

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2012 through 2016. 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 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			35	132	.01	.01	27	165	.13	.13	17	142	.06	.06
100-100	159	150	.12	.12	33	116	.59	.59	12	74	.44	.44	6	52	.32	.32
CREDITS	174	168	.11	.11	70	256	.28	.27	41	250	.22	.21	27	226	.11	.11
101-105					1	5	.15	.16	1	5			4	38	.01	.01
106-110	1	2											1	9	.17	.18
111-115	1	1			2	8	.12	.14								
116-120													1	10		
121-130									3	26			3	34		.01
131-140					1	4							1	11		
141- UP	2	2			2	15	1.18	2.08								
CHARGES	4	5			6	31	.61	.83	4	31			10	103	.02	.02
TOTALS	178	173	.11	.11	76	287	.31	.32	45	282	.19	.19	37	329	.09	.09

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999				
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80													2	115	.21	.15	
81- 85										1	23	.02	.01	1	51	.01	.01
86- 90	1	12			1	14			12	374	.16	.14	5	294	.45	.40	
91- 95	12	138	.42	.39	15	278	.12	.11	15	442	.49	.45	4	240	2.84	2.64	
96- 99	23	274	1.30	1.27	5	96	1.71	1.65	4	131	8.45	8.19	2	145	.18	.18	
100-100	12	153	.07	.07	6	106	.01	.01	6	235	.02	.02	3	216	.02	.02	
CREDITS	48	577	.73	.71	27	494	.40	.38	38	1,206	1.15	1.06	17	1,061	.82	.74	
101-105	2	23	10.59	10.86	1	19	.92	.94	4	152	.10	.11	4	279	.13	.13	
106-110	2	30	.02	.03	2	36			1	54	.04	.04	3	248	.31	.34	
111-115	1	14	.85	.98					5	203	1.06	1.21	1	68	.03	.03	
116-120	1	17							1	37	.38	.44	1	69	.55	.66	
121-130	3	43	.16	.20	5	107	9.47	11.53					1	70	.10	.13	
131-140	1	16	.12	.16					2	74	3.05	4.09	2	161	.28	.38	
141- UP	1	26	2.65	4.69	2	71	2.95	4.47	1	58			5	512	.54	.82	
CHARGES	11	170	2.00	2.45	10	234	5.33	6.63	14	578	.82	.94	17	1,407	.34	.43	
TOTALS	59	747	1.02	1.04	37	727	1.98	2.04	52	1,784	1.04	1.03	34	2,468	.55	.59	

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					5	1,141	.27	.13	5	1,141	.27	.13				
61- 80	3	426	.30	.21	5	2,081	.34	.24	10	2,622	.33	.23				
81- 85	4	427	.68	.56					6	501	.59	.48				
86- 90									21	701	.27	.24				
91- 95	3	444	3.25	3.05	1	450	.01	.01	56	2,037	1.20	1.12				
96- 99	3	348	.75	.73	1	390	.15	.14	132	1,840	1.09	1.06				
100-100	4	556	.03	.03	2	908	.69	.69	243	2,567	.31	.31				
CREDITS	17	2,201	.97	.85	14	4,971	.35	.24	473	11,409	.61	.49				
101-105									17	522	.61	.63				
106-110	2	251	.11	.12					12	629	.17	.19				
111-115	1	127	.38	.42					11	422	.66	.74				
116-120	3	834	.16	.19					7	968	.20	.23				
121-130	1	251	.38	.46	1	317	3.17	3.90	17	848	2.51	3.08				
131-140	3	633	.59	.80					10	899	.72	.97				
141- UP	5	1,269	.18	.31	5	4,768	.49	1.00	23	6,719	.46	.89				
CHARGES	15	3,364	.27	.37	6	5,084	.65	1.29	97	11,007	.62	.95				
TOTALS	32	5,565	.55	.61	20	10,055	.50	.52	570	22,416	.61	.64				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 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																
91- 95	2	3	.12	.11					2	13			1	8		
96- 99	10	12	2.81	2.76	37	139	.06	.06	28	163	.02	.02	24	203	.58	.56
100-100	156	162	.02	.02	22	71			14	91	.06	.06	5	43		
CREDITS	168	177	.22	.22	59	210	.04	.04	44	267	.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	175	189	.21	.21	66	237	.04	.04	51	321	.03	.03	35	313	.37	.38

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	11							1	50	5.47	2.80
61- 80					1	12										
81- 85									2	63	5.75	4.81	5	270	2.22	1.86
86- 90					2	35	.03	.02	15	511	.08	.07	5	297		
91- 95	17	207	.06	.06	18	327	1.40	1.31	14	388	.08	.07	2	136	.01	.01
96- 99	17	203	.27	.27	10	179	.02	.02	3	99	.23	.22	2	125		
100-100	6	70	.01	.01	6	116	.05	.05	6	209	.54	.54	4	289	.24	.24
CREDITS	40	479	.14	.14	38	680	.69	.64	41	1,289	.44	.40	19	1,166	.81	.71
101-105	4	52	.70	.72	2	39	2.94	3.06	1	36			2	132	.01	.01
106-110					2	37	.09	.09	2	97	.01	.02	4	352	.08	.09
111-115									5	227	.07	.08	1	83		
116-120	1	13			2	46			5	204	.58	.69	5	409	.53	.63
121-130	3	43	.02	.02					2	101	.06	.08	3	274	.10	.13
131-140	1	19	10.25	13.42									1	126	2.03	2.78
141- UP	1	23	.09	.15	4	138	.79	1.23	1	52	.13	.20	4	466	.47	.74
CHARGES	10	151	1.53	1.82	10	259	.87	1.14	16	717	.21	.24	20	1,842	.41	.51
TOTALS	50	630	.47	.48	48	939	.74	.75	57	2,006	.36	.35	39	3,008	.56	.60

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					8	2,299	.34	.15	10	2,361	.45	.20				
61- 80	10	1,180	.21	.15	6	2,468	.31	.21	18	3,678	.28	.19				
81- 85	1	119			1	250	.43	.35	9	701	1.52	1.27				
86- 90	5	668	.25	.22					27	1,511	.14	.12				
91- 95	3	497	.14	.13	1	263			60	1,842	.31	.29				
96- 99	1	132	.08	.08	1	363			133	1,617	.16	.15				
100-100	2	320	1.20	1.20	2	1,271	.25	.25	223	2,642	.34	.34				
CREDITS	22	2,915	.30	.25	19	6,915	.29	.18	480	14,352	.35	.26				
101-105	1	103	.28	.29					15	390	.46	.47				
106-110	2	291	.20	.22					12	788	.12	.13				
111-115	1	113	.14	.15					11	446	.07	.08				
116-120	2	393	.11	.13					16	1,072	.35	.42				
121-130					2	655	.65	.82	13	1,092	.42	.53				
131-140	2	471	.51	.68	1	596	.24	.32	10	1,233	.68	.90				
141- UP	2	572	.20	.44	4	5,075	.39	.84	22	6,368	.38	.79				
CHARGES	10	1,943	.26	.35	7	6,326	.41	.76	99	11,390	.39	.61				
TOTALS	32	4,859	.28	.28	26	13,241	.34	.32	579	25,742	.37	.35				

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1		3			1		4			2	16
91- 95					1		4			2		12	4.38	4.14	1	7
96- 99	16	20	.06	.06	29	107	.04	.04	32	190	1.99	1.94	28	235	.18	.18
100-100	123	136	.24	.24	29	101	.19	.19	12	75	.01	.01	3	26		
CREDITS	139	156	.22	.22	60	214	.11	.11	47	282	1.53	1.50	34	284	.15	.15
101-105	1	2			1	5			4	24			1	9		
106-110									2	12	.22	.24				
111-115	2	4							1	8			2	20	.24	.27
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	.12	.14
TOTALS	146	172	.20	.20	62	224	.11	.11	56	344	1.26	1.27	38	322	.15	.14

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																
81- 85									1	41			6	426	.25	.21
86- 90					1	14			11	392	1.03	.90	8	446	.52	.45
91- 95	5	57	.23	.21	23	403	.77	.72	15	428	.17	.16	5	296	.15	.14
96- 99	29	328	.16	.16	10	195	.07	.06	8	261	.13	.12	2	142	.29	.28
100-100	5	63	.01	.01	5	93			3	105			2	169	.54	.54
CREDITS	39	447	.15	.15	39	705	.46	.44	39	1,243	.41	.37	23	1,479	.35	.31
101-105	3	32			2	35	.04	.04					1	97		
106-110					3	60			1	44	.47	.52	6	483	.46	.50
111-115					2	39			4	174	.37	.43	5	343	.63	.71
116-120									2	69	.90	1.07	2	138	.44	.52
121-130	2	35	2.36	2.92	3	70			2	121	.91	1.15	2	200	.24	.30
131-140									2	128		.01	1	100	.21	.28
141- UP	1	19	58.74	9.07					4	188	2.17	3.42	2	260	.02	.04
CHARGES	6	86	13.97	17.19	10	204	.01	.01	15	724	.92	1.18	19	1,621	.35	.42
TOTALS	45	533	2.37	2.38	49	909	.36	.35	54	1,967	.60	.61	42	3,100	.35	.36

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	140	.13	.05	6	2,175	1.53	.64	9	2,332	1.43	.60
61- 80	8	1,049	.23	.16	7	2,252	.32	.21	15	3,301	.29	.20
81- 85	3	437	.54	.44	4	2,079	.28	.23	15	2,988	.31	.25
86- 90	3	359	.09	.08	2	561	.04	.04	28	1,792	.39	.34
91- 95	4	643	.07	.06	1	422	.02	.02	57	2,272	.24	.22
96- 99					3	852	.40	.39	157	2,327	.39	.38
100-100	2	225	.53	.53	3	2,610	.41	.41	187	3,604	.37	.37
CREDITS	22	2,853	.24	.19	26	10,951	.55	.39	468	18,615	.47	.35
101-105	1	103	.06	.06	2	723	.12	.12	16	1,032	.09	.09
106-110	6	825	.56	.61	1	281	.01	.01	19	1,706	.42	.45
111-115									16	588	.49	.55
116-120					1	391	.51	.62	7	611	.53	.63
121-130					2	1,683	.24	.30	12	2,109	.31	.38
131-140	2	402	.12	.17					8	644	.11	.15
141- UP	5	1,036	.51	.80	2	3,398	.26	.78	16	4,915	.60	1.40
CHARGES	14	2,367	.44	.58	8	6,477	.24	.42	94	11,604	.44	.64
TOTALS	36	5,220	.33	.31	34	17,428	.44	.39	562	30,219	.46	.42

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

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999						
		SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR
0- 60																				
61- 80																				
81- 85						1		3			1		5					1		8
86- 90																		1		9
91- 95	1		2			1		4									1		9	
96- 99	20		37			33		121			34		204	.03	.03	27		225	.06	.06
100-100	123		133	2.46	2.46	27		90	.34	.34	7		43	.17	.17	8		70		
CREDITS	144		171	1.90	1.89	62		218	.14	.14	42		252	.05	.05	37		311	.05	.05
101-105						3		14			3		18	.37	.38	1		10		
106-110						2		8	.01	.01	2		11	.36	.38	1		9		
111-115											1		7	.11	.12					
116-120																				
121-130	1		1								1		9			1		10		
131-140						1		5								1		12		
141- UP																1		16		
CHARGES	1		1			6		27			7		45	.26	.28	5		57		
TOTALS	145		172	1.90	1.89	68		245	.13	.13	49		297	.09	.08	42		369	.04	.04

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999						
		SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR	RSKS	SD	PREM	A LR	M LR
0- 60						1		10	.08	.03										
61- 80											1		36			1		69	.01	
81- 85															5		363	.03	.02	
86- 90						2		34	.01	.01	11		380	.25	.23	8		483	.92	.80
91- 95	4		49			20		379	.02	.01	12		404	.03	.03	4		267	.03	.02
96- 99	27		307	.21	.20	13		256	.04	.04	1		48	.03	.03	4		272	.05	.05
100-100	2		26			2		44	3.03	3.03	6		186	.17	.17	4		318	.12	.12
CREDITS	33		381	.17	.16	38		723	.21	.20	31		1,054	.14	.12	26		1,773	.29	.26
101-105						5		91	.06	.06	2		54	1.54	1.56	1		57		
106-110	1		16	.35	.38	2		36			2		90			2		184	.87	.92
111-115						2		38			6		234	.27	.30	4		287	.12	.14
116-120	1		16			5		121	.01	.01	2		75	1.07	1.28	2		213	.50	.58
121-130	2		33			4		105			4		184	23.78	29.65					
131-140	1		16	.10	.13						2		99	.07	.10					
141- UP						2		71	1.85	3.00	2		161		.01	3		314	.19	.30
CHARGES	5		80	.09	.11	20		462	.30	.36	20		897	5.13	6.53	14		1,268	.29	.36
TOTALS	38		461	.15	.15	58		1,185	.24	.25	51		1,952	2.43	2.57	40		3,041	.29	.29

