

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2010 through 2014. 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.

DATE 04/24/17

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80													1		6	
81- 85																
86- 90																
91- 95	2	3			1	3			1	5	.16	.15	2		18	
96- 99	29	43	.02	.02	43	153	.70	.68	23	137	.05	.05	13	107	.17	.17
100-100	142	138	.12	.12	34	124	2.24	2.24	17	105	.61	.61	10	87	1.17	1.17
CREDITS	173	184	.09	.09	78	281	1.37	1.36	41	247	.29	.28	26	217	.55	.54
101-105	3	4			1	5			2	12			1	8		
106-110	2	3	.18	.20	2	8			2	13						
111-115													2	20	.59	.67
116-120	1	1			1	4							1	10		
121-130					1	3			1	9			3	34	1.55	1.93
131-140									1	10			1	10	.06	.08
141- UP									1	10						
CHARGES	6	8	.06	.06	5	19			7	54			8	83	.79	.94
TOTALS	179	192	.09	.09	83	300	1.28	1.28	48	301	.24	.24	34	300	.62	.63

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80									1	34			4	213	.16	.12
81- 85					1	20	11.44	9.31					4	231	.27	.23
86- 90	1	13	.03	.03	2	38	13.72	12.11	12	381	1.93	1.69	3	148		
91- 95	7	80			9	161	.07	.06	10	292	.08	.08	3	208	1.24	1.17
96- 99	19	216	.04	.04	12	207	.06	.06	7	243	.31	.31				
100-100	5	64			5	87	3.87	3.87	9	306	1.54	1.54	6	452	.73	.73
CREDITS	32	373	.03	.02	29	513	2.17	2.07	39	1,256	1.04	.97	20	1,253	.55	.49
101-105	2	25	.01	.01	3	53	.03	.03	2	79	53.54	56.11	3	187	.29	.30
106-110	3	37			2	44	.05	.05	3	138	.07	.08	4	315	.26	.28
111-115	1	12	.18	.20	1	25			2	74	.03	.03	2	136	2.41	2.71
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	2.70	4.05	3	205	.02	.03	1	118	.01	.01
CHARGES	11	156	.03	.04	17	388	.54	.65	23	1,075	4.37	5.59	15	1,192	.43	.50
TOTALS	43	528	.03	.03	46	901	1.47	1.53	62	2,331	2.58	2.75	35	2,445	.49	.49

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					3	540	2.40	.84	3	540	2.40	.84				
61- 80	1	147	.47	.29	5	1,669	.07	.05	12	2,069	.10	.08				
81- 85	3	416	.10	.08	1	365	.01	.01	9	1,033	.32	.27				
86- 90	4	557	.55	.48	2	779	.77	.67	24	1,916	1.13	.99				
91- 95	2	190	3.43	3.15					37	961	.99	.92				
96- 99	4	501	.86	.84					150	1,608	.41	.40				
100-100	4	744	.59	.59	1	403	.13	.13	233	2,509	.83	.83				
CREDITS	18	2,555	.76	.68	12	3,756	.55	.37	468	10,635	.73	.59				
101-105	2	253	.01	.01	1	320		.01	20	946	4.51	4.64				
106-110	3	452	.21	.22					21	1,010	.19	.20				
111-115	2	308	2.67	3.02	1	1,205	.29	.33	11	1,779	.85	.97				
116-120									10	249	.23	.27				
121-130	3	660	.92	1.14	1	588	.55	.72	25	1,966	.54	.68				
131-140	1	232	.01	.01					10	615	.73	.98				
141- UP	8	2,231	.90	1.66	5	3,314	1.06	1.61	22	5,972	.95	1.56				
CHARGES	19	4,136	.86	1.24	8	5,426	.77	1.05	119	12,538	1.05	1.42				
TOTALS	37	6,692	.82	.96	20	9,183	.68	.66	587	23,172	.90	.94				

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1		4			1		6				
91- 95					2		8						3	27	26.49	25.18
96- 99	25	39	3.25	3.18	37	135	.08	.08	27	168	.10	.10	21	178	.35	.34
100-100	130	123	.04	.04	39	132	1.74	1.74	12	74	.69	.69	5	44		
CREDITS	155	163	.82	.81	79	278	.87	.85	40	248	.27	.27	29	249	3.10	3.02
101-105					5	19	.43	.44					4	35	.04	.04
106-110	1	1							1	6						
111-115	2	1	35.85	15.43	2	9							1	11		
116-120	2	2														
121-130									1	8			5	55	.05	.07
131-140					1	6			1	8			1	11		
141- UP													2	30		
CHARGES	5	4	92.43	21.51	8	34	.24	.26	3	22			13	141	.03	.04
TOTALS	160	167	5.19	5.18	87	313	.80	.80	43	270	.25	.25	42	391	1.99	2.10

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85	1	10							1	35	9.36	7.44	3	188	.11	.08
86- 90					2	38			14	422	.24	.21	1	85	.45	.40
91- 95	7	82			11	210	.06	.06	12	380	.86	.80	1	59	.86	.80
96- 99	17	193	.21	.20	10	186	4.66	4.54	5	156	10.29	9.99	5	339	.17	.17
100-100	6	72	.04	.04	5	90	1.21	1.21	8	305	.13	.13	3	174	.03	.03
CREDITS	31	357	.12	.12	28	523	1.89	1.81	40	1,297	1.85	1.72	17	1,057	.18	.16
101-105	5	63	.01	.01	3	53	.49	.51	1	42	8.22	8.58	7	437	.97	1.00
106-110	2	28			3	62	2.70	2.86					2	150	.21	.23
111-115	2	28	.02	.02	2	45			4	161	.33	.38	1	74	.05	.05
116-120					2	48	.35	.41	2	79	.02	.02	1	90		
121-130	1	16	.04	.05	1	21	.14	.17	4	173	.03	.03	3	218	.79	1.00
131-140	2	30	.07	.10	1	30							1	126	.49	.64
141- UP					2	59	.01	.02	6	383	7.58	11.95	1	77	.12	.17
CHARGES	12	165	.02	.02	14	317	.68	.80	17	837	3.95	5.24	16	1,172	.60	.68
TOTALS	43	522	.09	.09	42	840	1.43	1.48	57	2,134	2.67	2.81	33	2,228	.40	.40

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	1	106	1.48	.65	4	888	1.34	.56	5	994	1.35	.57		
61- 80	3	448	.11	.08	3	1,270	.19	.13	10	1,941	.33	.23		
81- 85	1	99	.12	.10	1	299			8	625	.05	.04		
86- 90	3	418	.07	.06					21	966	.17	.15		
91- 95	4	626	.11	.11					40	1,391	.84	.79		
96- 99	4	511	2.18	2.12	3	1,373	.24	.23	154	3,279	1.29	1.26		
100-100	5	871	1.07	1.07					213	1,886	.73	.73		
CREDITS	21	3,080	.77	.67	11	3,830	.46	.31	451	11,083	.81	.65		
101-105	2	242	.07	.07					27	891	.92	.95		
106-110	1	147	.06	.06	1	1,076	.05	.05	11	1,470	.18	.19		
111-115									14	329	2.40	2.72		
116-120					1	298	.01	.01	8	517	.04	.05		
121-130	3	446	.13	.16	2	1,327	.24	.30	20	2,263	.25	.31		
131-140	3	716	4.12	5.61					10	927	3.25	4.40		
141- UP	5	1,595	.23	.44	5	4,195	.81	1.58	21	6,338	1.05	2.00		
CHARGES	14	3,147	1.08	1.63	9	6,895	.55	.84	111	12,735	.95	1.38		
TOTALS	35	6,227	.92	1.03	20	10,725	.52	.54	562	23,818	.89	.94		

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999				
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80																	
81- 85																	
86- 90					2		8	.02	.02								
91- 95										2	12			4	32	.02	.02
96- 99	15	18			34	128	.01	.01	27	165	.13	.13	18	151	.06	.06	
100-100	162	152	.12	.12	33	114	.61	.61	12	74	.44	.44	6	52	.32	.32	
CREDITS	177	170	.11	.11	69	250	.28	.28	41	250	.22	.21	28	235	.11	.11	
101-105					1	5	.15	.16	1	5			4	38	.01	.01	
106-110	1	2											1	9	.17	.18	
111-115	1	1			2	8	.12	.14									
116-120													1	10			
121-130									3	26			3	34		.01	
131-140					1	4							1	11			
141- UP	2	2			2	15	1.18	2.08									
CHARGES	4	5			6	31	.61	.83	4	31			10	103	.02	.02	
TOTALS	181	174	.10	.11	75	281	.32	.32	45	282	.19	.19	38	338	.08	.08	

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999				
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80										1	31			2	115	.21	.15
81- 85										2	57	.05	.04	1	51	.01	.01
86- 90	1	12			1	14			13	415	.17	.15	4	237	.51	.45	
91- 95	12	139	.41	.39	15	278	.12	.11	15	442	.49	.45	4	240	1.85	1.72	
96- 99	23	274	.81	.79	5	96	1.67	1.61	4	131	7.57	7.34	2	145	.18	.18	
100-100	12	153	.07	.07	6	106	.01	.01	5	195	.01	.01	2	116	.02	.02	
CREDITS	48	578	.50	.49	27	494	.39	.37	40	1,272	1.01	.92	15	903	.69	.61	
101-105	2	23	9.54	9.79	1	19	.92	.94	4	152	.10	.11	4	279	.13	.13	
106-110	2	30	.02	.03	2	36			1	54	.04	.04	3	248	.31	.34	
111-115	1	14	.85	.98					5	203	1.06	1.21	1	68	.03	.03	
116-120	1	17							1	37	.37	.44	1	69	.55	.66	
121-130	3	43	.16	.20	5	107	8.24	10.03					1	70	.10	.13	
131-140	1	16	.12	.16					2	74	3.10	4.17	3	292	.17	.22	
141- UP	1	26	2.65	4.69	2	71	2.83	4.29	1	58			5	512	.58	.88	
CHARGES	11	170	1.85	2.27	10	234	4.73	5.88	14	578	.82	.94	18	1,538	.33	.41	
TOTALS	59	747	.81	.82	37	727	1.78	1.84	54	1,849	.95	.93	33	2,441	.46	.50	

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					6	1,284	.13	.06	6	1,284	.13	.06				
61- 80	3	426	.31	.21	5	2,081	.21	.15	11	2,653	.22	.16				
81- 85	4	427	.14	.12					7	535	.12	.10				
86- 90									21	685	.28	.25				
91- 95	3	444	4.92	4.61	1	450	.01	.01	56	2,037	1.44	1.35				
96- 99	3	348	1.00	.97	1	390	.15	.14	132	1,845	1.00	.97				
100-100	4	556	.03	.03	1	640	.62	.62	243	2,158	.26	.26				
CREDITS	17	2,201	1.25	1.09	14	4,845	.22	.15	476	11,197	.57	.45				
101-105									17	522	.56	.58				
106-110	2	251	.11	.12					12	629	.17	.19				
111-115	1	127	.38	.42					11	422	.66	.74				
116-120	3	834	.14	.16					7	968	.17	.20				
121-130	1	251	.45	.54	1	317	3.25	4.00	17	848	2.41	2.95				
131-140	3	633	.57	.78					11	1,030	.62	.84				
141- UP	5	1,269	.18	.31	5	4,768	.48	.99	23	6,719	.46	.89				
CHARGES	15	3,364	.26	.36	6	5,084	.65	1.29	98	11,138	.60	.92				
TOTALS	32	5,565	.65	.73	20	9,929	.44	.45	574	22,334	.58	.61				

DATE 04/24/17

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90																
91- 95	2	3	.12	.11					2	13			1	8		
96- 99	12	12	2.15	2.10	37	139	.06	.06	27	158	.02	.02	24	203	.58	.56
100-100	160	169	.02	.02	24	77			13	83	.06	.06	5	43		
CREDITS	174	184	.17	.17	61	215	.04	.04	42	255	.03	.03	30	254	.46	.45
101-105					3	11							2	18		
106-110					1	5			1	6						
111-115					2	6			1	6			1	11		
116-120									1	7						
121-130	1	3			1	5							1	13		
131-140	3	6	.17	.23					2	15						
141- UP	3	4							2	20			1	18		
CHARGES	7	12	.08	.12	7	27			7	53			5	60		
TOTALS	181	196	.16	.16	68	242	.03	.03	49	308	.03	.03	35	313	.37	.38

