

PENNSYLVANIA COMPENSATION RATING BUREAU

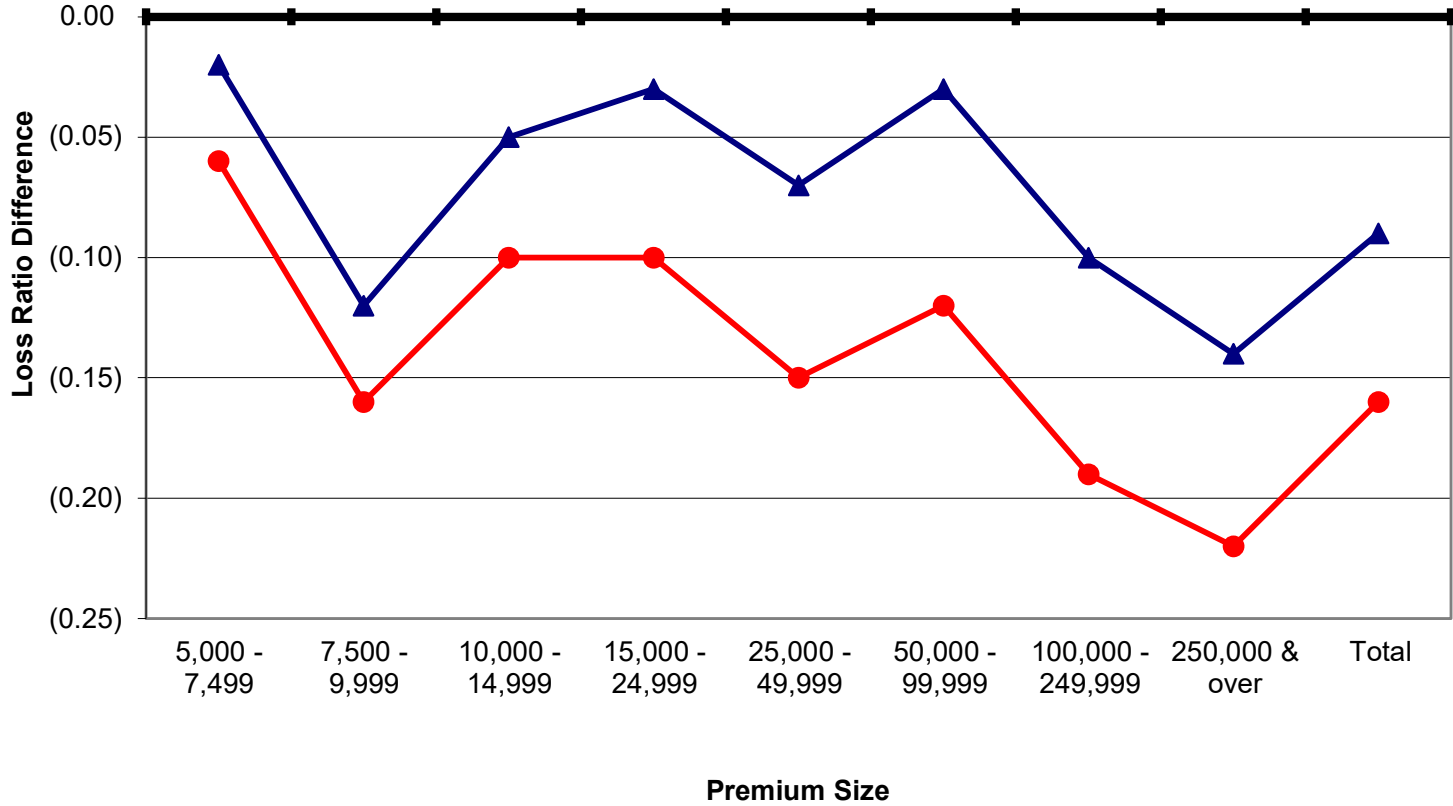
Review Of Experience Rating Plan Results

Attached is an exhibit that reviews the results of the experience rating plan. The exhibit compares loss ratios on an Actual (i.e. after Experience Rating) basis and Manual (i.e. before Experience Rating) basis. The first two pages show the five-year (2017-2021) results of the experience rating plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

The remainder of the exhibit, Pages 3 through 33, displays the results of the experience rating plan. The report titled "Comparison of Actual Loss Ratios and Manual Loss Ratios" addresses each Industry Group (5) and Manual Year (5) on a separate page and shows comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year and for all Industry Groups and Years combined.

Pennsylvania Compensation Rating Bureau  
April 1, 2025 Loss Cost Filing

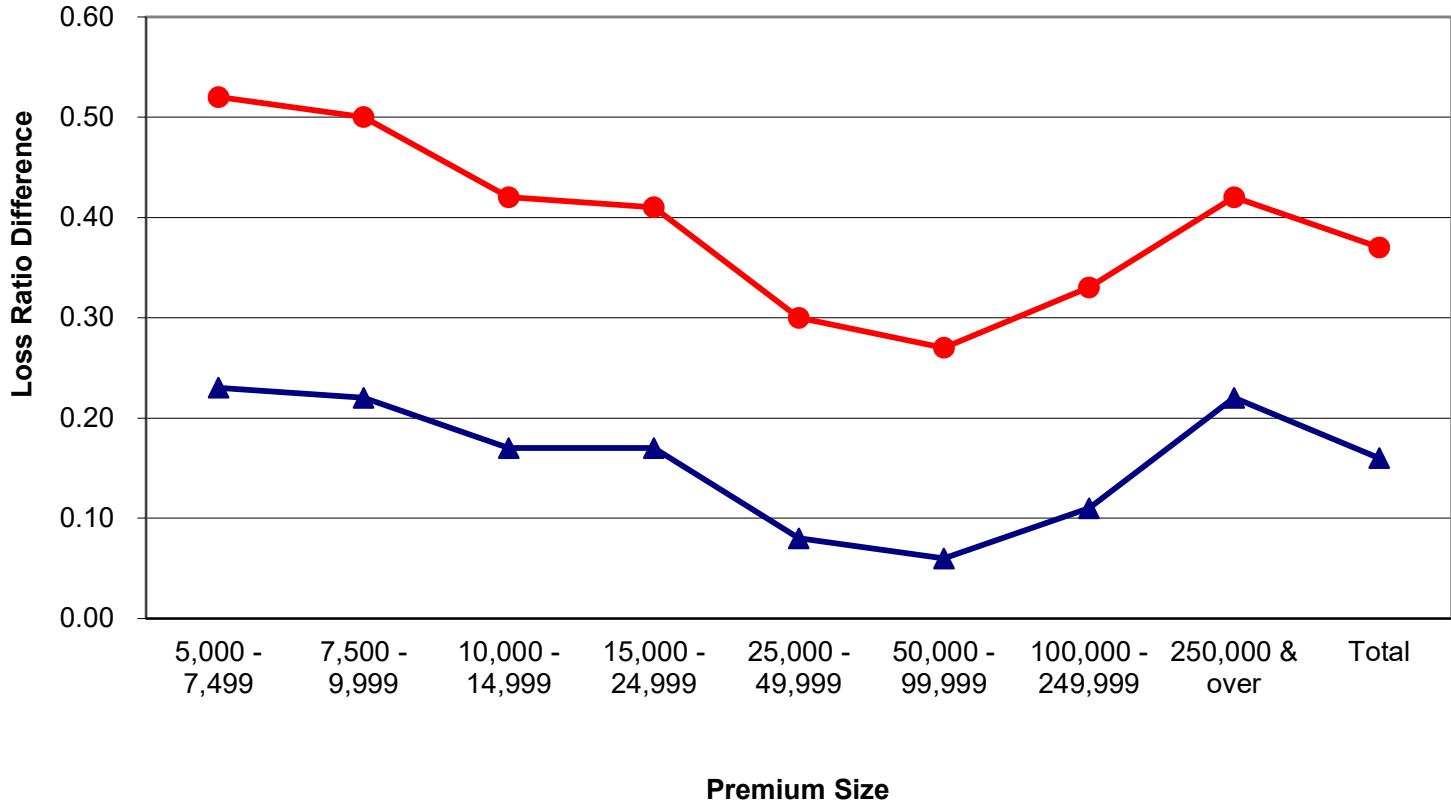
Credit Risks  
2017 - 2021



Actual Loss Ratio - Average Actual Loss Ratio      Manual Loss Ratio - Average Manual Loss Ratio

Pennsylvania Compensation Rating Bureau  
April 1, 2025 Loss Cost Filing

Debit Risks  
2017 - 2021



Actual Loss Ratio - Average Actual Loss Ratio      Manual Loss Ratio - Average Manual Loss Ratio

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2017 Manufacturing

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	2										
61 - 80	33	34	0.01	0.01	27	78	0.02	0.02	49	256	1.09	0.86	110	769	0.32	0.25
81 - 85	576	799	0.34	0.28	807	2,430	0.30	0.25	452	2,270	0.38	0.32	206	1,449	0.46	0.38
86 - 90	84	120	0.50	0.44	136	434	0.53	0.47	111	597	6.57	5.75	55	419	1.21	1.06
91 - 95	34	58	0.18	0.17	60	203	0.27	0.25	47	270	0.61	0.57	29	229	2.08	1.92
96 - 99	19	24	0.01	0.01	41	152	0.23	0.23	22	136	1.36	1.33	13	111	1.83	1.78
100 - 100	2,648	2,353	0.93	0.93	265	907	0.80	0.80	82	516	0.44	0.44	57	498	0.29	0.29
Credits	3,394	3,388	0.75	0.71	1,337	4,206	0.42	0.37	763	4,045	1.40	1.20	470	3,475	0.64	0.55
101 - 105	13	21	0.01	0.01	21	80	0.03	0.03	25	161	0.85	0.88	13	120	0.25	0.26
106 - 110	21	37	0.00	0.00	35	148	1.03	1.12	26	171	0.70	0.75	26	246	0.77	0.83
111 - 115	13	23	0.16	0.18	17	77	0.18	0.21	20	134	0.20	0.23	14	138	1.89	2.11
116 - 120	5	8			16	72	0.58	0.68	13	95	0.57	0.67	13	134	0.03	0.04
121 - 130	77	162	0.39	0.49	84	378	0.41	0.51	32	253	1.74	2.18	34	369	1.47	1.83
131 - 140	10	19	23.92	32.29	30	155	0.24	0.33	41	352	0.38	0.52	36	419	0.69	0.93
141 & Up	16	34	0.00	0.00	63	372	0.22	0.33	58	564	0.69	1.08	32	418	0.77	1.18
Charges	155	304	1.70	2.10	266	1,282	0.38	0.48	215	1,730	0.75	0.97	168	1,844	0.89	1.12
Totals	3,549	3,692	0.83	0.80	1,603	5,489	0.41	0.39	978	5,775	1.20	1.15	638	5,319	0.73	0.70

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	39	0.10	0.06	3	127	0.02	0.01
61 - 80	230	2,240	0.53	0.42	262	3,946	0.43	0.33	243	6,503	0.68	0.51	191	9,702	0.59	0.42
81 - 85	172	1,733	0.53	0.44	127	1,998	1.02	0.85	75	2,061	0.42	0.35	45	2,621	0.89	0.74
86 - 90	73	786	0.46	0.40	60	993	0.58	0.51	44	1,339	1.22	1.07	49	3,093	0.50	0.44
91 - 95	28	323	2.38	2.21	51	941	0.85	0.79	60	2,035	0.57	0.53	49	3,244	0.54	0.50
96 - 99	27	331	0.92	0.90	37	705	2.92	2.85	73	2,521	0.86	0.84	40	2,677	0.78	0.76
100 - 100	73	886	0.63	0.63	54	1,051	0.50	0.50	44	1,562	1.07	1.07	27	1,914	0.44	0.44
Credits	603	6,299	0.65	0.55	591	9,635	0.80	0.67	541	16,059	0.74	0.63	404	23,378	0.61	0.50
101 - 105	38	467	0.83	0.85	61	1,250	2.01	2.06	64	2,312	1.26	1.29	33	2,207	0.58	0.59
106 - 110	44	562	0.62	0.67	46	985	1.23	1.33	57	2,150	0.60	0.65	28	2,225	0.36	0.38
111 - 115	21	300	0.08	0.09	49	1,067	0.80	0.90	50	2,180	0.69	0.78	26	2,063	0.90	1.01
116 - 120	27	400	0.22	0.26	33	757	1.30	1.52	47	1,924	0.79	0.93	32	2,689	0.49	0.58
121 - 130	54	836	1.56	1.95	73	1,780	0.84	1.04	58	2,620	1.42	1.79	37	3,324	0.95	1.19
131 - 140	47	774	6.92	9.33	44	1,143	0.83	1.12	39	1,911	1.36	1.83	21	1,901	0.66	0.90
141 & Up	69	1,390	0.79	1.29	84	2,653	0.87	1.45	89	5,236	0.63	1.03	86	9,832	0.70	1.13
Charges	300	4,730	1.82	2.34	390	9,636	1.07	1.36	404	18,334	0.92	1.16	263	24,241	0.68	0.89
Totals	903	11,029	1.15	1.14	981	19,271	0.94	0.95	945	34,393	0.84	0.86	667	47,619	0.65	0.65

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	25	2,528	1.06	0.60	64	35,442	0.51	0.27	95	38,139	0.54	0.29
61 - 80	143	15,506	0.67	0.48	101	44,688	0.75	0.52	1,389	83,724	0.69	0.49
81 - 85	31	3,808	0.77	0.63	22	10,772	0.85	0.71	2,513	29,941	0.69	0.58
86 - 90	32	4,554	1.70	1.48	17	8,509	0.83	0.73	661	20,842	1.13	1.00
91 - 95	40	6,014	1.08	1.01	27	19,038	1.01	0.95	425	32,354	0.96	0.89
96 - 99	31	4,651	0.94	0.92	14	27,055	0.44	0.43	317	38,363	0.61	0.60
100 - 100	19	2,730	1.54	1.54	15	13,729	0.40	0.40	3,284	26,148	0.63	0.63
Credits	321	39,791	0.98	0.78	260	159,234	0.66	0.49	8,684	269,512	0.72	0.56
101 - 105	33	5,282	0.67	0.69	19	15,772	0.88	0.90	320	27,671	0.89	0.91
106 - 110	25	4,092	0.87	0.94	11	10,955	0.53	0.57	319	21,572	0.62	0.67
111 - 115	18	3,338	0.73	0.82	9	5,577	0.36	0.40	237	14,898	0.60	0.68
116 - 120	23	4,028	0.47	0.56	12	11,430	0.55	0.65	221	21,538	0.57	0.67
121 - 130	32	6,379	0.52	0.66	18	12,501	0.67	0.84	499	28,603	0.79	0.99
131 - 140	22	4,921	0.55	0.75	10	6,846	0.52	0.70	300	18,442	0.94	1.27
141 & Up	49	12,601	0.60	0.97	35	40,816	0.81	1.26	581	73,916	0.74	1.18
Charges	202	40,641	0.62	0.79	114	103,897	0.70	0.90	2,477	206,640	0.75	0.95
Totals	523	80,433	0.79	0.78	374	263,132	0.67	0.60	11,161	476,152	0.73	0.68

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2018 Manufacturing

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														
61 - 80	14	14	0.12	0.09	15	45			33	164	0.14	0.11	59	419	0.07	0.06
81 - 85	557	756	0.37	0.31	759	2,325	0.48	0.40	493	2,485	1.33	1.10	279	1,977	0.44	0.36
86 - 90	78	107	6.57	5.75	133	437	0.92	0.81	107	573	0.76	0.66	67	510	1.40	1.23
91 - 95	35	61	0.22	0.20	46	154	3.45	3.21	49	284	0.76	0.71	33	262	11.28	10.43
96 - 99	17	26	0.98	0.96	41	152	2.94	2.87	24	141	1.18	1.15	16	133	1.12	1.08
100 - 100	2,488	2,265	0.24	0.24	298	1,013	1.27	1.27	112	675	0.17	0.17	51	436	0.95	0.95
Credits	3,191	3,230	0.49	0.46	1,292	4,125	0.92	0.81	818	4,321	0.99	0.85	505	3,736	1.37	1.18
101 - 105	15	23	0.06	0.07	23	90	0.59	0.61	22	139	0.51	0.52	13	116	0.56	0.57
106 - 110	14	22	2.81	3.03	40	167	0.19	0.21	33	226	0.17	0.19	29	279	0.16	0.17
111 - 115	17	28	0.04	0.05	20	86	0.05	0.06	19	134	0.08	0.09	14	138	0.16	0.18
116 - 120	8	16	0.09	0.10	12	59	0.11	0.13	12	84	1.62	1.90	15	154	0.12	0.14
121 - 130	80	169	0.50	0.62	79	350	0.79	0.99	37	286	0.25	0.31	27	296	1.61	2.01
131 - 140	11	13	0.15	0.21	27	143	0.04	0.06	35	310	0.44	0.60	24	283	0.06	0.08
141 & Up	21	46	9.88	16.93	50	303	1.19	1.82	51	484	0.25	0.39	37	499	0.54	0.86
Charges	166	316	1.93	2.42	251	1,198	0.62	0.78	209	1,663	0.35	0.45	159	1,765	0.52	0.66
Totals	3,357	3,547	0.62	0.60	1,543	5,323	0.85	0.80	1,027	5,985	0.81	0.77	664	5,501	1.10	1.05

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	16	7.52	3.56	3	120	2.36	1.24
61 - 80	177	1,759	0.56	0.44	257	3,889	0.42	0.33	258	6,803	0.69	0.52	175	8,955	0.60	0.43
81 - 85	216	2,156	0.51	0.42	156	2,441	0.69	0.57	93	2,687	0.74	0.62	44	2,627	1.09	0.91
86 - 90	67	728	1.20	1.05	79	1,341	1.22	1.07	73	2,321	0.89	0.78	34	2,125	0.62	0.54
91 - 95	48	544	0.74	0.69	51	942	0.63	0.59	53	1,786	0.32	0.30	47	3,012	1.01	0.94
96 - 99	41	485	2.74	2.68	36	677	0.21	0.21	54	1,862	1.25	1.22	53	3,555	0.49	0.48
100 - 100	63	770	0.22	0.22	55	1,080	0.40	0.40	33	1,156	0.18	0.18	22	1,521	1.22	1.22
Credits	612	6,443	0.76	0.65	634	10,370	0.59	0.50	565	16,630	0.72	0.60	378	21,915	0.75	0.62
101 - 105	39	495	0.72	0.74	52	1,048	1.36	1.40	68	2,405	0.54	0.55	52	3,581	0.80	0.82
106 - 110	47	641	0.57	0.61	44	933	1.05	1.13	53	2,006	0.76	0.82	37	2,793	0.44	0.47
111 - 115	26	367	0.48	0.54	32	750	1.15	1.30	44	1,656	0.53	0.60	39	3,146	0.50	0.56
116 - 120	31	458	0.93	1.09	41	928	0.20	0.24	35	1,456	0.40	0.47	42	3,414	0.75	0.88
121 - 130	41	637	0.11	0.14	79	1,892	0.87	1.09	74	3,153	0.86	1.08	34	2,970	0.52	0.65
131 - 140	35	581	1.22	1.63	36	953	0.81	1.09	49	2,318	1.23	1.66	36	3,323	0.64	0.86
141 & Up	57	1,162	0.66	1.09	78	2,497	0.97	1.60	80	4,723	0.90	1.48	69	8,158	0.65	1.07
Charges	276	4,341	0.66	0.84	362	9,000	0.92	1.17	403	17,717	0.80	1.01	309	27,385	0.63	0.80
Totals	888	10,784	0.72	0.70	996	19,370	0.74	0.75	968	34,347	0.76	0.77	687	49,300	0.68	0.70

