

PENNSYLVANIA COMPENSATION RATING BUREAU

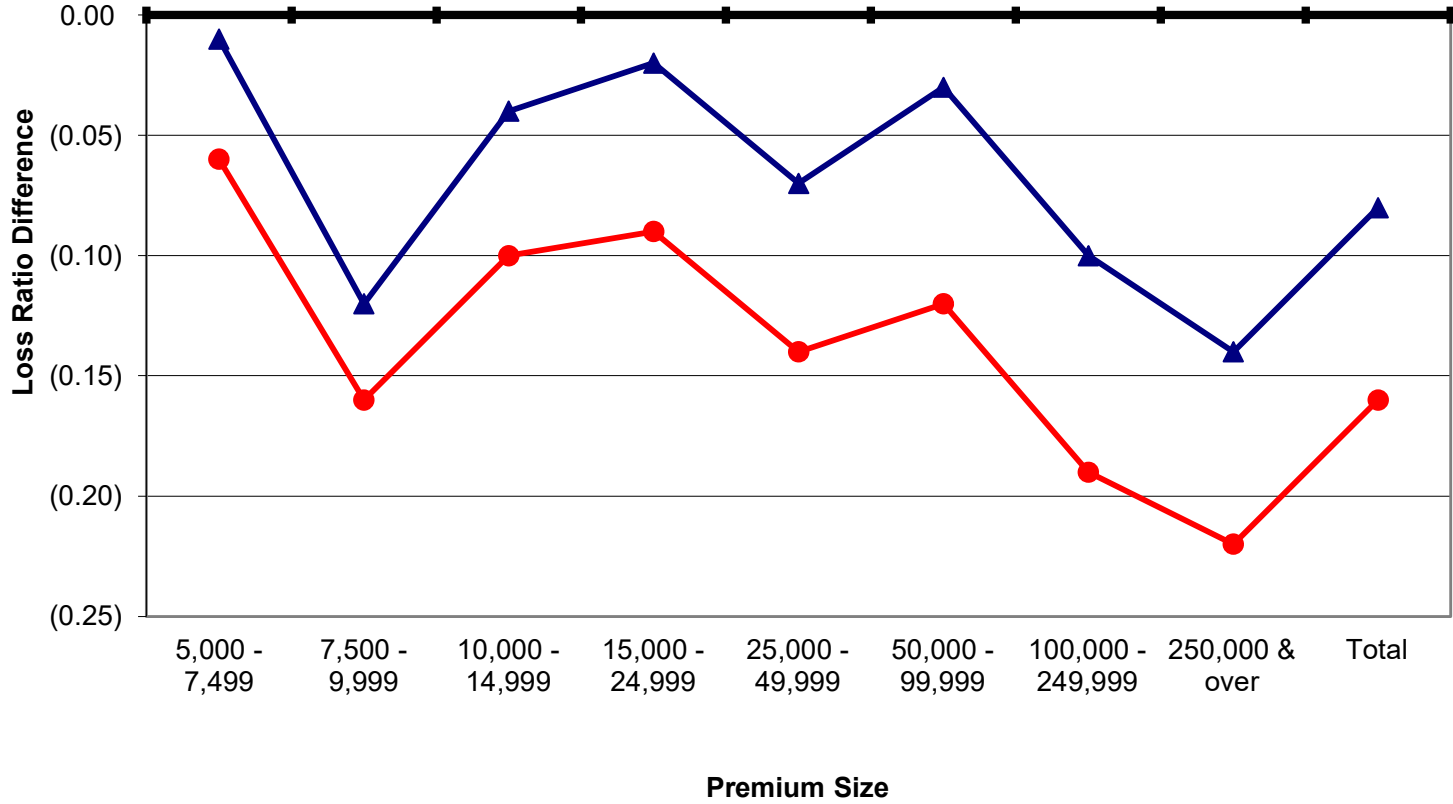
Review Of Experience Rating Plan Results

Attached is an exhibit that reviews the results of the experience rating plan. The exhibit compares loss ratios on an Actual (i.e. after Experience Rating) basis and Manual (i.e. before Experience Rating) basis. The first two pages show the five-year (2013-2017) results of the experience rating plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

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

Pennsylvania Compensation Rating Bureau  
April 1, 2021 Loss Cost Filing

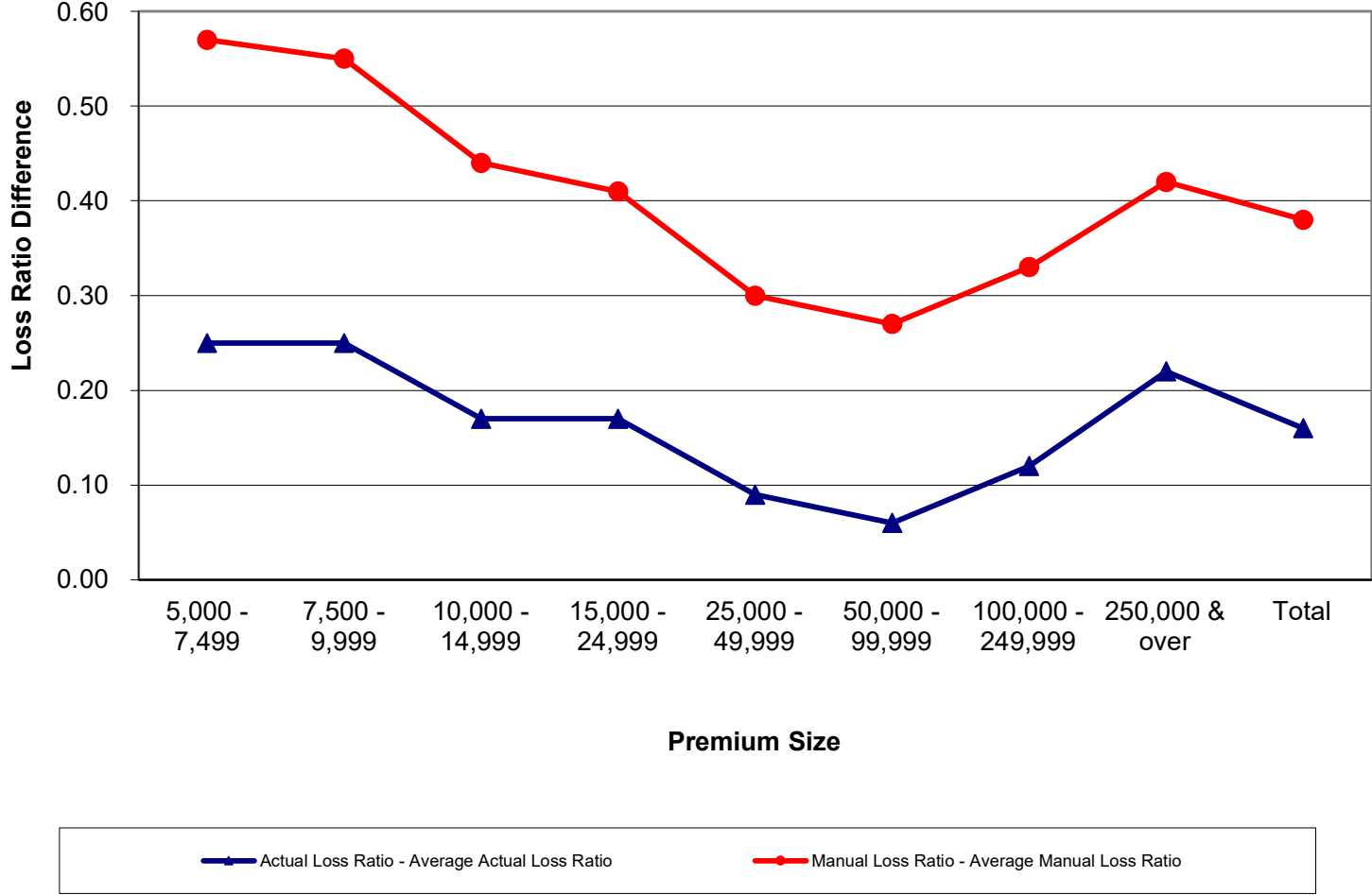
Credit Risks  
2013 - 2017



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

**Pennsylvania Compensation Rating Bureau  
April 1, 2021 Loss Cost Filing**

**Debit Risks  
2013 - 2017**



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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	6	5			7	19	.05	.04	9	42	1.65	1.24	4	26	.02	.01
81- 85	30	34	.57	.48	31	100	.21	.18	74	415	.48	.41	129	960	.36	.31
86- 90	141	193	2.51	2.17	597	2,031	1.37	1.18	542	2,865	.75	.65	278	2,089	.63	.55
91- 95	13	15	.93	.86	60	215	.43	.40	61	353	.31	.29	59	484	.59	.55
96- 99	5	8	.04	.04	28	104	2.61	2.54	30	176	.24	.24	27	229	2.12	2.07
100-100	3,986	4,201	.71	.71	983	3,261	.52	.52	178	1,080	.70	.70	84	723	.54	.54
CREDITS	4,181	4,455	.79	.78	1,706	5,729	.85	.80	894	4,931	.68	.61	581	4,511	.63	.56
101-105	8	11			18	75	.29	.30	26	169	.34	.35	28	253	1.45	1.49
106-110	11	14	.04	.04	39	169	.78	.84	44	292	.45	.49	25	235	.15	.16
111-115	8	13	.08	.09	18	77	.65	.74	14	99	.80	.90	21	204	.76	.85
116-120	3	6			6	25	.47	.55	10	71	.31	.37	6	58	.12	.14
121-130	13	20	.01	.01	31	151	.35	.43	27	211	1.28	1.61	29	318	.43	.54
131-140	4	8	.03	.05	20	107	.58	.78	35	299	1.23	1.65	24	278	.85	1.14
141- UP	17	36	.64	1.12	30	202	.24	.41	42	441	1.21	2.08	48	692	.97	1.62
CHARGES	64	107	.23	.30	162	805	.47	.59	198	1,582	.93	1.19	181	2,039	.79	1.02
TOTALS	4,245	4,562	.78	.77	1,868	6,535	.80	.78	1,092	6,513	.74	.71	762	6,550	.68	.67

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	78	.14	.10	31	512	.21	.16	166	4,744	.40	.31	171	8,911	.97	.73
81- 85	293	3,044	.46	.39	338	5,411	.35	.29	202	5,590	.49	.40	72	4,363	.75	.62
86- 90	252	2,642	.79	.69	155	2,609	.72	.63	130	3,817	1.00	.88	56	3,558	.89	.78
91- 95	72	824	.62	.57	74	1,293	.48	.44	81	2,621	.37	.35	53	3,543	.79	.74
96- 99	39	480	.93	.90	53	1,022	.75	.73	81	2,770	1.29	1.26	59	3,920	.82	.80
100-100	92	1,112	.38	.38	58	1,120	1.22	1.22	59	2,115	.60	.60	38	2,670	1.34	1.34
CREDITS	757	8,180	.60	.53	709	11,967	.55	.48	719	21,657	.66	.57	449	26,965	.91	.78
101-105	39	503	.42	.43	51	1,000	.86	.88	83	2,992	.90	.92	48	3,398	.54	.55
106-110	51	677	1.79	1.92	45	938	.75	.81	58	2,256	.49	.53	44	3,309	.50	.54
111-115	25	354	.45	.50	34	760	.79	.89	57	2,283	1.08	1.22	39	2,998	.56	.63
116-120	18	260	.27	.31	24	563	.70	.83	49	2,084	.26	.31	23	1,925	.63	.74
121-130	52	816	.58	.72	75	1,833	.52	.65	67	2,855	.94	1.17	58	5,069	1.22	1.52
131-140	29	507	.91	1.23	46	1,200	2.48	3.37	42	2,018	.47	.63	40	3,711	.77	1.05
141- UP	66	1,372	.95	1.61	67	2,161	.60	.96	76	4,227	.71	1.16	54	5,920	.65	1.04
CHARGES	280	4,490	.87	1.11	342	8,455	.92	1.16	432	18,717	.72	.89	306	26,330	.73	.91
TOTALS	1,037	12,670	.69	.69	1,051	20,422	.70	.71	1,151	40,373	.69	.69	755	53,295	.82	.83

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					2	2,553	.28	.16	2	2,553	.28	.16			
61- 80	108	12,737	.45	.33	103	84,742	.52	.39	614	111,815	.54	.40			
81- 85	53	7,076	.40	.33	50	34,792	.71	.60	1,272	61,783	.61	.51			
86- 90	55	7,814	.81	.71	39	24,709	.65	.57	2,245	52,327	.77	.67			
91- 95	54	8,054	.55	.51	35	29,930	1.14	1.06	562	47,331	.93	.87			
96- 99	33	5,218	.61	.60	28	18,253	.58	.57	383	32,180	.70	.68			
100-100	20	3,032	.90	.90	18	11,926	1.53	1.53	5,516	31,242	1.07	1.07			
CREDITS	323	43,931	.58	.49	275	206,904	.72	.59	10,594	339,231	.71	.59			
101-105	42	7,001	.78	.80	32	32,729	.81	.82	375	48,132	.79	.80			
106-110	39	6,620	.70	.75	18	10,322	.99	1.07	374	24,832	.80	.86			
111-115	25	4,108	.86	.97	22	12,740	.79	.90	263	23,636	.79	.90			
116-120	24	4,377	.65	.76	22	12,057	.69	.81	185	21,427	.62	.73			
121-130	57	10,772	1.31	1.63	29	17,530	1.63	2.04	438	39,575	1.35	1.69			
131-140	30	6,149	.80	1.07	11	5,623	1.15	1.56	281	19,899	.97	1.31			
141- UP	41	10,157	.90	1.46	7	5,411	.71	1.17	448	30,619	.77	1.26			
CHARGES	258	49,184	.90	1.12	141	96,412	.98	1.11	2,364	208,120	.90	1.07			
TOTALS	581	93,115	.75	.76	416	303,316	.80	.72	12,958	547,351	.78	.74			

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1								1	4						
61- 80	8	4			7	22	.35	.27	8	38	.10	.08	4	26		
81- 85	22	26	2.60	2.19	42	138	.19	.16	95	514	.80	.68	155	1,143	.35	.30
86- 90	126	163	.22	.19	568	1,910	.58	.50	520	2,765	.75	.65	260	1,930	1.28	1.11
91- 95	16	21	.27	.25	60	213	.43	.40	73	413	1.17	1.09	49	394	.79	.74
96- 99	6	10			21	81	3.84	3.74	27	165	.39	.38	21	180	.66	.65
100-100	4,013	4,199	.85	.85	1,022	3,434	.67	.67	168	1,020	1.06	1.06	65	565	.65	.65
CREDITS	4,192	4,423	.83	.83	1,720	5,799	.66	.63	892	4,919	.84	.75	554	4,237	.87	.77
101-105	4	3	12.74	12.95	16	67	.94	.96	30	190	1.36	1.39	36	322	.54	.56
106-110	7	11	.32	.34	29	124	7.15	7.71	55	369	2.27	2.45	22	208	.18	.19
111-115	9	11	.04	.05	15	64	.57	.64	17	118	.28	.31	12	120	.13	.15
116-120	2	3	.34	.40	15	69	.57	.67	9	68	.40	.47	10	99	2.88	3.39
121-130	9	17	.08	.11	18	81	.12	.15	30	231	3.86	4.82	27	295	.75	.94
131-140	9	13			19	102	.51	.70	31	263	.17	.23	26	310	2.69	3.65
141- UP	10	27			49	328	.41	.70	65	704	1.06	1.79	43	641	.55	.95
CHARGES	50	85	.58	.77	161	837	1.46	1.95	237	1,944	1.46	1.91	176	1,993	.96	1.26
TOTALS	4,242	4,509	.83	.83	1,881	6,635	.76	.75	1,129	6,862	1.01	1.00	730	6,231	.90	.89

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	82	.02	.01
61- 80	13	126	.34	.27	36	593	.28	.22	160	4,550	.49	.38	142	7,433	.73	.55
81- 85	299	3,076	.43	.36	322	5,065	.71	.59	176	4,917	.48	.40	78	4,273	.80	.66
86- 90	218	2,264	.52	.45	172	2,862	.83	.73	149	4,398	.65	.57	62	3,934	.93	.81
91- 95	80	926	1.48	1.37	85	1,530	.68	.64	81	2,575	.63	.58	77	4,832	.75	.70
96- 99	36	448	.22	.21	52	1,020	1.01	.99	64	2,249	.48	.47	45	3,138	.60	.59
100-100	91	1,122	1.22	1.22	68	1,305	1.31	1.31	58	2,076	1.14	1.14	35	2,392	.96	.96
CREDITS	737	7,961	.68	.60	735	12,376	.80	.70	688	20,765	.60	.52	441	26,084	.78	.67
101-105	40	504	.95	.98	62	1,213	1.31	1.35	77	2,926	.33	.34	46	3,388	.79	.81
106-110	42	547	.31	.33	39	812	.79	.85	48	1,758	.30	.33	28	2,211	.65	.70
111-115	28	390	.95	1.07	29	656	2.08	2.35	65	2,554	.86	.97	34	2,622	.53	.60
116-120	24	348	.16	.19	29	669	.96	1.13	44	1,838	.85	1.01	28	2,221	.70	.83
121-130	41	631	1.14	1.43	69	1,689	.55	.70	84	3,746	.92	1.15	47	4,066	.80	1.00
131-140	40	681	1.00	1.34	43	1,129	1.03	1.40	43	2,043	.39	.53	44	4,232	.66	.89
141- UP	60	1,221	1.31	2.11	83	2,664	2.65	4.34	71	4,163	.56	.91	61	6,813	.76	1.22
CHARGES	275	4,321	.94	1.20	354	8,833	1.52	1.94	432	19,027	.62	.77	288	25,553	.71	.91
TOTALS	1,012	12,283	.77	.76	1,089	21,209	1.10	1.11	1,120	39,793	.61	.62	729	51,637	.75	.76

