

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2009 through 2013. 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 2009 INDUSTRY GRP = 1

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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	8										
61- 80	45	64	.50	.49	42	152	.04	.04	20	119	.06	.06	15	124	.11	.10
81- 85	135	137	.12	.12	29	101	4.66	4.66	9	52	.05	.05	6	56	.03	.03
86- 90	180	201	.24	.24	73	262	1.82	1.79	30	177	.05	.05	22	187	.08	.08
91- 95	4	5			5	16			2	12			2	16		.17
96- 99	2	3			3	11	.26	.28	2	15	.43	.47				
100-100	1	2			1	4			2	14	.06	.07	1	10		
CREDITS	2	2			1	6			3	23	.02	.02	1	13		
101-105	2	4	.18	.29	1	5			9	65	.12	.14	5	49	.05	.06
106-110	11	16	.04	.05	11	42	.07	.08	39	242	.07	.07	27	236	.07	.07
111-115	191	216	.22	.23	84	304	1.58	1.59								
116-120																
121-130																
131-140	2	2			1	4			2	14	.06	.07	1	10		
141- UP	2	4			1	6			3	23	.02	.02	1	13		
CHARGES	11	16	.04	.05	11	42	.07	.08	9	65	.12	.14	5	49	.05	.06
TOTALS	191	216	.22	.23	84	304	1.58	1.59	39	242	.07	.07	27	236	.07	.07
EXP-MOD	RSKS	\$10,000 -	14,999		\$15,000 -	24,999			\$25,000 -	49,999			\$50,000 -	99,999		
0- 60	1	9	.18	.14	2	37			2	53			3	145	.26	.20
61- 80	1	13			13	234	.03	.03	6	199	.06	.06	3	138	.38	.31
81- 85	5	58	.01	.01	14	257	.28	.27	3	174	.51	.50	6	367	.53	.49
86- 90	21	251	2.39	2.32	6	123	.02	.02	5	108	.29	.29	3	217	.06	.06
91- 95	9	112	.01	.01	35	651	.12	.12	22	195	.17	.16	5	324	1.14	1.14
96- 99	37	442	1.36	1.32	3	56	.14	.14	5	729	.17	.16	23	1,418	.47	.43
100-100	3	39	.15	.16	2	44	.38	.42	5	160	.13	.13	1	64	.86	.88
CREDITS	4	54	.01	.01	2	44			5	208	.28	.30	3	278	.05	.06
101-105	1	15			1	19			5	205	4.48	5.02	3	187	.40	.44
106-110	1	14	.19	.23	8	340	2.42	2.85	8	340	2.42	2.85	4	419	.43	.54
111-115	1	14	.03	.04	2	52	.03	.04	2	251	.09	.11	4	419	.43	.54
116-120	4	55	.07	.10	3	89	.01	.02	2	105	.28	.28	5	490	.87	1.20
121-130	2	40	.06	.08	1	27	.13	.23	2	100	.46	.46	3	353	.24	.40
131-140	15	218	.06	.08	12	286	.11	.13	33	1,369	1.37	1.61	19	1,790	.47	.60
141- UP	52	660	.93	.96	47	937	.12	.12	55	2,098	.95	1.02	42	3,209	.47	.51
CHARGES																
TOTALS																
EXP-MOD	RSKS	\$100,000 -	249,999		\$250,000 AND OVER				ALL RISKS							
0- 60	1	130	2.58	1.52	2	1,128	.67	.35	3	1,258	.87	.46	3	2,205	.41	.30
61- 80	4	554	.67	.49	5	1,496	.32	.23	13	2,205	.41	.30	5	191	.27	.23
81- 85									15	1,009	.04	.03	15	1,695	.23	.21
86- 90	4	505	.06	.05	1	525	.07	.07	37	1,895	1.00	.98	170	2,351	1.00	.98
91- 95	6	759	1.35	1.33	1	341	.43	.41	170	2,351	1.00	.98	209	4,748	.34	.34
96- 99	1	175	1.52	1.52	4	3,474	.12	.12	209	4,748	.34	.34	452	13,456	.48	.41
100-100	16	2,124	.96	.82	14	7,265	.33	.26	28	876	.15	.15	28	876	.15	.15
CREDITS	2	213	.10	.10	1	296	.07	.07	24	1,814	1.52	1.64	3	913	1.10	1.23
101-105	1	189	.19	.21	2	1,014	2.59	2.81	13	913	1.10	1.23	16	1,014	.83	.98
106-110	1	179	.01	.01	1	305	.02	.02	20	1,327	.58	.72	21	2,029	.93	1.27
111-115	3	632	.03	.03					21	2,029	.93	1.27	146	18,215	.59	.88
116-120	3	539	1.04	1.31					598	31,671	.54	.61				
121-130	3	691	.46	.62	1	611	1.86	2.59								
131-140	3	691	.46	.62	6	7,372	.28	.53								
141- UP	7	2,340	.49	.66	11	9,598	.61	1.00								
CHARGES	20	4,783	.44	.66	25	16,863	.49	.56								
TOTALS	36	6,906	.60	.73												

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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	1	1			1	3										
96- 99	30	45	.02	.02	43	153	.70	.68	25	149	.04	.04	13	107	.17	.17
100-100	142	140	.12	.12	34	124	2.24	2.24	17	106	.61	.61	8	71	1.44	1.44
CREDITS	173	186	.09	.09	78	281	1.37	1.36	42	254	.28	.28	24	201	.60	.58
101-105	3	4			1	5			2	12			1	8		
106-110	2	3	.18	.20	2	8			2	13						
111-115																
116-120	1	1			1	4			1	9			2	20	.59	.67
121-130					1	3							3	10		
131-140									1	10			1	34	1.55	1.93
141- UP									1	10			1	10	.06	.08
CHARGES	6	8	.06	.06	5	19			7	54			8	83	.79	.94
TOTALS	179	194	.09	.09	83	300	1.28	1.28	49	308	.23	.24	32	284	.65	.67

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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	13	.03	.03	1	20	11.44	9.31	13	411	1.60	1.40	4	213	.16	.12
91- 95	7	80			2	38	13.02	11.49	10	292	.08	.08	4	231	.27	.23
96- 99	20	230	3.21	3.11	12	207	.06	.06	7	243	.31	.31	3	148		
100-100	6	77			4	70	4.81	4.81	9	306	1.81	1.81	6	452	.73	.73
CREDITS	34	399	1.85	1.79	29	512	2.12	2.02	40	1,287	1.02	.95	20	1,253	.55	.49
101-105	2	25	.01	.01	3	53	.03	.03	2	79	67.32	70.55	3	187	.29	.30
106-110	3	37			2	44	.05	.05	2	99	.08	.09	4	315	.26	.28
111-115	1	12	.18	.20	1	25			2	74	.03	.03	2	136	2.71	3.05
116-120					5	107	.37	.43	1	57	.25	.29	1	70	.05	.06
121-130	3	47	.01	.01	3	74	.08	.10	7	308	.09	.11	3	244	.16	.20
131-140					1	26			5	215	2.06	2.80	1	122	.01	.02
141- UP	2	35	.07	.10	2	60	2.64	3.96	3	205	.02	.03	1	118	.01	.01
CHARGES	11	156	.03	.04	17	388	.53	.64	22	1,036	5.58	7.18	15	1,192	.46	.54
TOTALS	45	555	1.34	1.37	46	901	1.44	1.50	62	2,323	3.06	3.24	35	2,445	.51	.51

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	1	147	.47	.29	3	540	1.72	.60	3	540	1.72	.60				
81- 85	3	416	.10	.08	5	1,669	.07	.05	12	2,069	.10	.08				
86- 90	5	678	.72	.62	2	365	.01	.01	9	1,033	.32	.27				
91- 95	2	190	3.41	3.13		779	.47	.41	26	2,068	.97	.85				
96- 99	4	501	.86	.84					36	970	.97	.91				
100-100	3	602	.12	.12	1	403	.13	.13	154	1,635	.85	.83				
CREDITS	18	2,535	.69	.61	12	3,756	.39	.26	230	2,350	.77	.77				
101-105	2	253	.01	.01	1	320		.01	470	10,664	.72	.58				
106-110	3	452	.21	.22					20	946	5.65	5.82				
111-115	2	308	1.96	2.21	1	1,205	.27	.31	20	971	.19	.21				
116-120					1	1,205	.27	.31	11	1,779	.74	.85				
121-130	3	660	.92	1.14	1	588	.55	.72	10	249	.23	.27				
131-140	1	232	.01	.01					25	1,966	.54	.67				
141- UP	8	2,231	.82	1.50	5	3,314	.93	1.41	10	615	.73	.98				
CHARGES	19	4,136	.76	1.10	8	5,426	.69	.93	22	5,972	.85	1.38				
TOTALS	37	6,671	.73	.85	20	9,183	.56	.54	118	12,498	1.08	1.45				
									588	23,162	.91	.94				

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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																
96- 99	25	39	4.65	4.55	2	139	.08	.08	27	168	.10	.10	3	27	26.49	25.18
100-100	128	122	.04	.04	40	136	1.68	1.68	11	68	.75	.75	5	169	.37	.36
CREDITS	153	162	1.16	1.16	80	283	.84	.83	39	242	.28	.27	29	248	3.12	3.02
101-105					5	19	.43	.44					4	34	.04	.04
106-110	1	1	35.86	15.43	2	9			1	6			1	11		
111-115	2	2														
116-120	2															
121-130					1	6			1	8			5	55	.05	.07
131-140									1	13			1	11		
141- UP									4	35			12	14		
CHARGES	5	4	92.43	21.52	8	34	.24	.26	4	277	.24	.25	41	124	.03	.04
TOTALS	158	166	5.55	5.54	88	317	.78	.78	43	277	.24	.25	41	372	2.09	2.16

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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																
96- 99	7	82	.21	.20	2	38	.06	.06	14	422	.24	.21	3	188	.11	.08
100-100	17	193	.05	.05	12	216	4.04	3.92	12	380	.86	.80	4	212	.08	.07
CREDITS	30	345	.13	.12	29	537	1.91	1.83	8	305	.13	.13	5	339	.86	.80
101-105	5	63	.01	.01	3	53	.49	.51	40	1,297	1.20	1.12	17	1,057	.18	.16
106-110	2	28	.02	.02	2	62	2.70	2.86	1	42	7.41	7.74	7	437	.90	.93
111-115	2	28	.04	.05	2	45	.35	.41	4	161	.33	.38	2	150	.21	.23
116-120					2	48	.14	.17	2	79	.02	.02	1	74	.05	.05
121-130	1	16	.07	.10	1	21	.01	.01	4	173	.02	.03	3	218	.60	.76
131-140	2	30	.58	.84	2	59	.01	.02	6	383	6.70	10.57	1	126	.49	.64
141- UP	1	16	.07	.08	14	317	.68	.80	17	837	3.50	4.65	1	77	.12	.17
CHARGES	13	181	.11	.11	43	854	1.45	1.50	57	2,134	2.11	2.22	16	1,172	.54	.61
TOTALS	43	526	1.11	1.11	43	854	1.45	1.50	57	2,134	2.11	2.22	33	2,228	.37	.37

