

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Policy Years 2015 through 2019. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Policy Year and by size of risk within each industry group.

Date 7/15/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2015 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85					1	3			1	5						
86 - 90													1	8		
91 - 95	1	2			1	4							1	9		
96 - 99	19	35	0.00	0.00	32	117			35	210	0.03	0.03	27	225	0.06	0.06
100 - 100	121	132	1.77	1.77	28	91	0.34	0.34	7	43	0.17	0.17	7	60		
Credits	141	169	1.38	1.38	62	215	0.14	0.14	43	258	0.06	0.05	36	302	0.05	0.05
101 - 105					3	14			3	18	0.37	0.38	1	10		
106 - 110					2	8	0.01	0.01	2	11	0.36	0.38	1	9		
111 - 115																
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	0.00	0.00	6	38	0.28	0.30	5	57		
Totals	142	169	1.38	1.37	68	242	0.13	0.13	49	297	0.09	0.08	41	359	0.04	0.04

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	10	0.08	0.03								
61 - 80					1	16			1	36			1	69	0.01	0.00
81 - 85													5	363	0.03	0.02
86 - 90					2	34	0.01	0.01	11	380	0.26	0.23	7	435	1.17	1.01
91 - 95	6	71			18	345	0.02	0.02	12	404	0.03	0.03	4	267	0.03	0.02
96 - 99	26	294	0.27	0.26	13	256	0.04	0.04	1	48	0.03	0.03	4	272	0.05	0.05
100 - 100	2	26			2	44	3.03	3.03	5	153	0.21	0.21	3	227	0.19	0.19
Credits	34	391	0.20	0.19	37	704	0.21	0.20	30	1,021	0.14	0.13	24	1,634	0.36	0.32
101 - 105					5	91	0.06	0.06	2	54	1.52	1.54	2	144	0.09	0.09
106 - 110	1	16	0.35	0.38	2	36			2	90			3	245	0.83	0.89
111 - 115					2	38			5	195	0.31	0.35	4	287	0.12	0.14
116 - 120	1	16			5	121	0.01	0.01	2	75	1.07	1.28	2	213	0.52	0.61
121 - 130	2	33			4	105			5	225	19.39	24.14				
131 - 140	1	16	0.10	0.13					2	99	0.07	0.10	2	213	0.03	0.04
141 & Up					2	71	1.41	2.28	2	161	0.00	0.01	3	314	2.05	3.18
Charges	5	80	0.09	0.11	20	462	0.23	0.28	20	900	5.11	6.52	16	1,416	0.71	0.87
Totals	39	471	0.18	0.18	57	1,166	0.22	0.23	50	1,922	2.47	2.61	40	3,050	0.52	0.53

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	50			7	1,776	0.52	0.22	9	1,836	0.50	0.22
61 - 80	4	442	0.15	0.11	8	3,099	0.49	0.34	15	3,662	0.43	0.30
81 - 85	2	300	0.12	0.10	3	2,864	0.09	0.07	12	3,535	0.08	0.07
86 - 90	6	702	0.59	0.52	4	1,080	0.58	0.50	31	2,638	0.62	0.54
91 - 95	3	405	0.75	0.69					46	1,506	0.22	0.20
96 - 99	2	387	0.36	0.35					159	1,844	0.14	0.14
100 - 100	7	996	0.21	0.21	5	3,265	0.22	0.22	187	5,037	0.28	0.28
Credits	25	3,280	0.36	0.31	27	12,084	0.33	0.24	459	20,058	0.32	0.25
101 - 105	3	398	0.77	0.80					19	730	0.57	0.58
106 - 110					1	336	2.22	2.42	14	751	1.27	1.38
111 - 115	3	568	0.27	0.31	1	473	0.16	0.18	15	1,561	0.21	0.24
116 - 120					1	890	0.61	0.72	11	1,314	0.56	0.66
121 - 130	2	404	1.22	1.57	1	537	0.03	0.04	17	1,324	3.68	4.66
131 - 140	1	310	0.05	0.07					8	655	0.05	0.06
141 & Up	5	1,403	0.10	0.18	2	3,273	0.43	0.82	15	5,238	0.43	0.82
Charges	14	3,083	0.36	0.51	6	5,510	0.50	0.77	99	11,574	0.83	1.17
Totals	39	6,363	0.36	0.39	33	17,594	0.39	0.34	558	31,632	0.51	0.48

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80									1	4	0.21	0.15				
81 - 85																
86 - 90									1	5			1	7	0.32	0.29
91 - 95	2	3			1	4							1	9		
96 - 99	19	31			25	89	0.01	0.01	32	193	1.18	1.16	28	241	0.24	0.23
100 - 100	110	118	0.18	0.18	30	102	0.00	0.00	8	50	0.00	0.00	6	55	0.11	0.11
Credits	131	152	0.14	0.14	56	196	0.01	0.01	42	252	0.91	0.89	36	311	0.21	0.20
101 - 105					1	3			2	12	0.00	0.00	1	8		
106 - 110					1	5							1	10		
111 - 115					1	5	0.88	0.98	1	6			1	11		
116 - 120					1	4										
121 - 130	1	1			1	5			1	8			2	21		
131 - 140	1	2														
141 & Up									1	8						
Charges	2	3			5	22	0.21	0.23	5	35	0.00	0.00	5	49		
Totals	133	155	0.14	0.14	61	217	0.03	0.03	47	286	0.80	0.80	41	360	0.18	0.18

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	42		
61 - 80									2	52			1	53		
81 - 85	1	11			1	19							6	352	0.02	0.01
86 - 90					2	32			9	325	0.28	0.25	10	573	0.00	0.00
91 - 95	3	37			18	330	0.35	0.33	12	405	0.52	0.48	6	386	0.88	0.81
96 - 99	30	352	0.34	0.33	13	224	1.84	1.78	7	208	0.22	0.21	4	322	0.02	0.02
100 - 100	6	70	0.88	0.88	9	178	1.18	1.18	3	92	0.27	0.27	1	84	0.08	0.08
Credits	40	471	0.38	0.37	43	784	0.94	0.90	33	1,082	0.34	0.31	29	1,812	0.20	0.18
101 - 105	2	27			3	61	0.01	0.01	2	73			1	70		
106 - 110					2	44	0.56	0.61	2	93						
111 - 115									1	51	0.04	0.04	2	164	0.57	0.63
116 - 120	3	42	0.02	0.03	5	128	0.17	0.21	2	85			3	253	0.01	0.01
121 - 130	2	27	0.02	0.02	1	23			4	161			2	186	0.29	0.37
131 - 140									2	95	1.30	1.77	2	178	1.90	2.62
141 & Up					2	69	0.15	0.26	1	74			3	407	0.07	0.13
Charges	7	97	0.02	0.02	13	325	0.18	0.22	14	633	0.20	0.24	13	1,258	0.41	0.56
Totals	47	568	0.32	0.32	56	1,109	0.72	0.73	47	1,715	0.29	0.29	42	3,071	0.29	0.30

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					7	2,108	0.50	0.20	8	2,150	0.49	0.20
61 - 80	9	1,033	0.26	0.19	8	3,581	0.17	0.12	21	4,722	0.18	0.13
81 - 85	4	388	0.10	0.09	4	3,518	0.27	0.23	16	4,288	0.23	0.20
86 - 90	3	516	1.21	1.07	3	744	0.69	0.60	29	2,202	0.56	0.49
91 - 95	3	650	0.17	0.16	1	909	0.17	0.15	47	2,733	0.34	0.31
96 - 99	2	340	0.03	0.03	1	328	1.85	1.82	161	2,327	0.64	0.62
100 - 100	3	571	0.21	0.21	4	2,296	0.07	0.07	180	3,617	0.17	0.17
Credits	24	3,497	0.34	0.29	28	13,483	0.30	0.22	462	22,039	0.33	0.25
101 - 105	4	533	0.07	0.07	1	517	0.48	0.50	17	1,304	0.22	0.23
106 - 110	1	112	5.24	5.64					7	263	2.32	2.51
111 - 115	2	395	3.00	3.38	3	1,923	0.23	0.26	11	2,555	0.68	0.76
116 - 120	3	504	0.85	1.01					17	1,016	0.45	0.53
121 - 130	4	833	0.74	0.93	2	998	0.06	0.08	20	2,264	0.33	0.41
131 - 140	1	174	0.25	0.34					6	449	1.12	1.54
141 & Up	3	955	0.29	0.53	2	3,193	0.07	0.13	12	4,706	0.11	0.21
Charges	18	3,505	0.91	1.17	8	6,631	0.15	0.21	90	12,558	0.39	0.52
Totals	42	7,002	0.62	0.64	36	20,114	0.25	0.21	552	34,598	0.35	0.32

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80													1	5	0.09	0.05
81 - 85																
86 - 90					1	3							1	8		
91 - 95					1	3			1	6			1	9		
96 - 99	30	46	0.01	0.01	31	110	0.00	0.00	38	233	0.19	0.19	21	177	0.01	0.01
100 - 100	99	96	0.00	0.00	20	68	0.72	0.72	7	39	3.26	3.26	4	36	0.03	0.03
Credits	129	142	0.01	0.01	53	184	0.27	0.26	46	278	0.61	0.60	28	235	0.01	0.01
101 - 105	2	5			1	4			3	20			1	9		
106 - 110					2	7			1	8						
111 - 115					1	4										
116 - 120																
121 - 130					2	9			1	6	0.04	0.05				
131 - 140																
141 & Up									1	14						
Charges	2	5			6	23			6	48	0.01	0.01	1	9		
Totals	131	147	0.01	0.01	59	207	0.24	0.24	52	326	0.52	0.53	29	243	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					1	10	3.34	2.11	1	31			2	133	0.07	0.05
81 - 85									1	29			5	325	0.01	0.01
86 - 90					2	32			10	356	0.54	0.48	8	507	0.20	0.18
91 - 95	5	60	0.18	0.17	19	351	0.34	0.32	13	355	0.30	0.27	5	288	0.27	0.25
96 - 99	27	309	0.05	0.05	17	277	0.06	0.06	5	163	3.05	2.99	4	295	0.33	0.32
100 - 100	4	43			6	115	0.18	0.18	6	194	0.44	0.44	4	287	2.29	2.29
Credits	36	412	0.07	0.06	45	784	0.24	0.23	36	1,128	0.78	0.72	28	1,835	0.52	0.47
101 - 105					2	43	0.01	0.01	3	103	0.02	0.02	2	164	0.55	0.56
106 - 110													1	78		
111 - 115					2	43	0.04	0.04	3	151	0.00	0.00	1	70	0.01	0.01
116 - 120	4	57							1	42			5	436	0.21	0.24
121 - 130	1	17	0.04	0.05	2	52			5	224	0.01	0.01	1	67	0.48	0.60
131 - 140																
141 & Up					4	128	5.80	9.04	2	158	0.71	1.27	2	292	0.40	0.60
Charges	5	74	0.01	0.01	10	265	2.80	3.64	14	679	0.17	0.22	12	1,107	0.30	0.36
Totals	41	485	0.06	0.06	55	1,049	0.89	0.91	50	1,807	0.55	0.57	40	2,941	0.43	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	108	0.01	0.01	7	2,478	0.66	0.27	8	2,586	0.63	0.26
61 - 80	10	1,080	0.13	0.10	11	4,025	0.17	0.11	26	5,283	0.16	0.11
81 - 85	3	368	0.03	0.02	1	347			10	1,069	0.01	0.01
86 - 90	2	351	0.47	0.42	3	2,182	0.05	0.05	27	3,438	0.17	0.15
91 - 95	6	922	0.16	0.15	3	905	0.03	0.03	54	2,899	0.17	0.16
96 - 99	2	268	0.01	0.01					175	1,879	0.36	0.35
100 - 100	4	537	0.19	0.19	3	2,260	0.73	0.73	157	3,674	0.73	0.73
Credits	28	3,635	0.16	0.13	28	12,195	0.34	0.23	457	20,828	0.33	0.25
101 - 105	2	226	0.12	0.13	2	1,407	0.59	0.62	18	1,981	0.48	0.50
106 - 110	2	349	0.89	0.97	2	2,383	0.19	0.20	8	2,824	0.27	0.29
111 - 115	1	134	0.31	0.34					8	402	0.11	0.12
116 - 120	3	519	0.01	0.01					13	1,055	0.09	0.10
121 - 130	1	302	0.92	1.19					13	676	0.46	0.59
131 - 140												
141 & Up	6	1,494	0.59	0.93	5	4,948	0.10	0.15	20	7,034	0.33	0.51
Charges	15	3,024	0.51	0.68	9	8,738	0.20	0.26	80	13,971	0.32	0.41
Totals	43	6,659	0.32	0.32	37	20,934	0.28	0.24	537	34,799	0.33	0.30

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4			1	7			2	17	0.13	0.12
96 - 99	26	36			43	147	0.07	0.07	35	207	0.03	0.03	23	198	0.01	0.01
100 - 100	103	111	0.03	0.03	18	64			8	48	0.05	0.05	4	35		
Credits	129	146	0.02	0.02	62	215	0.05	0.05	44	262	0.03	0.03	29	250	0.02	0.02
101 - 105	2	3			1	4			2	13			2	18	0.20	0.20
106 - 110					1	3										
111 - 115																
116 - 120													1	10		
121 - 130					1	3			2	16			4	41		
131 - 140																
141 & Up	2	3							1	8						
Charges	4	6			3	11			5	37			7	69	0.05	0.06
Totals	133	153	0.02	0.02	65	226	0.05	0.05	49	299	0.03	0.03	36	319	0.02	0.02

