

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Policy Years 2016 through 2020. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Policy Year and by size of risk within each industry group.

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90									1	5			1	7	0.32	0.29
91 - 95	2	3			1	4							1	9		
96 - 99	19	31			25	89	0.01	0.01	32	193	1.18	1.16	28	241	0.24	0.23
100 - 100	110	120	0.18	0.18	31	106	0.00	0.00	9	55	0.02	0.02	6	55	0.11	0.11
Credits	131	154	0.14	0.14	57	199	0.01	0.01	42	253	0.90	0.89	36	311	0.21	0.20
101 - 105					1	3			2	12	0.00	0.00	1	8		
106 - 110					1	5							1	10		
111 - 115					1	5	0.88	0.98	1	6			1	11		
116 - 120					1	4										
121 - 130	1	1			1	5			1	8			2	21		
131 - 140	1	2														
141 & Up									1	8						
Charges	2	3			5	22	0.21	0.23	5	35	0.00	0.00	5	49		
Totals	133	157	0.14	0.14	62	221	0.03	0.03	47	288	0.80	0.80	41	360	0.18	0.18

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	42		
61 - 80									2	52			1	53		
81 - 85	1	11			1	19							6	352	0.02	0.01
86 - 90					2	32			9	325	0.27	0.23	10	573	0.00	0.00
91 - 95	3	37			18	330	0.35	0.33	12	405	0.52	0.48	6	386	0.32	0.30
96 - 99	30	352	0.34	0.33	13	224	0.35	0.34	7	208	0.22	0.21	4	322	0.02	0.02
100 - 100	6	70	0.88	0.88	9	178	1.18	1.18	3	92	0.27	0.27	1	84	0.08	0.08
Credits	40	471	0.38	0.37	43	784	0.52	0.49	33	1,082	0.34	0.31	29	1,812	0.08	0.07
101 - 105	2	27			3	61	0.01	0.01	2	73			1	70		
106 - 110					2	44	0.56	0.61	2	93						
111 - 115									1	51	0.04	0.04	2	164	0.57	0.63
116 - 120	3	42	0.02	0.03	5	128	0.17	0.21	2	85			3	253	0.01	0.01
121 - 130	2	27	0.02	0.02	1	23			4	161			2	186	0.29	0.37
131 - 140									2	95	1.30	1.77	2	178	1.90	2.62
141 & Up					2	69	0.15	0.26	1	74			3	407	0.07	0.13
Charges	7	97	0.02	0.02	13	325	0.18	0.22	14	633	0.20	0.24	13	1,258	0.41	0.56
Totals	47	568	0.32	0.32	56	1,109	0.42	0.43	47	1,715	0.29	0.29	42	3,071	0.22	0.22

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					7	2,108	0.52	0.21	8	2,150	0.51	0.21
61 - 80	10	1,203	0.91	0.68	7	3,355	0.12	0.09	20	4,664	0.32	0.24
81 - 85	4	388	0.10	0.09	4	3,518	0.27	0.23	16	4,288	0.24	0.20
86 - 90	3	516	1.21	1.07	3	744	0.77	0.67	29	2,202	0.59	0.52
91 - 95	3	650	0.17	0.16	1	909	0.17	0.15	47	2,733	0.26	0.24
96 - 99	2	340	0.03	0.03	1	328	1.89	1.86	161	2,327	0.50	0.49
100 - 100	3	571	0.21	0.21	5	2,613	0.13	0.13	183	3,944	0.20	0.20
Credits	25	3,668	0.55	0.47	28	13,574	0.31	0.22	464	22,308	0.34	0.27
101 - 105	4	533	0.07	0.07	1	517	0.67	0.69	17	1,304	0.30	0.30
106 - 110	1	112	5.23	5.64					7	263	2.32	2.51
111 - 115	2	395	3.17	3.56	3	1,923	0.24	0.27	11	2,555	0.71	0.80
116 - 120	3	504	0.85	1.01					17	1,016	0.45	0.53
121 - 130	4	833	0.95	1.18	2	998	0.06	0.08	20	2,264	0.40	0.51
131 - 140	1	174	0.25	0.34					6	449	1.12	1.54
141 & Up	3	955	0.29	0.53	2	3,193	0.07	0.13	12	4,706	0.11	0.21
Charges	18	3,505	0.97	1.26	8	6,631	0.17	0.24	90	12,558	0.42	0.56
Totals	43	7,173	0.75	0.77	36	20,205	0.26	0.22	554	34,866	0.37	0.34

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	0														
81 - 85																
86 - 90					1	3							1	8		
91 - 95					1	3			1	6			1	9		
96 - 99	30	46	0.01	0.01	31	110	0.00	0.00	38	233	0.19	0.19	21	177	0.01	0.01
100 - 100	99	96	0.00	0.00	21	72	0.68	0.68	7	39	3.26	3.26	5	44	0.03	0.03
Credits	130	142	0.01	0.01	54	188	0.26	0.26	46	278	0.61	0.60	28	237	0.01	0.01
101 - 105	2	5			1	4			3	20			1	9		
106 - 110					2	7			1	8						
111 - 115					1	4										
116 - 120																
121 - 130					2	9			1	6	0.04	0.05				
131 - 140																
141 & Up									1	14						
Charges	2	5			6	23			6	48	0.01	0.01	1	9		
Totals	132	147	0.01	0.01	60	211	0.23	0.23	52	326	0.52	0.53	29	246	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80									1	31			2	133	0.07	0.05
81 - 85									1	29			5	325	0.07	0.06
86 - 90					2	32			10	356	0.70	0.62	8	507	0.20	0.18
91 - 95	5	60	0.18	0.17	19	351	0.34	0.32	13	355	0.30	0.28	5	288	0.27	0.25
96 - 99	27	309	0.05	0.05	17	277	0.06	0.06	5	163	3.05	2.99	4	295	0.33	0.32
100 - 100	4	43			7	130	0.41	0.41	6	194	0.53	0.53	4	287	2.29	2.29
Credits	36	412	0.07	0.06	45	790	0.24	0.23	36	1,128	0.85	0.78	28	1,835	0.53	0.47
101 - 105					2	43	0.01	0.01	3	103	0.02	0.02	2	164	0.36	0.36
106 - 110													1	78		
111 - 115					2	43	0.04	0.04	3	151	0.00	0.00	1	70	0.01	0.01
116 - 120	4	57							1	42			5	436	0.21	0.24
121 - 130	1	17	0.04	0.05	2	52			5	224	0.01	0.01	1	67	0.48	0.60
131 - 140																
141 & Up					4	128	5.59	8.71	2	158	0.71	1.27	2	292	0.40	0.60
Charges	5	74	0.01	0.01	10	265	2.70	3.51	14	679	0.17	0.22	12	1,107	0.27	0.33
Totals	41	485	0.06	0.06	55	1,055	0.86	0.88	50	1,807	0.59	0.61	40	2,941	0.43	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks							
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio				
0 - 60	1	108	0.01	0.01	7	2,478	0.65	0.27	8	2,586	0.62	0.26				
61 - 80	10	1,080	0.13	0.10	10	3,797	0.15	0.10	24	5,041	0.14	0.10				
81 - 85	3	368	0.03	0.02	1	347			10	1,069	0.03	0.03				
86 - 90	2	351	0.47	0.42	3	2,182	0.05	0.05	27	3,438	0.18	0.16				
91 - 95	6	922	0.16	0.15	3	905	0.03	0.03	54	2,899	0.17	0.16				
96 - 99	2	268	0.01	0.01					175	1,879	0.36	0.35				
100 - 100	4	537	0.19	0.19	4	2,620	0.66	0.66	161	4,060	0.69	0.69				
Credits	28	3,635	0.16	0.13	28	12,327	0.33	0.22	459	20,972	0.33	0.25				
101 - 105	2	226	0.12	0.13	2	1,407	0.65	0.68	18	1,981	0.51	0.53				
106 - 110	2	349	0.89	0.97	2	2,383	0.19	0.20	8	2,824	0.27	0.29				
111 - 115	1	134	0.31	0.35	1	304	0.96	1.08	9	706	0.48	0.54				
116 - 120	3	519	0.01	0.01					13	1,055	0.09	0.10				
121 - 130	1	302	0.92	1.19					13	676	0.46	0.59				
131 - 140																
141 & Up	6	1,494	0.62	0.98	5	4,948	0.10	0.15	20	7,034	0.33	0.51				
Charges	15	3,024	0.52	0.69	10	9,042	0.24	0.30	81	14,275	0.34	0.44				
Totals	43	6,659	0.32	0.33	38	21,369	0.29	0.25	540	35,247	0.34	0.30				

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4			1	7			2	17	0.13	0.12
96 - 99	26	36			43	147	0.07	0.07	35	207	0.03	0.03	23	198	0.01	0.01
100 - 100	102	110	0.03	0.03	19	68			9	53	0.05	0.05	4	35		
Credits	128	145	0.02	0.02	63	219	0.05	0.05	45	267	0.03	0.03	29	250	0.02	0.02
101 - 105	2	3			1	4			2	13			2	18		
106 - 110					1	3										
111 - 115																
116 - 120													1	10		
121 - 130					1	3			2	16			4	41		
131 - 140																
141 & Up	2	3							1	8						
Charges	4	6			3	11			5	37			7	69		
Totals	132	151	0.02	0.02	66	229	0.05	0.05	50	304	0.03	0.03	36	319	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	30						
61 - 80													3	179	0.04	0.03
81 - 85					1	14			1	42			6	332	0.30	0.25
86 - 90									9	321	0.05	0.04	10	625	0.54	0.47
91 - 95	7	85			14	256	0.04	0.04	12	338	0.09	0.08	2	120	0.08	0.08
96 - 99	20	229	0.26	0.25	15	268	0.00	0.00	7	253	0.73	0.71	2	133	0.06	0.06
100 - 100	8	93			5	97			4	124			5	339	0.21	0.21
Credits	35	407	0.15	0.14	35	635	0.02	0.02	34	1,107	0.21	0.19	28	1,728	0.31	0.27
101 - 105	1	11			3	63	0.61	0.62	2	93	0.60	0.60	1	100	0.05	0.05
106 - 110					1	16	0.02	0.02	2	88			2	121		
111 - 115													1	98		
116 - 120	3	45	0.00	0.00	2	45			2	91	0.02	0.03	1	69	0.62	0.72
121 - 130	1	17			2	40	0.03	0.04	9	401	0.15	0.18	2	207	0.03	0.04
131 - 140					1	31			1	66	0.16	0.22				
141 & Up	1	18							2	138	0.09	0.14	3	324	1.96	3.59
Charges	6	91	0.00	0.00	9	196	0.21	0.24	18	878	0.16	0.20	10	919	0.75	0.99
Totals	41	498	0.12	0.12	44	831	0.06	0.06	52	1,985	0.19	0.19	38	2,647	0.46	0.46

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	162	0.58	0.22	9	3,170	0.28	0.13	12	3,361	0.29	0.13
61 - 80	12	1,507	0.24	0.17	6	3,609	0.40	0.27	21	5,294	0.34	0.23
81 - 85	3	293	0.13	0.11	3	1,191	0.34	0.27	14	1,873	0.29	0.24
86 - 90	3	453	0.57	0.49	1	231	0.00	0.00	23	1,630	0.37	0.33
91 - 95	4	690	0.05	0.05	4	1,952	0.31	0.29	47	3,467	0.20	0.19
96 - 99	1	121			1	326	0.03	0.03	173	1,920	0.15	0.14
100 - 100	4	488	0.34	0.34	4	3,622	0.05	0.05	164	5,028	0.08	0.08
Credits	29	3,714	0.26	0.20	28	14,101	0.25	0.17	454	22,574	0.23	0.18
101 - 105	2	335	0.26	0.26	1	953	0.01	0.01	17	1,594	0.12	0.12
106 - 110	3	613	0.12	0.13	1	281	0.11	0.12	10	1,122	0.10	0.10
111 - 115	2	346	0.35	0.39	1	1,281	0.14	0.16	4	1,725	0.17	0.20
116 - 120	2	397	0.02	0.02	1	398	0.32	0.38	12	1,055	0.17	0.20
121 - 130	2	441	0.52	0.65					23	1,166	0.25	0.32
131 - 140	3	539	0.14	0.19	2	1,936	0.17	0.24	7	2,571	0.16	0.23
141 & Up	5	1,515	0.05	0.10	5	4,194	0.39	0.68	19	6,200	0.38	0.68
Charges	19	4,186	0.16	0.22	11	9,043	0.26	0.36	92	15,434	0.25	0.34
Totals	48	7,899	0.20	0.21	39	23,144	0.25	0.22	546	38,008	0.24	0.22

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90									1	5			1	7		
91 - 95	2	4			1	4							1	7		
96 - 99	28	38			44	161	1.31	1.28	28	167	0.03	0.03	19	160	0.01	0.01
100 - 100	107	101	0.00	0.00	27	87	0.01	0.01	10	63			7	59		
Credits	137	144	0.00	0.00	72	252	0.84	0.83	39	234	0.02	0.02	28	234	0.01	0.01
101 - 105	2	2	0.01	0.01					1	7			2	19	0.03	0.03
106 - 110					1	4										
111 - 115																
116 - 120									1	8						
121 - 130					1	5			2	14	0.10	0.12	1	12		
131 - 140																
141 & Up					1	4	0.26	0.41								
Charges	2	2	0.01	0.01	3	14	0.07	0.09	4	29	0.05	0.06	3	31	0.02	0.02
Totals	139	146	0.00	0.00	75	266	0.80	0.80	43	262	0.02	0.02	31	264	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	28		
61 - 80													2	121		
81 - 85									1	21			8	498	0.10	0.08
86 - 90									8	295	0.01	0.01	4	233	0.03	0.02
91 - 95	2	26			18	344	0.37	0.35	13	445	0.81	0.75	1	84	0.04	0.04
96 - 99	23	276	0.16	0.16	17	307	0.34	0.33	8	263	0.08	0.08	4	310	0.25	0.25
100 - 100	8	95	0.01	0.01	9	188	0.00	0.00	3	116	0.03	0.03	8	634	0.03	0.03
Credits	33	396	0.12	0.11	44	838	0.28	0.27	33	1,141	0.34	0.32	28	1,908	0.08	0.07
101 - 105	1	12	0.24	0.25	4	83	0.84	0.86	4	145	0.04	0.04	1	54		
106 - 110	1	12							3	153	0.02	0.02	2	182	0.28	0.31
111 - 115									2	102						
116 - 120					1	20	1.22	1.45					2	174	9.32	10.90
121 - 130	2	29			2	42	0.02	0.03	5	237	0.01	0.01	1	87	0.02	0.02
131 - 140									2	80	0.03	0.04	1	135	0.01	0.02
141 & Up	1	19	0.71	1.02	2	55	0.05	0.08	3	159	0.00	0.00	2	176		
Charges	5	73	0.23	0.28	9	201	0.49	0.58	19	876	0.01	0.02	9	809	2.07	2.57
Totals	38	469	0.13	0.13	53	1,039	0.32	0.32	52	2,017	0.20	0.21	37	2,717	0.68	0.66