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					2	1,881	.09	.05	6	1,966	.09	.05			
61- 80	117	13,354	.95	.69	123	93,987	.52	.38	618	120,133	.58	.42			
81- 85	52	6,478	.75	.62	51	26,174	.57	.47	1,292	51,804	.61	.50			
86- 90	60	8,483	.61	.53	39	37,563	.71	.62	2,174	66,272	.72	.63			
91- 95	42	6,267	.90	.83	30	36,846	.88	.81	593	54,018	.86	.79			
96- 99	43	6,698	.61	.60	19	11,371	.73	.72	334	25,361	.67	.66			
100-100	23	3,487	.58	.58	13	8,267	.94	.94	5,556	27,867	.89	.89			
CREDITS	337	44,768	.77	.65	277	216,088	.64	.52	10,573	347,421	.68	.57			
101-105	50	8,251	.81	.84	28	15,406	.69	.71	389	32,270	.73	.75			
106-110	35	5,844	1.16	1.25	20	10,732	.79	.86	325	22,616	.88	.95			
111-115	29	5,021	.92	1.03	18	9,801	.80	.91	256	21,356	.84	.95			
116-120	24	4,698	1.64	1.92	16	9,168	1.10	1.29	201	19,182	1.14	1.34			
121-130	37	6,983	1.11	1.39	23	12,537	1.24	1.55	385	30,278	1.08	1.35			
131-140	23	4,640	.77	1.04	18	9,499	.71	.96	296	22,913	.73	.98			
141- UP	49	12,484	1.03	1.66	21	16,098	.96	1.51	512	45,143	1.01	1.62			
CHARGES	247	47,922	1.04	1.29	144	83,241	.90	1.09	2,364	193,756	.92	1.14			
TOTALS	584	92,690	.91	.92	421	299,329	.71	.64	12,937	541,177	.77	.72			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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			6	18			9	42	.43	.33	6	41		
81- 85	22	23			36	121	.27	.23	137	749	.23	.19	158	1,168	.38	.32
86- 90	129	171	1.87	1.62	558	1,895	.30	.26	493	2,618	.53	.46	240	1,814	.33	.28
91- 95	16	23	.03	.02	53	186	.14	.13	57	326	.80	.74	49	400	.73	.68
96- 99	13	19	.37	.36	26	100	.18	.18	31	185	.35	.34	24	201	2.47	2.42
100-100	4,065	4,250	.66	.66	1,035	3,461	1.31	1.31	162	968	1.24	1.24	69	596	.68	.68
CREDITS	4,249	4,490	.69	.69	1,714	5,781	.90	.85	889	4,887	.63	.57	546	4,221	.53	.47
101-105	6	10			17	77	.62	.64	32	203	1.54	1.58	32	291	2.12	2.18
106-110	5	8	.02	.02	40	176	1.12	1.21	40	269	.31	.33	26	236	1.61	1.72
111-115	8	7	.12	.13	14	65	.06	.07	30	218	.96	1.08	11	109	.28	.32
116-120	5	9			10	46	.09	.10	16	116	.16	.18	8	83	.03	.03
121-130	9	13			26	120	.17	.21	27	200	3.12	3.88	26	283	3.15	3.93
131-140	4	4			23	125	1.48	2.00	24	202	.04	.06	19	225	.80	1.08
141- UP	26	67	.12	.20	39	266	2.16	3.74	70	743	1.21	2.07	51	750	1.51	2.58
CHARGES	63	118	.08	.11	169	874	1.18	1.53	239	1,951	1.10	1.45	173	1,977	1.64	2.15
TOTALS	4,312	4,608	.68	.68	1,883	6,655	.94	.92	1,128	6,839	.77	.76	719	6,198	.88	.87

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	11	104	.16	.12	30	487	1.04	.81	178	4,977	.50	.39	159	8,450	.77	.58
81- 85	327	3,364	.31	.26	324	5,139	.41	.34	172	4,791	.48	.40	65	3,808	.73	.60
86- 90	200	2,105	.92	.80	138	2,328	.51	.45	125	3,746	.83	.73	75	4,788	.72	.63
91- 95	72	850	.77	.72	69	1,228	.80	.74	78	2,562	.54	.51	59	3,796	.42	.39
96- 99	59	706	.49	.48	48	934	.81	.79	65	2,243	.36	.35	43	2,758	.52	.50
100-100	86	1,037	.33	.33	56	1,078	1.48	1.48	41	1,414	1.03	1.03	33	2,177	.73	.73
CREDITS	755	8,166	.53	.47	665	11,194	.64	.56	659	19,734	.59	.50	434	25,776	.67	.57
101-105	36	456	.42	.43	50	982	1.15	1.18	61	2,278	2.03	2.08	52	3,706	.67	.69
106-110	39	510	.83	.89	61	1,252	.92	1.00	50	1,866	.58	.62	42	3,300	.64	.69
111-115	18	257	.33	.37	29	628	1.23	1.39	64	2,561	.66	.75	28	2,193	.74	.83
116-120	16	232	.24	.28	34	772	1.49	1.76	53	2,109	.59	.69	31	2,551	1.09	1.28
121-130	41	630	1.54	1.92	79	1,953	1.38	1.73	76	3,356	.50	.63	62	5,494	.74	.92
131-140	36	589	.27	.36	38	1,014	.79	1.07	49	2,309	.57	.77	28	2,672	.65	.88
141- UP	64	1,309	.90	1.47	73	2,261	1.90	3.04	90	5,126	1.05	1.73	63	7,337	1.03	1.72
CHARGES	250	3,984	.77	.99	364	8,863	1.35	1.70	443	19,605	.87	1.10	306	27,253	.82	1.04
TOTALS	1,005	12,150	.61	.60	1,029	20,057	.96	.96	1,102	39,339	.73	.74	740	53,030	.75	.76

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					2	1,832	.02	.01	2	1,832	.02	.01			
61- 80	116	13,791	.72	.53	119	85,348	.55	.40	638	113,264	.59	.43			
81- 85	48	6,282	.36	.30	41	22,152	.62	.51	1,330	47,597	.52	.43			
86- 90	43	5,556	.68	.60	43	48,148	.68	.60	2,044	73,170	.67	.59			
91- 95	54	7,403	.83	.77	34	20,467	.64	.59	541	37,240	.66	.61			
96- 99	47	7,050	.63	.62	24	13,229	.58	.57	380	27,424	.59	.57			
100-100	17	2,281	.94	.94	12	6,105	.94	.94	5,576	23,368	.93	.93			
CREDITS	325	42,363	.68	.57	275	197,282	.61	.49	10,511	323,895	.63	.52			
101-105	42	6,337	.62	.63	26	11,079	1.68	1.72	354	25,419	1.25	1.29			
106-110	28	4,580	.77	.83	26	15,113	.73	.79	357	27,309	.73	.79			
111-115	24	4,103	4.18	4.72	18	10,702	.93	1.04	244	20,843	1.51	1.70			
116-120	15	2,959	.67	.79	15	9,840	1.67	1.96	203	18,717	1.26	1.49			
121-130	38	7,596	1.00	1.25	27	15,237	.91	1.14	411	34,883	.93	1.16			
131-140	23	4,621	.86	1.16	12	7,151	.99	1.34	256	18,913	.82	1.10			
141- UP	37	9,319	.80	1.26	15	8,849	1.06	1.62	528	36,025	1.05	1.68			
CHARGES	207	39,515	1.16	1.43	139	77,970	1.11	1.31	2,353	182,110	1.06	1.29			
TOTALS	532	81,878	.91	.91	414	275,252	.75	.67	12,864	506,005	.78	.73			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2016 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	12	11			2	6	.13	.10	3	15	.05	.03	6	39	.72	.56
81- 85	27	32	.01	.01	32	103	.89	.75	114	623	.44	.37	186	1,396	.80	.68
86- 90	137	179	1.35	1.17	552	1,885	.60	.52	533	2,809	.72	.62	213	1,610	.67	.58
91- 95	12	11	.26	.24	50	183	.58	.54	66	379	1.81	1.68	41	329	1.65	1.53
96- 99	9	12	.03	.03	38	153	.86	.83	34	210	.72	.70	29	249	1.70	1.66
100-100	4,008	4,169	.83	.83	1,007	3,339	.67	.67	198	1,189	.71	.71	79	677	.93	.93
CREDITS	4,205	4,415	.84	.83	1,681	5,669	.65	.62	948	5,225	.76	.68	554	4,301	.89	.79
101-105	5	5			19	76	.47	.48	24	150	2.31	2.36	22	196	.55	.57
106-110	3	4			22	89	.10	.11	38	263	2.24	2.43	27	252	2.10	2.25
111-115	3	5			13	60	3.23	3.63	15	107	.57	.64	20	202	.18	.21
116-120	2	4			11	52	.12	.14	19	140	2.04	2.41	17	172	.23	.27
121-130	6	14	.01	.01	40	188	.81	1.01	30	228	.82	1.02	18	195	.40	.50
131-140	7	18	27.21	36.49	20	106	.19	.25	28	237	.13	.18	25	299	.49	.67
141- UP	13	20			46	310	1.66	2.80	57	579	.65	1.08	43	636	.19	.32
CHARGES	39	69	7.23	9.62	171	881	1.05	1.39	211	1,703	1.10	1.43	172	1,952	.54	.71
TOTALS	4,244	4,485	.94	.93	1,852	6,550	.71	.69	1,159	6,928	.84	.82	726	6,253	.78	.77

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	11	103	6.82	5.19	57	931	1.34	1.05	178	4,959	.51	.40	2	78	.01	.01
81- 85	325	3,349	.48	.40	316	4,986	.47	.39	163	4,486	.72	.60	63	8,615	.54	.40
86- 90	175	1,848	1.00	.87	126	2,112	1.54	1.34	93	2,749	.74	.65	59	3,709	.55	.48
91- 95	71	811	.78	.72	78	1,433	.35	.33	90	3,026	.59	.55	74	4,896	.88	.81
96- 99	44	526	.79	.77	50	942	.69	.67	64	2,215	.90	.88	54	3,762	.83	.81
100-100	64	769	.56	.56	63	1,203	.51	.51	43	1,451	.40	.40	24	1,768	.25	.25
CREDITS	690	7,407	.76	.67	690	11,606	.74	.64	631	18,887	.64	.56	442	26,515	.68	.58
101-105	38	490	.60	.62	52	1,026	.57	.59	82	2,895	.45	.46	53	3,734	.85	.87
106-110	37	489	.33	.36	56	1,191	.51	.55	66	2,600	1.18	1.27	33	2,541	.44	.48
111-115	29	425	.32	.36	32	754	.71	.80	39	1,589	.62	.71	36	3,009	.80	.91
116-120	17	257	1.50	1.76	35	853	3.53	4.16	32	1,288	.66	.77	25	1,913	1.25	1.47
121-130	52	815	1.14	1.44	70	1,718	.62	.78	80	3,567	.94	1.18	49	4,253	.50	.63
131-140	37	635	2.67	3.62	43	1,112	.65	.88	35	1,601	.76	1.03	26	2,533	.79	1.07
141- UP	61	1,262	.76	1.24	79	2,429	1.10	1.75	67	3,921	.97	1.56	63	6,946	1.14	1.83
CHARGES	271	4,374	1.04	1.34	367	9,082	1.01	1.27	401	17,461	.83	1.03	285	24,930	.85	1.06
TOTALS	961	11,780	.86	.86	1,057	20,688	.86	.86	1,032	36,348	.74	.74	727	51,444	.76	.77

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60	1	63	.05	.03	2	3,230	.15	.09	5	3,371	.15	.09			
61- 80	126	14,520	.49	.36	117	65,830	.44	.32	678	95,029	.48	.35			
81- 85	54	7,181	.43	.36	33	36,676	.82	.68	1,313	62,519	.72	.60			
86- 90	57	7,649	.64	.56	34	32,166	.54	.47	1,979	56,716	.63	.55			
91- 95	46	6,820	.51	.47	37	19,172	.60	.55	565	37,062	.63	.59			
96- 99	38	5,592	.75	.74	26	27,039	.61	.60	386	40,701	.68	.66			
100-100	15	2,197	.94	.94	12	6,340	.71	.71	5,513	23,103	.69	.69			
CREDITS	337	44,022	.57	.48	261	190,453	.58	.47	10,439	318,501	.61	.51			
101-105	52	8,814	.60	.62	27	12,707	.92	.95	374	30,092	.76	.78			
106-110	32	5,401	.78	.85	19	11,770	1.04	1.12	333	24,601	.92	.99			
111-115	24	4,113	1.18	1.33	12	7,120	.73	.82	223	17,384	.83	.93			
116-120	28	5,081	.54	.64	19	12,247	1.36	1.60	205	22,008	1.20	1.41			
121-130	43	8,635	.86	1.07	16	8,374	1.36	1.70	404	27,987	.95	1.19			
131-140	24	5,251	.68	.92	11	7,909	.48	.64	256	19,701	.69	.94			
141- UP	31	7,318	.79	1.26	23	14,566	.84	1.31	483	37,986	.90	1.44			
CHARGES	234	44,614	.76	.92	127	74,693	.98	1.18	2,278	179,758	.89	1.09			
TOTALS	571	88,636	.66	.66	388	265,146	.69	.62	12,717	498,259	.71	.67			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2017 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	13			6	17	.10	.07	3	15			4	25		
81- 85	47	55	.24	.20	46	151	.03	.03	115	631	.50	.42	186	1,379	.35	.29
86- 90	123	150	.31	.27	559	1,908	.21	.18	529	2,784	.83	.72	214	1,599	.41	.36
91- 95	17	22	1.88	1.75	58	213	.20	.19	76	448	1.21	1.12	42	336	.79	.74
96- 99	6	7	.12	.11	25	97	.31	.30	37	222	.80	.78	21	179	.24	.24
100-100	3,989	4,149	.52	.52	969	3,238	.47	.47	170	1,044	.68	.68	78	674	.33	.33
CREDITS	4,195	4,395	.52	.51	1,663	5,624	.35	.33	930	5,144	.79	.71	545	4,194	.40	.35
101-105	8	12			24	98	.24	.24	24	153	.83	.85	19	170	1.13	1.15
106-110	9	17			28	116	1.18	1.27	26	174	1.12	1.21	24	229	.83	.89
111-115	12	19	16.22	18.23	12	57	.96	1.08	10	68	.06	.07	7	70	.08	.09
116-120	7	11			9	41	1.17	1.38	10	70	.86	1.00	17	176	.58	.68
121-130	5	6	32.93	41.86	19	100	.20	.25	22	177	1.02	1.28	24	258	1.14	1.43
131-140	6	13	.02	.03	21	108	.13	.18	31	258	.12	.16	23	269	.18	.25
141- UP	14	35	4.89	8.53	55	350	.28	.46	58	600	.46	.75	29	403	.84	1.37
CHARGES	61	113	6.01	7.72	168	870	.45	.60	181	1,500	.58	.77	143	1,574	.74	.94
TOTALS	4,256	4,508	.66	.65	1,831	6,494	.37	.36	1,111	6,645	.74	.72	688	5,768	.49	.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	13	119	.30	.23	57	944	.27	.21	169	4,861	.49	.38	2	83	.32	.17
81- 85	334	3,473	.40	.34	313	4,955	.37	.31	154	4,199	.52	.43	68	8,910	.49	.37
86- 90	185	1,970	.43	.37	137	2,300	.45	.40	89	2,650	.83	.72	61	3,826	.42	.37
91- 95	48	544	.87	.81	68	1,238	1.31	1.21	77	2,528	.77	.71	54	3,541	.48	.45
96- 99	53	634	.79	.77	52	1,023	.41	.40	69	2,374	1.04	1.02	49	3,315	.44	.43
100-100	89	1,064	.60	.60	60	1,142	.67	.67	43	1,475	.64	.64	14	878	.40	.40
CREDITS	722	7,805	.50	.44	687	11,603	.51	.44	601	18,087	.67	.58	417	24,604	.46	.39
101-105	33	407	.53	.54	59	1,181	2.27	2.33	71	2,564	.86	.88	43	3,024	.54	.56
106-110	41	533	1.16	1.25	48	983	1.25	1.35	73	2,910	.43	.47	33	2,560	.47	.51
111-115	21	292	.40	.45	39	857	.74	.83	45	1,844	1.43	1.62	37	2,991	.86	.97
116-120	17	247	3.88	4.60	29	705	.76	.89	43	1,759	.45	.53	30	2,552	.57	.67
121-130	49	758	.56	.70	70	1,685	1.55	1.94	69	3,235	.87	1.09	43	3,787	.58	.73
131-140	42	704	.99	1.33	46	1,208	.83	1.12	27	1,334	.40	.54	24	2,335	.45	.61
141- UP	57	1,154	1.18	1.95	76	2,343	.93	1.50	82	4,673	.49	.79	69	7,539	.66	1.03
CHARGES	260	4,096	1.07	1.38	367	8,961	1.21	1.53	410	18,319	.68	.85	279	24,789	.61	.77
TOTALS	982	11,901	.70	.69	1,054	20,564	.82	.82	1,011	36,406	.68	.69	696	49,393	.53	.54