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	30						
61 - 80					1	14							3	179	0.04	0.03
81 - 85					1	14			1	42			6	332	0.27	0.23
86 - 90									9	321	0.05	0.04	10	625	0.40	0.35
91 - 95	7	85			14	256	0.04	0.04	12	338	0.09	0.08	2	120	0.08	0.08
96 - 99	20	229	0.26	0.25	15	268	0.00	0.00	7	253	0.49	0.48	2	133	0.00	0.00
100 - 100	8	93			4	79			4	124			5	339	0.21	0.21
Credits	35	407	0.15	0.14	35	631	0.02	0.02	34	1,107	0.15	0.14	28	1,728	0.25	0.22
101 - 105	1	11			3	63	0.61	0.62	2	93	0.95	0.96	1	100	0.05	0.05
106 - 110					1	16	0.02	0.02	2	88			2	121		
111 - 115													1	98		
116 - 120	3	45	0.00	0.00	2	45			2	91	0.02	0.03	1	69	0.39	0.45
121 - 130	1	17			2	40	0.03	0.04	9	401	0.15	0.18	2	207	0.03	0.04
131 - 140					1	31			1	66	0.16	0.22				
141 & Up	1	18							2	138	0.09	0.14	3	324	1.37	2.51
Charges	6	91	0.00	0.00	9	196	0.21	0.24	18	878	0.20	0.24	10	919	0.53	0.69
Totals	41	498	0.12	0.12	44	827	0.06	0.06	52	1,985	0.17	0.18	38	2,647	0.35	0.34

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	162	0.51	0.20	9	3,170	0.26	0.12	12	3,361	0.27	0.12
61 - 80	12	1,507	0.18	0.13	7	3,954	0.31	0.21	23	5,654	0.27	0.19
81 - 85	3	293	0.13	0.11	3	1,191	0.32	0.26	14	1,873	0.27	0.22
86 - 90	3	453	0.51	0.44	1	231	0.00	0.00	23	1,630	0.31	0.27
91 - 95	4	690	0.05	0.05	4	1,952	0.36	0.34	47	3,467	0.23	0.22
96 - 99	1	121			1	422	0.02	0.02	173	2,015	0.11	0.10
100 - 100	4	488	0.33	0.33	2	2,789	0.04	0.04	160	4,170	0.08	0.08
Credits	29	3,714	0.22	0.17	27	13,710	0.24	0.17	452	22,171	0.22	0.16
101 - 105	2	335	0.26	0.26	1	953	0.01	0.01	17	1,594	0.14	0.15
106 - 110	3	613	0.03	0.03	1	281	0.11	0.12	10	1,122	0.04	0.05
111 - 115	2	346	0.35	0.39	1	1,281	0.14	0.16	4	1,725	0.17	0.20
116 - 120	2	397	0.02	0.02	1	398	0.17	0.20	12	1,055	0.10	0.12
121 - 130	2	441	0.47	0.59					23	1,166	0.23	0.29
131 - 140	3	539	0.14	0.19	2	1,936	0.22	0.31	7	2,571	0.20	0.28
141 & Up	5	1,515	0.05	0.10	4	3,695	0.25	0.44	18	5,701	0.26	0.46
Charges	19	4,186	0.14	0.19	10	8,544	0.19	0.27	91	14,935	0.20	0.27
Totals	48	7,899	0.18	0.18	37	22,254	0.22	0.19	543	37,106	0.21	0.19

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90									1	5			1	7		
91 - 95	2	4			1	4							1	7		
96 - 99	28	38			44	161	0.78	0.77	28	167	0.02	0.02	19	160	0.01	0.01
100 - 100	108	101	0.00	0.00	25	80	0.01	0.01	10	63			7	59		
Credits	138	144	0.00	0.00	70	245	0.52	0.51	39	234	0.01	0.01	28	234	0.01	0.01
101 - 105	2	2	0.01	0.01					1	7			2	19	0.03	0.03
106 - 110					1	4										
111 - 115																
116 - 120									1	8						
121 - 130					1	5			2	14	0.10	0.12	1	12		
131 - 140																
141 & Up					1	4	0.26	0.41								
Charges	2	2	0.01	0.01	3	14	0.07	0.09	4	29	0.05	0.06	3	31	0.02	0.02
Totals	140	146	0.00	0.00	73	259	0.49	0.49	43	263	0.02	0.02	31	264	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	28		
61 - 80													2	121		
81 - 85									1	21			8	498	0.10	0.08
86 - 90									8	295	0.01	0.01	4	233	0.03	0.02
91 - 95	2	26			18	344	0.02	0.02	13	445	0.55	0.51	1	84	0.04	0.04
96 - 99	24	290	0.15	0.15	16	290	0.14	0.14	8	263	0.08	0.08	3	214	0.37	0.36
100 - 100	8	95	0.01	0.01	8	170			3	116	0.03	0.03	8	634	0.03	0.03
Credits	34	411	0.11	0.11	42	804	0.06	0.06	33	1,141	0.24	0.22	27	1,811	0.09	0.08
101 - 105	1	12	0.24	0.25	4	83	0.92	0.95	4	145	0.01	0.01	1	54		
106 - 110	1	12							3	153	0.02	0.02	2	182	0.30	0.33
111 - 115									2	102						
116 - 120					2	40	0.60	0.71					2	174	4.51	5.27
121 - 130	2	29			2	42	0.02	0.03	5	237	0.01	0.01	1	87	0.02	0.02
131 - 140									2	80	0.03	0.04	1	135	0.01	0.02
141 & Up	1	19	0.74	1.06	2	55	0.05	0.08	3	159	0.00	0.00	2	176		
Charges	5	73	0.24	0.29	10	221	0.48	0.56	19	876	0.01	0.01	9	809	1.04	1.29
Totals	39	484	0.13	0.13	52	1,025	0.15	0.15	52	2,017	0.14	0.15	36	2,621	0.38	0.37

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	90			6	2,340	0.17	0.08	8	2,458	0.16	0.07
61 - 80	6	724	0.04	0.03	9	3,561	0.12	0.09	17	4,406	0.11	0.08
81 - 85	5	683	0.02	0.02	1	333	0.00	0.00	15	1,534	0.04	0.04
86 - 90	2	238	0.02	0.01	3	696	0.00	0.00	19	1,474	0.01	0.01
91 - 95	2	376	0.10	0.09	3	778	0.18	0.16	43	2,068	0.21	0.19
96 - 99	1	157			3	2,916	0.23	0.22	174	4,656	0.21	0.21
100 - 100	2	357	0.00	0.00	3	3,846	0.81	0.81	182	5,521	0.57	0.57
Credits	19	2,625	0.03	0.03	28	14,470	0.33	0.25	458	22,119	0.25	0.20
101 - 105	5	777	0.44	0.45					20	1,101	0.39	0.40
106 - 110	3	604	0.20	0.21	1	410	0.01	0.02	11	1,366	0.13	0.15
111 - 115	2	267	0.03	0.03	1	1,139	0.46	0.52	5	1,508	0.35	0.40
116 - 120	1	212	0.00	0.00	3	1,850	0.03	0.03	9	2,284	0.38	0.45
121 - 130	1	168	0.03	0.03	1	1,272	0.03	0.03	16	1,867	0.02	0.03
131 - 140					1	375	0.52	0.72	4	591	0.34	0.47
141 & Up	6	1,841	0.12	0.23	3	2,490	0.13	0.20	18	4,745	0.12	0.20
Charges	18	3,870	0.18	0.24	10	7,538	0.15	0.19	83	13,462	0.21	0.27
Totals	37	6,495	0.12	0.13	38	22,008	0.27	0.24	541	35,580	0.23	0.22

Date 7/15/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2015 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0											1	3		
61 - 80	8	3			1	3			1	4			1	6		
81 - 85	2	2														
86 - 90					1	3			1	6			1	7		
91 - 95	10	6			4	17	0.03	0.03	5	29			5	42		
96 - 99	173	220	0.06	0.06	189	693	0.26	0.25	146	881	0.41	0.40	111	945	1.46	1.43
100 - 100	943	843	2.19	2.19	250	870	0.98	0.98	96	582	0.53	0.53	41	355	0.02	0.02
Credits	1,137	1,073	1.74	1.73	445	1,586	0.65	0.65	249	1,502	0.44	0.44	160	1,358	1.02	1.00
101 - 105	16	20	0.34	0.35	7	29	0.89	0.91	8	51	0.21	0.21	9	79	1.26	1.28
106 - 110	3	8	1.18	1.26	4	18	0.06	0.07	4	28			2	20	0.73	0.79
111 - 115	6	3			8	34			5	36			1	10		
116 - 120	1	3			3	16			3	19			1	10		
121 - 130	3	6	0.36	0.44	10	45	0.95	1.18	7	50	0.03	0.04	9	97	0.05	0.06
131 - 140	2	4			4	17			1	7			3	33	0.05	0.07
141 & Up	9	15	0.33	0.54	6	39	2.42	3.91	2	21	0.12	0.19	2	30	0.08	0.13
Charges	40	59	0.39	0.47	42	197	0.83	1.01	30	212	0.07	0.08	27	279	0.44	0.52
Totals	1,177	1,132	1.66	1.67	487	1,783	0.67	0.68	279	1,714	0.40	0.40	187	1,637	0.92	0.93

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	10	1.76	0.61	1	20		
61 - 80	1	9			2	24							7	452	0.00	0.00
81 - 85									2	67	0.02	0.02	7	400	0.04	0.04
86 - 90	3	32			5	86	0.20	0.18	15	522	0.10	0.09	22	1,166	0.13	0.11
91 - 95	8	97	0.03	0.03	41	756	0.02	0.02	43	1,310	0.10	0.09	12	692	0.06	0.06
96 - 99	89	1,037	0.55	0.53	72	1,319	0.23	0.22	37	1,234	0.35	0.34	8	481	0.30	0.29
100 - 100	38	460	1.05	1.05	42	863	1.09	1.09	18	598	0.04	0.04	8	556	0.09	0.09
Credits	139	1,635	0.64	0.63	162	3,049	0.42	0.41	116	3,740	0.18	0.17	65	3,767	0.11	0.10
101 - 105	17	210	4.50	4.58	11	228	0.52	0.53	7	250	0.06	0.06	7	543	0.20	0.20
106 - 110	2	22			6	136	1.49	1.63	3	127	0.01	0.01	7	543	0.00	0.00
111 - 115	2	27			2	52	0.01	0.01	5	223	0.17	0.19	5	369		
116 - 120	8	117	0.52	0.61	11	278	0.95	1.12	5	211	0.72	0.85	4	359	0.14	0.16
121 - 130	9	135	0.50	0.62	13	301	0.83	1.02	9	364	0.02	0.02	4	428	0.18	0.23
131 - 140	4	71	0.46	0.62					5	246	0.22	0.31	6	638	9.21	12.33
141 & Up	1	18	0.19	0.28	3	84			6	293	0.65	0.96	6	649	0.11	0.17
Charges	43	600	1.85	2.11	46	1,079	0.77	0.90	40	1,714	0.27	0.33	39	3,528	1.75	2.14
Totals	182	2,236	0.97	0.98	208	4,128	0.51	0.52	156	5,454	0.20	0.21	104	7,296	0.90	0.93

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	136	0.06	0.04	4	1,019	0.33	0.15	9	1,188	0.30	0.15
61 - 80	15	1,879	0.12	0.09	9	3,291	0.55	0.39	45	5,672	0.36	0.26
81 - 85	13	1,459	0.09	0.08					24	1,928	0.08	0.07
86 - 90	6	723	0.06	0.05					54	2,545	0.10	0.09
91 - 95	4	585	0.41	0.39					132	3,534	0.12	0.12
96 - 99	6	828	0.87	0.85	1	415	0.06	0.05	832	8,053	0.51	0.50
100 - 100	6	960	0.24	0.24	1	843	0.08	0.08	1,443	6,929	0.70	0.70
Credits	51	6,570	0.24	0.20	15	5,568	0.40	0.28	2,539	29,849	0.41	0.35
101 - 105	1	154	0.29	0.30	2	823	1.35	1.42	85	2,386	1.04	1.08
106 - 110	2	258	0.23	0.25					33	1,160	0.25	0.27
111 - 115	3	369	0.47	0.53					37	1,123	0.19	0.21
116 - 120	3	389	0.03	0.04					39	1,402	0.38	0.45
121 - 130									64	1,426	0.32	0.39
131 - 140	1	288							26	1,303	4.58	6.14
141 & Up	5	1,108	0.31	0.50	3	2,147	0.20	0.40	43	4,405	0.26	0.46
Charges	15	2,567	0.25	0.32	5	2,969	0.52	0.83	327	13,205	0.84	1.09
Totals	66	9,137	0.24	0.23	20	8,538	0.44	0.38	2,866	43,054	0.54	0.52

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	3			1	3		
61 - 80	1	2			1	2							1	6		
81 - 85	1	2			1	2										
86 - 90	4	3							2	11						
91 - 95	8	8			8	29	22.71	21.34	7	42			7	58	4.25	4.01
96 - 99	138	170	1.00	0.98	201	729	0.25	0.24	131	799	0.38	0.37	97	818	0.28	0.28
100 - 100	833	764	0.47	0.47	284	1,016	0.22	0.22	88	539	0.60	0.60	62	533	0.03	0.03
Credits	986	949	0.56	0.56	495	1,778	0.59	0.59	229	1,394	0.45	0.44	168	1,417	0.35	0.34
101 - 105	4	5			6	20	1.13	1.15	8	52	0.06	0.07	5	43	0.02	0.02
106 - 110	5	5			3	14			1	5			4	37	0.89	0.96
111 - 115	4	6	87.55	98.72	3	11			2	13			2	18		
116 - 120	4	2			2	7			4	28	2.22	2.65	2	21		
121 - 130	3	4			6	29			5	40			3	34		
131 - 140					5	24	0.27	0.35					1	12		
141 & Up	5	12	33.49	53.53	7	42			2	20			1	12		
Charges	25	34	28.21	35.31	32	147	0.20	0.25	22	158	0.41	0.48	18	178	0.19	0.22
Totals	1,011	983	1.52	1.52	527	1,925	0.56	0.57	251	1,552	0.45	0.45	186	1,595	0.33	0.33