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	11							1	50	5.47	2.80
61- 80					1	12										
81- 85									3	98	2.54	2.11	5	270	1.80	1.51
86- 90					2	35	.03	.02	15	511	.08	.07	5	297		
91- 95	17	207	.06	.06	19	351	.70	.66	13	364	.08	.07	2	136	.04	.04
96- 99	18	214	.35	.34	10	179	.02	.02	3	99	.27	.26	1	59		
100-100	5	59	.01	.01	6	116	.05	.05	5	166	.21	.21	3	205	.28	.28
CREDITS	40	480	.18	.17	39	703	.36	.34	40	1,257	.30	.28	17	1,016	.81	.70
101-105	4	52	1.39	1.42	2	39	2.98	3.10	1	36			2	132	.01	.01
106-110					2	37	.09	.09	2	97	.01	.02	4	352	.08	.09
111-115									5	227	.06	.07	1	83		
116-120	1	13			2	46			5	204	.57	.68	5	409	.57	.68
121-130	3	43	.02	.02	1	23			2	101	.06	.08	3	274	.10	.13
131-140	1	19	11.99	15.71									2	237	.91	1.22
141- UP	1	23	.07	.11	5	175	.81	1.25	1	52	.13	.20	4	451	.42	.64
CHARGES	10	151	1.98	2.35	12	319	.81	1.08	16	717	.20	.24	21	1,938	.36	.45
TOTALS	50	631	.61	.62	51	1,022	.50	.52	56	1,973	.27	.26	38	2,954	.51	.56

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					8	2,299	.36	.16	10	2,361	.47	.21				
61- 80	10	1,180	.26	.18	8	2,981	.21	.14	20	4,191	.22	.15				
81- 85	1	119			1	250	.43	.35	10	736	1.14	.95				
86- 90	5	668	.23	.20					27	1,511	.13	.12				
91- 95	3	497	.14	.13	1	263			60	1,841	.20	.18				
96- 99	1	132	.08	.08					133	1,194	.23	.22				
100-100	2	320	1.01	1.01	1	955	.38	.38	224	2,192	.36	.36				
CREDITS	22	2,915	.29	.24	19	6,749	.29	.18	484	14,027	.32	.23				
101-105	1	103	.28	.29					15	390	.56	.57				
106-110	2	291	.23	.25					12	788	.13	.14				
111-115	1	113	.14	.15					11	446	.07	.08				
116-120	1	228	.11	.13					15	908	.41	.49				
121-130	1	175	.09	.12	2	655	.33	.41	15	1,290	.21	.26				
131-140	2	471	.55	.74	1	596	.16	.21	11	1,345	.59	.79				
141- UP	2	572	.21	.45	4	5,075	.26	.54	23	6,390	.28	.56				
CHARGES	10	1,954	.27	.38	7	6,326	.25	.48	102	11,557	.31	.48				
TOTALS	32	4,869	.29	.28	26	13,075	.27	.25	586	25,584	.31	.30				

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1	3			1	4			2	16		
91- 95					1	4			2	12	4.31	4.08	1	7		
96- 99	17	21	.06	.06	31	115	.04	.04	30	179	1.82	1.78	27	225	.21	.21
100-100	130	143	.44	.44	33	118	.16	.16	12	75	.01	.01	4	35	.02	.02
CREDITS	147	164	.39	.39	66	240	.09	.09	45	271	1.40	1.37	34	284	.17	.17
101-105	1	2			1	5			4	24			1	9		
106-110									2	12	.22	.24				
111-115	2	4							1	8			2	20	.17	.20
116-120	1	3											1	10		
121-130	1	1														
131-140	2	5							1	9	.06	.08				
141- UP					1	5	.07	.10	1	8						
CHARGES	7	15			2	10	.03	.04	9	62	.05	.06	4	39	.09	.10
TOTALS	154	179	.36	.36	68	249	.09	.09	54	333	1.15	1.16	38	322	.16	.16

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	17						
61- 80													1	77	.92	.72
81- 85									1	41			8	563	.18	.15
86- 90									11	392	.99	.87	8	446	.27	.23
91- 95	5	57	.33	.30	25	438	.13	.13	15	435	.16	.15	5	293	.29	.27
96- 99	29	328	.16	.15	10	195	.07	.06	8	261	.13	.12	2	142	.29	.28
100-100	6	74	.01	.01	4	78			3	105						
CREDITS	40	459	.15	.15	39	710	.10	.10	39	1,250	.39	.36	24	1,521	.27	.24
101-105	3	32			2	35	.04	.04								
106-110					3	60			1	44	.47	.52	5	425	.69	.75
111-115					2	39			4	174	.04	.05	5	343	.94	1.06
116-120									2	69	1.52	1.80	2	138	.36	.42
121-130	2	35	1.53	1.89	3	70			2	121	.42	.52	2	200	.17	.22
131-140									2	128		.01	2	172	.12	.16
141- UP	1	19	55.26	2.62					4	188	1.25	1.97	2	260	.02	.04
CHARGES	6	86	12.86	15.83	10	204	.01	.01	15	724	.58	.74	18	1,537	.47	.58
TOTALS	46	545	2.15	2.16	49	914	.08	.08	54	1,974	.46	.47	42	3,058	.37	.38

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	140	.19	.07	6	2,175	.92	.39	9	2,332	.87	.36
61- 80	8	1,049	.18	.13	8	2,479	.21	.14	17	3,605	.22	.15
81- 85	3	437	.45	.37	4	2,079	.20	.16	17	3,125	.23	.19
86- 90	2	266	.06	.05	2	561	.06	.05	26	1,684	.33	.29
91- 95	4	602	.11	.10	1	422	.02	.02	59	2,269	.16	.15
96- 99	1	141	.02	.02	3	852	.26	.26	158	2,457	.30	.30
100-100	2	225	.44	.44	2	2,319	.13	.13	196	3,174	.15	.15
CREDITS	22	2,860	.21	.16	26	10,887	.32	.22	482	18,646	.30	.23
101-105	1	103	.06	.06	3	1,723	.16	.16	16	1,935	.15	.15
106-110	6	825	.44	.48	1	281	.01	.01	18	1,647	.41	.45
111-115									16	588	.57	.64
116-120					1	457	.02	.03	7	677	.24	.29
121-130									10	426	.32	.41
131-140	2	402	.17	.23					9	716	.12	.17
141- UP	5	1,040	.39	.62	2	3,398	.30	.89	16	4,918	.55	1.29
CHARGES	14	2,370	.35	.46	7	5,860	.22	.37	92	10,907	.40	.59
TOTALS	36	5,231	.27	.26	33	16,747	.29	.25	574	29,554	.34	.31

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	3	1							1	4			2	11	7.16	5.09
81- 85	1				1	4							2	15		
86- 90	7	5	21.60	18.92	1	3			4	21			3	24		
91- 95	16	14			11	40	.02	.02	15	84	.46	.44	22	176	.02	.02
96- 99	253	312	2.24	2.20	211	759	.34	.34	121	720	3.78	3.69	52	441	1.17	1.14
100-100	1,030	916	3.21	3.21	169	591	.23	.23	76	467	1.42	1.42	37	318	.64	.64
CREDITS	1,310	1,250	3.00	2.98	393	1,397	.29	.28	217	1,297	2.64	2.59	118	985	.82	.79
101-105	17	19	3.62	3.71	12	44	3.94	4.02	10	62	4.10	4.21	7	62	.39	.39
106-110	13	15			3	12			2	13			7	64	.90	.97
111-115	4	9	.09	.10	8	36			4	27	2.05	2.31	4	36	11.16	12.57
116-120	10	19	1.22	1.44	3	14	.22	.27	2	15			6	63	.04	.05
121-130	12	11			13	63	7.17	8.93	18	135	2.85	3.53	12	130		
131-140	12	23	7.75	10.55	3	14	51.14	69.55	1	9			1	13	.01	.01
141- UP	19	33	.04	.06	8	41	.01	.02	5	46	.31	.47	7	94	1.27	1.90
CHARGES	87	130	2.10	2.60	50	224	6.08	7.36	42	306	2.31	2.77	44	462	1.31	1.59
TOTALS	1,397	1,380	2.92	2.95	443	1,621	1.09	1.10	259	1,603	2.58	2.62	162	1,447	.97	1.01

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									1	16	.03	.02				
61- 80	2	19			1	14			1	29	6.24	4.12	9	474	.12	.09
81- 85	2	22			1	19	.78	.64	9	286	.11	.09	4	219	1.78	1.48
86- 90	3	33	.02	.02	20	355	.03	.03	20	650	1.03	.90	8	485	.34	.30
91- 95	39	440	.67	.63	42	763	.28	.26	19	615	1.62	1.50	3	203	.56	.53
96- 99	61	716	.49	.48	22	416	2.40	2.35	7	226	1.41	1.39	5	370	.01	.01
100-100	34	422	.44	.44	32	575	.29	.29	15	497	1.28	1.28	6	420	.13	.13
CREDITS	141	1,651	.50	.49	118	2,142	.66	.62	72	2,320	1.22	1.11	35	2,170	.36	.32
101-105	12	151	2.00	2.04	12	259	.51	.53	7	247	.04	.04	7	443	.23	.24
106-110	4	51	.13	.14	1	17	.13	.14	7	280	.51	.55	7	477		
111-115	4	56	4.39	4.96	5	112	.60	.68	11	457	2.66	3.01	4	304	.01	.01
116-120	7	98	.01	.01	8	182	.04	.04	6	269	.54	.64	2	185	.02	.02
121-130	9	146	3.11	3.88	4	96	.01	.01	8	341	2.91	3.63	4	364	.02	.02
131-140	4	69	.30	.41	3	78	.03	.04	6	259	.59	.81	5	509	1.17	1.57
141- UP	5	87	.05	.08	11	353	.14	.23	11	620	.60	.92	7	675	.12	.20
CHARGES	45	658	1.57	1.86	44	1,097	.24	.30	56	2,474	1.22	1.52	36	2,956	.27	.33
TOTALS	186	2,309	.81	.82	162	3,239	.51	.53	128	4,794	1.22	1.29	71	5,126	.31	.33

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	164	.09	.05	5	802	.25	.12	8	982	.22	.11		
61- 80	10	1,104	.56	.42	1	192	.76	.47	30	1,848	.59	.43		
81- 85	1	93	.01	.01	3	1,429	.93	.79	24	2,087	.85	.71		
86- 90	2	251	.65	.57	1	371	1.13	.99	69	2,200	.70	.62		
91- 95	3	477	.11	.10					170	2,813	.61	.57		
96- 99	1	98							733	4,058	1.45	1.41		
100-100	2	250	2.73	2.73	2	1,926	.54	.54	1,403	6,381	1.05	1.05		
CREDITS	21	2,437	.63	.51	12	4,720	.66	.52	2,437	20,369	.93	.82		
101-105	3	495	.62	.63	2	759	.37	.38	89	2,540	.65	.67		
106-110									44	929	.23	.24		
111-115	3	531	.47	.53	1	290	.71	.78	48	1,858	1.31	1.48		
116-120									44	845	.22	.26		
121-130	2	482	.01	.01					82	1,768	1.30	1.61		
131-140	2	517	.18	.25					37	1,492	1.19	1.62		
141- UP	5	1,850	.13	.28	1	828	.18	.36	79	4,627	.22	.41		
CHARGES	15	3,875	.23	.35	4	1,877	.34	.45	423	14,059	.68	.90		
TOTALS	36	6,312	.38	.43	16	6,597	.57	.51	2,860	34,428	.83	.84		

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	1			1	2										
61- 80	4	2			2	5			4	21			2	11		
81- 85	4	1			1	3							1	7	3.20	2.69
86- 90	7	5			4	11			1	6			1	8		
91- 95	21	16			15	52			12	69	3.18	2.99	11	94	.06	.06
96- 99	208	260	3.15	3.08	173	629	2.03	1.99	118	708	.70	.68	68	580	1.94	1.88
100-100	1,169	1,061	5.94	5.94	199	681	.56	.56	72	438	.96	.96	40	343	.20	.20
CREDITS	1,415	1,345	5.29	5.25	395	1,383	1.20	1.18	207	1,242	.91	.89	123	1,044	1.17	1.14
101-105	13	16			20	79	.38	.38	10	61	.05	.05	8	75	2.38	2.43
106-110	8	7			5	18	39.33	42.62	1	8			5	45	.07	.07
111-115	6	1			7	31			5	33			3	29	.19	.22
116-120	2	3			6	26	.09	.11	3	23	.62	.73	3	32	.58	.68
121-130	10	15			12	54	.15	.19	16	128	.34	.42	13	141	.98	1.22
131-140	11	17	.62	.83	7	38	.03	.05	4	34						
141- UP	15	34	.20	.31	9	47			3	31	.76	1.22	4	54		
CHARGES	65	92	.19	.24	66	291	2.55	3.03	42	318	.26	.32	36	376	.92	1.08
TOTALS	1,480	1,437	4.96	5.00	461	1,674	1.44	1.46	249	1,560	.78	.79	159	1,421	1.10	1.13

