

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2011 through 2015. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1		4			1		6				
91- 95					2		8						3		27	26.49 25.18
96- 99	25	39	3.25	3.18	37	135	.08	.08	27	168	.10	.10	20	169	.37	.36
100-100	129	122	.04	.04	40	137	1.69	1.69	12	74	.69	.69	6	54		
CREDITS	154	162	.82	.82	80	283	.85	.84	40	248	.27	.27	29	250	3.09	3.02
101-105					5	19	.43	.44					4	35	.04	.04
106-110	1	1							1	6						
111-115	2	1	56.98	49.66	2	9							1	11		
116-120	2	2														
121-130									1	8			5	55	.05	.07
131-140					1	6			1	8			1	11		
141- UP													2	30		
CHARGES	5	4	24.11	57.98	8	34	.24	.26	3	22			13	141	.03	.04
TOTALS	159	165	5.95	5.94	88	317	.79	.79	43	270	.25	.25	42	391	1.99	2.10

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									1	35	8.70	6.91	3	188	.11	.08
81- 85													4	212	.08	.07
86- 90					2	38			14	422	.24	.21	1	85	.45	.40
91- 95	6	71			11	210	.06	.06	12	380	.86	.80	1	59	.86	.80
96- 99	17	193	.21	.20	10	186	4.67	4.54	5	156	10.32	10.02	5	339	.17	.17
100-100	7	84	.04	.04	5	90	.89	.89	8	305	.13	.13	3	174	.03	.03
CREDITS	30	348	.12	.12	28	523	1.83	1.76	40	1,297	1.83	1.70	17	1,057	.18	.16
101-105	4	51	.01	.01	3	53	.49	.51	1	42	11.48	11.99	7	437	.93	.95
106-110	3	41			3	62	2.70	2.86					2	150	.21	.23
111-115	2	28	.02	.02	2	45			3	125	.43	.49	1	74	.05	.05
116-120					2	48	.50	.60	2	79	.02	.02	1	90		
121-130	1	16	.04	.05	1	21	.14	.17	4	173	.03	.03	3	218	.87	1.10
131-140	2	30	.07	.10	1	30			1	44			1	126	.49	.64
141- UP					2	59	.01	.02	6	383	7.34	11.58	1	77	.12	.17
CHARGES	12	166	.02	.02	14	317	.70	.83	17	845	3.97	5.31	16	1,172	.60	.68
TOTALS	42	514	.09	.09	42	840	1.41	1.45	57	2,142	2.67	2.83	33	2,228	.40	.40

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	106	1.05	.46	5	1,324	.88	.37	6	1,431	.89	.38				
61- 80	3	448	.11	.08	2	609	.25	.18	9	1,280	.41	.30				
81- 85	1	99	.12	.10	1	299			7	615	.05	.04				
86- 90	3	418	.07	.06					21	966	.17	.15				
91- 95	4	626	.13	.12					39	1,380	.85	.80				
96- 99	4	511	1.93	1.87	3	1,373	.24	.23	153	3,270	1.26	1.22				
100-100	5	871	.83	.83					215	1,911	.60	.60				
CREDITS	21	3,080	.65	.56	11	3,605	.45	.29	450	10,853	.78	.61				
101-105	2	242	.07	.07					26	879	1.07	1.10				
106-110	1	147	.06	.06	1	1,076	.05	.06	12	1,482	.18	.19				
111-115									13	293	3.11	3.52				
116-120					1	298	.01	.01	8	517	.05	.06				
121-130	3	446	.13	.16	2	1,327	.26	.33	20	2,263	.27	.33				
131-140	3	716	4.12	5.61					11	971	3.10	4.20				
141- UP	5	1,595	.23	.44	5	4,195	.81	1.58	21	6,338	1.04	1.98				
CHARGES	14	3,147	1.08	1.63	9	6,895	.55	.85	111	12,743	.97	1.40				
TOTALS	35	6,227	.86	.96	20	10,501	.52	.53	561	23,596	.88	.92				

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					2	8	.02	.02								
91- 95									2	12			4	32	.02	.02
96- 99	15	18			34	128	.01	.01	27	165	.13	.13	17	142	.06	.06
100-100	161	152	.12	.12	34	119	.58	.58	12	74	.44	.44	6	52	.32	.32
CREDITS	176	170	.11	.11	70	255	.28	.27	41	250	.22	.21	27	226	.11	.11
101-105					1	5	.15	.16	1	5			4	38	.01	.01
106-110	1	2											1	9	.17	.18
111-115	1	1			2	8	.12	.14								
116-120													1	10		
121-130									3	26			3	34		.01
131-140					1	4							1	11		
141- UP	2	2			2	15	1.18	2.08								
CHARGES	4	5			6	31	.61	.83	4	31			10	103	.02	.02
TOTALS	180	175	.10	.10	76	286	.31	.32	45	282	.19	.19	37	329	.09	.09

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									1	31			2	115	.21	.15
81- 85									1	23	.02	.01	1	51	.01	.01
86- 90	1	12			1	14			12	374	.16	.14	5	294	.45	.40
91- 95	12	139	.41	.39	15	278	.12	.11	15	442	.49	.45	4	240	2.19	2.03
96- 99	23	274	.73	.71	5	96	1.71	1.65	4	131	7.57	7.34	2	145	.18	.18
100-100	12	153	.07	.07	6	106	.01	.01	6	235	.02	.02	2	116	.02	.02
CREDITS	48	577	.46	.45	27	494	.40	.38	39	1,237	1.03	.95	16	960	.74	.66
101-105	2	23	10.59	10.86	1	19	.92	.94	4	152	.10	.11	4	279	.13	.13
106-110	2	30	.02	.03	2	36			1	54	.04	.04	3	248	.31	.34
111-115	1	14	.85	.98					5	203	1.06	1.21	1	68	.03	.03
116-120	1	17							1	37	.38	.44	1	69	.55	.66
121-130	3	43	.16	.20	5	107	9.89	12.04					1	70	.10	.13
131-140	1	16	.12	.16					2	74	2.59	3.48	4	387	.26	.35
141- UP	1	26	2.65	4.69	2	71	2.83	4.29	1	58			4	414	.59	.92
CHARGES	11	170	2.00	2.45	10	234	5.49	6.83	14	578	.76	.87	18	1,535	.33	.41
TOTALS	59	747	.81	.83	37	727	2.03	2.09	53	1,815	.94	.93	34	2,495	.49	.53

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					6	1,284	.24	.11	6	1,284	.24	.11				
61- 80	3	426	.30	.21	5	2,081	.31	.22	11	2,653	.30	.21				
81- 85	4	427	.68	.56					6	501	.59	.48				
86- 90									21	701	.27	.24				
91- 95	3	444	3.27	3.06	1	450	.01	.01	56	2,037	1.12	1.05				
96- 99	3	348	.74	.72	1	390	.15	.14	131	1,836	.94	.92				
100-100	4	556	.03	.03	1	640	.98	.98	244	2,203	.36	.36				
CREDITS	17	2,201	.98	.85	14	4,845	.34	.23	475	11,215	.57	.45				
101-105									17	522	.61	.63				
106-110	2	251	.11	.12					12	629	.17	.19				
111-115	1	127	.38	.42					11	422	.66	.74				
116-120	3	834	.16	.18					7	968	.19	.22				
121-130	1	251	.37	.45	1	317	3.20	3.95	17	848	2.58	3.16				
131-140	3	633	.50	.68					12	1,125	.54	.73				
141- UP	5	1,269	.18	.31	5	4,768	.49	1.00	22	6,622	.47	.90				
CHARGES	15	3,364	.25	.34	6	5,084	.66	1.30	98	11,135	.61	.94				
TOTALS	32	5,565	.54	.60	20	9,929	.50	.51	573	22,350	.59	.62				

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																
81- 85																
86- 90																
91- 95	2	3	.12	.11					2	13			1	8		
96- 99	10	12	2.19	2.15	37	139	.06	.06	28	165	.02	.02	24	203	.58	.56
100-100	158	165	.02	.02	23	73			13	84	.06	.06	5	43		
CREDITS	170	180	.17	.17	60	212	.04	.04	43	262	.03	.03	30	254	.46	.45
101-105					3	11							2	18		
106-110					1	5			1	6						
111-115					2	6			1	6			1	11		
116-120									1	7						
121-130	1	3			1	5							1	13		
131-140	3	6	.17	.23					2	15						
141- UP	3	4							2	20						
CHARGES	7	12	.08	.12	7	27			7	53			5	60		
TOTALS	177	192	.17	.17	67	239	.04	.04	50	315	.03	.03	35	313	.37	.38

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	11							1	50	5.47	2.80
61- 80					1	12			1	18						
81- 85									2	63	4.20	3.52	5	270	2.13	1.78
86- 90					2	35	.03	.02	15	511	.08	.07	5	297		
91- 95	17	207	.06	.06	19	351	1.22	1.14	13	364	.08	.07	2	136	.01	.01
96- 99	17	203	.27	.27	10	179	.02	.02	3	99	.23	.22	2	125		
100-100	6	70	.01	.01	6	116	.05	.05	6	209	.54	.54	3	205	.28	.28
CREDITS	40	479	.14	.14	39	704	.62	.58	40	1,265	.37	.34	18	1,082	.84	.73
101-105	4	52	.70	.72	2	39	2.94	3.06	1	36			2	132	.01	.01
106-110					2	37	.09	.09	1	53	.01	.01	4	352	.08	.09
111-115									6	273	.06	.07	1	83		
116-120	1	13			2	46			5	204	.58	.68	5	409	.58	.68
121-130	3	43	.02	.02	1	23			2	101	.06	.08	3	274	.10	.13
131-140	1	19	10.25	13.42									2	237	1.00	1.34
141- UP	1	23	.07	.11	5	175	.81	1.25	1	52	.13	.20	4	466	.46	.72
CHARGES	10	151	1.52	1.81	12	319	.81	1.07	16	719	.21	.24	21	1,953	.38	.48
TOTALS	50	630	.47	.48	51	1,023	.68	.70	56	1,984	.31	.31	39	3,035	.54	.59

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	2,299	.32	.15	10	2,361	.43	.19				
61- 80	10	1,180	.21	.15	7	2,708	.22	.14	19	3,918	.21	.14				
81- 85	1	119			1	250	.43	.35	9	701	1.35	1.12				
86- 90	5	668	.21	.19					27	1,511	.12	.11				
91- 95	3	497	.14	.13	1	263			60	1,841	.29	.27				
96- 99	1	132	.08	.08	1	363			133	1,618	.15	.15				
100-100	2	320	1.29	1.29	1	955	.38	.38	223	2,241	.43	.43				
CREDITS	22	2,915	.30	.25	19	6,838	.26	.16	481	14,191	.33	.24				
101-105	1	103	.28	.29					15	390	.46	.47				
106-110	2	291	.20	.22					11	744	.12	.13				
111-115	1	113	.14	.15					12	492	.06	.07				
116-120	1	228	.11	.13					15	908	.42	.49				
121-130	1	175	.10	.12	2	655	.46	.58	15	1,290	.27	.34				
131-140	2	471	.56	.75	1	596	.24	.32	11	1,345	.62	.83				
141- UP	2	572	.21	.45	4	5,075	.35	.75	23	6,405	.35	.72				
CHARGES	10	1,954	.27	.37	7	6,326	.35	.66	102	11,574	.36	.56				
TOTALS	32	4,869	.29	.28	26	13,164	.31	.28	583	25,765	.34	.33				

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																
61- 80																
81- 85																
86- 90					1	3			1	4			2	16		
91- 95					1	4			2	12	4.38	4.14	1	7		
96- 99	17	21	.06	.06	31	115	.04	.04	31	185	1.77	1.73	27	225	.23	.22
100-100	126	140	.24	.24	29	102	.19	.19	12	75	.01	.01	3	26		
CREDITS	143	161	.21	.21	62	223	.11	.10	46	276	1.37	1.35	33	274	.19	.18
101-105	1	2			1	5			4	24			1	9		
106-110									2	12	.22	.24				
111-115	2	4							1	8			2	20	.18	.20
116-120	1	3											1	10		
121-130	1	1											1	12	.07	.08
131-140	2	5							1	9	.06	.08				
141- UP					1	5	.07	.10	1	8						
CHARGES	7	15			2	10	.03	.04	9	62	.05	.06	5	51	.09	.10
TOTALS	150	176	.19	.20	64	233	.10	.10	55	338	1.13	1.14	38	325	.17	.17