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	68	0.82	0.36
61 - 80	2	20			3	48			3	76			8	459	1.65	1.24
81 - 85	3	32			1	19			2	75	0.00	0.00	13	725	0.14	0.12
86 - 90	4	44			4	75			21	742	0.17	0.15	22	1,284	0.21	0.18
91 - 95	12	151			63	1,203	0.21	0.20	59	1,865	0.57	0.53	11	663	0.16	0.15
96 - 99	125	1,490	1.70	1.66	63	1,121	1.25	1.21	31	994	0.05	0.05	9	636	0.07	0.07
100 - 100	66	797	0.26	0.26	52	1,010	0.56	0.56	20	701	0.01	0.01	14	905	0.74	0.74
Credits	212	2,533	1.08	1.05	187	3,487	0.64	0.61	136	4,453	0.28	0.26	79	4,740	0.42	0.37
101 - 105	8	102			8	156	0.12	0.13	7	236	0.19	0.19	6	427	0.05	0.05
106 - 110	4	53	2.23	2.42	4	79	5.87	6.36	3	99	0.15	0.16	6	507	1.35	1.45
111 - 115	3	36	3.29	3.69	4	107	0.04	0.05	12	475	1.30	1.47	4	279	0.09	0.10
116 - 120	5	75	0.05	0.06	6	141	1.58	1.87	12	437	0.45	0.53	6	489	0.12	0.14
121 - 130	12	171	0.03	0.04	5	115	0.02	0.03	10	406	0.18	0.22	5	387	1.02	1.29
131 - 140	3	50	0.65	0.90	2	51	4.31	5.86	2	94			4	362	0.50	0.67
141 & Up	4	75			4	114	0.56	0.81	2	116	0.36	0.53	5	613	0.10	0.17
Charges	39	561	0.50	0.60	33	763	1.31	1.54	48	1,864	0.53	0.62	36	3,063	0.46	0.57
Totals	251	3,095	0.98	0.98	220	4,251	0.76	0.75	184	6,316	0.35	0.35	115	7,803	0.44	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	283	0.02	0.01	4	952	0.36	0.18	13	1,322	0.30	0.15
61 - 80	21	2,340	0.14	0.11	12	4,444	0.74	0.54	52	7,397	0.59	0.43
81 - 85	6	773	0.30	0.25	2	450	0.06	0.05	29	2,078	0.17	0.14
86 - 90	9	1,100	1.87	1.66	1	271	0.00	0.00	67	3,530	0.70	0.61
91 - 95	1	100			2	1,320	0.06	0.06	178	5,438	0.44	0.41
96 - 99	8	1,222	4.43	4.35	1	297	0.00	0.00	804	8,273	1.25	1.22
100 - 100	4	735	0.23	0.23	3	2,380	0.53	0.53	1,426	9,380	0.41	0.41
Credits	52	6,553	1.25	1.03	25	10,114	0.50	0.39	2,569	37,418	0.65	0.56
101 - 105	4	636	0.00	0.00					56	1,677	0.07	0.07
106 - 110	5	768	0.01	0.01	1	438	0.31	0.33	36	2,004	0.72	0.78
111 - 115									34	946	1.39	1.57
116 - 120	3	427	0.15	0.18					44	1,628	0.38	0.44
121 - 130	2	290	0.10	0.13					51	1,475	0.34	0.43
131 - 140	7	1,376	0.11	0.15	2	1,572	0.73	0.98	26	3,541	0.49	0.66
141 & Up	2	589	0.81	1.36	2	1,145	0.44	0.82	34	2,738	0.57	0.98
Charges	23	4,085	0.18	0.22	5	3,156	0.57	0.81	281	14,009	0.52	0.66
Totals	75	10,638	0.84	0.79	30	13,269	0.51	0.45	2,850	51,428	0.61	0.58

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1							1	4			1	5		
61 - 80	11	5			4	11			3	14			2	12		
81 - 85	2	3			2	6							1	6		
86 - 90	2	0							2	9			2	16		
91 - 95	12	5			4	14			7	44			10	81		
96 - 99	182	238	0.06	0.06	213	781	0.20	0.19	140	842	0.02	0.02	84	709	0.03	0.03
100 - 100	858	770	1.06	1.06	261	931	0.10	0.10	94	575	0.35	0.35	60	521	0.07	0.07
Credits	1,070	1,023	0.81	0.81	484	1,743	0.14	0.14	247	1,488	0.15	0.15	160	1,351	0.04	0.04
101 - 105	9	8			5	18			8	50	0.02	0.02	8	67		
106 - 110	3	4			3	15			2	12	0.28	0.30	2	19	0.31	0.34
111 - 115	2	3			2	7			4	25	17.91	20.28	2	21		
116 - 120	4	3			3	13	15.29	18.13	3	23			3	34		
121 - 130	4	8			9	37			3	23			11	114	0.83	1.02
131 - 140	1	1			4	20										
141 & Up	6	12			2	12			2	19			2	30		
Charges	29	38			28	123	1.63	1.96	22	152	3.01	3.43	28	285	0.35	0.41
Totals	1,099	1,061	0.78	0.78	512	1,866	0.24	0.24	269	1,641	0.42	0.41	188	1,636	0.09	0.09

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			3	117	0.00	0.00
61 - 80	4	38	0.01	0.01	4	57	0.02	0.01	4	107			6	388		
81 - 85	2	21							6	189	0.00	0.00	19	1,140	0.10	0.08
86 - 90					2	33			22	726	0.35	0.31	27	1,624	0.76	0.67
91 - 95	24	272	0.29	0.28	75	1,450	0.67	0.62	62	1,920	0.29	0.27	13	833	0.11	0.10
96 - 99	126	1,490	0.31	0.30	70	1,237	0.06	0.06	28	891	0.13	0.13	13	844	1.14	1.11
100 - 100	63	766	2.75	2.75	59	1,117	0.01	0.01	34	1,158	0.32	0.32	14	963	0.00	0.00
Credits	220	2,594	1.02	0.99	210	3,894	0.27	0.26	157	5,010	0.26	0.24	95	5,907	0.41	0.36
101 - 105	5	61			6	123	0.52	0.53	6	214	0.26	0.27	7	495	0.08	0.09
106 - 110	1	15			5	100	0.39	0.43	6	207	0.11	0.12	3	251	0.08	0.08
111 - 115	3	42	0.03	0.03	2	46	0.03	0.04	7	254	0.98	1.12	2	123	0.07	0.08
116 - 120	7	113			13	312			10	399	0.05	0.05	6	443	0.45	0.53
121 - 130	9	136	0.01	0.01	11	253	0.73	0.90	6	228	0.09	0.11	4	298	0.31	0.39
131 - 140	2	37			4	107			3	134	0.12	0.17	3	263	0.04	0.06
141 & Up					4	134	1.59	2.51	4	290	0.38	0.65	3	327	0.01	0.02
Charges	27	403	0.01	0.01	45	1,076	0.47	0.56	42	1,726	0.29	0.35	28	2,200	0.17	0.20
Totals	247	2,997	0.88	0.88	255	4,970	0.31	0.32	199	6,735	0.27	0.26	123	8,108	0.34	0.33

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	82	0.02	0.01	4	1,294	0.09	0.05	15	1,526	0.08	0.04
61 - 80	24	2,687	0.20	0.14	14	4,256	0.42	0.30	76	7,575	0.30	0.22
81 - 85	9	1,218	0.09	0.07					41	2,583	0.09	0.07
86 - 90	5	542	0.00	0.00	1	254	0.01	0.01	63	3,205	0.46	0.41
91 - 95	9	1,297	0.16	0.15	1	779	0.12	0.11	217	6,696	0.30	0.28
96 - 99	4	664	0.58	0.57	3	1,696	1.74	1.69	863	9,391	0.55	0.54
100 - 100	9	1,353	0.56	0.56	3	1,184	0.36	0.36	1,455	9,339	0.52	0.52
Credits	61	7,841	0.25	0.21	26	9,463	0.57	0.43	2,730	40,315	0.40	0.35
101 - 105	6	825	0.03	0.03	1	519	0.09	0.09	61	2,380	0.10	0.10
106 - 110	5	823	0.53	0.58	1	389			31	1,835	0.29	0.31
111 - 115	5	1,026	0.05	0.05					29	1,547	0.49	0.56
116 - 120	1	174	0.00	0.00					50	1,513	0.28	0.33
121 - 130	3	427	1.14	1.44					60	1,525	0.58	0.72
131 - 140					2	771	0.44	0.59	19	1,334	0.28	0.37
141 & Up	4	1,022	0.32	0.51	3	2,239	0.23	0.36	30	4,085	0.28	0.45
Charges	24	4,296	0.31	0.37	7	3,918	0.23	0.31	280	14,218	0.31	0.38
Totals	85	12,138	0.27	0.26	33	13,381	0.47	0.40	3,010	54,533	0.38	0.35

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1			1	1							2	10		
61 - 80	7	5			1	2			2	9			3	20	2.06	1.60
81 - 85	1	0							1	4			2	13	1.13	0.93
86 - 90	4	5			3	10							1	7		
91 - 95	11	10			9	28			7	41			13	111	1.04	0.97
96 - 99	182	222	0.06	0.06	209	754	0.16	0.16	133	796	0.35	0.34	101	838	0.05	0.05
100 - 100	881	788	0.70	0.70	273	960	0.70	0.70	136	840	0.12	0.12	70	613	0.49	0.49
Credits	1,088	1,031	0.55	0.55	496	1,755	0.45	0.44	279	1,690	0.23	0.22	192	1,613	0.32	0.31
101 - 105	7	11			9	39	0.97	0.99	6	38			10	90	0.76	0.78
106 - 110	8	5			2	9			2	11			3	26	0.62	0.67
111 - 115	3	5			2	9			2	14	0.34	0.38	1	9		
116 - 120	1	3			3	12	0.07	0.08	1	8			4	40		
121 - 130	6	7			2	8			9	71	0.01	0.02	8	84	0.01	0.02
131 - 140	3	7			2	13			1	10			2	20		
141 & Up	5	13			6	41	0.61	1.13	1	9	0.16	0.24	2	23	0.06	0.08
Charges	33	50			26	131	0.48	0.62	22	161	0.04	0.05	30	293	0.30	0.34
Totals	1,121	1,082	0.52	0.53	522	1,886	0.45	0.45	301	1,851	0.21	0.21	222	1,905	0.32	0.32

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	34	2.18	1.16	2	79	17.58	9.60
61 - 80	4	34	0.02	0.01	5	71			9	214	0.00	0.00	16	911	0.02	0.01
81 - 85	3	30	0.34	0.28	2	29			6	193	0.90	0.75	22	1,354	0.16	0.13
86 - 90	1	11			4	74			34	1,158	0.16	0.14	22	1,192	0.10	0.09
91 - 95	23	283	0.02	0.02	72	1,304	0.35	0.32	68	2,077	0.74	0.68	15	908	0.21	0.20
96 - 99	121	1,446	0.50	0.48	72	1,307	0.38	0.37	34	1,140	0.20	0.20	12	832	0.21	0.21
100 - 100	71	863	0.06	0.06	55	1,053	0.17	0.17	43	1,376	0.65	0.65	16	1,176	0.21	0.21
Credits	223	2,668	0.29	0.29	210	3,838	0.29	0.28	196	6,192	0.50	0.46	105	6,452	0.36	0.32
101 - 105	2	27			5	94	0.34	0.35	6	192	0.71	0.73	3	200	0.56	0.57
106 - 110	4	49	0.03	0.03	2	51	0.56	0.60	6	220			3	234	0.57	0.61
111 - 115	4	53	0.35	0.40	5	117			6	248	0.27	0.31	3	232	0.02	0.02
116 - 120	3	40			11	255	0.01	0.01	14	601	0.40	0.47	7	583	0.30	0.35
121 - 130	12	183	0.22	0.27	8	192	0.86	1.08	7	300	0.56	0.69	5	409	0.01	0.02
131 - 140	3	42			3	74			2	89	0.02	0.03	5	436	2.64	3.59
141 & Up					3	100	1.90	2.90	6	265	0.05	0.08	2	254	0.51	0.83
Charges	28	394	0.15	0.18	37	881	0.47	0.57	47	1,914	0.33	0.39	28	2,347	0.73	0.89
Totals	251	3,062	0.28	0.27	247	4,720	0.33	0.33	243	8,106	0.46	0.45	133	8,799	0.46	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	147	0.04	0.02	11	3,474	0.64	0.32	22	3,747	0.99	0.49
61 - 80	33	3,782	0.17	0.12	9	2,641	0.14	0.09	89	7,690	0.14	0.10
81 - 85	6	678	0.44	0.36	1	671	0.10	0.08	44	2,973	0.26	0.22
86 - 90	9	1,160	0.33	0.29	4	2,050	0.08	0.07	82	5,667	0.15	0.13
91 - 95	13	1,868	0.20	0.19	2	1,031	0.18	0.17	233	7,661	0.37	0.35
96 - 99	9	1,262	0.20	0.20					873	8,598	0.27	0.26
100 - 100	3	478	0.12	0.12					1,548	8,146	0.38	0.38
Credits	75	9,375	0.21	0.18	27	9,866	0.30	0.20	2,891	44,481	0.33	0.27
101 - 105	4	623	0.06	0.07	1	317	0.07	0.07	53	1,630	0.27	0.28
106 - 110	1	182	0.02	0.02					31	788	0.23	0.25
111 - 115	2	392	0.23	0.26	1	450	0.83	0.93	29	1,529	0.37	0.41
116 - 120	2	389	0.93	1.12	2	1,051	0.38	0.45	48	2,982	0.40	0.47
121 - 130	2	312	0.01	0.01					59	1,565	0.25	0.31
131 - 140	1	225	0.05	0.07	1	435	0.40	0.55	23	1,351	0.99	1.35
141 & Up	1	230	0.07	0.12	3	2,760	0.25	0.44	29	3,695	0.29	0.50
Charges	13	2,353	0.22	0.27	8	5,014	0.33	0.48	272	13,539	0.38	0.49
Totals	88	11,728	0.22	0.19	35	14,880	0.31	0.25	3,163	58,020	0.34	0.31

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1			1	1										
61 - 80	10	7			3	8			1	4						
81 - 85	5	4							1	5						
86 - 90	5	3			1	3			1	5			2	14		
91 - 95	11	10			5	15			7	43			4	34		
96 - 99	187	244	0.19	0.19	213	780	0.40	0.39	152	925	0.50	0.49	109	922	0.49	0.48
100 - 100	921	856	0.68	0.68	283	1,009	0.24	0.24	147	886	0.14	0.14	63	545	0.37	0.37
Credits	1,143	1,126	0.56	0.55	506	1,817	0.30	0.30	309	1,868	0.31	0.31	178	1,514	0.43	0.42
101 - 105	9	13			10	39	0.00	0.00	6	37			8	68	1.05	1.07
106 - 110	3	3			2	8	0.00	0.00	1	7			3	26		
111 - 115					3	14			4	27	0.26	0.29	1	9		
116 - 120	8	9			5	26	1.03	1.23	2	13			2	21	0.10	0.12
121 - 130	6	11			4	18			9	70			11	119	0.03	0.04
131 - 140	5	7			2	9			4	37						
141 & Up	4	4			5	32	0.84	1.29	2	16			4	51	1.20	1.74
Charges	35	47			31	147	0.37	0.44	28	207	0.03	0.04	29	294	0.47	0.56
Totals	1,178	1,173	0.54	0.54	537	1,964	0.31	0.31	337	2,075	0.29	0.29	207	1,809	0.44	0.44