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60		10			1	13			1	11			1	44	.01	
61- 80	1	23			1	15			3	103	.24	.21	7	373	.05	.03
81- 85	2	13			7	124	.04	.04	20	619	1.24	1.10	4	233	1.16	1.01
86- 90	1	300	.06	.06	36	653	.60	.56	27	822	1.79	1.65	5	277	.04	.04
91- 95	25	682	.24	.23	21	375	.04	.04	12	422	.15	.14	8	487	.29	.29
96- 99	60	477	.29	.29	23	444	.02	.02	11	376	.11	.11	7	525	.93	.93
100-100	40	1,506	.21	.20	89	1,623	.26	.25	74	2,351	1.01	.93	40	2,405	.39	.34
CREDITS	129	94	.03	.04	10	183	1.89	1.94	5	156	.01	.02	6	380	1.22	1.24
101-105	8	91	.04	.04	10	212	1.16	1.25	4	160	.08	.09	5	371	2.13	2.30
106-110	7	46			2	53			10	379	.46	.52	4	338	.46	.52
111-115	3	77	.01	.01	20	464	.33	.39	10	370	.26	.30	1	67	2.41	2.86
116-120	5	136	3.37	4.16	15	349	1.22	1.51	14	579	.12	.15	3	270	.10	.13
121-130	9	35			2	42			9	446	.10	.13	4	424	1.25	1.66
131-140	2	8			8	232	.22	.33	11	583	.88	1.37	10	1,101	.33	.52
141- UP		479	.97	1.11	67	1,534	.80	.96	63	2,673	.34	.43	33	2,951	.84	1.08
CHARGES	34	1,985	.39	.40	156	3,158	.52	.55	137	5,025	.65	.70	73	5,356	.64	.68
TOTALS	163															

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	153			5	888	.15	.07	12	1,099	.12	.06
61- 80	5	477	.20	.14					26	912	.12	.09
81- 85	4	458	.19	.16	1	217	.16	.14	25	1,294	.13	.11
86- 90	3	353	1.64	1.42					48	1,372	1.18	1.04
91- 95	3	787	.61	.57					158	3,070	.85	.79
96- 99	6								668	4,142	.99	.96
100-100	3	481	3.95	3.95					1,564	4,826	2.02	2.02
CREDITS	23	2,710	1.16	.97	6	1,106	.15	.08	2,501	16,715	1.11	.97
101-105	3	475	.13	.14	1	272	.20	.21	84	1,791	.64	.66
106-110	2	251	2.50	2.67					47	1,163	2.05	2.21
111-115					2	1,055	.65	.73	42	1,965	.52	.59
116-120	1	201							51	1,262	.35	.42
121-130	2	456	.02	.02					94	2,128	.55	.69
131-140	1	166	.58	.77					40	1,200	.57	.76
141- UP	6	1,646	.52	.88	1	748	.01	.02	67	4,475	.41	.67
CHARGES	15	3,196	.52	.71	4	2,075	.36	.46	425	13,985	.62	.79
TOTALS	38	5,905	.81	.86	10	3,181	.29	.25	2,926	30,700	.89	.91

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1										
61- 80	6	6			1	3			3	16			1	7		
81- 85									2	11			1	6		
86- 90	5	6			2	6										
91- 95	15	10			9	32			13	75	.01	.01	9	72	5.89	5.52
96- 99	148	184	.78	.76	158	570	1.58	1.55	115	691	.64	.63	74	615	.31	.30
100-100	1,169	1,122	.84	.84	237	826	1.12	1.12	86	528	.44	.44	47	399	.90	.90
CREDITS	1,344	1,328	.82	.81	408	1,439	1.27	1.25	219	1,321	.51	.50	132	1,099	.88	.86
101-105	12	17	2.34	2.38	13	53	.12	.12	13	81	.04	.04	6	56	7.63	7.80
106-110	4	3			5	21	.05	.06	7	48	.02	.02	5	47		
111-115	1	2			4	17	.03	.04	4	27			5	51	6.13	6.88
116-120	3	4			5	21	1.10	1.30	3	23	.72	.85	2	21		
121-130	6	9			15	71	5.73	7.22	12	93	.01	.02	7	80	2.02	2.52
131-140	5	9			4	23	12.67	17.08	4	34			4	47	.07	.09
141- UP	9	11			2	11	.08	.13	4	36	1.55	2.35	3	38	.13	.20
CHARGES	40	54	.72	.86	48	218	3.33	3.92	47	342	.23	.26	32	340	2.68	3.20
TOTALS	1,384	1,382	.82	.82	456	1,657	1.54	1.55	266	1,662	.45	.46	164	1,439	1.31	1.34

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									2	28	.01		3	101		
61- 80	1	11			1	17			3	84			5	335	.56	.44
81- 85					1	13			7	215	.66	.55	7	425	.20	.16
86- 90	2	22			7	131			14	504	.29	.26	9	487	1.17	1.03
91- 95	25	300	.12	.11	35	624	.23	.21	34	1,071	.77	.72	11	677	.16	.15
96- 99	74	854	.31	.30	36	652	.05	.05	20	626	1.04	1.01	4	270	.28	.27
100-100	43	515	.03	.03	27	509	.29	.29	17	590	.28	.28	9	640	.73	.73
CREDITS	145	1,701	.19	.18	107	1,945	.17	.16	97	3,118	.62	.57	48	2,935	.51	.45
101-105	6	76	.50	.51	7	130	1.01	1.03	7	246	.12	.12	7	483	.57	.58
106-110	7	87	1.04	1.11	2	44	2.98	3.18	6	245	2.03	2.20	4	280	.30	.32
111-115	4	60	.04	.05	7	165	.48	.54	10	405	.23	.27	3	275	.69	.78
116-120	10	134	.06	.07	18	426	1.11	1.30	8	330			2	175	.21	.25
121-130	7	110	3.26	4.02	12	299	.21	.26	8	378	.13	.17	8	793	1.06	1.33
131-140	3	46		.01	6	164	1.60	2.19	3	143	.11	.15	1	78	.02	.03
141- UP	3	52			3	96	.50	.78	8	471	.19	.29	8	907	.31	.51
CHARGES	40	566	.88	1.04	55	1,323	.90	1.08	50	2,219	.35	.43	33	2,992	.57	.72
TOTALS	185	2,267	.36	.37	162	3,269	.46	.48	147	5,337	.51	.52	81	5,927	.54	.56

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					4	1,195	.10	.05	11	1,325	.09	.05				
61- 80	11	1,373	.10	.07	4	803	.01	.01	36	2,653	.13	.09				
81- 85	4	402	1.02	.84					22	1,072	.59	.49				
86- 90	1	96	.88	.77					40	1,251	.64	.57				
91- 95	4	416	.08	.07	1	289	3.91	3.68	156	3,564	.76	.71				
96- 99	4	504	.29	.28					633	4,967	.57	.56				
100-100					1	393	.49	.49	1,636	5,524	.62	.62				
CREDITS	24	2,790	.29	.24	10	2,679	.54	.35	2,534	20,355	.54	.46				
101-105	3	439	.42	.43	2	665	1.04	1.07	76	2,246	.81	.83				
106-110	4	571	.01	.01					44	1,346	.60	.64				
111-115	1	119							39	1,122	.61	.69				
116-120	1	139	1.17	1.37					52	1,274	.57	.67				
121-130	3	616	1.55	1.95					78	2,450	1.16	1.45				
131-140	3	503	.19	.26					33	1,046	.64	.86				
141- UP	4	1,479	.05	.10	1	613	.78	1.19	45	3,713	.28	.47				
CHARGES	19	3,866	.38	.52	3	1,278	.91	1.11	367	13,198	.65	.82				
TOTALS	43	6,656	.35	.36	13	3,957	.66	.50	2,901	33,553	.58	.57				

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

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										1	3						
61- 80	10	7			1	3			5	20			2	11			
81- 85									2	10	14.65	12.01	2	13			
86- 90	8	5			3	10			3	16	.03	.02					
91- 95	13	12			7	23	.17	.15	5	31			9	76	.38	.36	
96- 99	159	186	.55	.54	164	593	1.18	1.16	122	740	.13	.12	85	717	1.13	1.10	
100-100	1,017	995	.84	.84	258	929	1.06	1.06	87	519	.48	.48	48	418	.36	.36	
CREDITS	1,207	1,205	.78	.78	433	1,557	1.09	1.07	225	1,339	.37	.36	146	1,236	.80	.78	
101-105	7	11			13	42	1.61	1.65	12	80	.25	.25	7	62			
106-110	6	4			8	28	.18	.20	6	33	.29	.31	4	36			
111-115	3	1			4	14			3	23	.06	.07	3	26			
116-120	2	1			5	25	11.46	13.51	2	15			1	10			
121-130	9	11			6	26			10	82			7	72	.08	.10	
131-140	4	10	.10	.14	2	12	12.06	15.96	4	32	1.54	2.11	4	50	1.09	1.48	
141- UP	10	13	4.28	7.33	5	24			3	26			1	14			
CHARGES	41	52	1.09	1.38	43	171	2.89	3.38	40	292	.27	.32	27	270	.22	.26	
TOTALS	1,248	1,257	.79	.80	476	1,729	1.26	1.27	265	1,631	.35	.35	173	1,505	.70	.70	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60														2	54	.03	.01
61- 80	1	8			2	26			3	77			8	473	.13	.10	
81- 85	1	11			1	18			1	32			12	709	1.07	.88	
86- 90	2	19			2	38			19	647	.24	.22	15	837	.20	.18	
91- 95	25	302	.52	.49	42	761	1.12	1.06	44	1,343	.53	.49	10	615	.01	.01	
96- 99	91	1,076	.19	.18	52	978	.68	.67	19	588	1.18	1.15	9	655	.54	.52	
100-100	52	625	.78	.78	33	593	.74	.74	18	604	.41	.41	6	407	.37	.37	
CREDITS	172	2,042	.41	.40	132	2,413	.81	.78	104	3,291	.55	.51	62	3,749	.40	.35	
101-105	11	145	.36	.37	8	155	1.49	1.54	5	174	.24	.24	8	608	.06	.06	
106-110					5	104			5	208	.09	.10	6	477	.18	.19	
111-115	5	74	4.55	5.15	5	116	.06	.07	10	442	.18	.20	2	154	.25	.28	
116-120	3	47	.01	.01	8	188	.68	.79	12	510	.10	.12	6	532	1.91	2.26	
121-130	13	191	.33	.41	9	226	.15	.19	6	239	1.56	1.95	6	550	.27	.34	
131-140	2	29			4	100	.01	.01	3	138	.62	.84	4	418	.13	.17	
141- UP	6	110	.49	.78	3	94			5	264	1.11	1.76	10	1,004	.34	.54	
CHARGES	40	595	.85	1.03	42	982	.41	.49	46	1,974	.48	.57	42	3,743	.46	.57	
TOTALS	212	2,637	.51	.52	174	3,395	.70	.71	150	5,265	.52	.53	104	7,492	.43	.44	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS				
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60					4	1,089	.25	.12	7	1,146	.24	.12		
61- 80	16	1,836	.40	.30	6	1,286	.10	.07	54	3,748	.25	.18		
81- 85	5	626	.02	.02					24	1,418	.64	.53		
86- 90	1	104							53	1,676	.20	.17		
91- 95	6	885	.24	.22					161	4,048	.49	.46		
96- 99	2	307	.09	.09					703	5,840	.62	.61		
100-100	2	355	.02	.02					1,521	5,445	.65	.65		
CREDITS	32	4,114	.24	.20	10	2,375	.17	.10	2,523	23,321	.50	.43		
101-105	4	526	.19	.19	1	291			76	2,094	.26	.27		
106-110	4	674	.46	.49					44	1,564	.27	.29		
111-115									35	850	.54	.61		
116-120					2	684	.07	.08	41	2,010	.76	.89		
121-130	1	177	3.74	4.51					67	1,575	.82	1.02		
131-140	3	497	.23	.31					30	1,286	.39	.52		
141- UP	5	1,245	.96	1.62	2	1,342	.12	.24	50	4,135	.51	.87		
CHARGES	17	3,119	.76	.99	5	2,316	.09	.13	343	13,515	.51	.64		
TOTALS	49	7,233	.47	.46	15	4,692	.13	.11	2,866	36,836	.50	.49		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	7	5			6	20			1	6			4	24		
81- 85	5	5	12.89	10.81	1	4			2	10			1	6		
86- 90	6	5			3	8			2	10			1	7		
91- 95	11	16			7	25	1.42	1.33	7	36			4	31		
96- 99	118	151	.83	.81	177	641	.41	.40	122	741	.08	.08	106	893	.37	.36
100-100	952	899	.91	.91	261	909	.59	.59	112	678	.41	.41	62	529	.13	.13
CREDITS	1,099	1,081	.93	.93	455	1,608	.52	.51	246	1,481	.23	.23	178	1,491	.27	.26
101-105	11	15			15	61	.58	.59	11	68			5	50		
106-110	5	8			1	4			8	53	.05	.06	4	37		
111-115	5	7			4	17			1	8			1	10		
116-120	3	4			4	19			4	31	.02	.02	3	30	1.35	1.61
121-130	5	9			6	29	.88	1.08	6	43	.03	.04	9	100	.15	.19
131-140	9	20			5	25	2.29	3.08	2	15			5	57	.12	.16
141- UP	8	18			3	17	2.16	3.24	1	14						
CHARGES	46	81			38	173	.90	1.04	33	231	.02	.02	27	285	.22	.26
TOTALS	1,145	1,162	.87	.87	493	1,780	.56	.56	279	1,712	.20	.20	205	1,775	.26	.26