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	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																
96- 99	4	106	1.33	.59	5	1,324	.57	.24	6	1,431	.62	.27	6	1,431	.62	.27
100-100	4	557	.10	.07	2	609	.25	.18	10	1,389	.38	.28	10	1,389	.38	.28
CREDITS	3	418	.07	.06	1	299			9	633	.04	.04	20	962	.17	.15
101-105	4	626	.11	.10	3	1,373	.21	.20	40	1,391	.84	.78	40	1,391	.84	.78
106-110	4	511	1.88	1.83	11	3,605	.33	.21	156	3,304	.99	.97	208	1,711	.57	.57
111-115	2	242	.07	.07	1	1,076	.05	.05	449	10,821	.65	.51	27	890	.85	.88
116-120	1	147	.06	.06	1	1,076	.05	.05	11	1,470	.18	.19	14	329	2.40	2.72
121-130	3	446	.13	.16	2	1,327	.24	.29	8	517	.04	.05	8	517	.04	.05
131-140	3	716	3.88	5.28	5	4,195	.82	1.60	20	2,263	.22	.28	10	927	3.06	4.15
141- UP	5	1,595	.20	.38	9	6,895	.55	.85	22	6,350	1.00	1.90	22	6,350	1.00	1.90
CHARGES	14	3,147	1.01	1.53	20	10,501	.47	.49	561	23,567	.79	.82	112	12,746	.90	1.31
TOTALS	35	6,193	.80	.88	20	10,501	.47	.49	561	23,567	.79	.82	561	23,567	.79	.82

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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	4										
91- 95																
96- 99	15	18	.12	.11	35	132	.01	.01	27	165	.06	.06	4	32	.02	.02
100-100	159	149	.12	.11	35	122	.57	.57	12	73	.45	.45	5	151	.06	.06
CREDITS	174	167	.11	.11	71	257	.27	.27	41	250	.17	.17	27	227	.11	.11
101-105					1	5	.15	.16	1	5			4	38	.01	.01
106-110	1	2			2	8	.12	.14					1	9	.17	.18
111-115	1	1														
116-120									3	26			3	10		.01
121-130					1	4							1	34		
131-140					2	15	1.18	2.08					1	11		
141- UP	2	2			6	31	.61	.83	4	31			10	103	.02	.02
CHARGES	4	5			77	288	.31	.32	45	281	.15	.15	37	330	.08	.09
TOTALS	178	172	.11	.11												
EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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	14			1	31			2	115	.21	.15
91- 95					15	278	.12	.11	13	57	.05	.04	4	51	.01	.01
96- 99	12	139	.41	.39	6	110	1.45	1.40	15	442	.52	.48	4	237	.51	.45
100-100	23	274	.60	.59	4	73	.01	.01	4	131	7.57	7.34	2	240	1.42	1.32
CREDITS	12	153	.07	.07	26	475	.41	.39	5	195	.01	.01	2	145	.18	.18
101-105	48	577	.40	.39	1	19	.92	.94	40	1,271	1.02	.94	15	903	.57	.51
106-110	2	23	5.13	5.26	2	36			4	152	.10	.11	4	279	.13	.13
111-115	2	30	.02	.03	1	54	.04	.04	1	54	.04	.04	3	248	.22	.24
116-120	1	14	.85	.98	5	203	.96	1.10	5	203	.96	1.10	1	68	.03	.03
121-130	3	17			1	37	.37	.44	1	37	.37	.44	1	69	.55	.66
131-140	1	43	.16	.20	7	149	3.09	3.78	2	74	3.15	4.23	4	387	.30	.40
141- UP	1	16	.12	.16	2	71	2.73	4.14	1	58	.80	.91	4	414	.38	.59
CHARGES	11	26	2.77	4.91	12	275	2.44	3.04	14	578	.80	.91	18	1,535	.27	.33
TOTALS	59	747	.60	.61	38	751	1.15	1.20	54	1,848	.95	.93	33	2,438	.38	.41
EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	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					6	1,284	.17	.08	6	1,284	.17	.08				
91- 95					5	2,081	.19	.13	12	2,767	.20	.14				
96- 99	3	444	4.92	4.61	1	450	.01	.01	20	681	.28	.25				
100-100	3	348	.48	.46	1	390	.15	.14	56	2,037	1.40	1.31				
CREDITS	3	411	.01	.01	1	640	.29	.29	134	1,864	.85	.83				
101-105	17	2,169	1.18	1.01	14	4,845	.18	.12	238	1,975	.17	.17				
106-110	2	251	.25	.27					473	11,141	.52	.41				
111-115	1	127	.38	.42	12	629	.19	.21	17	522	.37	.37				
116-120	3	834	.13	.16	11	422	.61	.69	12	629	.19	.21				
121-130	1	251	.36	.44	7	968	.17	.20	11	422	.61	.69				
131-140	3	633	.53	.71	1	317	3.21	3.95	7	968	.17	.20				
141- UP	5	1,269	.18	.32	5	4,768	.50	1.02	12	1,125	.61	.82				
CHARGES	15	3,364	.26	.36	6	5,084	.67	1.31	22	6,622	.46	.89				
TOTALS	32	5,534	.62	.69	20	9,929	.43	.44	573	22,318	.53	.56				

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

EXP-MOD	RSKS	\$2,499		RSKS	\$2,500 - 4,999		RSKS	\$5,000 - 7,499		RSKS	\$7,500 - 9,999	
		UP TO	SD PREM		A LR	M LR		SD PREM	A LR		M LR	SD PREM
0- 60												
61- 80												
81- 85												
86- 90												
91- 95	2	3	.12	.11								
96- 99	11	12	1.01	.99	38	143	.06	.06	27	13	158	.02
100-100	163	170	.02	.02	24	77			13	83		.06
CREDITS	176	185	.09	.09	62	221	.04	.04	42	254	.03	.03
101-105					3	11						
106-110					1	5			1	6		
111-115					2	6			1	6		
116-120									1	7		
121-130	1	3	.17	.23	1	5			1	7		
131-140	3	6							2	20		
141- UP	2	3	.08	.12	7	27			6	46		
CHARGES	6	12	.09	.09	69	248	.03	.03	48	300	.03	.03
TOTALS	182	197										

EXP-MOD	RSKS	\$10,000 - 14,999		RSKS	\$15,000 - 24,999		RSKS	\$25,000 - 49,999		RSKS	\$50,000 - 99,999	
		UP TO	SD PREM		A LR	M LR		SD PREM	A LR		M LR	SD PREM
0- 60												
61- 80												
81- 85												
86- 90												
91- 95	17	207	.06	.06	2	35	.03	.02	15	511	.08	.07
96- 99	17	203	.38	.37	20	369	.34	.32	13	364	.09	.08
100-100	5	59	.01	.01	5	97	.01	.01	4	141	.23	.23
CREDITS	39	488	.19	.18	39	702	.19	.18	39	1,232	.21	.19
101-105	4	52	1.18	1.20	3	59	1.57	1.62	1	36		
106-110					2	37	.09	.09	1	53		
111-115									6	273	.07	.08
116-120	1	13			3	67		.01	5	204	.42	.50
121-130	3	43	.02	.02	1	23			2	101	.11	.14
131-140	1	19	6.95	9.10								
141- UP	1	23	.07	.11	5	175	.97	1.50	1	52	.13	.20
CHARGES	10	151	1.28	1.52	14	360	.73	.95	16	719	.17	.20
TOTALS	49	619	.46	.46	53	1,063	.37	.38	55	1,950	.19	.19

EXP-MOD	RSKS	\$100,000 - 249,999		RSKS	\$250,000 AND OVER		RSKS	ALL RISKS		RSKS	SD PREM		A LR	M LR
		UP TO	SD PREM		A LR	M LR		SD PREM	A LR		M LR			
0- 60														
61- 80	1	112	.24	.14	7	2,133	.51	.23	10	2,306	.60	.27		
81- 85	11	1,318	.30	.21	7	2,708	.18	.12	20	4,056	.22	.15		
86- 90	1	119			1	250	.57	.47	10	736	.99	.82		
91- 95	5	668	.14	.12					27	1,511	.09	.08		
96- 99	2	306	.25	.23	1	263			60	1,669	.15	.14		
100-100	2	326	.03	.03	1	363			134	1,744	.13	.13		
CREDITS	24	233	.16	.16	1	955	.38	.38	227	2,157	.31	.31		
101-105	1	3,082	.21	.17	18	6,672	.31	.19	488	14,180	.30	.22		
106-110	2	103	.19	.20					16	410	.42	.43		
111-115	2	291	.12	.13					11	744	.09	.10		
116-120	1	113	.14	.15					12	492	.07	.08		
121-130	1	228	.10	.12					16	929	.28	.33		
131-140	1	175	.03	.04	2	655	.34	.42	15	1,290	.20	.25		
141- UP	1	300	.67	.90	1	596	.11	.15	9	1,165	.57	.76		
CHARGES	2	572	.04	.09	4	5,097	.20	.43	21	6,273	.20	.41		
TOTALS	33	4,864	.18	.25	7	6,348	.21	.39	100	11,303	.24	.37		
			.20	.19	25	13,020	.26	.24	588	25,483	.27	.26		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR
0- 60	3	1			2			1	5	1	6				
61- 80	1	5	.24	.21	12	.03	.03	2	12	1	7				
81- 85	5	13			42			10	59	11	93				
86- 90	17	396	.27	.27	778	.96	.94	123	734	59	496				
91- 95	336	802	1.75	1.75	546	.14	.14	153	385	26	223				
96- 99	930	1,217	1.25	1.23	1,371	.60	.59	200	1,194	98	824				
100-100	1,292	26	.02	.02	61	.31	.32	10	64	9	82				
CREDITS	22	9			22	3.61	3.87	5	33	2	19				
101-105	8	3			11			3	18	6	59				
106-110	6	13			43			7	53	8	83				
111-115	8	26	2.36	2.95	81	.62	.77	10	75	8	83				
116-120	16	5			37	.01	.02	2	14	2	22				
121-130	3	30	16.61	28.10	38	1.39	2.39	3	28	5	75				
131-140	14	112	5.01	6.26	294	.69	.84	40	286	32	340				
141- UP	77	1,329	1.56	1.58	1,665	.62	.63	240	1,480	130	1,165				
CHARGES	1,369														
TOTALS															

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR
0- 60	1	8	.22	.16	1			2	54	8	451				
61- 80	2	21			10			2	58	7	386				
81- 85	4	46	.04	.04	165	7.58	6.71	20	621	10	574				
86- 90	40	473	.06	.06	693	.58	.54	30	978	9	652				
91- 95	70	805	.90	.87	441	.40	.39	12	365	3	203				
96- 99	40	483	.62	.62	365	.51	.51	9	330	3	216				
100-100	157	1,835	.58	.55	1,675	1.21	1.15	75	2,405	40	2,482				
CREDITS	14	180	.22	.22	186	.21	.21	6	186	5	334				
101-105	4	57	.04	.04	225	4.05	4.34	12	478	4	341				
106-110	3	44	.02	.02	141	.09	.10	9	401	3	234				
111-115	5	77	.03	.03	288	1.08	1.26	3	120	4	117				
116-120	14	208	1.12	1.37	253	.17	.21	12	549	4	402				
121-130	1	18			207	.30	.40	9	446	5	447				
131-140	8	144	.01	.01	336	1.07	1.72	10	605	10	989				
141- UP	49	728	.38	.46	1,635	1.06	1.31	61	2,785	32	2,863				
CHARGES	206				3,310	1.14	1.22	136	5,190	72	5,346				
TOTALS															