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	90			6	2,399	0.28	0.12	8	2,518	0.27	0.12
61 - 80	6	724	0.04	0.03	9	3,561	0.20	0.14	17	4,406	0.17	0.12
81 - 85	5	683	0.02	0.02	1	333	0.00	0.00	15	1,534	0.04	0.04
86 - 90	2	238	0.02	0.01	3	696	0.00	0.00	19	1,474	0.01	0.01
91 - 95	2	376	0.10	0.09	3	778	0.18	0.16	43	2,068	0.32	0.30
96 - 99	1	157			3	2,916	0.42	0.41	175	4,755	0.36	0.35
100 - 100	2	357	0.00	0.00	5	4,545	0.68	0.68	186	6,245	0.50	0.50
Credits	19	2,625	0.03	0.03	30	15,228	0.38	0.29	463	23,000	0.30	0.24
101 - 105	5	777	0.25	0.26					20	1,101	0.25	0.26
106 - 110	3	604	0.19	0.21	1	410	0.01	0.02	11	1,366	0.13	0.14
111 - 115	2	267	0.03	0.03	1	1,139	0.57	0.64	5	1,508	0.44	0.49
116 - 120	1	212	0.00	0.00	2	1,462	0.02	0.03	7	1,875	0.90	1.07
121 - 130	1	168	0.03	0.03	1	1,272	0.02	0.03	16	1,867	0.02	0.03
131 - 140					1	375	0.47	0.65	4	591	0.30	0.42
141 & Up	6	1,841	0.17	0.31	4	3,302	0.14	0.25	19	5,556	0.14	0.25
Charges	18	3,870	0.17	0.22	10	7,961	0.17	0.24	82	13,864	0.28	0.37
Totals	37	6,495	0.11	0.12	40	23,189	0.31	0.28	545	36,864	0.29	0.28

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4							1	8		
96 - 99	23	36			45	168	0.36	0.35	26	160	0.02	0.02	14	114	0.00	0.00
100 - 100	121	125	0.01	0.01	26	89			11	69			9	77		
Credits	144	161	0.01	0.01	72	261	0.23	0.23	37	229	0.01	0.01	24	199	0.00	0.00
101 - 105	2	0			1	4			1	7			1	8	0.59	0.62
106 - 110									1	7			1	11		
111 - 115					1	4										
116 - 120	1	3											1	11	0.10	0.12
121 - 130	1	2			2	9			3	22			2	22	0.00	0.00
131 - 140																
141 & Up					1	4	0.32	0.51								
Charges	4	5			5	22	0.06	0.08	5	36			5	52	0.11	0.13
Totals	148	166	0.01	0.01	77	283	0.22	0.22	42	265	0.01	0.01	29	251	0.03	0.03

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	16						
61 - 80									2	53	0.00	0.00	1	71	0.48	0.38
81 - 85													2	116	0.23	0.19
86 - 90					3	53	0.04	0.04	7	213			9	511	0.00	0.00
91 - 95	5	62			14	258	0.26	0.24	14	431	0.32	0.30	4	239	0.04	0.04
96 - 99	21	250	0.00	0.00	9	158	0.01	0.01	2	54	0.03	0.03	4	272	0.88	0.86
100 - 100	9	110	0.51	0.51	6	121			8	288	0.02	0.02	6	472	0.05	0.05
Credits	35	423	0.14	0.13	32	590	0.12	0.11	34	1,054	0.14	0.13	26	1,680	0.20	0.18
101 - 105	2	25			3	65	0.00	0.00	2	72	0.10	0.10	1	103		
106 - 110	1	15							3	130	0.00	0.00	1	89	0.62	0.67
111 - 115					1	21			2	109			2	173	0.01	0.01
116 - 120	1	16			2	51			3	134			3	300	0.16	0.19
121 - 130	2	29			1	22	5.67	7.30	3	124	0.33	0.42	3	283	0.02	0.03
131 - 140													2	164	0.00	0.00
141 & Up	1	17			1	26			4	227	0.22	0.35				
Charges	7	103			8	185	0.68	0.80	17	796	0.12	0.15	12	1,113	0.10	0.12
Totals	42	525	0.11	0.11	40	774	0.25	0.25	51	1,850	0.13	0.14	38	2,792	0.16	0.16

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	201	0.04	0.02	4	1,492	0.09	0.04	7	1,709	0.09	0.04
61 - 80	9	1,114	0.34	0.24	4	3,125	0.11	0.08	16	4,362	0.17	0.12
81 - 85	2	233	0.04	0.04	1	289	0.06	0.05	5	638	0.08	0.07
86 - 90	2	296	0.73	0.65	3	1,430	0.28	0.25	24	2,502	0.25	0.22
91 - 95	3	514	0.25	0.23	5	1,644	0.05	0.04	47	3,160	0.13	0.12
96 - 99	4	589	1.63	1.59	3	984	0.06	0.06	151	2,785	0.48	0.46
100 - 100	3	520	0.18	0.18	3	1,910	0.11	0.11	202	3,780	0.10	0.10
Credits	25	3,467	0.52	0.43	23	10,873	0.11	0.09	452	18,936	0.20	0.16
101 - 105	1	141	0.03	0.03	3	2,880	0.49	0.50	17	3,306	0.43	0.44
106 - 110	2	238	0.01	0.01					9	490	0.12	0.13
111 - 115	2	274	0.51	0.58	1	988	0.10	0.11	9	1,569	0.15	0.17
116 - 120	1	281	0.58	0.69					12	797	0.27	0.31
121 - 130	4	859	0.07	0.08	2	2,057	0.09	0.11	23	3,431	0.12	0.15
131 - 140	1	166	0.10	0.13	1	432	0.01	0.01	4	762	0.02	0.03
141 & Up	9	2,747	0.13	0.23	2	1,238	0.14	0.30	18	4,259	0.13	0.25
Charges	20	4,707	0.16	0.23	9	7,594	0.24	0.30	92	14,612	0.20	0.26
Totals	45	8,174	0.31	0.34	32	18,468	0.17	0.15	544	33,549	0.20	0.19

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2016 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	3			1	3		
61 - 80	1	2			1	2							1	6		
81 - 85	1	2			1	2										
86 - 90	4	3							2	11						
91 - 95	8	8			9	32	21.99	20.63	7	42			7	58	4.25	4.01
96 - 99	138	170	1.22	1.20	199	722	0.22	0.21	131	799	0.38	0.37	97	818	0.27	0.26
100 - 100	836	768	0.47	0.47	283	1,012	0.25	0.25	88	539	0.60	0.60	62	533	0.03	0.03
Credits	989	953	0.60	0.59	493	1,771	0.62	0.62	229	1,394	0.45	0.44	168	1,417	0.34	0.33
101 - 105	4	5			6	20	1.13	1.15	8	52	0.06	0.07	5	43	0.02	0.02
106 - 110	5	5			3	14			1	5			4	37	0.89	0.96
111 - 115	4	6	87.55	98.72	3	11			2	13			2	18		
116 - 120	4	2			3	12			4	28	2.22	2.65	2	21		
121 - 130	3	4			6	29			5	40			3	34		
131 - 140					5	24	0.27	0.35					1	12		
141 & Up	5	12	33.49	53.53	7	42			2	20			1	12		
Charges	25	34	28.21	35.31	33	152	0.19	0.25	22	158	0.41	0.48	18	178	0.19	0.22
Totals	1,014	987	1.55	1.55	526	1,922	0.59	0.59	251	1,552	0.45	0.45	186	1,595	0.33	0.32

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	68	0.82	0.36
61 - 80	2	20			3	48			3	76			8	459	1.65	1.24
81 - 85	3	32			1	19			2	75	0.00	0.00	13	725	0.14	0.12
86 - 90	4	44			4	75			21	742	0.17	0.15	22	1,284	0.18	0.16
91 - 95	12	151			63	1,203	0.21	0.20	59	1,864	0.43	0.40	11	663	0.16	0.15
96 - 99	125	1,490	1.70	1.65	63	1,125	1.14	1.11	30	963	0.05	0.05	8	580	0.07	0.07
100 - 100	65	783	0.27	0.27	53	1,025	0.55	0.55	20	701	0.01	0.01	15	962	0.70	0.70
Credits	211	2,519	1.09	1.06	188	3,508	0.60	0.58	135	4,421	0.22	0.21	79	4,741	0.41	0.36
101 - 105	9	116			8	156	0.12	0.13	7	236	0.19	0.19	6	427	0.05	0.05
106 - 110	4	53	2.23	2.42	4	79	2.48	2.69	3	99	0.15	0.16	6	507	1.08	1.16
111 - 115	3	36	3.29	3.69	4	107	0.04	0.05	12	475	1.30	1.47	4	279	0.09	0.10
116 - 120	5	75	0.05	0.06	6	141	1.58	1.87	12	437	0.45	0.53	6	489	0.12	0.14
121 - 130	12	171	0.03	0.04	5	115	0.02	0.03	10	406	0.18	0.22	5	387	1.35	1.70
131 - 140	3	50	0.65	0.90	2	51	9.60	13.06	2	94			4	362	0.49	0.67
141 & Up	4	75			4	114	0.74	1.08	2	116	0.36	0.53	5	613	0.10	0.17
Charges	40	576	0.48	0.58	33	763	1.34	1.58	48	1,864	0.53	0.62	36	3,063	0.46	0.56
Totals	251	3,095	0.97	0.98	221	4,271	0.73	0.73	183	6,285	0.31	0.31	115	7,804	0.43	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	283	0.02	0.01	4	952	0.35	0.17	13	1,322	0.30	0.15
61 - 80	21	2,340	0.19	0.14	12	4,444	0.75	0.55	52	7,397	0.61	0.45
81 - 85	6	773	0.30	0.25	2	450	0.06	0.05	29	2,078	0.17	0.14
86 - 90	9	1,100	1.30	1.16	1	271	0.00	0.00	67	3,530	0.51	0.45
91 - 95					2	1,320	0.06	0.06	178	5,341	0.41	0.38
96 - 99	8	1,222	4.43	4.35	1	297	0.00	0.00	800	8,185	1.25	1.22
100 - 100	5	842	0.20	0.20	3	2,380	0.57	0.57	1,430	9,545	0.41	0.41
Credits	52	6,560	1.17	0.96	25	10,114	0.51	0.40	2,569	37,398	0.63	0.55
101 - 105	4	636	0.00	0.00					57	1,691	0.07	0.07
106 - 110	5	768	0.01	0.01	1	438	0.31	0.33	36	2,004	0.52	0.56
111 - 115									34	946	1.39	1.57
116 - 120	3	427	0.15	0.18					45	1,632	0.37	0.44
121 - 130	2	290	0.10	0.13					51	1,475	0.43	0.54
131 - 140	7	1,376	0.11	0.15	2	1,572	0.91	1.22	26	3,541	0.65	0.87
141 & Up	2	589	0.74	1.24	2	1,145	0.44	0.81	34	2,738	0.56	0.96
Charges	23	4,085	0.17	0.21	5	3,156	0.66	0.94	283	14,028	0.54	0.68
Totals	75	10,645	0.79	0.74	30	13,269	0.54	0.48	2,852	51,426	0.60	0.57

Date 7/13/2023

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2017 Industry Group 2**

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1							1	4			1	5		
61 - 80	11	5			4	11			3	14			2	12		
81 - 85	2	3			2	6							1	6		
86 - 90	2	0							2	9			2	16		
91 - 95	13	7			4	14			7	44			10	81		
96 - 99	182	238	0.06	0.06	213	781	0.20	0.19	140	842	0.02	0.02	84	709	0.03	0.03
100 - 100	857	768	0.99	0.99	260	926	0.06	0.06	94	576	0.46	0.46	61	529	0.25	0.25
Credits	1,070	1,022	0.75	0.75	483	1,738	0.12	0.12	247	1,489	0.19	0.19	161	1,359	0.11	0.11
101 - 105	9	8			5	18			8	50	0.02	0.02	8	67		
106 - 110	3	4			3	15			2	12	0.28	0.30	2	19	0.31	0.34
111 - 115	2	3			2	7			4	25	17.91	20.28	2	21		
116 - 120	4	3			3	13	15.29	18.13	3	23			3	34		
121 - 130	4	8			9	37			3	23			11	114	0.83	1.02
131 - 140	1	1			4	20										
141 & Up	6	12			2	9			2	19			2	30		
Charges	29	38			28	121	1.66	2.00	22	152	3.01	3.43	28	285	0.35	0.41
Totals	1,099	1,060	0.73	0.73	511	1,859	0.22	0.22	269	1,642	0.45	0.45	189	1,643	0.15	0.15