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	17						
61- 80													1	77	.66	.52
81- 85									1	41			7	505	.21	.18
86- 90									11	392	1.06	.93	7	390	.59	.52
91- 95	5	57	.19	.18	24	418	.68	.64	15	428	.17	.16	5	293	.29	.27
96- 99	29	328	.12	.11	10	195	.07	.06	8	261	.13	.12	2	142	.29	.28
100-100	5	63	.01	.01	4	78			3	105			1	71		
CREDITS	39	447	.11	.11	38	690	.43	.41	39	1,243	.42	.38	23	1,478	.35	.31
101-105	3	32			2	35	.04	.04								
106-110					3	60			1	44	.47	.52	5	425	.51	.55
111-115					2	39			4	174	.37	.43	6	417	.51	.58
116-120									2	69	1.00	1.19	2	138	.41	.49
121-130	2	35	2.36	2.92	3	70			2	121	.91	1.15	2	200	.34	.44
131-140									2	128		.01	2	172	.12	.16
141- UP	1	19	55.26	2.62					4	188	1.16	1.84	2	260	.02	.04
CHARGES	6	86	13.20	16.25	10	204	.01	.01	15	724	.67	.86	19	1,612	.36	.44
TOTALS	45	533	2.21	2.22	48	895	.33	.33	54	1,967	.51	.52	42	3,089	.35	.37

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	140	.13	.05	6	2,175	1.37	.57	9	2,332	1.28	.53
61- 80	8	1,049	.26	.19	8	2,479	.29	.19	17	3,605	.29	.20
81- 85	3	437	.55	.45	4	2,079	.29	.24	16	3,067	.31	.26
86- 90	3	359	.10	.09	2	561	.05	.04	26	1,721	.41	.36
91- 95	4	643	.07	.06	1	422	.02	.02	58	2,284	.24	.23
96- 99					3	852	.38	.37	158	2,321	.36	.35
100-100	2	225	.45	.45	2	2,319	.34	.34	187	3,204	.30	.30
CREDITS	22	2,853	.25	.19	26	10,887	.50	.35	471	18,534	.43	.33
101-105	1	103	.06	.06	2	723	.12	.13	15	935	.10	.11
106-110	6	825	.52	.57	1	281	.01	.01	18	1,647	.41	.44
111-115									17	662	.43	.49
116-120					1	457	.02	.02	7	677	.20	.24
121-130					1	1,210	.32	.39	12	1,647	.39	.49
131-140	2	402	.12	.17					9	716	.10	.14
141- UP	5	1,036	.49	.76	2	3,398	.26	.77	16	4,915	.54	1.27
CHARGES	14	2,367	.42	.55	7	6,070	.22	.39	94	11,200	.41	.60
TOTALS	36	5,220	.33	.31	33	16,957	.40	.36	565	29,733	.42	.39

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999						
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR				
0- 60																				
61- 80																				
81- 85									1		5									
86- 90													1		8					
91- 95	1		2		1		4						1		9					
96- 99	20		37		32		118		34		203	.03	.03	27		225	.06	.06		
100-100	126		135	2.42	2.42	30		99	.40	.40	8		50	.14	.14	8		70		
CREDITS	147		174	1.88	1.87	63		221	.18	.18	43		259	.05	.05	37		311	.05	.05
101-105					3		14		3		18		.37	.38	1		10			
106-110					2		8	.01	.01	2		11	.36	.38	1		9			
111-115									1		7	.11	.12							
116-120																				
121-130	1		1						1		9			1		10				
131-140					1		5							1		12				
141- UP														1		16				
CHARGES	1		1		6		27		7		45	.26	.28	5		57				
TOTALS	148		174	1.87	1.86	69		248	.16	.16	50		304	.08	.08	42		369	.04	.04

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		10	.08	.03											
61- 80									1		36			1		69	.01			
81- 85													5		363	.03	.02			
86- 90					1		16	.03	.02	11		380	.43	.38	8		525	.52	.45	
91- 95	5		61		21		398	.03	.02	12		404	.03	.03	4		273	.03	.02	
96- 99	26		294	.22	.21	13		251	.02	.01	1		48	.03	.03	4		272	.04	.04
100-100	2		26		3		68	1.43	1.43	6		186	.17	.17	4		274	.53	.53	
CREDITS	33		381	.17	.16	39		742	.15	.14	31		1,054	.20	.18	26		1,776	.25	.22
101-105					5		91	.06	.06	2		54	1.56	1.58						
106-110	1		16	.37	.40	2		36		2		90			2		184	.62	.66	
111-115					2		38		6		234	.11	.13	4		287	.12	.14		
116-120	1		16		5		121	.01	.01	2		75	1.07	1.28	2		213	.51	.60	
121-130	2		33		4		105		4		184	33.29	41.50	1		71				
131-140	1		16	.10	.13				2		99	.07	.10	2		213	.03	.05		
141- UP					2		71	1.30	2.11	2		161	.01	.01	3		314	.29	.46	
CHARGES	5		80	.09	.11	20		462	.21	.26	20		897	7.04	8.96	14		1,281	.28	.35
TOTALS	38		461	.16	.16	59		1,204	.18	.18	51		1,952	3.34	3.53	40		3,058	.26	.27

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		50		8		2,271	.47	.19	10		2,330	.46	.19						
61- 80	4		442	.15	.11	9		3,411	.22	.15	15		3,959	.20	.14					
81- 85	2		300	.11	.10	2		1,380	.16	.13	10		2,048	.13	.11					
86- 90	7		815	.39	.34	4		1,080	.24	.21	32		2,824	.36	.31					
91- 95	3		405	.82	.76					48		1,555	.23	.22						
96- 99	2		387	.28	.27					159		1,835	.11	.11						
100-100	7		942	.11	.11	5		3,817	.11	.11	199		5,667	.21	.21					
CREDITS	26		3,340	.29	.25	28		11,959	.23	.16	473		20,219	.24	.19					
101-105	2		283	.81	.84	1		758	.36	.37	17		1,228	.49	.50					
106-110					1		336	1.00	1.09	13		691	.67	.72						
111-115	4		814	.26	.30					17		1,380	.20	.23						
116-120										10		424	.45	.53						
121-130	1		130	2.62	3.36	1		537	.03	.04	16		1,080	6.00	7.55					
131-140	1		310	.05	.07					8		655	.05	.06						
141- UP	5		1,403	.04	.07	3		3,635	.54	1.01	16		5,600	.39	.73					
CHARGES	13		2,941	.29	.41	6		5,266	.49	.76	97		11,058	.93	1.32					
TOTALS	39		6,281	.29	.31	34		17,225	.31	.26	570		31,276	.48	.44					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	1			1	2							1	3	7.26	2.69
61- 80	7	5			2	5			3	16			2	11		
81- 85	2				1	3										
86- 90	7	4			3	8			1	6			1	8		
91- 95	20	16			16	56			12	69	2.90	2.73	11	94	.06	.06
96- 99	211	264	3.12	3.05	176	640	2.02	1.98	121	724	.68	.67	67	572	1.96	1.91
100-100	1,168	1,060	5.82	5.82	196	671	.57	.57	71	433	.97	.97	42	361	.19	.19
CREDITS	1,417	1,352	5.17	5.13	395	1,385	1.21	1.19	208	1,249	.89	.87	124	1,050	1.17	1.13
101-105	13	14			20	79	.38	.38	10	61	.05	.05	8	75	1.54	1.57
106-110	5	4			5	18	40.61	44.01	1	8			5	45	.07	.07
111-115	6	1			7	31			5	35			3	29	.19	.22
116-120	4	6			7	29	.08	.09	3	23	.62	.73	3	32	.58	.68
121-130	9	12			11	49	.16	.20	15	118	.36	.45	13	141	.98	1.22
131-140	12	18	.58	.77	7	38	.03	.05	5	45						
141- UP	14	27	.25	.38	9	47			3	31	.76	1.22	4	54		
CHARGES	63	82	.21	.27	66	291	2.64	3.12	42	320	.26	.32	36	376	.75	.88
TOTALS	1,480	1,433	4.89	4.92	461	1,676	1.46	1.48	250	1,569	.77	.78	160	1,426	1.06	1.07

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	11			1	44	.01	
61- 80	1	10			1	13							7	365	.05	.04
81- 85	2	23			1	15			3	103	.42	.36	8	465		
86- 90	1	13			7	124	.04	.04	19	577	1.23	1.09	4	233	2.00	1.74
91- 95	25	300	.06	.06	36	653	.60	.56	26	787	1.87	1.73	5	277	.04	.04
96- 99	59	671	.24	.24	21	375	.04	.04	11	381	.16	.16	8	487	.29	.29
100-100	40	478	.29	.29	23	444	.02	.02	13	459	.09	.09	7	525	.93	.93
CREDITS	128	1,496	.21	.21	89	1,623	.26	.25	73	2,318	1.01	.93	40	2,397	.47	.41
101-105	9	106	.03	.03	11	205	1.69	1.73	6	197	.01	.01	6	380	1.20	1.23
106-110	7	91	.04	.04	9	190	1.29	1.40	3	126	.10	.11	5	371	2.09	2.25
111-115	3	46			2	53			10	379	.46	.52	4	338	.47	.54
116-120	5	77	.01	.01	20	464	.33	.39	10	370	.26	.30	1	67	2.41	2.86
121-130	9	136	3.37	4.16	15	349	1.22	1.52	15	616	.11	.14	3	270	.10	.13
131-140	2	35			2	42			9	453	.10	.13	4	424	1.22	1.62
141- UP					8	232	.22	.33	11	581	.88	1.38	10	1,101	.33	.52
CHARGES	35	490	.95	1.08	67	1,533	.80	.96	64	2,721	.34	.42	33	2,950	.83	1.07
TOTALS	163	1,986	.40	.40	156	3,156	.52	.55	137	5,040	.64	.70	73	5,348	.67	.71

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	153			6	1,039	.16	.08	14	1,254	.15	.08
61- 80	5	477	.20	.14					28	903	.12	.09
81- 85	4	457	.19	.16					21	1,066	.12	.10
86- 90	3	349	1.65	1.43					46	1,322	1.33	1.17
91- 95	6	787	.39	.36					157	3,040	.79	.74
96- 99									674	4,115	1.00	.98
100-100	3	481	3.89	3.89					1,563	4,913	1.95	1.95
CREDITS	23	2,704	1.08	.91	6	1,039	.16	.08	2,503	16,612	1.10	.97
101-105	3	475	.13	.14	1	263	.21	.22	87	1,855	.58	.60
106-110	2	251	2.60	2.78					42	1,103	2.19	2.36
111-115	1	272	2.54	2.85	1	772			42	1,955	.53	.59
116-120	1	201							54	1,269	.35	.41
121-130	2	445	.02	.02					92	2,137	.55	.69
131-140	1	166	.58	.77					42	1,219	.55	.74
141- UP	6	1,636	.44	.74	1	748	.01	.02	66	4,455	.38	.62
CHARGES	16	3,445	.65	.87	3	1,783	.04	.05	425	13,994	.61	.77
TOTALS	39	6,149	.84	.89	9	2,822	.08	.07	2,928	30,605	.88	.90

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1										
61- 80	6	6			1	3			3	16			1	7		
81- 85	1	2			1	2			2	11			1	7		
86- 90	4	4			2	6			1	5						
91- 95	15	11			9	32			11	65	.01	.01	7	55	6.38	5.99
96- 99	148	184	.77	.76	159	574	1.61	1.57	115	690	.73	.71	75	623	.31	.30
100-100	1,171	1,128	.76	.76	237	826	1.17	1.17	87	534	.44	.44	48	407	1.45	1.45
CREDITS	1,346	1,335	.75	.74	410	1,445	1.31	1.29	219	1,320	.56	.55	132	1,099	1.03	1.01
101-105	13	17	2.22	2.27	13	53	.12	.12	13	81	.04	.04	6	56	5.62	5.74
106-110	4	5			4	18	.06	.07	7	48	.02	.02	5	46		
111-115	1	2			4	17	.03	.04	4	27			5	52	4.27	4.79
116-120	3	4			4	17			3	23	.72	.85	2	21		
121-130	7	9			14	67	7.77	9.79	13	100	.01	.01	8	91	1.77	2.22
131-140	6	9			4	23	9.41	12.68	3	26			4	47	.07	.09
141- UP	6	5			2	11	.08	.13	4	36	1.43	2.17	3	38	.13	.20
CHARGES	40	52	.75	.87	45	206	3.60	4.24	47	341	.21	.25	33	351	2.01	2.41
TOTALS	1,386	1,387	.75	.75	455	1,651	1.59	1.61	266	1,660	.49	.49	165	1,450	1.27	1.30