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	418	.03	.02	1	178			5	595	.02	.01
61- 80	6	549	.73	.52	5	1,159	.45	.31	28	2,242	.62	.44
81- 85	3	360	1.63	1.34	1	254	1.67	1.41	16	1,078	.96	.80
86- 90	2	253	.93	.81	1	1,231			56	2,919	.78	.68
91- 95	4	622	.66	.61	1	588	.19	.17	171	4,211	.60	.56
96- 99	2	219	1.04	1.01	1	618	.01	.01	851	5,056	.96	.94
100-100	1	136	15.55	15.55	1	855	.80	.80	1,245	4,341	1.29	1.29
CREDITS	22	2,557	1.56	1.22	11	4,882	.36	.30	2,372	20,443	.86	.77
101-105	4	691	.07	.08	1	429	.15	.17	92	1,119	.50	.51
106-110	3	419	.09	.10	1				55	1,875	.97	1.05
111-115									44	1,759	.16	.18
116-120									46	711	1.86	2.20
121-130									92	1,677	.96	1.20
131-140	1	150	.69	.91	1	392	.24	.42	40	1,738	.35	.47
141- UP	9	3,327	1.18	2.10	5	3,252	.20	.42	82	7,824	.62	1.07
CHARGES	17	3,587	.82	1.21	7	4,073	.20	.33	451	16,703	.66	.91
TOTALS	39	6,144	1.13	1.22	18	8,955	.29	.31	2,823	37,146	.77	.82

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60		1			1	4			4	21			1	6		
61- 80	3	2			1	3			16	89	.44	.41	2	15		
81- 85	2	4	31.77	28.12	10	37	.02	.02	120	713	3.81	3.72	24	192	.44	.41
86- 90	6	15			212	763	.34	.33	120	467	1.39	1.39	52	441	1.15	1.12
91- 95	17	251	2.79	2.73	169	591	.23	.23	76	1,291	2.64	2.59	37	318	.55	.55
96- 99	251	1,028	4.79	4.79	393	1,398	.29	.28	216	62	3.10	3.18	118	987	.78	.75
100-100	1,307	1,246	4.30	4.27	13	47	3.50	3.57	10	13			7	62	.39	.39
CREDITS	18	20	3.47	3.55	3	12			2	27	2.05	2.31	7	64	.90	.97
101-105	11	13			8	36			4	15			5	45	5.74	6.45
106-110	4	8	.10	.11	3	14	.22	.27	18	135	2.85	3.53	6	63	.04	.05
111-115	4	19	1.22	1.44	3	63	11.24	13.99	18	9			11	120		
116-120	10	11			13	14	38.56	52.44	5	46	.31	.47	7	94	1.27	1.90
121-130	12	23	7.81	10.64	3	41	.01	.02	42	306	2.11	2.53	44	461	1.00	1.21
131-140	12	35	.04	.06	8	227	6.30	7.61	258	1,597	2.54	2.58	162	1,449	.85	.88
141- UP	20	129	2.13	2.64	51	1,625	1.12	1.14								
CHARGES	87	1,375	4.09	4.14	444											
TOTALS	1,394															

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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		11			1	14			1	16	.03	.02	9	474	.12	.09
61- 80	1	22			21	375	.07	.06	21	29	2.59	1.71	4	219	1.78	1.48
81- 85	2	40	.65	.61	42	763	.34	.32	19	680	.99	.87	8	485	.34	.30
86- 90	40	727	.49	.47	23	439	1.80	1.76	7	226	1.41	1.39	3	203	.56	.53
91- 95	62	435	.42	.41	31	552	.31	.31	15	497	.90	.90	5	370	.01	.01
96- 99	35	1,669	.50	.48	118	2,142	.58	.55	73	2,349	1.12	1.02	6	420	.13	.13
100-100	142	149	1.61	1.65	13	276	.70	.73	7	247	.04	.04	35	2,170	.36	.32
CREDITS	12	51	.13	.14	1	17	.13	.14	7	280	.51	.55	7	443	.23	.24
101-105	4	56	4.39	4.96	5	112	1.52	1.72	10	406	2.15	2.45	4	304	.01	.01
106-110	4	98	.01	.01	8	182	.04	.04	6	269	.54	.64	2	185	.02	.02
111-115	7	146	3.11	3.88	4	97	.01	.01	8	341	2.91	3.62	4	364	.02	.02
116-120	9	69	.30	.41	3	78	.03	.04	6	260	.59	.81	5	509	1.05	1.40
121-130	4	87	.05	.08	11	353	.14	.23	11	644	.67	1.04	7	675	.12	.20
131-140	4	656	1.48	1.76	45	1,116	.38	.48	55	2,447	1.12	1.40	36	2,956	.25	.31
141- UP	5	2,325	.77	.79	163	3,258	.51	.53	128	4,796	1.12	1.18	71	5,126	.30	.31
CHARGES	45															
TOTALS	187															

EXP-MOD	RSKS	\$100,000 - 249,999			ALL RISKS			
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60		164	.09	.05	8	982	.22	.11
61- 80	2	1,104	.57	.43	27	1,831	.50	.37
81- 85	10	349	.47	.41	23	1,976	.89	.74
86- 90	3	477	.11	.10	69	2,324	.67	.59
91- 95	3	98			174	2,844	.68	.63
96- 99	1	250	2.74	2.74	733	4,088	1.42	1.39
100-100	2	2,442	.64	.51	1,401	6,370	1.25	1.25
CREDITS	21	495	.62	.63	2,435	20,415	.99	.87
101-105	3	295	.06	.07	92	2,559	.62	.63
106-110	2	745	.32	.40	42	926	.23	.25
111-115	2	517	.18	.25	47	1,579	1.25	1.40
116-120	3	3,903	.23	.35	44	845	.22	.26
121-130	2	6,344	.38	.44	82	2,022	1.38	1.71
131-140	2				37	1,492	1.03	1.40
141- UP	5				80	4,653	.23	.43
CHARGES	15				424	14,077	.66	.87
TOTALS	36				2,859	34,493	.86	.87

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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			4	21			1	3	7.26	2.69
61- 80	4	2			2	5							3	19		
81- 85	3	1			2	5										
86- 90	5	3			2	6										
91- 95	20	16			15	53			1	6			11	94	.06	.06
96- 99	206	261	3.12	3.06	174	632	2.04	2.00	117	703	3.16	2.98	68	581	1.90	1.85
100-100	1,168	1,058	7.65	7.65	198	676	.82	.82	177	445	.96	.96	40	343	.20	.20
CREDITS	1,408	1,343	6.63	6.59	394	1,378	1.34	1.32	207	1,244	.93	.91	123	1,041	1.16	1.12
101-105	13	14			20	79	.38	.38	10	61	.05	.05	8	75	2.38	2.43
106-110	9	9			5	18	39.43	42.72	2	13			5	44	.07	.08
111-115	8	2			7	33			5	33			3	29	.19	.22
116-120	3	3			7	29	.08	.09	3	23	.62	.73	3	32	.58	.68
121-130	11	15			12	56	.14	.18	15	118	.36	.45	12	131	1.06	1.32
131-140	11	17	.60	.80	7	38	.03	.05	4	35						
141- UP	16	32	.21	.32	10	54			3	31	.76	1.22	4	54		
CHARGES	71	93	.18	.24	68	307	2.43	2.90	42	314	.27	.32	35	364	.95	1.12
TOTALS	1,479	1,436	6.22	6.27	462	1,684	1.54	1.56	249	1,558	.80	.81	158	1,405	1.10	1.12

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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			2	28			1	11			1	44	.01	.03
61- 80	2	23			1	15			3	103	.24	.21	7	373	.05	.05
86- 90	1	13			7	124	.04	.04	21	642	1.22	1.08	4	233	1.16	1.01
91- 95	25	300	.06	.06	37	670	.59	.55	27	817	1.83	1.69	5	277	.04	.04
96- 99	59	672	.24	.24	20	356	.05	.05	12	422	.15	.14	8	487	.29	.29
100-100	41	488	.28	.28	24	459	.02	.02	11	376	.11	.11	7	525	1.00	1.00
CREDITS	129	1,506	.21	.20	91	1,651	.26	.25	75	2,370	1.02	.94	40	2,405	.40	.35
101-105	7	83	.04	.04	12	220	1.66	1.70	6	197	.01	.01	6	380	1.13	1.15
106-110	7	91	.04	.04	9	190	1.29	1.40	4	160	.15	.16	5	371	2.13	2.30
111-115	3	46			2	53			10	379	.46	.52	4	338	.47	.53
116-120	5	77	.01	.01	20	464	.33	.39	9	339	.28	.33	1	67	2.41	2.86
121-130	9	136	3.37	4.15	15	349	1.05	1.31	13	527	.13	.17	3	270	.05	.06
131-140	2	35			2	42			10	503	.09	.12	4	424	1.24	1.66
141- UP	33	468	1.00	1.14	8	232	.22	.33	10	531	.85	1.32	10	1,101	.32	.51
CHARGES	162	1,974	.40	.40	159	3,200	.50	.53	62	2,636	.33	.41	33	2,951	.82	1.06
TOTALS									137	5,006	.65	.70	73	5,356	.63	.67

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	153			5	888	.11	.05	13	1,103	.11	.06				
61- 80	5	477	.17	.12	1	217	.16	.14	28	934	.11	.08				
81- 85	4	458	.19	.16					24	1,288	.11	.09				
86- 90	3	353	1.43	1.24					44	1,381	1.13	1.00				
91- 95	6	787	.79	.74					158	3,084	.90	.84				
96- 99									664	4,112	1.00	.97				
100-100	3	481	4.56	4.56					1,565	4,851	2.48	2.48				
CREDITS	23	2,710	1.29	1.08	6	1,106	.12	.06	2,496	16,753	1.24	1.10				
101-105	3	475	.13	.14	1	272	.20	.21	86	1,856	.61	.63				
106-110	2	251	2.46	2.63					48	1,146	2.08	2.24				
111-115					2	1,055	.76	.85	44	1,968	.58	.65				
116-120	1	201		.05					52	1,236	.36	.43				
121-130	1	176	.04	.05					91	1,779	.62	.77				
131-140	1	166	.58	.77					41	1,258	.54	.72				
141- UP	7	2,008	.29	.49					69	4,789	.31	.50				
CHARGES	15	3,277	.42	.59	4	2,075	.42	.53	431	14,034	.60	.76				
TOTALS	38	5,987	.81	.87	10	3,181	.31	.27	2,927	30,786	.95	.97				

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR
0- 60	2	1			1			3	16			1			
61- 80	3	4			1			2	11			1			
81- 85	1	1			3			1	11			1			
86- 90	5	6			6			1	5			1			
91- 95	14	10			32			11	65			9			
96- 99	149	184	.77	.76	567	1.28	1.25	116	697	.25	.23	74	615	4.92	4.61
100-100	1,167	1,119	.74	.74	829	1.01	1.01	86	528	.45	.45	47	399	.98	.98
CREDITS	1,341	1,325	.73	.73	408	1.09	1.07	219	1,321	.46	.45	132	1,099	.85	.83
101-105	14	18	2.84	2.90	53	.12	.12	13	81	.04	.04	6	56	7.55	7.72
106-110	3	3			21	.05	.06	7	48	.02	.02	5	46		
111-115	1	2			17	.03	.04	4	27			5	52	5.99	6.73
116-120	4	5			14			3	23	.72	.85	2	21		
121-130	7	9			71	.87	1.10	13	100	.01	.01	7	80	2.02	2.52
131-140	7	12			23	6.22	8.38	3	26			4	47	.07	.09
141- UP	6	5			15	.06	.10	4	36	1.02	1.55	3	38	.13	.20
CHARGES	42	54	.94	1.10	215	.98	1.16	47	341	.17	.20	32	339	2.66	3.18
TOTALS	1,383	1,379	.74	.74	455	1.07	1.08	266	1,662	.40	.41	164	1,438	1.28	1.30

