29	147	1,596	1.73	2.16
131-140	88	149	.83	1.12	166	891	.82	1.10	135	1,112	1.66	2.23	112	1,306	5.02	6.77
141- UP	160	333	.80	1.34	339	2,235	1.02	1.76	254	2,682	1.34	2.27	191	2,782	.82	1.37
CHARGES	683	1,035	2.12	2.76	1,410	7,088	.97	1.26	1,234	9,642	1.05	1.33	906	9,997	1.51	1.91
TOTALS	154,560	92,060	.66	.66	17,642	60,898	.80	.78	7,581	44,299	.78	.74	4,350	36,327	.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					1	13			4	76	.07	.04	2	91	.02	.01
61- 80	149	1,475	.53	.42	488	7,761	.40	.31	834	22,767	.50	.38	566	28,988	.67	.49
81- 85	1,891	19,235	.48	.40	1,305	20,287	.76	.63	562	15,751	.67	.56	196	11,369	.90	.75
86- 90	675	7,173	.53	.47	480	8,081	.68	.60	350	10,733	1.65	1.45	184	11,210	.88	.77
91- 95	330	3,749	.84	.78	313	5,661	.82	.76	295	9,678	.77	.72	163	10,710	.83	.77
96- 99	206	2,458	1.18	1.15	218	4,102	1.02	1.00	241	8,421	.74	.73	136	9,263	.74	.72
100-100	507	6,150	.90	.90	307	5,898	1.06	1.06	191	6,476	.96	.96	85	5,803	.72	.72
CREDITS	3,758	40,240	.63	.55	3,112	51,802	.75	.65	2,477	73,902	.80	.69	1,332	77,433	.77	.64
101-105	241	3,061	.51	.52	249	4,971	.65	.67	257	9,153	.87	.89	128	9,221	.75	.77
106-110	171	2,207	.87	.94	193	4,047	.85	.92	202	7,641	.83	.90	121	9,303	.48	.51
111-115	111	1,540	1.05	1.18	106	2,351	1.12	1.26	157	6,380	1.25	1.42	107	8,567	.48	.55
116-120	94	1,373	1.21	1.42	113	2,574	.96	1.13	138	5,739	.88	1.03	107	8,838	1.02	1.20
121-130	211	3,257	.97	1.21	253	6,152	.92	1.15	222	9,513	.78	.98	165	14,548	.99	1.24
131-140	177	2,903	.98	1.32	141	3,710	.56	.75	147	7,133	.92	1.24	97	9,173	.90	1.21
141- UP	282	5,726	1.05	1.74	268	8,372	.78	1.27	279	16,837	1.13	1.86	199	22,965	.81	1.33
CHARGES	1,287	20,067	.93	1.19	1,323	32,176	.81	1.01	1,402	62,395	.97	1.22	924	82,615	.80	1.01
TOTALS	5,045	60,307	.73	.72	4,435	83,978	.78	.76	3,879	136,298	.88	.88	2,256	160,048	.78	.79

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	5	586	.01	.01	11	5,312	.23	.14	31	6,092	.21	.12				
61- 80	369	40,393	.55	.40	165	85,688	.59	.43	2,904	188,083	.58	.42				
81- 85	131	16,530	.62	.52	62	63,095	.52	.42	13,893	186,847	.60	.50				
86- 90	111	14,902	1.03	.90	58	37,697	.62	.54	5,946	107,920	.85	.75				
91- 95	101	14,157	.65	.61	56	42,110	.63	.58	2,502	92,058	.71	.66				
96- 99	99	14,331	.77	.75	52	51,539	.74	.73	1,663	93,801	.77	.75				
100-100	55	8,262	.94	.94	22	10,286	1.10	1.10	164,937	179,286	.74	.74				
CREDITS	871	109,160	.70	.58	426	295,727	.62	.52	191,876	854,087	.68	.59				
101-105	84	13,374	.62	.64	66	43,480	1.10	1.13	1,689	86,944	.92	.94				
106-110	94	16,394	.95	1.03	45	33,235	.81	.88	1,541	76,902	.82	.88				
111-115	64	10,696	1.10	1.24	39	21,778	1.47	1.66	948	53,426	1.15	1.30				
116-120	76	14,352	.81	.96	36	33,948	.86	1.02	867	68,666	.88	1.04				
121-130	105	20,098	.92	1.15	65	52,854	1.37	1.71	1,763	110,977	1.15	1.43				
131-140	63	12,841	.65	.88	32	30,989	1.04	1.40	1,158	70,207	.99	1.34				
141- UP	143	38,780	.84	1.41	63	43,431	.94	1.53	2,178	144,143	.91	1.51				
CHARGES	629	126,533	.84	1.08	346	259,716	1.08	1.32	10,144	611,265	.97	1.21				
TOTALS	1,500	235,693	.77	.79	772	555,443	.84	.82	202,020	1,465,352	.80	.80				

DATE 11/04/16

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	155	99	.64	.48	49	135	.67	.51	54	257	1.32	1.01	44	292	.49	.38
81- 85	871	923	1.88	1.59	1,674	5,556	.57	.48	2,006	10,528	.48	.41	1,488	10,885	.69	.58
86- 90	1,130	1,347	1.10	.95	3,545	11,776	.63	.54	2,070	10,862	.69	.60	997	7,471	.66	.57
91- 95	168	195	.45	.42	487	1,766	.94	.87	446	2,557	.66	.61	294	2,366	.56	.52
96- 99	81	93	3.64	3.55	237	922	.86	.84	199	1,208	.80	.78	144	1,220	.27	.26
100-100	148,550	89,414	.64	.64	10,311	34,039	.67	.67	1,501	8,976	1.00	1.00	569	4,920	.94	.94
CREDITS	150,958	92,073	.67	.66	16,303	54,194	.66	.63	6,277	34,393	.72	.64	3,537	27,160	.69	.62
101-105	97	115	2.00	2.05	194	780	1.99	2.05	192	1,221	.97	1.00	168	1,509	.59	.61
106-110	114	144	.13	.14	250	1,037	.64	.69	206	1,358	.54	.58	136	1,278	1.46	1.57
111-115	43	58	1.98	2.24	104	455	2.14	2.40	118	830	1.33	1.50	80	787	.36	.41
116-120	54	68			91	431	1.66	1.96	102	755	1.24	1.46	60	624	2.94	3.46
121-130	164	224	7.56	9.48	279	1,358	1.19	1.49	232	1,789	1.50	1.88	167	1,827	1.09	1.37
131-140	76	121	.17	.22	144	729	.59	.80	135	1,127	1.96	2.64	110	1,277	.64	.87
141- UP	177	352	11.51	19.58	346	2,240	.69	1.17	285	2,977	1.36	2.31	225	3,202	1.15	1.88
CHARGES	725	1,083	5.66	7.38	1,408	7,030	1.07	1.38	1,270	10,057	1.28	1.65	946	10,504	1.08	1.38
TOTALS	151,683	93,156	.72	.72	17,711	61,224	.71	.69	7,547	44,450	.84	.81	4,483	37,664	.80	.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	15						
61- 80	90	904	1.00	.78	378	6,039	.34	.27	726	19,943	.83	.64	472	23,928	.63	.47
81- 85	1,697	17,353	.59	.50	1,340	20,862	.77	.64	651	18,100	.90	.75	194	10,794	.74	.61
86- 90	850	8,959	.89	.78	585	9,887	.66	.58	393	11,770	1.16	1.02	168	10,650	.82	.72
91- 95	352	3,997	.58	.54	310	5,508	.88	.82	309	10,072	.74	.69	173	11,509	.68	.64
96- 99	200	2,408	1.03	1.01	208	3,981	1.37	1.34	226	7,719	.70	.68	134	9,452	.85	.84
100-100	536	6,516	.87	.87	322	6,081	1.08	1.08	193	6,501	1.05	1.05	111	7,386	.89	.89
CREDITS	3,725	40,138	.74	.65	3,143	52,358	.79	.69	2,499	74,121	.89	.77	1,252	73,719	.74	.63
101-105	254	3,245	1.40	1.44	240	4,820	1.00	1.03	235	8,622	.76	.78	140	10,165	.75	.77
106-110	166	2,220	1.19	1.28	188	3,973	1.08	1.17	193	7,367	1.03	1.11	151	11,406	.83	.90
111-115	90	1,260	.68	.77	162	3,562	.83	.94	170	6,640	.84	.95	101	8,114	.90	1.02
116-120	95	1,374	.92	1.08	106	2,448	.74	.88	134	5,496	.99	1.17	86	7,275	.71	.84
121-130	239	3,706	.63	.79	243	5,873	.70	.88	251	11,149	1.09	1.36	212	18,428	.90	1.13
131-140	143	2,390	.89	1.21	170	4,408	.93	1.25	142	6,658	1.31	1.76	92	8,803	.66	.89
141- UP	287	5,841	.80	1.33	287	9,076	1.10	1.78	273	16,347	1.07	1.79	212	24,375	.74	1.21
CHARGES	1,274	20,034	.92	1.17	1,396	34,158	.94	1.18	1,398	62,280	1.02	1.29	994	88,566	.79	1.00
TOTALS	4,999	60,172	.80	.79	4,539	86,517	.85	.84	3,897	136,401	.95	.96	2,246	162,285	.77	.79