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	16	1,603	0.53	0.30	76	43,592	0.48	0.26	98	45,333	0.49	0.27
61 - 80	132	14,383	0.83	0.59	113	55,653	0.77	0.54	1,233	92,084	0.74	0.53
81 - 85	45	6,119	0.53	0.44	25	14,017	0.91	0.76	2,667	37,589	0.78	0.65
86 - 90	49	6,510	1.00	0.88	27	28,664	0.57	0.50	714	43,316	0.72	0.63
91 - 95	35	4,913	0.62	0.58	14	6,805	0.54	0.50	411	18,764	0.80	0.75
96 - 99	42	6,193	0.73	0.71	21	17,489	0.83	0.81	345	30,714	0.82	0.80
100 - 100	17	2,376	0.59	0.59	14	13,014	0.58	0.58	3,153	24,306	0.57	0.57
Credits	336	42,098	0.75	0.61	290	179,234	0.66	0.48	8,621	292,105	0.70	0.53
101 - 105	27	4,667	0.82	0.84	19	15,711	0.76	0.78	330	28,276	0.77	0.80
106 - 110	31	5,036	1.72	1.86	9	10,117	0.82	0.87	337	22,220	0.95	1.02
111 - 115	32	5,626	0.67	0.74	12	5,412	0.90	1.02	255	17,342	0.70	0.79
116 - 120	20	3,404	0.33	0.39	18	14,032	0.72	0.85	234	24,004	0.63	0.75
121 - 130	33	6,318	1.70	2.13	18	12,432	0.53	0.67	502	28,501	0.85	1.07
131 - 140	30	6,424	0.69	0.94	16	15,998	0.84	1.14	299	30,345	0.81	1.09
141 & Up	48	12,531	0.76	1.28	35	34,346	0.89	1.44	526	64,750	0.83	1.36
Charges	221	44,006	0.96	1.22	127	108,048	0.79	1.02	2,483	215,439	0.80	1.03
Totals	557	86,104	0.85	0.85	417	287,282	0.71	0.62	11,104	507,544	0.74	0.69

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2019 Manufacturing

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	15	16			22	68	0.01	0.01	59	306	0.98	0.77	88	607	0.38	0.30
81 - 85	585	806	1.17	0.98	784	2,347	0.39	0.32	407	2,039	0.88	0.73	178	1,272	0.85	0.70
86 - 90	82	115	1.11	0.97	159	515	0.59	0.52	72	381	0.52	0.45	48	355	1.22	1.07
91 - 95	47	71	0.94	0.87	59	209	0.41	0.38	47	272	1.13	1.05	25	204	0.25	0.23
96 - 99	21	30	0.34	0.34	32	112	0.49	0.48	30	182	0.44	0.43	22	183	0.14	0.14
100 - 100	2,917	2,405	0.60	0.60	297	1,019	0.72	0.72	83	505	0.39	0.39	53	463	0.79	0.79
Credits	3,668	3,444	0.75	0.71	1,353	4,271	0.49	0.43	698	3,686	0.78	0.67	414	3,084	0.71	0.61
101 - 105	19	28	0.16	0.17	30	115	1.07	1.10	15	95	0.77	0.79	24	221	1.52	1.57
106 - 110	14	21	5.26	5.66	56	231	0.17	0.18	43	290	0.15	0.16	38	349	0.80	0.86
111 - 115	18	31	0.01	0.01	26	114	6.74	7.62	22	152	1.48	1.67	12	115	0.74	0.83
116 - 120	16	27	0.20	0.24	18	81	0.20	0.24	15	111	2.53	2.99	13	134	0.44	0.52
121 - 130	93	186	0.21	0.26	65	290	1.59	1.98	22	169	1.15	1.44	31	343	1.37	1.73
131 - 140	25	55	3.40	4.62	48	240	0.33	0.45	29	238	0.09	0.12	44	510	0.49	0.66
141 & Up	23	55	2.84	4.29	61	362	2.36	3.57	54	525	1.41	2.21	36	503	0.63	1.01
Charges	208	403	1.25	1.56	304	1,434	1.63	2.05	200	1,580	1.00	1.28	198	2,173	0.83	1.05
Totals	3,876	3,847	0.80	0.78	1,657	5,705	0.78	0.74	898	5,266	0.85	0.81	612	5,258	0.76	0.75

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													4	184	2.82	1.56
61 - 80	229	2,194	0.67	0.53	213	3,225	0.65	0.50	206	5,543	0.82	0.62	143	7,504	0.77	0.56
81 - 85	160	1,580	0.39	0.33	101	1,599	0.38	0.31	86	2,491	0.73	0.61	43	2,552	0.89	0.74
86 - 90	76	799	0.43	0.37	64	1,086	1.57	1.37	50	1,590	0.77	0.67	42	2,746	0.56	0.50
91 - 95	47	516	0.87	0.81	51	913	1.22	1.13	59	1,937	0.68	0.63	47	3,027	1.04	0.97
96 - 99	30	360	1.47	1.44	37	724	0.47	0.46	45	1,692	0.92	0.90	35	2,350	1.39	1.36
100 - 100	36	436	0.94	0.94	43	820	1.73	1.72	40	1,341	0.25	0.25	23	1,723	0.82	0.82
Credits	578	5,883	0.65	0.55	509	8,367	0.87	0.73	486	14,594	0.74	0.62	337	20,086	0.89	0.74
101 - 105	29	370	0.15	0.16	54	1,086	0.45	0.46	58	2,098	0.37	0.38	36	2,562	0.71	0.73
106 - 110	42	555	0.47	0.51	45	971	0.41	0.44	55	2,127	0.90	0.97	29	2,151	0.80	0.87
111 - 115	22	315	0.84	0.95	48	1,044	0.88	1.00	33	1,287	0.51	0.57	27	2,128	0.95	1.07
116 - 120	37	538	0.37	0.44	34	774	1.19	1.40	29	1,199	0.95	1.12	28	2,207	0.72	0.85
121 - 130	70	1,035	0.39	0.49	61	1,473	1.40	1.76	63	2,792	1.02	1.27	46	3,932	0.67	0.84
131 - 140	31	505	0.69	0.93	33	882	0.80	1.09	34	1,644	1.04	1.42	42	3,978	0.85	1.14
141 & Up	77	1,610	0.85	1.40	72	2,348	1.39	2.25	72	4,299	0.99	1.60	62	7,599	0.88	1.49
Charges	308	4,929	0.59	0.77	347	8,576	1.02	1.29	344	15,447	0.86	1.08	270	24,557	0.81	1.05
Totals	886	10,812	0.62	0.62	856	16,943	0.95	0.96	830	30,040	0.80	0.81	607	44,643	0.85	0.88

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	2,338	0.59	0.32	59	31,511	0.67	0.37	88	34,033	0.68	0.37
61 - 80	111	12,559	0.92	0.66	95	52,773	0.73	0.51	1,181	84,795	0.76	0.54
81 - 85	29	3,996	0.59	0.49	14	8,166	1.29	1.07	2,387	26,849	0.85	0.71
86 - 90	40	5,011	0.69	0.60	17	6,241	0.76	0.66	650	18,838	0.75	0.65
91 - 95	33	4,623	0.65	0.60	17	13,134	0.58	0.54	432	24,906	0.69	0.64
96 - 99	26	3,870	0.67	0.65	13	9,230	0.91	0.88	291	18,732	0.90	0.88
100 - 100	20	2,864	3.35	3.34	11	6,085	0.51	0.51	3,523	17,661	1.08	1.07
Credits	283	35,260	0.96	0.76	226	127,140	0.74	0.52	8,552	225,815	0.79	0.59
101 - 105	31	5,470	0.90	0.92	12	4,513	0.67	0.69	308	16,557	0.70	0.72
106 - 110	19	3,081	0.85	0.92	11	6,312	0.77	0.83	352	16,088	0.76	0.82
111 - 115	14	2,568	0.73	0.82	10	6,525	1.16	1.33	232	14,279	1.01	1.14
116 - 120	14	2,721	0.60	0.70	10	9,595	0.83	0.98	214	17,388	0.79	0.94
121 - 130	31	5,553	0.85	1.06	17	13,041	0.73	0.90	499	28,814	0.81	1.01
131 - 140	19	3,708	0.42	0.56	13	12,139	1.06	1.41	318	23,899	0.88	1.18
141 & Up	58	14,387	0.72	1.14	27	25,399	0.59	0.94	542	57,087	0.75	1.21
Charges	186	37,488	0.74	0.95	100	77,525	0.78	1.02	2,465	174,112	0.80	1.03
Totals	469	72,749	0.85	0.84	326	204,665	0.75	0.65	11,017	399,928	0.79	0.73

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2020 Manufacturing

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	15	18			25	74	0.15	0.12	90	451	2.00	1.59	135	931	1.12	0.89
81 - 85	632	862	1.30	1.09	734	2,171	0.34	0.28	346	1,736	0.46	0.38	136	969	0.41	0.34
86 - 90	90	121	0.88	0.77	143	465	0.66	0.58	89	482	1.16	1.01	50	384	0.38	0.33
91 - 95	40	59	0.40	0.37	61	223	0.97	0.90	51	296	3.23	3.01	22	174	1.34	1.25
96 - 99	18	29	0.76	0.74	43	159	0.02	0.02	28	164	1.15	1.11	16	136	0.54	0.52
100 - 100	3,108	2,524	0.58	0.58	279	974	1.89	1.89	70	422	0.79	0.79	47	399	1.72	1.71
Credits	3,904	3,614	0.76	0.72	1,285	4,067	0.77	0.67	675	3,555	1.05	0.90	406	2,993	0.86	0.74
101 - 105	14	27	6.24	6.43	33	124	0.75	0.77	27	172	1.30	1.33	29	262	2.09	2.16
106 - 110	19	34	7.97	8.58	42	169	0.82	0.89	37	247	1.22	1.31	18	167	0.25	0.27
111 - 115	13	18	1.06	1.19	21	89	2.66	3.01	24	172	0.01	0.02	15	151	0.11	0.12
116 - 120	15	19	1.27	1.51	24	103	0.05	0.06	16	120	0.35	0.41	12	126	0.11	0.13
121 - 130	98	208	0.26	0.32	97	408	2.21	2.76	42	335	0.53	0.66	40	444	0.91	1.14
131 - 140	25	54	0.12	0.16	35	183	0.07	0.09	37	302	1.29	1.74	35	408	0.50	0.67
141 & Up	29	70	0.03	0.04	63	361	0.52	0.79	71	700	2.34	3.75	44	657	2.26	3.76
Charges	213	429	1.27	1.59	315	1,437	1.10	1.38	254	2,048	1.36	1.76	193	2,215	1.23	1.60
Totals	4,117	4,043	0.82	0.79	1,600	5,504	0.85	0.81	929	5,603	1.16	1.14	599	5,208	1.02	1.02

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	14			1	40		
61 - 80	192	1,814	0.87	0.68	218	3,231	0.56	0.43	203	5,309	0.79	0.59	103	5,441	0.88	0.63
81 - 85	129	1,291	0.73	0.61	75	1,173	0.63	0.52	61	1,727	1.20	0.99	39	2,235	0.82	0.68
86 - 90	72	760	0.72	0.63	44	771	0.55	0.48	57	1,764	0.59	0.52	35	2,115	0.58	0.51
91 - 95	33	380	2.00	1.86	53	914	2.30	2.14	46	1,531	0.58	0.54	52	3,451	0.64	0.60
96 - 99	29	347	0.74	0.72	37	724	1.32	1.29	55	1,988	0.41	0.40	42	2,794	0.66	0.65
100 - 100	38	454	0.66	0.66	41	790	0.35	0.35	34	1,202	1.29	1.29	23	1,573	3.15	3.15
Credits	493	5,046	0.87	0.73	468	7,604	0.83	0.70	457	13,536	0.78	0.66	295	17,649	0.96	0.81
101 - 105	29	371	0.43	0.44	58	1,179	1.60	1.64	51	1,803	0.65	0.66	26	1,888	1.14	1.16
106 - 110	30	387	0.28	0.30	54	1,160	0.68	0.73	45	1,637	0.87	0.93	30	2,286	0.77	0.83
111 - 115	20	284	0.33	0.37	40	869	0.23	0.26	32	1,289	0.92	1.04	26	2,144	0.43	0.48
116 - 120	26	383	1.23	1.46	32	743	0.76	0.90	28	1,147	0.58	0.69	27	2,392	0.46	0.55
121 - 130	47	701	1.79	2.22	74	1,748	0.62	0.78	58	2,595	1.28	1.61	39	3,485	0.86	1.08
131 - 140	34	563	1.10	1.49	40	982	0.89	1.21	44	1,958	0.74	1.00	25	2,320	1.14	1.55
141 & Up	70	1,410	1.33	2.17	72	2,162	1.03	1.64	86	4,971	0.81	1.32	81	9,702	0.82	1.36
Charges	256	4,098	1.12	1.46	370	8,843	0.86	1.08	344	15,400	0.86	1.11	254	24,217	0.81	1.07
Totals	749	9,144	0.98	0.98	838	16,447	0.85	0.86	801	28,937	0.82	0.85	549	41,866	0.87	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	21	1,982	0.54	0.30	50	24,622	0.71	0.39	75	26,662	0.70	0.38
61 - 80	92	10,475	0.89	0.63	76	36,414	0.76	0.51	1,149	64,160	0.80	0.56
81 - 85	38	4,526	0.82	0.68	15	11,113	0.92	0.76	2,205	27,803	0.81	0.67
86 - 90	29	3,652	0.71	0.63	13	11,035	0.90	0.79	622	21,550	0.78	0.69
91 - 95	30	3,885	1.16	1.08	21	10,991	0.57	0.53	409	21,904	0.83	0.77
96 - 99	17	2,472	0.69	0.67	9	7,711	0.62	0.61	294	16,525	0.65	0.63
100 - 100	16	2,391	0.78	0.78	12	6,572	0.47	0.47	3,668	17,301	0.95	0.95
Credits	243	29,383	0.84	0.67	196	108,458	0.73	0.52	8,422	195,906	0.79	0.60
101 - 105	25	3,798	0.81	0.83	13	8,802	0.53	0.54	305	18,426	0.77	0.79
106 - 110	21	3,811	1.05	1.14	11	4,051	0.78	0.85	307	13,950	0.86	0.93
111 - 115	17	2,685	1.24	1.38	12	6,766	0.69	0.77	220	14,466	0.74	0.83
116 - 120	19	3,329	1.17	1.37	9	4,242	0.87	1.03	208	12,604	0.83	0.98
121 - 130	27	5,396	0.53	0.66	18	18,419	0.97	1.22	540	33,738	0.92	1.15
131 - 140	20	4,058	0.85	1.14	10	7,018	0.57	0.78	305	17,846	0.77	1.03
141 & Up	62	15,995	0.73	1.18	22	19,801	0.53	0.93	600	55,828	0.75	1.24
Charges	191	39,072	0.83	1.09	95	69,100	0.71	0.92	2,485	166,858	0.80	1.04
Totals	434	68,455	0.83	0.86	291	177,558	0.72	0.63	10,907	362,764	0.79	0.75

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 Manufacturing

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	12	13			27	81			2	7			106	734	0.15	0.12
81 - 85	576	789	0.58	0.48	758	2,265	0.58	0.48	356	1,792	0.26	0.22	151	1,067	0.84	0.69
86 - 90	77	120	0.48	0.42	141	457	1.17	1.03	93	492	1.01	0.88	53	401	0.55	0.48
91 - 95	33	47	0.09	0.08	49	170	1.18	1.09	47	275	0.65	0.61	32	265	0.48	0.44
96 - 99	29	47	0.20	0.20	24	92	0.54	0.52	27	162	0.45	0.44	16	140	0.89	0.88
100 - 100	3,205	2,669	0.31	0.31	277	952	0.73	0.73	116	705	0.46	0.46	46	405	0.81	0.81
Credits	3,932	3,685	0.37	0.35	1,276	4,017	0.70	0.61	721	3,851	0.51	0.45	404	3,011	0.60	0.52
101 - 105	13	23	2.39	2.46	29	111	0.76	0.79	18	114	1.59	1.64	13	114	0.23	0.24
106 - 110	15	24	0.03	0.04	42	168	3.41	3.67	41	276	0.39	0.42	31	291	3.76	4.04
111 - 115	12	21	4.56	5.12	21	86	0.23	0.26	17	117	1.68	1.89	17	179	0.63	0.71
116 - 120	11	20	0.03	0.03	13	55	0.08	0.10	7	48	0.03	0.04	10	100	0.09	0.11
121 - 130	78	158	0.82	1.02	97	415	0.77	0.96	38	304	0.35	0.43	35	381	0.22	0.28
131 - 140	15	23	0.04	0.05	36	200	0.18	0.24	53	446	0.43	0.58	31	368	0.10	0.13
141 & Up	26	54	0.19	0.30	61	359	0.56	0.86	57	549	0.54	0.85	52	737	0.56	0.90
Charges	170	324	0.91	1.14	299	1,394	0.89	1.13	231	1,854	0.58	0.75	189	2,169	0.82	1.07
Totals	4,102	4,008	0.41	0.40	1,575	5,411	0.75	0.71	952	5,705	0.54	0.52	593	5,181	0.69	0.69

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	14	0.10	0.06	5	91	0.02	0.01	2	97	0.08	0.05
61 - 80	179	1,703	2.88	2.25	226	3,346	0.64	0.49	198	5,223	0.37	0.28	111	5,758	0.96	0.69
81 - 85	131	1,324	0.49	0.41	95	1,486	0.62	0.51	61	1,746	0.37	0.31	47	2,632	0.70	0.58
86 - 90	60	637	1.49	1.31	45	765	0.82	0.72	58	1,849	0.95	0.84	47	2,982	0.60	0.53
91 - 95	36	410	1.07	0.98	59	1,069	1.53	1.43	39	1,286	0.47	0.44	39	2,713	1.27	1.18
96 - 99	24	290	0.72	0.70	42	824	1.77	1.74	48	1,591	0.48	0.47	27	1,792	0.56	0.55
100 - 100	50	606	1.17	1.17	42	837	0.70	0.70	39	1,337	0.83	0.82	32	2,321	0.89	0.89
Credits	480	4,970	1.58	1.34	510	8,340	0.88	0.75	448	13,122	0.52	0.43	305	18,296	0.85	0.72
101 - 105	39	492	0.64	0.66	41	830	0.69	0.71	53	1,925	0.46	0.48	52	3,723	0.77	0.79
106 - 110	37	482	0.86	0.93	30	634	0.65	0.71	55	2,061	1.15	1.24	22	1,575	0.88	0.94
111 - 115	27	381	0.35	0.39	41	924	1.32	1.49	30	1,202	0.44	0.50	23	1,807	0.27	0.31
116 - 120	33	479	0.57	0.67	42	968	0.64	0.75	36	1,470	0.94	1.11	28	2,314	0.65	0.76
121 - 130	48	740	0.86	1.08	70	1,653	1.48	1.86	62	2,703	0.51	0.64	46	4,093	0.67	0.83
131 - 140	27	439	1.18	1.58	40	1,049	0.69	0.92	41	2,017	0.67	0.90	19	1,785	0.82	1.10
141 & Up	65	1,290	1.78	2.94	84	2,681	0.54	0.90	90	5,257	0.87	1.42	61	7,674	1.02	1.73
Charges	276	4,302	1.07	1.36	348	8,740	0.85	1.10	367	16,635	0.75	0.96	251	22,972	0.80	1.03
Totals	756	9,272	1.34	1.35	858	17,079	0.87	0.89	815	29,757	0.65	0.67	556	41,267	0.82	0.86

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	19	1,915	0.66	0.37	43	23,300	0.58	0.32	72	25,424	0.58	0.32
61 - 80	102	11,602	0.53	0.37	75	42,303	0.65	0.45	1,116	71,181	0.68	0.48
81 - 85	31	3,984	0.80	0.66	18	6,672	0.86	0.71	2,224	23,756	0.68	0.56
86 - 90	43	5,577	0.65	0.58	20	8,194	0.55	0.48	637	21,474	0.68	0.60
91 - 95	22	2,987	0.43	0.40	21	12,883	0.55	0.51	377	22,106	0.68	0.63
96 - 99	22	3,210	0.52	0.50	19	16,099	0.48	0.47	278	24,246	0.54	0.53
100 - 100	19	2,773	0.32	0.32	9	5,904	0.62	0.62	3,835	18,509	0.60	0.60
Credits	258	32,048	0.56	0.45	205	115,355	0.60	0.44	8,539	206,696	0.64	0.50
101 - 105	21	3,620	0.56	0.57	13	7,041	0.74	0.76	292	17,992	0.68	0.70
106 - 110	28	4,646	0.63	0.67	11	8,277	0.65	0.70	312	18,434	0.79	0.85
111 - 115	30	5,102	0.95	1.07	7	5,282	0.58	0.66	225	15,101	0.71	0.80
116 - 120	13	2,040	0.67	0.78	6	3,310	0.42	0.50	199	10,803	0.61	0.72
121 - 130	33	5,821	0.86	1.07	22	10,636	0.43	0.54	529	26,905	0.65	0.81
131 - 140	22	4,858	0.68	0.92	13	11,747	0.86	1.16	297	22,932	0.78	1.04
141 & Up	60	15,592	0.56	0.90	28	23,638	0.75	1.25	584	57,832	0.75	1.24
Charges	207	41,679	0.67	0.88	100	69,931	0.68	0.89	2,438	169,999	0.72	0.94
Totals	465	73,727	0.63	0.64	305	185,287	0.63	0.56	10,977	376,695	0.68	0.64



Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2017 Contracting

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	4						
61 - 80	391	255	0.28	0.21	185	537	0.61	0.47	224	1,101	2.54	1.97	310	2,123	0.75	0.59
81 - 85	2,459	2,920	1.17	0.97	2,832	8,495	0.73	0.61	1,539	7,763	1.09	0.90	804	5,674	0.51	0.42
86 - 90	383	357	2.19	1.91	368	1,187	0.30	0.26	264	1,416	0.62	0.54	148	1,126	0.70	0.62
91 - 95	166	178	1.12	1.04	155	528	0.27	0.25	117	669	0.19	0.17	80	638	0.49	0.46
96 - 99	104	109	0.36	0.35	86	315	0.39	0.39	41	251	0.30	0.29	56	470	0.25	0.24
100 - 100	11,469	10,111	1.06	1.06	2,121	7,378	0.84	0.84	715	4,377	1.20	1.20	342	2,943	0.44	0.44
Credits	14,973	13,930	1.10	1.04	5,747	18,440	0.73	0.65	2,901	15,581	1.13	0.99	1,740	12,975	0.54	0.47
101 - 105	106	117	6.74	6.90	70	271	0.74	0.76	63	405	1.62	1.67	48	433	0.44	0.45
106 - 110	94	111	0.07	0.08	116	483	0.66	0.71	100	684	0.81	0.87	77	723	0.54	0.58
111 - 115	64	63	0.14	0.15	37	152	0.83	0.93	35	246	0.27	0.30	22	212	1.75	1.98
116 - 120	36	37	0.27	0.31	29	120	1.12	1.32	26	189	0.06	0.07	36	377	0.39	0.46
121 - 130	264	442	1.58	1.98	263	1,181	0.42	0.52	117	906	1.90	2.38	59	642	0.83	1.04
131 - 140	66	94	2.04	2.76	101	526	1.00	1.35	95	801	2.54	3.44	77	908	0.57	0.77
141 & Up	114	211	0.34	0.53	111	671	2.65	4.01	120	1,150	0.38	0.59	76	1,077	0.48	0.78
Charges	744	1,076	1.65	2.06	727	3,405	1.05	1.31	556	4,381	1.25	1.58	395	4,372	0.61	0.77
Totals	15,717	15,006	1.14	1.10	6,474	21,845	0.78	0.73	3,457	19,963	1.16	1.08	2,135	17,347	0.56	0.52

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					5	58	0.13	0.08	3	73	0.98	0.56	15	637	0.26	0.14
61 - 80	641	6,161	1.22	0.95	765	11,372	0.50	0.39	752	19,747	0.55	0.41	424	20,941	0.76	0.54
81 - 85	691	6,808	0.63	0.52	372	5,746	1.14	0.94	185	5,143	0.87	0.72	83	4,796	0.76	0.63
86 - 90	152	1,606	0.36	0.31	144	2,371	0.36	0.32	116	3,574	0.55	0.48	65	4,145	0.69	0.61
91 - 95	81	919	1.10	1.02	83	1,479	0.93	0.87	100	3,363	0.77	0.72	79	5,231	0.97	0.90
96 - 99	51	627	0.64	0.62	69	1,324	1.45	1.42	84	2,974	0.68	0.66	68	4,524	1.78	1.74
100 - 100	292	3,516	0.63	0.62	172	3,246	0.55	0.55	116	4,106	0.38	0.38	52	3,513	0.29	0.29
Credits	1,908	19,637	0.82	0.69	1,610	25,597	0.71	0.59	1,356	38,979	0.60	0.49	786	43,788	0.84	0.67
101 - 105	84	1,085	0.75	0.78	80	1,613	0.60	0.62	123	4,335	0.48	0.49	51	3,478	1.33	1.36
106 - 110	92	1,174	1.16	1.25	87	1,822	0.63	0.68	96	3,549	0.46	0.50	41	3,058	0.72	0.77
111 - 115	45	611	1.08	1.22	72	1,631	0.42	0.47	70	2,695	0.41	0.46	26	2,066	0.21	0.23
116 - 120	39	569	0.67	0.80	46	1,061	0.86	1.02	48	1,931	0.93	1.09	26	2,188	0.32	0.38
121 - 130	113	1,725	0.55	0.68	126	2,984	1.16	1.45	91	3,973	0.61	0.77	35	2,946	0.65	0.82
131 - 140	62	1,023	0.54	0.72	50	1,263	0.77	1.04	50	2,452	0.63	0.86	17	1,561	0.90	1.21
141 & Up	98	1,922	0.54	0.87	89	2,765	0.84	1.36	88	4,770	0.57	0.91	48	5,244	0.81	1.28
Charges	533	8,109	0.71	0.89	550	13,138	0.80	0.98	566	23,703	0.56	0.68	244	20,541	0.75	0.93
Totals	2,441	27,746	0.79	0.73	2,160	38,735	0.74	0.69	1,922	62,682	0.59	0.55	1,030	64,329	0.81	0.73

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	45	4,122	1.03	0.58	83	34,867	0.69	0.36	153	39,760	0.72	0.38
61 - 80	249	25,446	0.81	0.57	99	41,263	0.55	0.38	4,040	128,946	0.68	0.49
81 - 85	57	7,128	0.41	0.34	23	9,137	0.60	0.49	9,045	63,610	0.76	0.63
86 - 90	44	6,285	1.16	1.02	12	12,374	0.53	0.46	1,696	34,442	0.67	0.58
91 - 95	44	6,174	0.32	0.30	14	9,295	0.44	0.41	919	28,474	0.60	0.55
96 - 99	26	3,635	0.79	0.78	6	3,493	0.66	0.65	591	17,722	1.01	0.99
100 - 100	29	4,252	0.98	0.97	8	6,473	0.31	0.31	15,316	49,916	0.73	0.73
Credits	494	57,042	0.77	0.60	245	116,901	0.57	0.39	31,760	362,869	0.71	0.55
101 - 105	33	5,057	0.66	0.67	8	3,511	0.62	0.64	666	20,305	0.78	0.80
106 - 110	9	1,309	0.80	0.86	6	2,647	0.93	1.00	718	15,561	0.72	0.77
111 - 115	11	2,101	0.11	0.12	9	4,227	0.81	0.92	391	14,004	0.51	0.57
116 - 120	13	2,624	0.18	0.21	5	3,067	0.66	0.78	304	12,162	0.54	0.64
121 - 130	18	3,261	0.93	1.15	7	3,483	0.76	0.95	1,093	21,542	0.83	1.04
131 - 140	10	1,867	0.50	0.67	5	4,474	0.94	1.25	533	14,970	0.86	1.16
141 & Up	14	2,977	0.50	0.75	1	442	0.03	0.05	759	21,229	0.69	1.09
Charges	108	19,197	0.55	0.65	41	21,851	0.78	0.91	4,464	119,773	0.72	0.87
Totals	602	76,239	0.72	0.61	286	138,752	0.61	0.44	36,224	482,642	0.71	0.61

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2018 Contracting

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	2			2	4										
61 - 80	390	229	0.50	0.37	180	510	0.08	0.06	149	710	1.62	1.23	226	1,541	0.99	0.77
81 - 85	2,544	2,967	1.37	1.15	3,010	9,135	0.51	0.42	1,689	8,618	0.67	0.56	971	6,931	0.54	0.45
86 - 90	414	393	0.59	0.52	365	1,190	1.18	1.03	292	1,570	0.68	0.59	170	1,282	0.67	0.59
91 - 95	166	161	3.64	3.38	136	466	0.55	0.51	92	520	0.92	0.86	78	619	0.17	0.16
96 - 99	96	97	1.78	1.74	75	266	1.62	1.58	69	417	0.29	0.29	47	403	0.34	0.33
100 - 100	10,763	9,560	1.00	1.00	2,222	7,825	1.28	1.28	780	4,763	0.62	0.62	403	3,465	0.39	0.39
Credits	14,376	13,410	1.10	1.04	5,990	19,395	0.87	0.78	3,071	16,597	0.69	0.61	1,895	14,242	0.54	0.47
101 - 105	95	104	0.07	0.07	64	239	0.14	0.15	64	398	1.37	1.41	38	339	1.50	1.54
106 - 110	100	126	0.16	0.17	96	388	0.21	0.23	81	539	0.02	0.02	64	597	1.28	1.37
111 - 115	43	50	0.03	0.03	48	203	1.50	1.70	34	233	1.95	2.19	17	161	0.03	0.03
116 - 120	49	60	0.06	0.07	32	133	4.88	5.76	32	237	0.16	0.19	22	220	3.22	3.82
121 - 130	221	401	1.58	1.97	250	1,106	3.57	4.46	114	882	1.65	2.07	69	759	0.52	0.66
131 - 140	60	71	2.87	3.86	61	320	0.90	1.22	87	734	0.38	0.51	87	1,028	0.44	0.59
141 & Up	103	166	1.27	1.99	95	546	1.52	2.30	108	1,014	0.74	1.14	72	983	0.91	1.44
Charges	671	978	1.10	1.36	646	2,934	2.09	2.59	520	4,037	0.88	1.10	369	4,086	0.91	1.16
Totals	15,047	14,388	1.10	1.06	6,636	22,329	1.03	0.96	3,591	20,634	0.73	0.68	2,264	18,327	0.63	0.59

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	12	0.02	0.01	4	45	0.03	0.02	4	95	0.00	0.00	13	569	1.14	0.62
61 - 80	476	4,612	0.51	0.40	774	11,632	0.64	0.49	854	22,537	0.52	0.39	445	22,404	0.56	0.40
81 - 85	958	9,492	0.49	0.40	514	7,955	0.58	0.47	267	7,436	0.41	0.34	97	5,530	0.57	0.47
86 - 90	179	1,922	1.57	1.37	164	2,737	0.53	0.47	129	3,902	0.47	0.42	84	5,170	0.57	0.50
91 - 95	87	1,005	1.33	1.24	98	1,757	0.56	0.53	98	3,150	0.53	0.49	101	6,702	0.44	0.41
96 - 99	49	588	1.92	1.86	70	1,307	0.64	0.62	96	3,425	0.63	0.62	93	6,148	0.61	0.60
100 - 100	356	4,244	0.39	0.39	234	4,458	0.63	0.63	135	4,615	0.54	0.54	77	5,222	0.15	0.15
Credits	2,107	21,874	0.64	0.55	1,858	29,890	0.61	0.51	1,583	45,159	0.51	0.41	910	51,745	0.52	0.42
101 - 105	74	963	1.57	1.62	92	1,853	0.48	0.50	129	4,754	0.86	0.88	56	3,945	0.96	0.99
106 - 110	86	1,138	0.32	0.35	88	1,806	0.57	0.62	72	2,730	1.22	1.32	33	2,535	0.59	0.64
111 - 115	42	583	0.45	0.51	52	1,189	0.19	0.22	76	2,955	0.35	0.40	31	2,289	0.66	0.75
116 - 120	34	506	0.93	1.10	68	1,547	0.42	0.49	46	1,943	1.11	1.31	24	1,975	0.45	0.53
121 - 130	118	1,835	1.09	1.36	95	2,238	0.73	0.91	83	3,582	0.59	0.73	50	4,502	0.71	0.88
131 - 140	75	1,206	0.39	0.53	59	1,490	0.67	0.90	50	2,382	0.20	0.27	23	2,152	0.75	1.01
141 & Up	90	1,800	0.14	0.22	114	3,630	0.79	1.30	70	3,886	0.50	0.79	41	4,480	0.54	0.87
Charges	519	8,031	0.66	0.83	568	13,752	0.60	0.76	526	22,232	0.68	0.82	258	21,879	0.68	0.83
Totals	2,626	29,904	0.65	0.61	2,426	43,642	0.61	0.57	2,109	67,391	0.56	0.52	1,168	73,624	0.56	0.51

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	45	4,144	0.38	0.21	99	44,639	0.85	0.45	172	49,511	0.81	0.44
61 - 80	312	33,122	0.81	0.57	106	48,913	0.47	0.32	3,912	146,209	0.59	0.42
81 - 85	62	7,736	0.73	0.60	25	13,830	0.57	0.47	10,137	79,629	0.59	0.49
86 - 90	47	6,507	0.28	0.25	29	15,369	0.34	0.30	1,873	40,042	0.50	0.44
91 - 95	41	5,397	0.45	0.42	12	9,156	0.63	0.58	909	28,933	0.57	0.53
96 - 99	27	3,953	0.84	0.82	9	4,195	0.69	0.68	631	20,798	0.72	0.70
100 - 100	30	4,494	0.86	0.86	11	6,146	0.39	0.39	15,011	54,790	0.69	0.69
Credits	564	65,353	0.70	0.53	291	142,248	0.60	0.41	32,645	419,912	0.63	0.48
101 - 105	35	5,264	0.45	0.47	4	1,601	0.31	0.32	651	19,460	0.73	0.75
106 - 110	16	2,270	0.17	0.19	6	3,031	0.90	0.96	642	15,159	0.67	0.73
111 - 115	14	2,444	0.62	0.69	6	4,073	0.45	0.50	363	14,181	0.50	0.57
116 - 120	9	1,391	0.19	0.22	7	3,822	1.01	1.20	323	11,833	0.82	0.97
121 - 130	20	3,979	0.65	0.81	5	3,160	0.47	0.56	1,025	22,445	0.87	1.07
131 - 140	12	2,507	0.34	0.46	3	1,576	0.88	1.19	517	13,466	0.52	0.70
141 & Up	12	2,397	0.71	1.14	4	2,621	0.16	0.25	709	21,522	0.57	0.91
Charges	118	20,253	0.48	0.57	35	19,884	0.61	0.73	4,230	118,066	0.68	0.82
Totals	682	85,606	0.64	0.54	326	162,132	0.60	0.43	36,875	537,978	0.64	0.53

**Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2019 Contracting**

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			2	4							1	4		
61 - 80	528	326	0.89	0.67	240	689	1.21	0.92	291	1,449	0.44	0.34	334	2,275	1.41	1.10
81 - 85	2,725	3,165	0.76	0.64	2,876	8,622	0.70	0.58	1,480	7,448	1.09	0.90	727	5,157	0.56	0.46
86 - 90	452	443	1.66	1.45	417	1,362	0.95	0.82	228	1,229	0.23	0.20	147	1,107	1.02	0.89
91 - 95	172	181	1.71	1.58	145	477	0.11	0.10	117	675	1.26	1.17	61	499	0.63	0.59
96 - 99	115	123	2.24	2.18	90	333	1.45	1.41	51	306	1.38	1.34	37	316	1.93	1.88
100 - 100	12,817	10,935	3.22	3.22	2,140	7,447	0.61	0.61	689	4,195	0.41	0.41	331	2,862	0.91	0.90
Credits	16,811	15,173	2.59	2.45	5,910	18,936	0.70	0.62	2,856	15,301	0.79	0.69	1,638	12,220	0.88	0.76
101 - 105	119	127	0.17	0.18	70	245	2.69	2.75	48	312	0.02	0.02	48	439	0.89	0.92
106 - 110	95	116	2.92	3.16	135	542	0.96	1.03	100	662	0.49	0.53	83	770	0.22	0.23
111 - 115	78	81	2.14	2.41	48	198	3.02	3.41	30	211	0.66	0.74	21	208	0.06	0.07
116 - 120	54	46	1.62	1.90	28	130	0.18	0.21	23	172	0.44	0.52	27	278	1.99	2.34
121 - 130	216	347	0.92	1.15	164	732	0.76	0.94	95	750	1.44	1.80	72	791	0.87	1.10
131 - 140	99	152	0.10	0.14	112	563	0.70	0.95	91	768	0.93	1.25	61	707	0.10	0.13
141 & Up	101	156	0.21	0.32	160	914	0.89	1.35	107	1,006	0.48	0.75	75	1,015	0.53	0.83
Charges	762	1,026	0.95	1.17	717	3,325	1.07	1.35	494	3,880	0.73	0.92	387	4,208	0.58	0.72
Totals	17,573	16,199	2.48	2.39	6,627	22,261	0.75	0.70	3,350	19,180	0.77	0.72	2,025	16,428	0.80	0.75

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	57	4.42	2.36	9	196			18	725	0.85	0.48
61 - 80	657	6,301	0.54	0.41	792	11,791	0.51	0.39	766	19,881	0.61	0.45	393	19,578	0.70	0.50
81 - 85	565	5,576	0.78	0.64	335	5,182	0.85	0.71	179	5,117	0.49	0.41	80	4,891	0.72	0.60
86 - 90	144	1,532	0.55	0.48	115	1,961	0.69	0.60	122	3,866	0.49	0.43	68	4,151	0.55	0.48
91 - 95	74	838	1.57	1.45	74	1,343	0.89	0.83	107	3,520	0.63	0.59	70	4,495	2.08	1.94
96 - 99	64	773	1.10	1.07	68	1,317	1.33	1.30	107	3,749	0.71	0.69	48	3,225	0.37	0.37
100 - 100	319	3,866	0.49	0.49	177	3,334	1.09	1.09	104	3,502	0.64	0.64	38	2,722	0.27	0.27
Credits	1,824	18,892	0.67	0.57	1,566	24,986	0.75	0.62	1,394	39,833	0.59	0.48	715	39,786	0.79	0.63
101 - 105	88	1,129	0.67	0.69	115	2,316	0.57	0.59	85	3,051	0.58	0.59	44	3,193	0.43	0.44
106 - 110	88	1,160	0.17	0.18	97	2,052	0.33	0.35	66	2,477	0.58	0.63	38	2,898	0.95	1.02
111 - 115	43	606	0.74	0.84	66	1,436	0.95	1.07	49	1,876	0.69	0.78	24	1,895	0.92	1.04
116 - 120	47	681	0.49	0.58	51	1,140	1.09	1.29	44	1,859	1.19	1.39	21	1,629	0.72	0.85
121 - 130	118	1,812	0.50	0.63	90	2,075	0.54	0.68	92	4,109	0.58	0.73	23	1,947	0.72	0.90
131 - 140	61	969	0.80	1.07	55	1,442	0.50	0.68	29	1,398	0.99	1.33	20	1,808	0.29	0.39
141 & Up	94	1,884	3.56	5.79	81	2,500	0.68	1.09	68	3,786	0.47	0.75	35	3,730	0.88	1.45
Charges	539	8,241	1.23	1.53	555	12,960	0.63	0.76	433	18,556	0.66	0.81	205	17,100	0.72	0.87
Totals	2,363	27,133	0.84	0.79	2,121	37,946	0.71	0.66	1,827	58,388	0.62	0.56	920	56,886	0.77	0.68

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	56	5,084	0.84	0.47	81	31,903	0.67	0.36	175	37,981	0.70	0.38
61 - 80	214	23,342	0.50	0.35	82	47,748	0.51	0.37	4,297	133,379	0.57	0.42
81 - 85	52	6,794	0.59	0.48	16	4,681	0.69	0.57	9,035	56,633	0.73	0.61
86 - 90	38	4,567	0.39	0.35	13	8,001	0.45	0.39	1,744	28,219	0.54	0.47
91 - 95	33	4,404	0.59	0.54	8	2,935	0.41	0.38	861	19,368	1.00	0.93
96 - 99	25	3,919	0.69	0.67	7	2,313	0.31	0.30	612	16,375	0.71	0.70
100 - 100	19	2,984	0.38	0.38	7	3,261	0.25	0.25	16,641	45,107	1.21	1.21
Credits	437	51,094	0.55	0.42	214	100,841	0.55	0.37	33,365	337,061	0.73	0.56
101 - 105	25	3,665	0.36	0.37	2	1,020	0.26	0.28	644	15,496	0.51	0.52
106 - 110	26	3,844	0.89	0.96	2	639	1.87	2.00	730	15,160	0.73	0.78
111 - 115	11	1,903	0.39	0.45	4	1,591	0.78	0.89	374	10,005	0.78	0.88
116 - 120	6	820	0.81	0.94	3	1,189	0.75	0.89	304	7,944	0.91	1.07
121 - 130	12	2,078	0.28	0.34	4	2,949	0.68	0.84	886	17,591	0.63	0.78
131 - 140	3	637	0.80	1.04	2	975	0.67	0.91	533	9,420	0.61	0.82
141 & Up	9	1,966	1.16	1.76	5	3,984	0.56	0.79	735	20,940	0.95	1.47
Charges	92	14,913	0.64	0.73	22	12,347	0.69	0.85	4,206	96,556	0.73	0.89
Totals	529	66,008	0.57	0.47	236	113,189	0.57	0.40	37,571	433,617	0.73	0.61

**Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2020 Contracting**

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			3	6	0.24	0.13	2	7						
61 - 80	472	295	0.22	0.16	226	665	1.67	1.28	358	1,791	0.54	0.42	401	2,750	1.19	0.93
81 - 85	2,857	3,361	1.72	1.43	2,796	8,377	0.82	0.68	1,365	6,867	0.58	0.48	614	4,347	0.67	0.55
86 - 90	388	355	1.28	1.12	338	1,086	1.48	1.29	224	1,202	0.86	0.75	145	1,100	0.38	0.33
91 - 95	181	178	2.81	2.61	160	537	0.40	0.37	89	511	1.04	0.96	76	603	1.42	1.31
96 - 99	99	102	0.31	0.30	81	292	0.26	0.26	53	326	0.24	0.23	47	397	5.71	5.60
100 - 100	13,327	11,312	1.09	1.09	2,092	7,194	0.93	0.93	647	3,941	0.86	0.86	282	2,421	0.75	0.75
Credits	17,325	15,604	1.23	1.17	5,696	18,157	0.91	0.81	2,738	14,645	0.68	0.59	1,565	11,617	0.99	0.85
101 - 105	104	114	0.05	0.05	55	211	0.03	0.03	49	312	0.83	0.85	61	550	0.06	0.06
106 - 110	102	138	0.64	0.69	126	514	0.20	0.22	103	686	0.99	1.06	69	637	0.96	1.03
111 - 115	45	52	0.03	0.03	47	187	0.13	0.15	41	288	1.05	1.18	31	298	1.15	1.28
116 - 120	45	68	0.06	0.07	29	128	0.59	0.70	31	234	0.96	1.13	28	290	0.42	0.50
121 - 130	262	453	2.39	2.99	213	957	0.76	0.95	110	852	1.18	1.49	86	932	1.04	1.30
131 - 140	79	126	0.03	0.04	112	570	1.41	1.91	104	875	1.15	1.55	82	953	1.29	1.74
141 & Up	82	123	0.72	1.09	140	798	0.25	0.38	88	835	1.11	1.69	61	842	1.20	1.90
Charges	719	1,074	1.19	1.45	722	3,365	0.58	0.73	526	4,082	1.08	1.35	418	4,503	0.96	1.19
Totals	18,044	16,678	1.23	1.18	6,418	21,522	0.86	0.80	3,264	18,727	0.77	0.71	1,983	16,120	0.98	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	2	11			6	64	0.01	0.00	13	274	0.20	0.11	29	1,261	0.72	0.41
61 - 80	637	6,125	0.40	0.31	713	10,591	0.62	0.47	673	17,421	0.66	0.49	344	16,734	0.82	0.58
81 - 85	551	5,468	0.55	0.45	305	4,822	0.81	0.67	131	3,684	0.60	0.49	84	4,869	0.40	0.34
86 - 90	136	1,446	1.47	1.29	123	2,073	0.86	0.75	102	3,137	1.16	1.02	75	4,708	0.54	0.47
91 - 95	90	1,024	0.11	0.11	80	1,421	0.63	0.59	90	2,997	0.57	0.53	66	4,296	1.82	1.68
96 - 99	62	745	0.45	0.44	86	1,614	0.48	0.47	96	3,365	0.51	0.50	33	2,259	0.81	0.79
100 - 100	281	3,378	0.99	0.99	165	3,099	0.26	0.26	82	2,756	0.35	0.35	27	1,842	0.17	0.17
Credits	1,759	18,197	0.63	0.53	1,478	23,684	0.62	0.52	1,187	33,634	0.65	0.53	658	35,969	0.81	0.64
101 - 105	81	1,013	0.93	0.96	115	2,281	2.89	2.97	80	2,777	0.59	0.60	42	3,024	0.57	0.59
106 - 110	86	1,148	0.81	0.87	81	1,674	0.72	0.78	71	2,612	0.92	0.99	35	2,574	0.58	0.62
111 - 115	43	611	1.64	1.86	59	1,309	0.63	0.72	65	2,510	1.09	1.23	25	1,904	3.15	3.56
116 - 120	41	588	0.66	0.78	56	1,263	0.84	0.99	38	1,585	0.72	0.85	23	1,911	0.52	0.62
121 - 130	139	2,124	0.80	1.00	97	2,342	0.56	0.70	81	3,456	1.28	1.60	32	2,590	0.61	0.76
131 - 140	68	1,102	0.70	0.94	60	1,556	1.26	1.70	41	1,960	0.86	1.16	22	2,132	0.35	0.47
141 & Up	90	1,776	0.89	1.45	69	2,097	1.58	2.53	83	4,677	1.09	1.74	26	2,749	0.64	1.06
Charges	548	8,361	0.87	1.09	537	12,521	1.30	1.57	459	19,577	0.98	1.20	205	16,884	0.85	1.02
Totals	2,307	26,558	0.71	0.67	2,015	36,206	0.86	0.80	1,646	53,210	0.77	0.71	863	52,853	0.82	0.73

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	54	4,842	0.57	0.32	70	25,756	0.66	0.35	180	32,223	0.64	0.35
61 - 80	169	17,980	0.69	0.49	52	30,109	0.57	0.40	4,045	104,462	0.66	0.48
81 - 85	44	5,220	0.82	0.68	10	3,597	0.22	0.18	8,757	50,612	0.70	0.58
86 - 90	29	4,067	0.65	0.57	10	3,859	0.46	0.40	1,570	23,032	0.78	0.69
91 - 95	32	4,832	0.87	0.81	10	4,087	1.00	0.92	874	20,487	1.02	0.95
96 - 99	16	2,277	0.61	0.59	5	1,664	1.08	1.07	578	13,040	0.79	0.77
100 - 100	17	2,577	0.23	0.23	7	2,992	0.13	0.13	16,927	41,512	0.74	0.74
Credits	361	41,796	0.68	0.51	164	72,065	0.60	0.39	32,931	285,367	0.72	0.56
101 - 105	28	4,066	0.70	0.72	2	672	0.07	0.08	617	15,019	0.94	0.96
106 - 110	18	3,019	0.49	0.53	4	2,164	0.35	0.37	695	15,166	0.64	0.69
111 - 115	14	2,296	0.42	0.47					370	9,455	1.29	1.45
116 - 120	14	2,280	0.56	0.66	6	3,095	0.96	1.13	311	11,442	0.72	0.85
121 - 130	9	1,526	0.98	1.23	1	376	1.00	1.25	1,030	15,608	0.94	1.18
131 - 140	8	1,603	1.02	1.39	3	1,758	2.19	2.98	579	12,635	1.08	1.46
141 & Up	5	1,145	0.31	0.46	5	2,836	1.18	1.59	649	17,877	0.99	1.53
Charges	96	15,935	0.63	0.72	21	10,901	1.04	1.26	4,251	97,202	0.93	1.13
Totals	457	57,731	0.67	0.56	185	82,965	0.65	0.46	37,182	382,570	0.77	0.66

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 Contracting

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	9	5	0.29	0.16	1	3							1	5		
61 - 80	456	298	0.23	0.17	245	701	0.72	0.55	296	1,473	0.88	0.69	346	2,377	0.57	0.45
81 - 85	2,610	3,068	0.89	0.74	2,833	8,437	0.55	0.46	1,448	7,297	0.52	0.43	706	5,011	0.43	0.35
86 - 90	338	313	0.54	0.47	345	1,114	0.61	0.53	207	1,109	1.18	1.03	135	1,022	0.28	0.25
91 - 95	149	161	0.16	0.15	150	504	0.83	0.77	84	485	1.21	1.13	71	570	2.38	2.19
96 - 99	110	125	0.05	0.05	89	318	0.58	0.56	62	384	0.16	0.16	37	309	0.11	0.11
100 - 100	14,008	12,181	0.73	0.73	2,271	7,948	0.56	0.56	763	4,612	0.38	0.38	332	2,878	0.53	0.53
Credits	17,680	16,150	0.74	0.71	5,934	19,025	0.57	0.51	2,860	15,360	0.58	0.50	1,628	12,173	0.55	0.48
101 - 105	91	93	0.01	0.01	62	229	0.07	0.07	40	260	1.47	1.51	58	506	0.45	0.47
106 - 110	83	93	1.40	1.51	114	462	0.86	0.93	100	663	0.38	0.41	64	607	0.65	0.70
111 - 115	36	44	1.04	1.17	43	179	0.21	0.23	30	207	1.49	1.68	32	320	0.24	0.27
116 - 120	37	53	5.72	6.75	23	106	0.12	0.14	28	202	0.55	0.65	23	238	3.28	3.86
121 - 130	284	519	3.10	3.88	235	1,027	0.58	0.73	117	905	0.89	1.11	101	1,087	0.88	1.10
131 - 140	73	115	0.24	0.33	77	400	0.52	0.70	97	828	0.36	0.49	74	850	0.32	0.43
141 & Up	88	152	4.37	6.79	137	791	0.59	0.89	104	1,015	0.68	1.08	76	1,030	2.27	3.56
Charges	692	1,069	2.60	3.24	691	3,194	0.54	0.68	516	4,080	0.70	0.89	428	4,637	1.09	1.36
Totals	18,372	17,219	0.86	0.83	6,625	22,219	0.57	0.53	3,376	19,441	0.60	0.56	2,056	16,810	0.70	0.66

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	7							7	154			26	1,111	0.41	0.23
61 - 80	653	6,310	0.49	0.38	738	10,989	0.52	0.39	731	18,994	0.61	0.45	358	17,216	0.61	0.43
81 - 85	545	5,449	0.60	0.49	315	4,939	0.45	0.38	154	4,368	0.77	0.64	79	4,591	0.47	0.39
86 - 90	141	1,538	0.32	0.28	105	1,744	0.37	0.32	98	3,002	0.41	0.36	65	4,111	0.56	0.50
91 - 95	105	1,206	0.23	0.22	92	1,664	0.90	0.84	91	3,057	0.75	0.70	79	5,036	0.96	0.89
96 - 99	74	914	0.36	0.35	83	1,628	1.09	1.06	98	3,401	1.74	1.70	45	2,825	0.35	0.34
100 - 100	322	3,886	0.47	0.47	188	3,550	0.38	0.38	106	3,636	0.35	0.35	43	2,946	0.23	0.23
Credits	1,841	19,309	0.48	0.41	1,521	24,515	0.54	0.45	1,285	36,612	0.70	0.57	695	37,836	0.58	0.46
101 - 105	71	926	0.39	0.41	112	2,250	1.47	1.51	117	4,124	0.52	0.54	47	3,439	0.47	0.48
106 - 110	72	958	0.38	0.40	92	1,939	0.69	0.74	66	2,391	0.43	0.46	37	2,900	0.38	0.41
111 - 115	50	698	1.12	1.26	57	1,243	0.25	0.29	49	1,907	1.63	1.84	22	1,746	0.70	0.79
116 - 120	39	588	0.50	0.58	59	1,331	0.15	0.18	42	1,630	0.68	0.81	20	1,625	0.78	0.92
121 - 130	135	2,076	0.30	0.37	106	2,523	0.70	0.87	85	3,816	0.46	0.58	41	3,388	0.43	0.54
131 - 140	63	1,046	1.18	1.58	45	1,158	0.34	0.46	44	2,036	0.45	0.62	16	1,450	0.59	0.79
141 & Up	94	1,831	0.61	0.97	90	2,817	0.58	0.94	88	4,763	0.61	0.97	26	2,841	0.41	0.66
Charges	524	8,123	0.59	0.73	561	13,260	0.68	0.83	491	20,666	0.63	0.77	209	17,388	0.50	0.60
Totals	2,365	27,433	0.51	0.48	2,082	37,775	0.59	0.55	1,776	57,278	0.68	0.63	904	55,224	0.56	0.49

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	51	4,705	0.49	0.27	67	25,336	0.52	0.28	163	31,327	0.51	0.28
61 - 80	196	20,940	0.90	0.64	74	35,863	0.35	0.24	4,093	115,162	0.57	0.41
81 - 85	40	4,886	0.34	0.28	10	5,455	0.43	0.36	8,740	53,501	0.53	0.44
86 - 90	38	5,441	0.64	0.56	7	2,861	0.39	0.34	1,479	22,254	0.53	0.46
91 - 95	32	4,175	0.39	0.36	5	1,433	0.21	0.20	858	18,291	0.72	0.67
96 - 99	24	3,578	0.36	0.35	6	3,268	0.65	0.64	628	16,751	0.76	0.74
100 - 100	11	1,540	0.68	0.67	7	4,389	0.05	0.05	18,051	47,565	0.48	0.48
Credits	392	45,265	0.67	0.50	176	78,605	0.40	0.27	34,012	304,851	0.56	0.44
101 - 105	26	4,166	0.55	0.57	6	2,115	0.38	0.39	630	18,107	0.62	0.63
106 - 110	18	2,903	0.63	0.68	8	3,179	0.49	0.53	654	16,095	0.52	0.56
111 - 115	8	1,406	0.45	0.51	4	1,726	0.37	0.41	331	9,476	0.76	0.85
116 - 120	12	1,928	0.45	0.54	3	1,744	0.37	0.43	286	9,445	0.59	0.70
121 - 130	19	3,763	0.66	0.82	2	1,064	0.28	0.35	1,125	20,167	0.61	0.77
131 - 140	7	1,283	0.16	0.21					496	9,167	0.48	0.65
141 & Up	11	2,085	0.37	0.56	4	2,583	0.56	0.83	718	19,908	0.66	1.04
Charges	101	17,536	0.52	0.61	27	12,411	0.43	0.51	4,240	102,365	0.61	0.74
Totals	493	62,801	0.62	0.53	203	91,016	0.41	0.29	38,252	407,216	0.57	0.49

**Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2017 Office & Clerical**

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	3			3	6	0.87	0.46	1	3	29.71	16.01				
61 - 80	150	77	1.08	0.82	64	188	0.34	0.27	80	397	1.09	0.85	148	1,029	0.23	0.18
81 - 85	2,362	2,868	0.51	0.43	1,931	5,629	0.69	0.57	651	3,224	0.51	0.42	249	1,748	0.39	0.32
86 - 90	260	311	0.98	0.86	281	891	0.89	0.78	128	675	0.90	0.78	51	374	0.16	0.14
91 - 95	116	142	0.79	0.73	136	460	0.77	0.71	58	328	1.70	1.58	28	224	0.78	0.73
96 - 99	65	79	2.09	2.04	61	216	0.35	0.34	30	181	0.09	0.09	24	202	0.19	0.18
100 - 100	77,240	26,680	0.71	0.71	930	3,121	0.69	0.69	209	1,263	0.50	0.50	90	781	0.47	0.47
Credits	80,199	30,160	0.70	0.68	3,406	10,511	0.70	0.62	1,157	6,072	0.66	0.57	590	4,358	0.36	0.31
101 - 105	61	74	0.68	0.70	65	242	1.58	1.62	22	139	0.19	0.19	27	242	0.18	0.19
106 - 110	46	56	0.11	0.12	69	287	0.35	0.38	41	270	0.74	0.79	32	298	0.34	0.37
111 - 115	49	57	0.20	0.23	31	130	0.48	0.54	26	177	0.43	0.49	16	152	0.42	0.47
116 - 120	36	47	0.55	0.65	28	112	0.31	0.37	12	88	0.42	0.50	13	136	0.22	0.25
121 - 130	268	506	1.96	2.45	190	795	0.84	1.05	39	297	2.02	2.53	22	236	2.13	2.64
131 - 140	41	48	2.43	3.26	50	258	0.76	1.03	40	335	0.58	0.78	29	326	1.08	1.46
141 & Up	59	69	1.32	2.13	101	614	1.00	1.52	80	750	1.38	2.16	51	725	1.82	3.00
Charges	560	857	1.51	1.85	534	2,437	0.85	1.06	260	2,056	1.06	1.37	190	2,115	1.14	1.48
Totals	80,759	31,017	0.72	0.71	3,940	12,948	0.73	0.68	1,417	8,128	0.76	0.72	780	6,473	0.61	0.59

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	7			2	24	0.28	0.16					6	305	0.58	0.34
61 - 80	240	2,323	0.30	0.23	200	2,984	0.63	0.48	196	5,049	0.41	0.30	114	5,670	0.59	0.42
81 - 85	198	1,963	0.52	0.43	80	1,251	0.45	0.37	61	1,771	0.73	0.60	32	1,947	0.53	0.44
86 - 90	48	507	0.71	0.63	37	611	1.94	1.71	43	1,243	0.80	0.70	29	1,818	1.09	0.96
91 - 95	29	339	0.97	0.90	32	561	0.85	0.78	35	1,172	0.86	0.80	23	1,467	0.80	0.74
96 - 99	23	277	2.83	2.76	31	551	0.64	0.63	29	963	1.18	1.16	27	1,870	0.90	0.88
100 - 100	58	694	1.43	1.43	27	507	1.85	1.85	22	772	0.32	0.32	16	1,125	0.20	0.20
Credits	597	6,110	0.68	0.57	409	6,488	0.83	0.69	386	10,971	0.61	0.50	247	14,202	0.68	0.55
101 - 105	33	416	1.05	1.08	35	726	1.21	1.24	46	1,738	0.46	0.48	39	2,770	0.40	0.41
106 - 110	22	290	1.10	1.19	23	460	0.15	0.16	27	994	0.83	0.89	19	1,423	1.06	1.15
111 - 115	21	292	0.14	0.16	28	588	1.57	1.77	31	1,147	0.56	0.63	20	1,605	0.57	0.64
116 - 120	16	234	0.42	0.49	25	585	0.45	0.54	19	839	1.61	1.89	14	1,229	1.00	1.18
121 - 130	41	632	1.36	1.70	38	915	1.14	1.43	34	1,536	5.14	6.49	25	2,091	1.21	1.51
131 - 140	25	413	1.33	1.79	24	629	1.00	1.35	33	1,659	0.77	1.04	22	2,063	1.38	1.86
141 & Up	42	888	1.17	1.96	50	1,718	1.05	1.89	60	3,617	1.19	2.01	63	7,766	0.75	1.31
Charges	200	3,165	1.06	1.35	223	5,622	1.00	1.31	250	11,529	1.48	1.91	202	18,947	0.84	1.13
Totals	797	9,274	0.81	0.77	632	12,111	0.91	0.91	636	22,500	1.06	1.07	449	33,149	0.77	0.81

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	22	1,929	0.07	0.04	17	8,746	0.45	0.25	58	11,025	0.39	0.22
61 - 80	62	6,824	0.48	0.34	27	23,770	0.72	0.50	1,281	48,312	0.60	0.43
81 - 85	21	2,459	0.55	0.46	8	4,367	0.63	0.52	5,593	27,228	0.58	0.48
86 - 90	21	2,795	0.75	0.67	4	1,953	0.68	0.59	902	11,177	0.87	0.76
91 - 95	12	2,015	0.49	0.46	7	4,298	0.63	0.58	476	11,007	0.71	0.66
96 - 99	12	1,815	0.51	0.50	7	2,711	0.46	0.44	309	8,863	0.72	0.70
100 - 100	13	1,854	0.98	0.98	6	10,135	0.84	0.84	78,611	46,931	0.74	0.74
Credits	163	19,691	0.54	0.42	76	55,981	0.67	0.50	87,230	164,543	0.66	0.54
101 - 105	16	2,386	1.04	1.07	7	5,534	1.74	1.81	351	14,267	1.11	1.14
106 - 110	10	1,720	0.65	0.70	5	4,214	0.67	0.72	294	10,011	0.70	0.76
111 - 115	10	1,678	0.77	0.87					232	5,825	0.69	0.78
116 - 120	12	2,107	0.64	0.76	4	3,897	0.41	0.49	179	9,276	0.65	0.77
121 - 130	16	2,775	1.01	1.26	9	7,273	0.59	0.75	682	17,055	1.30	1.63
131 - 140	17	3,516	0.91	1.24	8	4,954	1.13	1.53	289	14,199	1.05	1.42
141 & Up	38	10,573	0.82	1.36	18	21,801	0.89	1.60	562	48,522	0.91	1.58
Charges	119	24,754	0.85	1.14	51	47,674	0.91	1.27	2,589	119,156	0.96	1.30
Totals	282	44,445	0.71	0.73	127	103,654	0.78	0.74	89,819	283,698	0.78	0.77