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR
0- 60	1	11			28			2	28	.01		3	102		
61- 80	1	11			13			4	117			4	277	.63	.49
81- 85	1	11			131			7	215	.66	.55	7	425	.20	.16
86- 90	25	299	.12	.11	662	.37	.35	13	467	.34	.30	8	419	.94	.83
91- 95	74	854	.35	.34	655	.05	.05	33	1,039	.58	.61	11	677	.17	.16
96- 99	44	529	.03	.03	532	.22	.22	21	658	.63	.61	4	270	.20	.20
100-100	145	1,705	.21	.20	111	.20	.19	17	590	.10	.10	9	640	.72	.72
CREDITS	6	76	.50	.51	2,022	.20	.19	97	3,114	.44	.41	46	2,810	.46	.40
101-105	6	6	1.20	1.28	130	.15	.15	7	246	.05	.05	8	563	.11	.11
106-110	6	73	.03	.04	44	2.98	3.18	6	245	1.93	2.09	4	280	.30	.32
111-115	5	73			145	.55	.62	10	405	.23	.27	3	275	.69	.78
116-120	10	134	.06	.07	426	.63	.74	8	330			2	175	.21	.25
121-130	8	124	2.06	2.55	299	.21	.26	9	435	.12	.15	9	891	.74	.93
131-140	2	30	.01	.01	185	1.93	2.64	3	143	.11	.15	1	78	.02	.03
141- UP	2	37			96	.50	.78	7	408	.16	.25	8	907	.46	.75
CHARGES	39	551	.72	.84	1,325	.73	.88	50	2,212	.32	.39	35	3,169	.46	.58
TOTALS	184	2,255	.33	.34	3,346	.41	.42	147	5,327	.39	.40	81	5,980	.46	.48

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	11	1,373	.11	.08	4	1,195	.10	.05	12	1,327	.09	.05
61- 80	5	495	.77	.63	4	803	.01	.01	34	2,637	.13	.09
81- 85	4	416	.01	.01	1	289	4.26	4.01	24	1,166	.52	.43
86- 90	4	504	.02	.02	1	393	.28	.28	37	1,045	.53	.47
91- 95	4	504	.02	.02	1	665	.74	.76	154	3,561	.73	.68
96- 99	24	2,788	.19	.16	10	2,679	.55	.35	635	5,006	.44	.43
100-100	4	626	.31	.32	2	665	.74	.76	1,637	5,559	.55	.55
CREDITS	4	571	.01	.01	10	2,533			20,301	20,301	.47	.41
101-105	4	119			2				80	2,514	.52	.53
106-110	1	139	.96	1.12	42	1,334	.59	.63	42	1,334	.59	.63
111-115	1	139			39	1,116	.61	.69	39	1,116	.61	.69
116-120	3	616	1.21	1.52	51	1,268	.37	.43	51	1,268	.37	.43
121-130	3	503	.19	.26	83	2,625	.76	.95	83	2,625	.76	.95
131-140	3	1,187	.07	.13	34	1,046	.59	.80	34	1,046	.59	.80
141- UP	3	3,762	.33	.44	1	613	.45	.69	40	3,343	.28	.47
CHARGES	19	6,549	.27	.28	3	1,278	.60	.73	40	3,343	.28	.47
TOTALS	43	6,549	.27	.28	13	3,957	.57	.43	369	13,245	.51	.64
									2,902	33,546	.49	.48

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	6	4			1	3			3				3			
81- 85	4	2			3				16				1	17		
86- 90	7	5			7	10			3	5.07	4.18					
91- 95	15	12			22	22	.17	.15	4	.03	.02					
96- 99	157	184	.40	.39	164	594	.87	.85	123	.745	.11	.11	82	76	.38	.36
100-100	1,021	996	.62	.62	259	931	1.09	1.09	86	514	.13	.13	50	693	.94	.92
CREDITS	1,210	1,204	.58	.57	434	1,561	.98	.97	223	1,328	.15	.14	145	1,227	.80	.78
101-105	6	10			13	42	1.62	1.65	12	80	.25	.25	7	62		
106-110	5	4			6	20	.24	.26	7	40	.25	.26	4	36		
111-115	2	1			4	14			4	31	.04	.05	3	26		
116-120	2	1			5	25	1.39	1.64	2	15			1	10		
121-130	9	12			6	26			10	82			7	72	.08	.10
131-140	4	10	.10	.14	3	18	4.57	6.13	3	25	2.14	2.94	4	50	.96	1.30
141- UP	9	12	3.03	5.26	4	19			3	26			1	14		
CHARGES	37	50	.74	.95	41	164	1.14	1.34	41	299	.28	.32	27	270	.20	.23
TOTALS	1,247	1,253	.58	.59	475	1,726	1.00	1.00	264	1,626	.17	.17	172	1,497	.70	.70

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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	2	21			2	28			3	79			3	88	.02	.01
81- 85	2	19			1	18			1	32			8	475	.09	.07
86- 90	25	303	.74	.69	41	741	.79	.75	19	647	.34	.31	12	709	.83	.68
91- 95	94	1,112	.22	.22	52	984	.53	.52	45	1,377	.53	.49	14	783	.26	.23
96- 99	51	615	.69	.69	35	628	.66	.66	19	588	.47	.46	9	655	.38	.37
100-100	174	2,069	.43	.42	134	2,450	.62	.60	20	687	.06	.06	7	473	.30	.30
CREDITS	11	145	.35	.35	8	155	1.76	1.81	107	3,410	.37	.35	63	3,799	.33	.28
101-105					4	87			5	174	.24	.24	7	540	.06	.06
106-110					4	137	.05	.06	5	208	.09	.10	6	477	.18	.19
111-115	5	74	.66	.75	6	188	.89	1.05	10	442	.17	.19	2	154	.45	.50
116-120	3	47	.01	.01	8	152	.22	.28	12	510	.07	.08	6	532	1.19	1.41
121-130	12	176	.41	.51	6	105	.01	.01	6	239	1.56	1.95	6	550	.32	.41
131-140	2	29			4	94			3	138	.72	.97	4	418	.13	.17
141- UP	6	110	.73	1.15	3	918	.52	.62	5	264	1.27	2.00	10	1,004	.22	.35
CHARGES	39	579	.43	.44	39	918	.60	.61	46	1,974	.50	.59	41	3,675	.35	.43
TOTALS	213	2,649	.43	.44	173	3,367	.60	.61	153	5,384	.42	.42	104	7,474	.34	.34

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60												
61- 80	16	1,836	.31	.23	4	1,120	.19	.10	8	1,211	.18	.09
81- 85	3	290			6	1,286	.06	.04	49	3,743	.18	.13
86- 90	1	104							26	1,088	.58	.48
91- 95	7	1,087	.11	.10					52	1,637	.26	.23
96- 99	2	307	.17	.16					163	4,259	.40	.38
100-100	2	355	.02	.02					702	5,861	.46	.44
CREDITS	31	3,979	.19	.16	10	2,406	.12	.07	1,531	5,634	.54	.54
101-105	5	728	.09	.09	1	291			23,433	40	.35	.25
106-110	4	674	.11	.12					2,226	25	.25	.25
111-115									1,546	12	.13	.13
116-120					2	684	.07	.08	36	878	.23	.26
121-130	1	177	3.38	4.08					41	2,010	.45	.53
131-140	2	344	.01	.02					63	1,486	.85	1.06
141- UP	6	1,402	.76	1.25	2	1,342	.14	.26	29	1,137	.30	.40
CHARGES	18	3,324	.54	.70	5	2,316	.10	.15	49	4,286	.45	.75
TOTALS	49	7,304	.35	.35	15	4,723	.11	.09	334	13,569	.40	.50
									2,865	37,002	.40	.39

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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	4			1	5			1	7		
61- 80	3	1			2	6			4	22			3	24		
81- 85	9	8			18	61	.03	.03	7	42	.05	.04	17	143	.05	.05
86- 90	14	13			832	2,908	.31	.30	408	2,441	.44	.43	222	1,861	.52	.51
96- 99	839	1,152	.31	.31	477	1,635	.89	.89	141	846	1.16	1.16	69	602	1.60	1.60
100-100	9,064	5,480	.96	.96	1,330	4,615	.51	.50	561	3,356	.62	.60	312	2,636	.76	.74
CREDITS	9,931	6,654	.84	.84	77	301	1.43	1.46	39	241	1.20	1.22	25	212	.27	.28
101-105	71	101	.41	.42	25	99	.53	.58	27	172	1.24	1.33	11	100	.05	.05
106-110	23	37	.27	.29	15	62	1.67	1.89	19	131	4.95	5.60	10	100	2.05	2.32
111-115	20	27	15.92	18.66	8	35	.27	.32	8	58	.61	.73	13	137	.60	.71
116-120	11	11	15.92	18.66	31	155	.24	.30	44	337	1.47	1.81	30	318	1.06	1.31
121-130	23	36	.01	.01	21	116	11.72	15.80	10	82	.47	.63	5	59	.63	.85
131-140	17	25	.16	.21	29	151	1.42	2.17	7	69	.12	.20	10	177	.04	.09
141- UP	35	72	1.06	1.68	206	920	2.40	2.83	154	1,091	1.58	1.85	104	1,103	.66	.82
CHARGES	200	309	.97	1.16	1,536	5,534	.82	.84	715	4,447	.85	.87	416	3,739	.73	.76
TOTALS	10,131	6,963	.85	.85												

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	4			1	8			1	34			6	313	.57	.43
61- 80	49	564	.32	.30	4	65	.08	.06	11	351	.09	.07	11	590	.41	.34
81- 85	170	2,003	.61	.59	105	1,893	.50	.47	40	1,295	.25	.22	19	1,075	1.80	1.59
86- 90	65	786	.91	.91	54	1,606	1.07	1.04	53	1,749	.84	.78	21	1,335	.46	.43
96- 99	288	3,377	.62	.60	262	4,771	.64	.61	38	1,307	.36	.36	11	1,040	.50	.49
100-100	51	638	1.66	1.70	27	509	1.70	1.74	19	6,441	.55	.52	83	5,098	.91	.83
CREDITS	20	261	.15	.17	16	325	.29	.31	16	599	.73	.73	13	952	1.01	1.08
101-105	20	66	.27	.31	12	248	.27	.30	18	764	.54	.62	15	1,130	1.31	1.48
106-110	5	247	.22	.26	21	494	.63	.75	28	1,072	1.04	1.23	8	587	.36	.42
111-115	17	554	.49	.60	24	572	1.45	1.80	20	885	.98	1.22	14	1,094	.18	.22
116-120	36	95	2.14	2.90	8	190	.13	.18	16	836	.65	.88	15	1,453	1.25	1.66
121-130	6	278	.03	.04	22	700	1.92	3.15	48	2,983	1.54	2.59	42	5,302	1.21	2.14
131-140	14	2,139	.77	.90	130	3,038	1.16	1.43	165	7,786	1.06	1.41	124	11,697	.98	1.35
141- UP	437	5,516	.68	.71	392	7,809	.85	.89	364	14,227	.83	.93	207	16,794	.96	1.14
CHARGES																
TOTALS																