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			3	117	0.00	0.00
61 - 80	4	38	0.01	0.01	4	57	0.02	0.01	4	107			6	388		
81 - 85	2	21							6	189	0.00	0.00	19	1,140	0.08	0.07
86 - 90					2	33			22	726	0.60	0.53	27	1,624	0.83	0.73
91 - 95	24	272	0.29	0.28	75	1,448	0.69	0.64	62	1,920	0.29	0.27	14	882	0.11	0.10
96 - 99	126	1,490	0.24	0.24	70	1,237	0.06	0.06	28	891	0.10	0.10	11	718	1.00	0.97
100 - 100	62	756	2.84	2.84	59	1,117	0.01	0.01	36	1,216	0.46	0.46	16	1,092	0.07	0.07
Credits	219	2,584	1.00	0.97	210	3,892	0.28	0.27	159	5,068	0.32	0.30	96	5,961	0.39	0.35
101 - 105	5	61			6	123	0.52	0.53	5	184	0.30	0.31	7	495	0.08	0.09
106 - 110	1	15			5	100	0.39	0.43	6	207	0.11	0.12	3	251	0.08	0.08
111 - 115	3	42	0.03	0.03	2	46	0.03	0.04	7	254	0.98	1.12	2	123	0.07	0.08
116 - 120	7	113			13	312			10	399	0.05	0.05	6	443	0.45	0.53
121 - 130	9	136	0.01	0.01	11	253	0.73	0.90	6	228	0.09	0.11	4	298	0.31	0.39
131 - 140	2	37			4	107			3	134	0.12	0.17	3	263	0.04	0.06
141 & Up					4	134	1.59	2.51	4	290	0.22	0.38	3	327	0.01	0.02
Charges	27	403	0.01	0.01	45	1,076	0.47	0.56	41	1,696	0.26	0.32	28	2,200	0.17	0.20
Totals	246	2,987	0.87	0.86	255	4,968	0.32	0.32	200	6,764	0.31	0.31	124	8,161	0.33	0.32

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	82	0.02	0.01	4	1,294	0.30	0.15	15	1,526	0.25	0.13
61 - 80	24	2,687	0.20	0.14	14	4,256	0.46	0.32	76	7,575	0.33	0.23
81 - 85	9	1,218	0.08	0.07					41	2,583	0.08	0.06
86 - 90	5	542	0.00	0.00	1	254	0.01	0.01	63	3,205	0.56	0.49
91 - 95	8	1,203	0.15	0.14	1	779	0.12	0.11	218	6,651	0.30	0.28
96 - 99	4	664	0.58	0.57	3	1,696	1.74	1.69	861	9,266	0.52	0.50
100 - 100	9	1,353	0.57	0.57	3	1,184	0.38	0.38	1,457	9,517	0.55	0.55
Credits	60	7,747	0.25	0.21	26	9,463	0.61	0.46	2,731	40,323	0.42	0.36
101 - 105	6	825	0.03	0.03	1	519	0.09	0.09	60	2,350	0.10	0.10
106 - 110	5	823	0.52	0.56	1	389			31	1,835	0.28	0.31
111 - 115	5	1,026	0.05	0.05					29	1,547	0.49	0.56
116 - 120	1	174	0.00	0.00					50	1,513	0.28	0.33
121 - 130	3	427	1.80	2.28					60	1,525	0.76	0.95
131 - 140					2	771	0.46	0.62	19	1,334	0.29	0.39
141 & Up	4	1,022	0.31	0.50	3	2,239	0.20	0.31	30	4,082	0.25	0.40
Charges	24	4,296	0.37	0.44	7	3,918	0.21	0.29	279	14,186	0.32	0.40
Totals	84	12,043	0.30	0.28	33	13,381	0.50	0.43	3,010	54,510	0.39	0.37

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2018 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1			1	1							2	10		
61 - 80	7	5			1	2			2	9			3	20	2.06	1.60
81 - 85	1	0							1	4			2	13	1.13	0.93
86 - 90	4	5			3	10							1	7		
91 - 95	11	10			9	28			7	41			13	111	1.04	0.97
96 - 99	182	222	0.06	0.06	208	750	0.16	0.16	133	796	0.35	0.35	101	838	0.05	0.05
100 - 100	881	789	0.58	0.58	273	961	0.70	0.70	136	840	0.14	0.14	70	613	0.98	0.98
Credits	1,088	1,032	0.46	0.46	495	1,753	0.45	0.45	279	1,690	0.24	0.24	192	1,613	0.50	0.49
101 - 105	6	9			9	39	0.97	0.99	6	38			10	90	1.16	1.19
106 - 110	7	5			3	14			2	11			3	26	0.62	0.67
111 - 115	3	5			2	9			2	14	0.34	0.38	1	9		
116 - 120	1	3			3	12	0.07	0.08	1	8			4	40		
121 - 130	6	7			2	8			9	71	0.01	0.02	8	84	0.01	0.02
131 - 140	3	7			2	12			1	10			2	20		
141 & Up	5	13			6	41	0.61	1.13	1	9	0.16	0.24	2	23	0.06	0.08
Charges	31	49			27	135	0.47	0.59	22	161	0.04	0.05	30	293	0.42	0.48
Totals	1,119	1,082	0.44	0.44	522	1,888	0.45	0.46	301	1,851	0.22	0.22	222	1,905	0.49	0.49

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	34	2.50	1.32	2	79	17.58	9.60
61 - 80	4	34	0.02	0.01	5	71			9	214	0.00	0.00	16	911	0.02	0.01
81 - 85	2	20	0.52	0.42	2	29			6	193	0.87	0.72	22	1,354	0.16	0.13
86 - 90	1	11			4	74			34	1,158	0.16	0.14	22	1,192	0.13	0.11
91 - 95	23	283	0.02	0.02	72	1,304	0.32	0.30	68	2,077	0.75	0.69	14	859	0.22	0.21
96 - 99	121	1,446	0.24	0.24	72	1,307	0.50	0.48	34	1,140	0.20	0.20	12	816	0.31	0.30
100 - 100	71	861	0.06	0.06	55	1,053	0.17	0.17	43	1,357	0.65	0.65	18	1,304	0.19	0.19
Credits	222	2,656	0.16	0.15	210	3,838	0.32	0.31	196	6,173	0.50	0.46	106	6,515	0.38	0.33
101 - 105	3	37			5	94	0.34	0.35	5	162	0.54	0.55	3	200	0.55	0.56
106 - 110	4	49	0.03	0.03	2	51	0.33	0.36	6	216			3	234	0.57	0.61
111 - 115	4	53	0.47	0.53	5	117			6	248	0.42	0.47	3	232	0.02	0.02
116 - 120	3	40			11	255	0.01	0.01	14	601	0.41	0.48	7	583	0.18	0.21
121 - 130	12	183	0.22	0.27	8	192	0.67	0.84	7	300	0.56	0.69	5	409	0.01	0.02
131 - 140	3	42			3	74			2	89	0.03	0.04	5	436	2.66	3.61
141 & Up					3	100	1.90	2.90	6	265	0.05	0.08	2	254	1.18	1.94
Charges	29	405	0.16	0.19	37	881	0.42	0.51	46	1,880	0.33	0.39	28	2,347	0.77	0.95
Totals	251	3,061	0.16	0.16	247	4,720	0.34	0.34	242	8,053	0.46	0.45	134	8,862	0.48	0.46

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	147	0.04	0.02	11	3,474	0.67	0.33	22	3,747	1.02	0.50
61 - 80	33	3,782	0.25	0.18	9	2,592	0.20	0.13	89	7,641	0.20	0.14
81 - 85	6	678	0.33	0.27	1	671	0.10	0.08	43	2,963	0.23	0.19
86 - 90	9	1,160	0.29	0.25	4	2,084	0.05	0.04	82	5,701	0.14	0.12
91 - 95	13	1,868	0.28	0.26	2	1,031	0.17	0.16	232	7,612	0.39	0.36
96 - 99	9	1,262	0.16	0.16					872	8,577	0.25	0.24
100 - 100	3	478	0.18	0.18					1,550	8,257	0.40	0.40
Credits	75	9,375	0.25	0.20	27	9,852	0.32	0.21	2,890	44,499	0.34	0.28
101 - 105	4	623	0.06	0.07	1	317	0.07	0.07	52	1,609	0.27	0.28
106 - 110	1	182	0.02	0.02					31	788	0.22	0.23
111 - 115	2	392	0.16	0.19	1	450	0.96	1.08	29	1,529	0.41	0.47
116 - 120	2	389	0.68	0.82	2	1,051	0.59	0.70	48	2,982	0.42	0.49
121 - 130	2	312	0.01	0.01					59	1,565	0.22	0.28
131 - 140	1	225	0.05	0.07	1	435	0.39	0.54	23	1,350	0.99	1.36
141 & Up	1	230	0.07	0.12	3	2,760	0.27	0.47	29	3,695	0.35	0.60
Charges	13	2,353	0.17	0.20	8	5,014	0.40	0.57	271	13,518	0.40	0.52
Totals	88	11,728	0.23	0.20	35	14,866	0.35	0.28	3,161	58,017	0.36	0.32

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1			1	1										
61 - 80	10	7			3	8			1	4						
81 - 85	5	4							1	5						
86 - 90	5	3			1	3			1	5			2	14		
91 - 95	11	10			5	15			7	43			4	34		
96 - 99	187	244	0.21	0.21	213	780	0.41	0.40	154	940	1.04	1.01	108	914	0.67	0.65
100 - 100	920	859	0.69	0.69	279	994	0.26	0.26	149	898	0.09	0.09	64	552	0.35	0.35
Credits	1,142	1,129	0.57	0.57	502	1,802	0.32	0.31	313	1,894	0.55	0.55	178	1,514	0.53	0.52
101 - 105	9	13			10	39	0.00	0.00	6	37			8	68	0.38	0.39
106 - 110	3	3			2	8	0.00	0.00	1	7			3	26		
111 - 115					3	14			4	27	0.26	0.29	1	9		
116 - 120	8	9			5	26	1.64	1.95	2	13			2	21	0.10	0.12
121 - 130	6	11			4	18			9	70			11	119	0.03	0.04
131 - 140	5	7			2	9			4	37						
141 & Up	4	4			5	32	0.68	1.04	2	16			4	51	1.10	1.58
Charges	35	47			31	147	0.44	0.53	28	207	0.03	0.04	29	294	0.30	0.35
Totals	1,177	1,176	0.55	0.55	533	1,948	0.33	0.33	341	2,101	0.50	0.51	207	1,809	0.49	0.50

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							1	52	0.01	0.01
61 - 80	3	25			2	29			1	22			13	656	0.31	0.23
81 - 85	1	13			1	13			3	99	2.86	2.38	10	605	0.00	0.00
86 - 90	2	20			4	69	0.01	0.01	30	1,054	0.05	0.05	16	889	0.01	0.01
91 - 95	14	167	0.02	0.02	58	1,070	0.87	0.82	59	1,869	0.21	0.19	17	1,012	0.21	0.19
96 - 99	127	1,515	4.25	4.13	86	1,549	0.09	0.09	38	1,220	0.52	0.50	7	493	0.00	0.00
100 - 100	65	787	0.09	0.09	53	1,044	0.26	0.26	35	1,184	0.31	0.31	13	816	0.12	0.12
Credits	212	2,527	2.58	2.51	205	3,786	0.36	0.34	166	5,448	0.32	0.30	77	4,523	0.11	0.10
101 - 105	8	102	0.05	0.05	9	197	1.48	1.53	9	344	0.18	0.19	5	368	1.09	1.12
106 - 110	3	38			3	71			4	158	4.66	5.06	3	200	0.06	0.07
111 - 115					2	47			9	364	0.02	0.03	7	545	1.09	1.23
116 - 120	10	149	0.24	0.28	5	128	0.14	0.17	15	558	0.61	0.72	5	418	0.18	0.21
121 - 130	10	163	0.01	0.01	6	144	0.02	0.02	10	418	0.09	0.11	5	394	0.23	0.29
131 - 140					3	80							4	384	0.81	1.09
141 & Up	1	20			7	211	0.48	0.71	4	192			4	403	0.46	0.74
Charges	32	472	0.09	0.10	35	879	0.47	0.57	51	2,034	0.58	0.68	33	2,713	0.62	0.75
Totals	244	2,998	2.19	2.18	240	4,665	0.38	0.38	217	7,482	0.39	0.39	110	7,237	0.30	0.30

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	122			9	2,368	0.09	0.04	17	2,556	0.08	0.04
61 - 80	24	2,633	0.31	0.23	9	4,419	0.17	0.11	66	7,803	0.22	0.16
81 - 85	7	814	0.14	0.11	2	641	0.10	0.08	30	2,193	0.21	0.17
86 - 90	6	795	0.02	0.02	2	870	0.18	0.15	69	3,724	0.06	0.06
91 - 95	5	660	0.02	0.02	2	512	0.00	0.00	182	5,392	0.29	0.27
96 - 99	5	804	0.32	0.31	1	333			926	8,791	1.07	1.04
100 - 100	4	560	0.69	0.69	1	450	0.01	0.01	1,583	8,145	0.28	0.28
Credits	52	6,388	0.25	0.21	26	9,592	0.12	0.08	2,873	38,603	0.41	0.34
101 - 105	4	682	0.03	0.03	1	368	0.05	0.05	69	2,218	0.37	0.38
106 - 110	3	422	0.13	0.14					25	934	0.86	0.93
111 - 115	3	519	0.76	0.87					29	1,525	0.66	0.75
116 - 120	4	656	1.99	2.34	1	414			57	2,392	0.76	0.89
121 - 130	4	791	0.28	0.35	1	663	0.00	0.00	66	2,791	0.13	0.16
131 - 140	3	638	0.01	0.01	1	444	1.20	1.65	22	1,600	0.53	0.72
141 & Up	5	1,196	0.33	0.58	4	2,777	0.51	0.95	40	4,902	0.45	0.78
Charges	26	4,904	0.49	0.62	8	4,665	0.42	0.65	308	16,362	0.48	0.62
Totals	78	11,292	0.35	0.34	34	14,258	0.22	0.18	3,181	54,965	0.43	0.40

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	7	2														
81 - 85	5	3			1	2										
86 - 90	3	0			1	4	0.26	0.22								
91 - 95	13	9	0.04	0.04	10	30	0.06	0.05	7	41	0.02	0.02	8	67	0.04	0.03
96 - 99	183	238	1.04	1.02	215	770	10.57	10.37	154	949	0.66	0.65	93	784	0.23	0.23
100 - 100	912	887	0.53	0.53	266	946	0.49	0.49	120	736	0.19	0.19	68	587	0.06	0.06
Credits	1,124	1,139	0.63	0.63	493	1,753	4.91	4.86	281	1,727	0.45	0.44	169	1,438	0.15	0.15
101 - 105	8	14			13	53			8	52			4	34	0.13	0.13
106 - 110	3	5			3	14			4	25	0.13	0.14	2	19	0.16	0.17
111 - 115									4	24	0.16	0.18	2	22	2.02	2.28
116 - 120	3	4			3	14			3	22			1	9		
121 - 130	3	5			6	26			9	67	2.78	3.42	6	65	0.66	0.82
131 - 140	2	6			2	12			5	41	0.00	0.00				
141 & Up	4	9			5	33	0.03	0.04	4	38			2	26		
Charges	23	43			32	152	0.01	0.01	37	271	0.72	0.86	17	176	0.54	0.64
Totals	1,147	1,182	0.61	0.61	525	1,904	4.52	4.53	318	1,998	0.48	0.49	186	1,613	0.20	0.20