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2018 Office & Clerical

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	1			3	5			1	3			71	485	0.18	0.14
61 - 80	121	61	4.50	3.44	44	122	0.07	0.05	54	270	0.66	0.51				
81 - 85	2,557	3,077	0.44	0.37	2,097	6,195	0.63	0.52	807	4,079	0.46	0.38	331	2,355	0.35	0.29
86 - 90	244	275	1.25	1.10	288	917	0.62	0.54	135	712	0.16	0.13	67	508	0.81	0.71
91 - 95	116	140	2.63	2.44	125	423	0.40	0.37	62	354	0.31	0.29	32	257	0.16	0.15
96 - 99	71	80	0.21	0.20	63	221	1.39	1.36	37	214	0.48	0.47	17	144	0.14	0.14
100 - 100	78,045	27,670	0.68	0.68	980	3,291	0.50	0.50	218	1,310	0.49	0.49	86	735	0.14	0.14
Credits	81,160	31,305	0.68	0.66	3,600	11,175	0.59	0.52	1,314	6,942	0.43	0.38	604	4,484	0.33	0.28
101 - 105	59	78	2.48	2.55	62	236	0.41	0.42	39	243	0.67	0.68	25	218	0.38	0.39
106 - 110	43	44	1.59	1.72	51	208	0.99	1.07	40	277	0.64	0.70	32	293	1.80	1.93
111 - 115	53	74	11.15	12.56	32	135	1.93	2.18	15	102	0.48	0.54	11	108	2.06	2.34
116 - 120	32	36	0.26	0.31	25	102	0.05	0.06	14	98	0.48	0.57	12	120	1.03	1.21
121 - 130	285	530	1.42	1.78	255	1,075	0.57	0.71	42	318	0.33	0.41	47	512	0.43	0.54
131 - 140	38	36	15.80	21.44	47	241	1.01	1.37	32	272	0.78	1.05	23	280	0.32	0.43
141 & Up	58	76	0.87	1.41	72	440	0.90	1.39	79	755	1.04	1.62	51	746	3.18	5.36
Charges	568	873	2.85	3.51	544	2,438	0.75	0.93	261	2,066	0.74	0.96	201	2,278	1.60	2.09
Totals	81,728	32,178	0.73	0.72	4,144	13,613	0.62	0.58	1,575	9,008	0.51	0.47	805	6,761	0.76	0.74

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	8	0.22	0.13	3	34	0.00	0.00					3	143	0.00	0.00
61 - 80	166	1,643	0.54	0.43	227	3,432	0.23	0.18	199	5,248	0.44	0.33	118	5,836	0.60	0.43
81 - 85	285	2,807	0.68	0.56	110	1,720	0.51	0.42	60	1,687	0.96	0.80	34	1,988	0.54	0.45
86 - 90	59	635	0.67	0.59	43	705	0.85	0.75	51	1,541	0.72	0.63	30	1,880	0.44	0.39
91 - 95	30	332	0.28	0.26	33	564	1.12	1.04	40	1,332	0.41	0.38	33	2,128	0.91	0.85
96 - 99	25	304	0.64	0.62	30	579	0.54	0.53	34	1,166	0.45	0.44	22	1,532	0.64	0.62
100 - 100	63	755	0.44	0.44	53	1,022	1.08	1.08	21	722	0.79	0.79	14	917	1.21	1.21
Credits	629	6,484	0.60	0.50	499	8,055	0.53	0.45	405	11,697	0.57	0.47	254	14,424	0.65	0.53
101 - 105	22	274	1.80	1.86	32	633	0.24	0.25	49	1,843	1.34	1.38	28	1,987	0.80	0.82
106 - 110	33	442	0.36	0.39	30	630	1.63	1.76	27	1,034	1.42	1.54	27	1,970	1.02	1.09
111 - 115	10	144	1.49	1.67	23	509	0.37	0.41	26	1,033	1.06	1.20	21	1,645	0.53	0.59
116 - 120	19	282	1.22	1.44	29	645	0.30	0.35	29	1,223	0.65	0.76	23	1,868	0.55	0.64
121 - 130	43	652	0.95	1.19	31	749	0.83	1.03	34	1,451	0.74	0.92	33	2,930	0.78	0.97
131 - 140	33	539	0.94	1.27	30	798	1.15	1.56	22	1,079	1.37	1.86	22	2,037	0.80	1.09
141 & Up	50	1,016	0.62	1.02	43	1,435	1.72	2.93	58	3,723	0.80	1.36	60	7,198	0.83	1.43
Charges	210	3,349	0.89	1.15	218	5,400	1.03	1.31	245	11,387	1.00	1.28	214	19,635	0.78	1.03
Totals	839	9,833	0.69	0.67	717	13,455	0.73	0.71	650	23,084	0.78	0.78	468	34,059	0.73	0.76

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	12	1,129	0.44	0.24	21	11,297	0.36	0.20	50	12,621	0.36	0.20
61 - 80	78	8,393	0.46	0.33	33	26,025	0.51	0.36	1,111	51,515	0.49	0.35
81 - 85	25	3,081	0.60	0.50	7	2,457	0.45	0.38	6,313	29,446	0.56	0.46
86 - 90	12	1,685	0.53	0.46	3	1,281	1.11	0.96	932	10,140	0.66	0.58
91 - 95	28	3,811	0.67	0.63	9	6,247	1.06	0.99	508	15,588	0.84	0.78
96 - 99	14	1,888	0.77	0.75	4	3,983	0.61	0.59	317	10,112	0.63	0.61
100 - 100	5	738	0.78	0.78	5	2,160	0.82	0.82	79,490	39,321	0.68	0.68
Credits	174	20,726	0.56	0.44	82	53,451	0.58	0.41	88,721	168,743	0.59	0.47
101 - 105	13	2,198	0.63	0.65	1	290	0.52	0.53	330	8,003	0.85	0.87
106 - 110	21	3,380	0.92	1.00	4	1,786	0.99	1.08	308	10,066	1.05	1.13
111 - 115	13	2,348	1.05	1.20	6	2,974	0.70	0.79	210	9,072	0.91	1.03
116 - 120	17	3,128	0.82	0.98	7	13,047	1.18	1.41	207	20,549	1.00	1.19
121 - 130	19	3,687	0.45	0.56	9	7,037	0.85	1.07	798	18,940	0.73	0.92
131 - 140	15	3,119	2.08	2.81	4	2,676	0.76	1.03	266	11,079	1.28	1.73
141 & Up	35	9,841	1.01	1.72	21	27,274	0.76	1.35	527	52,504	0.88	1.53
Charges	133	27,702	1.00	1.32	52	55,084	0.88	1.25	2,646	130,212	0.93	1.26
Totals	307	48,428	0.81	0.83	134	108,534	0.73	0.69	91,367	298,955	0.73	0.72

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2019 Office & Clerical

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	2							1	5		
61 - 80	153	88	0.24	0.18	53	161	3.63	2.82	116	573	0.30	0.23	125	866	0.34	0.26
81 - 85	2,104	2,512	0.75	0.62	1,635	4,783	0.27	0.23	516	2,554	0.34	0.28	195	1,379	0.26	0.21
86 - 90	273	296	2.79	2.44	253	772	0.85	0.74	94	502	0.24	0.21	53	399	3.25	2.84
91 - 95	104	127	0.77	0.71	125	411	1.14	1.06	56	315	0.64	0.59	33	261	0.37	0.34
96 - 99	75	102	1.45	1.42	62	213	0.32	0.32	29	173	1.51	1.47	12	98	0.38	0.37
100 - 100	81,961	24,945	0.66	0.66	742	2,480	0.63	0.63	154	932	0.90	0.89	58	497	0.58	0.58
Credits	84,673	28,072	0.70	0.68	2,871	8,821	0.53	0.47	965	5,049	0.49	0.42	477	3,505	0.67	0.57
101 - 105	62	86	0.19	0.19	47	173	0.85	0.87	25	154	1.82	1.87	7	62	0.06	0.06
106 - 110	64	76	0.63	0.68	82	325	0.33	0.36	45	289	0.38	0.40	28	259	0.18	0.19
111 - 115	45	62	0.05	0.05	37	152	0.05	0.06	20	139	0.33	0.38	11	107	0.15	0.17
116 - 120	33	46	0.12	0.14	15	62	0.06	0.07	22	161	0.84	1.00	14	146	0.72	0.85
121 - 130	252	475	2.11	2.63	157	651	1.42	1.78	46	347	3.16	3.96	36	404	1.01	1.26
131 - 140	47	58	0.03	0.04	46	233	0.14	0.20	34	276	0.82	1.10	28	322	1.18	1.59
141 & Up	71	113	2.48	3.87	92	553	1.26	1.95	67	665	1.22	1.97	42	604	0.67	1.12
Charges	574	915	1.48	1.82	476	2,150	0.89	1.13	259	2,032	1.33	1.72	166	1,904	0.72	0.95
Totals	85,247	28,987	0.72	0.71	3,347	10,971	0.60	0.56	1,224	7,081	0.73	0.69	643	5,409	0.69	0.67

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	0.09	0.05	2	24							3	134	0.27	0.16
61 - 80	188	1,804	0.24	0.18	178	2,657	0.44	0.33	171	4,457	0.46	0.34	92	4,676	0.61	0.43
81 - 85	155	1,542	1.08	0.89	83	1,287	0.71	0.59	55	1,619	0.47	0.39	23	1,444	0.41	0.34
86 - 90	49	518	0.73	0.64	37	610	0.65	0.57	35	1,073	0.62	0.55	28	1,729	0.90	0.79
91 - 95	30	338	0.42	0.39	29	509	0.30	0.28	34	1,019	0.84	0.78	29	1,906	0.77	0.72
96 - 99	18	227	1.61	1.57	31	573	0.38	0.37	36	1,227	0.66	0.65	22	1,459	1.78	1.74
100 - 100	52	615	1.12	1.12	45	845	1.29	1.27	18	597	0.59	0.59	15	1,048	0.45	0.45
Credits	493	5,050	0.73	0.61	405	6,505	0.61	0.51	349	9,992	0.55	0.45	212	12,395	0.77	0.64
101 - 105	25	325	1.17	1.20	24	499	1.03	1.06	39	1,378	0.76	0.78	24	1,790	1.05	1.08
106 - 110	34	428	2.62	2.82	26	547	0.61	0.65	24	958	1.21	1.31	21	1,579	1.20	1.30
111 - 115	18	255	2.46	2.77	27	581	1.36	1.53	32	1,226	0.86	0.96	16	1,247	0.60	0.68
116 - 120	17	255	0.52	0.61	18	418	1.17	1.39	25	1,051	0.47	0.55	12	1,005	1.30	1.53
121 - 130	44	660	0.54	0.67	28	688	0.42	0.53	45	2,087	0.98	1.24	31	2,727	0.61	0.77
131 - 140	16	265	0.42	0.57	23	615	0.81	1.10	32	1,499	0.92	1.24	17	1,757	0.77	1.04
141 & Up	46	953	1.73	2.93	47	1,643	1.20	2.12	58	3,554	0.72	1.24	44	5,826	1.20	2.19
Charges	200	3,140	1.39	1.79	193	4,990	0.98	1.29	255	11,753	0.83	1.08	165	15,931	1.00	1.34
Totals	693	8,190	0.98	0.95	598	11,495	0.77	0.76	604	21,745	0.70	0.72	377	28,326	0.90	0.95

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	19	1,742	0.48	0.27	13	5,271	0.45	0.24	43	7,184	0.46	0.25
61 - 80	56	5,794	0.45	0.32	24	22,380	0.55	0.39	1,156	43,458	0.52	0.37
81 - 85	15	1,991	0.45	0.38	3	2,281	0.37	0.30	4,784	21,391	0.47	0.39
86 - 90	16	1,974	1.10	0.97	3	1,939	1.08	0.96	841	9,812	1.04	0.91
91 - 95	8	1,206	0.54	0.50	5	2,365	0.86	0.78	453	8,457	0.73	0.67
96 - 99	6	893	1.36	1.32	2	655	0.17	0.16	293	5,620	1.04	1.01
100 - 100	4	531	0.90	0.90	6	2,991	0.92	0.92	83,055	35,481	0.71	0.71
Credits	124	14,131	0.63	0.47	56	37,882	0.60	0.42	90,625	131,403	0.63	0.51
101 - 105	7	1,059	0.80	0.83	2	894	1.42	1.47	262	6,420	1.00	1.02
106 - 110	14	2,116	1.20	1.30	4	1,360	1.23	1.33	342	7,937	1.14	1.23
111 - 115	8	1,367	0.56	0.64	2	974	0.16	0.17	216	6,109	0.69	0.78
116 - 120	7	1,297	0.68	0.80	1	433	0.44	0.51	164	4,875	0.77	0.90
121 - 130	17	2,859	0.72	0.90	8	7,338	0.73	0.91	664	18,236	0.83	1.04
131 - 140	11	2,287	0.70	0.94	4	10,089	1.00	1.33	258	17,402	0.90	1.21
141 & Up	29	8,281	0.76	1.32	16	17,690	1.23	2.19	512	39,881	1.09	1.92
Charges	93	19,266	0.78	1.07	37	38,778	1.04	1.51	2,418	100,859	0.97	1.33
Totals	217	33,397	0.71	0.73	93	76,660	0.82	0.79	93,043	232,262	0.78	0.77



Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2020 Office & Clerical

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	7	1			2	4	0.21	0.13	2	6	0.51	0.27				
61 - 80	165	76	1.69	1.30	76	229	0.10	0.08	106	525	0.12	0.09	121	827	0.22	0.17
81 - 85	1,986	2,307	1.19	0.99	1,380	4,031	0.37	0.31	419	2,078	0.49	0.40	154	1,082	0.22	0.18
86 - 90	256	305	0.31	0.28	210	653	1.80	1.58	72	391	1.16	1.01	38	285	0.13	0.11
91 - 95	133	160	0.61	0.57	107	356	0.25	0.23	30	175	0.20	0.19	33	262	1.38	1.28
96 - 99	72	107	16.15	15.79	66	226	0.17	0.17	30	176	0.49	0.48	18	156	0.32	0.31
100 - 100	85,577	23,774	0.63	0.63	620	2,075	0.30	0.30	136	810	1.12	1.11	47	405	0.15	0.15
Credits	88,196	26,731	0.74	0.72	2,461	7,574	0.45	0.40	795	4,160	0.62	0.53	411	3,016	0.31	0.26
101 - 105	62	79	0.42	0.43	64	226	0.75	0.76	28	175	0.13	0.13	20	180	0.10	0.10
106 - 110	61	74	0.02	0.02	76	292	2.25	2.43	49	316	0.23	0.25	25	227	0.22	0.24
111 - 115	30	49	0.42	0.47	34	134	0.10	0.11	15	102	1.35	1.52	10	95	0.56	0.63
116 - 120	37	45	0.01	0.01	23	97	0.36	0.43	16	116	0.23	0.27	8	88	0.37	0.44
121 - 130	308	577	0.98	1.22	164	700	0.48	0.59	36	279	3.16	3.96	30	318	0.64	0.79
131 - 140	51	52	0.62	0.84	58	294	0.10	0.13	47	394	0.30	0.41	25	292	0.61	0.81
141 & Up	75	118	0.58	0.99	124	717	2.73	4.28	49	486	0.99	1.61	38	540	1.44	2.40
Charges	624	995	0.72	0.90	543	2,459	1.30	1.66	240	1,869	0.93	1.19	156	1,741	0.75	0.98
Totals	88,820	27,726	0.74	0.73	3,004	10,033	0.66	0.63	1,035	6,029	0.71	0.68	567	4,757	0.47	0.46

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	36			8	367	0.05	0.03
61 - 80	164	1,580	0.35	0.27	188	2,754	0.26	0.20	133	3,429	0.23	0.17	98	4,884	0.25	0.17
81 - 85	121	1,193	1.11	0.92	52	823	0.66	0.54	39	1,107	0.54	0.44	22	1,302	0.34	0.28
86 - 90	39	405	0.71	0.62	28	468	0.57	0.50	38	1,184	0.81	0.71	21	1,284	0.63	0.56
91 - 95	33	382	0.91	0.85	17	300	0.21	0.19	34	1,218	0.22	0.21	17	1,037	0.38	0.35
96 - 99	18	222	0.45	0.44	20	389	0.70	0.68	35	1,299	0.78	0.76	15	1,011	0.96	0.94
100 - 100	38	465	1.02	1.02	30	598	0.16	0.16	16	536	0.36	0.36	14	951	0.37	0.37
Credits	413	4,247	0.73	0.61	335	5,332	0.37	0.30	297	8,810	0.43	0.36	195	10,837	0.39	0.31
101 - 105	25	314	1.31	1.36	32	656	0.30	0.31	30	1,065	0.80	0.82	19	1,328	0.68	0.70
106 - 110	22	283	0.67	0.72	29	599	0.67	0.73	28	1,055	0.53	0.58	15	1,153	0.87	0.94
111 - 115	6	81	0.02	0.03	28	641	0.88	0.99	21	823	0.27	0.30	24	1,834	1.16	1.32
116 - 120	20	287	1.14	1.34	28	651	0.56	0.66	31	1,326	0.98	1.15	16	1,434	1.12	1.32
121 - 130	32	469	1.13	1.42	32	738	0.43	0.54	32	1,390	0.71	0.89	30	2,576	0.90	1.12
131 - 140	20	325	0.27	0.36	30	770	0.72	0.98	29	1,472	0.65	0.89	19	1,822	0.76	1.04
141 & Up	45	934	0.74	1.28	52	1,696	1.33	2.24	71	4,266	0.58	0.97	56	6,909	0.58	0.99
Charges	170	2,693	0.83	1.10	231	5,751	0.81	1.04	242	11,398	0.64	0.85	179	17,054	0.78	1.06
Totals	583	6,940	0.77	0.75	566	11,083	0.60	0.60	539	20,207	0.55	0.58	374	27,891	0.63	0.67

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	18	1,610	0.41	0.22	9	4,161	0.46	0.24	48	6,185	0.42	0.22
61 - 80	48	5,265	0.40	0.28	21	19,939	0.51	0.35	1,120	39,507	0.40	0.29
81 - 85	18	2,402	0.40	0.33	3	1,318	0.29	0.24	4,194	17,642	0.55	0.46
86 - 90	5	587	0.31	0.27	4	1,358	0.57	0.51	711	6,921	0.73	0.64
91 - 95	14	1,894	0.49	0.45					418	5,783	0.45	0.42
96 - 99	11	1,440	0.82	0.79	1	983	0.87	0.85	286	6,010	1.05	1.02
100 - 100	5	778	0.58	0.58	2	1,007	0.64	0.64	86,485	31,400	0.60	0.60
Credits	119	13,976	0.46	0.35	40	28,766	0.51	0.35	93,262	113,449	0.54	0.43
101 - 105	5	589	0.43	0.44	4	2,067	0.81	0.83	289	6,679	0.68	0.70
106 - 110	15	2,157	0.64	0.68	4	4,855	0.84	0.91	324	11,012	0.76	0.82
111 - 115	17	3,000	0.58	0.66	5	2,515	1.07	1.20	190	9,274	0.82	0.92
116 - 120	5	772	1.43	1.68	5	3,985	0.58	0.68	189	8,801	0.81	0.95
121 - 130	13	2,306	0.65	0.80	2	1,314	0.64	0.81	679	10,666	0.79	0.99
131 - 140	10	1,942	0.31	0.41	8	5,746	0.70	0.92	297	13,108	0.61	0.81
141 & Up	34	9,193	0.64	1.12	19	24,985	0.79	1.41	563	49,843	0.77	1.34
Charges	99	19,958	0.62	0.86	47	45,466	0.77	1.12	2,531	109,384	0.75	1.04
Totals	218	33,934	0.56	0.58	87	74,232	0.67	0.68	95,793	222,832	0.64	0.65