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS				
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	66	.14	.06	3	1,165	1.48	.73	7	1,240	1.40	.68
61- 80	11	1,218	.45	.33	5	4,316	.46	.32	27	5,920	.46	.33
81- 85	6	745	.96	.79	1	1,246	.24	.19	37	3,002	.43	.35
86- 90	7	799	.15	.13	3	3,232	.27	.23	98	6,628	.50	.44
91- 95	8	1,111	.63	.59	1	311			296	7,222	.54	.51
96- 99	8	1,019	.82	.81					2,636	15,734	.56	.55
100-100	9	1,315	.31	.31	4	1,787	.62	.62	9,932	15,531	.83	.83
CREDITS	50	6,273	.53	.46	17	12,056	.50	.38	13,033	55,276	.63	.57
101-105	6	1,004	.17	.18					4,832	4,832	.74	.76
106-110	6	882	.76	.81	1	973	2.49	2.71	158	4,402	1.11	1.20
111-115	9	1,446	.56	.63					123	3,974	.94	1.06
116-120	4	807	.83	.98	2	2,714	1.67	1.99	120	6,162	1.16	1.38
121-130	6	1,186	.36	.45	5	4,843	.58	.71	233	9,979	.63	.78
131-140	13	2,785	1.03	1.38	3	2,393	.09	.13	114	8,014	.88	1.20
141- UP	36	11,463	.87	1.68	31	31,503	.56	1.13	274	52,698	.76	1.48
CHARGES	80	19,552	.80	1.23	42	42,427	.65	1.13	1,354	90,062	.81	1.24
TOTALS	130	25,825	.73	.95	59	54,483	.61	.83	14,387	145,337	.74	.90

DATE 04/29/16

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	RSKS	\$2,499		\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999	
		UP TO 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		3		1	
61- 80	6	3		2		8		17	
81- 85	1			8		31		106	
86- 90	10	8		7		7		19	
91- 95	25	28	1.99	1.87	.05	.89	.22	106	.01
96- 99	549	746	1.19	1.16	.91	.89	.67	2,315	.65
100-100	9,830	5,926	.67	.67	.52	.52	4.01	4.01	4.01
CREDITS	10,422	6,710	.73	.73	.74	.73	1.42	1.40	1.33
101-105	56	72	.06	.07	.21	.22	.80	.82	.44
106-110	19	29	1.54	1.65	.06	.06	.54	.59	.12
111-115	16	20	1.84	2.08	.05	.06	1.90	2.15	.04
116-120	12	20	.06	.07	.13	.13	.89	.89	.15
121-130	25	42	.03	.04	1.17	1.46	3.06	3.04	3.76
131-140	4	3			.07	.09	.34	.56	.74
141- UP	23	45	1.64	2.61	.65	1.00	1.18	1.26	1.96
CHARGES	155	231	.70	.83	.39	.45	1.54	1.82	1.31
TOTALS	10,577	6,942	.73	.73	1,549	.70	4,133	1.45	1.48

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO 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		7		11	
61- 80	5	10		1		14		16	
81- 85	82	58		9		179		80	
86- 90	132	950	.51	.48	1,846	1.11	1.10	532	.63
91- 95	71	1,553	.34	.33	1,444	.63	.61	1,303	.52
100-100	291	3,434	.38	.37	1,043	.78	.78	1,568	1.02
CREDITS	32	405	1.69	1.73	4,533	.89	.85	1,201	1.06
101-105	9	122	.76	.81	549	.96	.98	929	.75
106-110	11	159	.86	.97	357	5.63	6.09	5,612	.82
111-115	13	181	.73	.86	227	.26	.29	777	.84
116-120	38	571	.72	.89	611	.25	.30	897	1.56
131-140	8	128	.05	.06	556	.25	.31	743	4.28
141- UP	11	193	2.18	3.21	177	4.25	5.70	868	1.24
CHARGES	122	1,759	1.07	1.26	798	.59	.97	997	2.20
TOTALS	413	5,193	.62	.63	3,275	1.26	1.55	8,034	1.60

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS			
		UP TO SD PREM	A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR		
0- 60	2	183	.10	.05	2,384	.74	.29	2,574	.69
61- 80	10	1,134	.54	.40	958	.22	.17	2,838	1.24
81- 85	4	464	.26	.21	3,490	.30	.25	5,258	.31
86- 90	7	962	1.58	1.41	514	3.51	3.17	4,216	1.23
91- 95	9	1,197	.39	.36	911	.58	.54	7,693	.86
96- 99	5	713	.07	.07	2,527	1.24	1.23	15,706	.83
100-100	5	813	.36	.36	1,100	.57	.57	14,627	.84
CREDITS	42	5,466	.56	.48	11,885	.77	.55	52,913	.83
101-105	5	809	2.05	2.12	1,188	.24	.25	13,419	.73
106-110	6	931	.27	.27	1,969	.81	.86	5,390	.97
111-115	6	996	.52	.59	1,400			5,247	.89
116-120	7	1,139	.94	1.11	1,580	.94	1.10	3,661	.63
121-130	8	1,432	.45	.57	824	.32	.40	5,491	1.15
131-140	12	2,475	1.00	1.35	1,139	1.14	1.50	6,218	1.32
141- UP	32	9,213	.53	.96	28,605	.50	.99	46,105	.61
CHARGES	76	16,995	.68	1.00	35,707	.54	.93	78,197	.75
TOTALS	118	22,461	.65	.82	47,591	.59	.76	131,110	.79

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

EXP-MOD	RSKS	\$2,499		\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR
0- 60	3			1		1		1	
61- 80	2			2		2		2	
81- 85				9		9		15	
86- 90	10	7	6.33 5.66	7	.03	11	.50	8	.03
91- 95	21	50	3.37 3.13	26	.57	57	.48	101	.02
96- 99	448	296	.21 .20	2,563	.58	2,470	1.99	1,523	1.06
100-100	10,827	6,354	.53 .53	1,990	1.20	1,199	1.44	67	1.03
CREDITS	11,311	6,977	.51 .51	4,582	.84	3,262	1.61	2,220	.86
101-105	37	37	.08 .08	238	.24	271	.30	34	.39
106-110	14	18	9.01 9.66	109	.13	92	.40	12	.09
111-115	13	15		76	1.21	98	1.02	111	.10
116-120	11	16	.54 .64	73	.08	4	1.15	12	.18
121-130	14	15		112	.06	26	.83	81	.01
131-140	13	30	.97 1.30	76	.50	13	.51	22	.81
141- UP	17	43	4.47 7.13	98	.11	102	.57	4	.17
CHARGES	119	173	2.28 2.81	783	.29	1,021	.44	101	.02
TOTALS	11,430	7,151	.56 .56	5,365	.76	4,282	1.33	366	.72

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR
0- 60	1			2		2		9	
61- 80				11		6		13	
81- 85	3	33	8.05 7.19	197	.02	180	.36	537	.12
86- 90	57	683	.07 .06	1,971	1.16	1,102	.75	1,119	.89
91- 95	179	2,085	.77 .75	1,224	.86	1,693	.32	666	.55
96- 99	81	981	1.06 1.06	854	2.00	35	.43	11	.63
100-100	321	3,792	.78 .76	4,278	1.18	994	2.01	1,084	1.22
CREDITS	40	498	1.84 1.88	778	.84	5,188	.77	4,888	.72
101-105	13	173	.42 .45	284	1.30	24	.80	76	.65
106-110	8	112	14.78 16.64	389	.02	25	.57	11	.46
111-115	12	182	.64 .76	412	1.91	22	.88	13	.42
116-120	33	498	1.06 1.31	649	.31	28	.65	14	1.63
121-130	8	134	.15 .20	190	3.28	1,032	.28	9	1.05
131-140	10	194	.83 1.27	736	.63	21	.41	15	.70
141- UP	124	1,791	1.93 2.26	3,438	.90	41	.99	10	1.14
CHARGES	445	5,584	1.15 1.18	7,716	1.06	8,524	.71	5,558	.83
TOTALS						350	13,711	189	16,089

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR
0- 60	1			3		7	
61- 80	8	60	8.65 5.07	2,453	.27	2,514	.47
81- 85	6	882	.21 .15	1,594	.18	3,100	.19
86- 90	5	561	1.51 1.25	2,569	.58	4,064	.75
91- 95	9	777	.20 .18			3,265	.59
96- 99	6	1,139	.46 .44			6,356	.61
100-100	5	849	.42 .40	1,729	.15	14,952	.83
CREDITS	40	901	.23 .23	3,879	.56	18,331	.81
101-105	3	5,170	.54 .48	12,225	.40	52,581	.72
106-110	4	487	.42 .42	1,540	.52	5,764	.66
111-115	5	598	1.25 1.35	807	1.57	4,096	.89
116-120	7	946	.51 .58	1,716	.66	5,466	1.07
121-130	13	1,145	.15 .17	1,273	.52	5,172	.63
131-140	15	2,562	.45 .57	2,329	.31	9,039	.44
141- UP	34	3,137	.43 .58	1,127	.68	6,705	.60
CHARGES	81	9,845	.58 1.03	28,732	.45	47,955	.55
TOTALS	121	18,721	.52 .52	37,524	.49	84,198	.61
		23,891	.53 .68	49,749	.46	136,780	.65

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	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	3			2			1								
81- 85	5	20			12			2								
86- 90	24	464			730			11								
91- 95	353	6,745	.29	.29	1,432	.02	.78	375	.02	.78	.43	.42	225	.02	.78	.61
96- 99	11,252	7,232	.42	.42	1,432	.79	.50	11	.79	.50	1.31	1.31	17	.79	.50	.90
100-100	11,635		.41	.41	66	.50	.65	375	.65	.65	1.31	1.31	225	.65	.65	.76
CREDITS	26	32	.10	.11	66	.65	.66	549	.66	.66	1.91	1.95	313	.66	.66	.67
101-105	14	17			26	1.63	1.76	42	1.63	1.76	1.91	1.95	28	1.63	1.76	1.31
106-110	7	7			14	.01	.01	19	.01	.01	.01	.01	17	.01	.01	.72
111-115	12	13	.80	.95	12	.01	.01	19	.01	.01	.39	.44	9	.01	.01	2.33
116-120	30	44	1.91	2.38	32	3.50	4.15	10	3.50	4.15	.79	.94	8	3.50	4.15	2.66
121-130	5	12	1.81	2.42	20	.84	1.05	39	.84	1.05	.15	.19	20	.84	1.05	2.74
131-140	14	36	.06	.10	11	3.24	4.38	7	3.24	4.38	.01	.02	7	3.24	4.38	.01
141- UP	108	162	.75	.93	181	.07	.10	10	.07	.10	5.19	8.36	11	.07	.10	1.15
CHARGES	11,743	7,395	.41	.41	1,613	1.23	1.42	143	1.23	1.42	1.14	1.33	100	1.23	1.42	1.47
TOTALS						.73	.74	692	.73	.74	.82	.83	413	.73	.74	.86