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							1	52	0.01	0.01
61 - 80	3	25			2	29			1	22			13	656	0.27	0.20
81 - 85	1	13			1	13			4	139	0.68	0.56	10	605	0.00	0.00
86 - 90	2	20			4	69	0.02	0.02	30	1,054	0.05	0.05	16	889	0.01	0.01
91 - 95	14	167	0.02	0.02	59	1,086	0.73	0.69	60	1,897	0.14	0.13	17	1,012	0.16	0.15
96 - 99	128	1,530	4.05	3.93	86	1,549	0.12	0.12	38	1,220	0.33	0.32	7	493	0.00	0.00
100 - 100	64	772	0.11	0.11	53	1,049	0.27	0.27	33	1,116	0.33	0.33	12	753	0.10	0.10
Credits	212	2,526	2.48	2.42	206	3,807	0.33	0.32	166	5,449	0.22	0.20	76	4,461	0.09	0.08
101 - 105	8	102	0.05	0.05	9	197	1.00	1.03	9	344	0.20	0.21	5	363	0.51	0.53
106 - 110	3	38			3	71			4	158	4.66	5.06	3	200	0.06	0.07
111 - 115					2	47			9	364	0.02	0.03	8	615	0.67	0.76
116 - 120	10	149	0.24	0.29	6	157	0.12	0.14	14	515	0.62	0.73	5	418	0.18	0.21
121 - 130	10	163	0.01	0.01	6	144	0.02	0.02	10	418	0.09	0.11	5	394	0.24	0.30
131 - 140					3	80							4	384	0.72	0.97
141 & Up	1	20			7	211	0.53	0.77	4	192			4	403	0.40	0.64
Charges	32	472	0.09	0.10	36	907	0.36	0.44	50	1,991	0.59	0.69	34	2,778	0.44	0.53
Totals	244	2,998	2.11	2.10	242	4,715	0.34	0.34	216	7,440	0.32	0.31	110	7,239	0.23	0.22

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	122			9	2,368	0.06	0.03	17	2,556	0.05	0.03
61 - 80	24	2,633	0.23	0.17	9	4,419	0.12	0.08	66	7,803	0.17	0.12
81 - 85	7	814	0.20	0.16	2	641	0.10	0.09	31	2,233	0.14	0.12
86 - 90	6	795	0.02	0.02	2	643	0.15	0.13	69	3,496	0.05	0.05
91 - 95	5	660	0.02	0.02	2	512	0.00	0.00	184	5,436	0.23	0.21
96 - 99	5	804	0.23	0.22	1	333			926	8,799	0.94	0.91
100 - 100	4	560	0.37	0.37	1	450	0.02	0.02	1,581	7,997	0.27	0.27
Credits	52	6,388	0.19	0.15	26	9,365	0.09	0.06	2,874	38,320	0.36	0.30
101 - 105	4	682	0.10	0.10	1	368	0.02	0.02	69	2,214	0.27	0.28
106 - 110	3	422	0.20	0.21					25	934	0.89	0.97
111 - 115	3	519	1.07	1.22					30	1,595	0.62	0.70
116 - 120	4	656	0.90	1.05	1	414			57	2,378	0.45	0.53
121 - 130	4	791	0.36	0.46	1	663	0.00	0.00	66	2,791	0.15	0.19
131 - 140	3	638	0.01	0.01	1	444	1.71	2.34	22	1,600	0.65	0.88
141 & Up	5	1,196	0.15	0.26	4	2,777	0.29	0.53	40	4,902	0.27	0.48
Charges	26	4,904	0.36	0.46	8	4,665	0.33	0.51	309	16,413	0.38	0.50
Totals	78	11,292	0.26	0.25	34	14,030	0.17	0.14	3,183	54,734	0.36	0.34

Date 7/15/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2015 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	3						
61 - 80	3	3			1	3			1	5						
81 - 85	2	0							2	10	0.02	0.02				
86 - 90	8	4							1	7						
91 - 95	22	18	0.07	0.06	6	20	0.02	0.02	9	53	0.01	0.01	17	145	0.07	0.07
96 - 99	647	954	0.38	0.37	1,018	3,647	0.37	0.36	531	3,160	0.35	0.34	284	2,377	0.54	0.53
100 - 100	11,750	6,928	0.37	0.37	637	2,201	0.61	0.61	175	1,065	0.53	0.53	83	718	0.19	0.19
Credits	12,433	7,907	0.37	0.37	1,662	5,871	0.46	0.45	720	4,303	0.39	0.38	384	3,240	0.44	0.43
101 - 105	40	59	1.70	1.73	48	181	0.09	0.09	43	272	1.41	1.44	16	138	0.99	1.00
106 - 110	11	17	5.13	5.53	17	66	1.38	1.49	6	36			9	83	0.25	0.27
111 - 115	8	5			9	40	1.96	2.22	8	55	1.05	1.18	6	59	0.01	0.01
116 - 120	16	21	0.78	0.93	9	37	2.25	2.65	8	59	1.05	1.25	6	64	2.75	3.26
121 - 130	18	31	2.77	3.43	27	139	0.27	0.33	31	234	0.26	0.33	19	201	0.56	0.69
131 - 140	13	21	0.18	0.25	13	59	1.39	1.86	6	49	0.49	0.65	3	35		
141 & Up	17	35	0.02	0.03	12	64			7	70	0.10	0.15	7	91	0.02	0.03
Charges	123	189	1.56	1.85	135	587	0.66	0.77	109	776	0.77	0.89	66	671	0.67	0.79
Totals	12,556	8,096	0.40	0.40	1,797	6,458	0.48	0.48	829	5,078	0.45	0.45	450	3,911	0.48	0.49

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	21			1	46	0.08	0.05
61 - 80	3	26							3	80			12	726	1.80	1.37
81 - 85					1	21	1.14	0.96	3	108	0.00	0.00	17	1,020	0.74	0.61
86 - 90	2	23			6	111	0.04	0.03	73	2,402	0.48	0.42	32	2,040	0.90	0.80
91 - 95	74	905	0.29	0.28	156	2,882	0.53	0.50	95	2,872	0.56	0.52	25	1,519	0.23	0.21
96 - 99	237	2,780	0.23	0.23	102	1,861	0.34	0.33	40	1,336	0.51	0.50	17	1,064	0.98	0.96
100 - 100	85	1,037	0.32	0.32	67	1,299	0.60	0.60	50	1,636	1.24	1.24	29	2,096	0.31	0.31
Credits	401	4,770	0.26	0.25	332	6,173	0.48	0.46	265	8,455	0.65	0.60	133	8,511	0.70	0.63
101 - 105	33	419	0.27	0.28	27	517	0.13	0.13	25	961	1.73	1.77	9	743	0.44	0.45
106 - 110	14	183	0.19	0.21	16	350	0.20	0.21	12	416	0.20	0.22	10	774	0.68	0.73
111 - 115	5	69	1.98	2.21	21	474	0.93	1.05	16	678	0.20	0.22	12	876	0.59	0.66
116 - 120	23	337	0.62	0.73	28	661	1.58	1.86	26	1,035	0.48	0.56	15	1,299	0.12	0.14
121 - 130	31	460	1.41	1.75	21	488	0.25	0.31	33	1,448	2.63	3.29	14	1,388	0.56	0.70
131 - 140	8	130	0.64	0.86	10	246	0.09	0.12	19	953	0.56	0.77	17	1,702	0.55	0.74
141 & Up	8	160	0.33	0.52	16	493	0.29	0.45	41	2,486	0.55	0.94	33	4,055	0.92	1.61
Charges	122	1,758	0.73	0.86	139	3,228	0.59	0.70	172	7,978	1.01	1.32	110	10,837	0.65	0.87
Totals	523	6,528	0.39	0.39	471	9,402	0.52	0.53	437	16,433	0.82	0.89	243	19,348	0.67	0.74

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	60	0.01	0.00	9	3,637	0.44	0.18	14	3,766	0.42	0.17
61 - 80	27	2,940	0.43	0.32	9	8,010	0.54	0.37	59	11,793	0.59	0.41
81 - 85	9	1,138	0.91	0.76	4	1,912	0.58	0.48	38	4,210	0.69	0.58
86 - 90	11	1,390	0.62	0.54	1	331	0.02	0.02	134	6,307	0.61	0.54
91 - 95	16	2,121	0.70	0.65	5	1,650	0.97	0.90	425	12,184	0.56	0.52
96 - 99	11	1,790	0.47	0.46	2	839	0.20	0.19	2,889	19,808	0.41	0.40
100 - 100	6	846	0.21	0.21	8	4,618	0.57	0.57	12,890	22,443	0.50	0.50
Credits	81	10,286	0.55	0.47	38	20,996	0.55	0.37	16,449	80,512	0.52	0.44
101 - 105	9	1,318	0.31	0.32	5	1,635	0.70	0.72	255	6,243	0.70	0.72
106 - 110	10	1,616	0.59	0.64	3	2,107	0.60	0.65	108	5,649	0.56	0.60
111 - 115	10	1,881	0.44	0.50	4	2,562	0.43	0.49	99	6,700	0.49	0.56
116 - 120	6	1,059	0.45	0.53	1	331	1.33	1.57	138	4,904	0.64	0.76
121 - 130	10	2,230	1.03	1.30	7	3,179	0.32	0.41	211	9,799	0.92	1.15
131 - 140	7	1,221	0.43	0.58	5	4,522	0.35	0.47	101	8,937	0.42	0.57
141 & Up	35	9,168	0.55	0.96	25	38,201	0.32	0.56	201	54,822	0.41	0.72
Charges	87	18,494	0.57	0.79	50	52,537	0.35	0.56	1,113	97,054	0.51	0.73
Totals	168	28,780	0.56	0.64	88	73,534	0.41	0.47	17,562	177,567	0.51	0.56

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	4	2														
81 - 85	3	3			2	7	6.35	5.40	1	6			2	16		
86 - 90	2	1			1	4			3	17						
91 - 95	16	10			8	26	0.01	0.01	12	70			15	126	0.04	0.04
96 - 99	558	763	0.17	0.17	941	3,440	1.16	1.14	588	3,544	0.40	0.39	320	2,694	0.38	0.37
100 - 100	12,167	7,300	0.42	0.42	818	2,772	0.30	0.30	211	1,269	0.16	0.16	96	837	0.05	0.05
Credits	12,751	8,080	0.40	0.40	1,770	6,249	0.78	0.77	815	4,906	0.33	0.32	433	3,672	0.29	0.28
101 - 105	22	27	0.61	0.62	51	197	0.05	0.05	46	297	0.85	0.87	24	216	0.07	0.07
106 - 110	9	15			16	68	1.94	2.08	15	95	2.73	2.93	12	111	2.42	2.62
111 - 115	10	15			9	40	0.03	0.03	10	66	0.02	0.02	9	90	0.01	0.01
116 - 120	8	5			12	53			11	82	0.15	0.17	5	52		
121 - 130	9	15	3.52	4.41	33	155	0.08	0.10	31	237	0.79	0.98	17	177	0.23	0.28
131 - 140	6	12			9	42	0.08	0.11	6	51	0.04	0.05	3	35		
141 & Up	12	19	3.04	5.11	10	52	0.85	1.33	5	45	0.03	0.05	7	98	0.04	0.07
Charges	76	109	1.18	1.42	140	607	0.34	0.39	124	874	0.82	0.93	77	779	0.42	0.49
Totals	12,827	8,189	0.41	0.41	1,910	6,857	0.74	0.74	939	5,780	0.40	0.40	510	4,451	0.31	0.32

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	13										
61 - 80	1	8							3	99	0.01	0.00	11	677	0.43	0.33
81 - 85					2	31			10	369	2.51	2.12	30	1,826	0.38	0.32
86 - 90	7	78	0.01	0.01	7	135	0.03	0.02	72	2,442	0.27	0.24	38	2,116	0.32	0.28
91 - 95	66	803	0.89	0.84	163	2,982	0.56	0.52	127	3,837	0.82	0.76	33	1,948	0.63	0.59
96 - 99	278	3,227	0.15	0.15	136	2,462	0.45	0.43	59	1,863	0.13	0.12	14	961	0.54	0.53
100 - 100	97	1,209	0.13	0.13	73	1,391	0.16	0.16	52	1,743	0.41	0.41	21	1,424	0.26	0.26
Credits	449	5,325	0.26	0.25	382	7,015	0.42	0.41	323	10,353	0.55	0.51	147	8,953	0.42	0.38
101 - 105	25	311	0.73	0.75	30	604	0.58	0.59	22	801	0.28	0.29	11	826	0.16	0.16
106 - 110	16	208	0.20	0.21	18	373	0.44	0.48	12	488	1.26	1.36	20	1,601	0.43	0.47
111 - 115	8	111	0.04	0.04	16	363	0.21	0.24	24	1,007	0.16	0.18	20	1,519	0.38	0.42
116 - 120	17	259	0.54	0.64	25	622	0.15	0.18	32	1,225	0.78	0.92	11	853	0.47	0.56
121 - 130	36	544	0.92	1.13	28	668	0.63	0.79	20	911	0.48	0.60	23	2,009	0.20	0.26
131 - 140	8	127	0.04	0.05	6	155	0.01	0.01	17	846	0.22	0.29	18	1,675	0.55	0.74
141 & Up	8	153	2.14	3.24	19	614	0.22	0.35	24	1,497	0.62	1.02	32	4,127	0.45	0.79
Charges	118	1,712	0.73	0.86	142	3,398	0.37	0.44	151	6,775	0.52	0.65	135	12,609	0.39	0.52
Totals	567	7,037	0.37	0.38	524	10,413	0.41	0.42	474	17,128	0.54	0.56	282	21,562	0.41	0.45