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		50			8		2,271	.44	.18	10		2,330	.43	.17					
61- 80	4		442	.15	.11	8		3,099	.39	.27	14		3,646	.35	.24					
81- 85	2		300	.12	.10	2		1,380	.16	.13	11		2,052	.13	.11					
86- 90	7		815	.44	.38	5		2,694	.24	.21	34		4,414	.35	.30					
91- 95	3		405	.71	.66						46		1,519	.21	.19					
96- 99	2		387	.35	.34						161		1,857	.13	.13					
100-100	6		867	.33	.33	4		1,725	.36	.36	189		3,501	.42	.42					
CREDITS	25		3,265	.36	.31	27		11,168	.33	.22	465		19,319	.32	.24					
101-105	3		398	.63	.66						18		642	.54	.56					
106-110						1		336	1.28	1.40	13		691	.87	.94					
111-115	3		568	.31	.35	1		473	.22	.25	17		1,607	.23	.27					
116-120						1		890	.36	.42	11		1,314	.38	.46					
121-130	1		130	1.89	2.42	1		537	.03	.04	15		1,009	4.59	5.78					
131-140	1		310	.09	.13						8		655	.07	.09					
141- UP	6		1,732	.05	.09	2		3,273	.46	.88	16		5,567	.32	.59					
CHARGES	14		3,139	.25	.37	6		5,510	.43	.66	98		11,485	.72	1.03					
TOTALS	39		6,404	.31	.33	33		16,678	.36	.30	563		30,804	.47	.43					

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80									1	4	.21	.15				
81- 85																
86- 90									1	5						
91- 95	2	3			1	4							1	9		
96- 99	19	31			26	93	.01	.01	33	199	.49	.48	28	241	.31	.30
100-100	112	121	.01	.01	30	105			9	56			6	55	.11	.11
CREDITS	133	155	.01	.01	57	202	.01	.01	44	264	.37	.36	35	304	.26	.26
101-105					1	3			2	12			1	8		
106-110					1	5							1	10		
111-115					1	5	.88	.98	1	6			1	11		
116-120					1	4										
121-130	1	1			1	5			1	8			2	21		
131-140	1	2														
141- UP									1	8						
CHARGES	2	3			5	22	.21	.23	5	35			5	49		
TOTALS	135	157	.01	.01	62	223	.03	.03	49	298	.33	.33	40	353	.23	.23

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	42		
61- 80													1	53		
81- 85	1	11			1	19			1	28			5	290	.02	.02
86- 90					2	32			10	356	.17	.15	11	637	.01	
91- 95	3	37			18	330	.18	.17	12	405	.21	.19	6	386	.27	.25
96- 99	31	362	.36	.35	12	206	1.27	1.23	7	208	.28	.27	3	232	.02	.02
100-100	6	70	.85	.85	10	200	.98	.98	3	97	.57	.57	1	84	.03	.03
CREDITS	41	481	.39	.38	43	788	.66	.63	33	1,094	.24	.22	28	1,724	.07	.06
101-105	2	27			3	61	.01	.01	2	73			1	70		
106-110					2	44	1.13	1.23	2	93						
111-115									1	51	.04	.04	2	164	.57	.63
116-120	2	29			6	148	.11	.14	3	126	.21	.24	3	253	.01	.01
121-130	2	27	.02	.02	1	23			4	161			2	186	.19	.24
131-140									2	95	1.01	1.37	2	178	1.50	2.07
141- UP					2	69	.28	.50	1	74			3	407	.07	.14
CHARGES	6	84	.01	.01	14	345	.25	.31	15	674	.18	.22	13	1,258	.34	.47
TOTALS	47	565	.33	.33	57	1,133	.53	.55	48	1,769	.22	.22	41	2,983	.18	.19

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	2,468	.36	.13	9	2,510	.36	.13				
61- 80	9	1,033	.30	.23	9	4,457	.10	.07	21	5,575	.14	.10				
81- 85	4	388	.21	.18	4	3,518	.17	.14	15	4,226	.16	.14				
86- 90	3	516	.78	.69	3	744	.58	.50	30	2,290	.39	.34				
91- 95	4	675	.22	.20	1	909	.26	.23	48	2,758	.23	.21				
96- 99	2	340	.07	.07	1	328	1.27	1.25	162	2,239	.48	.46				
100-100	3	590	.09	.09	3	902	.07	.07	183	2,280	.19	.19				
CREDITS	25	3,542	.29	.25	29	13,325	.23	.15	468	21,879	.25	.18				
101-105	4	533	.06	.06	1	517	.23	.23	17	1,304	.11	.12				
106-110	1	112	.72	.78					7	263	.49	.53				
111-115	2	395	1.27	1.43	3	1,923	.09	.10	11	2,555	.30	.34				
116-120	3	504	.66	.79					18	1,064	.36	.42				
121-130	4	833	.28	.35	2	998	.07	.09	20	2,264	.15	.19				
131-140	1	174	.24	.33					6	449	.90	1.24				
141- UP	3	955	.27	.49	2	3,193	.10	.19	12	4,706	.13	.25				
CHARGES	18	3,505	.42	.54	8	6,631	.10	.14	91	12,607	.22	.30				
TOTALS	43	7,047	.35	.37	37	19,957	.19	.15	559	34,485	.24	.21				

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	2	1			1	1										
61- 80	3	4			1	3			3	16			1	7		
81- 85	1	1							3	16			1	7		
86- 90	6	6			2	6			1	5						
91- 95	16	11			9	32			11	64	.01	.01	7	56	5.07	4.77
96- 99	147	185	.77	.76	158	570	1.60	1.56	114	685	.70	.68	75	623	.31	.30
100-100	1,167	1,125	.83	.83	236	824	1.17	1.17	86	528	.44	.44	50	425	2.12	2.12
CREDITS	1,342	1,334	.81	.81	407	1,437	1.31	1.29	218	1,314	.54	.53	134	1,117	1.23	1.20
101-105	14	17	2.23	2.27	13	53	.12	.12	13	80	.04	.04	5	46	.09	.10
106-110	3	3			5	21	.05	.06	7	48	.02	.02	6	56		
111-115	1	2			4	17	.03	.04	4	27			4	41	5.42	6.05
116-120	3	4			4	18	1.52	1.80	3	23	.72	.85	1	11		
121-130	8	9			14	67	7.76	9.79	12	93	.01	.02	7	80	2.40	2.99
131-140	5	9			4	23	9.42	12.69	4	34			4	47	.07	.09
141- UP	8	10			3	15	.06	.10	4	36	1.43	2.17	4	51	.10	.15
CHARGES	42	54	.71	.85	47	215	3.59	4.23	47	340	.21	.25	31	332	1.29	1.55
TOTALS	1,384	1,388	.81	.81	454	1,652	1.60	1.62	265	1,655	.47	.48	165	1,449	1.24	1.27

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									2	28	.01		3	102		
61- 80	1	11			2	28			3	83			5	335	.99	.77
81- 85					1	13			7	215	.66	.55	7	425	.25	.20
86- 90	2	24			6	110			14	504	.42	.38	9	487	1.48	1.31
91- 95	25	299	.12	.11	35	624	.23	.21	33	1,025	.95	.88	11	677	.16	.15
96- 99	75	865	.30	.30	36	655	.06	.06	21	672	.93	.90	4	270	.19	.18
100-100	42	504	.03	.03	27	513	.18	.18	17	590	1.15	1.15	9	640	.85	.85
CREDITS	145	1,703	.19	.18	107	1,942	.14	.13	97	3,117	.84	.77	48	2,935	.63	.56
101-105	6	76	.50	.51	7	130	1.01	1.03	7	246	.06	.06	7	483	.51	.52
106-110	7	87	1.15	1.23	2	44	3.23	3.44	6	245	1.86	2.01	4	280	.30	.32
111-115	4	59	.04	.05	7	165	.48	.54	10	404	.24	.27	3	275	.69	.78
116-120	9	118	.07	.08	18	426	.69	.82	8	307			2	175	.21	.25
121-130	7	110	5.08	6.26	12	298	.21	.26	9	432	.12	.15	8	793	1.85	2.33
131-140	4	63			6	164	1.60	2.19	3	143	.11	.15	1	78	.02	.03
141- UP	3	52			3	96	.50	.78	7	408	.20	.31	8	908	.30	.48
CHARGES	40	565	1.26	1.48	55	1,323	.77	.93	50	2,184	.33	.40	33	2,993	.77	.97
TOTALS	185	2,268	.45	.46	162	3,265	.40	.41	147	5,301	.63	.64	81	5,928	.70	.73

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					4	1,186	.10	.05	12	1,318	.09	.05				
61- 80	12	1,434	.10	.07	3	564	.02	.01	34	2,483	.19	.14				
81- 85	4	402	.95	.78	1	274			25	1,352	.47	.38				
86- 90									40	1,142	.82	.73				
91- 95	5	518	.96	.89	1	278	3.71	3.49	153	3,585	.86	.80				
96- 99	3	407	.36	.35					633	4,934	.58	.56				
100-100					1	393	.84	.84	1,635	5,543	.85	.85				
CREDITS	24	2,761	.42	.34	10	2,695	.56	.36	2,532	20,356	.63	.55				
101-105	4	626	.29	.30	2	665	1.01	1.04	78	2,422	.55	.57				
106-110	3	392	.01	.01					43	1,177	.67	.72				
111-115	1	119							38	1,109	.53	.60				
116-120	1	139	.82	.95					49	1,221	.41	.48				
121-130	4	823	1.83	2.31					81	2,706	1.61	2.02				
131-140	3	492	.20	.27					34	1,051	.56	.77				
141- UP	3	1,199	.06	.12	1	613	1.13	1.72	44	3,388	.36	.61				
CHARGES	19	3,790	.52	.70	3	1,278	1.07	1.30	367	13,075	.72	.90				
TOTALS	43	6,552	.48	.50	13	3,973	.72	.55	2,899	33,431	.66	.66				

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																
61- 80	8	6			1	3			5	20			2	11		
81- 85	2	1							3	16	19.49	16.11	2	13		
86- 90	7	5			3	10			3	16	.03	.02				
91- 95	12	11			6	19	.20	.18	5	31			9	76	.38	.36
96- 99	162	189	.54	.53	160	581	1.87	1.84	125	759	.12	.12	82	694	2.30	2.24
100-100	1,019	998	1.14	1.14	258	924	1.66	1.66	86	513	.39	.39	51	443	.34	.34
CREDITS	1,210	1,210	1.03	1.02	428	1,537	1.71	1.69	228	1,357	.44	.43	146	1,237	1.44	1.40
101-105	7	11			14	45	1.35	1.38	12	80	.25	.25	7	62		
106-110	6	4			7	26	.20	.22	6	35	.27	.29	4	36		
111-115	3	1			3	11			2	13	.10	.11	3	26		
116-120	2	1			6	29	10.94	12.87	2	15			1	10		
121-130	8	11			6	26			11	89			6	61	.09	.12
131-140	4	10	.10	.14	3	18	5.61	7.52	3	24	.07	.10	4	50	1.10	1.50
141- UP	10	11	4.90	8.65	5	24			3	26			1	14		
CHARGES	40	50	1.13	1.43	44	179	2.70	3.17	39	283	.12	.13	26	259	.23	.27
TOTALS	1,250	1,261	1.03	1.03	472	1,716	1.81	1.82	267	1,640	.39	.39	172	1,496	1.23	1.23