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	28	.01		3	102		
61- 80	1	10			1	17			3	83			5	335	.86	.67
81- 85					1	13			5	145	.89	.74	7	425	.20	.16
86- 90	2	24			7	131			14	504	.30	.27	9	487	1.48	1.31
91- 95	25	299	.12	.11	35	624	.23	.21	34	1,068	.75	.69	11	677	.16	.15
96- 99	75	865	.30	.30	36	651	.05	.05	21	669	.93	.91	4	270	.28	.27
100-100	43	515	.03	.03	27	509	.29	.29	18	632	1.07	1.07	9	640	.85	.85
CREDITS	146	1,714	.18	.18	107	1,945	.17	.16	97	3,127	.76	.70	48	2,935	.62	.55
101-105	6	76	.50	.51	7	130	1.01	1.03	7	246	.06	.06	7	483	.68	.70
106-110	7	87	1.04	1.11	2	44	3.23	3.44	7	291	1.68	1.81	4	280	.30	.32
111-115	4	59	.04	.05	7	165	.48	.54	10	404	.24	.27	3	275	.69	.78
116-120	9	118	.07	.08	18	426	.70	.83	8	326			2	175	.21	.25
121-130	7	110	5.72	7.05	12	299	.21	.26	8	376	.14	.17	8	793	1.74	2.19
131-140	4	63			6	164	1.60	2.19	3	143	.11	.15	1	78	.02	.03
141- UP	3	52			3	96	.50	.78	7	408	.26	.39	8	907	.30	.48
CHARGES	40	565	1.36	1.61	55	1,323	.77	.93	50	2,194	.35	.43	33	2,992	.77	.97
TOTALS	186	2,279	.48	.48	162	3,268	.41	.43	147	5,321	.59	.61	81	5,927	.70	.72

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					4	1,186	.10	.05	11	1,317	.09	.05				
61- 80	12	1,434	.10	.07	3	564	.02	.01	36	2,474	.18	.13				
81- 85	5	495	1.01	.83	1	274			24	1,373	.52	.43				
86- 90									39	1,161	.75	.67				
91- 95	4	419	.76	.71	1	278	3.98	3.75	152	3,528	.81	.76				
96- 99	3	407	.36	.35					636	4,933	.59	.57				
100-100					1	393	.84	.84	1,641	5,584	.78	.78				
CREDITS	24	2,756	.40	.32	10	2,695	.58	.38	2,539	20,370	.60	.52				
101-105	4	626	.29	.30	2	665	1.01	1.04	78	2,433	.71	.73				
106-110	3	392	.01	.01					43	1,211	.67	.72				
111-115	1	119							39	1,120	.53	.60				
116-120	1	139	.82	.95					50	1,249	.38	.45				
121-130	4	823	1.73	2.19					81	2,670	1.59	1.99				
131-140	3	492	.20	.27					34	1,044	.57	.77				
141- UP	3	1,168	.07	.13	1	613	1.21	1.85	40	3,334	.39	.65				
CHARGES	19	3,759	.51	.67	3	1,278	1.11	1.35	365	13,061	.75	.93				
TOTALS	43	6,515	.46	.48	13	3,973	.75	.57	2,904	33,431	.66	.65				

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									1	3						
61- 80	7	5			1	3			5	20			2	11		
81- 85	2	1							3	16	20.62	17.04	2	13		
86- 90	8	8			2	8			3	16	.03	.02				
91- 95	13	10			7	23	.17	.16	5	31			9	76	.38	.36
96- 99	160	185	.56	.54	162	586	1.47	1.44	127	771	.21	.20	84	709	1.82	1.77
100-100	1,021	1,000	1.07	1.07	261	936	1.24	1.24	84	500	.40	.40	49	426	.36	.36
CREDITS	1,211	1,209	.97	.96	433	1,555	1.30	1.29	228	1,357	.51	.49	146	1,236	1.19	1.16
101-105	6	10			13	42	1.61	1.65	12	80	.25	.25	7	62		
106-110	8	5			8	28	.18	.20	6	33	.29	.31	4	36		
111-115	1	1			3	11			2	15	.09	.10	3	26		
116-120	1	1			5	25	15.30	18.04	2	15			1	10		
121-130	8	11			6	26			10	82			7	72	.08	.10
131-140	4	10	.10	.14	3	18	4.76	6.38	3	24	.07	.10	4	50	1.10	1.50
141- UP	11	13	4.23	7.23	5	23			3	26			1	14		
CHARGES	39	50	1.13	1.45	43	173	3.09	3.61	38	277	.12	.14	27	270	.23	.26
TOTALS	1,250	1,259	.97	.98	476	1,728	1.48	1.49	266	1,633	.44	.44	173	1,506	1.02	1.02

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													3	97	.02	.01
61- 80					2	27			3	75			8	475	.12	.09
81- 85	2	21			1	18			1	32			12	707	.93	.77
86- 90	2	19			2	38			19	647	.24	.22	16	882	.29	.25
91- 95	25	302	.52	.49	41	741	1.84	1.73	43	1,316	.51	.48	10	615	.01	.01
96- 99	93	1,100	.20	.19	51	958	.82	.79	20	615	1.13	1.09	9	655	.54	.52
100-100	52	626	.79	.79	35	629	.73	.73	18	604	.46	.46	5	356		
CREDITS	174	2,068	.42	.41	132	2,411	1.08	1.04	104	3,289	.55	.51	63	3,787	.35	.30
101-105	11	142	.36	.37	8	155	1.58	1.63	5	174	.26	.26	7	546	.06	.06
106-110					5	104			4	164	.12	.13	6	476	.13	.14
111-115	5	74	4.55	5.15	5	116	.06	.07	10	440	.18	.20	2	154	.25	.28
116-120	3	47	.01	.01	8	188	.79	.92	12	510	.10	.12	6	532	1.91	2.26
121-130	13	191	.33	.41	9	226	.15	.19	6	239	1.56	1.95	6	550	.61	.77
131-140	2	29			4	100	.01	.01	3	138	.62	.84	4	418	.13	.17
141- UP	6	110	.51	.80	3	94			6	327	.91	1.42	10	1,004	.34	.54
CHARGES	40	592	.85	1.04	42	982	.44	.53	46	1,991	.48	.58	41	3,680	.51	.64
TOTALS	214	2,660	.52	.53	174	3,393	.90	.91	150	5,280	.52	.53	104	7,467	.43	.44

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					4	1,074	.25	.12	8	1,174	.23	.11				
61- 80	16	1,835	.44	.33	6	1,276	.12	.09	50	3,726	.28	.20				
81- 85	4	467	.03	.02					27	1,274	.78	.64				
86- 90	1	104							53	1,723	.24	.21				
91- 95	6	874	.25	.24					159	3,988	.62	.58				
96- 99	2	307	.09	.09					708	5,887	.76	.74				
100-100	2	355	.02	.02					1,527	5,431	.70	.70				
CREDITS	31	3,942	.28	.23	10	2,350	.18	.10	2,532	23,202	.58	.50				
101-105	5	728	.13	.14					74	1,938	.29	.30				
106-110	4	658	2.00	2.13					45	1,504	.94	1.01				
111-115					1	321			32	1,157	.40	.45				
116-120					2	684	.07	.08	40	2,010	.81	.96				
121-130	1	177	6.58	7.93					66	1,575	1.26	1.57				
131-140	2	344	.01	.02					29	1,131	.25	.34				
141- UP	6	1,371	.85	1.39	2	1,323	.17	.32	53	4,305	.50	.83				
CHARGES	18	3,277	1.14	1.46	5	2,328	.12	.17	339	13,620	.62	.79				
TOTALS	49	7,219	.67	.66	15	4,677	.15	.12	2,871	36,822	.60	.59				

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	8	5			6	20			1	6			3	18		
81- 85	4	4	7.73	6.46	1	4			2	10			2	13		
86- 90	6	4			3	8			2	10			1	7		
91- 95	13	18			7	25	1.43	1.33	7	36			4	31		
96- 99	122	155	1.09	1.07	179	649	.39	.38	124	754	.06	.05	108	910	.33	.32
100-100	950	896	.92	.92	261	906	1.00	1.00	111	669	.49	.49	58	495	.19	.19
CREDITS	1,103	1,082	.95	.94	457	1,612	.74	.73	247	1,484	.25	.25	176	1,475	.27	.26
101-105	11	17			14	57	1.02	1.04	11	68			5	50		
106-110	4	6			1	4			8	52	.06	.06	4	37		
111-115	5	7			4	17			1	8			1	10		
116-120	3	4			5	24			4	31	.02	.02	3	30	1.35	1.61
121-130	6	12			6	30	.69	.86	6	43	.03	.04	11	121	.05	.06
131-140	9	20			5	25	2.29	3.08	2	15			5	57	.12	.16
141- UP	6	11			3	17	.21	.32	1	14						
CHARGES	44	77			38	174	.81	.94	33	230	.02	.02	29	305	.17	.20
TOTALS	1,147	1,159	.89	.89	495	1,786	.75	.75	280	1,715	.22	.22	205	1,780	.25	.25

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	33	.03	.01				
61- 80	4	36			4	60	.35	.25	5	155			8	434	.03	.03
81- 85	2	24											8	507	.07	.06
86- 90	3	30			4	70	.01	.01	24	827	.04	.04	23	1,329	.68	.59
91- 95	18	215	.31	.29	47	869	.18	.17	39	1,197	.08	.07	8	510	.53	.49
96- 99	94	1,115	.10	.10	67	1,262	.18	.18	32	1,002	.15	.14	13	859	.54	.53
100-100	59	724			48	920	.48	.48	18	608	.42	.42	8	530	.20	.20
CREDITS	180	2,144	.08	.08	170	3,181	.27	.26	120	3,821	.14	.13	68	4,169	.43	.38
101-105	9	120	.32	.32	8	155	1.00	1.03	6	178	.13	.14	9	661	.30	.31
106-110					3	62	.22	.23	4	184	.47	.51	6	481	.01	.01
111-115	2	28			7	153	.06	.06	6	275	.20	.22	10	869	.03	.03
116-120	4	59	1.73	2.04	7	169	.85	1.01	14	550	.07	.08	8	630	.54	.63
121-130	11	167	.03	.04	7	155	1.50	1.87	8	282	.01	.01	6	542	.08	.09
131-140	2	32	.16	.22	1	29			3	161	1.25	1.71	3	222	.14	.19
141- UP	3	55	.01	.02	2	58	.32	.47	6	313	.33	.51	5	633	1.06	1.74
CHARGES	31	461	.33	.39	35	781	.73	.85	47	1,943	.26	.32	47	4,038	.33	.39
TOTALS	211	2,605	.13	.13	205	3,963	.36	.36	167	5,764	.18	.18	115	8,207	.38	.39

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	1,693	5.19	2.50	7	1,725	5.09	2.45				
61- 80	17	1,939	.36	.26	11	2,454	.10	.06	67	5,127	.19	.13				
81- 85	4	506	.66	.55	1	255	.58	.48	24	1,324	.41	.34				
86- 90	6	749	.31	.27					72	3,035	.38	.34				
91- 95	5	610	.89	.82	1	308	.19	.18	149	3,819	.32	.30				
96- 99	4	640	.23	.23					743	7,345	.25	.25				
100-100	2	235	.13	.13	1	1,154	.07	.07	1,516	7,135	.43	.43				
CREDITS	38	4,678	.42	.35	19	5,863	1.59	1.03	2,578	29,510	.60	.51				
101-105	1	120	1.70	1.71	1	347	.06	.06	75	1,773	.39	.40				
106-110	3	398	1.28	1.39	1	303	.39	.43	34	1,529	.48	.52				
111-115	4	669	.12	.13					40	2,036	.08	.09				
116-120	1	225	.95	1.14					49	1,720	.51	.60				
121-130	7	1,241	.20	.26					68	2,594	.22	.27				
131-140	1	184							31	745	.41	.55				
141- UP					3	2,073	.50	.87	29	3,172	.58	.98				
CHARGES	17	2,837	.44	.53	5	2,722	.43	.65	326	13,569	.38	.48				
TOTALS	55	7,515	.43	.40	24	8,586	1.22	.97	2,904	43,079	.53	.50				

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	7	3			1	3			1	4			1	6		
81- 85	2	2			1	2										
86- 90					1	3			1	6			1	7		
91- 95	12	8			3	12			6	35			5	42		
96- 99	171	213	.06	.06	192	704	.15	.15	146	881	.38	.37	109	930	1.30	1.27
100-100	940	842	2.26	2.26	250	870	.43	.43	97	588	.45	.45	43	371	.02	.02
CREDITS	1,132	1,067	1.79	1.78	448	1,595	.30	.30	251	1,514	.39	.39	159	1,356	.89	.88
101-105	14	19	.37	.38	7	29	.89	.91	8	51	.36	.37	7	63	3.87	3.95
106-110	3	8	1.18	1.26	3	15	.08	.08	4	28			2	20	.73	.79
111-115	6	3			8	34			5	36			2	19		
116-120					3	16			3	19			2	19		
121-130	3	6	.36	.44	9	40	1.06	1.33	7	50	.03	.04	8	88	.05	.06
131-140	2	4			4	17			1	7			2	22	.08	.10
141- UP	7	11	.42	.71	6	38	3.03	4.80	2	21	.12	.19	2	30	.08	.13
CHARGES	35	51	.45	.54	40	189	.98	1.20	30	212	.11	.13	25	261	1.02	1.22
TOTALS	1,167	1,118	1.73	1.73	488	1,783	.37	.38	281	1,726	.36	.36	184	1,617	.91	.92