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	117			10	4,702	0.53	0.22	13	4,832	0.52	0.21
61 - 80	36	4,002	0.30	0.22	15	8,545	0.34	0.23	70	13,334	0.33	0.23
81 - 85	19	2,203	0.52	0.43	7	5,060	0.47	0.39	74	9,504	0.54	0.45
86 - 90	13	1,951	0.20	0.17	3	1,076	0.15	0.13	148	7,837	0.24	0.21
91 - 95	9	1,290	0.35	0.32	6	2,986	0.26	0.24	455	14,078	0.57	0.53
96 - 99	10	1,422	0.12	0.11	6	2,428	0.29	0.28	2,910	22,805	0.43	0.42
100 - 100	14	2,126	0.23	0.23	7	3,516	0.21	0.21	13,556	23,587	0.29	0.29
Credits	102	13,111	0.29	0.25	54	28,313	0.36	0.25	17,226	95,977	0.40	0.34
101 - 105	14	1,966	0.65	0.67	8	3,330	0.17	0.17	253	8,574	0.36	0.37
106 - 110	9	1,639	0.22	0.24	6	5,371	1.01	1.08	133	9,969	0.80	0.86
111 - 115	9	1,613	0.24	0.27	2	661	0.34	0.39	117	5,485	0.26	0.29
116 - 120	11	1,927	0.88	1.03	3	1,888	0.49	0.58	135	6,967	0.61	0.72
121 - 130	13	2,243	0.57	0.72	9	5,259	0.39	0.49	219	12,218	0.44	0.55
131 - 140	9	1,956	0.36	0.49	6	4,604	0.39	0.52	88	9,503	0.38	0.51
141 & Up	36	10,568	0.41	0.73	22	39,123	0.45	0.77	175	56,297	0.45	0.77
Charges	101	21,911	0.46	0.64	56	60,237	0.47	0.70	1,120	109,012	0.47	0.65
Totals	203	35,021	0.39	0.44	110	88,550	0.44	0.47	18,346	204,989	0.44	0.47

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	4			1	3							1	7		
81 - 85	2	2			1	4							1	7		
86 - 90	7	8			1	4			3	18			4	33		
91 - 95	13	11	18.16	16.83	9	29			15	88			13	111	0.71	0.67
96 - 99	612	834	0.78	0.77	1,008	3,655	0.30	0.29	585	3,510	0.25	0.25	352	2,969	0.17	0.17
100 - 100	12,818	7,475	0.34	0.34	738	2,535	0.23	0.23	212	1,304	0.22	0.22	80	694	0.24	0.24
Credits	13,458	8,335	0.41	0.41	1,758	6,230	0.27	0.26	815	4,921	0.24	0.23	451	3,821	0.20	0.19
101 - 105	27	40	0.96	0.97	39	152	0.42	0.43	47	303	0.15	0.15	28	249	1.00	1.03
106 - 110	5	6			16	65	0.58	0.63	14	88	2.91	3.14	10	90	0.07	0.07
111 - 115	7	9			12	54	0.02	0.03	10	69	0.54	0.61	8	76	1.15	1.30
116 - 120	9	12	0.27	0.32	17	76	6.11	7.21	12	85	0.01	0.01	7	72		
121 - 130	17	23	0.26	0.32	32	160	0.07	0.09	34	267	0.38	0.47	26	278	0.21	0.26
131 - 140	9	18	0.01	0.01	17	84	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	19	40	0.09	0.14	18	110	0.83	1.40	4	35	0.01	0.02	2	30	0.78	1.36
Charges	93	147	0.35	0.43	151	700	0.95	1.16	127	901	0.49	0.56	90	902	0.47	0.55
Totals	13,551	8,482	0.41	0.41	1,909	6,930	0.34	0.34	942	5,821	0.28	0.28	541	4,723	0.25	0.25

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	39	0.19	0.10
61 - 80	2	18			1	15	1.63	1.29	2	66	0.00	0.00	11	636	0.54	0.41
81 - 85	2	24			2	31			10	356	0.34	0.28	26	1,470	0.44	0.37
86 - 90	2	20	2.63	2.31	7	139	0.08	0.07	76	2,612	0.26	0.23	40	2,293	0.62	0.54
91 - 95	75	914	0.24	0.23	179	3,236	0.78	0.73	132	4,123	0.41	0.38	17	1,029	0.09	0.08
96 - 99	318	3,736	0.27	0.26	147	2,675	0.34	0.33	49	1,658	0.17	0.17	15	983	0.08	0.08
100 - 100	100	1,210	0.36	0.36	90	1,784	0.63	0.63	61	2,001	0.68	0.68	17	1,177	1.03	1.03
Credits	499	5,922	0.29	0.28	426	7,880	0.58	0.56	330	10,816	0.38	0.36	127	7,627	0.50	0.44
101 - 105	27	343	0.62	0.63	28	565	0.38	0.39	17	625	0.94	0.97	17	1,231	0.18	0.18
106 - 110	13	169	0.06	0.07	10	210	0.97	1.05	23	922	0.39	0.41	17	1,284	0.27	0.29
111 - 115	5	74	0.03	0.03	11	241	2.09	2.36	25	1,042	0.53	0.60	23	1,746	0.21	0.24
116 - 120	13	191	0.36	0.43	40	954	0.72	0.85	38	1,577	0.97	1.14	16	1,340	0.12	0.15
121 - 130	34	514	0.03	0.04	26	602	1.04	1.29	23	1,051	0.14	0.18	22	1,995	0.16	0.20
131 - 140	3	54			6	173	0.46	0.61	19	889	0.69	0.94	17	1,625	0.13	0.18
141 & Up	11	206	0.50	0.75	15	448	0.85	1.29	24	1,445	0.80	1.29	40	4,877	0.28	0.48
Charges	106	1,551	0.27	0.32	136	3,193	0.84	1.00	169	7,550	0.66	0.81	152	14,097	0.21	0.28
Totals	605	7,473	0.28	0.29	562	11,073	0.66	0.67	499	18,366	0.50	0.51	279	21,725	0.31	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	310	0.25	0.14	10	5,039	0.58	0.26	15	5,389	0.56	0.26
61 - 80	32	3,501	0.24	0.17	16	7,484	0.91	0.64	71	11,734	0.68	0.48
81 - 85	15	1,754	0.15	0.13	7	2,324	0.32	0.27	66	5,972	0.30	0.25
86 - 90	22	2,816	0.42	0.37	7	4,382	0.40	0.35	169	12,325	0.41	0.36
91 - 95	10	1,699	0.46	0.43	5	2,296	0.49	0.45	468	13,536	0.49	0.46
96 - 99	11	1,804	0.37	0.36	5	5,441	0.25	0.25	3,102	27,267	0.27	0.27
100 - 100	19	2,748	0.17	0.17	6	5,307	0.30	0.30	14,141	26,235	0.37	0.37
Credits	112	14,632	0.29	0.25	56	32,273	0.51	0.38	18,032	102,457	0.41	0.35
101 - 105	20	3,066	0.49	0.50	4	5,381	0.28	0.29	254	11,956	0.39	0.40
106 - 110	10	1,621	0.19	0.20	10	5,283	0.65	0.71	128	9,737	0.51	0.55
111 - 115	9	1,408	0.30	0.34	7	5,554	0.20	0.22	117	10,273	0.30	0.34
116 - 120	11	1,889	0.15	0.18	3	2,161	0.45	0.52	166	8,357	0.50	0.59
121 - 130	13	2,429	0.30	0.37	4	1,437	0.21	0.27	231	8,757	0.27	0.33
131 - 140	16	3,600	0.14	0.18	11	14,070	0.46	0.63	113	20,672	0.38	0.52
141 & Up	35	10,072	0.48	0.88	27	35,732	0.27	0.47	195	52,994	0.33	0.58
Charges	114	24,085	0.36	0.49	66	69,618	0.34	0.48	1,204	122,746	0.36	0.50
Totals	226	38,717	0.33	0.37	122	101,891	0.39	0.43	19,236	225,202	0.38	0.42

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1														
61 - 80	4	1														
81 - 85	4	3											2	16	4.02	3.36
86 - 90	6	6			3	12	0.09	0.08	3	18	0.02	0.02				
91 - 95	12	9			8	30	1.82	1.71	7	41			20	168	2.41	2.27
96 - 99	680	948	0.17	0.17	996	3,587	0.26	0.25	614	3,643	0.25	0.24	345	2,902	0.23	0.22
100 - 100	13,455	7,576	0.21	0.21	742	2,546	0.23	0.23	190	1,154	1.29	1.29	86	740	0.57	0.57
Credits	14,165	8,544	0.21	0.21	1,749	6,175	0.25	0.25	816	4,867	0.49	0.48	453	3,825	0.41	0.40
101 - 105	31	41	0.21	0.21	47	175	2.37	2.41	36	230	1.18	1.20	25	215	0.17	0.18
106 - 110	7	11	16.83	18.22	16	69	0.02	0.03	17	115	5.78	6.22	8	74	0.03	0.03
111 - 115	5	11			24	101	1.75	1.98	6	42	0.20	0.23	2	20	0.15	0.17
116 - 120	13	16			8	36	0.04	0.05	8	59	0.00	0.00	11	111	0.00	0.00
121 - 130	20	33	0.43	0.53	29	137	0.07	0.09	29	226	0.48	0.59	30	323	0.98	1.20
131 - 140	7	13	0.70	0.94	22	107	0.47	0.64	2	14			2	25	1.53	2.11
141 & Up	15	26			22	123	0.24	0.38	6	56	0.05	0.08	5	67	4.31	6.72
Charges	98	151	1.44	1.72	168	748	0.91	1.10	104	741	1.42	1.63	83	835	0.82	0.96
Totals	14,263	8,695	0.23	0.23	1,917	6,923	0.32	0.33	920	5,608	0.61	0.61	536	4,661	0.48	0.48

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9										
61 - 80					2	27			3	103	0.27	0.21	12	654	0.90	0.69
81 - 85	1	11	0.00	0.00	2	31			13	459	0.92	0.77	38	2,186	0.16	0.13
86 - 90	6	67	0.08	0.07	12	234	0.14	0.13	106	3,428	0.54	0.48	38	2,128	0.09	0.07
91 - 95	90	1,110	0.05	0.05	197	3,551	0.16	0.15	128	3,919	0.46	0.42	28	1,810	0.43	0.40
96 - 99	308	3,591	0.24	0.23	120	2,169	0.24	0.24	47	1,468	0.12	0.12	15	998	0.54	0.52
100 - 100	90	1,100	0.20	0.20	76	1,446	0.16	0.16	61	2,120	0.62	0.62	20	1,417	0.39	0.39
Credits	495	5,879	0.19	0.19	410	7,465	0.18	0.17	358	11,498	0.49	0.45	151	9,194	0.32	0.29
101 - 105	40	520	0.21	0.22	23	455	0.17	0.17	28	1,069	0.23	0.24	19	1,366	0.24	0.25
106 - 110	16	210	0.02	0.02	21	444	0.10	0.10	21	816	0.63	0.68	23	1,626	0.32	0.35
111 - 115	8	115	0.38	0.43	16	358	0.17	0.19	31	1,259	0.87	0.98	22	1,698	0.22	0.24
116 - 120	12	174	0.25	0.30	22	496	0.22	0.25	27	1,117	0.39	0.45	10	814	0.03	0.03
121 - 130	25	378	0.01	0.01	25	617	0.49	0.61	18	784	0.12	0.15	23	2,138	0.40	0.51
131 - 140	4	68			9	244	0.73	0.98	15	701	2.03	2.74	15	1,347	0.83	1.12
141 & Up	12	231	0.32	0.52	14	434	0.19	0.29	15	888	0.38	0.63	32	3,874	0.64	1.10
Charges	117	1,696	0.16	0.19	130	3,048	0.28	0.33	155	6,635	0.62	0.75	144	12,865	0.45	0.57
Totals	612	7,575	0.19	0.19	540	10,514	0.21	0.21	513	18,132	0.54	0.54	295	22,058	0.40	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	571	0.07	0.04	12	4,367	0.27	0.13	23	4,948	0.25	0.12
61 - 80	50	5,459	0.27	0.19	25	10,656	0.16	0.11	96	16,901	0.22	0.16
81 - 85	17	2,129	0.67	0.56	7	4,760	0.30	0.25	86	9,604	0.39	0.32
86 - 90	11	1,237	0.11	0.10	6	3,042	0.39	0.34	191	10,171	0.33	0.29
91 - 95	15	2,269	0.33	0.31	3	1,399	0.40	0.37	508	14,306	0.35	0.32
96 - 99	14	2,047	0.29	0.28	7	4,504	0.33	0.32	3,146	25,857	0.26	0.26
100 - 100	17	2,394	0.23	0.23	6	2,775	0.80	0.80	14,743	23,268	0.39	0.39
Credits	130	16,106	0.31	0.25	66	31,503	0.31	0.23	18,793	105,056	0.31	0.27
101 - 105	13	2,054	0.34	0.35	7	5,179	0.60	0.61	269	11,304	0.47	0.48
106 - 110	13	1,845	0.33	0.36	6	4,133	0.18	0.19	148	9,344	0.35	0.38
111 - 115	11	1,774	0.22	0.25	7	3,631	0.56	0.63	132	9,010	0.46	0.52
116 - 120	6	1,059	0.22	0.26	4	10,397	0.23	0.27	121	14,278	0.22	0.26
121 - 130	10	1,995	0.23	0.28	6	2,938	0.26	0.32	215	9,568	0.31	0.38
131 - 140	10	2,078	0.22	0.29	15	17,288	0.23	0.32	101	21,886	0.33	0.45
141 & Up	29	8,188	0.52	0.94	17	20,400	0.28	0.50	167	34,288	0.39	0.69
Charges	92	18,993	0.37	0.51	62	63,965	0.29	0.40	1,153	109,678	0.36	0.48
Totals	222	35,099	0.34	0.36	128	95,468	0.30	0.32	19,946	214,735	0.34	0.35