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 Office & Clerical

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			2	4	1.59	0.87	1	3						
61 - 80	159	84	1.20	0.91	60	180	0.01	0.01	103	515	0.16	0.13	112	765	0.16	0.13
81 - 85	1,830	2,125	0.78	0.65	1,498	4,418	0.58	0.48	497	2,475	0.43	0.35	166	1,177	0.28	0.23
86 - 90	242	258	0.32	0.28	217	676	1.06	0.93	86	458	0.77	0.67	52	404	0.31	0.28
91 - 95	97	120	4.87	4.53	99	319	0.10	0.09	53	301	1.91	1.77	21	174	1.51	1.41
96 - 99	69	83	2.15	2.09	65	223	0.25	0.24	18	110	0.41	0.39	20	167	0.07	0.07
100 - 100	95,059	26,598	0.56	0.56	861	2,901	0.53	0.53	214	1,285	0.49	0.48	69	595	0.95	0.95
Credits	97,458	29,268	0.60	0.59	2,802	8,721	0.56	0.50	972	5,147	0.53	0.46	440	3,282	0.43	0.37
101 - 105	54	75	0.10	0.11	51	190	0.46	0.47	22	138	0.85	0.87	22	204	0.18	0.19
106 - 110	48	62	2.67	2.88	58	233	1.38	1.49	31	198	0.66	0.70	19	176	0.38	0.41
111 - 115	37	40	0.33	0.37	35	138	2.10	2.37	21	144	0.39	0.44	15	149	1.85	2.08
116 - 120	30	42	0.36	0.42	26	116	1.81	2.13	21	149	0.62	0.73	15	157	0.21	0.24
121 - 130	268	500	1.04	1.30	215	918	0.78	0.98	40	310	0.39	0.49	26	279	1.82	2.27
131 - 140	39	37	0.01	0.02	28	146	2.87	3.89	47	398	1.41	1.91	20	228	0.92	1.23
141 & Up	79	105	0.58	0.92	93	540	1.34	2.08	65	620	1.17	1.83	44	659	0.75	1.29
Charges	555	860	0.91	1.13	506	2,282	1.22	1.53	247	1,956	0.92	1.20	161	1,851	0.88	1.16
Totals	98,013	30,128	0.60	0.60	3,308	11,003	0.70	0.66	1,219	7,103	0.64	0.61	601	5,134	0.59	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	12			2	32			7	314	0.01	0.01
61 - 80	200	1,933	1.20	0.94	191	2,787	0.23	0.17	168	4,397	0.44	0.33	116	5,863	0.59	0.41
81 - 85	149	1,485	0.22	0.18	83	1,327	0.54	0.44	45	1,328	0.88	0.73	22	1,317	0.21	0.18
86 - 90	40	421	0.50	0.44	22	365	0.40	0.35	32	974	0.39	0.35	34	2,117	0.48	0.42
91 - 95	26	292	0.16	0.15	25	451	1.07	0.99	35	1,271	0.51	0.48	24	1,478	0.80	0.74
96 - 99	15	177	0.40	0.39	22	425	0.42	0.41	31	1,025	0.43	0.42	21	1,382	0.27	0.26
100 - 100	69	837	0.30	0.30	41	792	0.75	0.75	28	936	0.31	0.31	17	1,122	1.11	1.11
Credits	499	5,146	0.63	0.53	385	6,159	0.45	0.37	341	9,964	0.49	0.41	241	13,593	0.55	0.44
101 - 105	22	282	1.17	1.21	20	399	0.28	0.29	35	1,301	0.66	0.68	17	1,186	1.46	1.50
106 - 110	23	307	0.23	0.25	33	720	0.43	0.47	36	1,402	0.62	0.67	15	1,169	0.55	0.59
111 - 115	23	312	0.76	0.86	19	420	0.69	0.77	26	1,016	0.51	0.57	19	1,448	0.43	0.48
116 - 120	14	198	0.16	0.18	25	581	0.62	0.73	23	1,008	0.49	0.58	10	808	0.84	0.99
121 - 130	39	618	1.10	1.37	40	984	0.82	1.03	43	1,909	0.57	0.71	26	2,408	0.87	1.09
131 - 140	24	401	0.72	0.96	19	501	1.24	1.68	27	1,248	0.87	1.18	25	2,402	1.17	1.57
141 & Up	53	1,105	1.08	1.83	50	1,597	1.32	2.17	76	4,789	0.97	1.66	57	7,155	0.57	1.00
Charges	198	3,222	0.88	1.15	206	5,204	0.89	1.14	266	12,674	0.76	1.00	169	16,575	0.76	1.05
Totals	697	8,368	0.72	0.71	591	11,362	0.65	0.64	607	22,638	0.64	0.67	410	30,168	0.67	0.70

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	20	1,757	0.13	0.07	11	4,586	0.37	0.20	46	6,708	0.29	0.15
61 - 80	60	6,384	0.30	0.22	20	23,325	0.31	0.21	1,189	46,233	0.39	0.27
81 - 85	11	1,325	0.46	0.38	4	2,643	0.09	0.08	4,305	19,620	0.46	0.38
86 - 90	14	1,717	0.57	0.50	3	868	0.70	0.61	742	8,258	0.56	0.49
91 - 95	14	1,940	0.35	0.32	7	4,548	0.48	0.45	401	10,894	0.61	0.57
96 - 99	9	1,572	0.59	0.58	5	2,350	1.14	1.12	275	7,514	0.66	0.65
100 - 100	6	977	1.48	1.48	1	269	0.63	0.63	96,365	36,313	0.59	0.59
Credits	134	15,672	0.43	0.33	51	38,590	0.38	0.27	103,323	135,540	0.49	0.40
101 - 105	13	2,249	0.82	0.85	2	3,404	1.23	1.25	258	9,429	0.99	1.01
106 - 110	11	1,736	0.68	0.73	5	4,893	0.59	0.63	279	10,898	0.61	0.66
111 - 115	11	1,706	1.21	1.36	3	1,978	0.36	0.41	209	7,350	0.69	0.78
116 - 120	9	1,555	0.39	0.46	4	3,810	0.38	0.45	177	8,426	0.47	0.56
121 - 130	23	4,267	1.02	1.28	2	1,485	0.57	0.72	722	13,678	0.86	1.08
131 - 140	13	2,880	0.94	1.28	2	1,031	0.33	0.45	244	9,271	0.98	1.32
141 & Up	27	7,712	0.61	1.07	25	29,775	0.61	1.07	569	54,056	0.68	1.18
Charges	107	22,107	0.79	1.05	43	46,376	0.62	0.90	2,458	113,107	0.73	1.01
Totals	241	37,779	0.64	0.66	94	84,965	0.51	0.50	105,781	248,648	0.60	0.60

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2017 Goods & Services

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	1											1	6		
61 - 80	73	74	1.73	1.34	106	322	0.83	0.65	256	1,305	1.02	0.81	494	3,419	0.54	0.43
81 - 85	4,732	6,562	0.85	0.71	5,312	15,627	0.64	0.53	2,207	11,037	0.54	0.45	860	6,064	0.54	0.44
86 - 90	563	827	0.76	0.66	926	2,994	0.56	0.49	496	2,648	0.91	0.80	264	2,014	1.00	0.87
91 - 95	300	456	1.17	1.08	433	1,435	0.37	0.34	223	1,274	0.54	0.50	134	1,064	0.23	0.21
96 - 99	164	267	0.32	0.31	228	820	0.68	0.66	128	777	0.46	0.45	92	781	0.54	0.53
100 - 100	74,465	42,836	0.52	0.52	2,722	9,228	0.59	0.59	694	4,182	0.48	0.48	331	2,869	0.48	0.48
Credits	80,298	51,023	0.57	0.56	9,727	30,427	0.61	0.54	4,005	21,227	0.60	0.52	2,176	16,216	0.57	0.49
101 - 105	125	217	3.58	3.68	168	624	0.76	0.78	112	718	0.86	0.88	82	731	1.18	1.21
106 - 110	107	183	0.32	0.35	255	1,005	0.55	0.59	174	1,160	0.81	0.87	108	1,004	0.21	0.23
111 - 115	68	120	0.02	0.02	123	527	0.29	0.33	62	430	0.81	0.92	68	671	0.85	0.96
116 - 120	70	126	0.23	0.27	78	326	1.86	2.20	70	518	1.48	1.74	46	463	0.50	0.59
121 - 130	570	1,183	0.75	0.94	669	2,876	0.92	1.15	218	1,675	0.59	0.74	138	1,519	0.59	0.74
131 - 140	62	100	0.04	0.05	167	870	0.52	0.70	164	1,371	0.76	1.03	114	1,324	0.31	0.42
141 & Up	85	189	0.29	0.45	282	1,667	0.78	1.20	280	2,645	1.11	1.72	163	2,238	0.53	0.84
Charges	1,087	2,117	0.86	1.05	1,742	7,896	0.78	0.98	1,080	8,516	0.90	1.15	719	7,950	0.55	0.70
Totals	81,385	53,140	0.58	0.57	11,469	38,323	0.64	0.61	5,085	29,743	0.69	0.66	2,895	24,166	0.56	0.54

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													6	312	0.00	0.00
61 - 80	781	7,515	0.65	0.51	775	11,437	0.59	0.45	580	14,981	0.60	0.45	310	15,686	0.63	0.46
81 - 85	597	5,908	0.67	0.55	366	5,655	0.53	0.44	211	5,886	0.84	0.70	101	6,140	0.64	0.53
86 - 90	230	2,446	0.72	0.63	205	3,431	0.29	0.26	140	4,153	0.93	0.82	88	5,664	0.76	0.67
91 - 95	163	1,862	0.58	0.54	156	2,762	1.95	1.81	142	4,865	0.58	0.54	108	7,239	0.74	0.69
96 - 99	103	1,269	1.61	1.57	111	2,077	1.13	1.10	128	4,423	0.49	0.48	69	4,689	0.91	0.89
100 - 100	349	4,218	0.69	0.69	229	4,354	0.98	0.98	189	6,498	0.49	0.49	79	5,514	0.82	0.82
Credits	2,223	23,218	0.72	0.61	1,842	29,716	0.76	0.65	1,390	40,805	0.64	0.54	761	45,244	0.71	0.60
101 - 105	137	1,738	0.40	0.41	143	2,847	0.88	0.91	168	6,055	1.08	1.11	72	5,129	0.78	0.80
106 - 110	125	1,646	0.67	0.72	158	3,319	0.72	0.77	150	5,700	0.60	0.65	59	4,363	0.69	0.74
111 - 115	89	1,240	0.43	0.49	112	2,507	0.50	0.56	117	4,549	0.98	1.11	60	4,648	0.61	0.69
116 - 120	78	1,160	0.99	1.17	129	2,893	0.75	0.88	73	3,120	0.63	0.74	35	2,783	0.84	0.99
121 - 130	197	3,030	0.80	1.00	192	4,726	0.88	1.11	174	7,620	0.55	0.68	119	10,488	0.53	0.66
131 - 140	119	1,945	0.58	0.79	126	3,317	0.52	0.70	98	4,813	1.09	1.48	72	6,580	0.64	0.87
141 & Up	203	4,039	0.96	1.57	175	5,583	0.55	0.91	186	10,574	1.02	1.67	138	16,115	0.76	1.23
Charges	948	14,798	0.74	0.94	1,035	25,191	0.69	0.86	966	42,432	0.86	1.08	555	50,106	0.68	0.88
Totals	3,171	38,016	0.73	0.71	2,877	54,907	0.73	0.72	2,356	83,237	0.75	0.76	1,316	95,350	0.70	0.72

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	25	2,469	0.33	0.19	33	17,351	0.47	0.27	67	20,141	0.45	0.25
61 - 80	180	20,211	0.56	0.40	98	54,613	0.68	0.49	3,653	129,564	0.64	0.47
81 - 85	53	6,355	0.88	0.73	33	17,435	0.75	0.62	14,472	86,670	0.68	0.57
86 - 90	66	8,856	0.73	0.64	42	18,627	0.90	0.78	3,020	51,660	0.79	0.69
91 - 95	46	6,325	0.80	0.74	36	23,869	0.64	0.59	1,741	51,150	0.72	0.67
96 - 99	44	6,603	0.80	0.78	17	47,413	0.97	0.96	1,084	69,118	0.92	0.91
100 - 100	42	5,883	0.63	0.63	21	14,028	0.68	0.68	79,121	99,609	0.60	0.60
Credits	456	56,701	0.67	0.55	280	193,335	0.76	0.62	103,158	507,912	0.69	0.58
101 - 105	47	7,389	0.72	0.74	41	36,048	0.76	0.79	1,095	61,496	0.80	0.82
106 - 110	42	7,449	0.96	1.03	24	21,002	0.96	1.03	1,202	46,830	0.83	0.89
111 - 115	37	6,026	0.66	0.74	15	10,562	0.86	0.98	751	31,279	0.74	0.84
116 - 120	31	6,458	0.50	0.59	16	17,831	0.79	0.93	626	35,679	0.74	0.88
121 - 130	65	12,087	1.01	1.25	33	33,684	0.75	0.94	2,375	78,887	0.75	0.94
131 - 140	41	8,512	0.60	0.82	21	14,859	0.63	0.86	984	43,692	0.66	0.89
141 & Up	110	28,580	0.87	1.44	62	67,091	0.83	1.46	1,684	138,719	0.84	1.41
Charges	373	76,501	0.81	1.06	212	201,076	0.80	1.04	8,717	436,582	0.78	1.01
Totals	829	133,202	0.75	0.78	492	394,411	0.78	0.78	111,875	944,495	0.73	0.74

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2018 Goods & Services

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														
61 - 80	53	53	2.98	2.30	67	208	0.16	0.13	123	627	0.25	0.19	246	1,720	0.72	0.57
81 - 85	4,964	6,878	0.54	0.45	5,469	16,264	0.50	0.41	2,429	12,187	0.49	0.41	1,193	8,438	0.60	0.49
86 - 90	570	812	1.92	1.68	953	3,053	0.61	0.54	567	3,031	0.60	0.52	306	2,306	0.45	0.40
91 - 95	297	456	0.82	0.76	436	1,474	0.77	0.71	226	1,273	1.01	0.94	145	1,167	0.87	0.81
96 - 99	182	284	1.06	1.03	222	799	0.83	0.81	126	766	0.36	0.35	88	737	0.37	0.36
100 - 100	63,089	39,920	0.61	0.61	2,881	9,820	0.66	0.66	769	4,644	0.52	0.52	329	2,825	0.67	0.67
Credits	69,157	48,405	0.63	0.61	10,028	31,619	0.58	0.52	4,240	22,528	0.53	0.46	2,307	17,193	0.61	0.53
101 - 105	133	208	0.38	0.38	165	613	0.51	0.52	122	769	0.39	0.40	78	706	0.63	0.65
106 - 110	123	201	0.23	0.24	200	827	0.85	0.92	193	1,275	0.77	0.83	121	1,142	2.05	2.21
111 - 115	65	111	0.17	0.19	113	489	0.80	0.90	76	529	1.66	1.87	65	645	0.41	0.46
116 - 120	54	95	0.12	0.14	74	318	0.38	0.45	57	411	1.49	1.76	42	433	1.16	1.37
121 - 130	537	1,079	1.32	1.65	704	3,059	1.03	1.28	217	1,645	0.36	0.45	144	1,573	1.69	2.13
131 - 140	55	111	0.80	1.09	130	671	0.79	1.07	153	1,274	0.53	0.71	129	1,506	0.69	0.93
141 & Up	80	181	0.35	0.54	231	1,390	1.10	1.67	235	2,260	0.99	1.54	142	1,890	0.30	0.46
Charges	1,047	1,986	0.87	1.06	1,617	7,368	0.91	1.14	1,053	8,163	0.77	0.97	721	7,896	0.99	1.25
Totals	70,204	50,391	0.64	0.63	11,645	38,987	0.64	0.60	5,293	30,692	0.59	0.56	3,028	25,088	0.73	0.70

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	26			3	132	0.01	0.00
61 - 80	581	5,693	0.80	0.63	824	12,296	0.47	0.36	627	16,481	0.47	0.36	351	17,904	0.70	0.51
81 - 85	910	8,975	0.74	0.61	480	7,437	0.92	0.76	269	7,608	0.51	0.42	126	7,228	0.58	0.48
86 - 90	293	3,112	0.99	0.86	227	3,805	0.80	0.70	177	5,308	0.72	0.63	96	5,973	0.72	0.63
91 - 95	158	1,788	0.57	0.53	165	2,899	0.60	0.56	152	4,996	0.93	0.86	132	8,874	0.91	0.85
96 - 99	100	1,202	0.75	0.73	124	2,347	0.40	0.39	143	5,087	0.77	0.75	84	5,571	0.91	0.88
100 - 100	359	4,356	0.47	0.47	272	5,225	0.89	0.89	216	7,412	0.63	0.63	95	6,467	0.52	0.52
Credits	2,401	25,127	0.73	0.62	2,092	34,009	0.68	0.58	1,585	46,919	0.61	0.52	887	52,150	0.72	0.61
101 - 105	127	1,608	0.93	0.96	141	2,803	1.05	1.08	190	7,016	1.78	1.83	74	5,283	0.68	0.70
106 - 110	141	1,826	0.91	0.98	158	3,372	1.17	1.26	140	5,066	0.97	1.05	75	5,824	0.93	1.01
111 - 115	80	1,125	0.71	0.80	106	2,351	0.68	0.77	116	4,446	0.60	0.68	61	4,921	0.97	1.09
116 - 120	77	1,096	0.33	0.39	116	2,694	0.89	1.04	82	3,355	0.84	0.99	46	3,876	0.55	0.64
121 - 130	204	3,128	0.77	0.97	187	4,454	0.49	0.61	154	6,825	0.73	0.91	97	8,453	0.74	0.93
131 - 140	113	1,848	0.62	0.83	95	2,471	0.46	0.62	109	5,172	0.49	0.66	54	5,147	0.85	1.14
141 & Up	187	3,751	0.45	0.73	173	5,476	1.02	1.66	172	9,951	0.81	1.33	118	13,204	0.81	1.32
Charges	929	14,381	0.67	0.84	976	23,622	0.84	1.04	963	41,833	0.92	1.14	525	46,708	0.80	1.01
Totals	3,330	39,508	0.70	0.69	3,068	57,631	0.74	0.72	2,548	88,751	0.76	0.76	1,412	98,858	0.76	0.76

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	31	2,979	0.54	0.31	43	24,210	0.43	0.24	80	27,348	0.44	0.25
61 - 80	197	20,546	0.71	0.51	128	68,626	0.81	0.58	3,197	144,154	0.71	0.52
81 - 85	79	9,688	0.83	0.69	35	15,582	0.67	0.56	15,954	100,285	0.63	0.52
86 - 90	69	9,664	0.78	0.69	47	22,399	0.72	0.64	3,305	59,465	0.74	0.65
91 - 95	65	8,992	0.83	0.77	34	52,788	0.78	0.72	1,810	84,708	0.80	0.74
96 - 99	53	7,903	0.88	0.85	30	24,131	0.62	0.61	1,152	48,828	0.70	0.69
100 - 100	56	7,911	0.73	0.73	30	21,002	0.77	0.77	68,096	109,583	0.66	0.66
Credits	550	67,683	0.77	0.63	347	228,738	0.72	0.58	93,594	574,371	0.69	0.58
101 - 105	60	9,421	0.92	0.94	31	29,263	0.78	0.80	1,121	57,690	0.92	0.94
106 - 110	52	8,726	0.61	0.66	29	26,775	1.02	1.10	1,232	55,035	0.96	1.03
111 - 115	41	7,829	0.73	0.82	26	19,548	0.67	0.76	749	41,995	0.72	0.81
116 - 120	32	5,905	0.68	0.80	24	29,327	0.79	0.94	604	47,509	0.76	0.90
121 - 130	55	10,747	0.65	0.82	33	22,487	0.61	0.77	2,332	63,450	0.70	0.88
131 - 140	44	9,617	0.63	0.85	22	14,849	0.73	0.98	904	42,667	0.67	0.90
141 & Up	81	21,454	0.67	1.15	61	66,165	0.77	1.40	1,480	125,723	0.76	1.32
Charges	365	73,698	0.69	0.89	226	208,414	0.78	1.01	8,422	434,069	0.78	1.00
Totals	915	141,381	0.73	0.74	573	437,153	0.75	0.73	102,016	1,008,440	0.73	0.72