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	1	9			2	24			1	29			1	20		
81- 85									2	67	.02	.02	7	441		
86- 90	3	32			5	86	.29	.26	15	531	.19	.16	22	1,166	.20	.18
91- 95	8	97	.03	.02	40	740	.02	.02	43	1,317	.16	.15	12	692	.06	.06
96- 99	92	1,070	.57	.55	72	1,323	.26	.25	37	1,240	.39	.38	8	481	.26	.26
100-100	36	435	.24	.24	35	714	.81	.81	21	668	.67	.67	7	469		
CREDITS	140	1,642	.43	.42	154	2,887	.33	.32	119	3,852	.32	.31	64	3,675	.12	.10
101-105	17	211	2.00	2.03	13	270	.24	.25	7	250	.06	.06	7	543	.23	.24
106-110	1	12			7	156	1.34	1.46	3	127			7	543		
111-115	2	27			1	26	.01	.01	5	223	.20	.23	6	448		
116-120	8	117	.63	.74	10	259	.39	.46	5	211	.26	.31	3	275	.18	.21
121-130	9	135	.65	.80	15	349	.43	.53	9	364	.02	.02	4	428	.03	.04
131-140	6	102	.35	.48					5	246	.25	.35	6	638	12.71	17.01
141- UP					3	84			6	293	.30	.45	6	649	.12	.19
CHARGES	43	603	1.02	1.18	49	1,144	.46	.53	40	1,714	.16	.19	39	3,524	2.38	2.89
TOTALS	183	2,246	.59	.60	203	4,031	.37	.37	159	5,566	.27	.28	103	7,199	1.22	1.25

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	136	.06	.04	4	1,019	.26	.12	6	1,175	.24	.11				
61- 80	14	1,726	.11	.08	9	3,283	.21	.14	44	5,528	.16	.11				
81- 85	13	1,459	.16	.13					25	1,935	.13	.11				
86- 90	6	723	.06	.05					54	2,555	.16	.14				
91- 95	4	585	.38	.36					133	3,528	.14	.13				
96- 99	5	730	.74	.73	1	415	.03	.03	833	7,987	.47	.46				
100-100	5	856	.08	.08	1	843	.08	.08	1,435	6,655	.57	.57				
CREDITS	48	6,215	.21	.17	15	5,560	.18	.13	2,530	29,363	.34	.29				
101-105	2	259	.17	.18	2	823	.71	.74	84	2,517	.62	.64				
106-110	2	258	.48	.53					32	1,167	.31	.33				
111-115	4	601	.06	.06					39	1,417	.06	.06				
116-120	3	389	.03	.04					37	1,305	.22	.26				
121-130									64	1,460	.21	.26				
131-140	1	288							27	1,323	6.20	8.32				
141- UP	6	1,303	.27	.45	3	2,147	.16	.32	41	4,577	.22	.38				
CHARGES	18	3,098	.18	.24	5	2,969	.31	.50	324	13,765	.86	1.11				
TOTALS	66	9,313	.20	.19	20	8,529	.23	.20	2,854	43,128	.50	.48				

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3															
61- 80	3	2			1	3			1	3						
81- 85													1	8		
86- 90	11	8	4.40	3.92	1	3			3	16			2	15	.03	.03
91- 95	22	21	3.12	2.92	7	26	.03	.03	8	50	.57	.54	12	101	.01	.01
96- 99	452	597	.34	.33	724	2,562	.75	.73	411	2,454	2.01	1.97	182	1,516	1.21	1.18
100-100	10,808	6,336	.57	.57	596	1,992	1.16	1.16	122	739	.44	.44	71	609	.47	.47
CREDITS	11,299	6,964	.57	.56	1,329	4,586	.92	.91	545	3,261	1.62	1.59	268	2,248	.94	.92
101-105	38	37	.08	.08	65	238	.24	.25	43	264	.31	.32	33	297	.39	.40
106-110	13	18	9.18	9.84	28	109	.13	.14	14	98	.40	.43	12	111	.10	.11
111-115	16	18			19	81	1.14	1.28	15	98	.76	.86	11	103	.20	.22
116-120	13	17	.52	.61	15	66	.09	.11	4	26	.83	.98	8	81	.01	.01
121-130	16	18			24	113	.06	.08	48	364	.44	.55	22	234	.81	1.00
131-140	13	30	.97	1.30	16	76	.50	.67	14	111	.53	.71	4	48	.13	.17
141- UP	19	43	1.51	2.41	19	97	.11	.17	8	77			9	129	.02	.03
CHARGES	128	180	1.49	1.84	186	780	.29	.34	146	1,038	.42	.49	99	1,002	.35	.40
TOTALS	11,427	7,144	.59	.59	1,515	5,366	.83	.84	691	4,300	1.33	1.36	367	3,250	.76	.78

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80					1	18	.03	.02	2	73	.91	.73	10	605	.16	.12
81- 85					2	32			6	189	.34	.28	14	777	.77	.64
86- 90	3	33	8.08	7.21	11	197	.06	.06	32	1,020	.81	.72	17	1,052	.53	.47
91- 95	58	696	.07	.06	106	1,950	1.38	1.29	57	1,663	.31	.29	10	666	.57	.53
96- 99	176	2,054	1.25	1.21	66	1,215	.85	.82	36	1,176	.71	.69	11	768	.63	.62
100-100	84	1,013	1.09	1.09	48	934	1.79	1.79	32	1,095	2.00	2.00	17	1,218	.90	.90
CREDITS	321	3,797	1.05	1.02	234	4,346	1.24	1.19	165	5,215	.86	.81	79	5,086	.63	.57
101-105	41	510	1.39	1.42	40	794	1.18	1.21	25	881	.94	.97	9	595	.59	.60
106-110	13	173	.78	.85	13	261	1.36	1.45	26	1,022	.52	.56	12	834	.50	.55
111-115	9	127	13.67	15.40	17	395	.02	.02	21	872	1.03	1.16	14	1,091	1.94	2.18
116-120	12	182	.56	.67	15	356	2.06	2.44	28	1,203	.65	.76	9	769	1.21	1.43
121-130	31	461	1.39	1.71	29	675	.34	.43	25	1,076	.27	.34	14	1,176	.67	.83
131-140	8	134	.15	.20	7	190	3.28	4.40	18	842	.67	.90	10	857	.89	1.21
141- UP	11	223	.77	1.18	23	713	.41	.64	42	2,607	.88	1.50	41	5,575	1.02	2.05
CHARGES	125	1,809	1.94	2.28	144	3,384	.94	1.13	185	8,504	.73	.93	109	10,899	1.02	1.51
TOTALS	446	5,606	1.34	1.38	378	7,730	1.11	1.17	350	13,719	.78	.88	188	15,985	.89	1.10

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	60	8.71	5.11	3	2,453	.27	.12	7	2,514	.47	.21
61- 80	8	883	.21	.15	5	1,596	.17	.12	31	3,184	.19	.14
81- 85	5	447	1.91	1.58	4	2,822	.53	.44	32	4,274	.70	.58
86- 90	5	777	.20	.18					85	3,121	.60	.53
91- 95	9	1,139	.52	.49					289	6,312	.69	.64
96- 99	6	850	.41	.39	3	1,729	.16	.16	2,067	14,920	.97	.94
100-100	4	601	.29	.29	5	3,879	.59	.59	11,787	18,415	.82	.82
CREDITS	38	4,756	.59	.52	20	12,480	.40	.30	14,298	52,740	.77	.68
101-105	5	842	.38	.39	2	1,540	.53	.55	301	5,999	.70	.72
106-110	4	598	1.85	1.99	2	807	1.55	1.66	137	4,031	1.00	1.08
111-115	5	946	.52	.59	3	1,716	.74	.83	130	5,448	1.23	1.39
116-120	7	1,148	.15	.17	2	1,273	.51	.60	113	5,121	.66	.78
121-130	13	2,562	.51	.63	3	2,454	.46	.57	225	9,132	.52	.65
131-140	15	3,137	.39	.52	1	559	.49	.67	106	5,986	.60	.81
141- UP	35	10,250	.63	1.15	20	28,732	.51	1.07	227	48,445	.61	1.21
CHARGES	84	19,484	.57	.84	33	37,081	.54	.96	1,239	84,161	.67	1.03
TOTALS	122	24,240	.57	.75	53	49,560	.51	.66	15,537	136,901	.71	.85

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	4						
61- 80	1	1							1	4						
81- 85	1															
86- 90	7	6			2	9			2	11	11.46	10.01	1	7	.61	.54
91- 95	23	20			12	44	.02	.02	11	65			17	138	1.35	1.27
96- 99	361	476	.28	.28	726	2,659	.67	.66	372	2,232	.46	.45	223	1,877	.78	.76
100-100	11,232	6,717	.52	.52	692	2,273	.46	.46	165	988	1.64	1.64	71	613	.32	.32
CREDITS	11,625	7,219	.50	.50	1,432	4,984	.57	.56	552	3,304	.84	.83	312	2,636	.70	.69
101-105	27	36	.10	.11	66	258	.65	.67	41	259	.30	.30	29	253	1.07	1.10
106-110	14	17			26	111	1.47	1.58	16	110	.01	.01	17	158	.85	.92
111-115	7	7			14	65	.01	.01	20	138	.37	.42	9	89	2.21	2.50
116-120	10	12	.87	1.03	12	50	4.14	4.91	8	57	.79	.93	7	72	3.66	4.35
121-130	34	45	1.05	1.31	32	161	1.16	1.46	38	293	.16	.20	22	232	2.17	2.68
131-140	9	15	1.42	1.90	22	108	4.62	6.24	7	57	.01	.02	6	69	.01	.01
141- UP	15	36	.06	.10	11	55	.07	.10	10	98	2.90	4.49	11	147	.10	.15
CHARGES	116	169	.51	.63	183	808	1.52	1.76	140	1,012	.50	.58	101	1,020	1.36	1.59
TOTALS	11,741	7,388	.50	.50	1,615	5,792	.70	.71	692	4,316	.76	.78	413	3,655	.89	.91

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13										
61- 80					2	29	.02	.01	1	29	11.34	7.42	11	662	.16	.12
81- 85	1	10			1	21			5	163	.03	.03	10	552	.40	.33
86- 90					14	253	.06	.05	37	1,106	1.39	1.23	14	796	.43	.38
91- 95	59	713	.29	.27	110	1,977	.56	.52	76	2,235	.57	.53	17	1,019	1.50	1.40
96- 99	159	1,846	.40	.39	83	1,509	.23	.23	34	1,112	.83	.81	15	982	.82	.80
100-100	74	906	.86	.86	49	936	.61	.61	35	1,212	.50	.50	19	1,281	1.09	1.09
CREDITS	293	3,474	.50	.48	260	4,738	.43	.41	188	5,856	.80	.75	86	5,292	.83	.75
101-105	29	358	.35	.36	29	554	1.15	1.18	27	927	.35	.36	12	855	.31	.32
106-110	15	202	.50	.54	20	431	.08	.08	14	535	.08	.09	12	893	1.41	1.51
111-115	5	73	1.26	1.42	11	246	1.54	1.73	15	601	.42	.48	11	847	.27	.31
116-120	12	188	.47	.56	26	608	.92	1.08	26	993	1.27	1.50	13	1,177	.32	.37
121-130	23	342	.47	.58	31	747	.71	.87	28	1,240	.44	.55	18	1,440	2.31	2.89
131-140	5	93	.68	.92	8	197	.56	.75	14	707	1.13	1.52	16	1,517	.61	.83
141- UP	7	139	.02	.03	18	582	.78	1.28	56	3,439	.64	1.09	36	4,839	.93	1.77
CHARGES	96	1,394	.45	.53	143	3,366	.80	.97	180	8,441	.64	.86	118	11,567	.94	1.32
TOTALS	389	4,869	.48	.49	403	8,104	.58	.61	368	14,298	.71	.80	204	16,859	.91	1.09