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					2	1,886	.02	.01	4	1,968	.03	.02			
61- 80	121	14,095	.40	.29	121	73,058	.38	.27	676	102,059	.39	.28			
81- 85	47	6,075	.47	.39	47	26,835	.57	.47	1,357	51,803	.51	.42			
86- 90	53	6,620	.56	.49	32	39,123	.33	.29	1,982	62,931	.41	.36			
91- 95	43	6,372	.99	.92	31	19,316	.59	.55	514	34,557	.70	.65			
96- 99	48	7,654	.58	.57	22	20,214	.55	.53	382	35,720	.58	.56			
100-100	11	1,693	.72	.72	11	8,773	.24	.24	5,434	24,130	.44	.44			
CREDITS	323	42,509	.57	.48	266	189,205	.43	.35	10,349	313,170	.47	.39			
101-105	54	8,312	.90	.93	27	13,337	.71	.73	362	29,256	.82	.84			
106-110	25	4,204	.54	.58	25	13,921	1.12	1.20	332	25,646	.88	.95			
111-115	33	6,261	.66	.74	13	6,310	.59	.67	229	18,769	.76	.86			
116-120	24	4,711	.59	.70	11	7,914	1.12	1.31	197	18,188	.86	1.01			
121-130	42	8,006	.55	.68	18	12,129	.41	.51	361	30,140	.60	.75			
131-140	23	4,913	.67	.91	5	2,953	.35	.48	248	14,096	.55	.74			
141- UP	38	9,046	.99	1.56	22	14,557	.61	.94	500	40,700	.72	1.14			
CHARGES	239	45,453	.73	.89	121	71,121	.74	.88	2,229	176,796	.75	.91			
TOTALS	562	87,962	.65	.66	387	260,326	.51	.45	12,578	489,965	.57	.54			



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

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2		5	51.75	30.98								
61- 80	207	118	.93	.70	54	146	.52	.39	34	163	.82	.62	45	298	.04	.03	
81- 85	250	175	.24	.20	148	476	.36	.30	205	1,093	.63	.54	318	2,360	.42	.35	
86- 90	754	849	.47	.41	1,477	4,889	.77	.67	1,170	6,169	.70	.60	615	4,579	.68	.59	
91- 95	85	81	.08	.07	124	433	.75	.70	114	651	1.48	1.38	101	822	1.00	.93	
96- 99	83	74	.05	.05	71	256	1.03	1.00	59	361	.83	.81	48	406	2.67	2.60	
100-100	11,391	11,613	1.11	1.11	3,087	10,623	.80	.80	898	5,450	1.35	1.35	356	3,072	.45	.45	
CREDITS	12,770	12,909	1.04	1.02	4,963	16,828	.79	.75	2,480	13,888	.99	.91	1,483	11,537	.64	.57	
101-105	62	61			34	125	1.55	1.59	45	285	1.11	1.14	41	365	.11	.11	
106-110	63	72	.09	.10	77	308	.22	.24	82	529	2.28	2.45	63	583	1.77	1.91	
111-115	42	41	.02	.02	28	125	2.11	2.37	31	220	2.37	2.67	26	259	.43	.48	
116-120	23	32	.02	.02	33	154	.62	.72	21	153	.18	.21	21	214	.21	.24	
121-130	66	97	.02	.03	90	432	2.29	2.87	79	615	.62	.77	51	562	.23	.28	
131-140	22	32			56	301	.05	.07	41	353	.18	.24	32	373	.17	.23	
141- UP	65	133	.95	1.59	103	644	1.03	1.73	89	894	.48	.79	68	959	.25	.40	
CHARGES	343	469	.29	.37	421	2,088	1.10	1.43	388	3,048	.96	1.23	302	3,316	.50	.63	
TOTALS	13,113	13,378	1.01	1.01	5,384	18,916	.82	.80	2,868	16,936	.99	.95	1,785	14,853	.61	.58	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																	
61- 80	36	337	.19	.14	108	1,679	1.84	1.42	308	8,613	.49	.38	245	12,818	.65	.49	
81- 85	526	5,521	.83	.70	622	9,979	.61	.51	340	9,534	.71	.59	109	6,259	.59	.49	
86- 90	536	5,639	.61	.53	254	4,219	.80	.70	183	5,446	.59	.51	73	4,606	.48	.42	
91- 95	88	1,002	.91	.84	117	2,155	.94	.87	92	2,972	1.08	1.00	75	4,879	.84	.78	
96- 99	88	1,058	.68	.67	81	1,518	1.28	1.24	99	3,402	.83	.81	60	4,047	.54	.53	
100-100	273	3,312	.59	.59	202	3,828	.58	.58	129	4,476	.59	.59	45	2,953	.52	.52	
CREDITS	1,547	16,870	.69	.61	1,384	23,378	.80	.70	1,151	34,445	.66	.57	607	35,561	.62	.52	
101-105	69	880	.80	.82	87	1,806	.62	.63	94	3,432	.43	.44	62	4,134	.58	.60	
106-110	69	915	.15	.16	76	1,559	1.64	1.77	71	2,663	.88	.95	40	3,036	1.46	1.57	
111-115	34	472	1.79	2.02	45	1,012	.52	.59	57	2,320	1.09	1.23	36	2,836	.73	.83	
116-120	27	391	.77	.91	36	853	.90	1.06	55	2,247	.51	.60	28	2,248	.59	.70	
121-130	92	1,394	.86	1.08	106	2,527	.59	.74	74	3,295	.94	1.18	33	2,870	.51	.64	
131-140	62	1,032	.59	.80	60	1,563	.58	.78	46	2,131	1.59	2.15	23	2,072	.54	.73	
141- UP	98	1,906	.55	.89	83	2,530	1.04	1.64	49	2,567	.57	.92	36	3,748	.51	.80	
CHARGES	451	6,990	.69	.88	493	11,849	.84	1.04	446	18,654	.83	.99	258	20,943	.70	.84	
TOTALS	1,998	23,860	.69	.67	1,877	35,228	.82	.79	1,597	53,099	.72	.69	865	56,505	.65	.62	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60					3	1,490	.40	.24	5	1,495	.56	.33				
61- 80	194	21,706	.83	.60	138	86,137	.51	.37	1,369	132,015	.59	.43				
81- 85	67	8,981	.66	.55	38	20,885	.94	.78	2,623	65,262	.75	.62				
86- 90	54	7,225	.70	.62	23	9,869	.61	.53	5,139	53,491	.65	.57				
91- 95	42	5,682	1.88	1.75	18	8,960	.49	.45	856	27,639	.99	.92				
96- 99	32	4,682	.82	.80	12	9,935	.80	.78	633	25,740	.82	.80				
100-100	31	4,988	.42	.42	6	2,175	.74	.74	16,418	52,489	.80	.80				
CREDITS	420	53,264	.86	.70	238	139,451	.60	.47	27,043	358,131	.71	.58				
101-105	32	5,400	.87	.89	12	5,387	.40	.41	538	21,875	.60	.61				
106-110	24	3,915	.67	.72	12	6,663	.62	.67	577	20,242	.92	.99				
111-115	16	2,614	.40	.45	2	731	.51	.58	317	10,629	.78	.88				
116-120	8	1,295	.53	.63	3	1,443	.29	.35	255	9,030	.54	.63				
121-130	25	4,416	.27	.33	6	2,496	3.27	4.09	622	18,703	.97	1.21				
131-140	6	1,099	.09	.12	2	896	.13	.17	350	9,850	.65	.87				
141- UP	8	2,142	.47	.91	1	430	1.41	2.03	600	15,952	.64	1.04				
CHARGES	119	20,881	.54	.64	38	18,044	.89	.98	3,259	106,282	.75	.89				
TOTALS	539	74,145	.77	.69	276	157,495	.63	.51	30,302	464,413	.72	.64				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2014 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	227	125	.79	.59	64	173	2.72	2.05	35	162	.01		34	227	2.81	2.14
81- 85	243	173	.01	.01	170	537	2.09	1.76	247	1,336	.98	.83	350	2,572	.50	.42
86- 90	677	732	.35	.30	1,404	4,709	.66	.57	1,145	6,042	.75	.65	572	4,243	.64	.55
91- 95	120	123	.03	.03	124	433	.35	.33	125	731	1.08	1.00	81	653	.78	.72
96- 99	66	62	2.05	2.00	52	193	1.30	1.26	65	401	.64	.62	41	349	1.76	1.72
100-100	11,320	11,481	1.50	1.50	3,352	11,489	1.18	1.18	859	5,207	.81	.81	374	3,202	.69	.69
CREDITS	12,653	12,696	1.39	1.37	5,166	17,536	1.06	1.01	2,476	13,878	.80	.73	1,452	11,245	.71	.64
101-105	60	53			40	162	1.37	1.40	55	359	.89	.91	46	416	1.11	1.15
106-110	47	49	.17	.18	78	318	.71	.77	91	600	1.09	1.18	49	454	.47	.50
111-115	34	30	.05	.06	45	191	1.31	1.48	29	208	.17	.19	26	255	3.35	3.76
116-120	38	40			25	113	.03	.03	24	171	3.78	4.44	14	143	.08	.09
121-130	73	97	.18	.23	71	339	.11	.14	78	596	.41	.51	54	590	2.02	2.53
131-140	31	40	.48	.65	50	257	1.85	2.49	49	402	.73	.98	30	345	1.64	2.22
141- UP	65	144	2.22	3.69	112	707	1.19	1.99	94	956	1.25	2.05	78	1,126	1.48	2.45
CHARGES	348	455	.81	1.04	421	2,086	.98	1.28	420	3,293	1.03	1.30	297	3,329	1.49	1.92
TOTALS	13,001	13,150	1.37	1.36	5,587	19,622	1.05	1.03	2,896	17,171	.84	.81	1,749	14,574	.89	.86

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	65	643	1.24	.95	120	1,941	1.07	.83	333	9,392	.97	.75	260	13,631	.64	.48
81- 85	598	6,204	.53	.45	598	9,480	.56	.47	339	9,277	.68	.57	103	5,963	.77	.64
86- 90	481	5,050	.85	.73	252	4,195	.87	.75	177	5,215	.76	.66	76	4,537	1.45	1.27
91- 95	118	1,357	.51	.48	105	1,918	1.45	1.35	85	2,733	1.35	1.26	80	5,006	.86	.80
96- 99	78	944	1.27	1.24	88	1,691	1.08	1.05	86	2,972	1.10	1.07	64	4,306	.55	.54
100-100	354	4,310	.76	.76	220	4,153	1.27	1.27	137	4,832	.39	.39	53	3,739	.93	.93
CREDITS	1,694	18,507	.73	.65	1,383	23,377	.90	.79	1,157	34,422	.82	.70	636	37,182	.81	.68
101-105	68	869	.93	.95	97	1,907	.54	.56	102	3,718	.87	.89	56	4,012	1.45	1.49
106-110	77	1,027	.93	1.00	67	1,419	1.34	1.45	61	2,394	.56	.61	43	3,291	.44	.47
111-115	36	493	.49	.55	35	816	.29	.33	59	2,207	1.03	1.15	37	2,874	.83	.93
116-120	39	590	.95	1.12	49	1,133	.89	1.05	53	2,186	.83	.99	32	2,676	.77	.91
121-130	85	1,294	1.35	1.69	97	2,376	.38	.48	79	3,360	1.13	1.42	48	4,126	.67	.84
131-140	69	1,130	1.16	1.58	60	1,564	1.11	1.51	48	2,276	.30	.40	22	1,947	.41	.55
141- UP	99	1,966	.42	.68	87	2,647	1.21	1.92	72	3,796	1.25	1.95	25	2,792	.82	1.33
CHARGES	473	7,370	.88	1.11	492	11,861	.84	1.05	474	19,938	.90	1.09	263	21,719	.81	.96
TOTALS	2,167	25,877	.77	.75	1,875	35,238	.88	.85	1,631	54,360	.85	.82	899	58,901	.81	.76

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					8	14,427	.29	.17	8	14,427	.29	.17
61- 80	218	24,634	.57	.42	135	72,999	.50	.35	1,491	123,926	.58	.42
81- 85	72	9,113	.71	.59	36	19,964	.78	.64	2,756	64,619	.70	.58
86- 90	50	6,762	.26	.23	28	10,898	.66	.58	4,862	52,383	.72	.63
91- 95	38	5,341	.52	.48	17	6,815	.89	.82	893	25,108	.87	.81
96- 99	38	5,902	.49	.48	12	7,099	.81	.79	590	23,921	.77	.76
100-100	26	3,793	.54	.54	11	5,826	.74	.74	16,706	58,031	.99	.99
CREDITS	442	55,545	.54	.44	247	138,027	.57	.43	27,306	362,415	.71	.58
101-105	33	5,374	.56	.57	8	2,812	.68	.71	565	19,681	.85	.88
106-110	26	4,408	.88	.95	8	4,353	2.70	2.92	547	18,314	1.22	1.32
111-115	17	2,863	.22	.25	3	1,298	1.71	1.94	321	11,235	.81	.91
116-120	13	2,486	.49	.58	3	1,320	.90	1.06	290	10,860	.78	.93
121-130	14	2,769	.69	.86	4	1,555	1.09	1.35	603	17,103	.84	1.05
131-140	7	1,152	.09	.12					366	9,114	.66	.89
141- UP	8	1,648	.76	1.19					640	15,781	1.03	1.65
CHARGES	118	20,700	.58	.66	26	11,338	1.66	1.83	3,332	102,088	.92	1.09
TOTALS	560	76,244	.55	.49	273	149,366	.66	.50	30,638	464,503	.76	.66

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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	227	128	.17	.13	84	237	.17	.13	41	189	2.54	1.88	38	252	.26	.20
81- 85	313	227	.60	.51	187	601	.71	.59	267	1,444	.69	.58	390	2,880	.37	.31
86- 90	621	621	1.75	1.51	1,331	4,448	.71	.62	1,146	6,069	.76	.66	575	4,286	.90	.78
91- 95	97	85	.24	.22	102	371	.41	.38	115	654	.53	.50	82	661	.55	.51
96- 99	71	61	.02	.02	72	272	2.23	2.18	57	348	.08	.08	44	371	.57	.55
100-100	11,486	11,560	.74	.74	3,394	11,641	1.01	1.01	938	5,636	.73	.73	389	3,330	.91	.91
CREDITS	12,815	12,682	.78	.76	5,170	17,570	.92	.87	2,564	14,340	.74	.68	1,518	11,780	.73	.65
101-105	68	60	1.66	1.70	46	189	.18	.18	46	295	1.09	1.12	37	339	.57	.59
106-110	57	56	.04	.04	83	338	.59	.64	82	541	1.52	1.64	57	534	1.40	1.51
111-115	47	37	3.90	4.37	34	153	.07	.07	31	220	.08	.09	25	237	2.71	3.05
116-120	32	35			20	93	.07	.08	24	175	.08	.10	12	121	.05	.06
121-130	67	94	2.49	3.12	71	341	1.24	1.55	68	521	1.28	1.61	43	469	3.44	4.33
131-140	28	30	.39	.53	63	325	.45	.61	55	483	1.29	1.74	41	491	2.14	2.89
141- UP	79	143	.37	.65	110	706	.76	1.29	83	844	1.59	2.59	78	1,152	.37	.63
CHARGES	378	455	1.20	1.55	427	2,143	.63	.83	389	3,078	1.24	1.57	293	3,345	1.40	1.83
TOTALS	13,193	13,137	.79	.78	5,597	19,713	.89	.87	2,953	17,417	.83	.80	1,811	15,125	.88	.85