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	2			1	3			1	4						
81 - 85	4	4							1	6			1	7		
86 - 90	5	4			4	13	2.69	2.38	5	27	0.10	0.09	2	16		
91 - 95	21	16	0.09	0.09	12	41	0.01	0.01	8	51	0.01	0.01	11	94	0.77	0.73
96 - 99	732	1,030	0.32	0.31	1,048	3,761	0.24	0.24	577	3,453	0.58	0.57	317	2,682	0.26	0.25
100 - 100	14,381	7,609	0.17	0.17	711	2,461	0.49	0.49	197	1,187	0.51	0.51	98	837	0.12	0.12
Credits	15,149	8,666	0.18	0.18	1,776	6,279	0.34	0.34	789	4,728	0.55	0.54	429	3,635	0.24	0.24
101 - 105	32	49			53	191	4.07	4.15	35	223	0.79	0.81	26	223	0.09	0.09
106 - 110	19	30	0.05	0.05	17	61	0.01	0.01	12	80	6.13	6.61	13	128	0.04	0.04
111 - 115	11	15	2.22	2.49	10	41	0.00	0.00	9	64	0.00	0.00	13	131	0.97	1.09
116 - 120	12	11			6	25			7	50	0.01	0.01	7	70	0.55	0.65
121 - 130	18	25			26	123	0.66	0.81	32	254	0.01	0.02	26	279	0.93	1.14
131 - 140	10	21	0.39	0.52	12	57	0.01	0.01	4	33			5	59		
141 & Up	18	36	0.01	0.01	20	101	0.00	0.01	8	75	0.05	0.08	4	49	0.01	0.02
Charges	120	187	0.23	0.27	144	598	1.44	1.69	107	779	0.87	1.02	94	938	0.48	0.55
Totals	15,269	8,853	0.19	0.19	1,920	6,877	0.44	0.44	896	5,507	0.60	0.60	523	4,574	0.29	0.29

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	18			2	67			14	851	0.40	0.30
61 - 80									8	261	0.01	0.01	24	1,358	0.27	0.22
81 - 85									65	2,238	0.08	0.07	42	2,432	0.23	0.20
86 - 90	6	72			8	150	0.04	0.04	132	4,053	0.16	0.14	34	2,093	0.20	0.18
91 - 95	68	808	0.40	0.38	139	2,558	0.15	0.14	55	1,803	0.29	0.28	13	868	0.06	0.06
96 - 99	306	3,610	0.26	0.25	125	2,261	0.28	0.27	43	1,474	0.31	0.31	19	1,362	0.20	0.20
100 - 100	99	1,211	0.31	0.31	60	1,183	0.28	0.28	305	9,896	0.18	0.17	146	8,963	0.22	0.20
Credits	479	5,700	0.29	0.28	333	6,170	0.22	0.21	34	1,203	0.24	0.25	14	1,036	0.37	0.38
101 - 105	35	436	0.08	0.09	33	687	0.26	0.26	17	681	0.48	0.52	15	1,165	0.62	0.68
106 - 110	12	163	0.03	0.03	15	324	0.06	0.07	18	767	0.06	0.07	19	1,439	0.35	0.39
111 - 115	11	153	0.15	0.17	29	679	0.53	0.62	25	1,039	0.12	0.14	24	1,926	0.19	0.23
116 - 120	16	229	0.03	0.04	24	568	0.17	0.21	21	933	0.55	0.69	16	1,482	0.29	0.36
121 - 130	15	227	0.48	0.59	10	273	0.32	0.44	16	771	0.05	0.06	16	1,471	0.26	0.35
131 - 140	5	87	0.01	0.01	16	499	0.35	0.54	34	1,887	0.39	0.60	29	3,558	0.50	0.85
141 & Up	14	262	0.55	0.84	151	3,535	0.28	0.34	165	7,280	0.29	0.35	133	12,078	0.38	0.49
Charges	108	1,556	0.21	0.24	484	9,705	0.24	0.25	470	17,177	0.23	0.23	279	21,041	0.31	0.34
Totals	587	7,256	0.27	0.27												

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					8	2,922	0.21	0.09	9	2,922	0.21	0.09
61 - 80					12	5,855	0.10	0.08	67	10,264	0.17	0.13
81 - 85					5	2,013	0.11	0.09	55	5,263	0.17	0.14
86 - 90					8	3,637	0.18	0.16	159	10,231	0.19	0.17
91 - 95					4	2,055	0.18	0.17	441	13,479	0.17	0.16
96 - 99					5	4,038	0.09	0.09	3,198	26,387	0.32	0.32
100 - 100					5	2,769	0.22	0.22	15,630	22,406	0.27	0.27
Credits					47	23,289	0.15	0.12	19,559	90,953	0.24	0.22
101 - 105					5	3,870	0.25	0.26	281	10,085	0.32	0.33
106 - 110					3	4,033	0.22	0.23	145	8,889	0.34	0.37
111 - 115					5	2,903	0.19	0.21	123	8,025	0.24	0.27
116 - 120					7	5,969	0.43	0.51	144	12,029	0.34	0.40
121 - 130					12	13,442	0.22	0.28	199	19,124	0.25	0.31
131 - 140					8	13,312	0.19	0.26	94	17,858	0.18	0.25
141 & Up					21	27,080	0.21	0.35	206	45,375	0.25	0.43
Charges					61	70,608	0.23	0.31	1,192	121,386	0.26	0.35
Totals					108	93,897	0.21	0.24	20,751	212,338	0.25	0.28

Date 7/15/2022

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Policy Year 2015 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0							1	3			1	3		
61 - 80	11	5			2	6			2	9			1	6		
81 - 85	4	2			1	3			3	16	0.01	0.01				
86 - 90	8	4			1	3			2	13			2	14		
91 - 95	33	25	0.05	0.05	11	41	0.02	0.02	14	82	0.01	0.01	23	195	0.05	0.05
96 - 99	839	1,209	0.31	0.31	1,239	4,457	0.34	0.34	712	4,251	0.35	0.34	422	3,547	0.76	0.74
100 - 100	12,814	7,903	0.59	0.59	915	3,161	0.71	0.71	278	1,690	0.52	0.52	131	1,133	0.12	0.12
Credits	13,711	9,148	0.55	0.55	2,169	7,672	0.49	0.48	1,012	6,063	0.39	0.38	580	4,899	0.58	0.57
101 - 105	56	80	1.35	1.38	58	224	0.18	0.19	54	341	1.17	1.20	26	227	1.04	1.06
106 - 110	14	24	3.88	4.17	23	91	1.01	1.08	12	76	0.05	0.06	12	112	0.31	0.34
111 - 115	14	8			17	74	1.05	1.20	13	91	0.64	0.72	7	69	0.01	0.01
116 - 120	17	24	0.69	0.82	12	54	1.56	1.84	11	78	0.79	0.94	7	74	2.38	2.82
121 - 130	22	37	2.37	2.93	37	184	0.43	0.54	39	292	0.22	0.27	29	309	0.38	0.47
131 - 140	15	25	0.15	0.21	18	81	1.02	1.36	7	56	0.43	0.57	7	80	0.02	0.03
141 & Up	26	50	0.11	0.18	18	103	0.91	1.42	9	91	0.10	0.16	10	137	0.03	0.05
Charges	164	249	1.28	1.52	183	811	0.68	0.80	145	1,026	0.60	0.70	98	1,008	0.57	0.68
Totals	13,875	9,397	0.57	0.57	2,352	8,483	0.51	0.51	1,157	7,089	0.42	0.42	678	5,907	0.58	0.58

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	10	0.08	0.03	2	30	0.56	0.26	2	65	0.06	0.03
61 - 80	4	35			3	40			4	116			20	1,248	1.05	0.80
81 - 85					1	21	1.14	0.96	5	175	0.01	0.01	29	1,784	0.44	0.36
86 - 90	5	54			13	231	0.10	0.09	99	3,304	0.39	0.35	61	3,641	0.69	0.61
91 - 95	88	1,073	0.25	0.24	215	3,983	0.39	0.36	150	4,586	0.38	0.35	41	2,478	0.16	0.15
96 - 99	352	4,112	0.32	0.31	187	3,436	0.27	0.27	78	2,618	0.43	0.42	29	1,817	0.66	0.64
100 - 100	125	1,523	0.54	0.54	111	2,206	0.84	0.84	73	2,387	0.87	0.87	40	2,879	0.26	0.26
Credits	574	6,797	0.35	0.34	531	9,926	0.44	0.42	411	13,217	0.47	0.44	222	13,912	0.50	0.45
101 - 105	50	629	1.69	1.73	43	835	0.23	0.23	34	1,264	1.39	1.42	18	1,430	0.31	0.32
106 - 110	17	221	0.19	0.20	24	522	0.52	0.56	17	634	0.13	0.14	20	1,562	0.47	0.50
111 - 115	7	96	1.43	1.60	25	564	0.78	0.89	26	1,097	0.21	0.24	21	1,532	0.36	0.41
116 - 120	32	469	0.57	0.68	44	1,060	1.23	1.46	33	1,321	0.55	0.65	21	1,871	0.17	0.20
121 - 130	42	628	1.14	1.41	38	894	0.42	0.51	47	2,038	4.02	5.01	18	1,816	0.47	0.59
131 - 140	13	217	0.54	0.73	10	246	0.09	0.12	26	1,298	0.46	0.63	25	2,552	2.67	3.58
141 & Up	9	178	0.32	0.49	21	648	0.38	0.57	49	2,940	0.53	0.90	42	5,018	0.89	1.52
Charges	170	2,438	0.98	1.15	205	4,769	0.60	0.71	232	10,592	1.24	1.60	165	15,781	0.90	1.17
Totals	744	9,235	0.52	0.53	736	14,695	0.49	0.50	643	23,809	0.81	0.87	387	29,693	0.71	0.77

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	245	0.04	0.02	20	6,433	0.44	0.19	32	6,790	0.42	0.18
61 - 80	46	5,262	0.30	0.21	26	14,400	0.53	0.37	119	21,127	0.50	0.35
81 - 85	24	2,897	0.42	0.35	7	4,775	0.28	0.23	74	9,673	0.35	0.29
86 - 90	23	2,815	0.47	0.41	5	1,411	0.45	0.39	219	11,491	0.50	0.44
91 - 95	23	3,111	0.66	0.61	5	1,650	0.97	0.90	603	17,224	0.44	0.41
96 - 99	19	3,005	0.57	0.56	3	1,253	0.15	0.15	3,880	29,705	0.42	0.41
100 - 100	19	2,801	0.22	0.22	14	8,726	0.39	0.39	14,520	34,410	0.51	0.51
Credits	157	20,137	0.42	0.36	80	38,649	0.46	0.32	19,447	130,420	0.46	0.39
101 - 105	13	1,870	0.41	0.42	7	2,457	0.92	0.95	359	9,358	0.78	0.80
106 - 110	12	1,874	0.54	0.59	4	2,443	0.83	0.89	155	7,560	0.58	0.63
111 - 115	16	2,819	0.41	0.46	5	3,035	0.39	0.44	151	9,384	0.41	0.46
116 - 120	9	1,449	0.34	0.39	2	1,221	0.80	0.95	188	7,621	0.58	0.69
121 - 130	12	2,634	1.06	1.34	8	3,717	0.28	0.36	292	12,549	1.14	1.43
131 - 140	9	1,819	0.30	0.40	5	4,522	0.35	0.47	135	10,895	0.90	1.21
141 & Up	45	11,679	0.47	0.83	30	43,621	0.32	0.57	259	64,466	0.40	0.71
Charges	116	24,144	0.51	0.71	61	61,017	0.38	0.59	1,539	121,833	0.57	0.82
Totals	273	44,280	0.47	0.50	141	99,665	0.41	0.43	20,986	252,253	0.52	0.54

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0							1	3			1	3		
61 - 80	5	4			1	2			1	4	0.21	0.15	1	6		
81 - 85	4	5			3	9	4.66	3.90	1	6						
86 - 90	6	5			1	4			6	33			3	23	0.10	0.09
91 - 95	26	22			17	59	10.94	10.30	19	112			23	192	1.31	1.23
96 - 99	715	964	0.31	0.31	1,167	4,258	0.98	0.96	751	4,536	0.43	0.42	445	3,753	0.35	0.34
100 - 100	13,110	8,182	0.42	0.42	1,132	3,891	0.27	0.27	307	1,858	0.28	0.28	164	1,424	0.05	0.05
Credits	13,868	9,181	0.41	0.41	2,321	8,224	0.72	0.71	1,086	6,552	0.38	0.37	637	5,401	0.30	0.29
101 - 105	26	31	0.52	0.53	58	219	0.15	0.15	56	362	0.71	0.72	30	268	0.06	0.06
106 - 110	14	21			20	87	1.53	1.65	16	100	2.58	2.77	17	158	1.91	2.08
111 - 115	14	22	25.22	28.40	13	56	0.10	0.11	13	86	0.01	0.01	12	119	0.01	0.01
116 - 120	12	7			15	65			15	110	0.67	0.79	7	74		
121 - 130	13	20	2.64	3.30	40	189	0.06	0.08	37	285	0.65	0.81	22	231	0.18	0.22
131 - 140	7	13			14	67	0.15	0.20	6	51	0.04	0.05	4	47		
141 & Up	17	32	14.90	24.53	17	94	0.47	0.75	8	73	0.02	0.03	8	110	0.04	0.06
Charges	103	146	7.47	9.06	177	776	0.31	0.36	151	1,067	0.73	0.84	100	1,007	0.36	0.42
Totals	13,971	9,327	0.52	0.52	2,498	8,999	0.69	0.69	1,237	7,618	0.43	0.43	737	6,407	0.31	0.31