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	190	.68	.38	7	4,454	.44	.21	11	4,661	.44	.22
61- 80	14	1,616	.13	.10	4	1,794	.28	.20	34	4,135	.28	.20
81- 85	5	552	.33	.27	1	447	1.11	.90	24	1,743	.52	.42
86- 90	2	241	.36	.32					79	2,429	.87	.77
91- 95	5	533	.68	.64	1	642	.01	.01	331	7,386	.63	.59
96- 99	7	1,156	.09	.09	1	385	2.33	2.24	1,981	14,233	.58	.56
100-100	4	569	.07	.07	4	3,085	1.69	1.69	12,345	18,579	.80	.80
CREDITS	39	4,856	.23	.19	18	10,807	.84	.55	14,805	53,167	.64	.56
101-105	5	809	.20	.20					265	4,309	.47	.48
106-110	8	1,190	1.12	1.22	3	1,030	.53	.56	145	4,677	.77	.83
111-115	4	661	1.18	1.34	1	441	.19	.21	97	3,167	.65	.74
116-120	10	1,816	.65	.77	4	2,858	.34	.41	128	7,831	.63	.75
121-130	9	1,914	.58	.74	4	2,276	.22	.28	239	8,690	.80	1.00
131-140	13	2,915	1.12	1.52	3	2,790	.57	.78	103	8,469	.86	1.17
141- UP	39	10,500	.39	.66	22	34,559	.56	1.11	225	54,393	.57	1.07
CHARGES	88	19,805	.60	.86	37	43,954	.52	.92	1,202	91,537	.63	.96
TOTALS	127	24,661	.53	.66	55	54,761	.59	.77	16,007	144,704	.64	.76

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	4			1	5		
61- 80	3	1							1	4	23.12	14.84				
81- 85	1															
86- 90	2	3	4.26	3.82	2	7			1	5			2	17	.03	.03
91- 95	17	14			14	48	1.20	1.13	12	73	.02	.02	20	170	.20	.19
96- 99	370	515	.05	.05	769	2,814	.38	.37	456	2,735	.56	.54	245	2,073	.27	.26
100-100	11,235	7,048	.54	.54	759	2,553	.84	.84	185	1,117	.44	.44	86	745	.39	.39
CREDITS	11,628	7,581	.51	.51	1,544	5,423	.60	.60	656	3,937	.53	.52	354	3,010	.30	.29
101-105	19	23	3.27	3.34	59	234	.95	.97	45	283	1.09	1.11	24	215	.41	.42
106-110	14	12	1.00	1.07	23	96	.17	.18	14	98	1.03	1.11	9	82	.17	.18
111-115	11	13	.93	1.05	8	37	.10	.12	12	82	.10	.11	11	111	.38	.43
116-120	10	12	.41	.49	8	33	.47	.56	8	59	2.49	2.94	11	117	2.20	2.61
121-130	28	36			32	157	.34	.43	31	240	.27	.34	28	304	.17	.21
131-140	11	21	1.92	2.62	18	83	2.22	2.98	7	57	.12	.16	5	56	.02	.02
141- UP	16	32	18.54	31.57	12	69	.64	1.00	7	65	.14	.21	6	85	5.61	8.46
CHARGES	109	149	5.01	6.31	160	710	.76	.88	124	884	.73	.84	94	968	.96	1.13
TOTALS	11,737	7,730	.60	.60	1,704	6,133	.62	.62	780	4,821	.57	.57	448	3,978	.46	.47

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	12										
61- 80	1	7			1	14	.16	.12	4	121	.40	.30	10	617	.34	.26
81- 85	1	9			1	17			8	295	.22	.18	13	771	.51	.42
86- 90	1	13			9	171	.18	.16	55	1,731	.77	.68	20	1,134	.91	.80
91- 95	79	946	.26	.24	129	2,372	.52	.49	90	2,752	.83	.77	23	1,527	.70	.65
96- 99	200	2,328	.57	.56	85	1,551	.80	.78	35	1,104	1.03	1.00	17	1,151	.58	.57
100-100	73	878	.82	.82	53	1,033	.62	.62	45	1,569	.91	.91	17	1,094	.51	.51
CREDITS	355	4,181	.55	.53	279	5,171	.61	.58	237	7,572	.83	.77	100	6,295	.62	.57
101-105	23	284	.30	.31	25	511	.56	.58	24	844	.34	.35	14	1,082	.96	.98
106-110	18	247	2.06	2.22	16	341	.44	.47	13	470	.68	.74	12	882	1.40	1.52
111-115	5	76	7.71	8.78	18	401	.83	.94	16	686	.46	.52	16	1,261	.53	.59
116-120	17	262	.51	.60	28	640	.53	.63	30	1,210	.36	.42	15	1,339	.55	.65
121-130	30	462	.09	.11	24	613	2.41	2.98	27	1,233	.71	.89	18	1,651	.62	.77
131-140	10	161	.05	.07	9	251	.28	.38	23	1,205	1.06	1.44	10	899	1.32	1.79
141- UP	11	201	.33	.51	22	707	.21	.33	34	2,036	1.29	2.12	41	5,391	.70	1.27
CHARGES	114	1,692	.84	1.01	142	3,463	.81	.99	167	7,684	.80	1.02	126	12,505	.77	1.06
TOTALS	469	5,873	.63	.65	421	8,635	.69	.72	404	15,257	.81	.88	226	18,799	.72	.85

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	4	412	.64	.34	11	6,822	.53	.26	18	7,255	.53	.26
61- 80	17	2,065	.59	.43	7	4,185	.81	.55	44	7,014	.70	.50
81- 85	7	760	.29	.24					31	1,852	.37	.30
86- 90	11	1,512	.67	.59	1	380	.64	.57	104	4,973	.74	.65
91- 95	9	1,165	.75	.70	2	504	.28	.27	395	9,571	.62	.58
96- 99	9	1,416	.92	.90	1	319	.31	.31	2,187	16,007	.56	.55
100-100	9	1,142	1.05	1.05	6	5,030	1.57	1.57	12,468	22,211	.86	.86
CREDITS	66	8,473	.72	.61	28	17,240	.89	.59	15,247	68,883	.69	.58
101-105	9	1,403	.29	.30	2	1,236	2.05	2.06	244	6,114	.87	.89
106-110	11	1,553	.57	.62					130	3,782	.86	.93
111-115	8	1,536	1.07	1.21	2	998	.77	.88	107	5,200	.84	.95
116-120	10	1,879	.63	.74	3	1,732	.38	.45	140	7,282	.53	.63
121-130	17	3,195	.45	.57	5	2,797	.69	.87	240	10,689	.65	.82
131-140	10	1,991	.46	.62	8	6,177	.78	1.04	111	10,901	.78	1.05
141- UP	24	6,914	.58	1.03	26	35,598	.41	.73	199	51,098	.51	.92
CHARGES	89	18,472	.57	.77	46	48,538	.52	.83	1,171	95,066	.62	.89
TOTALS	155	26,945	.62	.70	74	65,779	.62	.72	16,418	163,949	.64	.72

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	6	1.54	.79				
61- 80	4	2			1	4			1	5						
81- 85	1															
86- 90	5	5							6	31	.88	.78	1	7		
91- 95	25	18			12	42	.09	.08	11	71			9	74	.59	.55
96- 99	448	615	.39	.39	903	3,275	.48	.47	536	3,192	.39	.39	306	2,579	.46	.45
100-100	10,904	7,001	.62	.62	798	2,710	.39	.39	187	1,132	.44	.44	92	801	.19	.19
CREDITS	11,387	7,641	.60	.60	1,714	6,031	.44	.43	743	4,438	.40	.40	408	3,462	.40	.39
101-105	24	33	.17	.18	42	163	1.30	1.32	33	210	.03	.03	26	230	.63	.64
106-110	6	9	.10	.10	10	42			14	91	.03	.03	9	83	.81	.87
111-115	10	13	.01	.01	11	46	.54	.61	6	40			6	59	.02	.02
116-120	9	13			11	50	7.68	9.03	7	50	.20	.24	1	9	.43	.52
121-130	16	21			27	139	1.87	2.33	34	262	2.25	2.77	23	251	.14	.17
131-140	6	12			12	58	2.21	2.96	10	82	2.01	2.71	4	50	.19	.25
141- UP	24	36	1.37	2.39	7	39	2.89	4.36	4	36	.01	.02	12	161	1.02	1.58
CHARGES	95	136	.41	.51	120	537	2.09	2.43	108	771	1.01	1.16	81	843	.50	.60
TOTALS	11,482	7,777	.59	.59	1,834	6,568	.57	.57	851	5,208	.49	.50	489	4,305	.42	.43

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13	.04	.02								
61- 80					1	14			1	35	2.06	1.62	11	672	.43	.33
81- 85	1	11			1	20	.13	.11	10	338	.01	.01	26	1,626	.23	.19
86- 90	1	10			6	116	.67	.59	80	2,697	.48	.42	31	1,900	.60	.52
91- 95	68	825	.26	.24	168	3,049	.40	.37	100	3,060	.44	.40	29	1,888	.74	.69
96- 99	259	2,981	.44	.43	121	2,185	.47	.46	49	1,561	.42	.41	18	1,256	.74	.73
100-100	83	1,014	.49	.49	62	1,172	.44	.44	51	1,684	.51	.51	20	1,456	.42	.42
CREDITS	412	4,841	.42	.41	360	6,568	.43	.41	291	9,375	.45	.42	135	8,799	.54	.48
101-105	30	371	1.26	1.29	25	494	.76	.78	22	812	.61	.63	12	918	.28	.29
106-110	16	205	.03	.03	13	248	.45	.48	14	559	.30	.32	12	852	.17	.19
111-115	7	93	6.84	7.80	13	287	.93	1.06	19	807	.54	.61	17	1,319	.40	.46
116-120	21	311	.97	1.15	27	618	1.04	1.23	34	1,416	.19	.23	12	892	.85	1.01
121-130	25	373	.11	.13	22	552	.15	.19	28	1,315	.44	.54	15	1,316	.16	.20
131-140	6	105	.26	.35	9	232	1.56	2.07	17	896	.43	.58	12	1,131	.28	.39
141- UP	13	237	1.01	1.50	17	573	.20	.34	29	1,705	.96	1.58	29	3,635	.74	1.26
CHARGES	118	1,695	1.01	1.20	126	3,005	.65	.80	163	7,509	.53	.66	109	10,063	.49	.65
TOTALS	530	6,537	.57	.58	486	9,573	.50	.52	454	16,884	.48	.51	244	18,862	.51	.55

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	210	.06	.04	11	4,956	.56	.24	16	5,185	.54	.23
61- 80	30	3,625	.19	.14	11	9,862	.35	.24	60	14,218	.32	.22
81- 85	13	1,555	.56	.46	4	1,746	.15	.13	56	5,297	.28	.24
86- 90	15	2,218	.46	.41	3	1,301	.11	.10	148	8,286	.45	.39
91- 95	13	1,583	.32	.30	5	1,653	.33	.30	440	12,262	.43	.40
96- 99	13	1,994	.23	.22	3	1,714	.25	.25	2,656	21,352	.42	.41
100-100	9	1,188	1.28	1.28	4	2,436	.44	.44	12,210	20,594	.54	.54
CREDITS	95	12,373	.41	.35	41	23,668	.37	.24	15,586	87,195	.44	.37
101-105	9	1,489	.21	.22	3	830	.26	.27	226	5,549	.45	.46
106-110	8	1,373	.12	.13	4	2,846	.46	.50	106	6,308	.31	.34
111-115	5	770	.19	.21	7	3,934	.37	.42	101	7,368	.47	.54
116-120	12	1,839	.30	.36	2	1,034	.14	.16	136	6,235	.49	.58
121-130	12	2,107	1.02	1.26	7	4,529	.49	.61	209	10,864	.57	.71
131-140	10	2,071	.42	.56	5	3,717	.28	.38	91	8,354	.39	.54
141- UP	32	8,213	.52	.90	20	27,217	.36	.60	187	41,852	.45	.77
CHARGES	88	17,863	.48	.66	48	44,107	.36	.53	1,056	86,530	.46	.63
TOTALS	183	30,236	.45	.49	89	67,776	.37	.38	16,642	173,725	.45	.47