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	15	.06	.02				
61- 80	5	43			4	62	.30	.21	6	186			8	434	.03	.03
81- 85	2	24							1	39			8	507	.07	.06
86- 90	3	30			4	70	.01	.01	25	868	.05	.05	23	1,329	.67	.59
91- 95	18	215	.31	.29	44	818	.36	.34	39	1,199	.08	.08	8	510	.40	.37
96- 99	94	1,115	.09	.09	68	1,275	.16	.15	32	1,002	.13	.13	13	859	.58	.57
100-100	58	711			46	881	.43	.43	17	562	.37	.37	8	530	.01	.01
CREDITS	180	2,138	.08	.08	166	3,106	.29	.28	121	3,872	.13	.12	68	4,169	.40	.35
101-105	9	120	.27	.27	8	155	1.00	1.03	6	178	.13	.14	9	663	.30	.31
106-110					3	62	.22	.23	3	133	.55	.59	6	482	.01	.01
111-115	1	16			7	153	.05	.06	6	275	.20	.23	10	869	.03	.03
116-120	5	73	2.05	2.42	7	169	.70	.83	14	550	.07	.08	8	630	.33	.39
121-130	11	167	.03	.04	7	156	.78	.97	8	282	.01	.01	6	542	.08	.09
131-140	2	32	.16	.22	1	29			3	161	1.24	1.69	3	222	.14	.19
141- UP	2	38	.02	.03	2	58	.32	.47	6	313	.34	.53	5	633	1.06	1.74
CHARGES	30	446	.43	.51	35	782	.56	.65	46	1,892	.26	.32	47	4,040	.29	.35
TOTALS	210	2,584	.14	.14	201	3,888	.34	.34	167	5,764	.17	.17	115	8,209	.34	.35

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					5	1,706	5.43	2.62	6	1,721	5.39	2.59				
61- 80	17	1,951	.27	.20	10	2,285	.08	.05	68	5,015	.15	.10				
81- 85	4	507	4.44	3.67	1	255	.29	.24	25	1,358	1.78	1.48				
86- 90	6	749	.15	.13	1	261	.05	.05	74	3,338	.32	.28				
91- 95	5	610	.73	.68	1	308	.08	.08	144	3,768	.31	.29				
96- 99	4	640	.22	.22					734	7,317	.25	.25				
100-100	2	235	.13	.13	1	1,154	.08	.08	1,519	7,087	.34	.34				
CREDITS	38	4,691	.75	.62	19	5,967	1.62	1.06	2,570	29,604	.64	.54				
101-105	1	120	.69	.70	1	347	.05	.05	76	1,776	.31	.32				
106-110	3	398	.57	.62	1	332	.68	.75	34	1,510	.36	.39				
111-115	4	669	.12	.14					39	2,024	.08	.09				
116-120	2	379	.50	.59					50	1,883	.39	.46				
121-130	6	1,102	.16	.21					64	2,430	.16	.20				
131-140	1	184							31	745	.40	.55				
141- UP					3	2,099	.24	.41	30	3,189	.42	.70				
CHARGES	17	2,851	.27	.32	5	2,777	.27	.40	324	13,558	.30	.37				
TOTALS	55	7,542	.57	.53	24	8,745	1.19	.95	2,894	43,162	.53	.50				

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	7	4							1	4						
81- 85	1				1	4										
86- 90	9	7			2	7			3	19	.22	.20	1	8		
91- 95	26	27	2.04	1.92	9	35	.04	.04	17	106	.01	.01	31	261	1.85	1.75
96- 99	549	741	1.21	1.18	776	2,773	1.25	1.22	394	2,340	.69	.67	165	1,359	.94	.91
100-100	9,818	5,920	.71	.71	558	1,859	.52	.52	121	741	4.03	4.03	67	585	1.09	1.09
CREDITS	10,411	6,699	.77	.77	1,346	4,678	.95	.93	536	3,209	1.44	1.41	264	2,213	1.08	1.06
101-105	59	79	.06	.06	75	280	.21	.22	37	234	.95	.98	34	301	.44	.45
106-110	20	31	1.45	1.55	25	105	.06	.07	18	124	.54	.59	10	90	.12	.13
111-115	17	19	1.77	2.00	15	68	.10	.11	8	55	1.91	2.17	8	77	.04	.05
116-120	12	20	.06	.07	17	79	.04	.04	11	83	.13	.16	13	135	.18	.21
121-130	23	41	.04	.04	38	170	1.14	1.42	41	306	2.58	3.20	27	299	.46	.58
131-140	5	3			13	60	.07	.10	4	34	.56	.74	7	76	.06	.08
141- UP	25	46	1.60	2.57	18	96	.65	1.00	11	108	.53	.83	3	35	.20	.29
CHARGES	161	239	.67	.78	201	858	.39	.45	130	944	1.35	1.58	102	1,013	.32	.37
TOTALS	10,572	6,938	.76	.77	1,547	5,536	.86	.87	666	4,153	1.42	1.44	366	3,226	.84	.86

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	7										
61- 80					1	14			3	80	.20	.16	11	648	3.95	2.97
81- 85	1	10							17	568	.58	.48	14	758	.15	.12
86- 90	3	35			9	179	.11	.10	40	1,241	.50	.44	17	1,055	1.12	.98
91- 95	85	988	.46	.43	102	1,832	1.58	1.47	51	1,524	1.06	.98	14	803	.18	.17
96- 99	132	1,555	.90	.87	77	1,444	.63	.61	36	1,201	1.07	1.05	14	987	.74	.72
100-100	70	855	.35	.35	57	1,096	.72	.72	30	1,044	.80	.80	13	912	1.20	1.20
CREDITS	291	3,443	.62	.60	247	4,573	1.01	.96	177	5,658	.83	.77	83	5,163	1.13	1.01
101-105	33	417	1.64	1.69	27	549	.96	.98	21	759	1.00	1.03	12	859	1.99	2.07
106-110	8	109	.67	.72	16	332	5.60	6.06	19	736	.20	.22	10	738	.63	.68
111-115	10	145	.96	1.09	10	221	.10	.11	22	938	1.54	1.75	10	771	.07	.08
116-120	13	181	.73	.86	27	632	.24	.29	17	700	6.25	7.41	11	850	.29	.34
121-130	39	586	.71	.87	24	580	.14	.18	21	925	1.18	1.48	11	1,011	.20	.25
131-140	9	145	.04	.06	4	122	7.27	9.70	19	923	2.97	4.03	12	1,121	1.32	1.78
141- UP	12	214	1.98	2.96	25	799	.59	.97	48	2,995	1.34	2.26	31	4,010	.96	1.80
CHARGES	124	1,797	1.04	1.24	133	3,236	1.24	1.53	167	7,978	1.83	2.42	97	9,360	.86	1.20
TOTALS	415	5,240	.77	.79	380	7,809	1.10	1.16	344	13,637	1.41	1.59	180	14,523	.95	1.11

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	183	.10	.05	4	2,384	.76	.30	8	2,574	.72	.29
61- 80	10	1,134	.55	.41	3	958	.22	.17	36	2,843	1.20	.90
81- 85	4	464	.26	.21	4	3,490	.32	.27	42	5,294	.32	.27
86- 90	6	848	1.04	.92	1	514	3.37	3.04	91	3,912	1.13	1.00
91- 95	9	1,202	.90	.84	1	911	.68	.63	345	7,689	.95	.89
96- 99	7	1,038	.13	.13	2	2,527	1.29	1.27	2,152	15,965	.94	.92
100-100	4	591	.73	.73	4	1,383	.95	.95	10,742	14,987	.91	.91
CREDITS	42	5,459	.60	.52	19	12,168	.83	.59	13,416	53,263	.89	.78
101-105	5	809	1.92	1.99	2	1,188	.24	.25	305	5,476	1.09	1.12
106-110	6	931	.27	.29	2	1,969	.85	.91	134	5,165	.89	.96
111-115	6	996	.45	.50	1	400			107	3,690	.61	.69
116-120	7	1,139	.95	1.11	3	1,580	.92	1.08	131	5,400	1.38	1.63
121-130	8	1,435	.45	.57	2	824	.32	.40	234	6,178	.62	.78
131-140	12	2,475	1.04	1.40	3	1,139	1.15	1.51	88	6,100	1.48	1.99
141- UP	33	9,355	.55	1.00	23	27,817	.50	.99	229	45,474	.62	1.17
CHARGES	77	17,140	.68	1.01	36	34,919	.54	.93	1,228	77,483	.79	1.19
TOTALS	119	22,599	.66	.83	55	47,087	.62	.78	14,644	130,747	.83	.97

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3															
61- 80	3	2			1	3			1	3						
81- 85													1	8		
86- 90	11	8	5.80	5.18	1	3			3	16			2	15	.03	.03
91- 95	22	20	3.24	3.02	7	26	.03	.03	9	55	.52	.49	12	101	.02	.02
96- 99	452	598	.33	.33	722	2,554	.61	.60	415	2,478	1.98	1.94	183	1,523	1.20	1.17
100-100	10,815	6,343	.57	.57	597	1,997	1.15	1.15	116	703	.45	.45	69	591	.48	.48
CREDITS	11,306	6,971	.57	.57	1,328	4,584	.84	.83	544	3,255	1.61	1.58	267	2,238	.95	.93
101-105	38	39	.07	.07	64	234	.25	.25	43	264	.31	.32	33	297	.40	.41
106-110	13	18	9.19	9.85	27	104	.14	.15	14	98	.40	.43	12	111	.10	.11
111-115	11	11			18	77	1.19	1.34	15	98	.76	.86	12	113	.18	.20
116-120	13	17	.49	.58	16	73	.08	.10	4	26	.83	.98	8	81	.01	.01
121-130	17	21			25	117	.06	.08	47	357	.49	.60	22	234	.81	1.00
131-140	13	30	.97	1.30	16	76	.50	.67	14	111	.53	.71	4	48	.13	.17
141- UP	16	38	3.23	5.04	19	97	.11	.17	9	85			9	129	.02	.03
CHARGES	121	174	1.88	2.29	185	778	.29	.34	146	1,040	.43	.51	100	1,011	.35	.40
TOTALS	11,427	7,145	.60	.60	1,513	5,362	.76	.77	690	4,295	1.33	1.36	367	3,249	.76	.78

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85					2	32			7	217	.30	.25	14	777	.79	.66
86- 90	3	33	8.08	7.21	11	197	.02	.02	33	1,062	.78	.69	17	1,052	.53	.47
91- 95	59	707	.07	.06	106	1,953	1.42	1.33	57	1,653	.31	.29	10	666	.57	.53
96- 99	177	2,062	1.21	1.17	67	1,239	.87	.85	35	1,145	.59	.58	10	711	.64	.63
100-100	81	983	1.17	1.17	47	908	1.88	1.88	33	1,116	1.82	1.82	17	1,218	1.24	1.24
CREDITS	320	3,786	1.04	1.02	233	4,328	1.29	1.23	167	5,266	.79	.74	78	5,030	.72	.65
101-105	42	520	1.33	1.36	40	794	1.12	1.14	24	854	.77	.80	9	595	.57	.58
106-110	13	173	.78	.85	13	261	1.42	1.52	24	957	.57	.62	12	834	.50	.54
111-115	9	127	13.06	14.71	17	395	.02	.02	21	872	1.39	1.58	15	1,158	1.51	1.71
116-120	11	169	.61	.72	16	384	1.95	2.30	27	1,146	.67	.79	9	769	1.19	1.41
121-130	33	495	1.18	1.45	29	674	.34	.42	26	1,106	.26	.33	14	1,176	.67	.83
131-140	8	134	.15	.20	7	190	3.22	4.31	20	959	.60	.81	10	857	.82	1.12
141- UP	10	197	.87	1.32	23	713	.41	.64	41	2,548	.90	1.53	41	5,575	.97	1.94
CHARGES	126	1,814	1.85	2.16	145	3,410	.92	1.11	183	8,443	.75	.97	110	10,965	.94	1.40
TOTALS	446	5,599	1.31	1.34	378	7,738	1.13	1.18	350	13,710	.77	.87	188	15,995	.87	1.07