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		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	4,549	.24	.14	18	4,649	.24	.14				
61- 80	320	35,170	.49	.35	156	115,707	.55	.41	2,444	202,476	.58	.43				
81- 85	134	16,730	.81	.67	69	34,090	.71	.59	10,124	145,822	.73	.61				
86- 90	119	15,656	.84	.74	59	53,008	.68	.59	9,916	141,387	.76	.66				
91- 95	103	14,222	.67	.62	59	35,681	.70	.66	2,701	87,872	.70	.66				
96- 99	84	11,903	.92	.90	72	59,444	.76	.74	1,585	98,352	.81	.79				
100-100	65	9,752	.86	.86	23	11,112	.76	.76	162,181	184,696	.74	.74				
CREDITS	826	103,507	.70	.59	449	313,593	.65	.54	188,969	865,255	.70	.61				
101-105	113	17,855	.61	.62	65	33,808	1.02	1.05	1,698	82,139	.88	.91				
106-110	102	16,818	.69	.74	60	67,433	.76	.82	1,566	113,034	.80	.86				
111-115	70	12,606	.98	1.10	36	33,203	.95	1.08	974	67,515	.94	1.06				
116-120	68	12,623	.97	1.15	34	20,505	.84	.99	830	51,599	.91	1.07				
121-130	117	23,614	.91	1.14	59	42,627	.78	.98	1,963	110,595	.89	1.11				
131-140	77	16,389	1.14	1.54	37	23,614	.82	1.10	1,126	65,516	.95	1.28				
141- UP	131	33,745	1.08	1.78	66	64,808	.91	1.44	2,289	162,963	.97	1.58				
CHARGES	678	133,650	.93	1.16	357	285,998	.86	1.05	10,446	653,361	.91	1.13				
TOTALS	1,504	237,157	.83	.85	806	599,591	.75	.74	199,415	1,518,616	.79	.79				

DATE 11/04/16

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							
61- 80	87	53	.41	.31	39	110	1.10	.84	43	210	.98	.75	29	193	.06	.05
81- 85	365	341	.84	.71	470	1,573	.31	.26	963	5,198	.65	.55	1,089	8,023	.53	.44
86- 90	1,457	1,700	.67	.58	4,765	15,966	.58	.50	3,248	17,063	.44	.38	1,371	10,284	.60	.52
91- 95	199	223	2.47	2.29	525	1,899	.75	.70	478	2,712	.77	.71	296	2,396	.85	.79
96- 99	86	97	5.46	5.33	212	801	1.68	1.64	232	1,391	.99	.96	134	1,122	.95	.93
100-100	147,596	91,605	.64	.64	10,726	35,331	.72	.72	1,535	9,203	.61	.61	643	5,537	.65	.65
CREDITS	149,790	94,019	.65	.65	16,737	55,679	.69	.65	6,500	35,779	.57	.51	3,562	27,555	.62	.56
101-105	82	97	3.24	3.33	180	738	1.71	1.75	197	1,245	.91	.93	138	1,233	.87	.90
106-110	108	146	2.14	2.30	240	1,011	1.52	1.64	232	1,548	1.06	1.14	170	1,594	.60	.64
111-115	53	65	.94	1.06	93	404	2.41	2.71	115	794	.27	.30	122	1,206	.89	1.01
116-120	44	50	.35	.42	85	386	1.93	2.27	81	588	1.77	2.08	65	659	.93	1.09
121-130	141	207	3.42	4.27	268	1,300	.97	1.22	214	1,643	.85	1.06	136	1,502	.43	.54
131-140	56	98	1.32	1.78	141	749	1.57	2.12	136	1,136	1.90	2.55	103	1,191	.53	.72
141- UP	125	260	5.74	9.98	317	2,156	1.24	2.11	306	3,141	1.65	2.76	221	3,205	1.48	2.45
CHARGES	609	923	3.29	4.22	1,324	6,743	1.43	1.85	1,281	10,094	1.26	1.62	955	10,589	.92	1.17
TOTALS	150,399	94,942	.68	.68	18,061	62,422	.77	.75	7,781	45,873	.72	.69	4,517	38,144	.70	.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																
61- 80	53	511	.97	.75	237	3,865	.57	.45	633	17,868	.53	.41	482	24,944	.52	.39
81- 85	1,546	16,010	.44	.37	1,374	21,708	.56	.47	709	19,820	.75	.62	216	12,385	.68	.56
86- 90	1,128	11,922	.64	.55	683	11,351	.96	.84	420	12,506	.70	.62	197	12,181	.82	.72
91- 95	407	4,650	.52	.48	327	5,799	.69	.64	305	9,728	.64	.59	184	12,070	.82	.77
96- 99	191	2,296	.97	.95	233	4,423	.78	.76	233	8,072	.80	.78	150	10,009	.60	.58
100-100	498	6,012	1.19	1.19	362	6,873	1.16	1.16	223	7,650	.78	.78	109	7,670	.82	.82
CREDITS	3,823	41,401	.65	.57	3,217	54,032	.75	.66	2,523	75,645	.68	.59	1,338	79,258	.68	.58
101-105	228	2,931	.72	.74	227	4,551	.83	.85	258	9,234	1.18	1.22	180	12,926	.89	.92
106-110	182	2,376	.65	.69	176	3,693	.56	.60	225	8,504	.86	.93	137	10,609	.59	.64
111-115	106	1,450	.81	.92	134	3,009	.66	.74	167	6,639	1.02	1.16	124	9,952	.83	.94
116-120	88	1,277	.65	.77	115	2,722	.95	1.13	157	6,645	.43	.50	110	9,418	.72	.85
121-130	238	3,711	.60	.76	268	6,584	.84	1.05	268	11,899	.87	1.08	186	16,290	.86	1.08
131-140	167	2,792	.72	.98	189	4,876	.85	1.14	147	6,851	1.52	2.05	91	8,552	.72	.97
141- UP	298	6,081	.75	1.25	273	8,805	1.00	1.67	287	16,669	.99	1.63	217	24,767	.72	1.18
CHARGES	1,307	20,618	.70	.90	1,382	34,240	.84	1.07	1,509	66,441	.98	1.23	1,045	92,513	.77	.96
TOTALS	5,130	62,019	.67	.66	4,599	88,272	.79	.78	4,032	142,086	.82	.83	2,383	171,771	.72	.75

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	301	33,448	.53	.39	155	113,808	.56	.41	2,059	195,009	.55	.41				
81- 85	149	18,675	.60	.50	64	40,032	.73	.61	6,945	143,764	.64	.53				
86- 90	126	16,378	.55	.48	72	53,730	.46	.41	13,467	163,080	.58	.51				
91- 95	112	15,727	.59	.54	67	29,890	.62	.58	2,900	85,093	.66	.61				
96- 99	105	15,538	.72	.70	65	50,248	.73	.72	1,641	93,996	.75	.73				
100-100	75	11,751	1.03	1.03	23	21,440	.66	.66	161,790	203,072	.73	.73				
CREDITS	868	111,517	.63	.54	453	311,956	.60	.50	188,811	886,841	.64	.56				
101-105	101	15,917	.59	.61	68	50,459	1.04	1.06	1,659	99,331	.94	.97				
106-110	82	13,246	.67	.72	67	49,139	.84	.90	1,619	91,865	.78	.84				
111-115	94	16,246	.66	.75	43	30,215	1.21	1.35	1,051	69,980	.97	1.09				
116-120	84	15,390	1.02	1.20	41	55,978	.60	.70	870	93,113	.69	.82				
121-130	115	22,815	1.15	1.45	66	47,314	.86	1.07	1,900	113,265	.91	1.14				
131-140	81	17,134	.98	1.33	42	30,618	.85	1.14	1,153	73,994	.94	1.27				
141- UP	144	35,901	.80	1.30	70	73,619	.71	1.15	2,258	174,603	.82	1.34				
CHARGES	701	136,649	.85	1.08	397	337,342	.84	1.02	10,510	716,151	.86	1.07				
TOTALS	1,569	248,165	.75	.78	850	649,297	.72	.72	199,321	1,602,992	.74	.74				