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	25							3	110	0.51	0.24
61 - 80	3	28			3	48			8	227	0.00	0.00	20	1,189	0.88	0.67
81 - 85	4	43			4	70			12	444	2.09	1.76	49	2,903	0.28	0.23
86 - 90	11	123	0.01	0.00	13	241	0.01	0.01	102	3,509	0.25	0.22	70	3,973	0.24	0.21
91 - 95	81	991	0.72	0.68	244	4,515	0.45	0.42	198	6,107	0.72	0.67	50	2,997	0.56	0.52
96 - 99	433	5,068	0.62	0.60	212	3,806	0.76	0.74	97	3,065	0.11	0.10	27	1,919	0.30	0.29
100 - 100	169	2,076	0.20	0.20	134	2,579	0.38	0.38	75	2,536	0.30	0.30	36	2,413	0.43	0.43
Credits	701	8,329	0.51	0.50	612	11,286	0.53	0.50	492	15,888	0.46	0.43	255	15,505	0.40	0.35
101 - 105	35	440	0.51	0.53	41	821	0.45	0.46	31	1,110	0.24	0.25	18	1,323	0.11	0.12
106 - 110	20	260	0.61	0.66	24	495	1.31	1.42	17	680	0.92	1.00	26	2,107	0.65	0.70
111 - 115	11	147	0.84	0.95	20	470	0.17	0.19	37	1,533	0.51	0.58	26	1,962	0.35	0.39
116 - 120	25	376	0.39	0.46	36	892	0.38	0.45	46	1,747	0.66	0.77	20	1,594	0.29	0.34
121 - 130	50	742	0.68	0.84	34	806	0.53	0.66	34	1,479	0.35	0.43	30	2,582	0.33	0.42
131 - 140	11	177	0.21	0.28	8	206	1.08	1.45	21	1,035	0.30	0.40	24	2,215	0.65	0.88
141 & Up	12	228	1.44	2.19	25	797	0.27	0.42	27	1,687	0.57	0.93	40	5,147	0.38	0.66
Charges	164	2,370	0.64	0.76	188	4,487	0.51	0.62	213	9,272	0.50	0.61	184	16,930	0.41	0.53
Totals	865	10,700	0.54	0.55	800	15,773	0.52	0.53	705	25,160	0.47	0.48	439	32,435	0.40	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	399	0.01	0.01	21	7,763	0.50	0.21	34	8,304	0.48	0.20
61 - 80	66	7,374	0.25	0.18	35	16,570	0.41	0.29	143	25,453	0.38	0.27
81 - 85	29	3,364	0.42	0.35	13	9,028	0.37	0.31	119	15,871	0.41	0.34
86 - 90	25	3,568	0.86	0.76	7	2,091	0.32	0.29	244	13,569	0.41	0.36
91 - 95	13	2,040	0.27	0.25	9	5,215	0.20	0.18	680	22,250	0.51	0.47
96 - 99	20	2,984	1.87	1.83	8	3,052	0.43	0.42	3,875	33,404	0.65	0.63
100 - 100	21	3,432	0.23	0.23	14	8,191	0.26	0.26	15,162	36,584	0.31	0.31
Credits	178	23,160	0.57	0.48	107	51,909	0.37	0.27	20,257	155,435	0.45	0.38
101 - 105	22	3,134	0.42	0.43	9	3,847	0.21	0.22	326	11,555	0.30	0.31
106 - 110	15	2,518	0.38	0.41	7	5,810	0.95	1.03	176	12,237	0.82	0.88
111 - 115	11	2,008	0.78	0.88	5	2,584	0.26	0.29	162	8,986	0.50	0.56
116 - 120	17	2,859	0.76	0.90	3	1,888	0.49	0.58	196	9,611	0.55	0.65
121 - 130	19	3,365	0.57	0.72	11	6,258	0.34	0.43	290	15,957	0.42	0.52
131 - 140	17	3,506	0.25	0.35	8	6,176	0.48	0.64	120	13,494	0.43	0.58
141 & Up	41	12,112	0.42	0.74	26	43,461	0.42	0.73	221	63,741	0.43	0.74
Charges	142	29,501	0.47	0.64	69	70,024	0.45	0.65	1,491	135,580	0.46	0.64
Totals	320	52,661	0.51	0.55	176	121,933	0.41	0.42	21,748	291,015	0.46	0.47

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1							1	4			1	5		
61 - 80	16	9			5	14			3	14			4	24	0.02	0.01
81 - 85	4	5			3	10							2	13		
86 - 90	9	8			2	6			5	27			7	57		
91 - 95	25	17	12.41	11.54	14	46			23	139			24	202	0.39	0.37
96 - 99	824	1,118	0.60	0.58	1,252	4,547	0.27	0.27	763	4,585	0.21	0.20	457	3,855	0.14	0.13
100 - 100	13,775	8,342	0.40	0.40	1,019	3,534	0.21	0.21	313	1,918	0.32	0.32	144	1,251	0.16	0.16
Credits	14,657	9,500	0.45	0.44	2,295	8,157	0.24	0.24	1,108	6,687	0.23	0.23	639	5,407	0.15	0.15
101 - 105	38	52	0.73	0.75	45	175	0.37	0.37	58	373	0.12	0.12	37	325	0.77	0.79
106 - 110	8	10			21	87	0.43	0.47	17	109	2.40	2.59	12	109	0.11	0.12
111 - 115	9	11			15	65	0.02	0.02	14	95	5.20	5.86	10	96	0.90	1.02
116 - 120	13	15	0.21	0.25	20	89	7.47	8.82	15	108	0.00	0.01	10	106		
121 - 130	21	31	0.20	0.24	43	206	0.06	0.07	38	296	0.34	0.42	37	392	0.39	0.48
131 - 140	10	19	0.01	0.01	21	104	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	25	52	0.07	0.11	20	122	0.75	1.26	7	68	0.01	0.01	4	60	0.38	0.63
Charges	124	190	0.27	0.33	185	847	1.03	1.24	155	1,101	0.82	0.93	119	1,195	0.44	0.51
Totals	14,781	9,690	0.44	0.44	2,480	9,004	0.32	0.32	1,263	7,788	0.32	0.32	758	6,602	0.20	0.20

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			4	156	0.05	0.03
61 - 80	6	56	0.01	0.01	6	81	0.70	0.51	7	204	0.00	0.00	19	1,157	0.30	0.23
81 - 85	4	45			2	31			17	574	0.21	0.18	50	2,935	0.26	0.22
86 - 90	2	20	2.63	2.31	11	204	0.05	0.05	108	3,695	0.30	0.27	75	4,423	0.62	0.55
91 - 95	104	1,246	0.25	0.24	273	5,037	0.72	0.67	207	6,398	0.37	0.34	35	2,150	0.12	0.11
96 - 99	471	5,535	0.27	0.26	234	4,189	0.24	0.23	82	2,712	0.33	0.32	32	2,121	0.54	0.52
100 - 100	167	2,019	1.26	1.26	155	3,016	0.38	0.38	101	3,353	0.54	0.54	35	2,427	0.77	0.77
Credits	755	8,927	0.49	0.48	681	12,559	0.46	0.44	523	16,953	0.37	0.35	250	15,370	0.46	0.41
101 - 105	32	404	0.53	0.54	36	731	0.38	0.39	26	942	0.69	0.71	26	1,889	0.19	0.19
106 - 110	14	183	0.06	0.06	15	310	0.79	0.85	29	1,129	0.34	0.36	21	1,613	0.22	0.24
111 - 115	8	116	0.03	0.03	15	330	1.54	1.74	35	1,446	0.56	0.63	26	1,940	0.20	0.22
116 - 120	24	361	0.19	0.23	53	1,266	0.54	0.64	49	2,018	0.77	0.90	27	2,218	0.21	0.24
121 - 130	44	666	0.03	0.03	39	907	0.90	1.11	34	1,504	0.11	0.14	27	2,361	0.19	0.24
131 - 140	5	91			10	281	0.29	0.38	22	1,023	0.62	0.84	20	1,888	0.12	0.16
141 & Up	11	206	0.50	0.75	23	710	1.88	2.89	30	1,893	0.73	1.19	45	5,495	0.27	0.46
Charges	138	2,028	0.20	0.24	191	4,534	0.87	1.04	225	9,955	0.56	0.69	192	17,404	0.21	0.27
Totals	893	10,956	0.44	0.44	872	17,093	0.57	0.58	748	26,908	0.44	0.45	442	32,774	0.33	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	500	0.16	0.09	21	8,811	0.53	0.24	38	9,501	0.50	0.23
61 - 80	66	7,268	0.21	0.15	41	15,765	0.59	0.41	173	24,592	0.45	0.32
81 - 85	27	3,340	0.12	0.10	8	2,670	0.28	0.23	117	9,623	0.21	0.17
86 - 90	29	3,709	0.36	0.32	11	6,817	0.27	0.24	259	18,967	0.38	0.33
91 - 95	25	3,917	0.29	0.27	9	3,980	0.31	0.29	739	23,131	0.40	0.37
96 - 99	17	2,737	0.39	0.38	8	7,138	0.61	0.59	4,140	38,537	0.35	0.34
100 - 100	32	4,637	0.28	0.28	12	8,751	0.42	0.42	15,753	39,247	0.44	0.44
Credits	201	26,108	0.26	0.22	110	53,931	0.48	0.35	21,219	163,599	0.40	0.34
101 - 105	28	4,118	0.38	0.39	7	7,308	0.33	0.34	333	16,316	0.36	0.37
106 - 110	17	2,793	0.38	0.41	13	8,054	0.48	0.52	167	14,397	0.43	0.47
111 - 115	15	2,568	0.20	0.23	7	5,554	0.20	0.22	154	12,222	0.32	0.36
116 - 120	15	2,581	0.11	0.13	3	2,161	0.45	0.52	229	10,925	0.43	0.51
121 - 130	17	3,158	0.47	0.59	4	1,437	0.21	0.27	304	10,958	0.32	0.40
131 - 140	16	3,600	0.14	0.18	13	14,841	0.46	0.63	132	22,006	0.38	0.51
141 & Up	45	12,588	0.48	0.86	35	42,919	0.25	0.42	245	64,112	0.33	0.56
Charges	153	31,405	0.36	0.49	82	82,275	0.32	0.45	1,564	150,935	0.35	0.48
Totals	354	57,513	0.32	0.34	192	136,206	0.38	0.39	22,783	314,535	0.38	0.39

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	2			1	1							2	10		
61 - 80	11	7			1	2			2	9			3	20	2.06	1.60
81 - 85	5	3							3	15			4	29	2.69	2.24
86 - 90	10	11			6	21	0.05	0.04	3	18	0.02	0.02	1	7		
91 - 95	23	19			18	62	0.90	0.84	15	89			35	296	1.76	1.66
96 - 99	888	1,205	0.15	0.14	1,248	4,488	0.24	0.23	782	4,646	0.26	0.25	469	3,938	0.18	0.17
100 - 100	14,439	8,475	0.26	0.26	1,033	3,571	0.35	0.35	334	2,042	0.78	0.78	160	1,388	0.52	0.52
Credits	15,382	9,722	0.24	0.24	2,307	8,145	0.29	0.29	1,139	6,819	0.41	0.40	674	5,689	0.36	0.35
101 - 105	40	55	0.16	0.16	57	218	2.07	2.11	44	281	0.96	0.98	37	322	0.34	0.35
106 - 110	15	16	11.30	12.19	19	82	0.02	0.02	19	126	5.27	5.67	11	101	0.19	0.20
111 - 115	8	15			26	111	1.60	1.81	8	56	0.24	0.27	3	29	0.10	0.12
116 - 120	14	19			11	48	0.05	0.06	9	67	0.00	0.00	16	161	0.00	0.00
121 - 130	26	40	0.35	0.44	32	148	0.06	0.08	40	313	0.35	0.43	42	448	0.71	0.87
131 - 140	10	20	0.47	0.64	24	120	0.42	0.57	3	24			4	45	0.84	1.13
141 & Up	22	42			28	164	0.33	0.54	8	72	0.06	0.09	7	91	3.21	4.90
Charges	135	207	1.05	1.26	197	890	0.84	1.02	131	939	1.13	1.30	120	1,196	0.65	0.76
Totals	15,517	9,929	0.26	0.26	2,504	9,035	0.34	0.35	1,270	7,759	0.50	0.50	794	6,885	0.41	0.41

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9			3	64	1.17	0.66	2	79	17.58	9.60
61 - 80	4	34	0.02	0.01	8	111			12	317	0.09	0.07	31	1,744	0.35	0.27
81 - 85	4	41	0.25	0.21	5	74			20	694	0.86	0.72	66	3,872	0.17	0.14
86 - 90	7	78	0.07	0.06	16	308	0.11	0.10	149	4,907	0.42	0.37	70	3,945	0.14	0.12
91 - 95	120	1,478	0.04	0.04	283	5,111	0.20	0.19	208	6,334	0.53	0.49	45	2,837	0.35	0.32
96 - 99	449	5,267	0.31	0.30	207	3,744	0.27	0.27	88	2,861	0.19	0.18	29	1,964	0.36	0.35
100 - 100	169	2,056	0.13	0.13	135	2,578	0.16	0.16	108	3,619	0.61	0.61	41	2,932	0.29	0.29
Credits	753	8,955	0.22	0.22	655	11,935	0.21	0.20	588	18,796	0.47	0.44	284	17,373	0.33	0.29
101 - 105	43	558	0.20	0.20	31	612	0.24	0.25	36	1,355	0.35	0.36	23	1,666	0.27	0.28
106 - 110	20	259	0.02	0.02	24	511	0.14	0.15	29	1,124	0.45	0.49	28	1,981	0.33	0.36
111 - 115	12	169	0.37	0.42	21	475	0.13	0.15	37	1,506	0.77	0.87	26	2,028	0.18	0.21
116 - 120	18	259	0.17	0.20	35	796	0.14	0.16	43	1,809	0.37	0.44	18	1,467	0.15	0.18
121 - 130	38	577	0.07	0.09	35	848	0.55	0.68	34	1,485	0.22	0.27	30	2,754	0.32	0.40
131 - 140	7	110			13	349	0.51	0.69	18	856	1.68	2.27	20	1,783	1.27	1.72
141 & Up	13	249	0.30	0.48	17	534	0.51	0.79	23	1,291	0.28	0.45	37	4,452	0.69	1.18
Charges	151	2,181	0.16	0.18	176	4,125	0.32	0.38	220	9,427	0.52	0.63	182	16,130	0.49	0.63
Totals	904	11,136	0.21	0.21	831	16,061	0.24	0.24	808	28,224	0.49	0.49	466	33,504	0.41	0.42