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	60	8.65	5.07	3	2,453	.28	.12	7	2,514	.48	.21
61- 80	8	882	.21	.15	5	1,596	.17	.12	30	3,165	.19	.14
81- 85	5	447	1.94	1.61	4	2,822	.54	.45	33	4,303	.72	.59
86- 90	5	777	.20	.18					86	3,163	.59	.52
91- 95	8	1,034	.47	.44					290	6,216	.69	.65
96- 99	6	849	.41	.39	3	1,729	.20	.19	2,070	14,887	.93	.91
100-100	4	664	.26	.26	5	3,879	.56	.56	11,784	18,404	.83	.83
CREDITS	37	4,714	.58	.51	20	12,480	.40	.30	14,300	52,652	.76	.68
101-105	5	842	.33	.34	2	1,540	.52	.54	300	5,979	.65	.67
106-110	4	598	1.82	1.97	2	807	1.58	1.69	134	3,961	1.03	1.11
111-115	5	946	.52	.59	3	1,716	.72	.81	126	5,514	1.19	1.34
116-120	7	1,148	.16	.19	2	1,273	.51	.60	113	5,086	.67	.79
121-130	14	2,704	.48	.60	2	1,933	.37	.46	229	8,815	.48	.60
131-140	15	3,137	.38	.52	2	1,127	.61	.82	109	6,671	.59	.80
141- UP	35	10,250	.67	1.21	20	28,732	.49	1.04	223	48,362	.61	1.20
CHARGES	85	19,626	.58	.85	33	37,127	.53	.93	1,234	84,389	.66	1.01
TOTALS	122	24,340	.58	.75	53	49,607	.50	.65	15,534	137,040	.70	.84

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

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										1				4			
61- 80	1	1								1				4			
81- 85	1																
86- 90	6	4			2	9				2	11	11.46	10.01	1	7	.61	.54
91- 95	23	18			12	44	.02	.02		12	72	.02	.02	17	138	1.35	1.27
96- 99	355	466	.29	.28	728	2,670	.69	.67		377	2,261	.46	.45	223	1,876	.77	.75
100-100	11,236	6,732	.48	.48	690	2,259	.53	.53		161	963	1.53	1.53	70	604	.32	.32
CREDITS	11,622	7,221	.47	.47	1,432	4,981	.61	.60		554	3,315	.80	.78	311	2,626	.70	.68
101-105	29	36	.10	.11	66	258	.66	.67		40	254	.30	.31	29	253	1.36	1.40
106-110	13	16			26	111	1.46	1.57		15	104	.01	.01	17	158	.83	.90
111-115	8	8			14	65	.01	.01		20	138	.37	.42	9	89	2.20	2.48
116-120	12	13	.80	.95	12	50	2.90	3.44		9	64	.88	1.04	8	82	2.87	3.42
121-130	30	41	1.17	1.45	33	165	1.13	1.42		38	293	.16	.20	20	211	2.67	3.29
131-140	9	17	1.28	1.71	20	99	4.49	6.08		7	57	.01	.02	8	93	.27	.37
141- UP	15	36	.06	.10	12	62	.06	.09		10	98	2.90	4.49	11	147	.10	.15
CHARGES	116	168	.51	.63	183	810	1.37	1.59		139	1,008	.51	.60	102	1,033	1.46	1.72
TOTALS	11,738	7,389	.47	.47	1,615	5,790	.72	.72		693	4,323	.73	.75	413	3,658	.91	.94

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13											
61- 80					1	11				1	29	8.74	5.72	11	662	.16	.12
81- 85	1	10			1	21				5	163	.03	.03	10	552	.40	.33
86- 90					14	253	.06	.05		38	1,137	1.42	1.26	14	796	.40	.35
91- 95	60	724	.28	.26	110	1,981	.59	.55		77	2,263	.57	.53	17	1,019	1.49	1.39
96- 99	163	1,896	.40	.39	85	1,540	.21	.20		34	1,112	.89	.87	14	905	1.01	.99
100-100	69	844	.84	.84	47	898	.53	.53		34	1,179	.63	.63	20	1,343	1.02	1.02
CREDITS	293	3,475	.48	.47	259	4,717	.42	.40		189	5,882	.83	.78	86	5,277	.84	.76
101-105	30	371	.34	.35	29	554	1.15	1.18		27	927	.33	.33	12	855	.31	.32
106-110	14	186	.40	.43	20	431	.08	.08		14	535	.08	.09	13	981	1.26	1.35
111-115	5	73	1.26	1.42	11	246	1.54	1.74		15	601	.32	.36	11	847	.26	.29
116-120	12	188	.62	.73	27	636	.91	1.07		25	956	1.28	1.51	13	1,177	.32	.37
121-130	23	342	.47	.58	31	749	.68	.84		30	1,329	.53	.66	18	1,440	2.37	2.96
131-140	5	93	.68	.92	8	197	.56	.75		13	644	.89	1.21	16	1,517	.63	.85
141- UP	7	139	.01	.02	18	582	.80	1.31		54	3,322	.64	1.08	36	4,839	.88	1.67
CHARGES	96	1,392	.46	.53	144	3,395	.80	.97		178	8,314	.62	.83	119	11,655	.92	1.29
TOTALS	389	4,866	.47	.48	403	8,112	.58	.60		367	14,196	.71	.80	205	16,931	.89	1.07

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.75	.41	7	4,454	.46	.22		11	4,661	.47	.23
61- 80	15	1,726	.14	.10	4	1,794	.28	.20		34	4,227	.26	.19
81- 85	6	659	.39	.32	1	447	1.01	.82		25	1,851	.50	.41
86- 90	2	241	.36	.32						79	2,459	.88	.78
91- 95	3	301	.93	.87	1	642	.01	.01		332	7,203	.65	.60
96- 99	7	1,156	.10	.09	1	385	1.91	1.83		1,987	14,266	.58	.57
100-100	3	462	.09	.09	4	3,099	1.70	1.70		12,334	18,383	.80	.80
CREDITS	38	4,735	.24	.20	18	10,821	.83	.55		14,802	53,049	.64	.56
101-105	5	809	.18	.19						267	4,316	.48	.49
106-110	8	1,190	.90	.98	3	1,030	.52	.56		143	4,743	.69	.75
111-115	4	661	1.17	1.32	1	441	.15	.18		98	3,169	.62	.70
116-120	10	1,816	.61	.72	4	2,858	.34	.40		132	7,841	.61	.73
121-130	9	1,914	.44	.55	4	2,276	.29	.37		236	8,761	.82	1.02
131-140	13	2,915	.93	1.26	3	2,790	.55	.74		102	8,422	.76	1.03
141- UP	39	10,500	.35	.59	22	34,559	.52	1.04		224	54,282	.53	1.01
CHARGES	88	19,805	.52	.74	37	43,954	.50	.87		1,202	91,533	.60	.91
TOTALS	126	24,540	.47	.58	55	54,775	.56	.74		16,004	144,582	.61	.73

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	3	1							1	4			1		5	
81- 85	1								1	4	8.78	5.64				
86- 90	2	3	3.62	3.24	2	7			1	5			2	17	.03	.03
91- 95	16	13			14	48	.89	.84	12	72	.02	.02	20	171	.20	.19
96- 99	374	523	.12	.12	770	2,817	.37	.37	454	2,723	.45	.44	248	2,100	.23	.22
100-100	11,229	7,037	.55	.55	759	2,556	.75	.75	187	1,130	.52	.52	82	708	.40	.40
CREDITS	11,625	7,578	.52	.52	1,545	5,428	.55	.55	656	3,938	.47	.46	353	3,001	.27	.26
101-105	18	22	3.47	3.55	58	228	1.02	1.04	45	283	1.07	1.09	24	215	.41	.42
106-110	14	12	1.43	1.53	22	92	.07	.07	15	104	.87	.93	9	82	.17	.18
111-115	11	13	.93	1.05	8	37	.10	.12	12	84	.10	.11	11	111	.38	.43
116-120	10	12	.41	.49	8	33	.47	.56	9	66	2.34	2.77	11	117	2.18	2.59
121-130	26	34			32	157	.34	.43	32	247	.21	.26	27	292	.18	.22
131-140	7	14	2.75	3.72	18	83	1.86	2.50	7	57	.12	.16	5	56	.02	.02
141- UP	16	36	12.73	21.56	12	69	2.88	4.47	7	65	.05	.08	7	100	2.70	4.11
CHARGES	102	143	4.22	5.33	158	700	.95	1.11	127	906	.68	.78	94	972	.74	.87
TOTALS	11,727	7,720	.59	.59	1,703	6,128	.60	.60	783	4,844	.51	.51	447	3,972	.38	.39

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	12										
61- 80	1	7							4	121	.77	.59	11	683	.30	.23
81- 85	1	9			1	17			8	295	.22	.18	12	703	.50	.42
86- 90	1	13			9	171	.18	.16	56	1,761	.80	.71	21	1,189	.70	.62
91- 95	78	934	.27	.26	133	2,452	.52	.49	89	2,727	.81	.75	23	1,527	.65	.60
96- 99	204	2,381	.55	.53	88	1,595	.72	.71	37	1,159	.99	.96	16	1,086	.53	.52
100-100	69	824	.75	.75	46	897	.67	.67	43	1,507	.66	.66	18	1,145	.42	.42
CREDITS	354	4,170	.52	.51	278	5,144	.60	.57	237	7,570	.78	.73	101	6,333	.54	.49
101-105	24	294	.30	.31	26	529	.44	.45	24	844	.34	.35	14	1,082	.97	1.00
106-110	17	231	1.59	1.71	16	341	.43	.47	13	470	.79	.86	12	882	.45	.49
111-115	5	76	3.68	4.19	17	381	.87	.98	16	686	.39	.44	16	1,261	.31	.35
116-120	18	274	.87	1.03	28	640	.63	.75	30	1,199	.64	.75	15	1,339	.47	.55
121-130	29	445	.09	.12	25	637	2.05	2.54	27	1,233	.72	.91	18	1,651	.62	.77
131-140	9	147	.06	.08	8	225	.43	.59	23	1,200	1.07	1.45	8	709	1.33	1.80
141- UP	11	201	.43	.66	23	741	.23	.37	34	2,030	.94	1.55	42	5,498	.62	1.12
CHARGES	113	1,668	.66	.79	143	3,494	.77	.94	167	7,663	.75	.96	125	12,422	.63	.87
TOTALS	467	5,839	.56	.58	421	8,638	.67	.70	404	15,233	.77	.83	226	18,755	.60	.70

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	280	.63	.34	12	6,958	.40	.20	18	7,260	.41	.20
61- 80	17	2,065	.36	.27	7	4,185	.82	.56	44	7,066	.64	.45
81- 85	7	760	.32	.26					30	1,783	.37	.31
86- 90	11	1,512	.53	.47	1	380	.70	.63	106	5,057	.66	.59
91- 95	8	971	.63	.58	3	958	.16	.15	396	9,875	.56	.53
96- 99	9	1,418	.76	.74	1	348	.34	.34	2,201	16,150	.51	.49
100-100	9	1,142	.71	.71	6	5,030	1.45	1.45	12,448	21,978	.80	.80
CREDITS	64	8,149	.55	.47	30	17,860	.79	.52	15,243	69,170	.62	.52
101-105	9	1,403	.22	.22	1	843	.36	.36	243	5,742	.52	.53
106-110	11	1,549	.63	.67	1	414	4.93	5.25	130	4,177	1.06	1.14
111-115	8	1,536	.78	.89	2	998	.83	.95	106	5,183	.65	.74
116-120	10	1,879	.62	.73	3	1,732	.35	.41	142	7,291	.58	.69
121-130	17	3,195	.44	.55	5	2,797	.59	.75	238	10,691	.61	.76
131-140	10	1,991	.43	.58	8	6,177	.65	.87	103	10,660	.69	.93
141- UP	24	6,930	.55	.98	26	35,598	.36	.65	202	51,267	.45	.81
CHARGES	89	18,484	.53	.71	46	48,560	.46	.74	1,164	95,012	.55	.80
TOTALS	153	26,633	.53	.61	76	66,420	.55	.64	16,407	164,182	.58	.65