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60													3	88	.02	.01
61- 80	2	18			2	26			3	75			9	534	.11	.08
81- 85					1	18			1	32			12	707	.72	.60
86- 90	2	19			2	38			18	618	.26	.23	15	810	.31	.27
91- 95	26	315	.50	.47	41	741	2.08	1.96	45	1,370	.50	.46	10	615	.01	.01
96- 99	93	1,100	.20	.19	52	976	.80	.78	18	559	1.24	1.20	9	655	.54	.52
100-100	49	587	1.16	1.16	35	627	.73	.73	19	638	.44	.44	5	356		
CREDITS	172	2,039	.52	.50	133	2,426	1.15	1.10	104	3,292	.55	.52	63	3,765	.31	.27
101-105	11	142	.36	.37	8	155	.94	.97	5	174	.54	.55	7	546	.06	.06
106-110	1	14			5	104			5	208	.09	.10	6	476	.13	.14
111-115	5	74	3.43	3.88	5	116	.06	.07	10	440	.18	.20	2	154	.25	.28
116-120	3	47	.01	.01	8	188	.81	.95	12	510	.10	.12	6	532	2.24	2.65
121-130	13	191	.33	.41	8	198	.17	.22	6	239	1.51	1.88	6	550	.55	.69
131-140	2	29			4	100	.01	.01	3	138	.62	.84	4	418	.13	.17
141- UP	6	110	.51	.80	3	94			5	264	1.13	1.78	10	1,004	.48	.74
CHARGES	41	606	.70	.84	41	954	.36	.42	46	1,972	.50	.60	41	3,680	.59	.73
TOTALS	213	2,645	.56	.57	174	3,380	.92	.94	150	5,264	.53	.54	104	7,445	.45	.46

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	58	4.81	2.51	4	1,074	.27	.13	9	1,223	.47	.23
61- 80	14	1,622	.31	.23	6	1,276	.15	.10	52	3,591	.21	.15
81- 85	5	626	.02	.02					26	1,412	.59	.49
86- 90	1	104							51	1,620	.25	.22
91- 95	6	874	.26	.24					160	4,052	.65	.61
96- 99	2	307	.09	.09					703	5,819	.85	.83
100-100	3	519	.02	.02					1,525	5,605	.80	.80
CREDITS	32	4,110	.26	.21	10	2,350	.20	.12	2,526	23,323	.63	.54
101-105	4	526	.18	.19	1	291			76	2,033	.25	.25
106-110	4	658	.81	.87					44	1,561	.40	.43
111-115									33	834	.45	.51
116-120					2	708	.06	.07	42	2,039	.86	1.01
121-130	1	177	6.48	7.81					65	1,543	1.24	1.55
131-140	2	345	.01	.02					29	1,132	.27	.36
141- UP	6	1,344	.96	1.55	2	1,323	.17	.32	51	4,214	.57	.95
CHARGES	17	3,050	1.01	1.30	5	2,323	.12	.17	340	13,357	.59	.75
TOTALS	49	7,160	.58	.56	15	4,672	.16	.13	2,866	36,680	.61	.60

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	8	5			7	21			2	10			4	25		
81- 85	3	4	8.69	7.28	1	4			2	10			2	13		
86- 90	7	5			2	6			1	5			1	7		
91- 95	13	18			7	25	1.42	1.33	7	36			4	31		
96- 99	119	150	1.65	1.61	179	647	.48	.47	125	763	.06	.05	106	894	.32	.31
100-100	948	896	1.01	1.01	263	916	1.02	1.02	111	665	.58	.58	56	479	.17	.17
CREDITS	1,098	1,077	1.10	1.09	459	1,619	.79	.78	248	1,489	.29	.28	173	1,450	.25	.25
101-105	11	17			14	57	.56	.57	11	68			5	50		
106-110	4	6			1	4			8	52	.06	.06	4	37		
111-115	5	7			4	17			1	8			1	10		
116-120	3	4			5	24			4	31	.02	.02	5	49	.82	.97
121-130	5	9			6	30	.69	.86	6	43	.03	.04	11	121	.05	.06
131-140	9	20			5	25	2.29	3.08	2	15			5	57	.12	.16
141- UP	7	14			3	17	.23	.34	1	14						
CHARGES	44	78			38	174	.66	.77	33	230	.02	.02	31	324	.16	.19
TOTALS	1,142	1,155	1.02	1.03	497	1,793	.78	.78	281	1,719	.25	.25	204	1,774	.23	.24

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									2	33	.03	.01				
61- 80	3	26			4	61	.34	.25	5	155			8	434	.03	.03
81- 85	2	24							1	39			8	507	.07	.06
86- 90	4	42			4	70	.01	.01	24	832	.01	.01	23	1,329	.57	.50
91- 95	18	215	.31	.29	46	854	.18	.17	38	1,170	.08	.08	8	509	.56	.52
96- 99	93	1,102	.17	.17	67	1,261	.20	.20	31	970	.20	.19	14	908	1.30	1.27
100-100	59	724			47	903	.67	.67	19	632	.36	.36	7	479	.01	.01
CREDITS	179	2,132	.12	.12	168	3,150	.33	.32	120	3,830	.14	.12	68	4,167	.55	.49
101-105	9	120	.52	.53	8	155	.41	.42	6	178	.13	.14	9	661	.30	.31
106-110	1	15			3	62	.22	.23	3	133	.65	.70	6	481	.01	.01
111-115	2	28			7	153	.06	.06	7	313	.17	.20	10	869	.03	.03
116-120	4	59	1.73	2.04	7	169	.85	1.01	14	550	.07	.08	8	630	.54	.63
121-130	11	167	.03	.04	7	154	2.15	2.67	8	282	.01	.01	6	542	.08	.09
131-140	2	32	.16	.22	1	29			3	161	2.74	3.75	3	222	.14	.19
141- UP	3	55	.01	.02	2	58	.32	.47	6	313	.33	.52	5	633	1.12	1.82
CHARGES	32	476	.37	.44	35	780	.74	.86	47	1,930	.39	.47	47	4,038	.33	.40
TOTALS	211	2,608	.17	.17	203	3,930	.41	.41	167	5,760	.22	.22	115	8,205	.44	.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	1	65	.89	.44	5	1,693	5.02	2.42	8	1,791	4.78	2.30				
61- 80	16	1,796	.39	.29	10	2,260	.10	.07	67	4,792	.20	.14				
81- 85	4	506	.69	.57	1	255	.58	.48	24	1,362	.41	.34				
86- 90	6	749	.31	.27	1	261	.05	.05	73	3,305	.31	.27				
91- 95	4	490	1.51	1.41	1	308	.19	.18	146	3,657	.39	.37				
96- 99	4	640	.24	.24					738	7,334	.39	.38				
100-100	3	433	.08	.08	1	1,154	.06	.06	1,514	7,280	.45	.45				
CREDITS	38	4,679	.48	.40	19	5,929	1.52	1.00	2,570	29,521	.63	.54				
101-105	1	120	2.49	2.51	1	347	.06	.06	75	1,773	.40	.41				
106-110	3	398	1.22	1.33	1	303	.39	.43	34	1,493	.48	.52				
111-115	4	673	.09	.10					41	2,078	.07	.08				
116-120									50	1,515	.44	.51				
121-130	7	1,241	.19	.24					67	2,590	.25	.31				
131-140	1	184							31	745	.73	.99				
141- UP					3	2,073	.44	.76	30	3,176	.55	.92				
CHARGES	16	2,616	.41	.49	5	2,722	.38	.57	328	13,370	.38	.48				
TOTALS	54	7,295	.46	.43	24	8,652	1.16	.93	2,898	42,891	.55	.52				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2015 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	6	2			1	3			1	4			1	6		
81- 85	3	2														
86- 90					2	6			1	6			1	7		
91- 95	10	6			4	17	.03	.03	5	29			5	42		
96- 99	168	212	.06	.06	190	695	.19	.19	150	902	.40	.39	112	953	1.26	1.24
100-100	945	845	1.79	1.79	248	868	.65	.65	94	571	.86	.86	41	353	.02	.02
CREDITS	1,133	1,067	1.43	1.42	445	1,588	.44	.43	251	1,512	.56	.55	160	1,361	.89	.87
101-105	16	20	.34	.35	7	29	.89	.91	8	51	.21	.21	8	71	3.13	3.19
106-110	3	8	1.18	1.26	4	18	.06	.07	4	28			2	20	.73	.79
111-115	6	3			8	34			5	36			1	10		
116-120	1	3			3	16			3	19			1	10		
121-130	3	6	.36	.44	9	40	1.06	1.33	7	50	.03	.04	10	108	.04	.05
131-140	2	4			3	13			1	7			3	33	.05	.07
141- UP	7	11	.43	.72	6	39	2.43	3.88	2	21	.12	.19	2	30	.08	.13
CHARGES	38	55	.42	.49	40	189	.86	1.05	30	212	.07	.08	27	282	.87	1.04
TOTALS	1,171	1,122	1.38	1.38	485	1,777	.48	.49	281	1,724	.50	.50	187	1,643	.89	.90

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	10	1.76	.61	1	20		
61- 80	1	9			2	24			2	67	.02	.02	7	441		
81- 85													7	405	.06	.05
86- 90	3	32			5	86	.20	.18	15	531	.10	.09	22	1,166	.34	.30
91- 95	8	97	.03	.03	41	763	.02	.02	43	1,310	.12	.11	12	692	.06	.06
96- 99	91	1,060	.64	.62	72	1,312	.31	.30	37	1,235	.37	.36	8	481	.30	.29
100-100	37	447	.69	.69	37	757	.86	.86	21	685	.52	.52	7	469	.01	.01
CREDITS	140	1,645	.60	.58	157	2,943	.37	.36	119	3,838	.27	.26	64	3,675	.17	.15
101-105	16	199	4.79	4.87	13	270	.12	.12	7	250	.06	.06	7	543	.20	.20
106-110	2	22			6	136	1.50	1.64	3	127	.01	.01	7	543		
111-115	2	27			1	26	.02	.03	5	223	.17	.19	5	369		
116-120	8	117	.52	.61	10	259	1.02	1.21	5	211	.88	1.04	4	359	.14	.16
121-130	9	135	.50	.62	15	349	1.11	1.37	9	364	.02	.02	4	428	.06	.08
131-140	4	71	.46	.62					5	246	.69	.94	6	638	14.54	19.45
141- UP	1	18	.19	.28	3	84			6	293	.78	1.15	6	649	.12	.19
CHARGES	42	590	1.90	2.18	48	1,124	.79	.91	40	1,714	.38	.46	39	3,528	2.70	3.29
TOTALS	182	2,235	.94	.96	205	4,067	.49	.49	159	5,552	.30	.31	103	7,203	1.41	1.44

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	1	136	.06	.04	4	1,019	.34	.16	8	1,184	.32	.15
61- 80	15	1,879	.11	.08	8	3,116	.26	.18	42	5,485	.19	.13
81- 85	13	1,459	.17	.14					25	1,934	.14	.11
86- 90	6	723	.06	.05					55	2,557	.20	.18
91- 95	4	585	.41	.39					132	3,541	.13	.12
96- 99	5	730	.92	.90	1	415	.03	.03	834	7,995	.51	.50
100-100	6	960	.12	.12	1	843	.08	.08	1,437	6,799	.60	.60
CREDITS	50	6,472	.24	.20	14	5,393	.23	.16	2,533	29,494	.37	.32
101-105	2	259	.17	.18	2	823	1.55	1.62	86	2,515	1.07	1.11
106-110	2	258	.23	.25					33	1,160	.25	.27
111-115	3	369	.09	.10					36	1,097	.07	.07
116-120	3	389	.03	.04	1	317			39	1,700	.34	.40
121-130									66	1,480	.36	.45
131-140	1	288							25	1,299	7.29	9.78
141- UP	5	1,108	.37	.60	3	2,147	.21	.42	41	4,401	.29	.51
CHARGES	16	2,672	.21	.27	6	3,286	.52	.81	326	13,652	1.09	1.41
TOTALS	66	9,144	.23	.21	20	8,679	.34	.30	2,859	43,146	.60	.57

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	1	2			1	2			1	4			1	3		
81- 85	1	2			1	2							1	6		
86- 90	4	3							1	5						
91- 95	8	8			8	29	12.32	11.58	7	42			7	58	1.45	1.36
96- 99	140	172	.63	.62	201	728	.56	.55	131	799	.17	.17	97	821	.31	.30
100-100	829	760	.25	.25	284	1,018	.09	.09	86	524	.37	.37	65	556	.06	.06
CREDITS	983	947	.32	.32	495	1,779	.48	.47	226	1,373	.24	.24	171	1,443	.25	.25
101-105	3	3			6	20	1.84	1.87	8	52	.06	.07	4	35		
106-110	5	5			3	14			1	5			4	37	.89	.96
111-115	4	6	67.26	75.82	3	11			2	13			1	9		
116-120	4	2			2	7			4	28	7.20	8.57	2	21		
121-130	3	4			6	29			5	40			4	45	.05	.06
131-140					5	24	.27	.35					1	12		
141- UP	4	9			7	41			2	20			1	12		
CHARGES	23	30	14.18	17.55	32	147	.30	.38	22	158	1.27	1.49	17	172	.21	.24
TOTALS	1,006	976	.74	.74	527	1,926	.46	.47	248	1,532	.35	.35	188	1,616	.25	.25