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 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																
61- 80	64	42	3.83	2.82	24	65	.17	.13	24	110	.02	.02	31	208	.02	.01
81- 85	284	246	.29	.24	287	954	.97	.82	539	2,909	.50	.42	876	6,493	1.19	1.01
86- 90	1,333	1,579	1.02	.88	4,855	16,338	.68	.59	3,584	18,914	.61	.53	1,489	11,137	.54	.47
91- 95	166	168	.13	.12	522	1,913	1.09	1.01	457	2,617	.86	.80	330	2,664	.76	.70
96- 99	82	99	.02	.02	227	866	1.14	1.12	207	1,235	.46	.45	141	1,199	.58	.56
100-100	154,489	85,768	.58	.58	10,816	35,649	.61	.61	1,546	9,304	.74	.74	632	5,403	.83	.83
CREDITS	156,418	87,902	.59	.59	16,731	55,785	.66	.63	6,357	35,090	.64	.58	3,499	27,104	.77	.69
101-105	75	89	.60	.62	196	794	.66	.68	175	1,111	.48	.49	145	1,298	.79	.81
106-110	84	115	2.11	2.27	238	993	.83	.89	244	1,613	1.19	1.28	172	1,595	.65	.70
111-115	54	59	2.74	3.09	94	427	.23	.26	105	728	1.19	1.34	86	833	.76	.86
116-120	47	65	.15	.17	92	421	.66	.78	102	720	.81	.96	59	590	.48	.57
121-130	115	172	.71	.89	209	1,005	.61	.76	202	1,558	.46	.58	153	1,662	.37	.46
131-140	59	97	.09	.13	140	744	.59	.80	139	1,136	.66	.89	103	1,218	.80	1.08
141- UP	142	285	3.44	5.76	307	2,050	1.27	2.14	279	2,885	.49	.83	222	3,254	.67	1.13
CHARGES	576	884	1.79	2.32	1,276	6,433	.84	1.08	1,246	9,751	.70	.89	940	10,450	.65	.83
TOTALS	156,994	88,786	.60	.60	18,007	62,218	.68	.66	7,603	44,840	.66	.63	4,439	37,554	.74	.72

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	41	394	.42	.33	177	2,894	2.04	1.60	585	16,938	.67	.52	436	22,941	.57	.42
81- 85	1,453	15,040	.45	.38	1,446	23,011	.47	.39	710	19,608	.58	.48	235	13,577	.58	.48
86- 90	1,266	13,310	.61	.53	705	11,683	.76	.67	420	12,494	.82	.72	203	12,574	.80	.71
91- 95	368	4,138	.69	.64	344	6,138	.76	.70	288	9,311	.74	.68	185	12,034	.85	.79
96- 99	234	2,819	.81	.79	230	4,359	.60	.59	230	7,846	.73	.72	160	10,953	.99	.96
100-100	560	6,791	.77	.77	391	7,456	.60	.60	217	7,460	.69	.69	109	7,491	.91	.91
CREDITS	3,922	42,491	.60	.53	3,293	55,541	.67	.59	2,451	73,681	.69	.59	1,328	79,571	.74	.63
101-105	228	2,882	.86	.89	260	5,262	.67	.69	271	9,902	.77	.79	157	11,409	.57	.59
106-110	212	2,789	.50	.54	192	4,095	1.02	1.09	221	8,533	.74	.79	144	11,148	.82	.89
111-115	121	1,684	.83	.94	140	3,161	1.43	1.61	203	7,856	.73	.82	113	9,224	.65	.73
116-120	93	1,345	2.01	2.37	131	3,022	.63	.75	164	6,768	.45	.53	104	8,464	.63	.74
121-130	206	3,190	.74	.92	285	7,016	.95	1.19	255	11,114	.82	1.03	170	14,577	.59	.74
131-140	192	3,198	.58	.78	158	4,155	.75	1.01	146	7,106	.72	.96	99	9,191	.79	1.07
141- UP	279	5,553	.71	1.17	265	8,301	1.00	1.62	304	17,583	1.07	1.77	212	24,337	.73	1.20
CHARGES	1,331	20,642	.78	.99	1,431	35,011	.92	1.15	1,564	68,862	.81	1.01	999	88,351	.69	.86
TOTALS	5,253	63,133	.66	.65	4,724	90,552	.77	.76	4,015	142,543	.75	.76	2,327	167,922	.71	.73

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	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	300	34,111	.50	.37	157	112,408	.48	.36	1,839	190,110	.54	.40				
81- 85	132	16,712	.62	.52	55	30,598	.58	.48	6,017	129,149	.58	.48				
86- 90	128	17,156	.59	.52	72	59,881	.63	.56	14,055	175,066	.66	.58				
91- 95	122	17,291	.63	.58	69	44,197	.57	.53	2,851	100,471	.67	.62				
96- 99	113	16,616	.62	.60	59	52,526	.71	.70	1,683	98,518	.72	.71				
100-100	48	6,955	.71	.71	23	14,930	.67	.67	168,831	187,207	.64	.64				
CREDITS	843	108,841	.58	.49	438	315,952	.58	.49	195,280	881,957	.62	.55				
101-105	125	19,751	.51	.52	65	56,820	.79	.82	1,697	109,318	.71	.73				
106-110	92	14,486	.75	.81	73	75,932	.62	.68	1,672	121,299	.69	.74				
111-115	84	14,513	.68	.77	52	27,480	.74	.84	1,052	65,966	.75	.85				
116-120	75	13,953	.83	.98	38	23,572	.88	1.04	905	58,921	.79	.93				
121-130	114	21,708	.74	.92	77	59,222	.75	.94	1,786	121,224	.74	.92				
131-140	68	14,468	.82	1.11	38	32,502	.74	1.01	1,142	73,814	.75	1.02				
141- UP	134	35,192	.95	1.57	59	64,940	.59	.94	2,203	164,381	.78	1.27				
CHARGES	692	134,072	.77	.97	402	340,467	.71	.86	10,457	714,923	.74	.91				
TOTALS	1,535	242,913	.69	.71	840	656,419	.64	.65	205,737	1,596,880	.68	.68				

DATE 11/04/16

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	98	56	8.79	6.64	23	69	.03	.02	22	103	.02	.01	12	82	.01	
81- 85	274	218	.46	.39	225	721	7.78	6.56	490	2,663	.40	.34	847	6,296	.50	.42
86- 90	1,342	1,553	.85	.73	4,672	15,786	.67	.58	3,568	18,815	.51	.44	1,569	11,698	.60	.52
91- 95	150	173	1.32	1.22	473	1,738	.79	.74	497	2,852	.93	.86	302	2,446	.74	.68
96- 99	75	88	.46	.45	196	744	1.23	1.20	208	1,255	.34	.33	129	1,094	.53	.51
100-100	163,799	93,926	.48	.48	11,067	36,687	.60	.60	1,559	9,358	.66	.66	646	5,523	.58	.58
CREDITS	165,740	96,015	.49	.49	16,656	55,745	.72	.69	6,344	35,045	.57	.51	3,505	27,139	.58	.52
101-105	71	76	1.10	1.13	187	758	.34	.35	165	1,038	.37	.38	136	1,214	.93	.95
106-110	72	88	.44	.48	249	1,070	.68	.73	227	1,490	.43	.46	157	1,463	.97	1.05
111-115	57	61	.06	.07	96	432	.76	.86	114	790	1.02	1.16	70	686	.11	.13
116-120	39	40	17.67	20.88	101	467	1.38	1.62	107	787	.85	.99	54	556	.92	1.09
121-130	115	187	1.31	1.64	222	1,035	.53	.66	222	1,714	1.43	1.79	164	1,794	1.22	1.53
131-140	60	98	.42	.57	140	734	.62	.83	135	1,125	.66	.89	110	1,289	.74	.99
141- UP	161	339	6.82	11.62	272	1,810	1.23	2.09	299	3,151	1.01	1.70	208	2,954	.67	1.10
CHARGES	575	889	3.85	5.16	1,267	6,304	.82	1.05	1,269	10,094	.88	1.13	899	9,956	.83	1.06
TOTALS	166,315	96,904	.52	.52	17,923	62,050	.73	.72	7,613	45,139	.64	.62	4,404	37,095	.65	.63