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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	3						
61- 80	3	2			1	3			1	5						
81- 85									2	10	.02	.02				
86- 90	6	2														
91- 95	20	17	.07	.07	4	13			8	48	.01	.01	16	137	.05	.05
96- 99	636	946	.37	.36	1,011	3,621	.35	.35	532	3,166	.23	.23	286	2,395	.48	.47
100-100	11,708	6,925	.30	.30	640	2,213	.35	.35	177	1,075	.59	.59	81	703	.25	.25
CREDITS	12,373	7,892	.31	.31	1,656	5,850	.35	.35	721	4,306	.32	.31	383	3,234	.41	.40
101-105	39	58	1.90	1.93	47	177	.37	.38	41	260	1.91	1.96	17	148	.71	.72
106-110	9	15	3.96	4.27	15	56	2.00	2.16	6	36			9	83	.26	.28
111-115	6	5			10	43	1.59	1.80	8	55	.27	.30	6	59	.01	.01
116-120	14	19	2.23	2.65	9	37	2.23	2.62	8	59	2.66	3.17	4	43	3.88	4.58
121-130	17	28	3.56	4.40	28	145	.27	.34	31	233	.24	.29	19	201	.53	.65
131-140	13	21	.18	.25	13	59	1.39	1.86	5	41	.89	1.18	3	35		
141- UP	16	31	1.62	2.58	11	59			8	78	.09	.13	8	102	.07	.11
CHARGES	114	177	2.07	2.46	133	577	.78	.91	107	763	1.00	1.17	66	671	.61	.71
TOTALS	12,487	8,070	.35	.35	1,789	6,426	.39	.39	828	5,070	.42	.43	449	3,905	.44	.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									1	21						
61- 80	3	26							2	57			13	802	1.28	.97
81- 85					1	21	1.02	.85	3	108			18	1,084	.36	.30
86- 90	2	23			6	111	.04	.03	74	2,430	.33	.29	28	1,804	.33	.29
91- 95	75	916	.12	.11	156	2,872	.27	.25	97	2,946	.26	.24	23	1,425	.24	.22
96- 99	239	2,799	.28	.27	106	1,927	.33	.32	41	1,368	.27	.26	16	1,013	.42	.41
100-100	77	941	.30	.30	66	1,279	1.04	1.04	51	1,677	.98	.98	26	1,837	.33	.33
CREDITS	396	4,705	.25	.24	335	6,209	.45	.43	269	8,607	.42	.39	124	7,966	.42	.38
101-105	35	448	.20	.20	29	558	.11	.11	25	964	3.42	3.50	10	834	.36	.37
106-110	14	182	.22	.23	17	374	.31	.34	13	443	.36	.39	10	774	.49	.52
111-115	6	87	.94	1.05	20	448	.60	.69	17	707	.24	.28	14	1,028	.76	.86
116-120	23	340	.71	.84	28	659	.64	.76	27	1,082	.46	.55	17	1,451	.22	.25
121-130	30	444	.65	.81	22	517	.62	.76	33	1,450	2.60	3.24	16	1,552	.33	.41
131-140	8	130	.68	.92	10	246	.11	.15	20	1,004	.30	.41	16	1,573	.50	.67
141- UP	8	160	.22	.35	15	477	.32	.49	39	2,422	.40	.69	35	4,284	.48	.83
CHARGES	124	1,791	.48	.57	141	3,279	.42	.50	174	8,072	1.14	1.48	118	11,495	.45	.60
TOTALS	520	6,495	.31	.32	476	9,488	.44	.45	443	16,679	.76	.83	242	19,462	.44	.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	2	130	.05	.02	9	3,642	.24	.10	13	3,796	.23	.09
61- 80	27	2,935	.37	.27	9	8,010	.36	.24	59	11,840	.42	.29
81- 85	9	1,138	.74	.61	4	1,912	.38	.32	37	4,273	.46	.39
86- 90	11	1,390	.56	.49	3	811	.34	.30	130	6,571	.37	.33
91- 95	15	2,016	.37	.35	5	1,650	.55	.51	419	12,039	.30	.28
96- 99	11	1,834	.45	.44	2	839	.21	.20	2,880	19,907	.34	.33
100-100	5	685	.15	.15	5	3,458	.41	.41	12,836	20,793	.44	.44
CREDITS	80	10,128	.43	.37	37	20,322	.36	.24	16,374	79,219	.38	.32
101-105	10	1,409	.27	.28	5	1,639	.40	.41	258	6,495	.86	.88
106-110	9	1,451	.30	.32	3	2,107	.50	.54	105	5,522	.43	.46
111-115	10	1,802	.19	.21	4	2,571	.15	.17	101	6,805	.31	.35
116-120	8	1,563	.29	.34	1	331	.41	.48	139	5,583	.45	.53
121-130	11	2,378	.54	.68	8	3,748	.23	.29	215	10,696	.69	.86
131-140	8	1,425	.27	.36	5	4,522	.26	.35	101	9,056	.32	.43
141- UP	37	9,705	.34	.59	27	40,753	.24	.41	204	58,072	.28	.49
CHARGES	93	19,732	.33	.46	53	55,671	.25	.39	1,123	102,229	.38	.55
TOTALS	173	29,861	.37	.42	90	75,993	.28	.32	17,497	181,448	.38	.42

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

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	5	1			1	2							1	3	7.26	2.69
61- 80	10	7			3	8			4	20			2	11		
81- 85	2				1	3			1	6			1	8		
86- 90	18	12	2.85	2.52	5	15			4	22			3	23	.02	.02
91- 95	42	37	1.76	1.64	25	89	.01	.01	20	119	1.93	1.81	26	222	3.24	3.06
96- 99	688	900	1.28	1.25	937	3,337	.97	.95	559	3,345	1.63	1.59	269	2,257	1.34	1.30
100-100	12,105	7,518	1.30	1.30	832	2,800	1.04	1.04	205	1,246	.64	.64	119	1,024	.35	.35
CREDITS	12,870	8,477	1.31	1.30	1,804	6,253	.98	.97	793	4,758	1.36	1.33	421	3,548	1.16	1.13
101-105	51	51	.06	.06	90	336	.29	.29	53	325	.26	.27	45	407	.57	.59
106-110	19	23	7.24	7.77	33	127	5.82	6.28	16	111	.35	.38	17	156	.09	.10
111-115	24	19	44.12	49.82	28	122	.76	.86	20	133	.56	.63	15	143	.18	.21
116-120	19	25	.35	.41	22	96	.09	.10	7	49	.73	.86	11	113	.17	.20
121-130	25	30			35	162	.09	.12	64	490	.42	.51	40	430	.77	.96
131-140	25	48	.82	1.10	24	120	.33	.44	20	164	.36	.48	5	59	.10	.14
141- UP	33	70	1.02	1.60	28	144	.08	.12	11	109	.22	.34	15	213	.01	.02
CHARGES	196	265	4.29	5.34	260	1,106	.91	1.06	191	1,381	.38	.45	148	1,519	.42	.49
TOTALS	13,066	8,743	1.40	1.40	2,064	7,359	.97	.98	984	6,139	1.14	1.16	569	5,067	.94	.96

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	11			1	44	.01	
61- 80	1	10			2	31	.02	.01	3	108	3.40	2.72	20	1,159	.11	.09
81- 85	2	23			3	47			9	291	.37	.31	26	1,454	.42	.35
86- 90	4	46	5.82	5.19	20	359	.05	.04	65	2,019	.81	.72	22	1,370	.78	.68
91- 95	89	1,068	.06	.06	153	2,813	1.10	1.03	95	2,830	.82	.76	16	1,002	.44	.41
96- 99	252	2,919	.95	.92	97	1,776	1.08	1.05	52	1,713	1.46	1.43	24	1,594	.43	.42
100-100	131	1,575	.79	.79	76	1,468	1.20	1.20	53	1,859	1.22	1.22	27	1,918	.83	.83
CREDITS	479	5,641	.77	.75	351	6,492	1.05	1.00	278	8,830	1.04	.97	136	8,540	.53	.47
101-105	54	667	1.07	1.09	54	1,052	1.25	1.28	32	1,120	1.17	1.20	22	1,412	.86	.88
106-110	23	305	.46	.49	25	513	1.50	1.61	29	1,148	.47	.51	19	1,355	.91	.98
111-115	14	200	8.66	9.79	21	492	.02	.02	34	1,376	.82	.92	19	1,504	1.51	1.71
116-120	17	259	.40	.47	37	868	1.05	1.25	40	1,652	.53	.62	11	926	1.18	1.39
121-130	41	613	1.79	2.22	45	1,045	.63	.79	44	1,865	.20	.25	20	1,664	.60	.75
131-140	12	199	.11	.15	10	262	2.39	3.21	28	1,338	.45	.61	15	1,407	.95	1.28
141- UP	11	223	.77	1.18	33	1,003	.34	.53	59	3,570	1.57	2.62	52	6,752	.90	1.72
CHARGES	172	2,466	1.61	1.88	225	5,235	.88	1.06	266	12,070	.86	1.11	158	15,021	.95	1.33
TOTALS	651	8,106	1.03	1.05	576	11,727	.97	1.02	544	20,900	.94	1.04	294	23,561	.80	.93

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	4	320	1.99	1.04	14	4,817	.42	.19	27	5,198	.51	.23
61- 80	16	1,807	.18	.13	7	2,205	.19	.13	68	5,366	.23	.17
81- 85	10	1,003	.95	.78	5	3,121	.48	.39	60	5,956	.53	.44
86- 90	11	1,545	.49	.43					152	5,410	.70	.62
91- 95	19	2,552	.38	.36					485	10,732	.74	.69
96- 99	10	1,361	.98	.95	6	3,102	.19	.19	2,894	22,305	1.02	.99
100-100	12	1,953	1.42	1.42	5	3,879	.59	.59	13,565	25,239	1.02	1.02
CREDITS	82	10,541	.73	.64	37	17,124	.40	.28	17,251	80,205	.84	.73
101-105	10	1,560	.26	.26	3	1,804	.49	.50	414	8,732	.71	.73
106-110	7	997	1.77	1.91	3	1,883	.70	.74	191	6,617	1.01	1.09
111-115	6	1,218	.97	1.10	4	2,487	.51	.57	185	7,695	1.12	1.26
116-120	8	1,349	.13	.15	3	1,570	.42	.49	175	6,907	.56	.66
121-130	18	3,452	.39	.49	5	3,781	.39	.48	337	13,532	.48	.60
131-140	19	4,019	1.06	1.44	1	559	.49	.67	159	8,175	.89	1.20
141- UP	46	13,480	.56	1.02	26	33,675	.54	1.11	314	59,239	.64	1.24
CHARGES	114	26,076	.64	.94	45	45,759	.52	.89	1,775	110,897	.70	1.03
TOTALS	196	36,617	.67	.81	82	62,883	.49	.60	19,026	191,102	.76	.87

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1			1	4						
61- 80	7	7			1	3			4	20			1	7		
81- 85	2	2			1	2			2	11			1	7		
86- 90	11	10			6	23	.01	.01	3	16	7.85	6.92	1	7	.61	.54
91- 95	38	31			21	76	.01	.01	24	141	.01	.01	28	225	2.39	2.25
96- 99	524	678	.41	.40	919	3,360	.81	.79	514	3,086	.50	.49	315	2,642	.63	.61
100-100	12,564	7,996	.55	.55	963	3,218	.65	.65	264	1,595	1.18	1.18	125	1,071	.75	.75
CREDITS	13,147	8,724	.53	.53	1,912	6,684	.72	.71	812	4,874	.73	.72	471	3,960	.76	.74
101-105	40	53	.80	.81	80	316	.56	.57	55	346	.23	.24	39	347	1.69	1.73
106-110	19	25			30	129	1.27	1.37	23	157	.01	.01	23	213	.64	.69
111-115	9	10			20	90	.03	.03	24	165	.31	.35	14	141	2.97	3.35
116-120	13	16	.66	.78	16	67	3.10	3.68	11	80	.77	.91	10	103	2.55	3.03
121-130	41	54	.88	1.09	46	228	3.11	3.90	54	420	.11	.14	33	358	1.86	2.31
131-140	15	25	.89	1.19	27	135	5.30	7.15	10	83	.01	.01	11	128	.03	.04
141- UP	23	43	.05	.08	15	81	.27	.42	14	134	2.51	3.87	14	185	.11	.16
CHARGES	160	226	.55	.67	234	1,046	1.91	2.22	191	1,384	.42	.49	144	1,474	1.42	1.67
TOTALS	13,307	8,950	.53	.53	2,146	7,730	.88	.89	1,003	6,258	.66	.67	615	5,434	.94	.96