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	12							2	68	1.33	.59
61- 80					3	48			3	76			8	459	.87	.65
81- 85	3	32			1	19			2	75			13	725	.06	.05
86- 90	3	34			5	94	1.59	1.40	21	754	.23	.21	21	1,244	.19	.16
91- 95	11	137			60	1,145	.31	.29	59	1,870	.29	.27	11	663	.21	.20
96- 99	124	1,479	2.01	1.95	63	1,127	.35	.34	31	980	.08	.08	10	690	.09	.08
100-100	70	846	.09	.09	52	1,002	.49	.49	22	765	.17	.17	13	839	.74	.74
CREDITS	211	2,528	1.21	1.18	185	3,448	.40	.39	138	4,521	.21	.19	78	4,688	.34	.30
101-105	8	102			8	156	.17	.18	7	236	.16	.16	6	427	.05	.05
106-110	4	53	2.00	2.17	4	80			3	99	.15	.16	6	507	.24	.26
111-115	4	51	2.76	3.11	4	107	.04	.05	12	475	.30	.34	5	357	.09	.11
116-120	5	75	.05	.06	5	114	.47	.56	12	437	.54	.63	6	489	.12	.14
121-130	12	171	.03	.04	5	115	.02	.03	10	406	.32	.40	4	302	.36	.45
131-140	2	33	1.56	2.16	2	51	2.28	3.10	2	94			4	362	.66	.90
141- UP	5	111			4	114	.42	.61	2	116	.34	.50	5	646	.16	.27
CHARGES	40	595	.51	.64	32	737	.34	.40	48	1,864	.32	.38	36	3,089	.22	.27
TOTALS	251	3,122	1.07	1.09	217	4,185	.39	.39	186	6,385	.24	.24	114	7,777	.29	.29

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	283	.02	.01	4	952	.06	.03	12	1,322	.12	.06
61- 80	21	2,340	.12	.09	12	4,375	.71	.52	50	7,308	.52	.38
81- 85	5	669	.25	.21	2	450	.06	.05	28	1,974	.12	.10
86- 90	8	1,010	.29	.25	1	271			64	3,416	.25	.22
91- 95	1	100			2	1,320	.07	.06	174	5,372	.29	.27
96- 99	9	1,320	4.19	4.12	1	297			807	8,412	1.18	1.16
100-100	5	858	.11	.11	3	2,380	.32	.32	1,429	9,547	.28	.28
CREDITS	52	6,580	.97	.80	25	10,044	.40	.31	2,564	37,352	.52	.45
101-105	4	636							54	1,668	.08	.08
106-110	5	768	.01	.01	1	438	.33	.35	36	2,005	.21	.23
111-115									35	1,029	.72	.81
116-120	4	717	.10	.12					44	1,891	.33	.39
121-130	2	290	.26	.34					51	1,401	.23	.29
131-140	6	1,039	.06	.08	2	1,572	.27	.36	24	3,187	.28	.38
141- UP	2	589	.77	1.29	2	1,145	.15	.28	34	2,804	.29	.50
CHARGES	23	4,038	.17	.20	5	3,156	.24	.34	278	13,986	.28	.36
TOTALS	75	10,619	.66	.62	30	13,200	.36	.32	2,842	51,338	.45	.43

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																
61- 80	1	1							1	4						
81- 85	1								1	4						
86- 90	7	6			3	12			2	11	11.46	10.01	1	7	.61	.54
91- 95	26	25			12	44	.02	.02	11	65			16	130	1.43	1.35
96- 99	357	470	.29	.28	725	2,654	.78	.76	365	2,189	.47	.46	222	1,867	.77	.75
100-100	11,227	6,712	.51	.51	693	2,276	.52	.52	167	1,002	1.67	1.67	68	586	.33	.33
CREDITS	11,619	7,214	.50	.50	1,433	4,986	.65	.64	547	3,274	.87	.85	307	2,591	.70	.69
101-105	26	34	.11	.11	66	258	.65	.67	43	271	.28	.29	30	263	1.03	1.06
106-110	13	17			26	111	1.47	1.58	15	103	.01	.01	16	147	.63	.68
111-115	8	10			14	65	.01	.01	20	138	.37	.42	9	89	2.21	2.50
116-120	12	13	.80	.95	12	50	4.16	4.93	8	57	.79	.93	7	72	4.25	5.07
121-130	33	44	1.09	1.35	32	161	1.16	1.46	39	302	.15	.19	22	235	2.32	2.87
131-140	9	15	1.42	1.90	22	108	4.62	6.24	8	65	.01	.02	7	79	.32	.43
141- UP	15	36	.06	.10	11	55	.07	.10	10	98	2.90	4.49	11	147	.10	.15
CHARGES	116	170	.51	.63	183	808	1.52	1.76	143	1,034	.49	.57	102	1,032	1.41	1.65
TOTALS	11,735	7,384	.50	.50	1,616	5,794	.77	.78	690	4,309	.77	.79	409	3,623	.90	.93

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13										
61- 80					2	29	.02	.01					11	662	.16	.12
81- 85	1	10			1	21			5	163	.03	.03	10	552	.31	.26
86- 90					14	253	.06	.05	36	1,082	1.22	1.08	13	750	.45	.39
91- 95	58	701	.64	.60	109	1,957	.56	.53	77	2,261	.55	.51	15	888	1.68	1.57
96- 99	161	1,869	.37	.36	81	1,475	.21	.20	34	1,112	1.22	1.19	16	1,030	.81	.79
100-100	74	905	1.11	1.11	49	933	.61	.61	35	1,227	.55	.55	19	1,281	1.26	1.26
CREDITS	294	3,486	.61	.60	257	4,682	.43	.41	187	5,844	.79	.74	84	5,162	.88	.80
101-105	29	359	.35	.36	29	554	1.19	1.22	27	927	.36	.37	12	855	.31	.32
106-110	14	186	.55	.59	21	453	.07	.08	14	535	.08	.09	12	908	1.42	1.52
111-115	4	61	.80	.90	11	246	1.55	1.75	15	601	.39	.44	10	761	.30	.33
116-120	15	229	.57	.68	26	608	.92	1.08	26	993	1.30	1.53	13	1,177	.32	.38
121-130	23	342	.47	.58	29	697	.77	.94	29	1,273	.44	.55	19	1,528	2.18	2.72
131-140	5	93	.68	.92	7	171	.65	.85	12	600	.96	1.29	16	1,517	.63	.85
141- UP	6	123	.02	.03	18	567	.83	1.33	55	3,400	.64	1.10	36	4,839	.95	1.81
CHARGES	96	1,394	.46	.53	141	3,297	.83	1.00	178	8,329	.63	.84	118	11,583	.95	1.34
TOTALS	390	4,879	.57	.58	398	7,979	.59	.62	365	14,173	.69	.79	202	16,746	.93	1.12

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.68	.38	7	4,454	.46	.22	11	4,661	.47	.23
61- 80	14	1,578	.14	.10	4	1,794	.31	.22	33	4,069	.21	.16
81- 85	6	659	.39	.32	1	447	1.29	1.05	25	1,851	.55	.45
86- 90	2	241	.36	.32					78	2,362	.80	.71
91- 95	3	301	.93	.87	1	642	.01	.01	328	7,015	.68	.63
96- 99	6	965	.04	.04	1	385	2.33	2.24	1,968	14,016	.63	.61
100-100	6	892	.12	.12	4	3,085	1.74	1.74	12,342	18,899	.84	.84
CREDITS	39	4,826	.23	.19	18	10,807	.87	.57	14,785	52,873	.67	.58
101-105	4	668	.14	.14					266	4,188	.48	.49
106-110	8	1,190	1.11	1.20	3	1,030	.55	.59	142	4,681	.77	.83
111-115	4	661	1.23	1.39	1	441	.18	.21	96	3,072	.66	.75
116-120	9	1,647	.76	.91	4	2,858	.35	.41	132	7,705	.67	.80
121-130	9	1,906	.66	.84	4	2,276	.25	.31	239	8,764	.83	1.03
131-140	13	2,915	1.18	1.61	3	2,790	.66	.90	102	8,354	.90	1.22
141- UP	39	10,500	.38	.65	22	34,559	.58	1.17	223	54,323	.59	1.11
CHARGES	86	19,486	.63	.90	37	43,954	.55	.97	1,200	91,087	.65	1.00
TOTALS	125	24,312	.55	.69	55	54,761	.62	.81	15,985	143,960	.66	.79

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			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	4			1	5		
61- 80	2	1							1	4	40.17	25.79				
81- 85	2															
86- 90	2	3	4.26	3.82	2	7			1	5			2	17	.03	.03
91- 95	17	14			16	54	1.07	1.01	12	73	.02	.02	21	179	.60	.56
96- 99	372	518	.08	.08	768	2,818	.49	.48	453	2,715	.61	.60	240	2,030	.25	.25
100-100	11,228	7,038	.58	.58	755	2,540	.66	.66	184	1,113	.42	.42	89	770	.38	.38
CREDITS	11,623	7,575	.55	.55	1,541	5,418	.58	.57	652	3,913	.58	.57	353	3,001	.31	.30
101-105	21	26	2.91	2.97	57	227	.97	1.00	45	283	1.13	1.16	24	216	.38	.39
106-110	15	13	.89	.96	24	99	.16	.18	14	98	1.03	1.11	9	82	.17	.18
111-115	11	13	.93	1.05	8	37	.10	.12	12	82	.10	.11	11	111	.20	.23
116-120	11	14	.38	.45	9	37	.43	.50	9	66	4.51	5.32	11	117	3.32	3.94
121-130	27	33			31	152	.35	.44	31	240	.27	.34	29	314	.24	.30
131-140	11	21	1.92	2.62	18	83	2.22	2.98	7	57	.12	.16	5	56	.02	.02
141- UP	17	36	15.96	27.15	12	67	.66	1.00	7	65	.14	.21	5	70	5.07	7.70
CHARGES	113	156	4.56	5.73	159	702	.77	.89	125	891	.91	1.04	94	966	.97	1.14
TOTALS	11,736	7,731	.63	.63	1,700	6,121	.60	.60	777	4,804	.64	.65	447	3,967	.47	.48

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	12										
61- 80	1	7			1	14	.16	.12	3	86	.57	.44	11	679	.34	.26
81- 85	1	9			1	17			8	295	.22	.18	13	771	.86	.71
86- 90	1	13			8	153	.20	.18	53	1,676	.67	.59	19	1,084	.95	.83
91- 95	75	899	.19	.18	127	2,330	.51	.48	89	2,727	.83	.77	23	1,529	.65	.61
96- 99	202	2,358	.57	.55	86	1,571	.70	.68	36	1,132	1.10	1.07	17	1,151	.59	.57
100-100	74	891	.88	.88	52	1,021	.65	.65	43	1,488	.80	.80	19	1,219	.58	.58
CREDITS	354	4,178	.55	.53	276	5,118	.58	.56	232	7,404	.80	.75	102	6,432	.67	.61
101-105	23	284	.30	.31	26	532	.47	.49	24	850	.34	.35	14	1,082	1.13	1.15
106-110	16	218	2.72	2.93	16	341	.44	.47	13	470	.61	.66	12	882	1.42	1.54
111-115	5	76	9.15	10.42	18	401	1.65	1.87	16	686	.44	.50	16	1,261	.41	.47
116-120	17	260	.69	.82	28	640	.53	.63	29	1,170	.52	.61	14	1,247	.61	.72
121-130	30	460	.09	.11	24	617	3.11	3.86	26	1,192	.71	.89	18	1,651	.62	.77
131-140	9	144	.06	.08	9	251	.28	.38	23	1,205	1.20	1.63	10	899	1.33	1.81
141- UP	11	201	.33	.51	22	707	.20	.32	34	2,036	1.16	1.92	39	5,131	.71	1.28
CHARGES	111	1,644	1.01	1.21	143	3,488	1.01	1.24	165	7,610	.81	1.03	123	12,153	.79	1.08
TOTALS	465	5,821	.68	.69	419	8,606	.76	.79	397	15,014	.80	.87	225	18,585	.75	.87