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	40	407	.24	.19	158	2,569	.84	.66	629	17,955	.48	.37	455	23,658	.49	.37
81- 85	1,493	15,444	.53	.45	1,394	22,018	.44	.37	694	19,276	.58	.48	192	11,064	.62	.51
86- 90	1,267	13,281	.75	.65	739	12,181	1.35	1.18	421	12,828	.64	.56	201	12,761	.55	.49
91- 95	365	4,118	.62	.58	355	6,312	.77	.72	305	9,656	.62	.57	191	12,675	.67	.62
96- 99	199	2,396	.36	.35	224	4,248	.76	.74	264	9,144	.58	.57	170	11,801	.81	.79
100-100	591	7,169	1.15	1.15	473	9,088	.62	.62	340	11,591	.62	.62	122	8,175	.71	.71
CREDITS	3,955	42,815	.70	.62	3,343	56,416	.75	.66	2,653	80,450	.58	.50	1,331	80,134	.62	.53
101-105	190	2,419	.85	.87	250	5,021	.46	.48	275	10,002	.86	.89	177	12,608	.77	.79
106-110	203	2,657	.54	.58	183	3,780	.67	.72	205	7,653	.49	.53	129	9,420	.64	.69
111-115	111	1,546	.76	.86	140	3,100	.68	.77	206	8,213	.75	.85	109	8,481	.50	.56
116-120	91	1,312	.73	.86	112	2,584	.74	.87	161	6,741	.55	.66	90	7,698	.66	.77
121-130	236	3,702	.80	1.00	278	6,817	.69	.86	313	13,671	1.19	1.49	203	17,678	.64	.80
131-140	177	2,975	.56	.75	151	3,903	.54	.73	162	7,648	.72	.98	86	8,047	.75	1.01
141- UP	281	5,595	.69	1.12	247	7,659	1.16	1.89	257	14,783	.61	1.00	167	18,941	.60	.98
CHARGES	1,289	20,207	.70	.89	1,361	32,863	.75	.93	1,579	68,711	.77	.96	961	82,873	.65	.80
TOTALS	5,244	63,021	.70	.69	4,704	89,280	.75	.74	4,232	149,161	.67	.67	2,292	163,007	.63	.64

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				RSKS	SD PREM	A LR	M LR
		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	328	36,955	.41	.30	132	78,257	.36	.26	1,897	160,110	.42	.31				
81- 85	132	16,224	.55	.46	73	64,874	.57	.47	5,814	158,798	.58	.48				
86- 90	128	17,445	.53	.47	57	52,044	.55	.49	13,964	168,393	.64	.56				
91- 95	124	16,942	.59	.55	66	47,410	.50	.46	2,828	104,324	.59	.55				
96- 99	95	13,814	.46	.45	76	49,124	.50	.48	1,636	93,707	.55	.54				
100-100	52	7,617	.68	.68	22	12,465	.58	.58	178,671	201,598	.57	.57				
CREDITS	859	108,997	.51	.43	429	305,192	.49	.41	204,815	887,950	.56	.49				
101-105	93	14,910	.69	.71	66	38,466	.91	.94	1,610	86,511	.81	.83				
106-110	108	17,128	.68	.73	66	59,850	.52	.56	1,599	104,600	.57	.61				
111-115	83	14,364	.75	.85	43	23,919	.71	.80	1,029	61,591	.69	.78				
116-120	73	13,187	.75	.89	49	27,605	.94	1.11	877	60,976	.82	.97				
121-130	171	32,729	.85	1.06	87	55,541	.75	.94	2,011	134,868	.82	1.02				
131-140	66	13,859	.67	.91	29	22,207	.64	.87	1,116	61,884	.66	.90				
141- UP	95	23,155	.62	1.03	47	56,528	.46	.74	2,034	134,915	.62	1.00				
CHARGES	689	129,331	.73	.90	387	284,117	.67	.82	10,276	645,345	.71	.87				
TOTALS	1,548	238,328	.63	.64	816	589,309	.58	.57	215,091	1,533,295	.62	.62				

DATE 11/04/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009

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	3	1.02	.61	3	11						
61- 80	360	225	2.12	1.59	124	353	.77	.59	143	666	.15	.11	126	853	.58	.45
81- 85	3,008	3,282	1.82	1.54	5,838	18,916	.52	.44	4,261	22,075	.58	.49	2,659	19,319	.53	.45
86- 90	1,042	1,204	.99	.87	2,362	7,916	1.01	.88	1,965	10,504	.86	.75	1,091	8,207	.80	.70
91- 95	365	390	1.42	1.32	711	2,527	.83	.77	608	3,487	1.03	.95	391	3,147	.87	.80
96- 99	231	256	.36	.35	344	1,300	.87	.85	317	1,894	.84	.82	268	2,280	1.36	1.32
100-100	166,779	103,426	.75	.75	13,378	44,407	.84	.84	2,315	13,877	.76	.76	859	7,384	.82	.82
CREDITS	171,789	108,784	.79	.79	22,758	75,421	.78	.73	9,612	52,514	.72	.64	5,394	41,191	.71	.63
101-105	216	272	2.86	2.95	328	1,298	.84	.86	355	2,298	.75	.78	267	2,400	1.03	1.06
106-110	211	274	2.07	2.22	417	1,738	2.02	2.17	358	2,350	.68	.73	222	2,063	.75	.81
111-115	135	168	5.65	6.37	178	779	.63	.71	180	1,256	.53	.60	125	1,209	.25	.28
116-120	105	135	2.14	2.52	169	769	1.25	1.47	124	899	.46	.54	119	1,219	.68	.81
121-130	284	395	2.20	2.76	402	1,928	.76	.95	357	2,708	.85	1.06	262	2,861	1.32	1.65
131-140	168	282	.64	.86	273	1,448	.62	.84	259	2,135	.91	1.22	181	2,113	3.54	4.77
141- UP	313	650	1.21	2.03	563	3,681	.86	1.48	460	4,791	.88	1.47	325	4,659	.92	1.51
CHARGES	1,432	2,177	2.03	2.61	2,330	11,641	1.00	1.29	2,093	16,439	.78	1.00	1,501	16,524	1.25	1.59
TOTALS	173,221	110,960	.82	.81	25,088	87,062	.81	.79	11,705	68,953	.73	.71	6,895	57,715	.86	.84

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	7			1	13			5	92	.07	.04	2	91	.02	.01
61- 80	287	2,807	.64	.50	904	14,223	.44	.35	1,443	39,148	.52	.40	986	50,459	.74	.54
81- 85	2,955	30,026	.56	.47	2,113	32,921	.73	.61	971	26,982	.75	.62	345	19,956	.97	.81
86- 90	1,050	11,153	.60	.52	779	13,068	.70	.61	559	17,086	1.47	1.29	332	20,291	.83	.73
91- 95	533	6,074	.82	.77	543	9,869	.94	.88	467	15,434	.75	.70	284	18,698	.86	.80
96- 99	327	3,935	1.16	1.14	395	7,520	.87	.85	408	14,207	.71	.69	258	17,821	.80	.79
100-100	810	9,829	.79	.79	512	9,810	1.06	1.06	333	11,222	.97	.97	157	10,823	.78	.78
CREDITS	5,963	63,830	.67	.59	5,247	87,424	.75	.65	4,186	124,171	.79	.68	2,364	138,139	.81	.68
101-105	399	5,050	.58	.59	424	8,466	.93	.96	440	15,641	.85	.88	226	16,181	.69	.71
106-110	279	3,630	.80	.86	315	6,612	.88	.95	346	13,204	.84	.91	194	14,828	.60	.64
111-115	194	2,688	1.02	1.15	201	4,397	.86	.97	266	10,522	1.02	1.15	177	14,000	.63	.72
116-120	157	2,303	.89	1.05	201	4,625	.90	1.06	228	9,381	.70	.82	160	13,190	1.00	1.18
121-130	368	5,704	.98	1.22	427	10,389	.99	1.23	398	17,393	.79	.99	283	24,880	.90	1.13
131-140	282	4,642	.70	.95	253	6,632	.54	.73	230	11,107	.83	1.12	158	14,829	.90	1.21
141- UP	437	8,878	.86	1.42	446	14,012	.93	1.53	461	26,955	1.04	1.70	296	34,240	.85	1.40
CHARGES	2,116	32,895	.82	1.04	2,267	55,133	.88	1.10	2,369	104,203	.89	1.11	1,494	132,148	.81	1.02
TOTALS	8,079	96,726	.72	.71	7,514	142,557	.80	.79	6,555	228,374	.84	.83	3,858	270,288	.81	.81