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	18							4	123			7	408	0.25	0.19
81 - 85	1	12							1	24			26	1,582	0.15	0.12
86 - 90	3	35			5	95			28	910	0.10	0.09	17	940	0.00	0.00
91 - 95	20	243	0.29	0.27	57	1,049	0.10	0.09	49	1,589	0.07	0.06	9	506	0.09	0.08
96 - 99	133	1,557	0.19	0.19	72	1,290	0.31	0.30	34	1,107	0.01	0.01	6	389	0.15	0.15
100 - 100	55	672	0.12	0.12	44	827	0.25	0.25	28	989	0.04	0.04	11	771	0.19	0.19
Credits	214	2,537	0.18	0.17	178	3,262	0.22	0.21	144	4,743	0.05	0.05	76	4,596	0.13	0.11
101 - 105	9	105	0.00	0.00	14	288	0.51	0.52	7	275	0.03	0.03	6	414	0.47	0.48
106 - 110	4	53	0.03	0.04	2	43	0.00	0.00	6	259	1.92	2.07	5	364	0.43	0.46
111 - 115	1	12	1.36	1.56	3	70			6	274	0.63	0.72	7	558	0.17	0.19
116 - 120	3	36	0.52	0.60	15	364	0.75	0.88	12	484	0.25	0.30	6	477	0.22	0.26
121 - 130	6	98	0.01	0.01	12	265	0.01	0.02	11	548	0.29	0.36	7	664	0.35	0.44
131 - 140	2	35			5	130			5	235	0.37	0.50	3	232	0.00	0.01
141 & Up					9	264	0.18	0.26	4	234	0.02	0.03	5	536	0.50	0.78
Charges	25	339	0.11	0.13	60	1,424	0.33	0.40	51	2,309	0.46	0.55	39	3,245	0.32	0.39
Totals	239	2,876	0.17	0.17	238	4,685	0.25	0.26	195	7,052	0.18	0.19	115	7,841	0.21	0.21

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					6	1,609	0.08	0.04	7	1,609	0.08	0.04
61 - 80	16	1,698	0.03	0.02	6	1,854	0.00	0.00	42	4,103	0.04	0.03
81 - 85	8	1,176	0.11	0.09	4	1,053	0.04	0.03	46	3,852	0.10	0.09
86 - 90					3	1,032	0.06	0.05	60	3,017	0.05	0.05
91 - 95	7	1,021	0.59	0.55					180	4,556	0.20	0.19
96 - 99	1	131	0.03	0.03	2	774	0.23	0.22	893	7,989	1.27	1.23
100 - 100	5	650	0.13	0.13	3	1,400	0.00	0.00	1,512	8,467	0.20	0.20
Credits	37	4,677	0.19	0.15	24	7,724	0.05	0.04	2,740	33,594	0.40	0.35
101 - 105	2	276	0.00	0.00	1	302	0.08	0.08	72	1,814	0.21	0.22
106 - 110	2	238	0.00	0.00	1	316	0.02	0.02	32	1,335	0.50	0.54
111 - 115	1	133							24	1,093	0.31	0.35
116 - 120	2	332	0.14	0.17					48	1,742	0.33	0.38
121 - 130	4	756	0.03	0.03					64	2,493	0.26	0.32
131 - 140	3	642	0.81	1.09	3	1,435	0.12	0.16	30	2,768	0.28	0.38
141 & Up	5	1,295	0.18	0.33	4	2,772	0.31	0.56	42	5,208	0.27	0.47
Charges	19	3,672	0.22	0.31	9	4,825	0.22	0.34	312	16,454	0.29	0.38
Totals	56	8,348	0.20	0.20	33	12,549	0.12	0.11	3,052	50,048	0.37	0.36

Date 7/13/2023

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	4	2														
81 - 85	4	4			3	11	3.98	3.39	1	6						
86 - 90	2	1			1	4			3	17			2	16		
91 - 95	16	10			8	26	0.01	0.01	12	70			15	126	0.04	0.04
96 - 99	556	760	0.24	0.24	941	3,438	1.16	1.14	586	3,534	0.33	0.32	319	2,686	0.37	0.36
100 - 100	12,167	7,292	0.40	0.40	818	2,771	0.32	0.32	213	1,279	0.16	0.16	99	863	0.05	0.05
Credits	12,750	8,071	0.39	0.39	1,771	6,251	0.79	0.78	815	4,906	0.28	0.28	435	3,690	0.29	0.28
101 - 105	22	27	0.61	0.62	51	197	0.05	0.05	46	297	0.85	0.87	24	216	0.07	0.07
106 - 110	9	15			16	68	1.94	2.08	15	95	2.73	2.93	12	111	4.21	4.56
111 - 115	10	15			9	40	0.03	0.03	10	66	0.02	0.02	9	90	0.01	0.01
116 - 120	8	5			12	53			11	82	0.15	0.17	5	52		
121 - 130	10	18	2.95	3.68	33	155	0.08	0.10	31	237	0.79	0.98	17	176	0.23	0.28
131 - 140	6	12			9	42	0.08	0.11	6	51	0.04	0.05	3	35		
141 & Up	12	19	3.04	5.11	10	52	0.85	1.33	5	45	0.03	0.05	7	98	0.04	0.07
Charges	77	112	1.15	1.38	140	607	0.34	0.39	124	874	0.82	0.93	77	779	0.68	0.79
Totals	12,827	8,182	0.40	0.40	1,911	6,858	0.75	0.75	939	5,780	0.36	0.36	512	4,469	0.35	0.36

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	13										
61 - 80									3	99	0.01	0.00	11	677	0.44	0.34
81 - 85					2	31			10	369	2.65	2.24	30	1,826	0.34	0.28
86 - 90	7	78	0.01	0.01	7	135	0.03	0.02	71	2,399	0.25	0.22	38	2,116	0.32	0.28
91 - 95	66	803	0.92	0.87	163	2,982	0.56	0.53	127	3,837	0.81	0.75	33	1,948	0.61	0.57
96 - 99	279	3,240	0.15	0.15	136	2,462	0.60	0.58	59	1,863	0.13	0.12	14	961	0.54	0.53
100 - 100	97	1,207	0.13	0.13	73	1,391	0.16	0.16	52	1,748	0.42	0.42	21	1,424	0.26	0.26
Credits	449	5,328	0.26	0.25	382	7,015	0.48	0.46	322	10,315	0.55	0.51	147	8,953	0.41	0.37
101 - 105	25	311	0.73	0.74	30	604	0.65	0.67	22	801	0.21	0.21	11	826	0.16	0.16
106 - 110	16	208	0.20	0.21	18	373	0.42	0.45	12	488	1.26	1.36	20	1,601	0.43	0.47
111 - 115	8	111	0.04	0.04	16	363	0.21	0.24	25	1,062	0.29	0.32	20	1,519	0.39	0.44
116 - 120	17	259	0.51	0.61	25	622	0.15	0.18	32	1,225	0.73	0.85	11	853	0.53	0.63
121 - 130	36	544	0.91	1.12	28	668	0.71	0.88	20	911	0.51	0.64	23	2,009	0.20	0.26
131 - 140	8	127	0.04	0.05	6	155	0.01	0.01	17	846	0.16	0.22	18	1,675	0.98	1.33
141 & Up	8	153	2.19	3.33	19	614	0.22	0.35	23	1,427	0.62	1.03	32	4,127	0.44	0.79
Charges	118	1,712	0.72	0.85	142	3,398	0.39	0.47	151	6,760	0.51	0.64	135	12,609	0.46	0.60
Totals	567	7,040	0.37	0.38	524	10,413	0.45	0.46	473	17,075	0.53	0.55	282	21,562	0.44	0.48

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	117			10	4,702	0.49	0.20	13	4,832	0.48	0.20
61 - 80	36	4,002	0.30	0.22	15	8,545	0.33	0.23	69	13,326	0.33	0.23
81 - 85	19	2,203	0.51	0.43	7	5,060	0.53	0.44	76	9,509	0.57	0.48
86 - 90	13	1,951	0.20	0.17	3	1,076	0.15	0.13	147	7,794	0.24	0.21
91 - 95	9	1,290	0.35	0.33	6	2,986	0.24	0.22	455	14,078	0.56	0.52
96 - 99	11	1,601	0.10	0.10	6	2,428	0.34	0.34	2,907	22,973	0.44	0.43
100 - 100	13	1,938	0.26	0.26	6	2,660	0.15	0.15	13,559	22,574	0.29	0.29
Credits	102	13,102	0.29	0.25	53	27,457	0.36	0.25	17,226	95,087	0.40	0.34
101 - 105	14	1,966	0.68	0.70	8	3,330	0.16	0.17	253	8,574	0.36	0.37
106 - 110	9	1,639	0.22	0.24	6	5,371	0.97	1.05	133	9,969	0.80	0.86
111 - 115	9	1,613	0.22	0.25	2	661	0.34	0.39	118	5,540	0.28	0.32
116 - 120	11	1,927	0.83	0.98	3	1,888	0.53	0.63	135	6,967	0.60	0.71
121 - 130	13	2,243	0.63	0.79	9	5,259	0.40	0.49	220	12,220	0.46	0.58
131 - 140	9	1,956	0.36	0.49	6	4,604	0.37	0.49	88	9,503	0.44	0.59
141 & Up	36	10,568	0.43	0.77	23	40,531	0.46	0.79	175	57,635	0.46	0.79
Charges	101	21,911	0.47	0.66	57	61,645	0.48	0.70	1,122	110,408	0.48	0.67
Totals	203	35,013	0.40	0.45	110	89,102	0.44	0.48	18,348	205,494	0.44	0.48

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	4			1	3							1	7		
81 - 85	2	2			2	8							1	7		
86 - 90	8	9			1	4			3	18			4	33		
91 - 95	13	11	18.16	16.83	9	29			15	88			13	111	0.71	0.67
96 - 99	612	835	0.64	0.63	1,006	3,647	0.28	0.27	584	3,503	0.25	0.24	352	2,969	0.16	0.16
100 - 100	12,792	7,456	0.42	0.42	745	2,558	0.30	0.30	214	1,316	0.22	0.22	82	710	0.24	0.24
Credits	13,433	8,318	0.46	0.46	1,764	6,249	0.28	0.28	816	4,925	0.24	0.23	453	3,838	0.19	0.19
101 - 105	27	40	0.96	0.97	38	149	0.43	0.43	47	303	0.09	0.09	28	249	1.01	1.03
106 - 110	5	6			16	65	0.58	0.63	14	88	3.15	3.40	10	90	0.07	0.07
111 - 115	7	9			12	54	0.02	0.03	10	69	0.52	0.59	8	76	1.15	1.30
116 - 120	9	12	0.27	0.32	17	76	6.99	8.24	12	85	0.01	0.01	7	72		
121 - 130	17	23	0.26	0.32	32	160	0.07	0.09	34	267	0.37	0.46	26	278	0.22	0.27
131 - 140	9	18	0.01	0.01	17	84	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	19	40	0.09	0.14	18	110	0.83	1.40	4	35	0.01	0.02	2	30	0.78	1.36
Charges	93	147	0.35	0.43	150	697	1.05	1.28	127	901	0.49	0.56	90	902	0.48	0.56
Totals	13,526	8,465	0.46	0.46	1,914	6,945	0.36	0.36	943	5,826	0.28	0.28	543	4,740	0.25	0.25

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	18			1	15	4.11	3.25	2	66	0.00	0.00	1	39	0.19	0.10
81 - 85	2	24			2	31			10	356	0.34	0.28	26	1,470	0.45	0.37
86 - 90	2	20	2.63	2.31	7	139	0.08	0.07	75	2,577	0.30	0.27	40	2,291	0.57	0.50
91 - 95	73	888	0.22	0.21	180	3,246	0.73	0.69	132	4,123	0.40	0.37	17	1,029	0.09	0.08
96 - 99	319	3,751	0.26	0.26	147	2,675	0.35	0.34	49	1,658	0.18	0.17	15	983	0.07	0.07
100 - 100	102	1,236	0.36	0.36	88	1,751	0.56	0.56	62	2,046	0.68	0.68	17	1,177	1.03	1.03
Credits	500	5,936	0.28	0.27	425	7,858	0.56	0.53	330	10,825	0.39	0.36	127	7,626	0.49	0.43
101 - 105	28	357	0.61	0.62	28	565	0.37	0.38	17	625	0.98	1.01	17	1,231	0.20	0.20
106 - 110	13	169	0.06	0.07	10	210	0.97	1.05	23	922	0.41	0.44	17	1,284	0.35	0.38
111 - 115	5	74	0.03	0.03	11	241	2.15	2.43	25	1,038	0.51	0.58	23	1,746	0.21	0.24
116 - 120	13	191	0.41	0.48	40	954	0.74	0.87	38	1,577	0.99	1.16	17	1,400	0.12	0.14
121 - 130	34	514	0.03	0.04	26	602	1.06	1.31	22	993	0.13	0.16	22	1,995	0.16	0.20
131 - 140	3	54			6	173	0.40	0.53	19	889	0.70	0.94	17	1,625	0.16	0.21
141 & Up	11	206	0.57	0.86	15	448	1.06	1.61	24	1,445	0.82	1.32	40	4,877	0.27	0.47
Charges	107	1,564	0.28	0.33	136	3,193	0.88	1.05	168	7,489	0.67	0.82	153	14,158	0.22	0.29
Totals	607	7,500	0.28	0.28	561	11,051	0.65	0.66	498	18,314	0.50	0.52	280	21,784	0.31	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	310	0.25	0.14	10	5,039	0.64	0.29	15	5,389	0.62	0.28
61 - 80	32	3,501	0.23	0.16	16	7,484	1.07	0.75	71	11,734	0.79	0.56
81 - 85	15	1,754	0.16	0.13	7	2,324	0.33	0.27	67	5,975	0.31	0.25
86 - 90	22	2,816	0.40	0.35	7	4,382	0.40	0.35	169	12,289	0.41	0.36
91 - 95	10	1,699	0.43	0.41	5	2,296	0.51	0.47	467	13,520	0.48	0.45
96 - 99	11	1,804	0.29	0.28	5	5,441	0.25	0.24	3,100	27,266	0.26	0.25
100 - 100	18	2,597	0.21	0.21	5	4,294	0.30	0.30	14,125	25,141	0.40	0.40
Credits	111	14,481	0.28	0.24	55	31,261	0.56	0.42	18,014	101,315	0.43	0.37
101 - 105	20	3,066	0.49	0.50	4	5,381	0.28	0.29	254	11,965	0.39	0.40
106 - 110	10	1,621	0.18	0.20	10	5,283	0.64	0.70	128	9,737	0.52	0.56
111 - 115	9	1,408	0.30	0.33	7	5,554	0.20	0.22	117	10,270	0.30	0.34
116 - 120	11	1,889	0.16	0.19	3	2,161	0.53	0.62	167	8,417	0.53	0.63
121 - 130	13	2,437	0.39	0.49	4	1,437	0.29	0.36	230	8,707	0.30	0.38
131 - 140	16	3,600	0.14	0.19	11	14,070	0.47	0.63	113	20,672	0.39	0.53
141 & Up	36	10,309	0.48	0.87	28	37,384	0.27	0.47	197	54,883	0.33	0.58
Charges	115	24,330	0.37	0.51	67	71,270	0.34	0.49	1,206	124,651	0.37	0.51
Totals	226	38,811	0.33	0.37	122	102,531	0.41	0.46	19,220	225,966	0.40	0.43