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	46	433	.51	.38	123	1,942	.60	.46	360	10,073	.39	.30	288	15,007	.57	.42
81- 85	644	6,734	.64	.54	587	9,286	.62	.51	393	10,858	.54	.44	115	6,527	.99	.82
86- 90	522	5,468	.54	.47	274	4,540	.93	.81	175	5,281	.85	.75	67	4,072	1.09	.96
91- 95	122	1,392	1.05	.98	119	2,150	.44	.41	102	3,445	.67	.63	81	5,406	.29	.27
96- 99	68	829	.18	.17	79	1,514	.80	.78	76	2,691	.52	.51	53	3,622	.72	.71
100-100	344	4,104	.62	.62	214	4,057	1.54	1.54	141	4,784	.58	.58	43	2,802	.27	.27
CREDITS	1,746	18,960	.61	.55	1,396	23,489	.83	.73	1,247	37,132	.56	.48	647	37,435	.65	.54
101-105	71	909	.23	.23	88	1,773	.92	.94	85	3,135	.49	.50	42	2,976	1.14	1.18
106-110	65	864	.28	.30	58	1,212	.38	.41	66	2,529	.58	.62	46	3,379	.78	.85
111-115	41	582	1.29	1.45	49	1,084	.69	.77	62	2,554	.52	.59	29	2,096	.76	.85
116-120	20	286	1.35	1.59	37	869	1.52	1.80	54	2,171	.39	.45	30	2,521	.63	.75
121-130	80	1,240	1.00	1.26	103	2,551	.82	1.03	86	3,649	.45	.56	38	3,546	.63	.80
131-140	42	698	.03	.05	57	1,521	.30	.41	46	2,114	.83	1.11	20	1,841	.55	.75
141- UP	115	2,291	.62	1.01	90	2,718	.58	.89	74	4,015	.88	1.39	25	2,575	.85	1.43
CHARGES	434	6,870	.62	.80	482	11,729	.71	.87	473	20,167	.60	.73	230	18,935	.78	.93
TOTALS	2,180	25,830	.62	.60	1,878	35,219	.79	.77	1,720	57,299	.57	.55	877	56,370	.69	.64

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	71	.10	.06	6	4,439	.94	.54	7	4,509	.93	.54
61- 80	232	25,863	.71	.52	132	74,821	.43	.31	1,571	128,944	.50	.36
81- 85	67	8,250	.40	.33	29	11,418	.61	.51	2,992	58,225	.61	.50
86- 90	51	7,025	.61	.53	21	8,043	.52	.46	4,783	49,853	.75	.65
91- 95	46	5,965	.63	.59	24	10,302	.69	.64	890	30,431	.59	.55
96- 99	40	6,018	.58	.57	12	6,400	.64	.62	572	22,126	.62	.61
100-100	19	2,597	.57	.57	6	3,014	.77	.77	16,974	53,524	.82	.82
CREDITS	456	55,788	.62	.50	230	118,436	.51	.39	27,789	347,613	.62	.51
101-105	31	4,713	.67	.69	7	5,728	.41	.42	521	20,118	.64	.66
106-110	31	4,837	.39	.42	5	2,789	.38	.41	550	17,079	.56	.60
111-115	10	1,605	.30	.33	8	5,252	.73	.83	336	13,819	.69	.78
116-120	11	2,001	.32	.38					240	8,274	.58	.69
121-130	16	3,157	.28	.35	3	2,045	.35	.44	575	17,613	.67	.84
131-140	10	1,891	1.27	1.71	2	835	1.16	1.57	364	10,227	.83	1.12
141- UP	7	1,427	.83	1.37	2	1,148	.19	.32	663	17,021	.73	1.19
CHARGES	116	19,631	.54	.63	27	17,798	.52	.58	3,249	104,150	.67	.80
TOTALS	572	75,419	.60	.53	257	136,234	.51	.41	31,038	451,763	.63	.56

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2016 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	251	157	.34	.26	75	203	.02	.02	61	285	1.45	1.08	41	272	.31	.23
81- 85	288	207	1.03	.86	168	519	.80	.67	271	1,450	.66	.56	357	2,648	.43	.36
86- 90	713	758	1.53	1.32	1,377	4,601	.55	.48	1,224	6,502	.75	.65	608	4,538	.42	.37
91- 95	104	86	.22	.20	130	455	1.46	1.35	116	666	1.54	1.43	74	585	1.44	1.34
96- 99	61	58	.22	.22	59	231	.73	.72	60	369	1.67	1.62	60	507	1.26	1.23
100-100	11,229	11,428	2.14	2.14	3,512	12,093	.72	.72	913	5,506	.64	.64	419	3,586	.59	.59
CREDITS	12,646	12,695	2.04	2.01	5,321	18,103	.69	.66	2,645	14,778	.77	.70	1,559	12,137	.56	.50
101-105	59	54	.25	.26	41	169	.25	.26	50	316	1.23	1.27	43	388	.99	1.02
106-110	54	54	.08	.08	61	245	.36	.38	99	665	.47	.50	50	466	.38	.41
111-115	37	43	.01	.02	31	138	.47	.53	31	212	2.18	2.45	21	205	.28	.31
116-120	34	27	.26	.31	21	92	2.02	2.38	23	166	.57	.67	11	114	.23	.27
121-130	79	114	.10	.13	74	359	.61	.77	55	438	1.27	1.60	41	445	2.13	2.66
131-140	35	44	6.20	8.35	52	273	.11	.15	51	413	.12	.16	44	514	.71	.96
141- UP	76	136	2.37	3.90	97	619	.23	.39	100	1,038	.81	1.36	65	932	1.14	1.90
CHARGES	374	471	1.34	1.71	377	1,895	.41	.53	409	3,248	.83	1.07	275	3,063	.99	1.26
TOTALS	13,020	13,166	2.02	2.00	5,698	19,998	.66	.65	3,054	18,027	.78	.75	1,834	15,200	.64	.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	56	521	.16	.12	147	2,262	.41	.31	390	10,934	.49	.38	311	16,571	.49	.36
81- 85	639	6,579	.73	.62	689	11,065	.43	.36	378	10,576	.58	.48	118	6,767	.41	.34
86- 90	546	5,708	.53	.46	315	5,103	.61	.53	190	5,698	.51	.44	102	6,308	.63	.56
91- 95	89	1,003	.47	.44	108	1,978	.75	.69	91	3,010	.61	.56	65	4,352	.72	.67
96- 99	83	994	.50	.48	86	1,600	1.86	1.81	87	3,114	.37	.36	67	4,686	.65	.63
100-100	342	4,106	1.11	1.11	222	4,149	.35	.35	115	3,998	.67	.67	51	3,423	.28	.28
CREDITS	1,755	18,910	.71	.63	1,567	26,157	.56	.49	1,251	37,329	.54	.46	714	42,106	.52	.44
101-105	68	880	.37	.38	76	1,499	.72	.75	97	3,628	.67	.69	57	4,118	.67	.69
106-110	65	830	.16	.17	61	1,312	.66	.71	69	2,786	.62	.67	41	3,105	.73	.79
111-115	35	503	14.82	16.72	44	965	.94	1.06	56	2,257	.51	.58	28	2,140	.61	.69
116-120	35	515	.53	.62	32	721	1.19	1.40	47	1,870	.73	.86	23	1,888	.14	.16
121-130	61	956	.45	.57	105	2,579	.70	.88	92	4,027	.49	.62	33	2,806	.44	.55
131-140	62	1,037	.73	.99	50	1,328	.87	1.17	57	2,649	.31	.42	17	1,596	.58	.78
141- UP	111	2,231	.73	1.19	75	2,197	.61	.97	67	3,810	.69	1.12	37	4,030	.47	.75
CHARGES	437	6,952	1.58	2.04	443	10,600	.76	.94	485	21,026	.58	.70	236	19,682	.54	.65
TOTALS	2,192	25,862	.95	.92	2,010	36,757	.62	.59	1,736	58,355	.55	.53	950	61,788	.53	.49

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					5	6,256	.34	.20	5	6,256	.34	.20
61- 80	229	25,701	.43	.32	136	60,791	.46	.32	1,697	117,696	.46	.33
81- 85	90	10,997	1.62	1.34	27	13,423	.50	.41	3,025	64,231	.71	.59
86- 90	56	7,526	.38	.33	23	9,888	.43	.38	5,154	56,629	.54	.47
91- 95	51	7,163	.75	.70	18	11,081	.62	.57	846	30,380	.71	.66
96- 99	26	3,634	.61	.60	8	3,327	.29	.29	597	18,522	.66	.65
100-100	17	2,777	.43	.43	7	5,000	.27	.27	16,827	56,066	.91	.91
CREDITS	469	57,798	.70	.57	224	109,767	.46	.35	28,151	349,781	.62	.51
101-105	24	3,496	.49	.51	11	6,066	.70	.71	526	20,614	.65	.67
106-110	24	4,045	.59	.64	5	2,934	.32	.35	529	16,440	.54	.58
111-115	20	3,405	.24	.27	4	2,466	1.14	1.28	307	12,333	1.22	1.37
116-120	8	1,333	.99	1.16	3	986	.29	.34	237	7,713	.61	.71
121-130	14	2,872	.26	.32	1	448	.74	.97	555	15,044	.55	.69
131-140	8	1,643	.52	.70					376	9,496	.55	.74
141- UP	8	1,403	.54	.81	3	1,554	.84	1.30	639	17,949	.66	1.07
CHARGES	106	18,196	.47	.55	27	14,454	.69	.76	3,169	99,588	.68	.81
TOTALS	575	75,994	.65	.56	251	124,221	.48	.38	31,320	449,368	.63	.56

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2017 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	307	189	.03	.02	78	207	.12	.09	54	243	.34	.25	33	209	.04	.03
81- 85	313	226	.79	.66	199	650	.47	.39	289	1,559	4.70	3.98	423	3,109	.50	.42
86- 90	741	799	1.65	1.43	1,374	4,542	.47	.41	1,234	6,557	.48	.42	623	4,638	.48	.42
91- 95	113	96	1.93	1.79	133	476	.55	.51	111	634	.75	.70	103	815	.32	.30
96- 99	66	51	.26	.25	59	224	.26	.26	62	388	.91	.89	47	398	.58	.56
100-100	11,359	11,180	.87	.87	3,353	11,588	.56	.56	929	5,647	1.18	1.18	417	3,603	.38	.38
CREDITS	12,899	12,542	.91	.90	5,196	17,688	.52	.50	2,679	15,028	1.20	1.10	1,646	12,773	.44	.40
101-105	71	56	1.40	1.44	54	209	1.21	1.25	50	321	.48	.50	41	369	.20	.20
106-110	63	54	2.08	2.25	66	279	.45	.48	75	506	.54	.58	65	608	.98	1.06
111-115	39	34			26	109	10.57	11.94	29	206	.07	.07	12	119	.06	.07
116-120	26	22	.03	.03	23	101	3.17	3.74	14	99	.89	1.05	18	185	.81	.95
121-130	71	76	.01	.01	90	435	.37	.46	48	369	.29	.36	53	581	.88	1.10
131-140	29	33	.56	.75	48	244	.81	1.09	54	452	1.08	1.46	36	429	.67	.90
141- UP	96	202	.11	.19	86	566	1.25	2.10	98	1,036	.22	.37	62	905	.27	.45
CHARGES	395	477	.49	.65	393	1,942	1.50	1.93	368	2,989	.45	.59	287	3,195	.58	.74
TOTALS	13,294	13,019	.90	.89	5,589	19,630	.62	.60	3,047	18,018	1.08	1.04	1,933	15,968	.47	.45

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	74	702	.66	.50	154	2,378	.35	.27	461	13,035	.31	.24	356	18,378	.43	.32
81- 85	681	7,043	.87	.73	724	11,524	.44	.36	367	10,203	.58	.48	131	7,463	.94	.78
86- 90	538	5,573	.57	.49	308	4,988	.44	.38	180	5,331	.48	.42	89	5,484	.38	.33
91- 95	106	1,228	1.10	1.03	107	1,873	1.39	1.29	97	3,167	.38	.36	73	4,748	1.27	1.19
96- 99	65	795	1.63	1.59	61	1,168	.43	.42	83	2,892	.47	.46	64	4,249	1.70	1.66
100-100	340	4,075	.60	.60	215	4,045	.70	.70	115	3,995	.22	.22	47	3,261	.16	.16
CREDITS	1,804	19,416	.77	.68	1,569	25,976	.54	.47	1,303	38,623	.41	.35	760	43,584	.71	.58
101-105	67	853	.46	.48	60	1,201	.58	.60	95	3,433	.44	.45	54	3,914	.61	.63
106-110	75	965	.60	.64	61	1,287	.40	.43	85	3,153	.29	.31	37	2,879	.17	.18
111-115	23	324	.50	.56	36	794	.85	.95	56	2,218	.47	.53	21	1,655	.30	.34
116-120	16	219	.02	.03	53	1,208	.34	.41	56	2,287	.81	.96	33	2,695	.30	.36
121-130	66	1,009	.81	1.01	103	2,463	.69	.87	95	4,210	.40	.50	39	3,312	1.93	2.41
131-140	51	841	.18	.24	54	1,422	1.57	2.11	36	1,662	.79	1.06	12	1,063	.82	1.12
141- UP	95	1,845	.51	.80	70	2,153	.58	.93	67	3,593	.41	.64	33	3,554	.73	1.17
CHARGES	393	6,057	.50	.63	437	10,529	.71	.88	490	20,556	.48	.57	229	19,071	.74	.88
TOTALS	2,197	25,473	.70	.67	2,006	36,505	.59	.56	1,793	59,179	.44	.41	989	62,655	.72	.65

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					3	2,220	.10	.06	3	2,220	.10	.06
61- 80	246	26,938	.47	.34	162	76,618	.34	.24	1,925	138,895	.38	.27
81- 85	78	9,373	.41	.34	25	12,538	.56	.47	3,230	63,689	.70	.58
86- 90	58	8,030	.46	.41	28	17,509	.32	.27	5,173	63,452	.44	.39
91- 95	48	6,672	.38	.35	24	12,511	.31	.29	915	32,222	.58	.54
96- 99	26	3,841	.51	.50	8	3,107	.25	.24	541	17,114	.81	.79
100-100	26	3,958	.50	.50	6	3,306	.33	.33	16,807	54,660	.62	.62
CREDITS	482	58,812	.45	.37	256	127,810	.35	.27	28,594	372,253	.51	.42
101-105	41	6,322	.38	.39	7	3,316	.54	.56	540	19,993	.49	.50
106-110	10	1,604	.31	.34	4	1,466	.33	.35	541	12,801	.36	.38
111-115	9	1,725	.09	.10	4	1,867	.55	.63	255	9,050	.52	.59
116-120	16	2,878	.22	.26	3	2,602	.78	.92	258	12,298	.51	.61
121-130	16	2,948	1.11	1.39	4	1,567	.45	.56	585	16,971	.91	1.13
131-140	9	1,739	.42	.56					329	7,884	.80	1.07
141- UP	3	668	.18	.26					610	14,522	.52	.83
CHARGES	104	17,884	.44	.50	22	10,818	.56	.62	3,118	93,519	.58	.70
TOTALS	586	76,696	.45	.39	278	138,628	.37	.29	31,712	465,771	.53	.46

DATE 11/25/20

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			\$7,500 - 9,999			
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR	SD PREM	A LR	M LR	
0- 60	3	2			1	3										
61- 80	116	66	7.55	5.69	43	121	.02	.02	36	170	.11	.08	21	144	.81	.61
81- 85	300	242	1.66	1.40	236	757	13.68	11.53	497	2,699	.41	.35	825	6,127	.64	.54
86- 90	1,373	1,556	.80	.69	4,636	15,654	.86	.74	3,496	18,423	.64	.55	1,530	11,408	.78	.67
91- 95	167	186	.71	.66	477	1,756	1.34	1.24	493	2,831	1.16	1.08	302	2,454	.83	.77
96- 99	83	94	.43	.42	193	732	1.35	1.32	209	1,261	.39	.38	131	1,117	.60	.59
100-100	163,634	93,758	.59	.59	11,104	36,893	.70	.70	1,698	10,212	.76	.76	725	6,213	.71	.71
CREDITS	165,676	95,904	.60	.60	16,690	55,915	.95	.90	6,429	35,597	.68	.62	3,534	27,463	.73	.65
101-105	73	80	1.18	1.21	173	696	.28	.29	150	942	.76	.78	119	1,056	.80	.82
106-110	75	90	.48	.51	228	974	.79	.86	217	1,428	.36	.39	146	1,360	1.59	1.71
111-115	57	67	.06	.06	92	417	.85	.95	99	687	1.68	1.89	61	594	.14	.16
116-120	39	30	36.23	42.92	78	353	1.29	1.52	87	639	2.23	2.62	46	474	.78	.92
121-130	115	184	1.27	1.59	194	891	1.17	1.46	186	1,442	1.82	2.28	147	1,613	1.34	1.67
131-140	54	83	1.18	1.59	123	650	.52	.70	132	1,107	1.77	2.39	105	1,229	.87	1.17
141- UP	157	320	3.36	5.66	257	1,738	1.71	2.95	284	3,013	1.07	1.82	199	2,836	.86	1.41
CHARGES	570	854	3.10	4.11	1,145	5,721	1.07	1.38	1,155	9,259	1.26	1.63	823	9,162	.99	1.28
TOTALS	166,246	96,758	.62	.62	17,835	61,636	.96	.93	7,584	44,856	.80	.78	4,357	36,624	.79	.77