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	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	10			1			1					11			.12
81- 85	58	700	.22	.20	14	.05	.04	5	.05	.04	4.04	2.64	11	.05	.04	.15
86- 90	164	1,901	.41	.40	111	.49	.46	38	.49	.46	1.26	1.11	14	.49	.46	.32
91- 95	69	844	.64	.64	83	.15	.15	76	.15	.15	.54	.50	17	.15	.15	.27
100-100	292	3,454	.43	.41	46	.30	.30	34	.30	.30	.84	.82	16	.30	.30	.60
CREDITS	29	360	.35	.36	257	.32	.30	32	.32	.30	.76	.76	18	.32	.30	.83
101-105	14	186	.55	.60	29	1.20	1.23	186	1.20	1.23	.78	.73	86	1.20	1.23	.59
106-110	5	73	1.26	1.42	20	.08	.08	29	.08	.08	.33	.34	12	.08	.08	.32
111-115	13	205	.57	.67	11	.97	1.10	15	.97	1.10	.08	.09	13	.97	1.10	1.28
116-120	23	342	.47	.59	27	.96	1.14	14	.96	1.14	.33	.37	12	.96	1.14	.75
121-130	5	93	.96	1.31	30	.52	.64	26	.52	.64	1.35	1.14	13	.52	.64	.36
131-140	8	162	.07	.10	9	.49	.65	14	.49	.65	.46	.57	18	.49	.65	2.50
141- UP	97	1,421	.49	.58	20	.83	1.37	54	.83	1.37	1.07	1.45	16	.83	1.37	.73
CHARGES	389	4,875	.45	.46	146	.74	.90	178	.74	.90	.59	.78	36	.74	.90	1.46
TOTALS					403	.52	.52	364	.52	.52	.67	.76	206	.52	.52	.93

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	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	2	190	.68	.38	7	.35	.20	10	.35	.20	.37	.18	10	.35	.20	.18
81- 85	15	1,726	.18	.13	4	.28	.28	33	.28	.28	.24	.18	33	.28	.28	.18
86- 90	6	659	.39	.39	1	1.10	.89	25	1.10	.89	.52	.43	25	1.10	.89	.43
91- 95	3	364	.24	.21	1	.09	.09	79	.09	.09	.74	.65	79	.09	.09	.65
96- 99	7	301	1.16	1.09	1	.01	.01	330	.01	.01	.57	.53	330	.01	.01	.53
100-100	3	1,156	.09	.08	4	1.47	1.47	1,988	1.47	1.47	.54	.53	1,988	1.47	1.47	.53
CREDITS	39	4,857	.26	.22	18	.69	.46	12,342	.69	.46	.69	.69	18,129	.69	.46	.69
101-105	6	1,055	.13	.14	3	.45	.45	52,994	.45	.45	.54	.56	52,994	.45	.45	.56
106-110	8	1,190	.78	.85	3	.20	.23	4,634	.20	.23	.64	.64	4,634	.20	.23	.64
111-115	3	539	.79	.89	1	.20	.20	3,108	.20	.20	.61	.69	3,108	.20	.20	.69
116-120	10	1,816	.42	.50	4	.32	.39	7,906	.32	.39	.55	.65	7,906	.32	.39	.65
121-130	9	1,928	.36	.46	3	.14	.17	7,945	.14	.17	.71	.88	7,945	.14	.17	.88
131-140	13	2,915	.66	.90	3	.50	.68	8,504	.50	.68	.64	.87	8,504	.50	.68	.87
141- UP	37	9,809	.35	.58	23	.43	.43	54,388	.43	.43	.46	.80	54,388	.43	.43	.80
CHARGES	86	19,252	.43	.61	37	.41	.73	1,196	.41	.73	.53	.80	1,196	.41	.73	.80
TOTALS	125	24,109	.40	.49	55	.47	.62	16,003	.47	.62	.54	.65	16,003	.47	.62	.65

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

EXP-MOD	RSKS	\$2,499		\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999	
		UP TO 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	
61- 80	2			2				2	
86- 90	16	3	3.62 3.24	14	49 .50 .47	12	72 .02	20	171 .03
96- 99	360	13	.13 .12	767	2,807 .40 .39	457	2,740 .45	247	2,089 .16
100-100	11,237	507	.54 .54	759	2,555 .60 .60	184	1,114 .32	76	653 .38
CREDITS	11,618	7,573	.51 .51	1,543	5,419 .50 .49	654	3,930 .40	346	2,934 .22
101-105	21	26	4.39 4.49	56	221 1.19 1.22	44	275 .82	27	243 .22
106-110	12	11	1.57 1.68	22	92 .07 .07	15	104 .75	10	93 .15
111-115	9	11	2.36 2.66	8	37 .10 .12	12	84 .12	10	102 .21
116-120	9	11	1.37 1.63	8	32 .49 .58	9	66 2.03 2.39	11	117 .65
121-130	25	33	3.66 3.66	33	163 .40 .50	30	231 .18	28	302 .25
131-140	6	15	2.70 3.66	18	83 1.86 2.49	7	45 .12	4	45 .16
141- UP	15	34	9.58 16.13	12	67 3.39 5.15	8	74 .19	7	100 1.78 2.70
CHARGES	97	139	3.84 4.82	157	696 1.06 1.23	125	891 .57	97	1,001 .42
TOTALS	11,715	7,712	.57 .57	1,700	6,115 .56 .57	779	4,821 .44	443	3,935 .27

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO 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					
61- 80	1			1					
86- 90	9	7	3.62 3.24	12	171 .18 .16	9	90 1.48 1.12	10	617 .34
96- 99	81	968	.34 .32	135	2,498 .36 .33	87	1,795 .57	21	1,189 .51
100-100	205	2,392	.47 .45	82	1,483 .59 .58	36	2,658 .85 .78	23	1,529 .51
CREDITS	68	821	.65 .65	52	1,018 .29 .29	44	1,536 .64	16	1,090 .44
101-105	356	4,198	.47 .46	280	5,199 .40 .38	236	7,545 .65 .61	17	1,110 .42
106-110	22	271	.20 .21	26	529 .45 .46	25	891 .37	15	1,135 .55
111-115	16	215	1.35 1.45	16	341 .52 .56	13	472 .62	12	882 .29
116-120	6	90	2.29 2.62	17	381 .90 1.02	16	680 .37	16	1,261 .17
121-130	17	257	.68 .81	26	593 .51 .61	29	1,147 .21	15	1,339 .31
131-140	30	463	.09 .11	24	613 1.43 1.77	29	1,324 .77	17	1,585 .73
141- UP	9	144	.03 .04	8	225 .47 .64	23	1,205 .82 1.11	8	709 .78 1.05
CHARGES	111	201	.15 .23	23	732 .25 .40	36	2,205 .52 .87	40	5,236 .56 1.00
TOTALS	467	5,838	.48 .49	140	3,414 .65 .80	171	7,925 .54 .69	123	12,147 .51 .69

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM A LR M LR	RSKS	SD PREM A LR M LR
0- 60	3	280	.10 .05	11	6,705 .36 .18	16	7,003 .35 .17
61- 80	18	2,148	.19 .14	8	4,484 .45 .31	42	7,349 .38 .27
86- 90	7	760	.32 .27	34	1,948 .37 .31	34	1,948 .37 .31
96- 99	11	1,512	.47 .41	2	626 .30 .26	107	5,324 .48 .42
100-100	8	971	.45 .42	3	997 .10 .09	399	9,926 .49 .46
CREDITS	66	8,352	.35 .30	5	4,752 1.20 1.20	2,179	15,903 .41 .40
101-105	9	1,403	.17 .17	30	17,911 .59 .39	12,453	21,975 .65 .65
106-110	10	1,411	.35 .37	2	1,236 1.40 1.41	69,428	69,428 .49 .42
111-115	8	1,497	.71 .80	2	998 .64 .73	6,229	6,229 .62 .63
116-120	10	3,409	.34 .34	3	1,714 .33 .39	3,619	3,619 .45 .48
121-130	18	1,839	.37 .50	5	2,797 .48 .60	5,141	5,141 .54 .61
131-140	9	6,677	.41 .41	8	6,177 .41 .55	7,179	7,179 .46 .54
141- UP	23	18,138	.43 .57	26	35,484 .28 .51	10,920	10,920 .53 .66
CHARGES	87	26,489	.40 .46	76	66,317 .41 .48	10,499	10,499 .48 .65
TOTALS	153	26,489	.40 .46	76	66,317 .41 .48	16,384	163,826 .45 .51

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

EXP-MOD	RSKS	\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999	
		UP TO SD PREM	A LR M LR	SD PREM	A LR M LR	SD PREM	A LR M LR
0- 60	2	1	.10	4	.20	2	.13
61- 80	3	1	.08	6	.34	4	.20
81- 85	4	1	.31	18	.42	18	.03
86- 90	14	13	.30	102	.88	107	.04
91- 95	31	26	1.04	3,839	.43	3,284	1.02
96- 99	1,220	1,611	1.04	2,283	.88	1,282	.79
100-100	10,129	6,419	.89	6,248	.59	4,727	.93
CREDITS	11,403	8,071	.32	378	1.19	317	.91
101-105	97	132	.22	132	1.03	221	1.00
106-110	33	49	.86	73	1.41	150	4.34
111-115	27	32	2.42	83	.12	126	.90
116-120	19	24	1.26	236	.37	412	1.58
121-130	39	62	1.12	160	8.52	120	.33
131-140	22	33	8.86	194	1.38	97	.09
141- UP	51	105	2.38	1,255	1.92	1,441	1.37
CHARGES	288	437	.95	7,503	.81	6,169	1.03
TOTALS	11,691	8,508	.95	2,075	.82	994	1.05

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO 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	17	.20	8	.06	3	.88	17	.57
61- 80	2	21	.03	37	.08	15	.462	21	1.114
81- 85	9	102	.19	326	3.85	66	2,116	32	1,876
86- 90	94	1,095	.83	2,820	.48	92	2,902	36	2,354
91- 95	261	3,059	.73	2,304	.85	68	2,176	21	1,460
96- 99	114	1,361	.66	1,537	.39	52	1,832	19	1,285
100-100	482	5,655	1.29	7,096	.73	296	9,575	146	8,998
CREDITS	68	857	.12	750	1.22	30	993	23	1,578
101-105	28	372	.17	594	1.72	33	1,285	20	1,570
106-110	9	125	.21	407	.19	32	1,370	21	1,551
111-115	23	339	.62	782	.70	39	1,531	9	703
116-120	54	817	2.45	877	1.00	38	1,685	22	1,915
121-130	7	112	.02	486	.18	27	1,387	25	2,390
131-140	24	463	.63	1,063	1.61	60	3,688	55	6,643
141- UP	213	3,085	.74	4,960	1.07	259	11,940	175	16,350
CHARGES	695	8,740	.65	12,056	.87	555	21,515	321	25,348
TOTALS									

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS	
		UP TO SD PREM	A LR M LR	SD PREM	A LR M LR	SD PREM	A LR M LR
0- 60	6	614	.58	2,471	1.01	15	.92
61- 80	21	2,321	.57	6,971	.43	68	.48
81- 85	9	1,105	1.18	1,500	.48	58	.34
86- 90	9	1,051	.33	4,987	.18	169	.56
91- 95	16	2,239	.51	1,240	.21	504	.53
96- 99	16	1,998	1.05	918	.58	13,128	.52
100-100	11	1,626	1.72	6,116	.36	23,140	.69
CREDITS	88	10,954	.85	24,203	.42	24,620	.82
101-105	8	1,217	.16	295	.07	89,175	.66
106-110	11	1,762	.43	1,987	2.54	6,828	.62
111-115	13	2,045	.41	734	.09	8,092	1.17
116-120	7	1,438	.48	2,714	1.67	6,646	.76
121-130	9	1,725	.57	2,714	1.99	7,887	1.18
131-140	17	3,606	.90	4,843	.58	12,982	.67
141- UP	52	16,129	.86	3,396	.40	11,781	.81
CHARGES	117	27,922	.74	42,128	.48	70,764	.68
TOTALS	205	38,876	.77	56,097	.61	124,980	.76