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1														
61 - 80	4	1														
81 - 85	5	3														
86 - 90	6	6			4	16	0.07	0.06	3	18	0.02	0.02	2	16	2.43	2.03
91 - 95	12	9			8	30	1.82	1.71	7	41			20	168	2.44	2.29
96 - 99	678	947	0.17	0.17	996	3,589	0.23	0.23	613	3,638	0.25	0.24	345	2,902	0.23	0.22
100 - 100	13,434	7,564	0.20	0.20	742	2,545	0.26	0.26	192	1,167	1.25	1.25	87	748	0.60	0.60
Credits	14,143	8,532	0.19	0.19	1,750	6,180	0.25	0.25	817	4,875	0.48	0.47	454	3,833	0.41	0.40
101 - 105	31	41	0.21	0.21	47	175	2.54	2.58	36	230	1.18	1.20	25	215	0.17	0.18
106 - 110	7	11	16.83	18.22	16	69	0.02	0.03	17	115	5.97	6.42	8	74	0.03	0.03
111 - 115	5	11			24	101	4.10	4.64	6	42	0.20	0.23	2	20	0.15	0.17
116 - 120	13	16			8	36	0.04	0.05	8	59	0.00	0.00	11	111	0.00	0.00
121 - 130	20	33	0.43	0.53	29	137	0.07	0.09	29	226	0.55	0.69	30	323	0.74	0.91
131 - 140	7	13	0.70	0.94	22	107	0.43	0.59	2	14			2	25	1.53	2.11
141 & Up	15	26			22	123	0.24	0.38	6	56	0.05	0.08	5	67	1.62	2.53
Charges	98	151	1.44	1.72	168	748	1.27	1.52	104	741	1.48	1.69	83	835	0.51	0.60
Totals	14,241	8,683	0.22	0.22	1,918	6,929	0.36	0.36	921	5,616	0.61	0.61	537	4,668	0.43	0.43

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9										
61 - 80					2	27			3	103	0.27	0.21	12	654	0.90	0.69
81 - 85	1	11	0.00	0.00	2	31			13	459	0.98	0.82	38	2,186	0.25	0.21
86 - 90	6	67	0.08	0.07	12	234	0.14	0.13	106	3,428	0.55	0.49	38	2,128	0.09	0.08
91 - 95	90	1,110	0.05	0.05	196	3,531	0.15	0.14	128	3,919	0.55	0.51	28	1,810	0.38	0.35
96 - 99	309	3,604	0.30	0.29	121	2,187	0.27	0.26	47	1,468	0.18	0.17	14	945	0.53	0.51
100 - 100	91	1,112	0.19	0.19	76	1,447	0.18	0.18	61	2,120	0.55	0.55	20	1,416	0.39	0.39
Credits	497	5,904	0.23	0.22	410	7,466	0.19	0.18	358	11,498	0.52	0.48	150	9,139	0.33	0.30
101 - 105	40	520	0.22	0.22	23	455	0.14	0.15	28	1,069	0.22	0.23	19	1,366	0.24	0.24
106 - 110	16	210	0.02	0.02	21	444	0.10	0.10	21	822	0.60	0.65	23	1,626	0.36	0.39
111 - 115	8	115	0.38	0.43	16	358	0.29	0.33	31	1,259	1.05	1.19	21	1,640	0.22	0.25
116 - 120	12	174	0.27	0.33	22	496	0.23	0.27	27	1,117	0.50	0.58	11	874	0.03	0.03
121 - 130	25	378	0.01	0.01	25	617	0.60	0.74	18	784	0.12	0.16	23	2,138	0.36	0.45
131 - 140	4	68			9	244	0.67	0.91	15	701	2.03	2.74	15	1,347	0.90	1.21
141 & Up	12	231	0.32	0.52	14	434	0.19	0.29	15	888	0.38	0.63	32	3,874	0.68	1.16
Charges	117	1,696	0.17	0.20	130	3,048	0.31	0.37	155	6,641	0.67	0.81	144	12,866	0.46	0.59
Totals	614	7,601	0.21	0.22	540	10,514	0.22	0.23	513	18,139	0.57	0.58	294	22,005	0.41	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	571	0.10	0.06	12	4,367	0.25	0.12	23	4,948	0.23	0.11
61 - 80	50	5,459	0.32	0.23	24	10,538	0.26	0.18	95	16,782	0.30	0.21
81 - 85	17	2,129	0.65	0.54	7	4,760	0.36	0.29	87	9,605	0.43	0.35
86 - 90	11	1,237	0.12	0.10	6	3,042	0.56	0.49	192	10,176	0.39	0.34
91 - 95	15	2,269	0.39	0.36	3	1,399	0.48	0.44	507	14,287	0.38	0.36
96 - 99	14	2,047	0.32	0.31	7	4,504	0.34	0.33	3,144	25,832	0.28	0.27
100 - 100	17	2,394	0.25	0.25	5	1,714	0.27	0.27	14,725	22,227	0.33	0.33
Credits	130	16,106	0.34	0.28	64	30,323	0.33	0.24	18,773	103,857	0.33	0.28
101 - 105	13	2,054	0.42	0.43	7	5,179	0.64	0.64	269	11,304	0.50	0.51
106 - 110	13	1,845	0.32	0.34	6	4,133	0.24	0.26	148	9,351	0.38	0.41
111 - 115	12	1,949	0.31	0.35	6	3,335	0.66	0.75	131	8,830	0.58	0.65
116 - 120	6	1,059	0.24	0.28	4	10,397	0.24	0.29	122	14,338	0.25	0.29
121 - 130	10	1,995	0.23	0.28	6	2,938	0.19	0.24	215	9,568	0.27	0.34
131 - 140	10	2,078	0.27	0.36	15	17,288	0.26	0.35	101	21,886	0.36	0.49
141 & Up	29	8,188	0.63	1.14	19	22,329	0.39	0.68	169	36,217	0.47	0.82
Charges	93	19,168	0.44	0.60	63	65,598	0.35	0.47	1,155	111,493	0.41	0.54
Totals	223	35,274	0.40	0.42	127	95,921	0.34	0.36	19,928	215,350	0.37	0.39

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Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	2			1	3			1	4						
81 - 85	4	4							1	6			1	7		
86 - 90	5	4			4	13	3.21	2.83	5	27	0.10	0.09	2	16		
91 - 95	21	16	0.09	0.09	12	41	0.01	0.01	8	51	0.01	0.01	11	94	1.29	1.21
96 - 99	733	1,030	0.57	0.56	1,044	3,750	0.36	0.35	578	3,458	4.06	3.98	317	2,682	0.39	0.38
100 - 100	14,374	7,597	0.25	0.25	710	2,457	0.62	0.62	200	1,205	0.46	0.46	96	822	0.16	0.16
Credits	15,143	8,654	0.29	0.29	1,771	6,263	0.47	0.46	793	4,752	3.07	3.02	427	3,620	0.36	0.35
101 - 105	31	47			54	194	6.04	6.16	35	223	0.76	0.78	26	223	0.09	0.09
106 - 110	19	30	0.05	0.05	17	61	0.06	0.06	12	80	6.13	6.61	13	128	0.04	0.04
111 - 115	11	15	0.54	0.61	10	41	0.00	0.00	9	64	0.00	0.00	13	131	2.51	2.83
116 - 120	12	11			6	25			7	50	0.01	0.01	7	70	1.09	1.30
121 - 130	18	25			26	123	0.88	1.10	32	254	0.01	0.02	26	279	1.47	1.81
131 - 140	10	21	0.39	0.52	11	52	0.01	0.01	4	33			5	59		
141 & Up	18	36	0.01	0.01	20	101	0.01	0.01	8	75	0.05	0.08	4	49	0.01	0.02
Charges	119	186	0.10	0.11	144	596	2.16	2.53	107	779	0.86	1.01	94	938	0.90	1.03
Totals	15,262	8,840	0.28	0.28	1,915	6,859	0.61	0.62	900	5,531	2.76	2.78	521	4,558	0.47	0.48

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					1	18			2	67			14	851	1.07	0.80
81 - 85									8	261	0.01	0.01	24	1,358	0.29	0.24
86 - 90	6	72			8	150	0.04	0.04	64	2,212	0.10	0.09	43	2,508	0.56	0.49
91 - 95	68	807	0.43	0.41	139	2,558	0.23	0.21	133	4,098	0.17	0.15	34	2,093	0.31	0.29
96 - 99	307	3,622	0.34	0.33	125	2,268	0.32	0.31	56	1,832	0.43	0.42	11	738	0.04	0.04
100 - 100	101	1,236	0.21	0.21	62	1,218	0.37	0.37	45	1,546	0.23	0.23	19	1,366	0.33	0.33
Credits	482	5,737	0.32	0.31	335	6,212	0.29	0.27	308	10,016	0.20	0.19	145	8,913	0.43	0.38
101 - 105	36	446	0.42	0.43	32	672	0.23	0.23	34	1,207	0.31	0.32	14	1,052	0.55	0.57
106 - 110	12	163	0.03	0.03	24	504	0.16	0.18	16	629	0.46	0.50	15	1,165	0.89	0.97
111 - 115	11	153	0.10	0.11	15	324	0.06	0.07	17	715	0.07	0.08	19	1,439	0.29	0.33
116 - 120	16	229	0.04	0.05	29	679	0.55	0.65	25	1,038	0.13	0.16	24	1,926	0.28	0.33
121 - 130	15	227	0.54	0.67	24	568	0.13	0.15	21	933	0.66	0.82	16	1,482	0.34	0.43
131 - 140	5	87	0.01	0.01	10	273	0.28	0.38	16	771	0.05	0.07	16	1,471	0.34	0.46
141 & Up	14	262	0.51	0.77	16	499	0.32	0.50	34	1,887	0.35	0.54	29	3,558	0.61	1.03
Charges	109	1,566	0.30	0.36	150	3,520	0.27	0.32	163	7,181	0.30	0.37	133	12,094	0.48	0.61
Totals	591	7,303	0.32	0.32	485	9,732	0.28	0.29	471	17,197	0.24	0.25	278	21,007	0.46	0.49

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					8	2,922	0.28	0.13	9	2,922	0.28	0.13
61 - 80	30	3,365	0.27	0.20	12	5,855	0.29	0.21	66	10,166	0.34	0.25
81 - 85	12	1,615	0.16	0.13	5	2,013	0.10	0.09	55	5,263	0.17	0.14
86 - 90	14	1,643	0.38	0.33	8	3,637	0.19	0.17	159	10,280	0.29	0.26
91 - 95	12	1,710	0.13	0.12	4	2,055	0.25	0.24	442	13,523	0.23	0.22
96 - 99	20	2,881	0.86	0.84	4	3,387	0.15	0.14	3,195	25,649	0.89	0.87
100 - 100	18	2,498	0.34	0.34	3	1,404	0.25	0.25	15,628	21,349	0.32	0.32
Credits	106	13,713	0.39	0.34	44	21,273	0.22	0.17	19,554	89,153	0.46	0.41
101 - 105	14	2,167	0.27	0.28	5	3,870	0.30	0.31	281	10,102	0.44	0.45
106 - 110	13	2,044	0.28	0.30	3	4,033	0.40	0.43	144	8,837	0.46	0.50
111 - 115	12	2,086	0.33	0.38	5	2,903	0.23	0.26	122	7,871	0.28	0.32
116 - 120	11	2,032	0.32	0.37	7	5,969	0.54	0.64	144	12,029	0.42	0.49
121 - 130	9	1,792	0.25	0.31	12	13,442	0.34	0.41	199	19,124	0.36	0.44
131 - 140	8	1,774	0.15	0.20	8	13,312	0.23	0.32	93	17,854	0.22	0.30
141 & Up	43	12,054	0.35	0.61	22	28,863	0.24	0.40	208	47,383	0.30	0.51
Charges	110	23,949	0.31	0.43	62	72,391	0.29	0.40	1,191	123,200	0.33	0.44
Totals	216	37,662	0.34	0.39	106	93,664	0.28	0.32	20,745	212,353	0.38	0.43