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			\$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	46	459	.21	.16	160	2,571	.97	.76	623	17,741	.62	.48	447	23,208	.65	.49
81- 85	1,464	15,173	.56	.47	1,367	21,599	.54	.44	681	18,984	.71	.58	187	10,871	.86	.72
86- 90	1,238	12,997	1.03	.89	718	11,824	1.03	.90	420	12,839	.75	.66	202	12,814	.71	.62
91- 95	364	4,098	.52	.48	347	6,159	.99	.92	300	9,484	.82	.77	185	12,319	.90	.84
96- 99	194	2,333	.34	.33	226	4,295	.82	.80	254	8,767	.92	.90	164	11,394	.96	.94
100-100	698	8,475	1.16	1.16	557	10,676	.93	.93	377	12,791	.89	.89	151	10,060	.98	.98
CREDITS	4,004	43,534	.80	.71	3,375	57,124	.80	.71	2,655	80,606	.76	.66	1,336	80,665	.81	.70
101-105	171	2,180	.87	.90	223	4,501	.49	.50	270	9,762	1.12	1.15	168	11,998	.93	.96
106-110	179	2,340	.80	.86	169	3,508	.82	.88	189	7,045	.61	.66	131	9,596	.82	.88
111-115	97	1,357	.91	1.03	125	2,787	.92	1.04	204	8,150	1.36	1.54	105	8,196	.62	.70
116-120	79	1,143	.95	1.12	105	2,426	1.13	1.33	157	6,536	.69	.82	91	7,767	.97	1.14
121-130	219	3,437	.78	.98	274	6,712	1.14	1.43	300	13,052	1.50	1.87	195	17,077	.82	1.03
131-140	163	2,724	.76	1.03	145	3,739	.56	.76	159	7,535	.93	1.26	86	8,087	1.05	1.42
141- UP	275	5,464	.82	1.32	236	7,311	1.43	2.32	245	14,058	.82	1.34	159	18,134	.82	1.33
CHARGES	1,183	18,646	.82	1.05	1,277	30,985	.99	1.23	1,524	66,138	1.04	1.29	935	80,857	.85	1.06
TOTALS	5,187	62,180	.80	.79	4,652	88,108	.87	.85	4,179	146,744	.89	.89	2,271	161,522	.83	.85

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS				
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60					3	1,019	.01		7	1,023	.01		
61- 80	319	36,143	.50	.37	124	74,186	.58	.43	1,935	154,807	.59	.43	
81- 85	131	16,159	.76	.63	69	62,928	.73	.60	5,757	155,539	.75	.62	
86- 90	126	17,093	.70	.61	61	53,734	.73	.64	13,800	168,342	.78	.68	
91- 95	119	16,361	.92	.86	63	45,661	.65	.60	2,817	101,309	.79	.73	
96- 99	96	14,070	.66	.65	77	52,824	.74	.72	1,627	96,887	.76	.74	
100-100	58	8,080	1.14	1.14	29	33,409	.72	.72	179,031	230,568	.73	.73	
CREDITS	849	107,907	.70	.59	426	323,760	.68	.59	204,974	908,474	.73	.64	
101-105	92	14,775	.87	.89	65	38,007	1.33	1.37	1,504	83,998	1.09	1.12	
106-110	107	16,614	1.03	1.11	66	60,427	.72	.77	1,507	103,382	.78	.84	
111-115	80	13,942	.90	1.01	43	23,802	.98	1.11	963	59,999	.96	1.08	
116-120	74	13,471	.92	1.09	49	27,392	1.42	1.67	805	60,233	1.17	1.38	
121-130	161	30,702	1.19	1.49	89	57,555	1.09	1.36	1,880	132,666	1.13	1.41	
131-140	67	14,101	.78	1.06	28	21,160	.76	1.04	1,062	60,417	.83	1.13	
141- UP	94	22,870	.93	1.56	46	30,141	.95	1.51	1,952	105,886	.95	1.56	
CHARGES	675	126,476	.98	1.21	386	258,484	1.02	1.21	9,673	606,581	.99	1.21	
TOTALS	1,524	234,383	.85	.87	812	582,244	.83	.81	214,647	1,515,055	.83	.82	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2014 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	2				1	2			1	4	1.48	.78	1	5		
61- 80	117	57	.27	.20	48	137	.36	.27	41	197	6.64	5.14	18	124	.02	.01
81- 85	306	277	1.31	1.10	320	1,061	.59	.50	673	3,650	.67	.57	948	7,004	.55	.47
86- 90	1,294	1,454	.82	.71	4,340	14,684	.58	.50	3,350	17,606	.47	.41	1,350	10,095	.64	.56
91- 95	156	168	2.84	2.63	468	1,686	1.34	1.24	454	2,596	1.29	1.20	275	2,224	.81	.75
96- 99	97	118	1.73	1.69	174	676	1.17	1.14	202	1,220	.68	.66	145	1,228	.31	.30
100-100	148,881	88,962	.77	.77	11,253	37,369	.78	.78	1,851	11,150	.72	.72	742	6,366	.60	.60
CREDITS	150,853	91,036	.78	.77	16,604	55,615	.74	.71	6,572	36,423	.67	.60	3,479	27,046	.60	.54
101-105	75	90	.15	.16	167	663	3.02	3.11	162	1,023	1.01	1.04	108	971	.60	.61
106-110	97	105	3.24	3.48	230	978	3.03	3.27	220	1,448	.67	.73	151	1,424	.74	.80
111-115	39	48	4.66	5.26	95	427	1.28	1.44	111	788	1.32	1.49	75	734	1.73	1.95
116-120	35	33	7.35	8.67	67	308	1.25	1.47	66	482	.23	.27	55	566	.45	.53
121-130	96	119	.64	.79	199	962	.74	.93	190	1,479	.92	1.15	118	1,274	.40	.50
131-140	70	106	.60	.81	139	721	1.42	1.91	138	1,149	.94	1.27	96	1,124	1.12	1.51
141- UP	131	260	8.80	15.26	290	1,922	1.08	1.85	290	2,992	1.02	1.71	240	3,397	2.14	3.49
CHARGES	543	761	4.26	5.60	1,187	5,981	1.62	2.10	1,177	9,360	.92	1.19	843	9,490	1.28	1.66
TOTALS	151,396	91,797	.81	.81	17,791	61,596	.83	.81	7,749	45,783	.72	.69	4,322	36,536	.78	.76

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					225	3,669	.45	.35	633	17,811	.46	.35	458	23,483	.75	.56
61- 80	57	557	.39	.30	225	3,669	.45	.35	633	17,811	.46	.35	458	23,483	.75	.56
81- 85	1,517	15,680	.73	.62	1,371	21,502	.61	.51	664	18,275	.71	.58	218	12,961	.83	.68
86- 90	1,190	12,435	.59	.51	670	11,090	.91	.79	445	13,400	.85	.74	196	12,307	.78	.69
91- 95	386	4,387	1.54	1.43	317	5,672	.66	.61	284	9,086	.70	.65	178	11,903	.73	.68
96- 99	210	2,510	.65	.63	245	4,644	.96	.94	229	7,883	.85	.83	140	9,896	.69	.67
100-100	707	8,578	.74	.74	525	10,019	.45	.45	350	12,124	.75	.75	145	10,059	.94	.94
CREDITS	4,067	44,147	.76	.68	3,353	56,596	.66	.59	2,605	78,579	.69	.60	1,335	80,610	.78	.67
101-105	188	2,405	1.06	1.09	247	4,956	1.29	1.33	291	10,577	.98	1.01	165	11,604	.79	.81
106-110	179	2,385	1.17	1.26	164	3,362	.85	.92	179	6,933	1.00	1.08	123	9,541	.68	.73
111-115	103	1,417	.38	.43	137	3,006	.39	.44	206	8,154	.75	.84	120	9,588	.64	.72
116-120	93	1,330	.94	1.11	129	3,034	2.55	3.01	155	6,252	.64	.76	110	8,877	.77	.91
121-130	195	2,992	1.17	1.46	270	6,556	.75	.94	274	12,000	.70	.88	180	15,715	.88	1.10
131-140	154	2,605	.76	1.02	154	3,990	.97	1.31	121	5,768	.65	.88	96	8,795	.79	1.07
141- UP	305	6,047	.69	1.11	262	8,122	1.18	1.91	273	15,608	1.13	1.85	164	18,739	.93	1.52
CHARGES	1,217	19,181	.88	1.12	1,363	33,026	1.11	1.38	1,499	65,292	.88	1.09	958	82,859	.80	1.00
TOTALS	5,284	63,328	.80	.78	4,716	89,622	.83	.82	4,104	143,871	.78	.78	2,293	163,469	.79	.81

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	71	.02	.01	1	431	.12	.07	7	514	.12	.07
61- 80	336	37,989	.58	.42	137	83,091	.55	.40	2,070	167,116	.58	.43
81- 85	113	14,236	.67	.56	59	60,837	.70	.59	6,189	155,484	.69	.58
86- 90	120	16,499	.64	.56	77	68,647	.80	.70	13,032	178,216	.72	.63
91- 95	109	16,012	.99	.92	49	36,881	.73	.68	2,676	90,614	.84	.78
96- 99	98	14,156	.60	.59	70	42,154	.61	.60	1,610	84,485	.66	.65
100-100	80	11,689	.87	.87	23	10,788	.92	.92	164,557	207,104	.77	.77
CREDITS	857	110,652	.69	.58	416	302,829	.68	.57	190,141	883,533	.71	.62
101-105	112	17,509	.85	.87	68	61,468	.92	.95	1,583	111,265	.93	.96
106-110	82	13,185	.82	.88	65	37,549	1.43	1.54	1,490	76,911	1.16	1.25
111-115	80	13,674	.90	1.01	47	36,205	.86	.98	1,013	74,040	.82	.92
116-120	94	16,375	.71	.83	36	19,720	.82	.97	840	56,977	.85	1.01
121-130	104	19,536	1.28	1.61	67	40,653	1.00	1.25	1,693	101,287	.98	1.22
131-140	73	15,195	1.30	1.76	31	20,549	.83	1.13	1,072	60,003	.95	1.28
141- UP	124	30,386	1.05	1.67	51	64,762	.78	1.24	2,130	152,236	.96	1.54
CHARGES	669	125,860	1.00	1.25	365	280,907	.95	1.15	9,821	632,718	.95	1.18
TOTALS	1,526	236,512	.86	.87	781	583,736	.81	.80	199,962	1,516,251	.81	.81

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 INDUSTRY GRP = 3

EXP-MOD	RSKS	\$2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3		62.43	91.58	1		2		1		4	.87	.44	1		5
61- 80	115	63	.01	.01	55	157	.01	.01	47	220	.86	.65	30	197	.16	.13
81- 85	346	292	2.53	2.13	379	1,241	.41	.34	796	4,312	.33	.28	1,057	7,785	.33	.28
86- 90	1,227	1,378	.93	.80	4,128	13,977	.53	.46	3,135	16,483	.71	.61	1,207	9,027	.56	.49
91- 95	164	174	.24	.22	432	1,566	.77	.72	429	2,449	1.08	1.00	282	2,274	.94	.87
96- 99	98	112	.11	.10	188	718	.25	.25	178	1,088	.30	.29	149	1,256	.73	.71
100-100	156,067	89,993	.73	.73	11,337	37,740	.64	.64	1,860	11,177	.66	.66	730	6,259	.74	.74
CREDITS	158,020	92,012	.73	.73	16,520	55,402	.61	.58	6,446	35,733	.66	.60	3,456	26,804	.57	.52
101-105	69	91	11.79	12.10	133	535	.61	.63	166	1,043	.33	.33	121	1,072	.91	.93
106-110	81	88	2.10	2.26	230	993	.53	.57	210	1,377	.70	.76	136	1,262	.94	1.01
111-115	53	64	.12	.14	98	430	1.01	1.14	105	725	.37	.42	73	709	.95	1.07
116-120	37	53	.95	1.12	63	300	.72	.85	83	612	2.24	2.64	56	578	1.25	1.48
121-130	118	161	1.91	2.38	209	1,034	1.15	1.43	171	1,314	.70	.88	143	1,568	1.12	1.40
131-140	52	76	.62	.83	148	780	.15	.21	142	1,184	1.61	2.18	92	1,085	1.67	2.26
141- UP	121	253	2.72	4.54	258	1,732	.35	.59	321	3,334	1.19	2.00	217	3,144	1.02	1.69
CHARGES	531	785	3.00	3.88	1,139	5,804	.59	.76	1,198	9,589	1.02	1.32	838	9,418	1.10	1.42
TOTALS	158,551	92,797	.75	.75	17,659	61,206	.61	.59	7,644	45,321	.74	.71	4,294	36,222	.71	.69

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60					1	13	.02	.01				1	56	.27	.16	
61- 80	59	575	.39	.29	265	4,332	.65	.51	679	18,936	.99	.77	481	25,306	.55	.41
81- 85	1,566	16,102	.58	.48	1,342	20,944	.65	.54	664	18,439	.56	.46	182	10,375	.73	.61
86- 90	1,096	11,571	.64	.56	682	11,234	.68	.60	391	11,544	.81	.71	173	10,819	.58	.51
91- 95	342	3,888	1.21	1.12	351	6,299	.72	.67	296	9,550	.59	.54	153	10,036	.69	.64
96- 99	207	2,466	.68	.66	211	3,929	.66	.64	234	8,063	.65	.64	149	10,097	1.65	1.61
100-100	687	8,323	.78	.78	444	8,483	1.00	1.00	283	9,729	.77	.77	115	7,840	.88	.88
CREDITS	3,957	42,925	.69	.62	3,296	55,235	.72	.63	2,547	76,261	.75	.64	1,254	74,530	.78	.66
101-105	184	2,340	1.34	1.37	228	4,492	.57	.59	237	8,437	.65	.67	159	11,493	.75	.77
106-110	185	2,438	.55	.59	207	4,330	1.12	1.21	221	8,490	.91	.98	132	10,144	.81	.87
111-115	112	1,561	.76	.85	144	3,192	1.07	1.21	184	7,350	.89	1.01	138	10,889	.96	1.09
116-120	84	1,218	2.11	2.49	122	2,808	.69	.82	144	5,746	.58	.68	107	8,866	.83	.97
121-130	217	3,401	1.59	1.99	292	7,050	.63	.79	288	12,585	.84	1.05	183	15,515	.90	1.12
131-140	157	2,614	.57	.76	157	3,972	.86	1.17	128	6,218	.61	.82	109	10,300	.77	1.04
141- UP	299	5,886	.54	.88	259	8,087	.66	1.07	266	15,325	1.03	1.70	176	19,454	1.18	1.92
CHARGES	1,238	19,458	.94	1.20	1,409	33,930	.77	.96	1,468	64,152	.83	1.04	1,004	86,661	.92	1.14
TOTALS	5,195	62,383	.77	.76	4,705	89,165	.74	.73	4,015	140,413	.78	.79	2,258	161,191	.86	.88

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	1	95	.02	.01	3	1,362	.02	.01	12	1,537	.06	.04		
61- 80	299	32,929	.56	.41	120	67,759	.54	.39	2,150	150,474	.60	.45		
81- 85	123	16,000	.55	.46	49	25,310	.61	.50	6,504	120,799	.58	.48		
86- 90	131	17,697	.58	.51	65	73,016	.71	.62	12,235	176,748	.67	.58		
91- 95	115	16,329	.58	.54	71	77,357	.65	.60	2,635	129,922	.67	.63		
96- 99	107	15,713	.60	.59	60	49,822	.75	.73	1,581	93,266	.80	.78		
100-100	62	9,261	.71	.71	23	12,702	.69	.69	171,608	201,507	.73	.73		
CREDITS	838	108,022	.59	.49	391	307,328	.65	.56	196,725	874,252	.67	.59		
101-105	125	19,779	.93	.95	80	46,744	.78	.80	1,502	96,026	.81	.83		
106-110	64	10,860	.76	.82	53	42,117	1.44	1.56	1,519	82,099	1.15	1.24		
111-115	71	12,465	.74	.83	46	27,328	.91	1.03	1,024	64,714	.88	1.00		
116-120	77	13,646	.90	1.06	52	27,005	.82	.96	825	60,831	.85	1.00		
121-130	126	24,365	.75	.94	52	30,932	1.33	1.66	1,799	97,925	1.00	1.25		
131-140	45	9,257	.67	.90	28	20,740	1.22	1.65	1,058	56,226	.93	1.25		
141- UP	139	33,571	.86	1.40	59	55,125	.96	1.52	2,115	145,911	.94	1.52		
CHARGES	647	123,943	.82	1.03	370	249,991	1.06	1.28	9,842	603,731	.94	1.16		
TOTALS	1,485	231,965	.71	.73	761	557,319	.83	.82	206,567	1,477,983	.78	.78		