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	880	0.15	0.07	32	11,011	0.39	0.18	57	12,056	0.48	0.23
61 - 80	95	10,748	0.22	0.16	41	17,251	0.19	0.13	208	30,244	0.21	0.15
81 - 85	26	3,100	0.57	0.47	11	6,622	0.28	0.23	144	14,450	0.34	0.28
86 - 90	23	2,850	0.26	0.23	11	5,323	0.26	0.22	296	17,468	0.27	0.24
91 - 95	32	4,826	0.24	0.22	9	4,381	0.33	0.31	788	25,435	0.34	0.32
96 - 99	24	3,430	0.25	0.24	8	4,926	0.30	0.30	4,192	36,471	0.26	0.25
100 - 100	24	3,360	0.23	0.23	8	5,564	0.42	0.42	16,451	35,584	0.35	0.35
Credits	234	29,195	0.27	0.22	120	55,079	0.29	0.21	22,136	171,709	0.31	0.26
101 - 105	19	3,012	0.27	0.28	9	6,449	0.49	0.49	339	14,528	0.41	0.42
106 - 110	17	2,640	0.24	0.26	7	4,415	0.17	0.19	189	11,254	0.31	0.34
111 - 115	15	2,512	0.24	0.27	9	5,362	0.48	0.55	165	12,264	0.41	0.46
116 - 120	10	1,844	0.33	0.39	7	11,845	0.24	0.28	181	18,315	0.24	0.29
121 - 130	14	2,748	0.24	0.30	6	2,938	0.26	0.32	297	12,299	0.29	0.36
131 - 140	14	2,841	0.19	0.25	18	19,659	0.24	0.32	131	25,808	0.36	0.48
141 & Up	35	9,933	0.43	0.80	24	26,855	0.28	0.49	214	43,683	0.36	0.64
Charges	124	25,532	0.32	0.43	80	77,523	0.29	0.39	1,516	138,152	0.34	0.46
Totals	358	54,727	0.29	0.29	200	132,602	0.29	0.28	23,652	309,860	0.32	0.32

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1			1	1										
61 - 80	15	9			4	11			2	8						
81 - 85	9	9							2	10			1	7		
86 - 90	10	7			5	16	2.15	1.89	7	37	0.07	0.07	5	37		
91 - 95	34	31	0.05	0.05	18	60	0.01	0.01	15	93	0.00	0.00	16	135	0.54	0.51
96 - 99	947	1,312	0.29	0.28	1,305	4,702	0.29	0.28	757	4,545	0.54	0.53	445	3,764	0.31	0.30
100 - 100	15,410	8,566	0.22	0.22	1,019	3,551	0.40	0.40	354	2,136	0.34	0.34	168	1,441	0.21	0.21
Credits	16,430	9,935	0.22	0.22	2,352	8,341	0.34	0.33	1,137	6,830	0.47	0.46	635	5,383	0.28	0.28
101 - 105	43	64	0.00	0.00	63	231	3.37	3.45	42	267	0.66	0.68	36	311	0.30	0.30
106 - 110	22	33	0.04	0.05	20	73	0.01	0.01	13	88	5.63	6.07	16	154	0.03	0.04
111 - 115	11	15	2.22	2.49	13	54	0.00	0.00	13	91	0.08	0.09	14	140	0.90	1.02
116 - 120	20	20			11	51	0.53	0.63	10	70	0.01	0.01	9	91	0.44	0.52
121 - 130	24	36			31	147	0.55	0.68	43	337	0.01	0.02	38	409	0.64	0.79
131 - 140	15	29	0.28	0.38	14	66	0.01	0.01	8	70			5	59		
141 & Up	22	39	0.01	0.01	26	137	0.21	0.31	10	91	0.04	0.06	8	100	0.62	0.91
Charges	157	237	0.18	0.21	178	759	1.21	1.43	139	1,015	0.68	0.79	126	1,264	0.47	0.54
Totals	16,587	10,172	0.22	0.22	2,530	9,099	0.41	0.41	1,276	7,845	0.50	0.50	761	6,647	0.32	0.32

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	80	0.01	0.00
61 - 80	3	25			3	48			3	89			29	1,629	0.32	0.24
81 - 85	1	13			1	13			13	422	0.23	0.19	42	2,460	0.17	0.14
86 - 90	8	92			12	219	0.04	0.03	103	3,588	0.07	0.06	62	3,554	0.16	0.14
91 - 95	84	1,001	0.33	0.31	216	3,987	0.30	0.28	205	6,395	0.18	0.17	52	3,189	0.18	0.17
96 - 99	458	5,430	1.32	1.28	227	4,100	0.21	0.20	101	3,287	0.29	0.28	23	1,574	0.08	0.08
100 - 100	171	2,078	0.22	0.22	121	2,402	0.25	0.25	79	2,706	0.31	0.31	39	2,748	0.13	0.13
Credits	725	8,638	0.92	0.90	581	10,782	0.25	0.24	504	16,486	0.20	0.18	249	15,235	0.17	0.15
101 - 105	44	550	0.08	0.08	46	968	0.47	0.48	47	1,691	0.21	0.22	20	1,453	0.39	0.41
106 - 110	16	213	0.02	0.02	27	575	0.16	0.17	24	991	1.08	1.17	20	1,548	0.51	0.56
111 - 115	11	153	0.15	0.17	17	371	0.06	0.06	29	1,233	0.04	0.05	27	2,055	0.44	0.50
116 - 120	26	377	0.12	0.14	37	876	0.46	0.54	39	1,554	0.29	0.34	31	2,518	0.49	0.57
121 - 130	27	419	0.26	0.32	32	754	0.13	0.17	36	1,588	0.35	0.44	22	1,964	0.27	0.33
131 - 140	5	87	0.01	0.01	13	354	0.25	0.34	18	851	0.05	0.06	21	1,990	0.33	0.45
141 & Up	16	302	0.53	0.79	25	765	0.38	0.57	41	2,238	0.33	0.51	35	4,137	0.47	0.79
Charges	145	2,101	0.18	0.21	197	4,663	0.31	0.37	234	10,147	0.32	0.39	176	15,665	0.42	0.54
Totals	870	10,738	0.78	0.78	778	15,445	0.27	0.27	738	26,633	0.24	0.25	425	30,900	0.30	0.31

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	212			23	7,630	0.15	0.07	34	7,937	0.14	0.07
61 - 80	61	6,820	0.21	0.15	30	13,834	0.12	0.08	150	22,473	0.16	0.11
81 - 85	24	3,112	0.16	0.14	8	2,986	0.09	0.08	101	9,031	0.14	0.12
86 - 90	22	2,676	0.22	0.19	13	4,976	0.15	0.13	247	15,202	0.14	0.13
91 - 95	19	2,746	0.07	0.07	9	3,346	0.15	0.14	668	20,983	0.19	0.18
96 - 99	26	3,842	0.58	0.57	9	7,287	0.15	0.14	4,298	39,842	0.45	0.44
100 - 100	23	3,231	0.33	0.33	9	7,065	0.53	0.53	17,393	35,924	0.32	0.32
Credits	177	22,638	0.27	0.23	101	47,123	0.19	0.14	22,891	151,391	0.27	0.24
101 - 105	23	3,626	0.21	0.22	6	4,238	0.23	0.24	370	13,399	0.32	0.32
106 - 110	19	3,070	0.23	0.25	4	4,443	0.20	0.21	181	11,189	0.36	0.39
111 - 115	17	2,974	0.41	0.46	6	4,042	0.26	0.30	158	11,128	0.31	0.35
116 - 120	16	2,901	0.41	0.49	11	8,233	0.32	0.38	210	16,691	0.36	0.43
121 - 130	14	2,751	0.23	0.29	14	15,377	0.20	0.25	281	23,782	0.22	0.28
131 - 140	11	2,413	0.09	0.13	10	14,132	0.24	0.34	120	20,049	0.22	0.31
141 & Up	53	14,866	0.23	0.40	28	32,346	0.21	0.35	264	55,022	0.24	0.41
Charges	153	32,600	0.25	0.34	79	82,811	0.23	0.31	1,584	151,261	0.27	0.36
Totals	330	55,238	0.26	0.28	180	129,935	0.21	0.22	24,475	302,652	0.27	0.28

Date 7/15/2022

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	19	5			2	2			3	10			5	21		
61 - 80	58	35			13	36			10	44	0.02	0.01	9	57	0.75	0.56
81 - 85	26	24			7	22	1.93	1.60	9	46	0.00	0.00	7	49	1.60	1.33
86 - 90	43	35			15	51	0.69	0.61	23	129	0.02	0.02	18	139	0.02	0.01
91 - 95	141	114	1.84	1.72	78	268	2.63	2.46	86	515	0.00	0.00	121	1,019	0.92	0.86
96 - 99	4,213	5,807	0.33	0.32	6,211	22,452	0.42	0.41	3,765	22,564	0.36	0.35	2,238	18,857	0.34	0.33
100 - 100	69,548	41,467	0.37	0.37	5,118	17,708	0.38	0.38	1,586	9,644	0.45	0.45	767	6,636	0.22	0.22
Credits	74,048	47,486	0.37	0.37	11,444	40,539	0.42	0.41	5,482	32,951	0.38	0.37	3,165	26,778	0.33	0.32
101 - 105	203	281	0.60	0.62	281	1,067	1.28	1.31	254	1,624	0.71	0.72	166	1,453	0.48	0.49
106 - 110	73	105	2.69	2.89	103	420	0.63	0.68	77	499	3.37	3.63	68	634	0.59	0.64
111 - 115	56	71	8.13	9.16	84	360	0.73	0.82	61	418	1.37	1.54	46	453	0.48	0.54
116 - 120	76	86	0.23	0.27	69	306	2.53	2.99	60	433	0.32	0.37	49	506	0.43	0.51
121 - 130	106	165	0.98	1.22	183	874	0.22	0.28	197	1,524	0.30	0.38	168	1,789	0.50	0.61
131 - 140	57	106	0.20	0.27	91	437	0.33	0.44	30	254	0.11	0.14	29	338	0.12	0.17
141 & Up	112	215	2.24	3.55	109	619	0.50	0.81	42	395	0.05	0.07	37	498	0.77	1.19
Charges	683	1,029	1.67	2.01	920	4,082	0.81	0.97	721	5,148	0.79	0.91	563	5,670	0.50	0.58
Totals	74,731	48,515	0.40	0.40	12,364	44,621	0.45	0.45	6,203	38,099	0.43	0.43	3,728	32,448	0.36	0.36

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6			5	56	0.01	0.01	6	112	0.82	0.43	13	491	2.96	1.48
61 - 80	20	178	0.01	0.00	23	329	0.17	0.13	34	953	0.03	0.02	119	6,968	0.55	0.42
81 - 85	13	142	0.07	0.06	13	209	0.11	0.09	67	2,309	0.75	0.63	236	13,954	0.24	0.20
86 - 90	33	367	0.16	0.14	65	1,203	0.07	0.06	561	19,003	0.29	0.26	338	19,536	0.37	0.33
91 - 95	477	5,789	0.29	0.27	1,231	22,634	0.41	0.39	968	29,820	0.44	0.40	223	13,652	0.29	0.26
96 - 99	2,163	25,412	0.58	0.56	1,067	19,276	0.35	0.34	446	14,542	0.26	0.26	140	9,396	0.40	0.39
100 - 100	801	9,752	0.46	0.46	656	12,781	0.39	0.39	436	14,601	0.53	0.53	191	13,400	0.36	0.36
Credits	3,508	41,645	0.50	0.49	3,060	56,488	0.38	0.36	2,518	81,341	0.39	0.37	1,260	77,396	0.37	0.33
101 - 105	204	2,581	0.64	0.66	197	3,965	0.36	0.37	174	6,363	0.55	0.57	105	7,762	0.25	0.26
106 - 110	87	1,137	0.19	0.21	114	2,414	0.55	0.60	116	4,558	0.59	0.63	115	8,811	0.44	0.48
111 - 115	49	681	0.51	0.58	98	2,209	0.50	0.57	164	6,816	0.45	0.50	126	9,516	0.31	0.34
116 - 120	125	1,842	0.31	0.37	205	4,890	0.58	0.69	210	8,449	0.54	0.63	117	9,669	0.28	0.33
121 - 130	201	3,032	0.46	0.56	178	4,210	0.52	0.64	185	8,094	1.21	1.50	127	11,476	0.31	0.39
131 - 140	41	682	0.23	0.31	54	1,435	0.41	0.55	105	5,063	0.60	0.81	110	10,428	1.09	1.48
141 & Up	61	1,163	0.62	0.95	111	3,455	0.68	1.05	170	10,049	0.50	0.81	199	24,249	0.53	0.91
Charges	768	11,119	0.45	0.53	957	22,579	0.52	0.63	1,124	49,393	0.64	0.79	899	81,911	0.48	0.62
Totals	4,276	52,764	0.49	0.50	4,017	79,067	0.42	0.43	3,642	130,733	0.49	0.50	2,159	159,307	0.43	0.45

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	24	2,237	0.10	0.05	117	41,647	0.40	0.18	195	44,588	0.42	0.19
61 - 80	334	37,471	0.23	0.17	173	77,820	0.37	0.26	793	123,890	0.33	0.24
81 - 85	130	15,813	0.33	0.28	47	26,082	0.29	0.24	555	58,649	0.31	0.26
86 - 90	122	15,616	0.45	0.40	47	20,618	0.26	0.22	1,265	76,697	0.33	0.29
91 - 95	112	16,641	0.31	0.28	41	18,571	0.31	0.29	3,478	109,023	0.37	0.35
96 - 99	106	15,998	0.71	0.70	36	23,656	0.35	0.35	20,385	177,959	0.42	0.41
100 - 100	119	17,462	0.26	0.26	57	38,297	0.40	0.40	79,279	181,748	0.38	0.38
Credits	947	121,238	0.35	0.29	518	246,691	0.36	0.26	105,950	772,554	0.37	0.32
101 - 105	105	15,759	0.33	0.34	38	24,300	0.39	0.41	1,727	65,155	0.41	0.42
106 - 110	80	12,895	0.34	0.37	35	25,165	0.52	0.56	868	56,637	0.50	0.54
111 - 115	74	12,881	0.39	0.44	32	20,578	0.32	0.36	790	53,984	0.38	0.43
116 - 120	67	11,634	0.41	0.48	26	25,349	0.33	0.39	1,004	63,163	0.39	0.47
121 - 130	76	14,655	0.51	0.64	43	29,726	0.24	0.31	1,464	75,545	0.44	0.55
131 - 140	67	14,179	0.19	0.26	54	59,330	0.33	0.45	638	92,251	0.41	0.55
141 & Up	219	61,178	0.40	0.71	143	189,203	0.30	0.52	1,203	291,025	0.35	0.62
Charges	688	143,182	0.38	0.51	371	373,650	0.32	0.46	7,694	697,761	0.39	0.54
Totals	1,635	264,420	0.36	0.39	889	620,341	0.34	0.35	113,644	1,470,315	0.38	0.40