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	1	0			1	3										
81 - 85	3	4			1	2										
86 - 90	4	3			2	7			4	23			3	24		
91 - 95	18	15			8	29			12	73	0.57	0.54	15	126	0.07	0.06
96 - 99	724	1,009	0.19	0.18	945	3,394	0.32	0.32	539	3,230	0.24	0.23	273	2,311	0.18	0.17
100 - 100	15,296	7,437	0.42	0.42	658	2,266	0.34	0.34	217	1,313	0.38	0.38	103	880	0.32	0.32
Credits	16,047	8,468	0.39	0.39	1,615	5,701	0.32	0.32	772	4,639	0.28	0.28	394	3,341	0.21	0.20
101 - 105	41	57	0.90	0.92	58	213	0.55	0.56	48	313	0.60	0.61	25	221	0.54	0.55
106 - 110	13	18			19	76	0.01	0.01	11	75			8	75	0.01	0.01
111 - 115	15	18			8	34	0.06	0.07	14	93	0.42	0.48	8	83	1.17	1.32
116 - 120	14	20			9	42	0.73	0.86	8	58	0.63	0.73	6	65	0.01	0.01
121 - 130	23	42			30	145	0.00	0.01	31	236	0.72	0.90	15	159	0.97	1.19
131 - 140	10	19			14	67	0.49	0.66	4	33	0.05	0.07	7	79	0.85	1.15
141 & Up	20	42			16	80	1.07	1.56	7	74	0.42	0.67	5	70	2.89	4.41
Charges	136	216	0.24	0.29	154	656	0.41	0.48	123	880	0.53	0.61	74	753	0.85	0.99
Totals	16,183	8,683	0.39	0.39	1,769	6,357	0.33	0.33	895	5,519	0.32	0.32	468	4,094	0.33	0.33

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	19	0.75	0.55					4	123	0.11	0.09	12	730	0.12	0.09
81 - 85	1	10							2	66			19	1,165	0.29	0.24
86 - 90	3	32			8	138	0.00	0.00	54	1,788	0.32	0.28	43	2,593	0.51	0.45
91 - 95	53	633	0.50	0.47	144	2,637	0.44	0.41	107	3,312	0.25	0.23	32	2,100	0.18	0.17
96 - 99	276	3,238	0.36	0.35	124	2,277	0.19	0.19	49	1,538	0.27	0.27	23	1,570	0.24	0.23
100 - 100	68	823	0.08	0.08	74	1,404	0.17	0.17	53	1,805	0.60	0.60	17	1,200	0.68	0.68
Credits	403	4,756	0.33	0.32	350	6,456	0.28	0.27	269	8,631	0.34	0.31	146	9,358	0.35	0.32
101 - 105	35	428	0.29	0.30	25	516	0.07	0.07	23	773	0.17	0.17	18	1,273	0.31	0.32
106 - 110	10	134	0.17	0.18	19	411	0.16	0.17	21	802	0.08	0.09	23	1,788	0.72	0.78
111 - 115	16	226	0.66	0.75	19	415	0.46	0.53	25	949	0.18	0.20	15	1,219	0.21	0.23
116 - 120	13	189	1.65	1.96	26	600	0.44	0.52	31	1,274	0.25	0.29	17	1,459	0.22	0.27
121 - 130	23	354	0.02	0.02	31	759	0.11	0.14	19	845	0.31	0.39	13	1,256	0.24	0.30
131 - 140	4	67	3.40	4.49	5	121	0.40	0.54	15	794	0.52	0.71	10	942	0.21	0.28
141 & Up	6	115	0.26	0.41	15	477	0.30	0.47	27	1,523	0.36	0.57	31	3,748	0.32	0.51
Charges	107	1,514	0.58	0.66	140	3,300	0.25	0.30	161	6,959	0.27	0.34	127	11,686	0.34	0.43
Totals	510	6,270	0.39	0.39	490	9,755	0.27	0.28	430	15,590	0.31	0.32	273	21,044	0.35	0.37

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	113			4	2,266	0.08	0.04	6	2,379	0.07	0.04
61 - 80	25	2,672	0.10	0.07	12	4,479	0.27	0.19	57	8,027	0.20	0.14
81 - 85	10	1,361	0.05	0.04	3	727	0.22	0.18	39	3,334	0.17	0.14
86 - 90	11	1,585	0.23	0.20	4	6,372	0.34	0.30	136	12,564	0.35	0.31
91 - 95	10	1,516	0.15	0.14	4	2,267	0.21	0.20	403	12,708	0.27	0.25
96 - 99	13	1,978	0.19	0.19	3	961	0.08	0.08	2,969	21,508	0.25	0.24
100 - 100	20	2,940	0.74	0.74	4	1,665	0.10	0.10	16,510	21,733	0.42	0.42
Credits	90	12,165	0.29	0.25	34	18,737	0.24	0.19	20,120	82,252	0.30	0.27
101 - 105	12	1,864	0.35	0.36	6	9,683	0.36	0.37	291	15,340	0.35	0.35
106 - 110	13	2,183	0.33	0.35	3	1,261	0.29	0.31	140	6,821	0.37	0.40
111 - 115	10	1,684	0.42	0.47	4	1,706	0.50	0.57	134	6,427	0.38	0.43
116 - 120	9	1,600	0.18	0.21	4	1,901	0.28	0.32	137	7,208	0.29	0.34
121 - 130	20	3,993	0.18	0.23	9	12,065	0.16	0.20	214	19,854	0.19	0.23
131 - 140	13	2,423	0.33	0.44	10	6,421	0.28	0.38	92	10,966	0.33	0.44
141 & Up	35	11,113	0.31	0.58	24	39,325	0.20	0.35	186	56,566	0.24	0.42
Charges	112	24,858	0.29	0.42	60	72,360	0.23	0.33	1,194	123,182	0.27	0.37
Totals	202	37,023	0.29	0.34	94	91,098	0.23	0.29	21,314	205,434	0.28	0.32

Date 7/13/2023

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0							1	3			1	3		
61 - 80	5	4			1	2							1	6		
81 - 85	5	6			4	13	3.24	2.73	1	6						
86 - 90	6	5			1	4			6	33			3	23	0.10	0.09
91 - 95	26	22			18	62	11.17	10.51	19	112			23	192	1.31	1.23
96 - 99	713	960	0.41	0.40	1,165	4,250	0.98	0.96	749	4,526	0.38	0.37	444	3,744	0.34	0.33
100 - 100	13,113	8,181	0.41	0.41	1,132	3,889	0.30	0.30	310	1,873	0.28	0.28	167	1,450	0.04	0.04
Credits	13,870	9,177	0.40	0.40	2,321	8,221	0.73	0.73	1,086	6,553	0.34	0.33	639	5,418	0.30	0.29
101 - 105	26	31	0.52	0.53	58	219	0.15	0.15	56	362	0.71	0.72	30	268	0.06	0.06
106 - 110	14	21			20	87	1.53	1.65	16	100	2.58	2.77	17	158	3.17	3.44
111 - 115	14	22	25.22	28.40	13	56	0.10	0.11	13	86	0.01	0.01	12	119	0.01	0.01
116 - 120	12	7			16	69			15	110	0.67	0.79	7	74		
121 - 130	14	23	2.30	2.88	40	189	0.06	0.08	37	285	0.65	0.81	22	231	0.18	0.22
131 - 140	7	13			14	67	0.15	0.20	6	51	0.04	0.05	4	47		
141 & Up	17	32	14.90	24.53	17	94	0.47	0.75	8	73	0.02	0.03	8	110	0.04	0.06
Charges	104	149	7.32	8.88	178	780	0.30	0.36	151	1,067	0.73	0.84	100	1,006	0.56	0.65
Totals	13,974	9,326	0.51	0.51	2,499	9,001	0.70	0.70	1,237	7,620	0.40	0.40	739	6,425	0.34	0.34

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	25							3	110	0.51	0.24
61 - 80	2	20			3	48			8	227	0.00	0.00	20	1,189	0.89	0.67
81 - 85	4	43			4	70			12	444	2.20	1.86	49	2,903	0.25	0.21
86 - 90	11	123	0.01	0.00	13	241	0.01	0.01	101	3,465	0.23	0.20	70	3,973	0.23	0.20
91 - 95	81	991	0.74	0.70	244	4,515	0.46	0.43	198	6,106	0.67	0.63	50	2,997	0.47	0.44
96 - 99	434	5,082	0.62	0.60	212	3,811	0.74	0.72	96	3,034	0.11	0.11	26	1,863	0.31	0.30
100 - 100	168	2,060	0.20	0.20	135	2,595	0.38	0.38	75	2,541	0.30	0.30	37	2,470	0.42	0.42
Credits	700	8,318	0.52	0.50	613	11,306	0.52	0.50	490	15,818	0.44	0.41	255	15,506	0.37	0.33
101 - 105	36	454	0.50	0.51	41	821	0.51	0.52	31	1,110	0.19	0.19	18	1,323	0.11	0.12
106 - 110	20	260	0.61	0.66	24	495	0.76	0.82	17	680	0.92	1.00	26	2,107	0.59	0.63
111 - 115	11	147	0.84	0.95	20	470	0.17	0.19	38	1,588	0.58	0.66	26	1,962	0.37	0.41
116 - 120	25	376	0.37	0.43	36	892	0.38	0.45	46	1,747	0.62	0.73	20	1,594	0.32	0.38
121 - 130	50	742	0.68	0.83	34	806	0.59	0.74	34	1,479	0.37	0.45	30	2,582	0.38	0.48
131 - 140	11	177	0.21	0.28	8	206	2.39	3.23	21	1,035	0.25	0.34	24	2,215	0.97	1.32
141 & Up	12	228	1.47	2.24	25	797	0.29	0.46	26	1,617	0.58	0.94	40	5,147	0.37	0.66
Charges	165	2,385	0.64	0.75	188	4,487	0.54	0.65	213	9,257	0.49	0.61	184	16,930	0.45	0.59
Totals	865	10,703	0.54	0.55	801	15,793	0.53	0.53	703	25,075	0.46	0.47	439	32,437	0.42	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	399	0.01	0.01	21	7,763	0.48	0.20	34	8,304	0.46	0.19
61 - 80	67	7,545	0.36	0.26	34	16,344	0.40	0.29	141	25,386	0.41	0.29
81 - 85	29	3,364	0.42	0.35	13	9,028	0.40	0.34	121	15,876	0.43	0.36
86 - 90	25	3,568	0.69	0.60	7	2,091	0.35	0.31	243	13,525	0.36	0.32
91 - 95	12	1,940	0.29	0.27	9	5,215	0.18	0.17	680	22,153	0.49	0.45
96 - 99	21	3,163	1.77	1.72	8	3,052	0.48	0.47	3,868	33,485	0.64	0.63
100 - 100	21	3,352	0.23	0.23	14	7,652	0.28	0.28	15,172	36,063	0.31	0.31
Credits	179	23,330	0.58	0.49	106	51,144	0.38	0.27	20,259	154,793	0.45	0.38
101 - 105	22	3,134	0.44	0.45	9	3,847	0.23	0.24	327	11,569	0.31	0.32
106 - 110	15	2,518	0.38	0.41	7	5,810	0.92	0.99	176	12,237	0.78	0.85
111 - 115	11	2,008	0.80	0.90	5	2,584	0.27	0.30	163	9,041	0.52	0.59
116 - 120	17	2,859	0.73	0.86	3	1,888	0.53	0.63	197	9,615	0.55	0.64
121 - 130	19	3,365	0.66	0.83	11	6,258	0.34	0.43	291	15,960	0.45	0.56
131 - 140	17	3,506	0.25	0.35	8	6,176	0.51	0.68	120	13,494	0.52	0.70
141 & Up	41	12,112	0.43	0.77	27	44,869	0.43	0.74	221	65,079	0.44	0.76
Charges	142	29,501	0.49	0.66	70	71,432	0.46	0.67	1,495	136,994	0.48	0.66
Totals	321	52,831	0.53	0.56	176	122,576	0.42	0.43	21,754	291,787	0.46	0.48

Date 7/13/2023

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1							1	4			1	5		
61 - 80	17	9			5	14			3	14			3	19		
81 - 85	4	5			4	14							2	13		
86 - 90	10	9			2	6			5	27			7	57		
91 - 95	26	18	11.18	10.41	14	46			23	139			24	202	0.39	0.37
96 - 99	824	1,119	0.49	0.48	1,250	4,539	0.26	0.25	762	4,577	0.20	0.20	457	3,855	0.13	0.13
100 - 100	13,748	8,320	0.46	0.46	1,026	3,556	0.25	0.25	315	1,931	0.35	0.35	148	1,283	0.23	0.23
Credits	14,633	9,483	0.49	0.48	2,301	8,175	0.25	0.25	1,109	6,692	0.24	0.24	642	5,434	0.16	0.16
101 - 105	38	52	0.73	0.75	44	171	0.37	0.38	58	373	0.08	0.08	37	325	0.78	0.79
106 - 110	8	10			21	87	0.43	0.47	17	109	2.60	2.80	12	109	0.11	0.12
111 - 115	9	11			15	65	0.02	0.02	14	95	5.19	5.85	10	96	0.90	1.02
116 - 120	13	15	0.21	0.25	20	89	8.22	9.70	15	108	0.00	0.01	10	106		
121 - 130	21	31	0.20	0.24	43	206	0.06	0.07	38	296	0.34	0.42	37	392	0.39	0.49
131 - 140	10	19	0.01	0.01	21	104	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	25	52	0.07	0.11	20	119	0.77	1.29	7	68	0.01	0.01	4	60	0.38	0.63
Charges	124	190	0.27	0.33	184	841	1.11	1.34	155	1,101	0.82	0.94	119	1,195	0.44	0.52
Totals	14,757	9,672	0.48	0.48	2,485	9,016	0.33	0.33	1,264	7,793	0.32	0.32	761	6,629	0.21	0.21