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

EXP-MOD	RSKS	\$2,499			\$2,500 - 4,999			\$5,000 - 7,499			\$7,500 - 9,999					
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	9	4														
81- 85	3	2														
86- 90	16	11	10.27	9.07	2	8										
91- 95	43	44	1.27	1.19	19	71	.03	.03	7	40	.11	.09				
96- 99	830	1,100	1.59	1.56	1,031	3,692	.78	.76	535	3,177	1.34	1.31	232	1,925	.97	.94
100-100	11,000	6,980	1.20	1.20	763	2,580	.54	.54	215	1,319	2.81	2.81	108	937	.96	.96
CREDITS	11,902	8,142	1.26	1.26	1,818	6,361	.67	.66	790	4,732	1.69	1.66	404	3,383	1.15	1.12
101-105	77	96	.76	.78	89	331	.67	.69	47	294	1.25	1.28	42	372	.42	.43
106-110	32	45	1.03	1.10	31	129	.05	.05	22	150	.45	.49	17	154	.44	.48
111-115	20	28	1.34	1.51	21	94	.03	.03	12	82	1.95	2.20	15	142	1.93	2.18
116-120	23	40	.60	.71	23	102	.06	.07	14	104	.11	.13	20	208	.13	.15
121-130	37	54	.03	.03	51	231	3.90	4.84	60	450	2.92	3.61	42	462	.41	.51
131-140	16	26	6.99	9.52	17	82	6.84	9.22	6	52	.36	.48	9	99	.05	.07
141- UP	43	80	.94	1.45	26	137	.46	.71	18	174	.94	1.45	10	129	.98	1.46
CHARGES	248	369	1.19	1.42	258	1,106	1.59	1.85	179	1,307	1.61	1.91	155	1,566	.54	.63
TOTALS	12,150	8,511	1.26	1.27	2,076	7,467	.81	.82	969	6,038	1.68	1.71	559	4,949	.96	.98

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999			\$25,000 - 49,999			\$50,000 - 99,999					
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	3	11			1	7			1	16	.03	.02	24	1,335	2.08	1.57
81- 85	8	32			2	28			5	144	.64	.48	22	1,208	.47	.39
86- 90	129	1,483	.53	.49	32	592	.92	.82	76	818	.44	.37	30	1,792	.74	.65
91- 95	214	2,509	.65	.63	112	2,787	.93	.86	81	2,393	.84	.74	20	1,208	.43	.40
100-100	112	1,376	.35	.35	89	2,080	.82	.80	50	1,671	1.00	.98	20	1,424	.57	.55
CREDITS	467	5,502	.52	.51	392	1,664	.79	.79	51	1,731	.98	.98	23	1,666	.87	.87
101-105	46	579	1.60	1.64	43	7,188	.89	.85	289	9,248	.92	.85	139	8,633	.86	.77
106-110	16	210	.47	.51	20	418	.82	.84	30	1,084	5.47	5.64	21	1,435	.85	.88
111-115	16	227	1.69	1.92	16	364	.63	.71	33	1,376	1.65	1.88	16	1,530	.36	.39
116-120	20	279	.48	.56	39	899	.22	.26	25	1,069	3.12	3.69	15	1,165	.21	.24
121-130	50	763	1.14	1.41	30	727	.90	.92	35	1,517	1.38	1.73	18	1,619	.15	.19
131-140	12	197	.14	.18	10	281	2.68	3.60	31	1,472	1.90	2.58	18	1,752	1.14	1.54
141- UP	18	315	1.36	2.01	38	1,210	.56	.92	62	3,842	1.21	2.01	39	4,802	.81	1.47
CHARGES	178	2,571	1.11	1.32	196	4,778	.99	1.23	245	11,517	1.86	2.42	148	13,514	.63	.85
TOTALS	645	8,073	.71	.73	588	11,966	.93	.98	534	20,765	1.44	1.58	287	22,147	.72	.81

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER			ALL RISKS								
		UP TO	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	4															
61- 80	21	347	.09	.05	12	3,726	.78	.31	19	4,095	.72	.29	24	1,335	2.08	1.57
81- 85	7	885	.55	.41	9	2,819	.17	.12	73	6,738	.69	.51	22	1,208	.47	.39
86- 90	15	1,989	1.09	.96	8	5,285	.45	.38	73	8,268	.45	.37	30	1,792	.74	.65
91- 95	14	1,864	.63	.58	4	1,664	1.56	1.38	194	8,608	1.02	.90	20	1,208	.43	.40
96- 99	10	1,313	.36	.36	1	911	.54	.53	552	11,507	.83	.77	20	1,424	.57	.55
100-100	10	1,665	.63	.63	2	2,527	1.24	1.23	3,036	21,429	.94	.92	23	1,666	.87	.87
CREDITS	81	10,442	.61	.52	6	3,429	.52	.52	12,377	23,347	.95	.95	139	8,633	.86	.77
101-105	10	1,557	1.26	1.30	42	20,361	.68	.49	16,324	83,992	.86	.75	21	1,435	.85	.88
106-110	9	1,382	.25	.27	5	2,268	.25	.26	410	8,894	1.37	1.41	21	1,530	.36	.39
111-115	10	1,600	.71	.80	2	1,969	.81	.86	199	7,145	.71	.77	16	1,211	.35	.40
116-120	7	1,139	.94	1.11	3	1,895	.36	.41	162	7,019	.80	.90	15	1,165	.21	.24
121-130	14	2,836	.52	.66	3	1,412	.94	1.10	189	6,586	.99	1.17	18	1,619	.15	.19
131-140	15	3,225	.79	1.08	3	1,139	1.14	1.50	340	10,072	.78	.97	18	1,752	1.14	1.54
141- UP	45	13,295	.52	.98	30	32,746	.53	1.03	329	56,730	.61	1.14	39	4,802	.81	1.47
CHARGES	110	25,034	.62	.92	49	43,010	.55	.91	1,766	104,773	.78	1.14	148	13,514	.63	.85
TOTALS	191	35,476	.62	.75	91	63,371	.59	.69	18,090	188,765	.81	.91	287	22,147	.72	.81

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

EXP-MOD	RSKS	\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999	
		UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS
0- 60	5	1	2	5	24	1	3
61- 80	6	2	5	1	6	2	15
81- 85	3	1	5	1	17	2	15
86- 90	15	10	4.26	3.78	3	21	126
91- 95	41	36	1.82	1.70	24	87	1.01
96- 99	679	896	1.25	1.22	936	3,334	0.83
100-100	12,123	7,534	1.52	1.52	833	2,802	1.13
CREDITS	12,872	8,482	1.50	1.49	1,801	6,243	0.95
101-105	50	51	0.06	0.06	90	336	0.29
106-110	24	18	5.93	6.35	33	127	5.68
111-115	23	18	40.52	45.78	27	119	7.78
116-120	16	21	.40	.47	23	102	0.08
121-130	25	30	.83	1.12	36	168	0.09
131-140	24	47	2.64	4.15	24	120	0.33
141- UP	33	75	4.24	5.29	29	153	0.07
CHARGES	195	270	1.58	1.59	262	1,124	0.87
TOTALS	13,067	8,752	1.58	1.59	2,063	7,366	0.94

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS
0- 60	2	19	28	11	108	1	11	1	44
61- 80	3	33	47	3	283	3	108	19	1,098
86- 90	4	46	5.80	5.18	20	358	0.02	25	1,392
91- 95	89	1,065	0.06	0.06	155	2,851	0.89	23	1,437
96- 99	255	2,951	0.62	0.60	98	1,796	1.05	16	1,002
100-100	127	1,528	0.77	0.77	72	1,386	1.34	24	1,594
CREDITS	480	5,643	0.59	0.57	350	6,466	1.01	25	1,783
101-105	52	644	1.43	1.46	54	1,051	0.96	133	8,349
106-110	22	292	0.26	0.28	26	536	1.46	24	1,571
111-115	13	185	8.91	10.09	21	487	0.01	20	1,446
116-120	17	259	0.45	0.53	39	924	1.613	19	1,504
121-130	43	650	1.52	1.87	44	1,019	0.70	11	926
131-140	12	199	0.11	0.15	10	262	3.21	21	1,733
141- UP	11	210	0.81	1.24	34	1,027	0.50	15	1,408
CHARGES	170	2,440	1.62	1.88	228	5,305	0.85	52	6,735
TOTALS	650	8,083	0.90	0.92	578	11,771	0.98	162	15,324

EXP-MOD	RSKS	\$100,000 - 249,999		ALL RISKS		
		UP TO SD PREM	A LR M LR RSKS	UP TO SD PREM	A LR M LR RSKS	
0- 60	4	320	2.08	1.08	26	5,047
61- 80	17	1,916	0.17	0.12	66	5,422
81- 85	11	1,118	0.85	0.70	64	5,985
86- 90	11	1,549	0.44	0.39	150	5,607
91- 95	19	2,552	0.48	0.45	488	10,831
96- 99	10	1,360	0.97	0.94	2,889	22,368
100-100	12	2,110	1.38	1.38	24,893	1.12
CREDITS	84	10,926	0.74	0.64	80,155	0.82
101-105	8	1,204	0.23	0.24	8,510	0.67
106-110	7	997	1.38	1.49	6,712	0.94
111-115	5	946	0.51	0.58	7,764	1.00
116-120	8	1,346	0.13	0.15	6,924	0.53
121-130	17	3,184	0.38	0.48	13,082	0.43
131-140	19	4,019	1.05	1.42	8,891	0.85
141- UP	46	13,448	0.49	0.87	59,095	0.58
CHARGES	110	25,145	0.57	0.84	1,776	110,978
TOTALS	194	36,071	0.62	0.75	191,133	0.71

DATE 04/29/16

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

EXP-MOD	RSKS	\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999					
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM
0- 60	2	1	1	4	20	1	7	1	1	1	7
61- 80	3	4	3	2	11	1	6	1	1	1	6
81- 85	2	1	1	3	11	1	6	1	1	1	6
86- 90	10	9	5	18	16	16	16	16	16	16	16
91- 95	38	30	21	76	24	24	24	24	24	24	24
96- 99	517	666	41	922	83	83	83	83	83	83	83
100-100	12,578	8,013	.46	961	.64	.64	.64	.64	.64	.64	.64
CREDITS	13,150	8,724	.45	1,911	.73	.72	.72	.72	.72	.72	.72
101-105	40	50	1.08	316	.55	.56	.56	.56	.56	.56	.56
106-110	18	23		132	1.38	1.48	1.48	1.48	1.48	1.48	1.48
111-115	9	10		90	.03	.03	.03	.03	.03	.03	.03
116-120	16	18	.58	64	2.74	3.25	3.25	3.25	3.25	3.25	3.25
121-130	37	53	1.59	231	.85	1.06	1.11	1.14	1.14	1.14	1.14
131-140	12	24	.93	126	3.68	4.97	5.01	5.01	5.01	5.01	5.01
141- UP	22	44	.05	85	.26	.40	.40	.40	.40	.40	.40
CHARGES	154	221	.78	1,044	1.16	1.35	1.35	1.35	1.35	1.35	1.35
TOTALS	13,304	8,945	.46	7,723	.79	.80	.80	.80	.80	.80	.80