DATE 11/25/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2016 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	2			1	3	.62	.32				
61- 80	127	71	5.87	4.43	43	123	.71	.55	28	128	.01	.01	36	250	.05	.04
81- 85	335	280	1.61	1.35	349	1,148	.77	.65	735	4,024	.49	.42	1,038	7,697	.73	.62
86- 90	1,270	1,386	.67	.58	4,249	14,447	.79	.69	3,294	17,290	.55	.48	1,311	9,817	.50	.43
91- 95	145	154	.60	.55	401	1,450	.61	.56	403	2,279	.62	.57	308	2,460	.72	.67
96- 99	86	98	.01	.01	200	761	.25	.24	188	1,121	.85	.83	139	1,178	.68	.67
100-100	159,732	89,923	.62	.62	11,410	37,969	.59	.59	1,954	11,771	.59	.59	759	6,539	.62	.62
CREDITS	161,698	91,913	.63	.62	16,653	55,901	.64	.62	6,603	36,617	.57	.52	3,591	27,941	.62	.55
101-105	87	114	4.55	4.68	148	608	1.28	1.31	160	1,010	.38	.39	115	1,031	1.21	1.24
106-110	110	123	1.55	1.67	196	821	.63	.68	227	1,498	1.04	1.12	159	1,486	.88	.94
111-115	42	41	.32	.36	85	373	.91	1.02	105	740	.32	.36	77	754	.53	.60
116-120	29	37	.04	.05	64	295	3.56	4.20	73	543	.76	.89	48	501	.63	.74
121-130	127	178	1.35	1.69	193	931	3.76	4.70	189	1,476	.84	1.05	143	1,566	.61	.77
131-140	60	93	.71	.96	140	745	.44	.59	146	1,216	.98	1.33	116	1,354	.40	.53
141- UP	113	225	2.56	4.25	296	1,997	.54	.91	295	3,055	.73	1.23	217	3,093	.68	1.11
CHARGES	568	809	1.98	2.51	1,122	5,769	1.31	1.72	1,195	9,538	.76	.98	875	9,786	.70	.90
TOTALS	162,266	92,722	.64	.64	17,775	61,670	.71	.69	7,798	46,155	.61	.59	4,466	37,727	.64	.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	1	9			1	13							1	51	.08	.05
61- 80	68	656	.14	.11	274	4,487	.51	.40	724	19,808	.59	.45	487	25,150	.54	.40
81- 85	1,546	15,906	.48	.41	1,383	21,585	.61	.51	689	19,146	.67	.56	203	11,689	.70	.58
86- 90	1,158	12,258	.78	.68	743	12,408	.83	.73	406	12,032	.69	.61	182	11,340	.58	.51
91- 95	335	3,781	.86	.79	323	5,789	.65	.60	284	9,026	.56	.52	203	13,248	.64	.59
96- 99	201	2,381	.75	.73	201	3,752	.50	.49	220	7,710	.77	.75	135	9,254	.75	.73
100-100	655	7,884	.82	.82	381	7,095	.75	.75	253	8,653	1.16	1.16	91	6,279	.77	.77
CREDITS	3,964	42,874	.67	.60	3,306	55,129	.67	.58	2,576	76,375	.71	.61	1,302	77,011	.63	.54
101-105	208	2,657	.68	.70	245	4,839	.59	.60	268	9,827	.76	.78	172	12,384	.64	.66
106-110	167	2,189	.68	.73	188	3,950	.95	1.02	207	7,695	.62	.67	125	9,335	.63	.68
111-115	111	1,559	.36	.41	168	3,720	.91	1.02	166	6,582	.87	.98	122	9,724	.82	.92
116-120	81	1,170	.69	.82	138	3,213	.46	.54	160	6,512	.65	.76	64	5,521	.80	.94
121-130	206	3,213	.92	1.15	274	6,658	.90	1.13	278	12,103	.79	1.00	193	16,855	.79	.98
131-140	165	2,783	.84	1.13	149	3,792	.50	.67	154	7,255	1.00	1.35	122	11,224	.81	1.09
141- UP	268	5,356	.57	.92	277	8,837	.64	1.05	309	17,800	1.06	1.73	190	21,238	1.07	1.73
CHARGES	1,206	18,927	.69	.87	1,439	35,008	.71	.89	1,542	67,774	.85	1.07	988	86,283	.83	1.03
TOTALS	5,170	61,801	.68	.66	4,745	90,137	.68	.68	4,118	144,148	.78	.78	2,290	163,294	.73	.75

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	86			3	1,243	.02	.01	12	1,407	.02	.01				
61- 80	304	33,665	.49	.36	131	75,669	.45	.33	2,222	160,006	.49	.37				
81- 85	124	16,076	.58	.48	49	33,313	.81	.67	6,451	130,863	.67	.55				
86- 90	118	16,172	.72	.63	63	68,179	.63	.55	12,794	175,330	.66	.58				
91- 95	120	17,731	.77	.72	70	53,649	.71	.66	2,592	109,566	.70	.65				
96- 99	97	14,049	.63	.61	50	56,004	.64	.62	1,517	96,309	.66	.64				
100-100	40	6,256	.62	.62	21	17,333	.50	.50	175,296	199,703	.64	.64				
CREDITS	804	104,034	.61	.52	387	305,391	.61	.53	200,884	873,185	.63	.55				
101-105	101	15,859	.82	.84	77	50,309	1.03	1.06	1,581	98,637	.89	.91				
106-110	83	13,363	.68	.74	64	50,556	1.20	1.29	1,526	91,016	.98	1.06				
111-115	74	13,134	.81	.91	55	29,049	.85	.96	1,005	65,676	.82	.93				
116-120	75	14,248	.65	.77	25	14,920	.82	.98	757	46,961	.73	.86				
121-130	123	23,673	.84	1.05	69	41,517	1.11	1.38	1,795	108,170	.96	1.20				
131-140	59	12,470	.75	1.01	29	32,261	.83	1.11	1,140	73,193	.80	1.08				
141- UP	133	32,731	.84	1.37	50	37,050	.86	1.38	2,148	131,381	.88	1.43				
CHARGES	648	125,477	.79	.99	369	255,662	.99	1.18	9,952	615,035	.88	1.09				
TOTALS	1,452	229,511	.71	.73	756	561,053	.79	.77	210,836	1,488,220	.73	.73				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2017 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				2	4			1	3	14.35	7.46				
61- 80	110	57	.37	.28	33	92	1.39	1.05	29	136	.05	.03	37	251	.08	.06
81- 85	316	261	1.25	1.05	367	1,194	.38	.32	774	4,241	.80	.68	1,118	8,231	.52	.44
86- 90	1,327	1,505	.79	.68	4,188	14,198	.54	.47	3,177	16,665	.59	.51	1,225	9,168	.42	.36
91- 95	175	202	2.58	2.39	460	1,669	.63	.58	410	2,346	.68	.63	304	2,438	.78	.72
96- 99	70	78	3.65	3.56	187	702	.76	.74	195	1,176	1.12	1.10	130	1,098	.49	.48
100-100	164,078	87,453	.58	.58	10,995	36,594	.57	.57	1,839	11,050	.49	.49	743	6,444	.46	.46
CREDITS	166,077	89,557	.59	.59	16,232	54,451	.57	.54	6,425	35,618	.61	.55	3,557	27,631	.49	.44
101-105	83	94	.22	.22	139	560	1.32	1.35	154	986	1.53	1.57	138	1,228	1.64	1.68
106-110	77	98	.04	.04	203	849	1.12	1.21	179	1,195	.36	.39	146	1,359	.35	.37
111-115	46	48	.37	.42	99	444	2.02	2.28	96	673	.77	.87	64	624	.58	.66
116-120	47	46	.06	.07	77	359	.36	.43	72	532	2.32	2.73	60	612	.43	.50
121-130	108	135	.13	.17	211	1,008	.79	.99	197	1,515	.92	1.16	144	1,573	.67	.84
131-140	61	97	2.77	3.73	127	674	.38	.52	134	1,116	1.28	1.72	109	1,269	.78	1.05
141- UP	139	244	10.24	17.50	296	1,983	.98	1.65	318	3,296	.95	1.60	224	3,194	.92	1.52
CHARGES	561	762	3.72	4.83	1,152	5,877	.97	1.27	1,150	9,314	1.03	1.36	885	9,859	.82	1.06
TOTALS	166,638	90,319	.62	.62	17,384	60,328	.60	.59	7,575	44,932	.70	.68	4,442	37,490	.58	.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														
61- 80	57	559	.67	.52	285	4,630	.71	.56	729	20,075	.41	.32	509	26,111	.56	.42
81- 85	1,560	16,103	.45	.37	1,373	21,623	.44	.36	668	18,620	.64	.53	231	13,511	.65	.54
86- 90	1,079	11,391	.47	.41	722	11,840	.49	.43	408	12,023	.57	.50	205	13,179	.68	.60
91- 95	352	4,021	.74	.69	315	5,568	1.96	1.82	266	8,885	.58	.54	184	12,123	.55	.51
96- 99	181	2,184	.91	.89	225	4,217	.71	.69	238	8,357	.69	.68	152	10,393	.54	.53
100-100	656	7,922	.67	.67	426	8,088	1.01	1.01	275	9,329	.48	.48	114	7,835	.52	.52
CREDITS	3,886	42,188	.55	.49	3,346	55,966	.73	.64	2,584	77,289	.55	.47	1,395	83,152	.59	.50
101-105	198	2,540	.65	.67	254	5,062	.53	.55	283	10,155	.57	.59	165	11,672	.50	.51
106-110	163	2,158	1.15	1.24	198	4,103	.70	.76	220	8,378	.58	.62	116	8,941	.75	.81
111-115	89	1,263	.44	.49	153	3,471	1.44	1.63	202	7,969	1.22	1.38	123	9,522	.43	.48
116-120	84	1,220	7.71	9.08	134	3,121	.93	1.09	119	5,016	1.03	1.22	93	7,631	.76	.89
121-130	213	3,347	.89	1.12	268	6,605	.75	.94	268	11,947	.57	.71	152	12,992	.96	1.20
131-140	168	2,786	.61	.83	174	4,531	.55	.75	165	7,919	.81	1.09	113	10,627	.72	.98
141- UP	259	5,250	.73	1.19	262	8,470	.59	.96	302	17,274	.97	1.58	191	21,929	.62	1.02
CHARGES	1,174	18,563	1.22	1.55	1,443	35,364	.73	.91	1,559	68,659	.81	1.01	953	83,314	.68	.85
TOTALS	5,060	60,751	.75	.74	4,789	91,329	.73	.72	4,143	145,947	.67	.68	2,348	166,466	.63	.64

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					2	987	.06	.03	7	1,001	.10	.06				
61- 80	293	32,756	.52	.38	142	88,210	.41	.30	2,224	172,878	.46	.34				
81- 85	130	16,721	.46	.38	64	33,283	.52	.43	6,601	133,787	.53	.44				
86- 90	148	19,695	.42	.37	81	91,216	.61	.54	12,560	200,881	.57	.50				
91- 95	112	15,744	.57	.53	67	39,919	.45	.42	2,645	92,915	.62	.58				
96- 99	91	13,700	.54	.53	51	38,190	.52	.51	1,520	80,096	.58	.57				
100-100	55	7,873	.83	.83	24	14,115	.58	.58	179,205	196,704	.59	.59				
CREDITS	829	106,490	.53	.44	431	305,920	.51	.43	204,762	878,261	.55	.48				
101-105	101	15,910	.65	.66	78	76,011	.78	.80	1,593	124,216	.72	.74				
106-110	90	15,747	.71	.76	48	31,675	1.34	1.45	1,440	74,502	.97	1.05				
111-115	75	12,563	.87	.98	49	33,107	.65	.73	996	69,684	.77	.87				
116-120	57	10,664	.56	.66	37	25,678	.73	.86	780	54,880	.90	1.07				
121-130	130	24,894	.66	.83	56	34,615	.69	.87	1,747	98,631	.72	.90				
131-140	53	11,343	.71	.96	25	18,364	.61	.82	1,129	58,727	.69	.93				
141- UP	114	29,026	1.00	1.61	47	34,088	.71	1.18	2,152	124,754	.83	1.35				
CHARGES	620	120,146	.77	.95	340	253,538	.79	.93	9,837	605,394	.79	.96				
TOTALS	1,449	226,636	.65	.66	771	559,457	.64	.62	214,599	1,483,655	.65	.64				

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	3	2			3	7	32.45	19.46								
61- 80	329	188	3.22	2.41	104	286	.28	.21	79	374	.59	.45	70	467	.28	.21
81- 85	580	451	1.03	.86	415	1,332	7.92	6.67	776	4,207	.47	.40	1,272	9,447	.56	.47
86- 90	2,268	2,597	.82	.71	6,710	22,573	.88	.76	5,208	27,458	.66	.57	2,423	18,077	.73	.64
91- 95	265	282	.54	.50	661	2,404	1.15	1.07	668	3,836	1.14	1.06	462	3,760	.84	.78
96- 99	171	176	.25	.25	292	1,092	1.40	1.36	298	1,798	.46	.45	206	1,752	1.28	1.25
100-100	179,011	109,572	.65	.65	15,174	50,777	.71	.71	2,774	16,743	.95	.95	1,165	10,008	.62	.62
CREDITS	182,627	113,268	.66	.66	23,359	78,472	.91	.86	9,803	54,416	.76	.69	5,598	43,511	.69	.62
101-105	143	152	.62	.63	225	896	.46	.47	221	1,396	.78	.80	188	1,674	.75	.77
106-110	149	175	.29	.31	344	1,452	.67	.72	343	2,248	.82	.89	234	2,178	1.48	1.59
111-115	107	120	.05	.05	138	619	1.08	1.21	144	1,006	1.74	1.97	108	1,058	.33	.37
116-120	65	69	16.02	18.97	117	533	1.06	1.25	118	864	1.71	2.01	73	746	.56	.66
121-130	194	301	.78	.98	315	1,474	1.41	1.77	292	2,268	1.45	1.81	227	2,493	.97	1.22
131-140	80	123	.80	1.08	199	1,058	.39	.53	208	1,760	1.36	1.83	161	1,881	.73	.98
141- UP	239	490	2.50	4.22	390	2,584	1.43	2.44	415	4,348	.96	1.63	315	4,487	.75	1.22
CHARGES	977	1,430	1.97	2.56	1,728	8,614	1.02	1.31	1,741	13,889	1.15	1.49	1,306	14,517	.85	1.09
TOTALS	183,604	114,698	.68	.67	25,087	87,086	.92	.89	11,544	68,305	.84	.81	6,904	58,028	.73	.71

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	91	874	.20	.15	299	4,762	1.20	.93	1,097	31,098	.55	.43	863	44,937	.71	.53
81- 85	2,283	23,738	.61	.51	2,327	36,989	.53	.44	1,223	34,108	.67	.56	368	21,493	.76	.63
86- 90	2,026	21,278	.89	.77	1,127	18,653	.94	.82	733	22,102	.75	.66	331	20,978	.69	.61
91- 95	524	5,924	.60	.55	538	9,607	.91	.84	473	15,077	.80	.74	313	20,741	.87	.81
96- 99	321	3,871	.51	.49	360	6,834	.91	.89	434	14,940	.97	.95	283	19,361	.84	.82
100-100	1,063	12,899	.94	.94	817	15,625	.86	.86	565	19,383	.79	.79	234	15,683	.96	.96
CREDITS	6,308	68,584	.75	.66	5,468	92,469	.77	.68	4,525	136,707	.72	.62	2,392	143,192	.78	.67
101-105	279	3,564	.79	.81	361	7,308	.57	.59	447	16,187	.93	.96	278	19,530	.79	.81
106-110	299	3,932	.82	.88	290	6,004	1.02	1.10	318	11,963	.65	.70	215	15,941	.87	.94
111-115	156	2,183	1.02	1.16	204	4,558	.81	.92	318	12,754	1.26	1.43	180	14,030	.63	.71
116-120	124	1,795	.81	.96	165	3,842	1.02	1.20	261	10,867	.57	.67	142	11,940	.84	1.00
121-130	363	5,646	.77	.97	455	11,073	.91	1.14	441	19,202	1.32	1.65	286	25,016	.87	1.09
131-140	254	4,263	.74	1.00	251	6,502	.92	1.24	247	11,684	.97	1.31	149	13,869	.90	1.22
141- UP	439	8,743	.78	1.27	386	12,002	1.20	1.93	370	20,852	.77	1.25	249	27,803	.74	1.20
CHARGES	1,914	30,127	.80	1.02	2,112	51,289	.94	1.18	2,402	103,509	.95	1.16	1,499	128,129	.80	.99
TOTALS	8,222	98,710	.76	.75	7,580	143,758	.83	.82	6,927	240,216	.82	.81	3,891	271,321	.79	.79