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13			2	28	.01		3	102		
61- 80	1	10			3	46	.01	.01	5	142	2.30	1.72	18	1,112	.37	.29
81- 85	1	10			2	34			11	331	.41	.34	18	1,027	.29	.24
86- 90	3	36			22	398	.04	.03	63	1,984	.88	.78	28	1,577	.76	.67
91- 95	96	1,151	.26	.25	160	2,878	.44	.42	125	3,745	.61	.57	32	1,936	1.12	1.04
96- 99	257	2,984	.40	.39	124	2,256	.24	.23	59	1,912	1.33	1.29	21	1,397	.65	.63
100-100	129	1,574	.51	.51	82	1,552	.46	.46	59	2,079	.62	.62	30	2,037	.95	.95
CREDITS	487	5,765	.40	.39	394	7,177	.36	.34	324	10,221	.81	.76	150	9,188	.75	.68
101-105	37	458	.90	.92	37	703	1.12	1.14	38	1,324	.27	.28	23	1,617	.39	.40
106-110	24	320	.60	.65	24	511	.34	.37	22	880	.61	.66	19	1,421	1.00	1.07
111-115	10	146	.73	.83	18	411	1.11	1.26	30	1,208	.47	.53	15	1,190	.35	.40
116-120	22	323	.30	.35	44	1,034	.83	.98	35	1,356	.94	1.11	16	1,421	.32	.37
121-130	33	495	1.61	2.00	48	1,153	1.43	1.77	36	1,616	.37	.46	27	2,303	2.05	2.56
131-140	10	172	.38	.52	14	361	1.03	1.39	19	924	1.09	1.47	21	1,982	.52	.70
141- UP	11	216	.33	.51	23	749	.94	1.52	64	3,905	.59	.99	48	6,160	.82	1.49
CHARGES	147	2,129	.82	.96	208	4,922	1.02	1.23	244	11,213	.59	.77	169	16,094	.85	1.16
TOTALS	634	7,894	.51	.52	602	12,099	.62	.65	568	21,433	.70	.76	319	25,281	.82	.93

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	190	.68	.38	17	6,923	.34	.17	28	7,262	.34	.17
61- 80	29	3,476	.14	.10	12	4,439	.26	.18	81	9,262	.26	.19
81- 85	14	1,474	.66	.54	2	721	.69	.56	54	3,618	.53	.43
86- 90	2	241	.36	.32					139	4,291	.74	.65
91- 95	12	1,396	1.53	1.43	3	1,371	.82	.76	539	12,951	.76	.71
96- 99	13	1,911	.27	.26	2	775	1.23	1.19	2,748	21,002	.61	.60
100-100	8	1,125	.05	.05	6	4,119	1.50	1.50	14,230	26,367	.76	.76
CREDITS	80	9,812	.45	.37	42	18,347	.67	.44	17,819	84,752	.62	.53
101-105	9	1,435	.24	.24	2	665	1.01	1.04	360	7,264	.56	.58
106-110	13	1,832	.75	.80	3	1,030	.53	.56	200	6,517	.70	.75
111-115	6	908	.91	1.03	1	441	.19	.21	147	4,710	.62	.70
116-120	14	2,789	.51	.60	4	2,858	.34	.41	185	10,047	.56	.66
121-130	14	2,989	.88	1.11	5	2,592	.58	.73	337	12,208	1.10	1.37
131-140	19	4,039	.91	1.23	3	2,790	.57	.78	149	10,637	.80	1.08
141- UP	47	12,936	.34	.58	28	39,939	.56	1.12	287	64,349	.55	1.03
CHARGES	122	26,928	.54	.77	46	50,316	.55	.97	1,665	115,732	.64	.96
TOTALS	202	36,740	.52	.62	88	68,664	.58	.71	19,484	200,485	.63	.72

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									2	7			1	5		
61- 80	10	6			1	3			6	24	3.49	2.51	2	11		
81- 85	3	1							3	16	20.62	17.04	2	13		
86- 90	10	11	1.10	.97	4	15			4	21	.02	.02	2	17	.03	.03
91- 95	32	27	.01	.01	21	71	.87	.82	19	116	.01	.01	30	254	.25	.24
96- 99	540	712	.22	.21	968	3,539	.55	.54	611	3,671	.46	.45	353	2,986	.66	.64
100-100	12,414	8,214	.60	.60	1,043	3,562	.93	.93	282	1,701	.41	.41	140	1,215	.37	.37
CREDITS	13,009	8,970	.57	.56	2,037	7,190	.74	.73	927	5,556	.50	.49	530	4,500	.55	.54
101-105	25	33	2.32	2.37	75	287	1.01	1.03	57	363	.90	.92	33	295	.30	.30
106-110	22	17	.70	.75	32	130	.16	.18	21	137	.81	.87	13	118	.12	.12
111-115	12	14	.89	1.01	13	54	.07	.08	15	104	.09	.11	15	148	.29	.32
116-120	11	13	.38	.45	13	58	6.75	7.95	11	81	1.81	2.13	12	126	2.04	2.42
121-130	37	50			39	188	.28	.35	41	322	.20	.25	36	388	.15	.19
131-140	18	36	1.15	1.56	21	100	2.67	3.58	12	97	.09	.12	9	105	.53	.71
141- UP	30	49	13.30	22.73	17	92	.48	.74	12	110	.08	.12	8	117	4.06	6.31
CHARGES	155	211	3.81	4.85	210	910	1.18	1.37	169	1,214	.56	.65	126	1,297	.76	.90
TOTALS	13,164	9,181	.64	.64	2,247	8,100	.79	.79	1,096	6,770	.51	.52	656	5,797	.60	.61

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	24							4	147	1.87	.96
61- 80	1	7			4	53	.04	.03	8	214	.22	.17	18	1,092	.25	.19
81- 85	3	30			2	34			11	389	.84	.71	30	1,749	.93	.77
86- 90	3	32			13	244	.13	.12	89	2,890	.53	.47	41	2,313	.55	.49
91- 95	121	1,455	.28	.27	189	3,465	.87	.82	146	4,432	.67	.62	35	2,278	.47	.44
96- 99	310	3,630	.44	.43	146	2,688	.75	.73	58	1,818	1.02	.99	28	1,930	.53	.51
100-100	131	1,574	.77	.77	94	1,778	.62	.62	69	2,383	.76	.76	25	1,655	.37	.37
CREDITS	569	6,728	.48	.47	450	8,286	.75	.71	381	12,126	.71	.66	181	11,163	.55	.49
101-105	38	478	.36	.37	35	705	.92	.94	30	1,053	.32	.32	23	1,759	.61	.62
106-110	18	247	2.06	2.22	23	481	.32	.34	18	687	.50	.53	22	1,711	.78	.84
111-115	10	149	6.15	6.99	23	517	.66	.74	32	1,399	.29	.33	19	1,497	.47	.53
116-120	21	321	.41	.49	38	874	.56	.66	47	1,924	.31	.37	26	2,280	.87	1.03
121-130	46	697	.15	.19	34	862	1.76	2.18	35	1,573	.80	1.00	27	2,475	.56	.70
131-140	13	208	.96	1.30	13	351	.20	.27	26	1,344	1.02	1.38	16	1,555	.95	1.29
141- UP	18	334	.37	.58	30	976	.30	.47	41	2,415	1.21	1.98	55	6,861	.63	1.11
CHARGES	164	2,435	.89	1.06	196	4,764	.73	.90	229	10,394	.69	.87	188	18,138	.68	.90
TOTALS	733	9,163	.59	.60	646	13,050	.74	.77	610	22,520	.70	.74	369	29,301	.63	.70

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	4	412	.64	.34	23	10,196	.45	.22	36	10,790	.48	.23		
61- 80	43	5,080	.45	.33	20	8,168	.51	.34	113	14,658	.46	.33		
81- 85	12	1,345	.18	.15	1	250	.43	.35	67	3,827	.68	.57		
86- 90	17	2,284	.51	.45	1	380	.64	.57	184	8,207	.52	.46		
91- 95	18	2,536	.46	.43	3	767	.19	.17	614	15,400	.58	.54		
96- 99	12	1,856	.72	.71	2	682	.15	.14	3,028	23,512	.58	.57		
100-100	13	1,817	.89	.89	7	5,985	1.38	1.38	14,218	29,883	.80	.80		
CREDITS	119	15,330	.53	.44	57	26,428	.67	.43	18,260	106,277	.62	.51		
101-105	15	2,233	.24	.25	2	1,236	2.05	2.06	333	8,442	.72	.73		
106-110	17	2,503	.90	.97					186	6,029	.79	.85		
111-115	9	1,649	1.01	1.14	3	1,319	.58	.66	151	6,850	.71	.80		
116-120	11	2,108	.57	.67	5	2,416	.29	.34	195	10,200	.58	.68		
121-130	19	3,548	.74	.93	7	3,452	.64	.81	321	13,554	.68	.86		
131-140	14	2,807	.42	.56	9	6,773	.73	.98	151	13,376	.72	.97		
141- UP	32	8,857	.60	1.06	32	41,997	.39	.72	275	61,808	.50	.89		
CHARGES	117	23,703	.62	.84	58	57,193	.48	.79	1,612	120,260	.59	.85		
TOTALS	236	39,033	.58	.63	115	83,621	.54	.59	19,872	226,537	.60	.65		

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

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	6	1.54	.79				
61- 80	12	7			7	23			2	11			3	18		
81- 85	5	4	7.58	6.34	1	4			3	14			2	13		
86- 90	11	10			4	11			8	41	.67	.59	4	31		
91- 95	38	36			20	71	.55	.52	20	119	.45	.42	14	113	.39	.36
96- 99	587	790	.52	.51	1,113	4,039	.45	.44	691	4,131	.39	.39	441	3,714	.41	.40
100-100	11,980	8,037	.64	.64	1,088	3,718	.54	.54	310	1,877	.44	.44	153	1,322	.19	.19
CREDITS	12,633	8,883	.63	.63	2,233	7,866	.49	.48	1,036	6,199	.41	.40	617	5,211	.35	.34
101-105	36	52	.11	.11	57	225	1.20	1.22	48	302	.02	.02	32	289	.50	.51
106-110	10	15	.06	.06	11	46			24	155	.05	.06	13	120	.56	.60
111-115	17	23	.01	.01	15	63	.40	.45	8	56			9	89	.05	.06
116-120	13	20			16	74	5.22	6.15	11	81	.13	.16	5	49	.91	1.08
121-130	23	34			33	169	1.66	2.07	40	306	1.94	2.38	35	383	.11	.13
131-140	17	38			17	84	2.23	3.00	13	106	1.57	2.11	9	107	.15	.20
141- UP	30	46	1.06	1.81	11	60	1.92	2.89	6	58	.01	.01	12	161	1.02	1.58
CHARGES	146	229	.24	.30	160	721	1.75	2.04	150	1,063	.74	.85	115	1,199	.40	.48
TOTALS	12,779	9,112	.62	.62	2,393	8,587	.59	.60	1,186	7,262	.46	.46	732	6,409	.36	.36

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13	.04	.02	3	49	.02	.01				
61- 80	4	36			5	74	.29	.20	6	190	.38	.28	20	1,183	.30	.23
81- 85	3	35			1	20	.13	.11	11	379	.01	.01	41	2,638	.20	.16
86- 90	4	39			10	186	.42	.37	115	3,915	.44	.39	61	3,619	.63	.55
91- 95	91	1,097	.26	.25	239	4,336	.38	.36	154	4,685	.32	.30	42	2,691	.65	.61
96- 99	382	4,424	.33	.32	198	3,641	.35	.34	89	2,824	.29	.29	33	2,257	.64	.62
100-100	147	1,801	.28	.28	114	2,169	.44	.44	72	2,397	.47	.47	29	2,057	.35	.35
CREDITS	631	7,432	.30	.29	568	10,440	.38	.37	450	14,439	.36	.34	226	14,445	.49	.44
101-105	42	523	.97	.99	35	684	.78	.80	28	990	.53	.54	21	1,579	.29	.30
106-110	16	205	.03	.03	19	370	.33	.36	19	788	.35	.38	23	1,758	.21	.23
111-115	9	121	5.27	5.99	22	480	.58	.66	29	1,256	.44	.50	33	2,605	.30	.33
116-120	25	371	1.09	1.29	34	787	1.00	1.18	50	2,035	.19	.22	22	1,660	.70	.82
121-130	38	574	.22	.27	32	777	.41	.51	38	1,717	.40	.50	23	2,058	.15	.19
131-140	8	136	.24	.32	10	261	1.39	1.85	22	1,185	.49	.67	17	1,524	.25	.33
141- UP	17	311	4.14	6.26	19	631	.21	.35	39	2,206	.89	1.44	36	4,528	.74	1.26
CHARGES	155	2,242	1.34	1.58	171	3,991	.63	.77	225	10,177	.49	.61	175	15,713	.43	.55
TOTALS	786	9,675	.54	.55	739	14,431	.45	.46	675	24,615	.42	.43	401	30,158	.46	.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	4	350	.09	.04	22	8,825	1.65	.71	32	9,243	1.58	.68
61- 80	55	6,613	.25	.18	30	14,795	.30	.20	144	22,950	.28	.20
81- 85	20	2,498	.58	.48	9	4,080	.25	.21	96	9,687	.31	.26
86- 90	24	3,326	.39	.34	5	1,862	.09	.08	246	13,041	.43	.38
91- 95	22	2,836	.39	.36	7	2,382	.26	.24	647	18,365	.38	.36
96- 99	17	2,634	.23	.22	6	2,565	.29	.29	3,557	31,019	.38	.37
100-100	13	1,647	1.00	1.00	7	5,910	.33	.33	13,913	30,934	.49	.49
CREDITS	155	19,905	.39	.32	86	40,419	.58	.39	18,635	135,238	.47	.39
101-105	11	1,712	.31	.32	6	1,900	.17	.18	316	8,257	.40	.41
106-110	17	2,596	.42	.46	6	3,430	.42	.45	158	9,484	.36	.39
111-115	9	1,439	.15	.17	7	3,934	.37	.42	158	10,066	.39	.44
116-120	13	2,064	.37	.44	3	1,491	.10	.12	192	8,632	.47	.56
121-130	19	3,348	.72	.89	8	5,739	.45	.57	289	15,106	.49	.61
131-140	13	2,657	.34	.47	5	3,717	.28	.38	131	9,815	.37	.51
141- UP	37	9,249	.52	.88	25	32,688	.35	.63	232	49,939	.47	.82
CHARGES	119	23,066	.47	.63	60	52,899	.35	.52	1,476	111,299	.44	.61
TOTALS	274	42,971	.43	.45	146	93,318	.45	.44	20,111	246,537	.46	.46