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	10	1,148	.64	.38	17	9,832	.29	.17	44	11,198	.32	.19				
61- 80	615	68,129	.58	.42	359	215,877	.52	.37	5,347	392,740	.56	.40				
81- 85	243	30,905	.61	.50	130	103,241	.50	.41	22,523	307,624	.62	.51				
86- 90	216	29,463	.90	.79	119	90,369	.69	.61	9,515	209,260	.82	.72				
91- 95	198	28,275	.61	.57	112	74,012	.57	.53	4,212	161,914	.68	.63				
96- 99	170	25,214	.70	.68	98	83,588	.72	.70	2,816	158,014	.75	.74				
100-100	108	16,757	.92	.92	56	31,975	.92	.92	185,307	259,511	.83	.83				
CREDITS	1,560	199,892	.68	.57	891	608,894	.59	.48	229,764	1,500,261	.68	.58				
101-105	150	23,797	.69	.71	100	65,049	1.00	1.02	2,905	140,454	.87	.90				
106-110	149	25,425	.97	1.05	69	46,315	.84	.91	2,560	116,439	.85	.92				
111-115	109	18,940	.87	.98	53	29,114	1.24	1.40	1,618	83,072	.98	1.10				
116-120	107	20,104	.78	.92	56	44,055	.93	1.10	1,426	96,682	.88	1.04				
121-130	160	31,149	.87	1.08	99	77,893	1.27	1.59	3,040	175,302	1.06	1.33				
131-140	97	19,630	.89	1.20	42	38,073	1.10	1.47	1,943	100,891	.98	1.32				
141- UP	186	49,755	.82	1.37	89	60,594	.95	1.55	3,576	208,216	.91	1.49				
CHARGES	958	188,801	.84	1.06	508	361,095	1.05	1.28	17,068	921,055	.94	1.16				
TOTALS	2,518	388,692	.76	.76	1,399	969,989	.76	.71	246,832	2,421,316	.78	.75				

DATE 11/04/16

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

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	4	2			1	2			1	4			1	5	.14	.08
61- 80	358	220	.35	.26	125	342	.30	.23	105	506	.74	.57	79	528	.33	.25
81- 85	1,673	1,751	1.48	1.25	2,716	8,899	.58	.49	3,106	16,258	.63	.53	2,347	17,148	.62	.52
86- 90	2,098	2,500	3.83	3.31	5,285	17,434	.73	.63	3,042	15,990	.65	.57	1,489	11,151	.77	.67
91- 95	386	437	.53	.49	724	2,580	1.05	.97	648	3,712	.64	.60	450	3,620	.55	.51
96- 99	188	221	1.64	1.60	364	1,395	1.06	1.04	343	2,076	1.16	1.14	230	1,942	.24	.23
100-100	163,559	104,337	.76	.76	13,522	44,895	.76	.76	2,240	13,471	.96	.96	881	7,631	1.15	1.15
CREDITS	168,266	109,468	.85	.84	22,737	75,547	.75	.70	9,485	52,018	.74	.67	5,477	42,026	.73	.65
101-105	198	240	1.01	1.03	316	1,266	1.61	1.65	300	1,900	.88	.91	259	2,332	.81	.84
106-110	209	253	.13	.14	379	1,557	1.08	1.16	323	2,128	.47	.51	211	1,985	1.28	1.38
111-115	112	147	1.59	1.79	173	755	1.30	1.46	184	1,288	1.10	1.24	115	1,132	.29	.33
116-120	99	117		.01	162	752	1.16	1.37	144	1,075	1.02	1.20	96	1,002	2.09	2.46
121-130	282	403	7.08	8.86	428	2,048	1.24	1.55	383	2,955	1.15	1.44	269	2,942	1.29	1.61
131-140	150	250	1.43	1.93	258	1,308	.73	.98	217	1,809	1.62	2.18	170	1,980	.53	.72
141- UP	325	646	6.60	11.19	551	3,551	1.15	1.94	493	5,107	1.03	1.73	359	5,079	1.02	1.67
CHARGES	1,375	2,056	3.89	5.03	2,267	11,238	1.17	1.51	2,044	16,263	1.03	1.33	1,479	16,452	1.03	1.31
TOTALS	169,641	111,523	.90	.90	25,004	86,785	.80	.78	11,529	68,281	.81	.79	6,956	58,478	.81	.79

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									2	35			2	72		
61- 80	207	2,039	.60	.47	688	10,930	.74	.58	1,327	36,374	.76	.59	870	44,845	.58	.43
81- 85	2,761	28,254	.64	.54	2,179	33,949	.64	.53	1,098	30,522	.84	.69	348	19,840	.74	.62
86- 90	1,340	14,150	1.09	.96	919	15,523	.74	.65	678	20,352	.97	.85	311	19,392	.74	.65
91- 95	557	6,371	.72	.67	525	9,408	.74	.68	500	16,349	.74	.69	294	19,587	.65	.60
96- 99	333	4,031	.83	.81	380	7,262	1.24	1.22	387	13,249	.72	.71	241	16,593	.78	.76
100-100	862	10,484	.86	.86	544	10,305	1.17	1.17	369	12,659	1.01	1.01	222	15,062	.76	.76
CREDITS	6,060	65,329	.79	.70	5,235	87,377	.80	.69	4,361	129,539	.83	.71	2,288	135,390	.68	.58
101-105	407	5,192	1.37	1.41	423	8,412	1.08	1.10	399	14,566	1.21	1.24	243	17,443	.80	.82
106-110	251	3,335	1.20	1.30	323	6,764	1.19	1.28	332	12,865	1.35	1.45	227	17,326	.89	.96
111-115	170	2,385	.99	1.12	238	5,229	.87	.98	274	10,623	1.10	1.24	165	13,118	.77	.87
116-120	161	2,317	1.10	1.30	183	4,247	.64	.75	232	9,680	.83	.98	141	11,653	.71	.84
121-130	378	5,866	.89	1.12	423	10,237	1.00	1.25	415	18,279	1.10	1.37	313	27,171	.81	1.01
131-140	249	4,166	1.17	1.59	275	7,197	.91	1.23	225	10,562	1.18	1.59	130	12,399	.61	.83
141- UP	460	9,321	.75	1.25	455	14,428	1.06	1.73	464	27,227	1.02	1.68	311	35,535	.79	1.30
CHARGES	2,076	32,584	1.02	1.30	2,320	56,513	1.00	1.25	2,341	103,802	1.11	1.39	1,530	134,646	.78	.98
TOTALS	8,136	97,913	.87	.85	7,555	143,890	.87	.86	6,702	233,341	.95	.95	3,818	270,036	.73	.74

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS			RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM				
0- 60	3	283	.06	.03	20	11,618	.24	.14	34	12,022	.23	.13		
61- 80	599	66,545	.58	.42	360	270,928	.53	.39	4,718	433,257	.57	.42		
81- 85	243	30,638	.90	.74	130	72,479	.65	.54	16,601	259,739	.71	.59		
86- 90	225	30,479	.83	.73	132	90,178	.59	.52	15,519	237,148	.76	.67		
91- 95	175	24,155	.69	.64	123	79,492	.61	.56	4,382	165,712	.65	.61		
96- 99	154	22,733	.82	.80	116	85,062	.68	.67	2,736	154,563	.75	.74		
100-100	134	20,454	1.05	1.05	60	31,657	.60	.60	182,393	270,955	.82	.82		
CREDITS	1,533	195,287	.76	.63	941	641,415	.58	.47	226,383	1,533,397	.69	.59		
101-105	189	29,821	.62	.64	107	52,583	.93	.96	2,841	133,756	.90	.93		
106-110	159	26,427	.82	.88	89	86,725	.78	.85	2,503	159,366	.87	.95		
111-115	118	20,751	1.00	1.12	60	47,728	.92	1.04	1,609	103,156	.93	1.05		
116-120	114	20,812	.88	1.04	56	32,802	.78	.92	1,388	84,457	.82	.97		
121-130	178	36,291	.91	1.13	87	60,276	.89	1.12	3,156	166,467	.94	1.18		
131-140	103	22,033	1.16	1.56	50	34,057	.85	1.15	1,827	95,761	.95	1.29		
141- UP	192	48,770	.95	1.56	85	82,353	.94	1.49	3,695	232,017	.95	1.54		
CHARGES	1,053	204,904	.90	1.11	534	396,523	.87	1.06	17,019	974,980	.92	1.14		
TOTALS	2,586	400,191	.83	.83	1,475	1,037,938	.69	.65	243,402	2,508,376	.78	.76		