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	4	412	1.05	.56	11	6,816	.56	.28	18	7,249	.58	.29		
61- 80	17	2,065	.66	.49	7	4,185	.86	.59	43	7,041	.77	.54		
81- 85	6	604	.34	.28					31	1,696	.55	.46		
86- 90	11	1,512	.62	.55		380	.61	.55	100	4,850	.69	.61		
91- 95	9	1,165	1.06	.99	2	504	.17	.16	391	9,474	.64	.60		
96- 99	9	1,418	1.11	1.08	1	319	.29	.29	2,184	16,029	.60	.58		
100-100	9	1,147	1.05	1.05	6	5,030	1.65	1.65	12,459	22,257	.87	.87		
CREDITS	65	8,323	.83	.71	28	17,234	.94	.62	15,226	68,595	.71	.61		
101-105	9	1,403	.30	.31	2	1,236	2.40	2.41	245	6,138	.97	.99		
106-110	10	1,317	.65	.70					129	3,521	.93	1.01		
111-115	8	1,536	1.55	1.76	2	998	.96	1.10	107	5,201	1.07	1.21		
116-120	10	1,879	.68	.80	3	1,732	.36	.43	141	7,163	.63	.74		
121-130	18	3,336	.45	.56	5	2,797	.79	1.00	239	10,794	.72	.90		
131-140	9	1,821	.49	.66	8	6,177	.79	1.06	109	10,713	.82	1.10		
141- UP	24	6,914	.63	1.11	26	35,598	.42	.76	197	50,825	.52	.93		
CHARGES	88	18,206	.64	.87	46	48,538	.55	.88	1,167	94,356	.66	.96		
TOTALS	153	26,529	.70	.80	74	65,773	.65	.76	16,393	162,951	.68	.76		

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	1			1	4			1	5			1	5			
81- 85	2																
86- 90	6	7							6	31	.88	.78	1	7			
91- 95	25	17			13	45	.08	.08	11	70			9	74	.59	.55	
96- 99	451	612	.90	.88	897	3,257	.48	.47	533	3,175	.39	.39	305	2,573	.39	.38	
100-100	10,912	7,006	.57	.57	803	2,728	.36	.36	189	1,144	.42	.42	94	817	.22	.22	
CREDITS	11,399	7,643	.60	.60	1,714	6,034	.42	.42	742	4,432	.40	.39	410	3,476	.36	.35	
101-105	23	32	.18	.18	43	168	1.32	1.35	35	223	.03	.03	26	230	.60	.62	
106-110	6	9	.10	.10	10	41			13	84	.03	.03	9	83	1.09	1.17	
111-115	11	15	.01	.01	11	46	.55	.62	6	40			6	59	.17	.19	
116-120	10	14			11	50	8.57	10.07	6	42	.24	.28	2	20	.21	.25	
121-130	16	20			27	139	1.87	2.33	35	269	2.65	3.26	23	251	.20	.24	
131-140	5	10			11	54	2.22	2.98	8	67	1.96	2.64	4	50	.19	.25	
141- UP	27	45	1.09	1.85	7	39	2.90	4.37	4	36	.01	.02	12	161	1.10	1.71	
CHARGES	98	144	.39	.49	120	537	2.18	2.52	107	761	1.13	1.31	82	853	.56	.67	
TOTALS	11,497	7,788	.60	.60	1,834	6,571	.56	.56	849	5,194	.51	.51	492	4,329	.40	.40	

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					2	27	.02	.01	1	35	2.43	1.91	11	675	.40	.30	
81- 85	1	11			1	20			10	338	.01	.01	25	1,583	.29	.24	
86- 90	1	10			6	116	.72	.64	80	2,697	.50	.44	29	1,738	.71	.62	
91- 95	66	803	.50	.47	167	3,025	.34	.32	96	2,934	.38	.35	33	2,136	.68	.63	
96- 99	258	2,972	.64	.62	120	2,159	.50	.48	49	1,565	.51	.50	19	1,352	.84	.82	
100-100	85	1,034	.52	.52	63	1,192	.44	.44	54	1,787	.60	.60	21	1,508	.28	.28	
CREDITS	411	4,830	.59	.57	359	6,539	.42	.40	290	9,356	.47	.44	138	8,993	.55	.50	
101-105	29	360	1.43	1.47	26	516	.46	.48	22	812	.69	.71	12	918	.27	.28	
106-110	16	205	.03	.03	12	230	.48	.51	13	526	.27	.29	11	784	.19	.20	
111-115	8	108	7.12	8.12	10	223	1.66	1.88	19	807	.54	.62	15	1,155	.40	.46	
116-120	21	311	1.23	1.46	26	597	1.00	1.18	33	1,373	.18	.22	11	824	1.05	1.24	
121-130	25	373	.11	.13	22	551	.13	.16	30	1,405	.40	.50	15	1,316	.12	.16	
131-140	6	105	.26	.35	10	262	1.79	2.38	16	859	.44	.60	12	1,131	.46	.62	
141- UP	13	237	.77	1.14	17	566	.17	.29	25	1,445	1.05	1.72	29	3,635	.98	1.66	
CHARGES	118	1,700	1.13	1.34	123	2,946	.66	.82	158	7,227	.53	.66	105	9,763	.61	.81	
TOTALS	529	6,530	.73	.74	482	9,485	.49	.51	448	16,583	.50	.52	243	18,756	.58	.63	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	210	.08	.05	11	4,951	.72	.30	15	5,167	.70	.30	
61- 80	30	3,625	.28	.20	11	9,861	.42	.28	61	14,238	.38	.27	
81- 85	14	1,652	.62	.52	4	1,746	.29	.24	57	5,351	.37	.31	
86- 90	14	2,002	.48	.42	3	1,301	.11	.10	146	7,909	.48	.42	
91- 95	13	1,583	.56	.52	5	1,653	.36	.34	438	12,342	.45	.42	
96- 99	11	1,668	.34	.33	4	1,971	.23	.22	2,647	21,305	.48	.47	
100-100	10	1,429	1.40	1.40	3	2,081	.70	.70	12,234	20,725	.56	.56	
CREDITS	94	12,169	.53	.45	41	23,564	.46	.30	15,598	87,037	.49	.41	
101-105	9	1,489	.21	.22	2	567	.43	.44	227	5,315	.47	.48	
106-110	9	1,508	.15	.16	4	2,846	.54	.58	103	6,317	.36	.39	
111-115	5	770	.30	.33	7	3,934	.38	.43	98	7,158	.53	.60	
116-120	10	1,513	.30	.35	2	1,034	.14	.16	132	5,779	.54	.64	
121-130	12	2,107	1.02	1.26	7	4,529	.61	.77	212	10,960	.62	.77	
131-140	10	2,065	.44	.59	5	3,717	.27	.37	87	8,320	.43	.58	
141- UP	32	8,162	.67	1.13	20	27,217	.43	.73	186	41,544	.55	.93	
CHARGES	87	17,615	.55	.76	47	43,844	.43	.63	1,045	85,391	.53	.73	
TOTALS	181	29,784	.54	.59	88	67,408	.44	.45	16,643	172,428	.51	.53	

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	3	2			1	3			1	5						
81- 85	1								2	10	.02	.02				
86- 90	7	3							1	7						
91- 95	20	17	.07	.07	5	16			8	48	.01	.01	16	137	.06	.05
96- 99	638	943	.32	.31	1,019	3,653	.36	.35	534	3,175	.35	.34	285	2,387	.54	.52
100-100	11,749	6,947	.44	.44	632	2,179	.57	.57	173	1,056	.61	.61	81	702	.25	.25
CREDITS	12,418	7,911	.42	.42	1,657	5,851	.43	.43	720	4,304	.41	.40	382	3,226	.45	.44
101-105	39	58	1.86	1.90	47	177	.17	.17	41	260	1.54	1.58	17	148	.91	.93
106-110	11	17	7.09	7.63	16	61	1.48	1.60	6	36			9	83	.26	.28
111-115	8	5			9	40	1.96	2.22	8	55	.92	1.04	6	59	.01	.01
116-120	15	21	1.75	2.07	9	37	2.23	2.62	8	59	2.12	2.52	5	52	3.15	3.72
121-130	17	28	3.08	3.80	28	145	.26	.32	32	242	.25	.31	20	213	.54	.66
131-140	14	24	.16	.21	13	59	1.39	1.86	6	49	.61	.81	3	35		
141- UP	17	35	1.45	2.30	12	64			7	70	.10	.15	7	89	.07	.11
CHARGES	121	188	2.15	2.56	134	583	.69	.80	108	772	.87	1.02	67	679	.65	.77
TOTALS	12,539	8,099	.46	.46	1,791	6,434	.46	.46	828	5,076	.48	.48	449	3,905	.49	.49

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	3	26							1	21			1	46	.07	.04
81- 85					1	21	1.14	.96	2	57			12	726	1.56	1.19
86- 90	2	23			6	111	.04	.03	3	108			17	1,020	.45	.38
91- 95	75	917	.30	.28	157	2,894	.44	.41	71	2,339	.36	.32	31	1,981	.67	.59
96- 99	237	2,777	.29	.28	102	1,853	.34	.33	98	2,961	.40	.37	23	1,420	.20	.18
100-100	80	973	.34	.34	65	1,259	.66	.66	42	1,418	.30	.29	17	1,064	.60	.59
CREDITS	397	4,715	.30	.29	331	6,137	.45	.43	49	1,605	.96	.96	27	1,939	.33	.33
101-105	34	437	.28	.29	27	511	.12	.12	266	8,508	.47	.44	128	8,197	.55	.49
106-110	13	168	.21	.23	18	397	.26	.28	25	961	3.37	3.45	10	834	.32	.32
111-115	6	83	.96	1.07	18	396	.85	.97	13	453	.19	.20	10	774	.61	.66
116-120	22	325	.73	.86	18	396	.85	.97	16	678	.20	.22	13	968	.48	.54
121-130	32	477	1.50	1.86	28	659	1.21	1.43	26	1,035	.53	.63	16	1,366	.15	.18
131-140	8	130	.62	.84	20	470	.71	.88	35	1,531	2.46	3.07	15	1,455	.42	.52
141- UP	8	160	.69	1.08	11	277	.18	.24	19	953	.34	.46	17	1,702	.55	.74
CHARGES	123	1,779	.78	.91	16	508	.37	.57	41	2,488	.45	.77	33	4,055	.59	1.02
TOTALS	520	6,494	.43	.44	469	9,353	.49	.51	175	8,099	1.14	1.48	114	11,154	.48	.64

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR			
0- 60	2	130	.05	.02	9	3,637	.36	.14	14	3,837	.34	.14			
61- 80	26	2,863	.37	.27	9	8,010	.42	.29	57	11,692	.47	.33			
81- 85	9	1,138	1.05	.87	4	1,912	.45	.38	37	4,210	.60	.50			
86- 90	11	1,390	.64	.57	2	550	.40	.35	131	6,402	.51	.45			
91- 95	15	2,016	.42	.38	5	1,650	.63	.59	422	12,075	.40	.38			
96- 99	10	1,600	.36	.36	2	839	.20	.19	2,886	19,708	.37	.36			
100-100	6	925	.19	.19	6	3,741	.52	.52	12,868	21,326	.50	.50			
CREDITS	79	10,062	.47	.40	37	20,339	.44	.30	16,415	79,250	.45	.38			
101-105	9	1,181	.28	.29	5	1,635	.45	.46	254	6,201	.88	.90			
106-110	9	1,451	.57	.62	3	2,107	.59	.64	108	5,547	.54	.59			
111-115	10	1,802	.25	.28	4	2,571	.34	.39	98	6,657	.37	.42			
116-120	8	1,563	.31	.37	2	1,472	.47	.55	139	6,590	.51	.61			
121-130	11	2,378	.85	1.07	8	3,748	.33	.42	218	10,686	.84	1.06			
131-140	8	1,424	.39	.52	5	4,522	.30	.40	104	9,174	.37	.50			
141- UP	35	9,268	.40	.69	26	39,342	.29	.51	202	56,078	.34	.59			
CHARGES	90	19,067	.44	.61	53	55,397	.32	.49	1,123	100,933	.45	.65			
TOTALS	169	29,129	.45	.51	90	75,735	.35	.40	17,538	180,183	.45	.50			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	2	1														
81- 85	3	2			1	4										
86- 90	3	3			1	3										
91- 95	16	10			7	22	.02	.02	12	70			16	134	.22	.21
96- 99	547	756	.39	.39	938	3,429	.38	.37	588	3,543	.31	.30	321	2,702	.20	.20
100-100	12,135	7,287	.41	.41	819	2,769	.33	.33	218	1,314	.23	.23	98	854	.07	.07
CREDITS	12,706	8,060	.41	.41	1,766	6,227	.35	.35	820	4,938	.28	.28	436	3,698	.17	.17
101-105	22	28	1.28	1.31	51	197	.05	.05	44	283	.85	.86	24	214	.10	.10
106-110	9	15			19	80	1.88	2.02	15	96	1.22	1.31	11	103	3.77	4.08
111-115	9	15			9	40	.36	.41	10	66	.02	.02	9	90	.01	.01
116-120	7	5			11	50			12	90	.21	.25	5	52		
121-130	8	14	1.95	2.46	34	159	.07	.09	29	219	.45	.55	17	177	.13	.16
131-140	6	12			8	37	.10	.13	5	41	.04	.06	3	35		
141- UP	11	18	3.33	5.58	8	42	.45	.69	6	55	.03	.04	7	98	.04	.07
CHARGES	72	108	1.15	1.37	140	606	.35	.40	121	850	.56	.64	76	770	.57	.66
TOTALS	12,778	8,168	.42	.42	1,906	6,833	.35	.35	941	5,789	.32	.33	512	4,468	.24	.24