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

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	3						
61- 80	10	5			2	6			2	9			1	6		
81- 85	2	2			1	2			3	16	.01	.01				
86- 90	6	2			1	3			1	6			2	14		
91- 95	33	27	.05	.04	8	29			14	83	.01	.01	22	187	.04	.03
96- 99	827	1,196	.30	.29	1,235	4,443	.31	.31	712	4,250	.25	.25	422	3,550	.67	.65
100-100	12,774	7,901	.55	.55	920	3,182	.37	.37	282	1,713	.53	.53	132	1,143	.16	.16
CREDITS	13,652	9,133	.51	.51	2,167	7,666	.34	.33	1,015	6,079	.33	.32	579	4,901	.52	.51
101-105	53	77	1.52	1.55	57	220	.41	.42	52	329	1.58	1.62	25	221	1.58	1.61
106-110	12	23	3.02	3.25	20	78	1.45	1.56	12	76	.05	.06	12	112	.32	.35
111-115	12	8			18	77	.88	1.01	14	98	.16	.18	8	78	.01	.01
116-120	14	19	2.23	2.65	12	54	1.54	1.82	11	78	2.01	2.39	6	62	2.68	3.14
121-130	21	34	2.98	3.68	37	185	.44	.55	39	292	.19	.24	28	300	.37	.46
131-140	15	25	.15	.21	18	81	1.02	1.36	6	48	.77	1.02	6	69	.02	.03
141- UP	23	42	1.30	2.09	17	97	1.19	1.83	10	99	.09	.14	11	149	.07	.10
CHARGES	150	229	1.71	2.03	179	792	.80	.94	144	1,020	.79	.91	96	989	.68	.81
TOTALS	13,802	9,362	.54	.54	2,346	8,458	.38	.38	1,159	7,099	.39	.39	675	5,891	.55	.55

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	10	.08	.03	1	21			1	20		
61- 80	4	35			2	24			4	122			21	1,313	.78	.59
81- 85					1	21	1.02	.85	5	175	.01	.01	30	1,852	.22	.19
86- 90	5	54			12	214	.14	.12	100	3,341	.32	.28	58	3,495	.32	.28
91- 95	88	1,074	.10	.10	217	4,009	.20	.19	152	4,667	.21	.20	39	2,391	.16	.15
96- 99	357	4,163	.35	.34	191	3,500	.28	.27	79	2,657	.32	.31	28	1,766	.32	.31
100-100	115	1,401	.28	.28	104	2,061	.97	.97	78	2,531	.84	.84	37	2,580	.29	.29
CREDITS	569	6,728	.29	.28	528	9,839	.39	.38	419	13,513	.37	.35	214	13,417	.32	.29
101-105	52	659	.77	.79	47	919	.14	.15	34	1,268	2.68	2.75	17	1,377	.31	.32
106-110	16	210	.21	.23	26	566	.58	.62	18	661	.24	.26	19	1,502	.33	.35
111-115	8	114	.72	.81	23	512	.53	.60	28	1,164	.21	.24	24	1,763	.46	.52
116-120	32	472	.67	.79	43	1,038	.51	.60	34	1,368	.47	.55	22	1,938	.24	.29
121-130	41	612	.62	.76	41	971	.48	.60	46	1,998	4.95	6.18	21	2,050	.26	.32
131-140	15	248	.51	.69	10	246	.11	.15	27	1,349	.28	.38	24	2,423	3.68	4.91
141- UP	8	160	.22	.35	20	632	.38	.59	47	2,876	.37	.63	44	5,247	.43	.72
CHARGES	172	2,474	.60	.70	210	4,884	.41	.48	234	10,683	1.48	1.90	171	16,301	.85	1.11
TOTALS	741	9,202	.37	.38	738	14,723	.40	.41	653	24,197	.86	.91	385	29,718	.61	.66

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	4	315	.05	.02	21	6,932	.32	.13	29	7,301	.31	.13
61- 80	45	5,103	.26	.19	27	14,704	.29	.20	118	21,327	.31	.22
81- 85	24	2,897	.38	.32	6	3,292	.29	.24	72	8,257	.30	.25
86- 90	24	2,928	.39	.34	7	1,891	.28	.25	216	11,950	.32	.29
91- 95	22	3,006	.43	.40	5	1,650	.55	.51	600	17,123	.26	.25
96- 99	18	2,950	.50	.49	3	1,253	.15	.14	3,872	29,729	.36	.35
100-100	17	2,483	.11	.11	11	8,118	.23	.23	14,470	33,115	.42	.42
CREDITS	154	19,683	.34	.29	80	37,841	.29	.20	19,377	128,801	.35	.29
101-105	14	1,950	.34	.35	8	3,219	.47	.48	359	10,240	.75	.77
106-110	11	1,708	.32	.35	4	2,443	.57	.62	150	7,380	.43	.47
111-115	18	3,217	.18	.21	4	2,571	.15	.17	157	9,601	.26	.29
116-120	11	1,953	.24	.28	1	331	.41	.48	186	7,313	.41	.48
121-130	12	2,508	.65	.82	9	4,286	.20	.26	295	13,236	1.07	1.34
131-140	10	2,023	.20	.26	5	4,522	.26	.35	136	11,034	1.01	1.36
141- UP	48	12,411	.30	.52	33	46,535	.26	.45	261	68,249	.28	.50
CHARGES	124	25,772	.31	.43	64	63,907	.27	.42	1,544	127,052	.48	.68
TOTALS	278	45,455	.32	.35	144	101,748	.28	.29	20,921	255,852	.41	.44

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	6	2			2	3			6	20	.49	.26	2	8	2.89	1.29
61- 80	49	31			14	44			18	83	1.01	.74	9	53		
81- 85	14	9	3.44	2.87	4	12			12	63	5.20	4.29	6	41		
86- 90	56	45	1.04	.92	20	66			20	107	1.47	1.30	12	92	.06	.05
91- 95	183	157	.43	.40	95	336	.31	.29	97	579	.49	.46	120	1,001	1.37	1.29
96- 99	3,166	4,277	.55	.54	5,172	18,717	.59	.58	3,087	18,483	.62	.60	1,800	15,149	.70	.68
100-100	61,837	39,667	.72	.72	4,846	16,481	.70	.70	1,343	8,132	.63	.63	669	5,775	.35	.35
CREDITS	65,311	44,188	.70	.70	10,153	35,659	.64	.63	4,583	27,466	.63	.62	2,618	22,120	.63	.62
101-105	205	267	.92	.94	359	1,383	.67	.68	265	1,665	.61	.63	174	1,559	.90	.92
106-110	82	102	2.41	2.58	126	510	2.04	2.19	96	637	.26	.28	78	719	.37	.40
111-115	74	74	11.71	13.19	94	407	.47	.53	81	555	.27	.31	61	598	.82	.93
116-120	70	92	.73	.86	79	348	3.09	3.65	51	369	1.12	1.32	44	452	1.65	1.96
121-130	147	202	.74	.92	190	933	1.22	1.53	238	1,829	.53	.65	172	1,859	.65	.80
131-140	90	172	.62	.84	107	519	2.48	3.33	61	498	.54	.73	40	468	.18	.24
141- UP	139	252	3.32	5.47	88	474	.65	1.00	53	510	.74	1.15	60	824	.82	1.26
CHARGES	807	1,160	2.17	2.67	1,043	4,574	1.30	1.52	845	6,063	.55	.65	629	6,479	.75	.89
TOTALS	66,118	45,348	.74	.74	11,196	40,233	.71	.72	5,428	33,528	.62	.62	3,247	28,598	.66	.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					5	59	.02	.01	7	108	.01		9	312	.88	.45
61- 80	11	99			16	228	.11	.08	26	776	1.05	.79	97	5,859	.38	.29
81- 85	9	98			9	156	.15	.13	47	1,566	.37	.31	145	8,720	.40	.33
86- 90	19	208	1.30	1.15	77	1,401	.12	.11	432	14,149	.55	.48	210	12,373	.56	.49
91- 95	485	5,845	.20	.19	958	17,501	.56	.53	672	20,358	.50	.46	164	10,298	.57	.53
96- 99	1,558	18,121	.47	.45	756	13,861	.49	.47	337	10,924	.79	.77	134	8,944	.52	.50
100-100	653	7,924	.52	.52	470	9,029	.73	.73	331	11,248	.77	.77	148	10,247	.55	.55
CREDITS	2,735	32,294	.44	.42	2,291	42,234	.55	.53	1,852	59,129	.62	.57	907	56,754	.51	.46
101-105	223	2,785	.83	.85	208	4,063	.84	.86	162	5,756	1.03	1.05	106	7,744	.49	.50
106-110	97	1,287	.69	.75	117	2,441	.63	.68	106	4,163	.45	.48	102	7,746	.62	.67
111-115	51	730	4.76	5.39	107	2,412	.56	.64	153	6,403	.45	.51	110	8,560	.58	.66
116-120	117	1,746	.60	.71	196	4,601	.78	.92	206	8,334	.45	.53	97	8,226	.63	.74
121-130	199	2,991	.84	1.03	200	4,808	.96	1.19	199	8,769	1.46	1.82	118	10,549	.75	.94
131-140	58	963	.46	.63	57	1,480	.98	1.32	122	6,140	.64	.87	93	8,892	1.48	1.99
141- UP	65	1,245	1.36	2.09	125	3,991	.43	.68	250	14,972	.93	1.54	235	29,548	.71	1.27
CHARGES	810	11,746	1.05	1.24	1,010	23,796	.74	.89	1,198	54,537	.83	1.05	861	81,266	.75	1.00
TOTALS	3,545	44,041	.60	.61	3,301	66,030	.62	.64	3,050	113,666	.72	.77	1,768	138,019	.65	.72

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	18	1,587	.68	.35	97	37,693	.68	.31	152	39,793	.68	.31
61- 80	188	22,079	.27	.20	96	44,312	.33	.22	524	73,564	.32	.23
81- 85	80	9,218	.51	.42	23	11,463	.35	.29	349	31,345	.42	.35
86- 90	78	10,324	.43	.38	13	4,133	.23	.20	937	42,899	.48	.43
91- 95	93	12,326	.54	.50	18	6,169	.45	.42	2,885	74,570	.51	.48
96- 99	70	10,712	.49	.48	19	8,378	.31	.30	16,099	127,565	.56	.55
100-100	63	9,025	.71	.71	36	28,011	.73	.73	70,396	145,537	.68	.68
CREDITS	590	75,271	.46	.39	302	140,159	.51	.34	91,342	535,273	.55	.46
101-105	59	8,891	.28	.28	21	8,824	.67	.69	1,782	42,936	.64	.65
106-110	65	9,636	.73	.79	16	8,786	.53	.57	885	36,027	.63	.68
111-115	48	8,430	.53	.60	19	10,752	.37	.42	798	38,921	.59	.66
116-120	57	10,263	.39	.46	16	8,666	.30	.36	933	43,099	.52	.62
121-130	82	15,845	.67	.84	34	19,850	.44	.55	1,579	67,635	.75	.94
131-140	75	15,545	.67	.91	23	18,361	.49	.67	726	53,038	.76	1.02
141- UP	210	56,934	.45	.79	144	194,834	.41	.78	1,369	303,584	.48	.88
CHARGES	596	125,545	.52	.72	273	270,074	.43	.69	8,072	585,240	.57	.82
TOTALS	1,186	200,816	.50	.55	575	410,234	.45	.50	99,414	1,120,513	.56	.60