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										2	6	1.54	.79				
61- 80	3	2			1	4				1	5						
81- 85	1																
86- 90	5	5								6	31	.62	.55	2	16		
91- 95	26	19			12	42	.09	.08	10	64				8	66	.66	.62
96- 99	438	608	.06	.06	903	3,273	.31	.30	533	3,178	.34	.33	309	2,602	.37	.36	
100-100	10,906	7,017	.69	.69	795	2,699	.23	.23	190	1,153	.29	.29	86	747	.18	.18	
CREDITS	11,379	7,651	.64	.63	1,711	6,018	.27	.27	742	4,437	.32	.32	405	3,431	.33	.32	
101-105	24	31	.21	.21	42	162	1.27	1.29	34	216	.03	.03	28	245	.51	.52	
106-110	4	6			10	42			15	97	.03	.03	9	83	1.19	1.28	
111-115	12	16	.01	.01	11	46	.54	.61	6	40			5	51	.02	.02	
116-120	9	13			11	50	4.38	5.15	6	42	.14	.17	1	9	.43	.52	
121-130	15	20			27	139	1.76	2.19	34	262	1.78	2.19	24	262	.13	.16	
131-140	5	10			12	58	.69	.92	10	82	1.39	1.87	4	50	.19	.25	
141- UP	23	35	.26	.46	7	39	3.90	5.87	4	36	.01	.02	12	161	.71	1.10	
CHARGES	92	131	.12	.15	120	536	1.65	1.92	109	776	.77	.89	83	861	.45	.53	
TOTALS	11,471	7,782	.63	.63	1,831	6,554	.38	.38	851	5,213	.39	.39	488	4,292	.36	.36	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																	
61- 80					1	14	.03	.02	1	35	2.16	1.70	11	672	.42	.32	
81- 85	1	11			1	20	.13	.11	11	367	.01	.01	26	1,649	.23	.19	
86- 90	1	10			5	94	1.00	.89	81	2,727	.38	.34	28	1,694	.48	.42	
91- 95	69	835	.39	.37	170	3,085	.18	.17	100	3,042	.35	.32	27	1,742	.56	.52	
96- 99	262	3,019	.30	.29	121	2,189	.40	.38	50	1,609	.28	.27	20	1,429	.63	.62	
100-100	78	956	.44	.44	62	1,163	.22	.22	48	1,609	.40	.40	22	1,575	.28	.28	
CREDITS	411	4,832	.34	.33	360	6,565	.27	.26	291	9,388	.35	.32	134	8,761	.43	.39	
101-105	30	370	.85	.87	27	536	.82	.84	21	778	.51	.53	13	985	.29	.30	
106-110	16	205	.03	.03	13	248	.38	.41	14	559	.15	.16	12	852	.17	.18	
111-115	7	93	5.33	6.07	11	241	1.09	1.24	20	845	.39	.44	17	1,319	.30	.34	
116-120	21	311	.44	.52	25	576	.59	.70	33	1,356	.20	.24	12	892	.64	.76	
121-130	25	373	.12	.14	22	552	.15	.19	30	1,405	.41	.52	15	1,316	.12	.15	
131-140	6	105	.24	.33	9	232	1.28	1.69	17	896	.26	.36	12	1,131	.24	.33	
141- UP	13	237	.65	.96	17	573	.09	.15	29	1,686	.49	.80	29	3,635	.61	1.03	
CHARGES	118	1,694	.69	.82	124	2,958	.53	.65	164	7,523	.36	.45	110	10,130	.40	.52	
TOTALS	529	6,526	.43	.44	484	9,523	.35	.36	455	16,912	.35	.37	244	18,891	.41	.45	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	210	.08	.04	11	4,981	.47	.20	15	5,197	.46	.19	
61- 80	30	3,620	.12	.09	11	9,886	.28	.19	59	14,238	.25	.18	
81- 85	14	1,652	.53	.44	4	1,746	.13	.11	58	5,445	.27	.23	
86- 90	15	2,218	.31	.27	3	1,301	.11	.10	146	8,096	.34	.30	
91- 95	13	1,583	.37	.35	5	1,665	.17	.15	440	12,144	.32	.29	
96- 99	12	1,881	.23	.22	3	1,714	.13	.13	2,651	21,502	.32	.31	
100-100	9	1,188	1.00	1.00	5	2,696	.24	.24	12,201	20,802	.46	.46	
CREDITS	95	12,351	.34	.29	42	23,988	.28	.18	15,570	87,423	.35	.29	
101-105	9	1,489	.25	.26	2	567	.56	.58	230	5,378	.46	.47	
106-110	9	1,508	.14	.15	4	2,846	.33	.35	106	6,446	.24	.26	
111-115	5	770	.19	.21	7	3,934	.32	.36	101	7,354	.40	.45	
116-120	11	1,691	.25	.30	2	1,034	.10	.12	131	5,976	.35	.41	
121-130	13	2,276	.49	.61	7	4,529	.29	.36	212	11,133	.36	.45	
131-140	10	2,074	.32	.43	5	3,717	.25	.34	90	8,355	.31	.42	
141- UP	31	7,965	.32	.54	20	27,246	.25	.43	185	41,613	.31	.53	
CHARGES	88	17,773	.31	.42	47	43,873	.27	.39	1,055	86,256	.33	.46	
TOTALS	183	30,124	.32	.35	89	67,862	.27	.28	16,625	173,680	.34	.35	

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	1															
61- 80	10	5							2	8			3	17	4.68	3.41
81- 85	2				2	8						2	15			
86- 90	16	12	9.60	8.44	3	10			7	40	.11	.09	4	32		
91- 95	44	44	1.25	1.17	21	78	.03	.03	33	195	.21	.20	55	455	1.07	1.00
96- 99	831	1,097	1.45	1.42	1,030	3,684	1.04	1.02	538	3,197	1.36	1.33	230	1,907	.95	.92
100-100	10,990	6,974	1.02	1.02	761	2,575	.54	.54	214	1,313	2.83	2.83	114	989	.95	.95
CREDITS	11,894	8,132	1.10	1.09	1,817	6,355	.82	.81	794	4,753	1.71	1.67	408	3,415	.97	.95
101-105	79	102	.72	.74	88	329	.71	.72	49	308	1.55	1.59	42	372	.42	.43
106-110	35	49	.93	.99	30	125	.05	.06	22	150	.45	.49	17	154	.44	.48
111-115	21	28	1.21	1.37	23	104	.06	.07	12	82	1.96	2.22	14	133	3.14	3.55
116-120	23	40	.60	.71	21	97	.06	.07	13	98	.11	.13	20	208	.13	.15
121-130	35	53	.03	.03	52	236	2.73	3.40	60	450	2.61	3.23	42	462	.41	.51
131-140	17	26	6.85	9.34	16	74	9.92	13.43	6	52	.36	.48	9	99	.05	.07
141- UP	44	79	.94	1.47	26	137	.46	.71	17	163	.44	.68	10	129	.98	1.46
CHARGES	254	378	1.15	1.37	256	1,102	1.54	1.80	179	1,304	1.52	1.79	154	1,558	.64	.75
TOTALS	12,148	8,510	1.10	1.10	2,073	7,457	.93	.94	973	6,057	1.67	1.69	562	4,973	.87	.89

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60					1	7			1	16	.03	.02				
61- 80	2	19			2	28			5	144	1.38	1.04	24	1,335	1.99	1.50
81- 85	3	32			2	39	6.23	5.09	26	855	.42	.35	22	1,208	.47	.39
86- 90	7	81	.01	.01	31	572	.97	.87	72	2,272	.89	.78	28	1,688	.80	.70
91- 95	131	1,507	.49	.47	153	2,757	1.13	1.05	80	2,431	1.08	1.00	20	1,215	.43	.40
96- 99	212	2,487	.71	.68	111	2,067	.93	.91	50	1,671	1.01	.99	19	1,357	.54	.53
100-100	109	1,340	.36	.36	94	1,758	.74	.74	54	1,846	1.05	1.05	25	1,784	.83	.83
CREDITS	464	5,466	.55	.53	394	7,228	.99	.94	288	9,235	.96	.88	138	8,586	.85	.76
101-105	47	593	1.66	1.70	42	861	.77	.79	30	1,084	4.59	4.73	22	1,489	1.26	1.30
106-110	15	197	.40	.44	19	394	4.74	5.14	29	1,154	.26	.28	21	1,530	.36	.39
111-115	15	213	1.82	2.06	16	358	.25	.28	35	1,469	1.81	2.06	16	1,211	.32	.36
116-120	20	279	.48	.56	40	921	.22	.26	24	1,027	4.42	5.23	14	1,105	.23	.27
121-130	51	778	1.12	1.38	31	750	.12	.15	36	1,574	1.34	1.68	18	1,619	.15	.19
131-140	13	214	.13	.17	8	226	3.93	5.26	30	1,398	2.39	3.25	18	1,752	1.18	1.59
141- UP	19	336	1.28	1.91	38	1,211	.57	.92	62	3,821	1.15	1.91	39	4,802	.82	1.49
CHARGES	180	2,611	1.12	1.32	194	4,721	.95	1.17	246	11,527	1.94	2.52	148	13,508	.69	.92
TOTALS	644	8,077	.73	.75	588	11,949	.97	1.02	534	20,762	1.50	1.65	286	22,094	.75	.84

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	4	347	.09	.05	12	3,726	.89	.36	19	4,095	.82	.33		
61- 80	21	2,385	.55	.40	9	2,819	.17	.12	78	6,760	.70	.51		
81- 85	8	974	.17	.14	8	5,285	.47	.39	75	8,414	.45	.38		
86- 90	12	1,656	.82	.72	4	1,664	1.65	1.46	184	8,028	1.01	.89		
91- 95	14	1,869	.96	.89	1	911	.68	.63	552	11,462	.87	.81		
96- 99	12	1,637	.35	.34	2	2,527	1.29	1.27	3,035	21,631	.99	.97		
100-100	10	1,584	.98	.98	7	3,713	.65	.65	12,378	23,877	.94	.94		
CREDITS	81	10,451	.65	.55	43	20,644	.74	.53	16,321	84,266	.88	.76		
101-105	10	1,557	1.19	1.23	5	2,268	.25	.26	414	8,962	1.32	1.36		
106-110	9	1,382	.25	.27	2	1,969	.85	.91	199	7,104	.70	.76		
111-115	11	1,835	.83	.93	3	1,895	.29	.33	166	7,328	.85	.96		
116-120	7	1,139	.95	1.11	3	1,580	.92	1.08	185	6,495	1.19	1.40		
121-130	13	2,577	.49	.61	3	1,412	.42	.53	341	9,912	.72	.91		
131-140	15	3,225	.82	1.12	3	1,139	1.15	1.51	135	8,207	1.37	1.85		
141- UP	46	13,436	.55	1.03	29	31,958	.55	1.05	330	56,073	.62	1.15		
CHARGES	111	25,151	.64	.95	48	42,222	.56	.92	1,770	104,080	.81	1.18		
TOTALS	192	35,603	.64	.78	91	62,867	.62	.72	18,091	188,347	.84	.94		

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	1			1	2										
61- 80	7	4			3	8			5	24			2	11		
81- 85	4	1			1	3			1	6			2	15	1.59	1.35
86- 90	18	12	3.55	3.15	6	18			4	22			3	23	.02	.02
91- 95	43	36	1.83	1.71	24	86	.01	.01	21	124	2.00	1.89	26	221	3.24	3.06
96- 99	685	896	1.28	1.25	932	3,318	.86	.84	560	3,354	1.62	1.58	272	2,281	1.32	1.29
100-100	12,114	7,527	1.32	1.32	835	2,810	1.03	1.03	200	1,215	.65	.65	114	979	.36	.36
CREDITS	12,876	8,478	1.32	1.32	1,802	6,245	.92	.91	791	4,745	1.36	1.33	419	3,531	1.17	1.14
101-105	51	55	.05	.05	89	331	.29	.29	53	325	.26	.27	45	407	.73	.75
106-110	22	26	6.39	6.86	32	122	5.87	6.32	16	111	.35	.38	17	156	.09	.10
111-115	19	13	55.29	62.39	27	118	.78	.88	20	131	.57	.64	16	152	.17	.19
116-120	17	22	.38	.45	22	99	.08	.10	7	49	.73	.86	11	113	.17	.20
121-130	27	36			37	171	.09	.11	64	494	.44	.54	40	430	.77	.96
131-140	24	47	.84	1.13	24	120	.33	.44	19	154	.38	.52	5	59	.10	.14
141- UP	31	72	1.79	2.80	28	144	.08	.12	12	116	.21	.31	15	213	.01	.02
CHARGES	191	270	3.99	4.95	259	1,104	.89	1.03	191	1,380	.39	.46	149	1,529	.46	.54
TOTALS	13,067	8,748	1.40	1.41	2,061	7,349	.92	.93	982	6,125	1.14	1.16	568	5,060	.95	.98

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	11			1	44	.01	
61- 80	1	10			1	13			3	108	3.62	2.89	20	1,166	.11	.09
81- 85	3	33			3	47			10	320	.28	.24	26	1,455	.44	.36
86- 90	4	46	5.82	5.19	20	358	.02	.02	67	2,103	.81	.71	22	1,370	.63	.55
91- 95	91	1,090	.06	.06	153	2,816	1.13	1.06	96	2,855	.81	.75	16	1,002	.44	.41
96- 99	254	2,938	.92	.89	98	1,799	1.09	1.06	52	1,722	1.36	1.33	23	1,537	.43	.42
100-100	127	1,532	.84	.84	75	1,442	1.27	1.27	52	1,797	1.18	1.18	27	1,918	1.05	1.05
CREDITS	480	5,649	.76	.74	350	6,475	1.08	1.03	281	8,915	1.00	.94	135	8,491	.56	.50
101-105	55	677	1.02	1.05	53	1,030	1.22	1.25	30	1,052	.96	.98	22	1,412	.87	.89
106-110	22	292	.48	.51	26	535	1.47	1.57	28	1,118	.50	.54	19	1,355	.92	.99
111-115	14	200	8.27	9.35	21	492	.02	.02	35	1,412	1.02	1.16	20	1,571	1.22	1.38
116-120	16	246	.42	.50	38	896	1.03	1.21	39	1,595	.54	.64	11	926	1.16	1.37
121-130	43	647	1.61	1.99	45	1,043	.63	.78	44	1,858	.20	.25	20	1,664	.59	.74
131-140	12	199	.11	.15	10	262	2.34	3.15	29	1,406	.44	.60	15	1,408	.92	1.24
141- UP	10	197	.87	1.32	33	1,003	.34	.53	58	3,513	1.62	2.71	52	6,752	.85	1.63
CHARGES	172	2,458	1.56	1.81	226	5,261	.87	1.05	263	11,954	.88	1.14	159	15,087	.90	1.26
TOTALS	652	8,106	1.00	1.03	576	11,736	.98	1.04	544	20,869	.94	1.03	294	23,579	.77	.90