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	8							3	95			11	677	.49	.37
81- 85					1	14			9	335	.85	.72	28	1,679	.30	.25
86- 90	7	78	.01	.01	6	113	.02	.01	74	2,506	.19	.17	35	1,936	.15	.13
91- 95	65	791	.20	.19	164	2,995	.35	.33	128	3,864	.78	.72	34	2,027	.28	.26
96- 99	280	3,254	.16	.15	133	2,414	.31	.30	61	1,931	.14	.14	15	1,026	.29	.28
100-100	97	1,205	.08	.08	76	1,456	.18	.18	50	1,713	.50	.50	22	1,517	.15	.15
CREDITS	450	5,336	.14	.14	381	7,006	.29	.28	325	10,444	.47	.43	145	8,863	.25	.22
101-105	24	300	1.50	1.53	28	561	.05	.05	23	846	.14	.15	12	917	.15	.15
106-110	16	211	.19	.21	17	355	.35	.38	13	523	.71	.77	19	1,547	.23	.25
111-115	8	111	.02	.02	14	310	.29	.33	24	1,007	.12	.13	19	1,417	.28	.31
116-120	17	259	.20	.24	27	669	.15	.18	31	1,191	.59	.70	11	853	.29	.34
121-130	35	529	.43	.53	27	649	.51	.63	20	919	.30	.38	24	2,048	.21	.27
131-140	8	127	.04	.05	6	155	.01	.01	16	802	.18	.24	17	1,587	.24	.32
141- UP	7	136	.81	1.23	19	607	.14	.21	24	1,439	.29	.47	33	4,279	.27	.48
CHARGES	115	1,674	.53	.62	138	3,306	.23	.28	151	6,726	.32	.40	135	12,648	.25	.33
TOTALS	565	7,011	.24	.24	519	10,311	.27	.28	476	17,170	.41	.42	280	21,511	.25	.28

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	117			9	4,427	.25	.10	11	4,557	.24	.10
61- 80	38	4,257	.23	.17	15	9,212	.28	.19	70	14,251	.27	.19
81- 85	18	2,105	.39	.32	6	4,305	.29	.24	66	8,446	.34	.28
86- 90	12	1,790	.18	.15	4	1,328	.23	.20	145	7,777	.18	.16
91- 95	10	1,400	.09	.08	6	3,077	.16	.15	458	14,390	.38	.35
96- 99	11	1,542	.06	.06	5	2,174	.19	.18	2,899	22,771	.24	.24
100-100	11	1,574	.38	.38	8	5,034	.32	.32	13,534	24,724	.32	.32
CREDITS	101	12,786	.23	.19	53	29,558	.26	.19	17,183	96,917	.29	.25
101-105	14	1,966	.46	.47	8	3,330	.17	.18	250	8,643	.29	.30
106-110	9	1,552	.12	.13	6	5,379	.70	.76	134	9,862	.56	.60
111-115	11	2,089	.16	.19	1	341	.17	.20	114	5,487	.19	.21
116-120	10	1,888	.45	.52	4	2,256	.22	.26	135	7,313	.34	.40
121-130	13	2,243	.43	.54	9	5,244	.22	.27	216	12,200	.29	.36
131-140	10	2,100	.25	.34	7	4,990	.20	.27	86	9,886	.21	.28
141- UP	36	10,582	.32	.59	22	37,388	.26	.46	173	54,645	.28	.48
CHARGES	103	22,419	.32	.45	57	58,929	.29	.42	1,108	108,035	.30	.42
TOTALS	204	35,205	.29	.32	110	88,487	.28	.30	18,291	204,952	.29	.32

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	2	1			1	1			1	4						
61- 80	4	4			1	3			4	20			1	7		
81- 85	2	1							3	16			1	7		
86- 90	13	12			7	26	.01	.01	3	16	7.85	6.92	1	7	.61	.54
91- 95	42	36			21	76	.01	.01	24	141	.01	.01	27	219	2.15	2.03
96- 99	519	674	.41	.40	918	3,356	.89	.87	506	3,039	.50	.49	314	2,632	.62	.61
100-100	12,553	7,988	.55	.55	962	3,216	.69	.69	265	1,603	1.21	1.21	124	1,063	1.04	1.04
CREDITS	13,135	8,716	.54	.54	1,910	6,679	.78	.77	806	4,839	.74	.73	468	3,934	.82	.80
101-105	40	51	.83	.84	80	316	.56	.57	57	356	.22	.23	39	348	.80	.82
106-110	17	22			31	132	1.24	1.33	22	151	.01	.02	23	213	.44	.48
111-115	10	13			20	90	.03	.03	24	165	.31	.35	13	130	3.23	3.63
116-120	15	17	.62	.73	16	68	3.46	4.09	11	80	.77	.91	9	93	3.27	3.90
121-130	41	53	.90	1.12	46	228	3.10	3.90	54	421	.11	.14	32	349	2.11	2.62
131-140	14	24	.91	1.21	27	135	5.30	7.16	12	99	.01	.01	12	137	.21	.28
141- UP	25	48	.05	.08	16	85	.26	.40	14	134	2.51	3.87	15	197	.10	.15
CHARGES	162	229	.55	.67	236	1,054	1.92	2.23	194	1,406	.41	.48	143	1,467	1.28	1.51
TOTALS	13,297	8,945	.54	.54	2,146	7,733	.93	.94	1,000	6,245	.67	.68	611	5,401	.95	.97

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13			2	28	.01		3	102		
61- 80	1	11			4	57	.01	.01	3	83			18	1,112	.41	.31
81- 85	1	10			2	34			13	401	.37	.31	18	1,027	.27	.22
86- 90	3	36			21	377	.04	.03	62	1,960	.82	.72	27	1,531	.78	.68
91- 95	95	1,139	.48	.45	159	2,859	.45	.42	125	3,728	.65	.61	30	1,804	1.26	1.18
96- 99	259	3,008	.43	.42	122	2,226	.23	.22	59	1,916	1.61	1.57	22	1,444	.63	.62
100-100	128	1,562	.66	.66	82	1,552	.43	.43	58	2,052	.66	.66	31	2,137	1.01	1.01
CREDITS	487	5,766	.50	.49	391	7,118	.35	.33	322	10,167	.85	.79	149	9,158	.80	.71
101-105	37	458	.90	.92	37	703	1.15	1.18	38	1,324	.28	.28	23	1,617	.34	.35
106-110	23	304	.67	.72	25	533	.33	.35	21	834	.60	.65	19	1,436	1.01	1.09
111-115	9	134	.47	.54	18	411	1.12	1.27	30	1,208	.45	.51	14	1,104	.38	.43
116-120	25	365	.38	.45	44	1,034	.82	.97	35	1,337	.97	1.15	16	1,421	.32	.38
121-130	33	495	1.47	1.83	46	1,103	1.46	1.80	38	1,705	.36	.45	28	2,390	2.01	2.51
131-140	10	172	.38	.52	13	335	1.11	1.50	17	817	1.00	1.36	19	1,756	.57	.77
141- UP	10	201	.35	.55	23	734	.99	1.58	63	3,866	.59	.99	49	6,259	.82	1.50
CHARGES	147	2,128	.79	.93	206	4,853	1.03	1.24	242	11,091	.58	.75	168	15,983	.87	1.18
TOTALS	634	7,894	.58	.59	597	11,971	.62	.65	564	21,258	.71	.77	317	25,141	.84	.96

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.68	.38	16	6,781	.37	.18	28	7,120	.37	.18
61- 80	29	3,438	.14	.10	12	4,439	.29	.20	77	9,174	.24	.17
81- 85	14	1,488	.63	.51	2	721	.80	.65	56	3,704	.52	.43
86- 90	2	241	.36	.32					139	4,206	.72	.63
91- 95	11	1,264	1.76	1.64	3	1,371	.76	.71	537	12,636	.81	.76
96- 99	12	1,720	.26	.25	2	775	1.23	1.19	2,733	20,789	.66	.64
100-100	10	1,448	.08	.08	7	4,387	1.44	1.44	14,220	27,009	.79	.79
CREDITS	80	9,788	.45	.38	42	18,473	.69	.46	17,790	84,638	.65	.56
101-105	8	1,294	.21	.22	2	665	1.01	1.04	361	7,132	.51	.53
106-110	13	1,832	.74	.80	3	1,030	.55	.59	197	6,486	.70	.75
111-115	6	908	.95	1.07	1	441	.18	.21	145	4,603	.63	.71
116-120	13	2,620	.57	.68	4	2,858	.35	.41	188	9,894	.59	.70
121-130	14	2,980	.96	1.21	5	2,592	.60	.75	337	12,318	1.12	1.39
131-140	19	4,039	.97	1.32	3	2,790	.66	.90	146	10,304	.85	1.16
141- UP	47	12,967	.33	.58	28	39,939	.58	1.16	290	64,430	.56	1.06
CHARGES	120	26,640	.57	.80	46	50,316	.57	1.01	1,664	115,169	.66	.98
TOTALS	200	36,429	.54	.64	88	68,789	.60	.74	19,454	199,807	.65	.74

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	10	7			1	3			2	7			1	5		
81- 85	4	1							6	24	6.18	4.36	2	11		
86- 90	9	8	1.59	1.42	5	17			3	16	19.49	16.11	2	13		
91- 95	31	28	.01	.01	22	73	.84	.79	4	21	.02	.02	2	17	.03	.03
96- 99	544	720	.25	.24	965	3,537	.70	.69	19	116	.01	.01	31	263	.52	.49
100-100	12,403	8,199	.64	.64	1,035	3,535	.91	.91	606	3,637	.48	.47	346	2,927	.76	.74
CREDITS	13,001	8,962	.60	.60	2,028	7,165	.80	.79	284	1,716	.39	.39	145	1,256	.36	.36
101-105	28	38	2.03	2.07	74	283	1.00	1.02	924	5,537	.52	.51	529	4,492	.63	.61
106-110	21	17	.68	.73	32	130	.16	.18	57	363	.94	.96	33	297	.28	.29
111-115	14	14	.86	.97	13	54	.07	.08	21	139	.80	.86	13	118	.12	.12
116-120	13	15	.34	.41	15	66	5.04	5.93	15	102	.10	.11	15	148	.15	.17
121-130	36	47			38	183	.29	.36	12	88	3.38	3.98	12	127	3.07	3.65
131-140	18	36	1.15	1.56	21	100	2.82	3.78	42	329	.20	.25	36	388	.21	.26
141- UP	30	51	12.28	21.12	17	91	.49	.74	12	97	.09	.12	9	105	.53	.71
CHARGES	160	219	3.52	4.47	210	908	1.12	1.30	12	110	.08	.12	7	102	3.47	5.44
TOTALS	13,161	9,180	.67	.68	2,238	8,073	.84	.84	171	1,228	.69	.80	125	1,285	.78	.92
									1,095	6,764	.55	.55	654	5,777	.66	.67