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			4	156	0.05	0.03
61 - 80	6	56	0.01	0.01	5	72	0.87	0.64	7	204	0.00	0.00	19	1,157	0.32	0.24
81 - 85	4	45			2	31			17	574	0.21	0.18	50	2,935	0.26	0.22
86 - 90	2	20	2.63	2.31	11	204	0.05	0.05	107	3,660	0.40	0.35	75	4,422	0.62	0.55
91 - 95	102	1,219	0.24	0.22	274	5,045	0.69	0.65	207	6,398	0.36	0.33	36	2,200	0.12	0.11
96 - 99	472	5,550	0.25	0.24	234	4,189	0.24	0.24	82	2,712	0.32	0.32	30	1,996	0.44	0.43
100 - 100	168	2,034	1.27	1.27	154	2,998	0.35	0.35	104	3,456	0.60	0.60	37	2,556	0.76	0.76
Credits	755	8,931	0.48	0.47	680	12,540	0.45	0.43	525	17,021	0.40	0.37	251	15,422	0.45	0.40
101 - 105	33	417	0.52	0.53	36	731	0.37	0.38	25	912	0.73	0.76	26	1,889	0.18	0.19
106 - 110	14	183	0.06	0.06	15	310	0.79	0.85	29	1,129	0.35	0.38	21	1,613	0.29	0.31
111 - 115	8	116	0.03	0.03	15	330	1.58	1.79	35	1,443	0.54	0.61	26	1,940	0.20	0.22
116 - 120	24	361	0.22	0.26	53	1,266	0.56	0.66	49	2,018	0.78	0.92	28	2,279	0.20	0.24
121 - 130	44	666	0.03	0.03	39	907	0.90	1.12	33	1,446	0.10	0.13	27	2,361	0.19	0.24
131 - 140	5	91			10	281	0.25	0.33	22	1,023	0.62	0.84	20	1,888	0.14	0.19
141 & Up	11	206	0.57	0.86	23	710	1.98	3.04	30	1,893	0.72	1.18	45	5,495	0.26	0.45
Charges	139	2,041	0.22	0.26	191	4,534	0.89	1.07	223	9,864	0.56	0.70	193	17,464	0.22	0.28
Totals	894	10,973	0.43	0.43	871	17,074	0.57	0.57	748	26,884	0.46	0.47	444	32,886	0.33	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	500	0.16	0.09	21	8,811	0.59	0.26	38	9,501	0.56	0.25
61 - 80	66	7,268	0.20	0.15	40	15,537	0.68	0.47	171	24,350	0.51	0.36
81 - 85	27	3,340	0.12	0.10	8	2,670	0.29	0.24	118	9,627	0.21	0.18
86 - 90	29	3,709	0.35	0.31	11	6,817	0.28	0.24	259	18,932	0.39	0.35
91 - 95	24	3,823	0.28	0.26	9	3,980	0.32	0.30	739	23,070	0.39	0.36
96 - 99	17	2,737	0.33	0.32	8	7,138	0.60	0.58	4,136	38,411	0.33	0.32
100 - 100	31	4,486	0.31	0.31	12	8,098	0.43	0.43	15,743	38,719	0.47	0.47
Credits	199	25,863	0.26	0.22	109	53,051	0.52	0.38	21,204	162,610	0.41	0.35
101 - 105	28	4,118	0.38	0.39	7	7,308	0.34	0.35	332	16,296	0.36	0.38
106 - 110	17	2,793	0.37	0.40	13	8,054	0.48	0.51	167	14,397	0.44	0.47
111 - 115	15	2,568	0.20	0.22	8	5,858	0.24	0.27	155	12,522	0.33	0.38
116 - 120	15	2,581	0.12	0.14	3	2,161	0.53	0.62	230	10,985	0.46	0.54
121 - 130	17	3,166	0.63	0.79	4	1,437	0.29	0.36	303	10,907	0.38	0.47
131 - 140	16	3,600	0.14	0.19	13	14,841	0.47	0.63	132	22,006	0.38	0.52
141 & Up	46	12,825	0.48	0.85	36	44,571	0.25	0.42	247	65,999	0.33	0.56
Charges	154	31,651	0.38	0.51	84	84,230	0.32	0.46	1,566	153,113	0.36	0.49
Totals	353	57,513	0.32	0.35	193	137,282	0.40	0.41	22,770	315,723	0.39	0.40

Date 7/13/2023

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	2			1	1							2	10		
61 - 80	11	7			1	2			2	9			3	20	2.06	1.60
81 - 85	6	4							3	15			4	29	1.83	1.52
86 - 90	10	11			7	25	0.04	0.04	3	18	0.02	0.02	1	7		
91 - 95	23	19			18	62	0.90	0.84	15	89			35	296	1.78	1.67
96 - 99	886	1,205	0.15	0.14	1,247	4,486	0.21	0.21	781	4,641	0.26	0.25	469	3,938	0.18	0.18
100 - 100	14,417	8,463	0.23	0.23	1,034	3,575	0.38	0.38	337	2,060	0.77	0.77	161	1,395	0.75	0.75
Credits	15,359	9,710	0.22	0.22	2,308	8,152	0.29	0.29	1,141	6,833	0.41	0.40	675	5,696	0.42	0.41
101 - 105	39	54	0.16	0.16	57	218	2.21	2.25	44	281	0.96	0.98	37	322	0.44	0.45
106 - 110	14	16	11.32	12.21	20	87	0.02	0.02	19	126	5.44	5.85	11	101	0.19	0.20
111 - 115	8	15			26	111	3.75	4.24	8	56	0.24	0.27	3	29	0.10	0.12
116 - 120	14	19			11	48	0.05	0.06	9	67	0.00	0.00	16	161	0.00	0.00
121 - 130	26	40	0.35	0.44	32	148	0.06	0.08	40	313	0.40	0.50	42	448	0.54	0.66
131 - 140	10	20	0.47	0.64	24	119	0.39	0.53	3	24			4	45	0.84	1.13
141 & Up	22	42			28	164	0.33	0.54	8	72	0.06	0.09	7	91	1.22	1.86
Charges	133	206	1.05	1.27	198	894	1.13	1.37	131	939	1.17	1.35	120	1,196	0.46	0.54
Totals	15,492	9,916	0.24	0.24	2,506	9,046	0.37	0.38	1,272	7,772	0.50	0.50	795	6,893	0.42	0.43

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9			3	64	1.34	0.75	2	79	17.58	9.60
61 - 80	4	34	0.02	0.01	7	97			12	317	0.09	0.07	31	1,744	0.35	0.27
81 - 85	3	31	0.33	0.27	5	74			20	694	0.89	0.75	66	3,872	0.22	0.18
86 - 90	7	78	0.07	0.06	16	308	0.11	0.10	149	4,907	0.43	0.38	70	3,945	0.17	0.15
91 - 95	120	1,478	0.04	0.04	282	5,091	0.19	0.18	208	6,334	0.59	0.55	44	2,789	0.32	0.29
96 - 99	450	5,280	0.28	0.27	208	3,763	0.33	0.32	88	2,861	0.24	0.23	28	1,893	0.40	0.39
100 - 100	170	2,065	0.13	0.13	136	2,597	0.17	0.17	108	3,600	0.57	0.57	43	3,060	0.28	0.28
Credits	754	8,967	0.20	0.20	655	11,939	0.22	0.21	588	18,778	0.49	0.46	284	17,382	0.35	0.31
101 - 105	44	569	0.20	0.20	31	612	0.22	0.23	35	1,325	0.29	0.30	23	1,666	0.26	0.27
106 - 110	20	259	0.02	0.02	24	511	0.12	0.13	29	1,126	0.44	0.48	28	1,981	0.36	0.39
111 - 115	12	169	0.41	0.46	21	475	0.22	0.25	37	1,506	0.95	1.07	25	1,970	0.19	0.21
116 - 120	18	259	0.19	0.22	35	796	0.15	0.17	43	1,809	0.44	0.52	19	1,526	0.11	0.13
121 - 130	38	577	0.07	0.09	35	848	0.59	0.73	34	1,485	0.22	0.27	30	2,754	0.28	0.35
131 - 140	7	110			13	349	0.47	0.63	18	856	1.68	2.27	20	1,783	1.33	1.79
141 & Up	13	249	0.30	0.48	17	534	0.51	0.79	23	1,291	0.28	0.45	37	4,452	0.80	1.37
Charges	152	2,192	0.16	0.19	176	4,125	0.33	0.39	219	9,399	0.56	0.67	182	16,132	0.52	0.67
Totals	906	11,159	0.19	0.20	831	16,065	0.25	0.25	807	28,177	0.52	0.52	466	33,514	0.43	0.45

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	880	0.18	0.09	32	11,011	0.39	0.19	57	12,056	0.49	0.23
61 - 80	95	10,748	0.28	0.21	39	16,739	0.28	0.19	205	29,718	0.28	0.20
81 - 85	26	3,100	0.53	0.44	11	6,622	0.33	0.27	144	14,441	0.37	0.31
86 - 90	23	2,850	0.26	0.23	11	5,357	0.34	0.29	297	17,507	0.31	0.27
91 - 95	32	4,826	0.30	0.28	9	4,381	0.33	0.31	786	25,366	0.36	0.33
96 - 99	24	3,430	0.25	0.24	8	4,831	0.32	0.31	4,189	36,329	0.26	0.26
100 - 100	24	3,360	0.26	0.26	9	5,336	0.12	0.12	16,439	35,512	0.31	0.31
Credits	234	29,195	0.30	0.25	119	54,277	0.30	0.22	22,117	170,930	0.32	0.27
101 - 105	19	3,012	0.33	0.34	9	6,449	0.52	0.52	338	14,507	0.43	0.44
106 - 110	17	2,640	0.25	0.27	7	4,415	0.23	0.25	189	11,262	0.34	0.37
111 - 115	16	2,687	0.29	0.33	8	5,066	0.56	0.63	164	12,084	0.50	0.56
116 - 120	10	1,844	0.29	0.34	7	11,845	0.28	0.33	182	18,375	0.27	0.32
121 - 130	14	2,748	0.25	0.31	6	2,938	0.19	0.24	297	12,299	0.27	0.33
131 - 140	14	2,841	0.23	0.31	18	19,659	0.25	0.34	131	25,807	0.38	0.51
141 & Up	35	9,933	0.53	0.96	27	29,283	0.38	0.66	217	46,111	0.45	0.79
Charges	125	25,707	0.37	0.50	82	79,655	0.34	0.46	1,518	140,445	0.39	0.52
Totals	359	54,902	0.33	0.33	201	133,931	0.32	0.32	23,635	311,374	0.35	0.35

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2019 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1			1	1										
61 - 80	15	9			4	11			2	8			1	7		
81 - 85	9	9							2	10						
86 - 90	10	7			5	16	2.56	2.25	7	37	0.07	0.07	5	37		
91 - 95	34	31	0.05	0.05	18	60	0.01	0.01	15	93	0.00	0.00	16	135	0.90	0.84
96 - 99	948	1,312	0.49	0.48	1,301	4,691	0.40	0.39	760	4,565	3.29	3.22	444	3,756	0.44	0.43
100 - 100	15,401	8,557	0.29	0.29	1,016	3,538	0.51	0.51	359	2,166	0.29	0.29	167	1,433	0.23	0.23
Credits	16,422	9,926	0.32	0.31	2,345	8,317	0.45	0.44	1,145	6,880	2.28	2.24	633	5,367	0.39	0.39
101 - 105	42	62	0.00	0.00	64	233	5.03	5.14	42	267	0.63	0.65	36	311	0.15	0.15
106 - 110	22	33	0.04	0.05	20	73	0.05	0.05	13	88	5.63	6.07	16	154	0.03	0.04
111 - 115	11	15	0.54	0.61	13	54	0.00	0.00	13	91	0.08	0.09	14	140	2.35	2.65
116 - 120	20	20			11	51	0.85	1.01	10	70	0.01	0.01	9	91	0.86	1.02
121 - 130	24	36			31	147	0.74	0.92	43	337	0.01	0.02	38	409	1.01	1.24
131 - 140	15	29	0.28	0.38	13	61	0.01	0.01	8	70			5	59		
141 & Up	22	39	0.01	0.01	26	137	0.17	0.26	10	91	0.04	0.06	8	100	0.57	0.83
Charges	156	235	0.08	0.09	178	756	1.79	2.11	139	1,015	0.67	0.79	126	1,264	0.73	0.85
Totals	16,578	10,161	0.31	0.31	2,523	9,073	0.56	0.56	1,284	7,895	2.07	2.08	759	6,631	0.46	0.46

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	80	0.01	0.00
61 - 80	3	25			3	48			3	89			29	1,629	0.68	0.51
81 - 85	1	13			1	13			12	382	0.75	0.63	42	2,460	0.18	0.15
86 - 90	8	92			12	219	0.03	0.03	102	3,562	0.08	0.07	63	3,630	0.39	0.34
91 - 95	84	1,000	0.35	0.33	215	3,972	0.41	0.39	205	6,411	0.22	0.21	52	3,189	0.27	0.25
96 - 99	457	5,413	1.42	1.38	228	4,123	0.24	0.23	102	3,316	0.43	0.42	22	1,540	0.07	0.07
100 - 100	174	2,118	0.16	0.16	124	2,450	0.30	0.30	83	2,846	0.25	0.25	40	2,815	0.20	0.20
Credits	727	8,660	0.97	0.94	584	10,837	0.31	0.30	507	16,605	0.25	0.23	250	15,344	0.29	0.26
101 - 105	45	560	0.35	0.36	45	953	0.54	0.55	47	1,696	0.26	0.27	20	1,474	0.67	0.68
106 - 110	16	213	0.02	0.02	27	575	0.14	0.15	23	939	1.10	1.19	20	1,548	0.71	0.78
111 - 115	11	153	0.10	0.11	17	371	0.06	0.06	28	1,182	0.05	0.05	26	1,985	0.51	0.58
116 - 120	26	377	0.12	0.14	35	827	0.50	0.59	40	1,596	0.30	0.35	31	2,518	0.89	1.04
121 - 130	27	419	0.30	0.37	32	754	0.10	0.12	36	1,588	0.41	0.51	22	1,964	0.31	0.38
131 - 140	5	87	0.01	0.01	13	354	0.22	0.30	18	851	0.05	0.07	21	1,990	0.41	0.56
141 & Up	16	301	0.49	0.74	25	765	0.35	0.53	41	2,238	0.29	0.46	35	4,137	0.57	0.96
Charges	146	2,111	0.25	0.30	194	4,599	0.32	0.38	233	10,090	0.33	0.41	175	15,616	0.58	0.74
Totals	873	10,771	0.83	0.83	778	15,436	0.31	0.32	740	26,695	0.28	0.29	425	30,960	0.44	0.46