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60					8	5,062	.26	.15	14	5,071	.31	.18		
61- 80	621	70,587	.59	.43	365	245,064	.54	.39	3,918	398,637	.58	.42		
81- 85	251	32,216	.65	.54	157	118,604	.76	.63	9,652	282,585	.72	.60		
86- 90	235	32,132	.73	.64	123	88,311	.70	.61	21,184	274,160	.75	.66		
91- 95	215	30,097	1.00	.93	116	84,552	.81	.75	4,235	176,279	.86	.80		
96- 99	161	23,970	.68	.67	117	81,012	.71	.69	2,643	154,806	.76	.74		
100-100	109	16,100	.87	.87	53	47,510	.92	.92	200,965	314,299	.77	.77		
CREDITS	1,592	205,102	.72	.60	939	670,115	.68	.56	242,611	1,605,836	.72	.62		
101-105	166	27,176	.84	.86	109	76,123	1.04	1.06	2,417	154,006	.92	.95		
106-110	170	27,149	.90	.97	96	77,412	.74	.80	2,458	148,456	.80	.86		
111-115	121	20,664	.83	.93	67	37,273	.91	1.03	1,543	94,265	.90	1.01		
116-120	106	19,143	.83	.98	74	40,891	1.16	1.37	1,245	90,690	.98	1.15		
121-130	243	45,891	1.13	1.41	124	77,580	1.28	1.60	2,940	190,944	1.16	1.45		
131-140	103	21,348	.75	1.02	41	27,678	.82	1.11	1,693	90,165	.84	1.14		
141- UP	143	35,168	.90	1.50	54	35,982	.92	1.47	3,000	152,457	.88	1.44		
CHARGES	1,052	196,540	.91	1.12	565	372,940	1.00	1.17	15,296	920,983	.94	1.14		
TOTALS	2,644	401,643	.81	.81	1,504	1,043,055	.79	.73	257,907	2,526,819	.80	.77		

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3	1			1	2			2	7	.75	.42	1	5		
61- 80	352	186	.61	.46	119	332	1.59	1.20	84	397	3.31	2.54	56	377	1.70	1.30
81- 85	571	476	.91	.76	532	1,737	1.02	.86	1,015	5,501	.76	.64	1,453	10,719	.52	.44
86- 90	2,097	2,348	.63	.54	6,312	21,303	.60	.52	5,015	26,413	.56	.49	2,182	16,269	.72	.62
91- 95	292	311	1.56	1.44	652	2,333	1.07	1.00	652	3,739	1.24	1.15	405	3,271	.80	.75
96- 99	169	190	1.75	1.71	247	951	1.43	1.39	294	1,787	.64	.63	207	1,756	.63	.62
100-100	164,214	104,643	.85	.85	15,627	52,292	.86	.86	2,878	17,376	.77	.77	1,181	10,132	.63	.63
CREDITS	167,698	108,155	.85	.85	23,490	78,950	.81	.77	9,940	55,220	.71	.65	5,485	42,528	.66	.59
101-105	139	146	.39	.40	223	892	2.56	2.63	247	1,571	1.02	1.05	190	1,708	.71	.73
106-110	151	165	2.13	2.30	337	1,420	2.87	3.10	366	2,418	1.02	1.10	222	2,086	.62	.67
111-115	82	89	2.54	2.86	155	682	1.22	1.38	157	1,113	.99	1.12	113	1,108	1.93	2.17
116-120	75	77	3.18	3.75	107	489	.87	1.03	99	721	1.09	1.28	79	808	.68	.80
121-130	178	234	.41	.51	288	1,382	.55	.69	298	2,307	1.08	1.35	199	2,159	.89	1.11
131-140	110	160	.52	.70	208	1,081	1.43	1.94	218	1,814	.78	1.05	152	1,779	1.50	2.02
141- UP	206	431	6.05	10.34	451	2,957	1.03	1.76	449	4,653	1.08	1.79	361	5,163	1.80	2.96
CHARGES	941	1,301	2.81	3.67	1,769	8,904	1.46	1.90	1,834	14,596	1.02	1.31	1,316	14,813	1.29	1.67
TOTALS	168,639	109,456	.88	.87	25,259	87,853	.87	.86	11,774	69,816	.78	.75	6,801	57,340	.82	.80

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60													2	82	.02	.01
61- 80	135	1,326	.80	.61	381	6,203	.63	.49	1,126	31,753	.61	.47	860	44,547	.71	.53
81- 85	2,414	24,960	.65	.54	2,291	36,048	.61	.51	1,179	32,469	.67	.55	399	23,197	.81	.67
86- 90	1,889	19,748	.64	.56	1,094	18,146	.89	.77	771	23,014	.79	.69	334	20,778	.96	.84
91- 95	584	6,670	1.33	1.23	507	9,120	.83	.77	450	14,394	.81	.75	335	21,741	.76	.71
96- 99	324	3,903	.75	.73	385	7,356	.99	.97	379	13,104	.84	.83	249	17,340	.64	.62
100-100	1,152	14,009	.78	.78	813	15,477	.75	.75	545	19,032	.70	.70	233	16,191	.94	.94
CREDITS	6,498	70,616	.75	.66	5,471	92,350	.74	.65	4,450	133,766	.71	.62	2,412	143,875	.79	.67
101-105	296	3,778	1.02	1.05	406	8,076	1.12	1.15	470	17,221	.85	.87	267	19,004	.93	.95
106-110	298	3,959	.99	1.07	270	5,593	.97	1.04	288	11,084	.80	.86	194	15,044	.62	.67
111-115	167	2,300	.50	.56	201	4,478	.62	.70	330	12,915	.82	.92	191	15,084	.66	.74
116-120	156	2,268	.83	.97	207	4,836	1.94	2.29	252	10,276	.72	.85	170	13,775	.76	.89
121-130	321	4,918	1.21	1.52	436	10,621	.64	.80	437	19,106	.82	1.03	275	23,908	.83	1.04
131-140	263	4,416	.90	1.21	257	6,683	1.01	1.37	212	10,088	.52	.70	162	14,974	.70	.95
141- UP	464	9,233	.72	1.15	432	13,433	1.47	2.38	416	23,567	1.05	1.70	250	28,344	.88	1.43
CHARGES	1,965	30,872	.88	1.13	2,209	53,720	1.12	1.40	2,405	104,258	.84	1.03	1,509	130,131	.79	.98
TOTALS	8,463	101,487	.79	.77	7,680	146,070	.88	.87	6,855	238,024	.77	.76	3,921	274,006	.79	.79

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	1	71	.02	.01	11	16,739	.26	.15	21	16,907	.26	.15		
61- 80	671	75,978	.64	.47	395	250,076	.52	.38	4,179	411,176	.58	.42		
81- 85	237	29,826	.70	.58	146	106,975	.68	.57	10,237	271,907	.68	.56		
86- 90	230	31,744	.55	.48	144	117,108	.76	.67	20,068	296,871	.72	.63		
91- 95	189	27,620	.88	.82	96	80,542	.81	.75	4,162	169,740	.85	.79		
96- 99	179	26,756	.58	.57	101	60,625	.66	.64	2,534	133,767	.68	.67		
100-100	129	18,970	.75	.75	47	24,880	.88	.88	186,819	293,002	.82	.82		
CREDITS	1,636	210,965	.67	.56	940	656,945	.64	.52	228,020	1,593,369	.70	.60		
101-105	195	31,134	.79	.81	104	79,686	.87	.90	2,537	163,216	.88	.91		
106-110	143	23,437	.92	.99	93	52,634	1.40	1.52	2,362	117,841	1.11	1.20		
111-115	126	21,557	.81	.92	68	47,304	.87	.99	1,590	106,630	.82	.93		
116-120	131	23,560	.87	1.03	55	30,209	.91	1.07	1,331	87,019	.91	1.07		
121-130	155	29,288	1.19	1.48	94	54,746	1.06	1.32	2,681	148,667	.98	1.23		
131-140	103	20,988	1.12	1.51	49	30,047	.79	1.08	1,734	92,029	.86	1.17		
141- UP	181	44,518	1.03	1.65	72	80,860	.81	1.30	3,282	213,160	.97	1.57		
CHARGES	1,034	194,481	.97	1.19	535	375,486	.96	1.16	15,517	928,562	.94	1.16		
TOTALS	2,670	405,446	.81	.80	1,475	1,032,431	.76	.70	243,537	2,521,931	.79	.76		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3		62.43	91.58	1		2		1		4	.87	.44	1		5
61- 80	346	196	.12	.09	145	412	.10	.08	97	451	1.52	1.14	74	490	.20	.15
81- 85	681	542	1.62	1.36	602	1,964	.49	.41	1,200	6,505	.40	.34	1,605	11,834	.35	.29
86- 90	1,977	2,170	1.24	1.07	6,017	20,320	.55	.47	4,774	25,170	.70	.61	2,022	15,128	.63	.55
91- 95	277	281	.22	.20	587	2,123	.65	.61	601	3,428	.95	.88	413	3,334	.84	.78
96- 99	182	192	.10	.10	286	1,090	.74	.72	266	1,620	.26	.25	217	1,829	.89	.87
100-100	171,618	105,802	.73	.73	15,766	52,842	.77	.77	2,960	17,781	.71	.71	1,188	10,184	.79	.79
CREDITS	175,084	109,184	.74	.73	23,404	78,753	.70	.67	9,899	54,959	.68	.62	5,520	42,805	.61	.55
101-105	143	161	7.26	7.45	196	801	.51	.53	244	1,541	.63	.65	190	1,703	1.05	1.07
106-110	143	152	1.24	1.33	353	1,507	.61	.66	332	2,187	.86	.92	219	2,033	1.14	1.23
111-115	108	107	1.41	1.59	146	648	.69	.78	166	1,163	.42	.48	109	1,055	1.28	1.44
116-120	74	96	.52	.61	93	439	.52	.61	123	903	1.55	1.83	76	782	.94	1.11
121-130	194	268	2.02	2.53	306	1,495	1.09	1.36	266	2,035	1.09	1.36	212	2,320	1.84	2.30
131-140	84	110	.53	.72	234	1,229	.37	.49	221	1,869	1.36	1.84	152	1,801	1.69	2.29
141- UP	226	462	1.62	2.74	407	2,703	.63	1.08	474	4,921	1.26	2.11	346	5,046	.94	1.58
CHARGES	972	1,357	2.14	2.79	1,735	8,821	.66	.85	1,826	14,618	1.07	1.39	1,304	14,740	1.24	1.61
TOTALS	176,056	110,541	.75	.75	25,139	87,575	.69	.68	11,725	69,577	.76	.74	6,824	57,544	.77	.75

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60					1	13	.02	.01					1	56	.27	.16
61- 80	116	1,112	.41	.31	418	6,761	.66	.52	1,217	33,986	.74	.57	928	48,762	.59	.44
81- 85	2,537	26,200	.56	.47	2,253	35,368	.60	.50	1,229	34,088	.54	.45	362	20,709	.81	.67
86- 90	1,818	19,144	.64	.56	1,094	18,103	.72	.63	691	20,571	.83	.72	315	19,680	.72	.63
91- 95	536	6,131	1.11	1.03	539	9,678	.67	.62	476	15,558	.60	.56	293	19,238	.52	.49
96- 99	334	4,002	.54	.53	338	6,378	.71	.70	375	12,996	.58	.56	245	16,476	1.26	1.23
100-100	1,117	13,464	.69	.69	714	13,618	1.20	1.20	465	15,928	.74	.74	191	12,819	.72	.72
CREDITS	6,458	70,052	.65	.58	5,357	89,918	.74	.65	4,453	133,127	.67	.58	2,335	137,741	.73	.61
101-105	291	3,705	.95	.98	366	7,247	.74	.76	383	13,850	.84	.86	253	18,175	.80	.82
106-110	289	3,812	.52	.56	326	6,795	.95	1.03	337	12,884	.80	.86	220	16,823	.77	.83
111-115	171	2,400	.84	.95	222	4,903	1.01	1.14	310	12,466	.77	.87	195	15,178	.90	1.02
116-120	120	1,736	1.73	2.04	193	4,449	.99	1.17	251	10,026	.54	.63	168	13,938	.84	.99
121-130	338	5,271	1.45	1.81	474	11,554	.80	1.00	450	19,591	.71	.89	283	24,556	.82	1.03
131-140	235	3,901	.43	.57	252	6,507	.72	.97	223	10,641	.64	.87	157	14,812	.72	.98
141- UP	478	9,486	.61	.99	422	13,067	.86	1.37	430	24,465	1.01	1.65	264	29,366	1.11	1.83
CHARGES	1,922	30,312	.85	1.08	2,255	54,523	.85	1.06	2,384	103,924	.79	.99	1,540	132,849	.88	1.09
TOTALS	8,380	100,363	.71	.70	7,612	144,441	.78	.77	6,837	237,051	.72	.72	3,875	270,591	.80	.80

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	166	.06	.03	11	7,633	.56	.32	21	7,879	.55	.31				
61- 80	647	72,582	.65	.47	371	227,928	.51	.37	4,359	392,681	.57	.41				
81- 85	238	30,532	.47	.39	119	58,879	.62	.51	10,826	226,621	.58	.48				
86- 90	225	30,278	.61	.53	129	129,208	.69	.60	19,062	299,771	.68	.60				
91- 95	215	29,697	.65	.61	129	108,126	.65	.60	4,066	197,593	.66	.61				
96- 99	194	28,780	.61	.59	96	69,451	.71	.69	2,533	142,815	.73	.71				
100-100	98	14,139	.72	.72	41	21,821	.77	.77	194,158	278,399	.76	.76				
CREDITS	1,619	206,174	.61	.51	896	623,046	.61	.50	235,025	1,545,759	.65	.56				
101-105	198	30,828	.82	.85	113	63,552	.90	.92	2,377	141,562	.86	.88				
106-110	123	20,276	.67	.73	84	60,019	1.22	1.31	2,426	126,487	.98	1.05				
111-115	105	18,174	1.48	1.67	72	43,282	.89	1.01	1,604	99,376	.99	1.11				
116-120	103	18,606	.80	.95	67	36,846	1.04	1.23	1,268	87,822	.91	1.08				
121-130	180	35,117	.76	.96	82	48,213	1.16	1.45	2,785	150,421	.95	1.18				
131-140	78	15,769	.80	1.08	42	28,726	1.16	1.57	1,678	85,366	.89	1.20				
141- UP	183	44,318	.85	1.37	76	65,122	.96	1.52	3,306	198,957	.95	1.52				
CHARGES	970	183,088	.86	1.07	536	345,760	1.04	1.25	15,444	889,991	.93	1.15				
TOTALS	2,589	389,262	.73	.72	1,432	968,805	.76	.71	250,469	2,435,751	.75	.73				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2016

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			\$7,500 - 9,999			
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR	SD PREM	A LR	M LR	
0- 60	3				1	2			1	3	.62	.32				
61- 80	390	240	1.97	1.47	120	332	.28	.21	92	428	.97	.73	83	561	.23	.17
81- 85	650	518	1.28	1.07	549	1,770	.79	.66	1,120	6,097	.53	.45	1,581	11,741	.67	.57
86- 90	2,120	2,323	1.00	.87	6,178	20,934	.72	.63	5,051	26,600	.62	.53	2,132	15,965	.50	.43
91- 95	261	252	.45	.42	581	2,088	.79	.73	585	3,325	.94	.87	423	3,375	.94	.87
96- 99	156	169	.09	.08	297	1,145	.43	.42	282	1,701	1.01	.99	228	1,935	.97	.94
100-100	174,969	105,520	.79	.79	15,929	53,401	.63	.63	3,065	18,467	.61	.61	1,257	10,802	.63	.63
CREDITS	178,549	109,023	.80	.80	23,655	79,672	.66	.62	10,196	56,620	.64	.58	5,704	44,379	.63	.56
101-105	151	172	3.09	3.18	208	853	1.00	1.03	234	1,476	.76	.78	180	1,615	1.07	1.10
106-110	167	181	1.08	1.16	279	1,155	.53	.57	364	2,426	1.01	1.09	236	2,204	.91	.98
111-115	82	88	.15	.17	129	571	1.04	1.18	151	1,059	.72	.81	118	1,161	.43	.48
116-120	65	68	.13	.15	96	440	2.83	3.33	115	849	.93	1.10	76	788	.48	.57
121-130	212	305	.83	1.03	307	1,478	2.62	3.28	274	2,143	.92	1.16	202	2,206	.90	1.12
131-140	102	155	5.42	7.31	212	1,124	.33	.45	225	1,866	.68	.92	185	2,167	.48	.65
141- UP	202	380	2.36	3.91	439	2,926	.59	1.00	452	4,671	.74	1.24	325	4,660	.70	1.16
CHARGES	981	1,350	2.03	2.58	1,670	8,546	1.09	1.42	1,815	14,490	.82	1.05	1,322	14,801	.74	.95
TOTALS	179,530	110,372	.81	.81	25,325	88,218	.70	.68	12,011	71,110	.68	.65	7,026	59,181	.65	.63