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2	24							4	138	1.98	.96
61- 80	3	26			4	52	.04	.03	7	180	.27	.20	20	1,212	.24	.18
81- 85	1	9			2	34			11	389	1.09	.92	30	1,749	1.01	.84
86- 90	3	32			12	226	.14	.13	86	2,806	.47	.42	39	2,190	.58	.51
91- 95	118	1,421	.24	.22	186	3,399	.94	.88	148	4,485	.66	.61	35	2,280	.44	.41
96- 99	312	3,660	.44	.43	148	2,725	.69	.67	57	1,790	1.10	1.07	28	1,930	.53	.52
100-100	129	1,548	.95	.95	93	1,764	.64	.64	68	2,335	.68	.68	28	1,863	.42	.42
CREDITS	566	6,696	.51	.49	447	8,224	.76	.73	377	11,985	.69	.65	184	11,363	.57	.50
101-105	38	478	.36	.37	36	725	.71	.72	30	1,060	.36	.37	23	1,759	.71	.73
106-110	17	232	2.55	2.76	23	481	.32	.34	20	775	.40	.43	22	1,711	.79	.85
111-115	10	149	6.33	7.19	23	517	1.29	1.47	31	1,353	.30	.33	19	1,497	.37	.42
116-120	21	320	.56	.66	38	874	.56	.66	46	1,884	.41	.49	25	2,188	.99	1.17
121-130	46	695	.15	.19	32	815	2.40	2.98	34	1,532	.79	.99	27	2,475	.55	.68
131-140	12	192	1.04	1.41	13	351	.20	.27	26	1,344	1.14	1.55	15	1,444	1.04	1.42
141- UP	18	334	.37	.58	29	939	.27	.43	40	2,351	1.14	1.86	53	6,602	.65	1.14
CHARGES	162	2,401	.97	1.16	194	4,701	.87	1.06	227	10,299	.71	.89	184	17,675	.71	.94
TOTALS	728	9,097	.63	.64	641	12,925	.80	.83	604	22,284	.70	.74	368	29,038	.65	.73

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	470	1.51	.81	23	10,190	.48	.23	37	10,833	.54	.26
61- 80	41	4,867	.43	.32	19	7,929	.58	.39	113	14,309	.50	.35
81- 85	12	1,349	.16	.13	1	250	.43	.35	66	3,810	.74	.62
86- 90	17	2,284	.48	.43	1	380	.61	.55	178	7,980	.50	.44
91- 95	18	2,536	.60	.56	3	767	.11	.10	611	15,369	.61	.57
96- 99	12	1,857	.86	.85	2	682	.14	.13	3,020	23,466	.63	.62
100-100	14	1,986	.80	.80	8	6,302	1.37	1.37	14,207	30,503	.81	.81
CREDITS	119	15,349	.58	.48	57	26,499	.70	.45	18,232	106,270	.65	.54
101-105	14	2,032	.27	.28	3	1,527	1.94	1.96	336	8,561	.77	.79
106-110	16	2,267	.64	.69					185	5,870	.68	.74
111-115	9	1,649	1.46	1.65	2	998	.96	1.10	151	6,481	.92	1.04
116-120	12	2,272	.58	.68	5	2,440	.27	.32	199	10,274	.64	.76
121-130	19	3,514	.75	.95	7	3,452	.76	.96	317	13,430	.75	.94
131-140	13	2,637	.43	.58	9	6,773	.74	1.00	148	13,078	.75	1.01
141- UP	32	8,830	.65	1.15	32	41,997	.41	.75	270	61,408	.51	.92
CHARGES	115	23,200	.66	.88	58	57,187	.51	.84	1,606	119,102	.63	.90
TOTALS	234	38,548	.63	.68	115	83,686	.57	.63	19,838	225,372	.64	.68

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	11	5			8	25			2	6	1.54	.79				
81- 85	5	4	8.11	6.79	1	4			3	15			5	30		
86- 90	13	12			3	9			7	36	.76	.67	2	13		
91- 95	38	35			21	74	.53	.49	20	119	.45	.42	4	31		
96- 99	586	782	1.02	1.00	1,105	4,010	.47	.46	690	4,127	.40	.40	14	113	.39	.36
100-100	11,983	8,038	.62	.62	1,095	3,745	.51	.51	312	1,885	.46	.46	439	3,701	.36	.35
CREDITS	12,636	8,877	.65	.65	2,233	7,868	.49	.48	1,037	6,203	.42	.42	153	1,321	.20	.20
101-105	35	51	.11	.11	58	230	1.10	1.12	50	315	.02	.02	617	5,209	.32	.31
106-110	10	15	.06	.06	11	45			23	148	.06	.06	32	289	.48	.49
111-115	18	26		.01	15	63	.40	.46	8	56			13	120	.75	.80
116-120	14	20			16	74	5.82	6.86	10	73	.15	.17	9	89	.16	.18
121-130	22	30			33	169	1.66	2.07	41	313	2.29	2.82	8	78	.56	.67
131-140	16	36			16	79	2.24	3.02	11	90	1.45	1.96	34	371	.15	.18
141- UP	34	59	.82	1.38	11	60	1.93	2.90	6	58	.01	.01	9	107	.15	.20
CHARGES	149	237	.23	.29	160	721	1.78	2.07	149	1,054	.83	.95	12	161	1.10	1.71
TOTALS	12,785	9,114	.64	.64	2,393	8,588	.60	.60	1,186	7,256	.48	.48	117	1,216	.44	.52
													734	6,425	.34	.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																
61- 80	3	26			6	88	.24	.17	3	49	.02	.01	19	1,109	.26	.19
81- 85	3	35			1	20			6	190	.44	.33	39	2,517	.23	.20
86- 90	5	52			11	201	.42	.37	12	419	.01	.01	60	3,513	.63	.55
91- 95	89	1,076	.45	.42	236	4,283	.35	.33	115	3,920	.45	.40	46	2,941	.60	.56
96- 99	380	4,401	.49	.47	197	3,615	.37	.36	149	4,532	.28	.26	35	2,403	.98	.96
100-100	149	1,820	.30	.30	115	2,188	.51	.51	88	2,796	.36	.35	30	2,156	.24	.24
CREDITS	629	7,410	.43	.41	566	10,394	.39	.38	76	2,524	.51	.51	229	14,639	.53	.48
101-105	41	513	1.13	1.16	36	706	.43	.44	449	14,429	.38	.35	22	1,676	.27	.28
106-110	17	220	.03	.03	18	353	.35	.38	28	990	.59	.61	23	1,749	.21	.23
111-115	10	136	5.67	6.44	19	416	.91	1.03	17	704	.35	.38	30	2,367	.30	.34
116-120	25	371	1.31	1.55	33	766	.97	1.14	30	1,293	.43	.49	21	1,592	.79	.94
121-130	38	574	.22	.27	32	775	.52	.65	49	1,992	.18	.21	23	2,058	.12	.15
131-140	8	136	.24	.32	11	291	1.61	2.15	40	1,807	.37	.47	16	1,452	.39	.53
141- UP	17	311	4.17	6.30	19	624	.18	.31	21	1,148	.71	.97	36	4,528	.94	1.58
CHARGES	156	2,262	1.46	1.73	168	3,931	.64	.78	35	1,946	1.04	1.69	171	15,422	.51	.65
TOTALS	785	9,671	.67	.68	734	14,325	.46	.47	220	9,881	.53	.66	400	30,060	.52	.55

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	415	.23	.11	22	8,819	1.75	.75	32	9,290	1.67	.72
61- 80	54	6,470	.30	.22	28	14,372	.35	.24	143	22,331	.33	.23
81- 85	21	2,594	.62	.51	9	4,080	.30	.25	96	9,701	.36	.30
86- 90	23	3,110	.39	.35	6	2,123	.09	.08	247	13,006	.42	.37
91- 95	21	2,717	.62	.57	7	2,382	.28	.26	641	18,271	.41	.38
96- 99	15	2,309	.31	.30	7	2,823	.28	.27	3,542	30,966	.45	.44
100-100	15	2,086	1.03	1.03	7	5,845	.45	.45	13,935	31,608	.51	.51
CREDITS	154	19,701	.48	.40	86	40,445	.64	.43	18,636	135,174	.52	.43
101-105	11	1,712	.36	.37	5	1,637	.21	.22	318	8,119	.41	.42
106-110	18	2,731	.43	.47	6	3,430	.48	.52	156	9,515	.39	.42
111-115	9	1,443	.20	.23	7	3,934	.38	.43	155	9,823	.43	.49
116-120	10	1,513	.30	.35	3	1,425	.24	.29	189	7,905	.52	.62
121-130	19	3,348	.71	.89	9	6,212	.51	.64	291	15,659	.52	.64
131-140	13	2,651	.36	.49	5	3,717	.27	.37	126	9,709	.43	.59
141- UP	37	9,199	.65	1.09	25	32,688	.41	.74	232	49,635	.55	.96
CHARGES	117	22,598	.52	.70	60	53,043	.41	.61	1,467	110,365	.50	.69
TOTALS	271	42,299	.50	.52	146	93,488	.51	.49	20,103	245,538	.51	.51

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

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	9	4			2	6			2	9			1	6		
81- 85	4	2			1	3			3	16	.01	.01				
86- 90	7	3			2	6			2	13			2	14		
91- 95	31	24	.05	.05	10	37	.01	.01	13	77	.01	.01	22	187	.04	.04
96- 99	826	1,191	.26	.26	1,242	4,469	.32	.31	718	4,281	.35	.34	424	3,565	.70	.69
100-100	12,817	7,925	.61	.61	907	3,136	.58	.58	274	1,670	.69	.69	130	1,125	.16	.16
CREDITS	13,695	9,150	.57	.57	2,164	7,657	.43	.42	1,013	6,069	.43	.43	579	4,898	.55	.54
101-105	55	79	1.46	1.49	57	220	.25	.26	52	329	1.27	1.30	26	229	1.56	1.58
106-110	14	24	5.22	5.61	22	87	1.06	1.14	12	76	.05	.06	12	112	.32	.35
111-115	14	8			17	74	1.05	1.20	14	98	.53	.60	7	69	.01	.01
116-120	16	24	1.53	1.82	12	54	1.54	1.82	11	78	1.60	1.90	6	62	2.65	3.12
121-130	21	34	2.58	3.18	37	185	.43	.54	40	300	.21	.26	31	331	.36	.44
131-140	16	28	.14	.18	17	77	1.06	1.42	7	56	.54	.71	7	80	.02	.03
141- UP	24	46	1.20	1.92	18	103	.91	1.40	9	91	.10	.16	10	135	.07	.10
CHARGES	160	244	1.75	2.08	180	799	.71	.83	145	1,029	.68	.79	99	1,018	.67	.80
TOTALS	13,855	9,394	.60	.60	2,344	8,456	.45	.45	1,158	7,098	.47	.47	678	5,917	.57	.58

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	10	.08	.03	2	30	.56	.26	2	65	.05	.02
61- 80	4	35			2	24			3	92			20	1,237	.92	.70
81- 85					1	21	1.14	.96	5	175	.01	.01	29	1,789	.28	.23
86- 90	5	54			13	231	.10	.09	97	3,251	.31	.27	61	3,630	.60	.53
91- 95	87	1,063	.26	.24	218	4,037	.32	.30	153	4,675	.29	.27	39	2,380	.14	.13
96- 99	355	4,144	.37	.36	187	3,421	.30	.29	80	2,701	.32	.32	29	1,817	.44	.43
100-100	119	1,446	.44	.44	104	2,060	.78	.78	76	2,476	.78	.78	38	2,727	.25	.25
CREDITS	570	6,742	.37	.35	526	9,803	.41	.39	416	13,400	.39	.36	218	13,645	.41	.37
101-105	50	636	1.69	1.74	45	871	.11	.11	34	1,264	2.64	2.71	18	1,434	.26	.27
106-110	16	206	.20	.21	26	569	.54	.58	18	670	.13	.14	19	1,502	.42	.46
111-115	8	110	.73	.81	21	459	.74	.84	27	1,135	.20	.23	22	1,625	.31	.34
116-120	31	457	.65	.77	43	1,038	1.02	1.21	33	1,321	.62	.73	22	1,937	.19	.22
121-130	43	645	1.21	1.50	39	925	.78	.96	48	2,079	3.92	4.89	19	1,883	.34	.42
131-140	13	217	.53	.72	11	277	.18	.24	26	1,298	.38	.52	25	2,552	4.00	5.36
141- UP	9	178	.64	.99	21	663	.48	.74	49	2,943	.46	.77	42	5,018	.50	.86
CHARGES	170	2,448	1.02	1.20	206	4,802	.60	.71	235	10,710	1.35	1.74	167	15,949	.96	1.25
TOTALS	740	9,191	.54	.55	732	14,605	.47	.48	651	24,110	.81	.87	385	29,594	.70	.76