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	212			23	7,689	0.22	0.10	34	7,996	0.21	0.10
61 - 80	60	6,722	0.26	0.19	30	13,834	0.23	0.16	149	22,375	0.27	0.19
81 - 85	24	3,112	0.12	0.10	8	2,986	0.09	0.08	100	8,991	0.16	0.13
86 - 90	22	2,676	0.24	0.21	13	5,203	0.16	0.14	247	15,478	0.21	0.18
91 - 95	19	2,746	0.10	0.09	9	3,346	0.20	0.18	667	20,982	0.25	0.24
96 - 99	26	3,842	0.71	0.69	8	6,636	0.26	0.25	4,296	39,194	0.87	0.84
100 - 100	24	3,416	0.36	0.36	9	6,399	0.54	0.54	17,397	35,738	0.34	0.34
Credits	177	22,726	0.31	0.26	100	46,094	0.26	0.19	22,890	150,755	0.42	0.36
101 - 105	23	3,626	0.22	0.23	6	4,238	0.28	0.29	370	13,421	0.41	0.42
106 - 110	19	3,070	0.24	0.26	4	4,443	0.36	0.39	180	11,137	0.46	0.49
111 - 115	17	2,872	0.38	0.43	6	4,042	0.33	0.37	156	10,904	0.36	0.40
116 - 120	16	2,901	0.67	0.79	10	7,844	0.42	0.49	208	16,296	0.52	0.62
121 - 130	14	2,751	0.24	0.31	14	15,377	0.29	0.37	281	23,782	0.30	0.38
131 - 140	11	2,413	0.11	0.15	10	14,132	0.27	0.37	119	20,044	0.25	0.34
141 & Up	54	15,092	0.33	0.57	30	34,941	0.25	0.43	267	57,842	0.30	0.51
Charges	154	32,723	0.32	0.44	80	85,017	0.29	0.40	1,581	153,427	0.34	0.46
Totals	331	55,449	0.32	0.35	180	131,111	0.28	0.29	24,471	304,182	0.38	0.40

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2020 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0														
61 - 80	8	2			1	3										
81 - 85	8	7			2	5										
86 - 90	7	3			3	11	0.09	0.08	4	23			3	24		
91 - 95	31	24	0.02	0.02	19	63	0.03	0.03	19	114	0.37	0.35	24	201	0.05	0.05
96 - 99	930	1,282	0.34	0.33	1,205	4,332	2.15	2.11	719	4,339	0.32	0.31	380	3,209	0.18	0.18
100 - 100	16,329	8,449	0.43	0.43	950	3,301	0.37	0.37	348	2,119	0.30	0.30	180	1,544	0.20	0.20
Credits	17,315	9,768	0.41	0.41	2,180	7,715	1.36	1.35	1,090	6,595	0.31	0.31	587	4,978	0.18	0.18
101 - 105	51	72	0.72	0.74	72	270	0.43	0.44	57	372	0.50	0.51	30	263	0.49	0.50
106 - 110	16	22			22	90	0.01	0.01	16	107	0.03	0.03	11	105	0.04	0.04
111 - 115	15	18			9	38	0.05	0.06	18	117	0.37	0.41	10	104	1.34	1.52
116 - 120	18	27			12	56	0.55	0.64	11	80	0.45	0.53	8	85	0.02	0.03
121 - 130	27	49			38	180	0.00	0.00	43	326	1.10	1.36	23	247	0.80	0.99
131 - 140	12	25			16	79	0.42	0.56	9	74	0.02	0.03	7	79	0.85	1.15
141 & Up	24	51			22	116	0.75	1.12	11	112	0.28	0.43	7	97	2.10	3.26
Charges	163	264	0.19	0.23	191	829	0.33	0.38	165	1,187	0.56	0.64	96	981	0.76	0.88
Totals	17,478	10,032	0.41	0.41	2,371	8,544	1.26	1.27	1,255	7,783	0.35	0.35	683	5,959	0.28	0.28

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	16						
61 - 80	4	37	0.39	0.27					10	299	0.05	0.03	20	1,209	0.19	0.14
81 - 85	2	23							3	90			47	2,862	0.21	0.17
86 - 90	6	67			16	286	0.01	0.01	89	2,910	0.23	0.20	69	4,043	0.33	0.29
91 - 95	78	939	0.41	0.39	215	3,944	0.33	0.31	170	5,332	0.20	0.18	45	2,845	0.15	0.14
96 - 99	430	5,045	0.29	0.28	205	3,725	0.22	0.22	85	2,699	0.16	0.15	33	2,232	0.30	0.30
100 - 100	132	1,605	0.12	0.12	124	2,352	0.19	0.19	89	3,082	0.36	0.36	34	2,442	0.40	0.40
Credits	652	7,715	0.27	0.26	560	10,307	0.25	0.24	447	14,428	0.23	0.21	248	15,634	0.27	0.24
101 - 105	46	558	0.23	0.23	42	869	0.21	0.22	32	1,120	0.13	0.13	25	1,790	0.33	0.34
106 - 110	15	201	0.12	0.13	21	454	0.15	0.16	30	1,191	0.47	0.51	29	2,241	0.67	0.72
111 - 115	17	239	0.70	0.79	23	506	0.38	0.43	33	1,331	0.26	0.29	24	1,951	0.18	0.20
116 - 120	17	242	1.37	1.62	43	1,015	0.53	0.63	46	1,892	0.23	0.27	26	2,236	0.22	0.26
121 - 130	31	481	0.01	0.02	44	1,047	0.20	0.25	33	1,516	0.31	0.38	23	2,203	0.24	0.31
131 - 140	6	102	2.24	2.97	10	251	0.19	0.26	20	1,028	0.49	0.66	15	1,338	0.15	0.20
141 & Up	7	132	0.23	0.36	25	766	0.25	0.38	35	1,985	0.31	0.49	36	4,284	0.34	0.55
Charges	139	1,956	0.47	0.54	208	4,908	0.29	0.35	229	10,064	0.30	0.37	178	16,044	0.32	0.40
Totals	791	9,671	0.31	0.31	768	15,215	0.27	0.27	676	24,491	0.26	0.27	426	31,677	0.30	0.31

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	314	0.03	0.01	14	5,367	0.08	0.04	20	5,697	0.08	0.04
61 - 80	50	5,483	0.13	0.09	22	9,458	0.17	0.12	115	16,492	0.15	0.11
81 - 85	20	2,770	0.08	0.06	8	2,068	0.10	0.09	90	7,825	0.13	0.11
86 - 90	13	1,881	0.31	0.27	10	8,835	0.30	0.26	220	18,083	0.29	0.25
91 - 95	20	3,051	0.31	0.29	9	3,912	0.14	0.13	630	20,424	0.23	0.22
96 - 99	18	2,699	0.50	0.49	8	2,719	0.12	0.11	4,013	32,282	0.52	0.51
100 - 100	28	4,110	0.57	0.57	10	4,975	0.07	0.07	18,224	33,979	0.33	0.33
Credits	152	20,309	0.30	0.26	81	37,334	0.16	0.13	23,312	134,782	0.31	0.27
101 - 105	15	2,281	0.29	0.30	10	12,865	0.38	0.39	380	20,460	0.35	0.35
106 - 110	17	2,658	0.27	0.29	4	1,576	0.23	0.25	181	8,645	0.38	0.41
111 - 115	13	2,091	0.40	0.46	5	2,693	0.35	0.40	167	9,089	0.33	0.38
116 - 120	12	2,213	0.23	0.27	4	1,901	0.28	0.32	197	9,747	0.30	0.35
121 - 130	28	5,607	0.14	0.18	11	14,122	0.15	0.19	301	25,778	0.18	0.23
131 - 140	17	3,231	0.41	0.55	14	8,288	0.24	0.33	126	14,497	0.30	0.41
141 & Up	49	15,155	0.26	0.49	30	43,335	0.21	0.36	246	66,034	0.23	0.42
Charges	151	33,236	0.27	0.38	78	84,780	0.23	0.33	1,598	154,249	0.27	0.36
Totals	303	53,545	0.28	0.32	159	122,114	0.21	0.24	24,910	289,031	0.29	0.31

Date 7/13/2023

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For All Policy Years And Industry Groups

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	19	5			2	2			2	7			4	18		
61 - 80	56	32			12	33			7	31			7	46	0.91	0.69
81 - 85	32	30			10	31	1.34	1.13	6	30			7	49	1.09	0.90
86 - 90	43	35			18	63	0.68	0.60	25	139	0.02	0.02	19	148	0.02	0.01
91 - 95	140	114	1.83	1.71	87	294	2.57	2.40	91	547	0.08	0.07	122	1,025	0.96	0.91
96 - 99	4,301	5,877	0.37	0.37	6,168	22,297	0.78	0.77	3,771	22,649	0.89	0.88	2,194	18,503	0.26	0.25
100 - 100	73,008	41,970	0.36	0.36	5,158	17,858	0.36	0.36	1,669	10,150	0.40	0.40	823	7,105	0.29	0.29
Credits	77,599	48,063	0.37	0.37	11,455	40,578	0.61	0.60	5,571	33,553	0.73	0.71	3,176	26,894	0.29	0.29
101 - 105	196	270	0.42	0.43	295	1,112	1.68	1.71	257	1,654	0.55	0.56	170	1,488	0.39	0.40
106 - 110	74	102	1.82	1.95	103	423	0.42	0.45	81	529	3.26	3.51	67	627	0.86	0.93
111 - 115	57	82	6.80	7.68	76	324	1.31	1.48	66	445	1.25	1.41	49	488	1.15	1.30
116 - 120	77	88	0.04	0.04	70	313	2.57	3.04	60	435	0.25	0.30	50	517	0.16	0.18
121 - 130	112	180	0.41	0.51	184	870	0.16	0.20	201	1,557	0.50	0.62	162	1,726	0.61	0.75
131 - 140	54	106	0.17	0.23	88	430	0.21	0.29	32	272	0.02	0.02	29	337	0.32	0.43
141 & Up	110	216	2.21	3.47	113	630	0.48	0.76	44	417	0.10	0.15	34	457	0.87	1.34
Charges	680	1,044	1.37	1.65	929	4,101	0.93	1.10	741	5,309	0.78	0.90	561	5,642	0.59	0.68
Totals	78,279	49,107	0.39	0.39	12,384	44,679	0.64	0.64	6,312	38,862	0.73	0.74	3,737	32,536	0.34	0.35

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6			4	47			5	98	0.87	0.45	11	426	3.41	1.70
61 - 80	19	172	0.09	0.06	18	265	0.24	0.17	40	1,136	0.04	0.03	119	6,929	0.49	0.37
81 - 85	14	154	0.07	0.06	12	189			64	2,184	0.92	0.77	254	15,032	0.23	0.19
86 - 90	34	379	0.15	0.13	68	1,258	0.05	0.04	548	18,504	0.29	0.25	347	20,012	0.35	0.31
91 - 95	465	5,627	0.32	0.31	1,230	22,567	0.42	0.39	988	30,581	0.41	0.38	227	14,020	0.28	0.26
96 - 99	2,243	26,370	0.57	0.56	1,087	19,612	0.35	0.34	453	14,622	0.26	0.25	139	9,525	0.32	0.31
100 - 100	812	9,883	0.38	0.38	673	12,992	0.28	0.28	459	15,524	0.43	0.43	191	13,343	0.41	0.41
Credits	3,588	42,592	0.49	0.48	3,092	56,930	0.35	0.34	2,557	82,649	0.37	0.34	1,288	79,288	0.35	0.31
101 - 105	204	2,559	0.34	0.35	195	3,985	0.38	0.39	170	6,163	0.30	0.31	112	8,142	0.31	0.31
106 - 110	85	1,117	0.18	0.20	111	2,345	0.35	0.38	128	5,065	0.62	0.66	124	9,490	0.53	0.57
111 - 115	59	824	0.46	0.52	96	2,152	0.43	0.48	171	7,051	0.50	0.57	127	9,807	0.29	0.33
116 - 120	110	1,615	0.40	0.47	202	4,796	0.44	0.52	224	9,063	0.48	0.57	124	10,154	0.38	0.45
121 - 130	190	2,885	0.24	0.30	184	4,363	0.48	0.59	170	7,514	0.28	0.35	132	11,864	0.28	0.35
131 - 140	34	568	0.47	0.63	54	1,441	0.59	0.80	99	4,794	0.60	0.81	100	9,214	0.63	0.85
141 & Up	59	1,117	0.63	0.97	115	3,573	0.66	1.02	155	9,024	0.43	0.69	193	23,516	0.46	0.78
Charges	741	10,685	0.35	0.41	957	22,654	0.47	0.56	1,117	48,674	0.45	0.55	912	82,186	0.41	0.53
Totals	4,329	53,277	0.46	0.46	4,049	79,584	0.39	0.39	3,674	131,323	0.40	0.41	2,200	161,474	0.38	0.40

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	24	2,306	0.11	0.06	111	40,640	0.38	0.17	183	43,555	0.39	0.18
61 - 80	338	37,766	0.26	0.19	165	71,912	0.37	0.26	781	118,322	0.34	0.24
81 - 85	126	15,686	0.26	0.21	48	23,375	0.30	0.25	573	56,760	0.29	0.24
86 - 90	112	14,682	0.39	0.34	52	28,304	0.28	0.25	1,266	83,525	0.31	0.28
91 - 95	107	16,387	0.26	0.25	45	20,833	0.24	0.22	3,502	111,996	0.35	0.32
96 - 99	106	15,871	0.72	0.70	40	24,375	0.38	0.37	20,502	179,701	0.52	0.51
100 - 100	128	18,725	0.36	0.36	54	32,461	0.31	0.31	82,975	180,012	0.36	0.36
Credits	941	121,422	0.35	0.29	515	241,900	0.34	0.24	109,782	773,870	0.38	0.33
101 - 105	107	16,171	0.33	0.34	41	34,707	0.37	0.38	1,747	76,252	0.37	0.38
106 - 110	85	13,680	0.30	0.32	35	24,298	0.50	0.54	893	57,677	0.49	0.53
111 - 115	72	12,226	0.40	0.45	32	20,243	0.36	0.40	805	53,640	0.41	0.46
116 - 120	70	12,398	0.43	0.51	27	25,640	0.36	0.43	1,014	65,018	0.41	0.48
121 - 130	92	17,636	0.36	0.46	46	40,131	0.24	0.30	1,473	88,726	0.30	0.37
131 - 140	75	15,591	0.23	0.31	63	63,096	0.33	0.45	628	95,848	0.36	0.49
141 & Up	225	65,116	0.39	0.71	150	196,999	0.30	0.52	1,198	301,065	0.34	0.60
Charges	726	152,818	0.36	0.50	394	405,114	0.32	0.45	7,758	738,227	0.36	0.49
Totals	1,667	274,240	0.36	0.38	909	647,014	0.33	0.34	117,540	1,512,097	0.37	0.39