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2019 Goods & Services

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	78	82	4.28	3.31	149	445	1.95	1.53	323	1,645	0.48	0.38	385	2,649	0.92	0.73
81 - 85	4,710	6,361	0.69	0.57	4,674	13,710	0.72	0.60	1,835	9,131	0.68	0.56	765	5,416	0.63	0.52
86 - 90	649	890	0.70	0.61	893	2,835	1.08	0.94	446	2,373	0.78	0.69	209	1,597	0.52	0.45
91 - 95	341	506	1.39	1.29	434	1,464	1.43	1.32	206	1,166	0.43	0.40	110	874	0.82	0.76
96 - 99	174	283	0.17	0.16	245	866	0.32	0.31	112	687	0.27	0.27	74	633	1.06	1.03
100 - 100	64,807	37,723	0.60	0.60	2,504	8,557	0.63	0.63	592	3,549	0.65	0.65	298	2,535	0.99	0.99
Credits	70,759	45,845	0.63	0.61	8,899	27,877	0.77	0.69	3,514	18,552	0.64	0.55	1,841	13,704	0.77	0.67
101 - 105	129	204	0.27	0.28	170	630	0.99	1.02	101	630	0.77	0.79	91	819	0.37	0.38
106 - 110	163	286	1.47	1.59	266	1,081	4.56	4.93	174	1,136	0.59	0.64	120	1,118	1.37	1.48
111 - 115	95	172	1.38	1.56	110	444	1.68	1.90	69	482	1.27	1.43	44	427	0.70	0.79
116 - 120	64	123	0.16	0.19	94	415	0.76	0.89	51	377	0.61	0.72	61	633	0.29	0.35
121 - 130	574	1,178	0.87	1.08	405	1,752	0.86	1.08	185	1,438	0.64	0.80	126	1,366	0.62	0.78
131 - 140	109	221	0.59	0.79	219	1,087	0.77	1.04	194	1,616	0.95	1.28	117	1,348	0.37	0.50
141 & Up	144	306	0.74	1.14	332	1,908	0.86	1.32	205	1,955	1.09	1.72	136	1,935	0.58	0.94
Charges	1,278	2,490	0.85	1.04	1,596	7,315	1.45	1.82	979	7,633	0.86	1.10	695	7,646	0.63	0.79
Totals	72,037	48,335	0.64	0.62	10,495	35,192	0.91	0.86	4,493	26,185	0.70	0.67	2,536	21,349	0.72	0.70

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	38	0.17	0.10	10	439	0.99	0.58
61 - 80	664	6,424	0.87	0.68	676	10,026	0.50	0.38	543	13,856	0.78	0.58	284	14,216	0.69	0.50
81 - 85	624	6,204	1.14	0.94	306	4,741	0.76	0.63	194	5,528	0.95	0.79	93	5,355	0.67	0.56
86 - 90	218	2,329	0.67	0.59	180	3,054	0.89	0.78	141	4,413	0.61	0.53	86	5,374	0.95	0.84
91 - 95	153	1,757	0.57	0.53	115	2,080	0.70	0.65	155	5,157	0.84	0.78	103	6,695	0.60	0.55
96 - 99	86	1,043	1.23	1.20	108	2,060	1.21	1.19	140	4,782	0.61	0.59	65	4,622	0.55	0.54
100 - 100	289	3,505	1.32	1.32	245	4,657	0.62	0.62	171	5,929	0.65	0.65	97	6,469	0.92	0.92
Credits	2,034	21,263	0.99	0.85	1,630	26,617	0.68	0.58	1,346	39,704	0.75	0.64	738	43,170	0.73	0.61
101 - 105	137	1,769	1.07	1.10	147	2,965	1.04	1.07	139	4,918	1.42	1.46	80	5,831	0.82	0.84
106 - 110	123	1,626	0.71	0.76	118	2,475	0.65	0.70	111	4,148	0.91	0.98	64	4,803	0.96	1.03
111 - 115	86	1,213	0.98	1.11	117	2,503	0.56	0.63	95	3,727	0.51	0.58	55	4,210	0.57	0.64
116 - 120	94	1,384	0.50	0.59	105	2,371	1.21	1.42	81	3,310	0.56	0.67	43	3,404	1.26	1.49
121 - 130	154	2,354	1.15	1.44	152	3,663	0.57	0.71	131	5,743	0.80	1.00	62	5,331	0.60	0.75
131 - 140	86	1,403	0.87	1.17	96	2,532	0.75	1.01	70	3,360	0.77	1.04	58	5,436	0.92	1.25
141 & Up	151	3,047	1.10	1.79	153	4,770	0.69	1.12	145	8,737	0.74	1.22	96	11,400	1.19	1.97
Charges	831	12,794	0.95	1.19	888	21,279	0.76	0.95	772	33,943	0.83	1.04	458	40,416	0.94	1.19
Totals	2,865	34,057	0.98	0.95	2,518	47,896	0.72	0.71	2,118	73,647	0.79	0.79	1,196	83,586	0.83	0.83

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	32	3,052	0.49	0.28	38	15,344	0.57	0.30	82	18,874	0.56	0.30
61 - 80	172	18,776	0.73	0.53	97	50,244	0.80	0.57	3,371	118,363	0.75	0.55
81 - 85	50	6,197	0.83	0.69	25	11,278	0.84	0.69	13,276	73,920	0.78	0.65
86 - 90	44	5,734	1.04	0.92	30	37,204	0.95	0.84	2,896	65,802	0.91	0.80
91 - 95	43	6,166	1.03	0.96	24	20,692	0.98	0.91	1,684	46,557	0.89	0.83
96 - 99	55	8,502	0.92	0.90	19	11,530	0.83	0.81	1,078	35,009	0.79	0.78
100 - 100	38	5,920	0.83	0.83	12	9,625	0.96	0.96	69,053	88,470	0.73	0.73
Credits	434	54,348	0.83	0.68	245	155,916	0.85	0.67	91,440	446,996	0.79	0.66
101 - 105	45	7,238	0.77	0.79	29	18,814	0.66	0.68	1,068	43,820	0.83	0.85
106 - 110	44	7,523	0.83	0.89	23	17,403	0.82	0.89	1,206	41,597	0.94	1.02
111 - 115	34	5,912	1.00	1.13	17	30,243	1.12	1.27	722	49,332	0.98	1.11
116 - 120	28	5,164	0.87	1.03	14	7,654	0.85	1.00	635	24,835	0.86	1.02
121 - 130	61	11,331	0.83	1.04	16	16,264	0.98	1.23	1,866	50,419	0.84	1.05
131 - 140	26	5,735	0.64	0.86	21	22,364	0.91	1.24	996	45,101	0.84	1.13
141 & Up	89	24,504	1.45	2.46	52	52,263	0.91	1.66	1,503	110,825	1.04	1.80
Charges	327	67,407	1.05	1.38	172	165,005	0.91	1.20	7,996	365,930	0.93	1.20
Totals	761	121,756	0.95	0.98	417	320,921	0.88	0.87	99,436	812,926	0.85	0.84

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2020 Goods & Services

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	2	0.97	0.58	1	4	0.21	0.13				
61 - 80	94	92	0.26	0.20	203	618	0.28	0.22	369	1,873	0.54	0.43	408	2,782	0.56	0.44
81 - 85	4,667	6,155	0.57	0.48	4,389	12,892	0.76	0.63	1,440	7,161	0.57	0.47	612	4,341	0.59	0.49
86 - 90	663	908	0.62	0.55	773	2,429	0.83	0.73	355	1,903	1.04	0.91	188	1,433	0.71	0.62
91 - 95	323	486	0.84	0.78	380	1,300	1.00	0.93	190	1,074	1.18	1.09	99	796	0.32	0.29
96 - 99	179	274	0.16	0.16	185	666	0.48	0.47	103	621	2.01	1.96	83	698	0.45	0.44
100 - 100	63,671	35,285	0.77	0.77	2,232	7,572	0.69	0.69	533	3,245	0.57	0.57	224	1,932	0.51	0.51
Credits	69,597	43,199	0.73	0.71	8,163	25,480	0.74	0.66	2,991	15,881	0.72	0.62	1,614	11,984	0.56	0.48
101 - 105	152	237	1.20	1.23	209	776	0.65	0.66	127	805	1.19	1.22	86	776	0.67	0.69
106 - 110	163	277	0.41	0.44	266	1,050	2.31	2.49	183	1,196	0.79	0.85	99	936	0.68	0.73
111 - 115	103	163	1.42	1.60	126	505	1.29	1.46	68	468	0.59	0.67	44	429	0.37	0.41
116 - 120	83	144	3.07	3.61	86	359	0.39	0.46	79	585	0.99	1.17	41	422	0.46	0.55
121 - 130	705	1,363	1.29	1.61	538	2,280	0.81	1.01	157	1,229	0.51	0.64	124	1,333	0.65	0.81
131 - 140	98	192	3.60	4.87	193	980	0.86	1.16	174	1,446	0.61	0.82	96	1,116	0.46	0.62
141 & Up	154	355	0.36	0.55	320	1,860	1.38	2.13	229	2,217	1.02	1.61	134	1,874	0.85	1.36
Charges	1,458	2,729	1.33	1.64	1,738	7,810	1.15	1.44	1,017	7,946	0.82	1.04	624	6,886	0.65	0.83
Totals	71,055	45,929	0.77	0.75	9,901	33,289	0.83	0.79	4,008	23,828	0.75	0.73	2,238	18,869	0.59	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	8							2	45	0.97	0.55	14	657	0.28	0.16
61 - 80	618	5,931	0.70	0.54	618	9,088	0.96	0.74	450	11,507	0.61	0.45	271	13,539	0.96	0.70
81 - 85	462	4,616	0.70	0.58	313	4,875	1.33	1.10	199	5,683	0.83	0.69	95	5,346	0.89	0.74
86 - 90	206	2,168	0.90	0.79	141	2,382	0.93	0.82	121	3,704	1.33	1.17	77	4,578	0.80	0.70
91 - 95	119	1,356	0.72	0.67	105	1,871	0.45	0.42	105	3,574	2.08	1.93	70	4,424	0.77	0.71
96 - 99	90	1,066	0.82	0.80	85	1,654	0.73	0.71	133	4,422	1.19	1.17	53	3,493	0.61	0.60
100 - 100	286	3,505	0.41	0.41	204	3,855	0.66	0.66	151	5,013	0.78	0.78	72	4,917	0.78	0.78
Credits	1,782	18,650	0.68	0.58	1,466	23,725	0.93	0.79	1,161	33,949	0.98	0.83	652	36,955	0.84	0.69
101 - 105	125	1,593	0.77	0.79	129	2,601	0.85	0.87	123	4,423	0.57	0.59	63	4,534	0.76	0.79
106 - 110	127	1,681	0.64	0.69	129	2,677	1.17	1.27	85	3,232	1.05	1.13	50	3,744	0.70	0.75
111 - 115	95	1,347	0.42	0.48	90	1,952	0.68	0.77	84	3,372	1.29	1.46	46	3,542	0.61	0.69
116 - 120	74	1,065	0.81	0.96	84	1,922	0.75	0.88	68	2,978	0.99	1.18	59	5,156	0.70	0.82
121 - 130	157	2,398	0.88	1.10	132	3,168	1.11	1.38	131	5,763	0.68	0.85	75	6,689	1.00	1.25
131 - 140	93	1,512	1.26	1.70	90	2,365	0.97	1.31	88	4,140	0.78	1.05	54	5,008	0.50	0.67
141 & Up	142	2,865	1.37	2.24	165	5,193	0.84	1.40	153	8,670	0.82	1.32	101	12,226	0.95	1.60
Charges	813	12,461	0.94	1.17	819	19,878	0.92	1.16	732	32,578	0.84	1.06	448	40,899	0.80	1.03
Totals	2,595	31,111	0.78	0.77	2,285	43,603	0.92	0.92	1,893	66,527	0.91	0.92	1,100	77,853	0.82	0.83

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	22	1,880	0.28	0.15	33	13,369	1.05	0.56	74	15,965	0.92	0.50
61 - 80	144	15,027	0.66	0.47	75	35,521	1.04	0.73	3,250	95,979	0.86	0.63
81 - 85	45	5,533	0.68	0.57	34	19,021	0.73	0.61	12,256	75,624	0.75	0.62
86 - 90	46	6,051	1.01	0.88	21	18,753	0.84	0.74	2,591	44,308	0.91	0.80
91 - 95	47	6,609	0.64	0.59	16	5,947	0.76	0.71	1,454	27,438	0.90	0.83
96 - 99	34	5,034	0.97	0.95	16	7,137	0.58	0.57	961	25,066	0.82	0.80
100 - 100	31	4,768	0.62	0.62	8	4,489	1.13	1.13	67,412	74,580	0.74	0.74
Credits	369	44,902	0.72	0.59	203	104,237	0.91	0.69	87,998	358,961	0.82	0.68
101 - 105	43	6,750	0.71	0.72	23	33,423	0.82	0.85	1,080	55,918	0.79	0.81
106 - 110	35	5,981	1.01	1.08	15	17,515	0.84	0.91	1,152	38,290	0.91	0.99
111 - 115	31	5,722	0.77	0.87	19	10,328	0.65	0.74	706	27,828	0.75	0.85
116 - 120	32	6,013	0.88	1.04	14	16,153	0.94	1.11	620	34,797	0.88	1.04
121 - 130	50	9,102	0.64	0.81	31	42,054	0.84	1.05	2,100	75,378	0.83	1.04
131 - 140	32	6,433	0.58	0.78	15	19,125	0.83	1.12	933	42,315	0.77	1.04
141 & Up	96	25,436	1.05	1.82	48	47,633	0.88	1.54	1,542	108,327	0.94	1.61
Charges	319	65,437	0.87	1.16	165	186,230	0.84	1.08	8,133	382,855	0.86	1.10
Totals	688	110,340	0.81	0.86	368	290,467	0.87	0.89	96,131	741,815	0.84	0.85

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 Goods & Services

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	2	0.46	0.27								
61 - 80	75	82	1.93	1.52	168	523	0.56	0.44	312	1,588	0.67	0.53	394	2,729	0.41	0.32
81 - 85	4,007	5,486	0.56	0.47	4,422	12,973	0.56	0.46	1,665	8,302	0.58	0.48	616	4,376	0.74	0.61
86 - 90	530	724	0.35	0.31	726	2,290	0.44	0.38	396	2,109	1.01	0.88	174	1,319	1.85	1.62
91 - 95	267	413	1.72	1.60	378	1,275	8.68	8.03	198	1,121	0.94	0.87	117	921	0.29	0.26
96 - 99	151	245	0.62	0.61	209	731	1.46	1.42	135	813	0.97	0.95	64	547	0.95	0.93
100 - 100	63,532	36,703	0.59	0.59	2,802	9,468	0.52	0.52	676	4,095	0.73	0.73	326	2,808	0.37	0.37
Credits	68,562	43,653	0.60	0.58	8,706	27,262	0.94	0.84	3,382	18,029	0.71	0.62	1,691	12,701	0.68	0.59
101 - 105	127	212	1.35	1.38	178	668	0.67	0.69	125	800	0.93	0.95	81	727	0.26	0.26
106 - 110	115	199	0.97	1.04	229	915	0.87	0.94	141	939	1.04	1.12	104	974	0.97	1.04
111 - 115	76	139	2.07	2.34	119	484	0.77	0.87	75	513	1.30	1.47	46	450	0.93	1.05
116 - 120	53	91	1.55	1.84	86	372	0.92	1.08	56	397	0.34	0.41	51	537	0.28	0.33
121 - 130	601	1,271	0.97	1.22	587	2,510	0.56	0.69	194	1,510	0.74	0.92	127	1,382	0.71	0.89
131 - 140	70	135	1.21	1.63	161	839	0.90	1.22	168	1,390	0.56	0.75	104	1,215	0.82	1.10
141 & Up	127	265	0.74	1.16	283	1,681	0.75	1.16	232	2,239	1.44	2.24	132	1,882	0.79	1.30
Charges	1,169	2,312	1.08	1.33	1,643	7,470	0.72	0.90	991	7,789	0.98	1.25	645	7,167	0.72	0.92
Totals	69,731	45,965	0.62	0.61	10,349	34,732	0.89	0.85	4,373	25,818	0.79	0.77	2,336	19,868	0.69	0.68

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					3	34			1	18			12	552	0.35	0.21
61 - 80	655	6,292	0.53	0.41	626	9,237	0.54	0.42	507	13,278	0.46	0.34	311	15,454	0.69	0.49
81 - 85	522	5,144	0.63	0.52	302	4,802	0.44	0.36	175	4,870	0.49	0.40	79	4,504	0.66	0.54
86 - 90	178	1,910	0.75	0.65	158	2,657	0.57	0.51	163	5,031	0.96	0.85	76	4,507	0.51	0.45
91 - 95	118	1,340	0.49	0.45	113	1,983	0.53	0.50	106	3,514	0.62	0.58	75	4,603	0.64	0.60
96 - 99	93	1,102	0.42	0.41	95	1,813	0.72	0.70	93	3,207	0.46	0.45	61	4,156	1.02	1.00
100 - 100	314	3,802	0.72	0.72	196	3,865	0.62	0.62	166	5,610	0.77	0.77	67	4,561	0.80	0.80
Credits	1,880	19,590	0.60	0.52	1,493	24,391	0.55	0.47	1,211	35,528	0.60	0.50	681	38,337	0.70	0.58
101 - 105	131	1,690	0.81	0.83	143	2,909	0.80	0.82	111	3,826	0.59	0.61	62	4,420	0.89	0.91
106 - 110	119	1,581	1.02	1.10	110	2,355	0.94	1.01	94	3,501	1.27	1.37	72	5,349	0.70	0.76
111 - 115	76	1,083	0.83	0.94	81	1,773	0.75	0.84	82	3,296	0.96	1.08	67	5,293	0.59	0.67
116 - 120	101	1,496	0.64	0.76	84	1,884	0.76	0.89	67	2,742	0.47	0.55	47	3,783	0.66	0.78
121 - 130	189	2,907	0.38	0.47	156	3,702	1.46	1.82	137	5,876	0.66	0.82	96	8,353	0.79	0.98
131 - 140	98	1,586	0.69	0.93	94	2,441	0.87	1.18	74	3,435	0.65	0.88	64	6,001	0.99	1.34
141 & Up	181	3,682	0.58	0.95	188	6,093	0.93	1.55	150	8,655	0.74	1.22	127	14,507	0.73	1.21
Charges	895	14,026	0.65	0.83	856	21,157	0.97	1.23	715	31,330	0.76	0.96	535	47,705	0.76	0.98
Totals	2,775	33,616	0.63	0.62	2,349	45,548	0.74	0.75	1,926	66,858	0.67	0.67	1,216	86,042	0.74	0.76

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	31	2,846	0.56	0.31	29	10,575	0.48	0.25	77	14,027	0.49	0.26
61 - 80	152	16,706	0.65	0.47	82	45,487	0.62	0.44	3,282	111,376	0.60	0.44
81 - 85	43	5,529	0.59	0.49	19	7,172	0.78	0.64	11,850	63,158	0.60	0.50
86 - 90	38	4,783	0.77	0.68	23	18,159	0.67	0.59	2,462	43,489	0.73	0.64
91 - 95	47	6,745	0.69	0.64	23	10,587	0.73	0.67	1,442	32,503	0.99	0.92
96 - 99	26	3,944	0.63	0.61	20	14,515	0.55	0.54	947	31,074	0.66	0.65
100 - 100	37	5,093	0.65	0.65	19	12,001	0.73	0.73	68,135	88,005	0.64	0.64
Credits	374	45,645	0.66	0.53	215	118,497	0.64	0.50	88,195	383,632	0.66	0.55
101 - 105	50	7,453	0.83	0.85	18	33,088	0.72	0.74	1,026	55,793	0.74	0.77
106 - 110	37	5,944	0.66	0.71	23	19,719	1.04	1.12	1,044	41,476	0.95	1.02
111 - 115	28	5,074	0.80	0.90	24	18,366	0.72	0.82	674	36,473	0.76	0.86
116 - 120	28	5,101	0.60	0.70	15	14,107	0.74	0.88	588	30,512	0.67	0.79
121 - 130	55	10,943	0.64	0.81	21	24,675	0.64	0.81	2,163	63,128	0.70	0.88
131 - 140	35	7,085	0.57	0.76	19	29,429	0.59	0.79	887	53,555	0.66	0.89
141 & Up	104	27,933	0.57	0.99	66	96,377	0.70	1.18	1,590	163,315	0.70	1.18
Charges	337	69,533	0.64	0.85	186	235,762	0.72	0.95	7,972	444,251	0.73	0.96
Totals	711	115,178	0.64	0.68	401	354,259	0.69	0.74	96,167	827,884	0.70	0.72