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	320	2.12	1.11	12	4,229	.47	.21	24	4,607	.58	.26
61- 80	16	1,808	.18	.13	8	2,866	.18	.13	66	6,018	.23	.16
81- 85	10	1,004	.96	.80	6	3,338	.47	.39	66	6,222	.53	.44
86- 90	11	1,549	.49	.44					155	5,501	.66	.59
91- 95	18	2,448	.43	.40					488	10,678	.76	.71
96- 99	10	1,360	1.07	1.04	6	3,102	.21	.21	2,892	22,309	1.00	.97
100-100	12	2,016	1.49	1.49	5	3,879	.56	.56	13,561	25,116	1.05	1.05
CREDITS	81	10,504	.78	.68	37	17,415	.40	.28	17,252	80,450	.84	.74
101-105	10	1,560	.23	.24	3	1,812	.47	.49	411	8,661	.68	.70
106-110	7	997	1.73	1.87	3	1,883	.71	.75	192	6,595	1.02	1.09
111-115	5	946	.52	.59	5	2,771	.69	.78	182	7,807	1.07	1.21
116-120	8	1,349	.14	.16	3	1,570	.42	.49	172	6,865	.57	.67
121-130	19	3,606	.38	.47	4	3,260	.32	.39	343	13,207	.45	.56
131-140	19	4,019	1.06	1.44	2	1,127	.61	.82	159	8,799	.87	1.17
141- UP	46	13,491	.60	1.08	26	33,675	.52	1.08	311	59,175	.64	1.24
CHARGES	114	25,968	.63	.93	46	46,098	.52	.89	1,770	111,108	.69	1.02
TOTALS	195	36,473	.68	.83	83	63,513	.49	.60	19,022	191,558	.75	.86

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1			1	4						
61- 80	7	7			1	3			4	20			1	7		
81- 85	1								2	11			1	6		
86- 90	11	10			6	23	.01	.01	2	11	11.46	10.01	1	7	.61	.54
91- 95	38	28			21	76	.01	.01	27	159	.01	.01	30	242	2.52	2.37
96- 99	518	668	.42	.41	920	3,367	.81	.80	519	3,117	.48	.47	315	2,643	.62	.60
100-100	12,567	8,006	.53	.53	960	3,199	.68	.68	259	1,564	1.11	1.11	123	1,054	.54	.54
CREDITS	13,143	8,719	.52	.51	1,909	6,669	.74	.73	814	4,886	.69	.68	471	3,960	.71	.70
101-105	41	53	.81	.82	80	316	.56	.57	54	340	.23	.24	39	347	2.22	2.28
106-110	18	21			31	132	1.23	1.33	22	152	.01	.02	23	214	.62	.67
111-115	10	11			20	90	.03	.03	24	165	.31	.35	14	140	3.64	4.10
116-120	15	17	.62	.73	17	71	2.36	2.80	12	87	.84	.99	11	113	2.08	2.48
121-130	36	50	.96	1.19	48	237	2.51	3.16	53	413	.12	.14	30	325	2.23	2.76
131-140	14	26	.85	1.13	25	125	5.83	7.89	11	91	.01	.01	13	151	.19	.26
141- UP	26	49	.04	.07	16	88	.25	.39	14	134	2.54	3.91	14	185	.11	.16
CHARGES	160	226	.55	.67	237	1,059	1.75	2.04	190	1,382	.43	.50	144	1,476	1.64	1.93
TOTALS	13,303	8,945	.52	.52	2,146	7,728	.88	.89	1,004	6,267	.63	.64	615	5,435	.97	.99

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13			2	28	.01		3	101		
61- 80	1	11			2	27			5	144	1.75	1.31	18	1,113	.28	.22
81- 85	1	10			2	34			14	435	.34	.29	18	1,028	.29	.24
86- 90	3	33			22	398	.04	.03	65	2,056	.89	.79	27	1,519	.66	.58
91- 95	97	1,162	.25	.24	160	2,883	.46	.43	126	3,776	.62	.57	32	1,935	1.07	1.00
96- 99	260	3,024	.41	.40	126	2,288	.23	.22	58	1,869	1.41	1.37	20	1,320	.77	.75
100-100	124	1,512	.48	.48	80	1,514	.42	.42	56	1,964	.46	.46	31	2,099	.88	.88
CREDITS	486	5,753	.40	.38	393	7,157	.35	.33	326	10,272	.79	.73	149	9,114	.72	.64
101-105	38	471	.83	.84	37	703	1.12	1.14	38	1,324	.26	.27	23	1,617	.36	.37
106-110	23	304	.54	.58	24	511	.32	.34	21	834	.65	.71	20	1,509	.93	.99
111-115	10	147	.72	.82	18	411	1.12	1.26	30	1,209	.42	.47	15	1,190	.35	.39
116-120	23	339	.37	.43	45	1,062	.99	1.17	34	1,324	.93	1.10	16	1,421	.32	.37
121-130	33	495	1.07	1.32	48	1,155	1.26	1.55	38	1,707	.44	.55	27	2,303	1.85	2.31
131-140	9	155	.42	.57	14	361	1.03	1.39	18	861	.95	1.29	20	1,887	.53	.72
141- UP	11	216	.33	.50	23	749	.95	1.54	63	3,851	.58	.95	49	6,258	.77	1.40
CHARGES	147	2,128	.68	.80	209	4,952	1.01	1.22	242	11,110	.58	.75	170	16,185	.80	1.08
TOTALS	633	7,881	.47	.48	602	12,109	.62	.65	568	21,382	.68	.74	319	25,299	.77	.88

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.75	.41	17	6,933	.33	.16	28	7,270	.34	.16
61- 80	29	3,525	.14	.10	13	4,678	.20	.14	81	9,533	.21	.15
81- 85	14	1,488	.49	.40	1	447	1.01	.82	54	3,457	.47	.39
86- 90	3	337	.51	.45					140	4,395	.72	.63
91- 95	10	1,161	2.15	2.00	3	1,381	.83	.77	544	12,803	.80	.75
96- 99	14	2,008	.30	.29	2	775	1.02	.98	2,752	21,078	.62	.60
100-100	7	1,018	.06	.06	6	4,133	1.42	1.42	14,213	26,064	.72	.72
CREDITS	79	9,726	.48	.40	42	18,346	.63	.41	17,812	84,600	.61	.52
101-105	8	1,248	.27	.27	2	665	1.04	1.07	360	7,085	.59	.61
106-110	14	2,011	.55	.59	3	1,030	.52	.56	199	6,718	.63	.67
111-115	6	908	.90	1.02	1	441	.15	.18	148	4,713	.62	.70
116-120	14	2,789	.50	.59	4	2,858	.34	.40	191	10,082	.57	.67
121-130	13	2,781	.68	.86	5	2,592	.66	.82	331	12,058	1.00	1.24
131-140	19	4,051	.78	1.06	3	2,790	.55	.74	146	10,498	.74	1.00
141- UP	48	13,247	.30	.52	28	39,939	.52	1.04	292	64,715	.51	.96
CHARGES	122	27,035	.47	.66	46	50,316	.52	.92	1,667	115,869	.60	.90
TOTALS	201	36,761	.47	.56	88	68,662	.55	.67	19,479	200,469	.60	.69

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	13	8			1	3			2	7			1	5		
81- 85	1								6	24	1.35	.95	2	11		
86- 90	10	8	1.30	1.16	5	17			2	10	14.65	12.01	2	13		
91- 95	31	28	.01	.01	21	71	.66	.62	4	21	.02	.02	2	17	.03	.03
96- 99	545	721	.27	.26	971	3,548	.50	.49	19	116	.01	.01	30	255	.25	.24
100-100	12,406	8,202	.58	.58	1,041	3,561	.82	.82	603	3,621	.36	.36	357	3,021	.47	.45
CREDITS	13,006	8,967	.55	.55	2,039	7,200	.65	.65	287	1,733	.49	.49	135	1,169	.37	.37
101-105	25	33	2.30	2.34	74	282	1.07	1.09	923	5,531	.42	.41	529	4,490	.42	.41
106-110	20	16	1.06	1.14	31	126	.09	.10	57	363	.89	.90	33	295	.30	.30
111-115	14	14	.86	.97	14	58	.07	.07	22	143	.70	.75	13	118	.12	.12
116-120	12	13	.37	.43	13	58	5.13	6.04	16	114	.09	.10	15	148	.29	.32
121-130	36	48			39	188	.28	.35	12	88	1.75	2.07	12	126	2.02	2.39
131-140	14	30	1.39	1.88	20	94	3.11	4.17	42	330	.16	.20	35	376	.15	.19
141- UP	29	52	9.70	16.52	17	93	2.14	3.32	13	104	.53	.73	9	105	.53	.70
CHARGES	150	207	3.19	4.07	208	899	1.29	1.50	12	110	.03	.05	9	132	2.04	3.18
TOTALS	13,156	9,174	.61	.61	2,247	8,099	.72	.73	174	1,252	.56	.65	126	1,301	.60	.71
									1,097	6,783	.45	.45	655	5,791	.46	.47

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2	24							3	104	2.64	1.23
61- 80	2	16			3	38			8	217	.43	.32	19	1,156	.23	.17
81- 85	2	21			2	34			12	424	.74	.62	29	1,681	.95	.79
86- 90	3	32			13	244	.13	.12	90	2,920	.55	.49	41	2,322	.43	.38
91- 95	120	1,444	.29	.28	194	3,563	.67	.63	146	4,434	.67	.62	35	2,278	.44	.41
96- 99	313	3,671	.43	.42	150	2,751	.66	.65	59	1,845	1.01	.98	26	1,800	.52	.50
100-100	126	1,508	.73	.73	85	1,606	.65	.65	66	2,277	.56	.56	27	1,757	.39	.39
CREDITS	566	6,692	.47	.45	449	8,260	.64	.61	381	12,117	.67	.62	180	11,098	.52	.46
101-105	39	492	.43	.44	36	722	.80	.82	30	1,053	.31	.32	24	1,821	.60	.61
106-110	17	231	1.59	1.71	23	481	.31	.34	20	775	.51	.55	22	1,711	.30	.32
111-115	10	149	4.11	4.67	22	497	.68	.77	31	1,355	.27	.30	19	1,497	.29	.32
116-120	22	334	.71	.84	38	874	.61	.72	47	1,914	.49	.57	26	2,280	.82	.97
121-130	45	680	.16	.19	35	886	1.51	1.88	35	1,573	.81	1.01	27	2,475	.49	.61
131-140	12	194	1.19	1.62	12	325	.30	.41	26	1,339	1.02	1.39	14	1,365	.89	1.20
141- UP	18	334	.42	.66	31	1,010	.31	.49	40	2,345	.94	1.54	56	6,953	.57	.99
CHARGES	163	2,414	.79	.95	197	4,795	.70	.85	229	10,354	.66	.83	188	18,103	.57	.75
TOTALS	729	9,106	.55	.56	646	13,055	.66	.69	610	22,471	.67	.70	368	29,201	.55	.61

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	280	.63	.34	24	10,347	.38	.18	35	10,767	.40	.20
61- 80	43	5,081	.35	.26	21	8,453	.49	.34	118	15,005	.42	.30
81- 85	13	1,505	.17	.14	1	250	.43	.35	64	3,938	.61	.51
86- 90	17	2,284	.42	.37	1	380	.70	.63	186	8,244	.47	.42
91- 95	17	2,353	.38	.35	4	1,221	.12	.11	617	15,764	.50	.47
96- 99	12	1,857	.60	.59	1	348	.34	.34	3,037	23,184	.52	.51
100-100	13	1,817	.63	.63	7	5,985	1.28	1.28	14,193	29,615	.74	.74
CREDITS	118	15,178	.42	.35	59	26,984	.61	.39	18,250	106,518	.55	.46
101-105	14	2,032	.21	.22	2	1,134	.27	.27	334	8,227	.45	.46
106-110	17	2,515	.53	.58	1	414	4.93	5.25	186	6,529	.76	.82
111-115	9	1,649	.74	.84	2	998	.83	.95	152	6,479	.60	.67
116-120	11	2,108	.56	.67	5	2,416	.27	.32	198	10,210	.60	.71
121-130	19	3,548	.58	.74	7	3,452	.54	.69	320	13,556	.59	.74
131-140	15	2,960	.42	.56	9	6,773	.60	.81	144	13,290	.65	.88
141- UP	31	8,747	.59	1.05	32	42,015	.34	.63	275	61,793	.44	.79
CHARGES	116	23,557	.54	.72	58	57,203	.42	.69	1,609	120,084	.52	.75
TOTALS	234	38,735	.49	.53	117	84,186	.48	.53	19,859	226,602	.54	.57