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999			
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM
0- 60	1	11	13	2	28	3	102	3	102	3	102
61- 80	1	10	34	6	177	6	177	6	177	6	177
81- 85	1	10	34	14	434	14	434	14	434	14	434
86- 90	2	23	398	64	2,019	64	2,019	64	2,019	64	2,019
91- 95	95	1,138	.22	163	.43	.40	.40	.40	.40	.40	.40
96- 99	261	3,029	.41	125	1.8	1.8	1.8	1.8	1.8	1.8	1.8
100-100	125	1,526	.37	78	1.479	.26	.26	.26	.26	.26	.26
CREDITS	485	5,737	.36	394	7.171	.29	.28	.28	.28	.28	.28
101-105	37	459	.62	37	703	1.00	1.02	1.02	1.02	1.02	1.02
106-110	22	293	.67	24	511	.32	.34	.34	.34	.34	.34
111-115	11	160	.66	17	391	.82	.92	.92	.92	.92	.92
116-120	24	356	.35	45	1,062	.83	.98	.98	.98	.98	.98
121-130	34	508	.83	49	1,186	.76	.94	.94	.94	.94	.94
131-140	8	139	.66	16	411	1.14	1.53	1.53	1.53	1.53	1.53
141- UP	11	224	.37	25	821	.95	1.55	1.55	1.55	1.55	1.55
CHARGES	147	2,141	.61	213	5,085	.83	1.01	1.01	1.01	1.01	1.01
TOTALS	632	7,878	.43	607	12,256	.51	.54	.54	.54	.54	.54

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS					
		UP TO 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	17	6,933	.28	.13	28	7,268	.28	.14
61- 80	30	3,639	.16	13	4,678	.19	.14	79	9,631	.20	.14
81- 85	15	1,581	.44	1	447	1.10	.89	56	3,551	.46	.38
86- 90	3	364	.24	21	2.19	2.04	2.04	136	4,306	.61	.54
91- 95	10	1,161	.20	3	1,381	.90	.83	540	12,778	.75	.70
96- 99	14	2,008	.14	2	775	.57	.55	2,757	21,239	.54	.53
100-100	6	872	.05	6	4,133	1.17	1.17	14,217	25,662	.62	.62
CREDITS	80	9,815	.45	42	18,346	.54	.35	17,813	84,436	.54	.46
101-105	10	1,680	.20	2	665	.74	.76	364	7,670	.52	.54
106-110	14	2,011	.50	3	1,030	.45	.48	200	6,752	.59	.63
111-115	5	786	.60	1	441	.20	.23	145	4,646	.61	.69
116-120	14	2,789	.36	4	2,858	.32	.39	193	10,141	.49	.58
121-130	13	2,795	.55	4	1,948	.64	.79	332	11,459	.80	1.00
131-140	19	4,051	.58	3	2,790	.50	.68	145	10,675	.63	.86
141- UP	45	12,265	.30	29	40,662	.44	.87	286	64,352	.45	.85
CHARGES	120	26,378	.39	46	50,395	.44	.79	1,665	115,695	.53	.78
TOTALS	200	36,192	.41	88	68,740	.47	.57	19,478	200,132	.53	.60

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

EXP-MOD	RSKS	\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999			
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR
0- 60	7	4	.01	1	3	1	5	1	5
61- 80	6	2	.02	4	16	3	17	3	17
81- 85	9	8	.14	2	10	10	10	10	10
86- 90	33	28	.01	4	21	2	17	2	17
91- 95	528	703	.21	21	110	18	255	30	255
96- 99	12,421	8,216	.54	969	3,643	607	2,985	353	2,985
100-100	13,004	8,962	.51	1,042	1,710	283	1,138	132	1,138
CREDITS	27	36	.21	2,039	5,512	919	4,423	522	4,423
101-105	17	15	3.28	72	1.24	56	355	36	323
106-110	11	12	1.13	29	1.09	23	149	14	128
111-115	11	12	2.15	14	.07	17	121	14	139
116-120	35	47	1.26	13	.88	12	126	12	126
121-130	13	30	1.50	40	1.03	40	313	36	386
131-140	26	49	1.86	16	.34	17	89	8	95
141- UP	140	201	3.32	205	3.13	172	120	129	132
CHARGES	13,144	9,162	3.62	2,244	4.02	1,091	1,235	651	1,330
TOTALS			.56		1.21		6,748		5,753
			.64		.64		.35		.38

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR
0- 60	1	7	.08	2	24	7	187	4	138
61- 80	3	30	.19	3	40	13	459	18	1,092
81- 85	2	19	.38	14	257	91	2,954	31	1,811
86- 90	123	1,478	.38	196	3,608	145	4,398	40	2,268
91- 95	316	3,707	.39	144	2,646	58	1,823	35	2,280
96- 99	124	1,495	.64	92	1,743	68	2,365	26	1,803
100-100	569	6,736	.44	453	8,351	382	12,186	28	1,873
CREDITS	37	488	.35	37	742	31	1,101	182	11,267
101-105	16	16	1.35	22	464	19	732	24	1,806
106-110	11	164	1.45	23	518	32	1,395	22	1,711
111-115	21	317	1.77	37	848	46	1,862	19	1,497
116-120	45	682	.17	31	788	37	1,664	26	2,280
121-130	12	191	.95	12	331	26	1,344	14	1,365
131-140	18	334	.34	31	1,001	42	2,521	53	6,552
141- UP	160	2,370	.53	193	4,692	233	10,618	184	17,621
CHARGES	729	9,106	.46	646	13,042	615	22,804	366	28,888
TOTALS			.47		.52		.52		.45

EXP-MOD	RSKS	\$250,000 AND OVER		ALL RISKS	
		UP TO SD PREM	A LR M LR	RSKS	SD PREM
0- 60	4	392	.14	34	10,521
61- 80	45	5,303	.26	111	15,149
81- 85	11	1,169	.21	70	3,772
86- 90	17	2,284	.35	186	8,471
91- 95	17	2,365	.27	622	15,853
96- 99	12	1,944	.25	3,015	23,509
100-100	15	1,956	.38	14,211	29,767
CREDITS	121	15,413	.28	18,249	107,041
101-105	15	2,233	.14	338	8,865
106-110	16	2,376	.25	178	5,909
111-115	9	1,610	.67	152	6,511
116-120	11	2,131	.64	194	10,118
121-130	20	3,761	.47	317	13,696
131-140	12	2,482	.36	138	12,800
141- UP	31	8,650	.44	271	61,369
CHARGES	114	23,244	.42	1,588	119,270
TOTALS	235	38,657	.37	19,837	226,311

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

EXP-MOD	RSKS	\$2,499		\$2,500 - 4,999		\$5,000 - 7,499		\$7,500 - 9,999				
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR
0- 60	10	4		2	3	1	3	2	8	11	67	1.29
61- 80	28	15		5	14	5	27	6	43	11	67	
81- 85	18	7		5	17	23	128	12	93	12	93	
86- 90	64	52	3.30	22	75	114	679	172	1,432	172	1,432	.64
91- 95	186	163	.74	115	407	114	679	114	1,432	172	1,432	1.70
96- 99	3,774	4,978	.76	4,953	17,783	65	16,567	43	12,323	1,469	12,323	.70
100-100	58,251	37,162	.93	4,258	14,434	77	7,104	1.05	4,961	575	4,961	.81
CREDITS	62,331	42,381	.91	9,360	32,732	69	24,577	.96	18,929	2,247	18,929	.80
101-105	291	385	.79	430	1,635	79	1,650	.91	1,761	198	1,761	.77
106-110	124	159	1.49	157	638	118	788	.53	769	84	769	.27
111-115	90	100	7.91	100	433	47	642	1.51	733	75	733	1.42
116-120	85	115	1.98	92	407	63	461	.80	708	68	708	.55
121-130	173	245	.60	223	1,060	1.19	2,094	1.07	2,004	186	2,004	.78
131-140	87	159	1.80	117	587	4.52	489	.36	485	42	485	.23
141- UP	175	353	3.43	124	655	1.40	638	1.19	895	62	895	.40
CHARGES	1,025	1,497	2.13	1,243	5,417	1.35	6,762	.95	7,354	715	7,354	.68
TOTALS	63,356	43,878	.95	10,603	38,149	.79	31,339	.96	26,284	2,962	26,284	.76

EXP-MOD	RSKS	\$10,000 - 14,999		\$15,000 - 24,999		\$25,000 - 49,999		\$50,000 - 99,999				
		UP TO 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	7	65	.05	13	51	4	54	8	284	95	284	.95
61- 80	12	125		12	199	76	703	1.02	5,489	117	5,489	.57
86- 90	25	283	.96	106	1,932	85	11,648	.65	8,824	151	8,824	.67
91- 95	530	6,259	.30	824	15,005	63	16,387	.79	8,793	139	8,793	.52
96- 99	1,307	15,254	.57	606	11,105	67	9,293	.84	7,728	113	7,728	.49
100-100	602	7,286	.57	409	7,809	62	9,491	.64	8,547	124	8,547	.84
CREDITS	2,483	29,273	.51	1,975	36,272	.66	50,033	.72	46,217	747	46,217	.63
101-105	240	3,008	1.13	210	4,124	.96	5,677	1.45	8,087	116	8,087	.49
106-110	104	1,382	.51	121	2,523	1.65	5,176	.57	7,777	103	7,777	.62
111-115	60	861	2.81	97	2,168	.45	6,761	.83	7,061	91	7,061	.69
116-120	105	1,560	.39	194	4,515	.69	7,439	1.15	6,496	77	6,496	.53
121-130	226	3,420	.85	190	4,596	.74	8,181	.73	10,077	115	10,077	.67
131-140	51	838	.57	67	1,770	1.15	6,639	.89	8,896	93	8,896	.87
141- UP	82	1,547	.52	162	5,122	.79	17,297	1.07	30,884	247	30,884	.74
CHARGES	868	12,607	.90	1,041	24,820	.88	57,170	.98	79,279	842	79,279	.68
TOTALS	3,351	41,880	.63	3,016	61,092	.75	107,203	.86	125,496	1,589	125,496	.66

EXP-MOD	RSKS	\$100,000 - 249,999		\$250,000 AND OVER		ALL RISKS				
		UP TO SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR	
0- 60	20	1,863	.66	70	27,754	.45	30,025	.47	30,025	.47
61- 80	134	15,565	.32	65	25,148	.29	47,306	.36	47,306	.36
81- 85	53	5,853	.57	17	10,566	.50	25,847	.50	25,847	.50
86- 90	55	7,237	.57	11	7,277	.50	37,549	.63	37,549	.63
91- 95	76	10,180	.66	11	4,792	.44	64,098	.63	64,098	.63
96- 99	62	8,622	.54	14	8,033	.59	111,685	.69	111,685	.69
100-100	54	8,229	.92	32	23,265	.73	128,289	.81	128,289	.81
CREDITS	454	57,549	.56	220	106,835	.49	444,798	.65	444,798	.65
101-105	51	7,892	.39	14	6,568	.56	40,768	.75	40,768	.75
106-110	57	8,528	.48	11	6,868	1.23	34,610	.77	34,610	.77
111-115	42	6,987	.57	13	6,839	.50	32,586	.74	32,586	.74
116-120	47	8,844	.48	17	11,121	.74	41,657	.70	41,657	.70
121-130	73	14,302	.49	24	15,312	.47	61,292	.63	61,292	.63
131-140	82	17,383	.76	22	15,226	.49	52,473	.76	52,473	.76
141- UP	219	63,787	.55	159	191,134	.44	312,310	.54	312,310	.54
CHARGES	571	127,723	.55	260	253,068	.48	575,696	.62	575,696	.62
TOTALS	1,025	185,272	.56	480	359,902	.48	1,020,495	.63	1,020,495	.63