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	315	.05	.02	21	6,927	.38	.16	32	7,351	.36	.15
61- 80	45	5,184	.26	.19	25	14,225	.38	.26	113	20,823	.38	.26
81- 85	24	2,897	.51	.42	6	3,292	.33	.27	73	8,195	.38	.31
86- 90	24	2,928	.44	.39	7	3,244	.26	.23	220	13,373	.40	.35
91- 95	22	3,006	.46	.42	5	1,650	.63	.59	600	17,135	.33	.31
96- 99	17	2,716	.51	.50	3	1,253	.14	.14	3,881	29,559	.39	.38
100-100	18	2,752	.21	.21	11	6,309	.42	.42	14,494	31,626	.51	.51
CREDITS	154	19,799	.38	.32	78	36,900	.37	.25	19,413	128,063	.41	.34
101-105	14	1,838	.34	.36	7	2,457	.82	.85	358	9,358	.91	.93
106-110	11	1,708	.52	.56	4	2,443	.69	.75	154	7,398	.53	.57
111-115	16	2,739	.24	.27	5	3,044	.32	.37	151	9,360	.31	.35
116-120	11	1,953	.26	.31	4	2,679	.37	.45	189	9,604	.46	.55
121-130	12	2,508	.90	1.14	9	4,286	.29	.37	299	13,175	1.07	1.35
131-140	10	2,023	.29	.39	5	4,522	.30	.40	137	11,129	1.16	1.57
141- UP	46	12,108	.34	.60	31	44,762	.30	.53	259	66,046	.33	.59
CHARGES	120	24,877	.39	.54	65	64,193	.34	.52	1,547	126,070	.55	.78
TOTALS	274	44,677	.38	.42	143	101,093	.35	.37	20,960	254,133	.48	.50

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

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	3			1	2			1	4	.21	.15	1	3		
81- 85	4	4			2	7			1	4			1	6		
86- 90	7	7			1	3			4	22			1	9		
91- 95	26	22			16	55	6.40	6.03	19	112			24	200	.57	.53
96- 99	706	958	.42	.41	1,165	4,250	.40	.39	752	4,541	.29	.29	446	3,763	.23	.23
100-100	13,076	8,168	.39	.39	1,133	3,892	.26	.26	313	1,893	.27	.27	169	1,465	.07	.07
CREDITS	13,822	9,161	.40	.39	2,318	8,208	.37	.37	1,090	6,575	.28	.27	642	5,446	.20	.20
101-105	25	32	1.15	1.17	58	219	.22	.22	54	347	.70	.71	29	258	.08	.09
106-110	14	21			23	98	1.53	1.65	16	102	1.15	1.24	16	150	2.81	3.05
111-115	13	21	19.78	22.35	13	56	.34	.38	13	86	.01	.01	11	109	.01	.01
116-120	11	7			14	61			16	117	1.85	2.19	7	74		
121-130	12	19	1.42	1.78	41	194	.06	.08	35	268	.37	.45	23	243	.10	.12
131-140	7	13			13	62	.16	.22	5	41	.04	.06	4	47		
141- UP	15	27	2.23	3.70	15	83	.23	.36	9	83	.02	.03	8	110	.04	.06
CHARGES	97	140	3.89	4.68	177	774	.33	.39	148	1,043	.65	.75	98	991	.48	.55
TOTALS	13,919	9,302	.45	.45	2,495	8,982	.37	.37	1,238	7,618	.33	.33	740	6,437	.24	.24

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	25							3	110	.82	.39
61- 80	1	8			3	48			7	199			20	1,189	.61	.46
81- 85	4	43			3	53			11	410	.69	.58	46	2,694	.21	.17
86- 90	10	112	.01	.01	13	239	.64	.56	105	3,616	.19	.17	67	3,817	.14	.12
91- 95	79	965	.16	.16	242	4,470	.33	.31	199	6,139	.59	.55	51	3,077	.26	.24
96- 99	435	5,095	.71	.69	208	3,747	.37	.36	99	3,118	.13	.13	28	1,948	.19	.18
100-100	173	2,121	.11	.11	138	2,659	.36	.36	75	2,576	.40	.40	36	2,440	.35	.35
CREDITS	702	8,345	.48	.47	609	11,241	.35	.34	496	16,059	.38	.35	251	15,276	.26	.23
101-105	34	430	1.05	1.07	39	778	.07	.07	32	1,156	.14	.14	19	1,414	.11	.12
106-110	20	264	.55	.60	23	479	.37	.40	18	715	.54	.58	25	2,053	.23	.25
111-115	12	162	.88	.99	18	417	.23	.26	37	1,533	.17	.19	26	1,938	.27	.30
116-120	24	363	.15	.18	38	931	.18	.22	46	1,754	.55	.65	20	1,594	.19	.23
121-130	49	727	.32	.39	33	786	.42	.52	34	1,486	.28	.34	30	2,536	.23	.29
131-140	10	160	.35	.47	8	206	.57	.77	20	991	.24	.33	23	2,127	.42	.57
141- UP	12	248	.44	.73	25	791	.19	.30	27	1,629	.28	.45	41	5,332	.24	.43
CHARGES	161	2,353	.51	.60	184	4,388	.25	.30	214	9,264	.31	.38	184	16,995	.25	.33
TOTALS	863	10,698	.49	.49	793	15,629	.32	.33	710	25,323	.35	.36	435	32,270	.25	.27

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	399	.01	.01	21	7,847	.26	.11	32	8,389	.25	.11
61- 80	68	7,630	.21	.15	36	18,044	.34	.24	141	27,135	.31	.22
81- 85	27	3,162	.34	.28	12	8,273	.23	.19	109	14,646	.26	.22
86- 90	23	3,317	.30	.27	8	2,343	.31	.28	239	13,483	.23	.20
91- 95	15	2,175	.13	.12	9	5,306	.16	.14	680	22,521	.34	.32
96- 99	22	3,202	1.76	1.73	7	2,799	.29	.29	3,868	33,422	.50	.48
100-100	19	3,022	.25	.25	14	8,316	.29	.29	15,146	36,551	.30	.30
CREDITS	178	22,908	.45	.38	107	52,928	.28	.20	20,215	156,148	.34	.28
101-105	22	3,134	.30	.30	9	3,847	.18	.18	321	11,615	.24	.25
106-110	15	2,431	.11	.12	7	5,818	.67	.73	177	12,131	.50	.54
111-115	13	2,483	.34	.38	4	2,265	.10	.11	160	9,071	.28	.31
116-120	17	3,110	.40	.47	4	2,256	.22	.26	197	10,268	.34	.40
121-130	19	3,365	.38	.48	11	6,242	.19	.24	287	15,865	.26	.33
131-140	17	3,313	.19	.26	9	6,562	.22	.29	116	13,522	.25	.34
141- UP	41	12,126	.34	.62	26	41,726	.25	.44	219	62,155	.27	.47
CHARGES	144	29,962	.31	.43	70	68,716	.27	.39	1,477	134,627	.29	.40
TOTALS	322	52,870	.37	.40	177	121,644	.27	.27	21,692	290,775	.32	.32

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3	2			1	1			7	24	.41	.22	2	8		
61- 80	37	24			13	40			16	71	2.06	1.50	10	60		
81- 85	19	12	2.57	2.14	4	14			12	62	4.97	4.11	5	33		
86- 90	49	40	.30	.26	18	60			20	108	1.45	1.28	10	78	.06	.06
91- 95	168	145	.01	.01	90	315	1.44	1.35	95	566	.10	.09	118	982	.79	.74
96- 99	3,181	4,325	.46	.45	5,395	19,622	.53	.52	3,272	19,624	.40	.39	1,969	16,589	.52	.50
100-100	62,832	40,317	.56	.56	5,132	17,525	.58	.58	1,448	8,767	.59	.59	721	6,230	.34	.34
CREDITS	66,289	44,866	.55	.55	10,653	37,577	.56	.56	4,870	29,222	.46	.46	2,835	23,979	.48	.47
101-105	183	250	1.10	1.13	327	1,268	.64	.66	270	1,711	.63	.65	159	1,420	.62	.63
106-110	76	100	1.41	1.51	119	492	.87	.93	94	616	.39	.42	77	712	.92	.99
111-115	69	82	5.30	5.97	78	338	.38	.43	74	505	.23	.25	55	545	.84	.94
116-120	69	84	.63	.75	73	323	3.35	3.95	60	437	1.63	1.93	42	435	2.08	2.47
121-130	132	183	.89	1.11	195	959	1.18	1.48	212	1,631	.61	.75	156	1,683	.60	.75
131-140	71	138	.49	.66	94	453	2.79	3.76	47	383	.45	.61	41	477	.22	.29
141- UP	128	232	3.41	5.68	77	423	.70	1.08	50	476	.75	1.15	52	706	.80	1.23
CHARGES	728	1,069	1.80	2.21	963	4,256	1.21	1.41	807	5,759	.64	.74	582	5,978	.77	.90
TOTALS	67,017	45,935	.58	.58	11,616	41,833	.63	.63	5,677	34,982	.49	.50	3,417	29,957	.54	.54

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					6	72	.01	.01	7	107	.17	.07	12	416	.88	.43
61- 80	12	106			19	271	.09	.06	26	744	.18	.14	97	5,860	.49	.37
81- 85	9	98			9	162	.15	.12	52	1,794	.48	.40	162	9,776	.38	.31
86- 90	26	286			70	1,273	.24	.21	465	15,552	.41	.36	254	14,681	.50	.44
91- 95	468	5,663	.32	.30	1,041	19,047	.46	.43	774	23,558	.50	.46	201	12,482	.50	.46
96- 99	1,741	20,309	.50	.49	862	15,734	.39	.38	383	12,321	.60	.58	142	9,542	.57	.56
100-100	698	8,497	.46	.46	532	10,223	.54	.54	353	11,962	.60	.60	163	11,323	.44	.44
CREDITS	2,954	34,958	.46	.44	2,539	46,780	.44	.42	2,060	66,040	.51	.47	1,031	64,080	.48	.43
101-105	200	2,515	1.07	1.10	193	3,784	.47	.48	162	5,794	.83	.85	105	7,900	.35	.36
106-110	93	1,227	.81	.87	115	2,414	.39	.42	94	3,698	.41	.45	108	8,450	.51	.55
111-115	49	691	2.90	3.28	99	2,220	.87	.99	155	6,523	.31	.35	111	8,531	.32	.36
116-120	126	1,875	.62	.73	196	4,643	.71	.84	209	8,288	.51	.60	104	8,733	.52	.62
121-130	209	3,137	.63	.78	182	4,405	1.14	1.41	194	8,610	1.28	1.60	127	11,341	.67	.84
131-140	53	876	.53	.72	56	1,460	.74	1.00	110	5,598	.70	.95	98	9,331	1.52	2.05
141- UP	66	1,272	1.35	2.11	117	3,750	.42	.66	214	12,735	.69	1.14	221	27,738	.63	1.11
CHARGES	796	11,593	.95	1.12	958	22,675	.69	.83	1,138	51,245	.71	.89	874	82,024	.65	.86
TOTALS	3,750	46,551	.58	.59	3,497	69,456	.52	.54	3,198	117,285	.60	.63	1,905	146,104	.58	.63

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	20	1,790	.53	.28	103	40,564	.68	.30	161	42,983	.67	.30		
61- 80	237	27,588	.27	.20	120	59,009	.38	.26	587	93,772	.35	.25		
81- 85	98	11,490	.46	.38	30	16,615	.29	.24	400	40,056	.38	.31		
86- 90	89	11,881	.40	.35	22	8,090	.25	.22	1,023	52,049	.40	.35		
91- 95	87	11,697	.60	.56	27	11,475	.32	.30	3,069	85,931	.47	.44		
96- 99	78	11,804	.83	.81	21	8,332	.34	.33	17,044	138,203	.51	.50		
100-100	76	11,295	.46	.46	47	31,158	.73	.73	72,002	157,298	.57	.57		
CREDITS	685	87,546	.46	.39	370	175,244	.49	.33	94,286	610,292	.49	.41		
101-105	69	10,010	.30	.31	26	10,133	.66	.68	1,694	44,785	.55	.57		
106-110	73	10,970	.47	.51	20	12,721	.61	.66	869	41,400	.53	.58		
111-115	53	9,222	.55	.62	19	10,681	.35	.40	762	39,338	.47	.53		
116-120	63	11,468	.44	.52	20	11,659	.30	.36	962	47,944	.51	.60		
121-130	83	15,715	.73	.91	41	22,785	.43	.54	1,531	70,448	.71	.89		
131-140	72	14,663	.49	.67	31	24,365	.44	.59	673	57,743	.68	.92		
141- UP	203	55,230	.44	.77	142	201,112	.39	.70	1,270	303,675	.44	.79		
CHARGES	616	127,278	.48	.66	299	293,456	.41	.64	7,761	605,333	.52	.73		
TOTALS	1,301	214,823	.47	.52	669	468,700	.44	.46	102,047	1,215,625	.50	.53		