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	10	6			7	24			2	6	1.54	.79				
81- 85	6	5	12.42	10.41	1	4			3	14			4	24		
86- 90	11	10			4	11			8	41	.47	.41	1	6		
91- 95	37	36			20	71	.55	.52	19	112	.47	.44	5	39		
96- 99	573	780	.21	.21	1,111	4,028	.31	.31	685	4,098	.36	.35	13	104	.42	.39
100-100	11,988	8,059	.71	.71	1,089	3,727	.31	.31	314	1,907	.32	.32	442	3,720	.36	.35
CREDITS	12,625	8,896	.67	.67	2,232	7,865	.31	.31	1,033	6,190	.35	.34	152	1,311	.16	.16
101-105	36	48	.13	.14	58	228	1.06	1.08	49	309	.02	.02	617	5,205	.30	.30
106-110	9	14			11	46			25	162	.05	.06	34	305	.41	.42
111-115	19	26		.01	15	63	.40	.45	8	56			13	120	.82	.88
116-120	13	20			15	70	3.17	3.74	10	73	.09	.11	8	80	.06	.06
121-130	21	31			33	168	1.61	2.00	40	306	1.53	1.89	5	49	.91	1.08
131-140	16	36			17	84	1.17	1.57	13	106	1.08	1.46	33	362	.14	.17
141- UP	31	53	.17	.29	11	60	3.11	4.68	6	58	.01	.01	9	107	.15	.20
CHARGES	145	227	.07	.09	160	719	1.45	1.68	151	1,069	.57	.65	12	161	.71	1.10
TOTALS	12,770	9,123	.65	.65	2,392	8,584	.41	.41	1,184	7,259	.38	.38	114	1,184	.38	.45
													731	6,389	.32	.32

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	5	43			5	76	.25	.18	2	32	.03	.01				
81- 85	3	35			1	20	.13	.11	7	221	.34	.25	20	1,183	.31	.24
86- 90	4	39			9	164	.58	.51	13	447	.01		42	2,719	.19	.16
91- 95	92	1,108	.37	.35	239	4,341	.21	.20	117	3,987	.37	.33	59	3,470	.53	.46
96- 99	385	4,462	.24	.23	199	3,658	.29	.29	154	4,676	.26	.24	40	2,545	.50	.46
100-100	142	1,741	.24	.24	112	2,121	.30	.30	90	2,872	.21	.21	35	2,429	.59	.58
CREDITS	631	7,429	.25	.25	565	10,381	.27	.25	68	2,276	.37	.37	30	2,104	.21	.21
101-105	42	522	.66	.68	37	725	.82	.84	451	14,511	.29	.27	226	14,451	.41	.36
106-110	16	205	.03	.03	19	370	.29	.31	27	956	.44	.46	22	1,648	.30	.30
111-115	8	109	4.54	5.15	20	434	.63	.71	18	737	.24	.26	23	1,759	.25	.27
116-120	26	384	.74	.88	32	745	.62	.73	30	1,294	.30	.34	32	2,531	.29	.33
121-130	38	574	.18	.22	32	777	.26	.33	49	1,974	.21	.25	22	1,660	.50	.59
131-140	8	136	.22	.30	10	261	1.13	1.51	40	1,807	.35	.44	23	2,058	.11	.14
141- UP	16	294	4.09	6.18	19	631	.11	.18	22	1,185	.37	.50	17	1,524	.21	.29
CHARGES	154	2,226	1.11	1.31	169	3,944	.51	.61	39	2,186	.53	.86	36	4,528	.64	1.07
TOTALS	785	9,655	.45	.46	734	14,325	.33	.34	225	10,140	.36	.45	175	15,708	.38	.48
									676	24,650	.32	.33	401	30,159	.39	.42

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	350	.12	.06	22	8,862	1.54	.66	30	9,250	1.48	.64
61- 80	55	6,621	.17	.13	29	14,649	.24	.16	144	22,857	.22	.16
81- 85	21	2,595	1.28	1.07	9	4,080	.17	.14	100	9,928	.47	.39
86- 90	23	3,233	.25	.22	6	2,123	.09	.08	246	13,118	.34	.30
91- 95	22	2,795	.40	.37	7	2,394	.13	.12	643	18,181	.30	.28
96- 99	17	2,662	.21	.21	6	2,565	.17	.17	3,543	31,276	.30	.29
100-100	13	1,647	.80	.80	8	6,169	.17	.17	13,916	31,062	.40	.40
CREDITS	155	19,903	.42	.35	87	40,843	.49	.33	18,622	135,673	.41	.34
101-105	11	1,712	.27	.28	6	2,637	.23	.24	322	9,089	.36	.37
106-110	18	2,731	.29	.32	6	3,459	.34	.36	158	9,603	.29	.32
111-115	9	1,439	.16	.18	7	3,934	.32	.36	156	9,967	.34	.39
116-120	13	2,069	.30	.35	3	1,491	.08	.09	188	8,536	.35	.41
121-130	19	3,377	.38	.48	7	4,529	.29	.36	286	13,989	.32	.41
131-140	13	2,660	.28	.37	5	3,717	.25	.34	130	9,816	.30	.41
141- UP	36	9,005	.32	.55	25	32,744	.26	.46	231	49,721	.34	.60
CHARGES	119	22,994	.31	.41	59	52,511	.26	.39	1,471	110,722	.33	.46
TOTALS	274	42,897	.36	.37	146	93,354	.36	.35	20,093	246,395	.37	.38

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

EXP-MOD	RSKS	UP TO - SD PREM	2,499 A LR M LR	RSKS	\$2,500 - SD PREM	4,999 A LR M LR	RSKS	\$5,000 - SD PREM	7,499 A LR M LR	RSKS	\$7,500 - SD PREM	9,999 A LR M LR
0- 60	7	2		2	3		5	17	.57 .30	1	5	
61- 80	47	30		12	38		19	85	.37 .27	12	70	1.16 .80
81- 85	14	7	9.11 7.61	4	15		8	41	3.51 2.89	8	56	.43 .36
86- 90	66	52	3.23 2.86	24	78		25	136	1.13 .99	15	119	.05 .04
91- 95	193	171	.71 .66	107	383	.24 .22	119	707	.49 .46	154	1,278	1.50 1.42
96- 99	3,152	4,162	.81 .79	4,964	17,946	.69 .68	2,905	17,387	.81 .79	1,616	13,572	.68 .66
100-100	60,065	38,767	.82 .82	4,686	15,872	.66 .66	1,274	7,732	1.00 1.00	638	5,503	.46 .46
CREDITS	63,544	43,192	.82 .82	9,799	34,335	.67 .66	4,355	26,105	.86 .84	2,444	20,602	.67 .65
101-105	232	291	.70 .71	389	1,485	.71 .72	262	1,644	.59 .60	193	1,725	.83 .85
106-110	104	126	1.80 1.92	135	551	1.63 1.76	107	718	.30 .33	83	762	.43 .47
111-115	83	93	8.38 9.44	99	432	.30 .34	80	547	.54 .61	67	654	1.53 1.73
116-120	80	112	.43 .51	88	394	1.78 2.10	54	396	.71 .84	59	609	.95 1.13
121-130	155	216	.23 .28	209	1,000	1.58 1.97	259	1,992	.98 1.22	180	1,956	.69 .86
131-140	85	164	1.72 2.31	102	498	3.82 5.13	62	507	.49 .66	45	521	.21 .29
141- UP	161	305	2.37 3.85	98	522	.92 1.42	61	582	.76 1.16	60	820	.65 1.00
CHARGES	900	1,308	1.77 2.17	1,120	4,881	1.38 1.61	885	6,386	.69 .81	687	7,047	.76 .89
TOTALS	64,444	44,500	.85 .85	10,919	39,216	.76 .77	5,240	32,491	.83 .84	3,131	27,649	.69 .70

EXP-MOD	RSKS	\$10,000 - SD PREM	14,999 A LR M LR	RSKS	\$15,000 - SD PREM	24,999 A LR M LR	RSKS	\$25,000 - SD PREM	49,999 A LR M LR	RSKS	\$50,000 - SD PREM	99,999 A LR M LR
0- 60				4	43		6	86	.02 .01	7	248	1.10 .55
61- 80	11	98		13	182	.10 .07	28	833	1.21 .90	101	5,953	.63 .48
81- 85	12	130		10	174	1.41 1.16	75	2,480	.37 .31	137	8,091	.45 .37
86- 90	21	233	1.16 1.04	95	1,737	.41 .36	411	13,339	.65 .57	177	10,368	.58 .51
91- 95	531	6,310	.31 .29	899	16,359	.67 .63	602	18,173	.63 .58	143	8,975	.59 .55
96- 99	1,424	16,582	.50 .49	684	12,565	.58 .57	309	9,979	.92 .89	123	8,443	.57 .55
100-100	628	7,634	.53 .53	446	8,441	.64 .64	296	10,159	.70 .70	140	9,662	.67 .67
CREDITS	2,627	30,988	.47 .46	2,151	39,502	.62 .60	1,727	55,049	.70 .64	828	51,741	.58 .52
101-105	221	2,755	.95 .98	205	4,041	.96 .98	155	5,470	1.29 1.33	113	7,987	.66 .67
106-110	93	1,230	.62 .66	111	2,291	1.34 1.45	116	4,618	.43 .46	105	7,863	.53 .57
111-115	57	819	3.98 4.51	97	2,193	.53 .60	161	6,740	.80 .90	102	8,000	.49 .55
116-120	107	1,582	.56 .66	193	4,498	.70 .83	193	7,833	1.02 1.20	89	7,393	.61 .72
121-130	210	3,174	.83 1.03	191	4,612	.81 1.01	193	8,520	.60 .75	115	10,119	.68 .86
131-140	54	899	.42 .57	54	1,435	1.58 2.13	125	6,188	1.06 1.44	84	7,936	.74 1.00
141- UP	74	1,378	1.46 2.23	144	4,604	.46 .74	262	15,717	1.00 1.65	232	29,293	.73 1.31
CHARGES	816	11,837	1.06 1.25	995	23,673	.82 1.00	1,205	55,085	.90 1.16	840	78,590	.66 .89
TOTALS	3,443	42,825	.63 .65	3,146	63,174	.70 .72	2,932	110,134	.80 .86	1,668	130,331	.63 .70

EXP-MOD	RSKS	\$100,000 - SD PREM	249,999 A LR M LR	RSKS	\$250,000 AND OVER SD PREM	A LR M LR	ALL RISKS RSKS	SD PREM	A LR M LR
0- 60	17	1,487	.72 .37	87	34,097	.74 .34	136	35,989	.74 .34
61- 80	164	19,419	.26 .19	80	33,465	.29 .20	487	60,173	.33 .23
81- 85	66	7,565	.72 .59	25	13,399	.40 .33	359	31,959	.49 .41
86- 90	66	9,058	.45 .40	11	4,167	.77 .68	911	39,287	.59 .52
91- 95	81	10,625	.69 .64	15	5,907	.38 .35	2,844	68,888	.60 .56
96- 99	65	9,525	.45 .44	17	9,318	.57 .56	15,259	119,478	.65 .64
100-100	55	8,083	.87 .87	33	23,879	.80 .80	68,261	135,734	.75 .75
CREDITS	514	65,762	.52 .44	268	124,232	.56 .38	88,257	491,508	.62 .53
101-105	53	8,110	.43 .44	18	8,516	.36 .36	1,841	42,024	.69 .71
106-110	65	9,636	.55 .60	15	8,755	.77 .83	934	36,549	.65 .70
111-115	40	6,776	.63 .71	18	10,039	.46 .52	804	36,293	.68 .77
116-120	53	9,455	.47 .56	18	9,916	.39 .46	934	42,187	.63 .74
121-130	83	15,888	.50 .62	26	15,245	.43 .53	1,621	62,722	.60 .75
131-140	81	16,915	.71 .96	22	15,547	.55 .74	714	50,610	.76 1.02
141- UP	207	57,926	.47 .84	140	180,332	.44 .84	1,439	291,477	.51 .95
CHARGES	582	124,706	.52 .73	257	248,350	.45 .74	8,287	561,863	.59 .85
TOTALS	1,096	190,468	.52 .59	525	372,582	.49 .54	96,544	1,053,371	.60 .66