DATE 11/04/16

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				1							
61- 80	246	134	.19	.15	98	269	1.44	1.08	78	371	.69	.52	77	518	.10	.08
81- 85	707	631	.77	.65	819	2,678	.47	.40	1,540	8,271	.70	.59	1,741	12,832	.56	.47
86- 90	2,515	2,933	.94	.82	6,945	23,106	.61	.53	4,715	24,816	.58	.51	2,128	15,934	.65	.56
91- 95	355	387	1.88	1.75	756	2,727	.78	.72	659	3,736	.66	.61	457	3,678	.70	.64
96- 99	169	203	4.84	4.72	327	1,228	1.72	1.68	338	2,044	.80	.78	219	1,834	.75	.73
100-100	162,539	106,798	.76	.76	14,327	47,640	.78	.78	2,389	14,362	.69	.69	1,042	8,960	.60	.60
CREDITS	166,531	111,085	.78	.77	23,273	77,651	.74	.70	9,720	53,603	.65	.58	5,664	43,756	.61	.55
101-105	160	202	1.90	1.96	279	1,131	1.83	1.88	302	1,914	.82	.84	225	2,019	1.17	1.20
106-110	189	236	1.53	1.64	366	1,527	1.39	1.50	344	2,299	1.03	1.11	260	2,431	.59	.63
111-115	98	118	1.18	1.33	158	685	2.00	2.26	175	1,213	.57	.65	168	1,660	1.11	1.25
116-120	91	107	1.57	1.86	140	629	1.86	2.20	147	1,076	1.05	1.24	114	1,164	1.06	1.25
121-130	243	363	2.62	3.27	391	1,873	1.06	1.33	352	2,705	1.08	1.36	218	2,393	.32	.40
131-140	101	169	.78	1.05	212	1,115	1.64	2.21	217	1,807	1.31	1.77	162	1,881	.43	.57
141- UP	240	496	4.35	7.37	523	3,517	1.81	3.10	474	4,917	1.33	2.24	343	4,928	1.24	2.03
CHARGES	1,122	1,690	2.54	3.25	2,069	10,477	1.62	2.10	2,011	15,930	1.10	1.42	1,490	16,476	.88	1.12
TOTALS	167,653	112,776	.80	.80	25,342	88,128	.84	.82	11,731	69,533	.75	.73	7,154	60,232	.69	.67

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	123	1,192	.46	.36	444	7,144	.68	.53	1,183	33,451	.50	.39	887	46,277	.58	.43
81- 85	2,475	25,708	.54	.45	2,345	37,112	.60	.50	1,239	34,759	.75	.62	388	22,234	.72	.59
86- 90	1,758	18,590	.77	.67	1,089	18,105	.95	.83	734	22,068	.71	.62	357	22,229	.77	.68
91- 95	610	6,973	.57	.53	555	9,921	.84	.78	508	16,356	.72	.67	329	21,648	.83	.77
96- 99	322	3,868	.85	.83	375	7,103	.84	.82	417	14,565	.78	.76	245	16,357	.72	.70
100-100	852	10,319	1.09	1.09	607	11,662	1.02	1.02	416	14,418	.91	.91	197	13,872	.78	.78
CREDITS	6,141	66,658	.71	.63	5,416	91,061	.77	.68	4,497	135,617	.70	.60	2,403	142,618	.70	.60
101-105	362	4,648	.74	.76	375	7,524	.79	.81	417	15,013	.95	.97	283	20,424	.81	.83
106-110	295	3,861	.85	.91	300	6,307	.61	.65	388	14,678	.86	.93	232	17,848	.73	.79
111-115	174	2,405	.69	.78	226	5,064	.58	.66	310	12,388	.94	1.06	186	15,186	.89	1.01
116-120	132	1,921	.64	.75	194	4,604	.74	.88	260	10,818	.54	.63	179	15,240	.73	.87
121-130	368	5,732	.69	.87	431	10,518	.98	1.23	439	19,404	.82	1.03	279	24,236	.82	1.03
131-140	275	4,602	.90	1.21	282	7,325	.77	1.04	235	10,946	1.57	2.12	143	13,544	.96	1.29
141- UP	462	9,424	.76	1.25	447	14,287	.89	1.48	449	26,001	1.02	1.68	322	36,329	.74	1.21
CHARGES	2,068	32,592	.76	.97	2,255	55,630	.81	1.02	2,498	109,248	.95	1.18	1,624	142,806	.80	1.00
TOTALS	8,209	99,249	.73	.71	7,671	146,691	.79	.78	6,995	244,865	.81	.81	4,027	285,424	.75	.76

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					10	6,008	.15	.09	14	6,035	.15	.09				
61- 80	597	67,211	.58	.42	378	277,218	.47	.34	4,111	433,784	.51	.37				
81- 85	262	33,168	.57	.48	146	80,716	.59	.49	11,662	258,109	.62	.51				
86- 90	238	31,676	.62	.55	144	124,960	.50	.44	20,623	304,417	.62	.54				
91- 95	202	28,910	.67	.62	140	77,238	.55	.51	4,571	171,574	.65	.61				
96- 99	193	28,217	.70	.69	111	86,436	.63	.62	2,716	161,856	.70	.68				
100-100	138	21,435	.90	.90	62	45,493	.57	.57	182,569	294,959	.77	.77				
CREDITS	1,630	210,618	.65	.55	991	698,068	.52	.43	226,266	1,630,735	.62	.53				
101-105	172	26,863	.65	.67	116	82,191	.95	.97	2,691	161,928	.87	.90				
106-110	137	22,111	.73	.78	100	82,965	.81	.88	2,611	154,264	.79	.86				
111-115	135	23,498	.84	.95	72	49,843	.93	1.04	1,702	112,060	.89	1.00				
116-120	121	22,302	.96	1.13	63	70,917	.65	.76	1,441	128,777	.72	.85				
121-130	171	33,695	1.10	1.37	99	67,963	.88	1.10	2,991	168,881	.91	1.14				
131-140	117	24,489	.90	1.22	57	43,147	.81	1.09	1,801	109,025	.94	1.26				
141- UP	197	48,934	.79	1.28	93	91,218	.75	1.20	3,550	240,049	.84	1.36				
CHARGES	1,050	201,891	.85	1.07	600	488,244	.82	.99	16,787	1,074,984	.85	1.05				
TOTALS	2,680	412,509	.75	.75	1,591	1,186,313	.64	.61	243,053	2,705,719	.71	.69				

DATE 11/04/16

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

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	243	145	3.33	2.49	69	188	.11	.09	58	269	31.94	24.15	61	404	.02	.01
81- 85	578	478	2.89	2.43	506	1,657	1.04	.88	872	4,695	.64	.54	1,358	10,082	1.03	.87
86- 90	2,297	2,725	1.41	1.22	7,025	23,546	.73	.63	5,296	27,977	.60	.52	2,374	17,753	.46	.40
91- 95	316	311	.66	.61	734	2,663	1.37	1.27	659	3,789	1.05	.97	488	3,937	1.10	1.02
96- 99	172	187	.89	.87	329	1,263	1.39	1.36	305	1,820	.53	.52	235	2,003	.69	.67
100-100	169,809	101,310	.64	.64	14,595	48,625	.59	.59	2,435	14,672	.78	.78	999	8,553	.77	.77
CREDITS	173,415	105,157	.67	.67	23,258	77,942	.68	.65	9,625	53,223	.84	.76	5,515	42,732	.72	.65
101-105	151	172	.60	.61	271	1,086	.75	.77	258	1,648	.57	.58	241	2,145	.83	.86
106-110	151	190	4.53	4.89	369	1,516	1.06	1.14	367	2,425	1.24	1.33	261	2,429	.61	.66
111-115	105	124	1.64	1.85	148	656	.66	.74	161	1,111	1.30	1.46	130	1,266	.55	.62
116-120	88	118	.19	.22	143	645	1.49	1.75	157	1,122	.66	.77	98	998	.36	.43
121-130	223	319	.69	.86	331	1,582	.68	.84	306	2,364	.87	1.09	233	2,544	.59	.74
131-140	115	191	.08	.11	206	1,083	.49	.66	201	1,660	.64	.86	156	1,838	.85	1.14
141- UP	215	423	2.65	4.52	469	3,138	1.52	2.59	464	4,758	.46	.77	322	4,703	.55	.93
CHARGES	1,048	1,538	1.66	2.12	1,937	9,706	1.05	1.36	1,914	15,089	.76	.97	1,441	15,923	.63	.80
TOTALS	174,463	106,695	.69	.68	25,195	87,648	.72	.71	11,539	68,312	.82	.80	6,956	58,655	.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	23						
61- 80	99	956	.81	.62	355	5,778	1.20	.94	1,107	31,674	.70	.54	833	43,792	.68	.51
81- 85	2,310	24,052	.53	.45	2,374	37,816	.59	.49	1,247	34,628	.63	.52	410	23,584	.58	.48
86- 90	2,009	21,106	.63	.55	1,142	18,913	.78	.68	710	21,252	.83	.73	358	22,213	.63	.55
91- 95	555	6,305	.71	.66	531	9,527	.84	.78	483	15,859	.68	.63	325	21,322	.72	.67
96- 99	364	4,399	.88	.86	375	7,093	.66	.64	402	13,821	.74	.72	275	18,736	.79	.77
100-100	901	10,961	.77	.77	594	11,342	.79	.79	373	12,886	.72	.72	198	13,727	.74	.74
CREDITS	6,238	67,778	.64	.57	5,371	90,468	.72	.63	4,323	130,144	.70	.61	2,399	143,374	.68	.58
101-105	359	4,593	.76	.78	400	8,113	.57	.58	454	16,513	.73	.75	272	19,709	.53	.55
106-110	337	4,455	.69	.74	321	6,703	1.07	1.15	361	13,939	.69	.74	238	18,152	.84	.90
111-115	192	2,668	.70	.79	238	5,416	1.20	1.35	319	12,517	.73	.82	196	15,633	.69	.78
116-120	151	2,193	1.52	1.79	200	4,651	.57	.67	255	10,469	.45	.53	163	13,477	.75	.88
121-130	357	5,565	.99	1.24	451	11,103	.90	1.13	416	18,004	.78	.98	269	23,206	.63	.79
131-140	284	4,747	.71	.96	248	6,522	.66	.89	233	11,213	.62	.84	156	14,527	.83	1.12
141- UP	435	8,738	.72	1.18	426	13,342	.87	1.42	461	26,349	1.02	1.67	297	33,828	.70	1.15
CHARGES	2,115	32,958	.82	1.03	2,284	55,851	.84	1.05	2,499	109,005	.76	.95	1,591	138,532	.70	.87
TOTALS	8,353	100,736	.70	.69	7,655	146,319	.77	.76	6,822	239,149	.73	.73	3,990	281,906	.69	.70