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			\$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	9			1	13				3	129	.04	.02			
61- 80	135	1,279	.69	.52	478	7,679	.58	.45	1,292	35,701	.55	.42	964	50,335	.52	.39
81- 85	2,510	25,833	.55	.46	2,388	37,635	.54	.45	1,230	34,207	.65	.54	384	22,143	.66	.54
86- 90	1,879	19,813	.73	.64	1,184	19,623	.85	.74	689	20,479	.65	.57	343	21,357	.59	.52
91- 95	495	5,596	.78	.72	509	9,201	.62	.58	465	15,062	.58	.54	342	22,495	.71	.66
96- 99	328	3,901	.69	.67	337	6,294	.87	.85	371	13,039	.70	.68	256	17,702	.74	.72
100-100	1,061	12,759	.89	.89	666	12,447	.60	.60	411	14,102	.94	.94	166	11,471	.54	.54
CREDITS	6,409	69,191	.69	.61	5,563	92,892	.65	.56	4,458	132,590	.65	.56	2,458	145,633	.61	.51
101-105	314	4,028	.60	.62	373	7,363	.61	.63	447	16,350	.69	.70	282	20,236	.68	.70
106-110	269	3,508	.51	.54	305	6,452	.81	.87	342	13,081	.73	.79	199	14,981	.62	.67
111-115	175	2,487	3.28	3.70	244	5,439	.88	1.00	261	10,428	.75	.85	186	14,873	.79	.89
116-120	133	1,941	.76	.89	205	4,787	1.11	1.31	239	9,670	.67	.78	112	9,322	.76	.89
121-130	319	4,985	.86	1.08	449	10,955	.81	1.02	450	19,696	.76	.95	275	23,914	.70	.87
131-140	264	4,455	1.07	1.45	242	6,232	.60	.81	246	11,504	.81	1.09	165	15,353	.78	1.05
141- UP	440	8,849	.64	1.04	431	13,462	.72	1.16	443	25,531	.99	1.61	290	32,214	1.01	1.63
CHARGES	1,914	30,253	.94	1.20	2,249	54,690	.77	.97	2,428	106,261	.80	.99	1,509	130,894	.79	.98
TOTALS	8,323	99,444	.77	.75	7,812	147,583	.69	.68	6,886	238,851	.71	.71	3,967	276,527	.69	.69

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	149	.02	.01	10	10,730	.25	.14	22	11,034	.24	.14		
61- 80	659	73,885	.47	.34	384	202,290	.45	.32	4,597	372,731	.48	.35		
81- 85	268	34,255	.88	.73	109	83,412	.76	.63	10,789	257,612	.69	.58		
86- 90	231	31,347	.62	.54	120	110,234	.58	.51	19,927	288,676	.63	.55		
91- 95	217	31,714	.71	.66	125	83,902	.67	.63	4,003	177,008	.69	.64		
96- 99	161	23,275	.66	.64	84	86,370	.62	.60	2,500	155,532	.66	.65		
100-100	72	11,230	.64	.64	40	28,674	.51	.51	197,636	278,873	.70	.70		
CREDITS	1,610	205,855	.63	.52	872	605,611	.57	.47	239,474	1,541,466	.62	.53		
101-105	177	28,169	.71	.73	115	69,082	.98	1.00	2,481	149,343	.83	.85		
106-110	139	22,809	.69	.75	88	65,260	1.13	1.22	2,388	132,057	.91	.98		
111-115	118	20,651	.79	.89	71	38,635	.85	.95	1,535	95,393	.87	.99		
116-120	111	20,662	.65	.77	47	28,153	1.04	1.23	1,199	76,681	.85	1.01		
121-130	180	35,180	.79	.99	86	50,339	1.15	1.43	2,754	151,200	.92	1.15		
131-140	91	19,363	.71	.96	40	40,171	.76	1.02	1,772	102,390	.76	1.02		
141- UP	172	41,451	.82	1.33	76	53,170	.85	1.36	3,270	187,315	.86	1.40		
CHARGES	988	188,286	.75	.93	523	344,810	.98	1.16	15,399	894,381	.86	1.06		
TOTALS	2,598	394,141	.69	.68	1,395	950,421	.72	.67	254,873	2,435,847	.71	.69		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2017

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	4			1	3	14.35	7.46				
61- 80	430	260	.10	.07	117	316	.49	.36	86	394	.23	.17	74	485	.06	.04
81- 85	676	541	.96	.80	612	1,995	.38	.32	1,178	6,431	1.72	1.46	1,727	12,719	.50	.42
86- 90	2,191	2,455	1.04	.90	6,121	20,648	.50	.43	4,940	26,006	.59	.51	2,062	15,406	.44	.38
91- 95	305	320	2.33	2.17	651	2,357	.57	.53	597	3,429	.76	.71	449	3,589	.68	.63
96- 99	142	136	2.20	2.15	271	1,023	.61	.59	294	1,787	1.04	1.01	198	1,676	.49	.47
100-100	179,426	102,782	.61	.61	15,317	51,421	.56	.56	2,938	17,741	.72	.72	1,238	10,722	.43	.43
CREDITS	183,171	106,494	.63	.62	23,091	77,764	.54	.51	10,034	55,790	.78	.71	5,748	44,597	.47	.42
101-105	162	161	.61	.63	217	866	1.17	1.20	228	1,460	1.23	1.26	198	1,766	1.29	1.32
106-110	149	168	.69	.75	297	1,244	.97	1.05	280	1,874	.48	.52	235	2,196	.57	.62
111-115	97	101	3.20	3.61	137	609	3.45	3.89	135	948	.57	.64	83	813	.46	.52
116-120	80	79	.04	.05	109	502	1.00	1.17	96	701	1.97	2.32	95	974	.53	.62
121-130	184	217	1.02	1.27	320	1,543	.64	.80	267	2,062	.82	1.02	221	2,412	.77	.97
131-140	96	144	2.00	2.69	196	1,025	.46	.62	219	1,827	1.07	1.44	168	1,966	.68	.91
141- UP	249	481	5.60	9.48	437	2,900	.94	1.59	474	4,932	.73	1.24	315	4,502	.78	1.29
CHARGES	1,017	1,352	2.77	3.62	1,713	8,689	1.04	1.35	1,699	13,803	.86	1.13	1,315	14,628	.76	.98
TOTALS	184,188	107,846	.65	.65	24,804	86,453	.59	.58	11,733	69,594	.80	.77	7,063	59,226	.54	.52

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											2	83	.32	.17
61- 80	144	1,379	.63	.48	496	7,952	.55	.43	1,359	37,972	.39	.30	1,034	53,399	.51	.38
81- 85	2,575	26,620	.55	.46	2,410	38,101	.43	.36	1,189	33,022	.60	.50	430	25,025	.70	.58
86- 90	1,802	18,934	.50	.43	1,167	19,129	.47	.41	677	20,004	.58	.51	355	22,489	.57	.50
91- 95	506	5,793	.83	.77	490	8,679	1.74	1.62	440	14,580	.57	.53	311	20,413	.71	.66
96- 99	299	3,614	1.05	1.02	338	6,408	.61	.60	390	13,623	.70	.69	265	17,957	.80	.78
100-100	1,085	13,062	.65	.65	701	13,275	.88	.88	433	14,799	.42	.42	175	11,975	.41	.41
CREDITS	6,412	69,410	.61	.54	5,602	93,545	.65	.56	4,488	133,999	.53	.45	2,572	151,340	.60	.51
101-105	298	3,800	.59	.61	373	7,444	.82	.84	449	16,151	.59	.61	262	18,610	.53	.54
106-110	279	3,656	1.00	1.08	307	6,373	.73	.78	378	14,441	.49	.52	186	14,380	.58	.63
111-115	133	1,879	.44	.50	228	5,122	1.23	1.39	303	12,032	1.11	1.26	181	14,167	.50	.57
116-120	117	1,686	6.15	7.25	216	5,034	.76	.90	218	9,063	.87	1.02	156	12,878	.62	.74
121-130	328	5,114	.82	1.03	441	10,752	.86	1.08	432	19,392	.58	.73	234	20,091	1.05	1.31
131-140	261	4,331	.59	.80	274	7,161	.80	1.08	228	10,914	.76	1.02	149	14,026	.68	.93
141- UP	411	8,250	.74	1.21	408	12,966	.65	1.05	451	25,540	.80	1.30	293	33,022	.64	1.04
CHARGES	1,827	28,715	1.04	1.33	2,247	54,853	.81	1.01	2,459	107,533	.72	.90	1,461	127,174	.67	.84
TOTALS	8,239	98,125	.73	.71	7,849	148,398	.71	.69	6,947	241,532	.61	.61	4,033	278,514	.63	.63

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					7	5,093	.06	.04	14	5,190	.08	.04				
61- 80	660	73,789	.48	.35	425	237,887	.38	.27	4,825	413,832	.42	.30				
81- 85	255	32,169	.45	.37	136	72,656	.55	.45	11,188	249,279	.57	.47				
86- 90	259	34,345	.46	.40	141	147,848	.50	.44	19,715	327,263	.51	.45				
91- 95	203	28,789	.62	.57	122	71,746	.46	.43	4,074	159,694	.63	.59				
96- 99	165	25,195	.55	.54	81	61,511	.52	.51	2,443	132,930	.61	.59				
100-100	92	13,524	.72	.72	41	26,194	.43	.43	201,446	275,494	.59	.59				
CREDITS	1,634	207,811	.51	.43	953	622,934	.45	.37	243,705	1,563,684	.53	.45				
101-105	196	30,544	.66	.68	112	92,664	.76	.78	2,495	173,466	.71	.73				
106-110	125	21,555	.65	.70	77	47,062	1.24	1.34	2,313	112,949	.88	.95				
111-115	117	20,548	.74	.84	66	41,283	.64	.72	1,480	97,503	.74	.84				
116-120	97	18,254	.52	.61	51	36,194	.82	.96	1,235	85,366	.84	.99				
121-130	188	35,848	.67	.84	78	48,311	.61	.77	2,693	145,742	.72	.90				
131-140	85	17,995	.67	.91	30	21,318	.57	.77	1,706	80,706	.67	.91				
141- UP	155	38,739	.99	1.57	69	48,645	.68	1.10	3,262	179,976	.78	1.26				
CHARGES	963	183,483	.73	.89	483	335,477	.77	.91	15,184	875,708	.76	.92				
TOTALS	2,597	391,294	.61	.60	1,436	958,411	.56	.52	258,889	2,439,392	.61	.58				

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

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	13	3	16.26	9.40	8	17	13.75	7.87	5	17	3.37	1.79	2	10		
61- 80	1,847	1,070	1.16	.87	605	1,678	.54	.40	438	2,044	1.33	1.01	357	2,381	.43	.33
81- 85	3,158	2,528	1.17	.98	2,710	8,797	1.76	1.48	5,289	28,740	.80	.68	7,638	56,460	.52	.44
86- 90	10,653	11,893	.94	.81	31,338	105,778	.65	.57	24,988	131,647	.63	.54	10,821	80,844	.61	.53
91- 95	1,400	1,445	1.08	1.00	3,132	11,306	.85	.79	3,103	17,756	1.01	.94	2,152	17,329	.82	.76
96- 99	820	864	.82	.80	1,393	5,301	.91	.88	1,434	8,693	.69	.67	1,056	8,948	.86	.84
100-100	869,238	528,320	.73	.73	77,813	260,733	.71	.71	14,615	88,107	.75	.75	6,029	51,848	.62	.62
CREDITS	887,129	546,123	.73	.73	116,999	393,611	.72	.69	49,872	277,006	.72	.65	28,055	217,820	.61	.55
101-105	738	793	2.46	2.53	1,069	4,307	1.15	1.19	1,174	7,445	.88	.91	946	8,466	.98	1.00
106-110	759	841	1.07	1.15	1,610	6,778	1.15	1.24	1,685	11,152	.86	.92	1,146	10,697	.95	1.02
111-115	476	505	1.42	1.60	705	3,129	1.48	1.67	753	5,289	.88	.99	531	5,195	.91	1.02
116-120	359	389	3.62	4.27	522	2,402	1.23	1.45	551	4,038	1.44	1.70	399	4,098	.63	.75
121-130	962	1,326	1.01	1.27	1,536	7,372	1.27	1.58	1,397	10,813	1.08	1.35	1,061	11,591	1.07	1.34
131-140	472	692	1.98	2.67	1,049	5,517	.59	.80	1,091	9,135	1.05	1.41	818	9,594	.98	1.33
141- UP	1,122	2,244	3.64	6.15	2,124	14,070	.92	1.56	2,264	23,524	.95	1.60	1,662	23,857	1.01	1.68
CHARGES	4,888	6,790	2.34	3.03	8,615	43,574	1.05	1.37	8,915	71,397	.98	1.28	6,563	73,499	.98	1.26
TOTALS	892,017	552,913	.75	.75	125,614	437,184	.75	.74	58,787	348,402	.77	.75	34,618	291,319	.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	2	16			2	25	.01	.01		8	350	.14	.08			
61- 80	621	5,970	.58	.44	2,072	33,358	.69	.54	6,091	170,510	.56	.43	4,649	241,980	.60	.45
81- 85	12,319	127,351	.58	.49	11,669	184,141	.54	.45	6,050	167,895	.63	.52	1,943	112,567	.75	.62
86- 90	9,414	98,917	.69	.60	5,666	93,654	.77	.67	3,561	106,170	.72	.63	1,678	105,282	.70	.62
91- 95	2,645	30,113	.94	.87	2,583	46,285	.94	.87	2,304	74,670	.67	.62	1,594	104,628	.72	.67
96- 99	1,606	19,290	.70	.68	1,758	33,270	.83	.81	1,949	67,702	.76	.75	1,298	88,836	.85	.83
100-100	5,478	66,194	.79	.79	3,711	70,442	.86	.86	2,419	83,244	.72	.72	999	68,138	.74	.74
CREDITS	32,085	347,851	.69	.61	27,461	461,175	.71	.62	22,374	670,190	.66	.57	12,169	721,781	.70	.59
101-105	1,478	18,874	.79	.81	1,879	37,438	.78	.80	2,196	79,759	.78	.80	1,342	95,554	.75	.77
106-110	1,434	18,867	.77	.83	1,498	31,217	.89	.96	1,663	63,453	.68	.74	1,014	77,169	.70	.75
111-115	802	11,249	1.28	1.44	1,099	24,501	.92	1.04	1,522	60,594	.95	1.07	933	73,333	.70	.79
116-120	650	9,427	1.93	2.27	986	22,949	1.17	1.38	1,221	49,903	.67	.79	748	61,854	.76	.90
121-130	1,669	25,934	1.02	1.28	2,255	54,955	.80	1.01	2,210	96,987	.84	1.05	1,353	117,485	.85	1.06
131-140	1,277	21,366	.75	1.02	1,276	33,086	.82	1.10	1,156	54,832	.75	1.01	782	73,034	.76	1.02
141- UP	2,232	44,561	.70	1.13	2,079	64,929	.98	1.58	2,110	119,956	.93	1.51	1,346	150,749	.88	1.42
CHARGES	9,542	150,278	.90	1.15	11,072	269,075	.90	1.12	12,078	525,484	.82	1.01	7,518	649,178	.79	.98
TOTALS	41,627	498,129	.75	.74	38,533	730,249	.78	.77	34,452	1,195,674	.73	.72	19,687	1,370,959	.74	.74

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	5	386	.04	.02	47	45,256	.29	.17	92	46,080	.29	.17		
61- 80	3,258	366,821	.57	.41	1,940	1,163,245	.48	.35	21,878	1,989,057	.52	.38		
81- 85	1,249	158,998	.63	.53	667	440,526	.69	.57	52,692	1,288,004	.65	.54		
86- 90	1,180	159,846	.59	.52	657	592,710	.64	.56	99,956	1,486,741	.66	.57		
91- 95	1,039	147,917	.77	.72	588	428,867	.68	.64	20,540	880,315	.74	.68		
96- 99	860	127,976	.61	.60	479	358,969	.65	.63	12,653	719,850	.69	.67		
100-100	500	73,963	.75	.75	222	149,078	.73	.73	981,024	1,440,067	.73	.73		
CREDITS	8,091	1,035,907	.63	.52	4,600	3,178,651	.59	.49	1,188,835	7,850,114	.65	.55		
101-105	932	147,851	.76	.79	553	381,107	.90	.93	12,307	781,594	.84	.86		
106-110	700	115,226	.77	.84	438	302,388	1.11	1.20	11,947	637,790	.93	1.00		
111-115	587	101,594	.91	1.03	344	207,777	.83	.94	7,752	493,167	.86	.98		
116-120	548	100,226	.74	.87	294	172,293	1.00	1.18	6,278	427,578	.90	1.06		
121-130	946	181,323	.91	1.14	464	279,188	1.08	1.35	13,853	786,974	.96	1.20		
131-140	460	95,463	.82	1.10	202	147,940	.83	1.12	8,583	450,657	.81	1.09		
141- UP	834	204,195	.92	1.48	347	283,779	.85	1.35	16,120	931,865	.89	1.44		
CHARGES	5,007	945,879	.85	1.04	2,642	1,774,473	.95	1.13	76,840	4,509,625	.89	1.09		
TOTALS	13,098	1,981,786	.73	.72	7,242	4,953,123	.72	.67	1,265,675	12,359,739	.73	.71		