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		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	585	66,221	.57	.42	395	274,875	.47	.34	3,805	424,302	.55	.41				
81- 85	245	31,342	.59	.49	121	67,234	.47	.39	10,021	235,568	.58	.48				
86- 90	234	31,431	.69	.61	149	132,735	.53	.46	21,594	319,652	.62	.54				
91- 95	222	31,970	.66	.62	133	80,048	.55	.51	4,446	175,733	.66	.61				
96- 99	203	30,034	.57	.55	118	91,541	.67	.65	2,778	170,896	.68	.66				
100-100	92	13,607	.56	.56	48	29,533	.54	.54	190,044	265,216	.65	.65				
CREDITS	1,581	204,606	.61	.51	969	678,302	.52	.43	232,694	1,593,727	.61	.52				
101-105	184	29,507	.65	.67	107	86,935	.75	.77	2,697	170,420	.69	.71				
106-110	146	23,404	.74	.80	98	93,177	.64	.69	2,649	166,391	.71	.77				
111-115	139	24,273	.69	.78	78	39,586	.77	.87	1,706	103,251	.76	.86				
116-120	104	19,249	.84	.99	63	41,130	.74	.87	1,422	94,050	.74	.87				
121-130	178	33,694	.66	.82	106	85,208	.72	.90	2,870	183,591	.72	.90				
131-140	95	20,072	.85	1.15	57	45,753	.74	1.01	1,751	107,605	.75	1.02				
141- UP	183	47,540	1.00	1.66	80	87,116	.63	1.01	3,352	229,936	.79	1.28				
CHARGES	1,029	197,741	.79	.98	589	478,905	.70	.85	16,447	1,055,245	.74	.91				
TOTALS	2,610	402,347	.70	.70	1,558	1,157,207	.59	.56	249,141	2,648,973	.66	.64				

DATE 11/04/16

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	37.77	22.61								
61- 80	309	173	3.50	2.62	81	223	.22	.17	61	287	.67	.51	55	368	.06	.04
81- 85	549	417	.35	.30	404	1,297	4.48	3.78	762	4,136	.39	.33	1,293	9,606	.44	.37
86- 90	2,240	2,599	.76	.66	6,753	22,733	.69	.60	5,297	27,944	.51	.44	2,473	18,450	.55	.48
91- 95	244	267	1.04	.96	659	2,398	.83	.77	678	3,897	.91	.84	459	3,727	.76	.71
96- 99	162	166	.26	.25	294	1,102	1.31	1.28	295	1,777	.45	.44	204	1,727	.89	.87
100-100	179,211	109,789	.53	.53	15,076	50,328	.63	.63	2,555	15,390	.65	.65	1,042	8,937	.47	.47
CREDITS	182,717	113,411	.54	.54	23,269	78,086	.73	.69	9,648	53,431	.57	.51	5,526	42,814	.54	.48
101-105	147	156	.61	.62	244	979	.50	.52	241	1,527	.54	.56	210	1,880	.86	.88
106-110	146	174	.26	.29	376	1,598	.64	.69	371	2,432	.64	.69	256	2,385	.94	1.01
111-115	107	113	.04	.05	149	662	1.07	1.21	166	1,158	1.08	1.22	126	1,237	.27	.30
116-120	69	85	8.25	9.76	148	682	1.08	1.27	153	1,114	.65	.76	86	880	.65	.77
121-130	203	316	.79	.99	360	1,697	.82	1.03	346	2,681	1.15	1.44	246	2,697	.94	1.18
131-140	87	143	.29	.39	216	1,142	.45	.61	216	1,823	.60	.80	169	1,977	.71	.95
141- UP	240	506	4.83	8.20	418	2,734	1.05	1.78	440	4,583	.91	1.54	332	4,718	.59	.97
CHARGES	999	1,494	2.40	3.14	1,911	9,493	.82	1.04	1,933	15,318	.83	1.07	1,425	15,773	.73	.93
TOTALS	183,716	114,906	.56	.56	25,180	87,579	.74	.72	11,581	68,749	.63	.61	6,951	58,587	.59	.57

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	80	776	.18	.14	294	4,725	.80	.63	1,096	31,102	.42	.33	875	45,552	.63	.47
81- 85	2,315	24,042	.56	.47	2,368	37,635	.47	.39	1,245	34,622	.59	.49	363	21,012	.57	.47
86- 90	2,062	21,643	.66	.57	1,154	19,134	1.13	.98	733	22,068	.67	.59	330	21,001	.53	.46
91- 95	529	5,983	.58	.54	546	9,751	.75	.69	479	15,290	.60	.56	322	21,380	.62	.58
96- 99	326	3,939	.48	.46	355	6,727	.81	.79	439	15,148	.67	.66	290	19,805	.71	.69
100-100	917	11,123	.85	.85	688	13,182	.63	.63	507	17,425	.61	.61	197	13,228	.65	.65
CREDITS	6,229	67,507	.63	.56	5,405	91,154	.70	.62	4,499	135,655	.58	.50	2,377	141,977	.62	.53
101-105	307	3,911	.71	.73	407	8,184	.53	.54	463	16,793	.73	.75	286	20,005	.63	.65
106-110	335	4,409	.61	.66	308	6,347	.60	.65	343	12,892	.55	.59	214	15,841	.70	.75
111-115	180	2,512	.79	.89	226	5,018	.64	.72	327	13,146	.84	.95	185	14,444	.54	.61
116-120	144	2,080	.70	.83	179	4,138	.74	.87	271	11,307	.48	.57	145	12,201	.56	.66
121-130	386	6,014	.73	.92	466	11,335	.62	.78	458	20,000	1.04	1.30	298	25,945	.68	.85
131-140	274	4,613	.56	.75	260	6,744	.79	1.07	248	11,701	.80	1.09	148	13,785	.71	.96
141- UP	446	8,881	.65	1.05	404	12,602	.97	1.56	387	21,866	.58	.95	255	28,417	.57	.91
CHARGES	2,072	32,420	.67	.84	2,250	54,366	.72	.89	2,497	107,705	.73	.90	1,531	130,638	.63	.77
TOTALS	8,301	99,927	.64	.63	7,655	145,520	.71	.70	6,996	243,361	.65	.64	3,908	272,616	.62	.62

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					8	5,062	.13	.08	12	5,067	.17	.10				
61- 80	628	71,132	.47	.34	373	249,342	.33	.24	3,852	403,680	.40	.30				
81- 85	251	32,001	.49	.41	160	119,822	.57	.47	9,710	284,591	.56	.46				
86- 90	243	33,229	.54	.48	118	86,077	.48	.42	21,403	274,877	.59	.52				
91- 95	216	30,251	.73	.68	119	86,320	.55	.51	4,251	179,263	.62	.58				
96- 99	167	24,592	.53	.52	121	81,295	.50	.48	2,653	156,278	.57	.55				
100-100	94	14,386	.49	.49	42	24,531	.82	.82	200,329	278,320	.60	.60				
CREDITS	1,599	205,591	.53	.44	941	652,448	.46	.38	242,210	1,582,075	.54	.46				
101-105	163	26,892	.62	.64	107	75,202	.70	.72	2,575	155,528	.67	.69				
106-110	172	27,737	.63	.68	94	76,247	.54	.58	2,615	150,061	.59	.63				
111-115	126	21,558	.64	.72	65	36,213	.66	.74	1,657	96,060	.67	.75				
116-120	106	19,047	.64	.76	73	39,927	.78	.92	1,374	91,461	.69	.81				
121-130	251	47,515	.87	1.09	122	75,386	.88	1.10	3,136	193,585	.85	1.07				
131-140	105	21,588	.63	.85	44	30,678	.64	.87	1,767	94,193	.67	.91				
141- UP	148	36,789	.62	1.04	57	64,204	.49	.77	3,127	185,301	.61	.99				
CHARGES	1,071	201,126	.69	.85	562	397,856	.67	.80	16,251	966,190	.68	.83				
TOTALS	2,670	406,717	.61	.60	1,503	1,050,304	.54	.50	258,461	2,548,266	.59	.57				

DATE 11/04/16

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
0- 60	10	4			5	12	15.06	9.01	5	18			1	5	.14	.08
61- 80	1,516	896	1.86	1.39	497	1,375	.60	.46	445	2,099	4.53	3.45	398	2,672	.28	.22
81- 85	6,515	6,560	1.61	1.36	10,283	33,447	.71	.60	10,541	55,435	.60	.51	9,398	68,988	.62	.52
86- 90	10,192	11,962	1.62	1.40	28,370	94,735	.71	.62	20,315	107,232	.61	.53	9,555	71,495	.61	.53
91- 95	1,666	1,791	1.11	1.03	3,584	12,896	.98	.90	3,252	18,622	.86	.79	2,245	18,109	.80	.74
96- 99	922	1,032	1.59	1.56	1,658	6,287	1.26	1.23	1,598	9,611	.77	.75	1,156	9,786	.80	.78
100-100	841,897	525,660	.69	.69	70,898	235,895	.72	.72	11,934	71,773	.76	.76	4,823	41,465	.75	.75
CREDITS	862,718	547,905	.72	.72	115,295	384,647	.73	.69	48,090	264,790	.70	.63	27,576	212,519	.66	.59
101-105	872	1,042	1.54	1.58	1,438	5,760	1.13	1.16	1,456	9,287	.73	.75	1,202	10,776	.94	.97
106-110	906	1,127	1.65	1.78	1,907	7,937	1.26	1.35	1,763	11,635	.82	.88	1,210	11,293	.82	.88
111-115	557	670	2.28	2.58	806	3,537	1.13	1.27	866	6,027	.91	1.03	664	6,504	.54	.60
116-120	452	562	2.10	2.48	762	3,477	1.35	1.59	725	5,286	.78	.91	513	5,263	.97	1.14
121-130	1,235	1,797	2.86	3.58	1,912	9,127	.93	1.16	1,744	13,413	1.03	1.28	1,228	13,438	.92	1.15
131-140	621	1,035	.70	.95	1,165	6,095	.78	1.04	1,110	9,234	1.02	1.37	838	9,788	1.26	1.69
141- UP	1,333	2,722	3.96	6.71	2,524	16,621	1.28	2.18	2,331	24,156	.93	1.56	1,681	24,086	.87	1.43
CHARGES	5,976	8,955	2.55	3.29	10,514	52,555	1.13	1.47	9,995	79,038	.90	1.16	7,336	81,148	.91	1.15
TOTALS	868,694	556,860	.75	.75	125,809	437,201	.78	.76	58,085	343,828	.75	.72	34,912	293,667	.73	.71

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	2	14	2.65	1.57	2	26			8	150	.04	.03	4	163	.01	.01
61- 80	796	7,770	.58	.45	2,685	42,800	.70	.55	6,156	171,748	.58	.45	4,451	230,925	.64	.48
81- 85	12,816	132,082	.57	.47	11,379	179,433	.60	.50	5,800	161,514	.71	.58	1,854	106,626	.71	.59
86- 90	8,219	86,642	.74	.64	5,083	84,742	.87	.76	3,414	102,825	.90	.79	1,688	105,126	.70	.61
91- 95	2,784	31,706	.68	.63	2,700	48,478	.82	.76	2,437	79,288	.70	.65	1,554	102,635	.74	.68
96- 99	1,672	20,171	.84	.82	1,880	35,705	.89	.87	2,053	70,991	.72	.71	1,309	89,312	.76	.74
100-100	4,342	52,717	.87	.87	2,945	56,300	.92	.92	1,998	68,610	.83	.83	971	66,711	.74	.74
CREDITS	30,631	331,102	.69	.61	26,674	447,484	.75	.65	21,866	655,127	.72	.62	11,831	701,500	.70	.59
101-105	1,834	23,394	.84	.87	2,029	40,699	.78	.80	2,173	78,525	.89	.91	1,310	93,762	.69	.71
106-110	1,497	19,690	.81	.87	1,567	32,733	.87	.94	1,770	67,579	.85	.92	1,105	83,994	.76	.82
111-115	910	12,657	.84	.95	1,129	25,124	.83	.94	1,496	59,197	.91	1.03	909	72,381	.71	.80
116-120	745	10,814	.98	1.16	957	22,265	.72	.85	1,246	51,655	.59	.70	788	65,760	.75	.89
121-130	1,857	28,881	.85	1.07	2,198	53,582	.89	1.12	2,126	93,081	.91	1.14	1,442	125,439	.77	.96
131-140	1,364	22,770	.80	1.08	1,318	34,420	.74	1.00	1,171	55,528	.99	1.34	735	69,084	.81	1.09
141- UP	2,240	45,243	.75	1.23	2,178	68,671	.94	1.54	2,222	128,398	.95	1.56	1,481	168,350	.74	1.20
CHARGES	10,447	163,450	.82	1.04	11,376	277,493	.85	1.06	12,204	533,962	.89	1.10	7,770	678,770	.74	.93
TOTALS	41,078	494,551	.73	.72	38,050	724,977	.79	.78	34,070	1,189,089	.79	.79	19,601	1,380,270	.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	RSKS	SD PREM	A LR	M LR
0- 60	13	1,431	.52	.31	60	34,857	.21	.12	110	36,682	.23	.13				
61- 80	3,024	339,239	.55	.40	1,865	1,288,240	.46	.34	21,833	2,087,764	.52	.38				
81- 85	1,244	158,055	.63	.52	687	443,491	.55	.46	70,517	1,345,631	.62	.51				
86- 90	1,156	156,278	.71	.63	662	524,318	.55	.48	88,654	1,345,355	.67	.59				
91- 95	1,013	143,561	.67	.62	627	397,110	.56	.52	21,862	854,195	.65	.61				
96- 99	887	130,789	.66	.64	564	427,923	.64	.63	13,699	801,607	.69	.67				
100-100	566	86,640	.82	.82	268	163,189	.68	.68	940,642	1,368,961	.73	.73				
CREDITS	7,903	1,015,993	.64	.54	4,733	3,279,129	.53	.44	157,317	7,840,195	.63	.54				
101-105	858	136,880	.64	.66	537	361,960	.85	.88	13,709	762,086	.80	.82				
106-110	763	125,104	.78	.84	450	385,430	.71	.77	12,938	746,521	.76	.82				
111-115	627	109,019	.80	.91	328	202,484	.89	1.01	8,292	497,599	.84	.95				
116-120	552	101,514	.83	.97	311	228,832	.76	.90	7,051	495,427	.77	.90				
121-130	938	182,344	.88	1.10	513	366,726	.93	1.16	15,193	887,827	.90	1.12				
131-140	517	107,813	.89	1.20	250	191,707	.83	1.12	9,089	507,476	.86	1.16				
141- UP	906	231,789	.85	1.40	404	385,484	.75	1.20	17,300	1,095,520	.83	1.35				
CHARGES	5,161	994,462	.81	1.01	2,793	2,122,622	.81	.98	83,572	4,992,455	.82	1.01				
TOTALS	13,064	2,010,456	.73	.73	7,526	5,401,751	.64	.60	240,889	12,832,650	.70	.68				