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2017 Miscellaneous

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	36	31	0.01	0.00	37	117	0.15	0.12	63	317	0.03	0.03	120	829	0.52	0.41
81 - 85	409	551	0.21	0.17	601	1,794	0.36	0.30	320	1,616	0.38	0.31	180	1,299	0.87	0.71
86 - 90	35	43	0.01	0.01	56	180	1.20	1.04	64	353	0.38	0.34	37	276	0.14	0.12
91 - 95	20	34	0.00	0.00	24	83	3.78	3.52	14	80	3.28	3.05	19	158	1.23	1.14
96 - 99	10	13	3.18	3.10	19	68	0.07	0.07	12	71	0.04	0.04	12	105	0.03	0.03
100 - 100	2,504	2,113	1.08	1.08	464	1,624	1.13	1.13	195	1,189	0.46	0.46	110	965	0.48	0.48
Credits	3,014	2,785	0.88	0.84	1,201	3,865	0.79	0.71	668	3,626	0.43	0.38	478	3,631	0.62	0.54
101 - 105	10	12	26.17	26.90	13	50	0.38	0.39	11	73			16	144	0.02	0.02
106 - 110	8	11	0.10	0.11	15	61	0.02	0.02	20	132	0.06	0.06	23	213	0.19	0.20
111 - 115	6	9			17	73	0.41	0.47	14	103	0.75	0.84	14	141	0.34	0.39
116 - 120	5	8	0.01	0.01	9	40	2.20	2.61	6	45			7	70	0.05	0.05
121 - 130	44	83	0.38	0.48	49	210	1.85	2.32	33	252	0.33	0.41	32	360	1.67	2.10
131 - 140	8	14	0.18	0.24	10	56	0.02	0.03	21	182	0.15	0.21	21	254	0.01	0.01
141 & Up	16	40	4.81	7.78	31	185	1.81	2.74	32	309	0.49	0.76	31	446	0.30	0.50
Charges	97	177	3.06	3.91	144	677	1.28	1.61	137	1,097	0.32	0.40	144	1,629	0.51	0.66
Totals	3,111	2,962	1.01	0.98	1,345	4,543	0.86	0.81	805	4,723	0.40	0.38	622	5,260	0.59	0.57

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	7			3	25	0.86	0.35	1	28	0.26	0.15	6	263	0.75	0.41
61 - 80	236	2,316	0.65	0.51	335	4,956	0.56	0.43	317	8,244	0.49	0.36	188	9,311	0.86	0.61
81 - 85	219	2,244	0.65	0.54	196	3,019	0.33	0.27	116	3,400	0.58	0.48	56	3,279	0.88	0.73
86 - 90	63	703	0.33	0.29	91	1,549	0.81	0.71	71	2,128	0.32	0.28	37	2,307	1.10	0.97
91 - 95	37	424	0.55	0.50	39	700	0.23	0.21	54	1,845	0.52	0.49	37	2,409	0.58	0.54
96 - 99	25	302	2.48	2.43	39	749	0.58	0.57	57	2,006	0.83	0.81	35	2,441	0.56	0.55
100 - 100	117	1,459	0.98	0.98	132	2,521	0.84	0.84	73	2,532	0.50	0.50	33	2,330	0.89	0.89
Credits	698	7,455	0.75	0.64	835	13,519	0.57	0.48	689	20,183	0.52	0.44	392	22,339	0.82	0.67
101 - 105	29	392	0.58	0.60	50	1,014	0.24	0.24	67	2,342	0.66	0.68	24	1,577	0.63	0.65
106 - 110	35	471	0.83	0.90	60	1,237	1.21	1.30	46	1,745	1.77	1.91	25	1,913	0.69	0.74
111 - 115	17	238	1.67	1.89	48	1,087	0.16	0.18	32	1,218	0.44	0.50	19	1,504	0.49	0.55
116 - 120	23	344	2.44	2.87	41	906	0.33	0.39	37	1,539	0.36	0.43	20	1,517	1.04	1.22
121 - 130	60	950	0.64	0.80	65	1,653	0.76	0.95	81	3,576	0.77	0.97	38	3,152	0.69	0.86
131 - 140	24	408	0.20	0.27	35	954	0.86	1.16	38	1,942	0.59	0.80	17	1,466	0.81	1.10
141 & Up	44	881	0.52	0.83	67	2,170	0.34	0.54	98	5,437	0.76	1.23	35	3,864	0.63	1.05
Charges	232	3,684	0.81	1.02	366	9,021	0.56	0.69	399	17,799	0.77	0.99	178	14,993	0.69	0.88
Totals	930	11,139	0.77	0.74	1,201	22,541	0.57	0.55	1,088	37,982	0.64	0.64	570	37,332	0.77	0.73

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	22	1,993	0.75	0.43	24	13,321	0.75	0.40	57	15,637	0.75	0.40
61 - 80	108	11,500	1.02	0.73	46	23,091	1.02	0.72	1,486	60,711	0.86	0.62
81 - 85	23	3,049	0.35	0.29	7	10,289	0.68	0.56	2,127	30,540	0.58	0.48
86 - 90	36	4,662	0.55	0.48	9	34,727	0.84	0.74	499	46,928	0.78	0.69
91 - 95	26	3,872	0.45	0.42	14	26,169	0.79	0.70	284	35,773	0.73	0.65
96 - 99	14	1,990	1.07	1.04	9	6,630	0.80	0.78	232	14,376	0.82	0.79
100 - 100	16	2,367	1.94	1.94	6	2,001	0.58	0.58	3,650	19,101	0.93	0.93
Credits	245	29,433	0.86	0.68	115	116,228	0.83	0.66	8,335	223,066	0.78	0.63
101 - 105	19	2,692	0.79	0.82	7	12,524	0.94	0.96	246	20,821	0.83	0.85
106 - 110	12	2,064	0.74	0.80	12	6,510	0.75	0.80	256	14,358	0.89	0.95
111 - 115	12	1,911	0.71	0.81	5	6,866	0.76	0.85	184	13,151	0.65	0.73
116 - 120	15	2,834	0.62	0.73	8	3,592	1.24	1.47	171	10,896	0.88	1.04
121 - 130	19	3,510	0.90	1.13	16	15,662	0.97	1.22	437	29,408	0.89	1.12
131 - 140	11	2,487	0.52	0.71	11	6,446	0.74	0.99	196	14,208	0.66	0.88
141 & Up	16	4,211	0.80	1.29	22	23,904	0.77	1.27	392	41,448	0.73	1.20
Charges	104	19,709	0.74	0.92	81	75,504	0.86	1.09	1,882	144,291	0.79	1.00
Totals	349	49,142	0.81	0.75	196	191,732	0.84	0.78	10,217	367,357	0.78	0.74



Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2018 Miscellaneous

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	27	23	1.85	1.44	25	75			39	202	0.12	0.10	52	357	0.04	0.03
81 - 85	430	589	0.33	0.27	597	1,797	0.65	0.54	364	1,844	0.38	0.32	238	1,701	4.02	3.31
86 - 90	33	43	0.42	0.37	66	214	8.74	7.63	45	239	0.29	0.25	30	233	1.71	1.49
91 - 95	15	24			25	84	0.93	0.87	26	149	1.63	1.52	17	136	0.32	0.30
96 - 99	11	19	0.76	0.74	11	42			7	42	0.02	0.02	12	102	1.81	1.76
100 - 100	2,459	2,032	0.83	0.83	444	1,554	0.62	0.62	204	1,239	1.26	1.26	107	942	0.77	0.77
Credits	2,975	2,730	0.72	0.68	1,168	3,766	1.08	0.97	685	3,715	0.70	0.62	456	3,471	2.36	2.06
101 - 105	10	16			14	51	0.13	0.13	18	114	2.18	2.23	7	62	0.12	0.13
106 - 110	8	11	0.08	0.08	20	79	3.32	3.60	13	91	0.62	0.66	10	93	0.00	0.00
111 - 115	8	12			12	48	3.64	4.10	5	32			7	67	6.08	6.88
116 - 120	4	6			8	36	0.01	0.02	7	51			4	40	0.03	0.04
121 - 130	33	58	1.03	1.28	59	256	3.63	4.53	17	138	1.24	1.57	22	242	0.08	0.10
131 - 140	12	25	0.44	0.58	18	95	0.01	0.01	21	179	0.38	0.52	21	245	1.20	1.62
141 & Up	11	21	0.21	0.35	22	139	0.03	0.05	29	275	0.24	0.38	24	339	1.25	2.03
Charges	86	148	0.51	0.64	153	704	1.96	2.46	110	880	0.70	0.90	95	1,089	1.06	1.40
Totals	3,061	2,878	0.71	0.68	1,321	4,469	1.22	1.15	795	4,595	0.70	0.66	551	4,560	2.05	1.94

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	0.30	0.17	1		0.00	0.52	5	202	2.56	1.41
61 - 80	185	1,830	0.39	0.31	286	4,314	0.52	0.40	316	8,415	0.51	0.38	183	9,149	0.73	0.53
81 - 85	275	2,769	1.90	1.56	266	4,123	0.37	0.30	129	3,595	1.01	0.84	47	2,702	0.89	0.74
86 - 90	48	515	5.89	5.15	108	1,819	0.75	0.66	75	2,199	0.73	0.64	54	3,324	1.29	1.13
91 - 95	31	342	0.91	0.85	52	942	0.49	0.46	54	1,797	0.81	0.75	40	2,691	1.40	1.30
96 - 99	30	359	1.48	1.44	46	905	0.83	0.81	77	2,690	0.89	0.87	35	2,280	0.46	0.45
100 - 100	129	1,580	0.92	0.92	131	2,507	0.69	0.69	101	3,545	0.98	0.98	36	2,453	1.57	1.56
Credits	698	7,394	1.53	1.31	890	14,624	0.55	0.47	753	22,241	0.76	0.64	400	22,801	0.99	0.81
101 - 105	20	257	0.14	0.15	65	1,321	0.21	0.22	63	2,186	0.54	0.55	31	2,298	0.85	0.88
106 - 110	37	497	1.61	1.73	47	976	0.63	0.68	58	2,186	0.42	0.45	44	3,230	1.99	2.15
111 - 115	22	307	0.38	0.43	43	970	0.98	1.10	37	1,459	0.80	0.90	24	1,847	0.54	0.61
116 - 120	21	324	0.72	0.86	32	738	0.94	1.11	40	1,710	0.37	0.44	26	2,071	1.00	1.18
121 - 130	44	704	0.45	0.56	66	1,574	1.49	1.86	71	3,073	0.49	0.62	30	2,669	1.30	1.63
131 - 140	30	492	0.29	0.39	27	701	0.83	1.12	33	1,571	0.13	0.18	15	1,426	0.53	0.71
141 & Up	43	884	0.91	1.44	62	2,022	0.71	1.16	82	4,675	0.77	1.24	40	4,824	0.80	1.42
Charges	217	3,465	0.71	0.89	342	8,301	0.83	1.03	384	16,860	0.55	0.69	210	18,364	1.06	1.35
Totals	915	10,859	1.27	1.21	1,232	22,924	0.65	0.63	1,137	39,101	0.67	0.66	610	41,166	1.02	0.99

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	15	1,430	0.44	0.25	30	10,681	0.54	0.29	52	12,326	0.57	0.30
61 - 80	130	14,104	0.88	0.63	54	43,277	0.78	0.55	1,297	81,746	0.74	0.53
81 - 85	40	4,503	0.73	0.60	15	11,206	0.96	0.80	2,401	34,830	1.02	0.85
86 - 90	16	2,009	0.75	0.66	19	12,914	0.77	0.68	494	23,511	1.02	0.90
91 - 95	25	3,273	0.68	0.63	12	31,607	0.92	0.87	297	41,045	0.92	0.86
96 - 99	28	4,106	0.42	0.41	6	20,345	0.69	0.61	263	30,890	0.67	0.61
100 - 100	27	3,647	1.20	1.18	10	5,695	0.50	0.50	3,648	25,193	0.90	0.90
Credits	281	33,073	0.79	0.63	146	135,726	0.78	0.62	8,452	249,541	0.83	0.67
101 - 105	19	2,600	0.82	0.84	14	8,829	0.67	0.68	261	17,733	0.66	0.68
106 - 110	21	3,791	0.95	1.02	10	18,314	0.53	0.56	268	29,267	0.76	0.82
111 - 115	5	941	0.30	0.34	9	4,399	0.84	0.94	172	10,081	0.77	0.87
116 - 120	10	2,047	0.67	0.78	2	1,001	0.33	0.39	154	8,025	0.67	0.78
121 - 130	19	3,659	0.74	0.93	15	11,709	0.55	0.68	376	24,082	0.74	0.93
131 - 140	16	3,612	0.40	0.54	9	8,752	1.01	1.35	202	17,098	0.72	0.97
141 & Up	21	5,910	0.67	1.14	21	25,945	0.57	0.92	355	45,034	0.64	1.05
Charges	111	22,560	0.69	0.88	80	78,950	0.63	0.79	1,788	151,320	0.70	0.89
Totals	392	55,633	0.75	0.70	226	214,675	0.73	0.66	10,240	400,861	0.78	0.73

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2019 Miscellaneous

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															
61 - 80	51	45	240.81	187.45	55	165	2.08	1.63	80	400	0.36	0.28	110	765	0.44	0.35
81 - 85	493	627	0.83	0.69	569	1,672	0.51	0.42	286	1,435	0.60	0.50	188	1,356	0.67	0.56
86 - 90	53	76	0.02	0.02	60	184	14.81	12.96	53	284	0.19	0.16	39	305	1.45	1.27
91 - 95	19	30	1.67	1.55	26	88	0.03	0.03	25	139	0.52	0.48	27	231	0.13	0.12
96 - 99	15	24	132.43	128.58	16	60	1.91	1.87	9	52	0.09	0.09	14	116	0.32	0.31
100 - 100	2,839	2,197	0.90	0.90	430	1,468	0.38	0.38	179	1,108	0.75	0.75	95	829	2.00	1.99
Credits	3,471	2,999	5.54	5.26	1,156	3,639	1.26	1.13	632	3,419	0.57	0.51	473	3,603	0.95	0.82
101 - 105	5	6			16	59	0.10	0.10	17	106	0.84	0.86	16	142	1.87	1.92
106 - 110	17	29	6.22	6.71	25	98	1.12	1.21	14	91	0.73	0.79	31	284	1.55	1.66
111 - 115	9	13			10	40	0.01	0.01	6	42	0.03	0.04	12	115	0.01	0.01
116 - 120	5	7			6	30	0.08	0.09	10	74			12	122	1.74	2.07
121 - 130	43	81	0.46	0.57	32	132	1.26	1.56	23	185	1.00	1.25	28	315	0.90	1.13
131 - 140	12	25	10.48	14.19	22	113	0.03	0.04	24	201	0.26	0.35	13	150	0.60	0.81
141 & Up	18	40	1.40	2.23	38	219	1.50	2.34	23	226	0.47	0.74	21	300	0.30	0.49
Charges	109	201	2.68	3.39	149	691	0.89	1.14	117	925	0.54	0.69	133	1,428	0.97	1.20
Totals	3,580	3,200	5.36	5.17	1,305	4,329	1.21	1.13	749	4,344	0.57	0.53	606	5,031	0.95	0.90

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		0.00	0.30	5	187	0.73	0.41
61 - 80	228	2,190	0.74	0.57	252	3,775	0.42	0.32	264	6,755	0.60	0.44	159	7,919	1.84	1.32
81 - 85	209	2,136	1.12	0.92	180	2,838	0.90	0.74	94	2,606	0.51	0.42	32	1,984	0.69	0.58
86 - 90	83	901	0.34	0.30	84	1,424	2.53	2.22	64	1,999	0.81	0.71	42	2,499	0.92	0.81
91 - 95	49	584	0.37	0.34	56	985	0.13	0.12	76	2,509	0.73	0.68	24	1,444	0.99	0.92
96 - 99	29	351	0.76	0.74	39	760	0.54	0.52	63	2,148	0.35	0.34	32	2,104	0.57	0.56
100 - 100	113	1,407	0.94	0.94	104	1,971	1.07	1.06	90	3,237	2.11	2.11	33	2,092	1.95	1.94
Credits	711	7,569	0.81	0.69	715	11,753	0.88	0.75	652	19,254	0.85	0.72	327	18,228	1.38	1.12
101 - 105	40	508	0.12	0.12	51	1,000	0.56	0.57	58	2,071	0.56	0.57	24	1,671	0.73	0.75
106 - 110	36	473	0.38	0.41	61	1,241	0.22	0.23	52	1,858	0.92	0.99	26	1,980	0.89	0.97
111 - 115	19	266	0.28	0.31	29	654	0.28	0.31	31	1,233	1.25	1.41	19	1,418	0.62	0.70
116 - 120	31	435	0.24	0.28	32	748	0.65	0.77	32	1,276	1.05	1.24	24	1,915	0.71	0.84
121 - 130	43	659	0.37	0.46	52	1,234	0.28	0.35	77	3,490	0.73	0.91	48	4,209	1.01	1.25
131 - 140	36	610	0.68	0.92	34	901	0.52	0.70	41	1,830	0.97	1.31	9	807	1.51	2.06
141 & Up	52	1,036	0.33	0.54	62	1,901	0.81	1.29	64	3,904	0.56	0.96	31	3,776	0.55	0.93
Charges	257	3,988	0.36	0.45	321	7,679	0.50	0.62	355	15,661	0.78	0.99	181	15,777	0.81	1.02
Totals	968	11,557	0.65	0.63	1,036	19,432	0.73	0.71	1,007	34,914	0.82	0.82	508	34,005	1.11	1.08

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	17	1,426	0.48	0.26	24	13,594	0.60	0.33	48	15,208	0.59	0.32
61 - 80	93	9,864	0.69	0.50	45	18,308	0.90	0.63	1,337	50,186	1.14	0.82
81 - 85	18	2,157	0.83	0.68	9	3,897	1.09	0.90	2,078	20,709	0.81	0.67
86 - 90	27	3,393	0.78	0.68	22	20,670	0.83	0.72	527	31,735	0.98	0.85
91 - 95	16	2,042	0.63	0.59	8	6,590	0.58	0.54	326	14,643	0.61	0.56
96 - 99	23	3,541	1.57	1.53	9	35,822	1.03	1.00	249	44,978	1.08	1.04
100 - 100	16	2,519	1.32	1.32	11	4,177	1.03	1.01	3,910	21,005	1.28	1.28
Credits	210	24,942	0.89	0.71	128	103,058	0.89	0.71	8,475	198,464	1.00	0.82
101 - 105	18	2,781	0.82	0.84	11	19,415	0.80	0.76	256	27,759	0.76	0.74
106 - 110	8	1,039	1.17	1.26	3	2,685	0.47	0.51	273	9,779	0.74	0.80
111 - 115	14	2,330	1.28	1.44	6	13,815	0.77	0.88	155	19,925	0.82	0.93
116 - 120	9	1,483	0.72	0.85	5	3,573	0.72	0.85	166	9,662	0.74	0.87
121 - 130	17	3,338	1.25	1.58	7	5,897	0.84	1.05	370	19,541	0.88	1.10
131 - 140	8	1,533	0.49	0.67	7	9,264	0.64	0.86	206	15,433	0.71	0.96
141 & Up	20	5,404	0.97	1.60	17	15,945	0.71	1.18	346	32,751	0.71	1.18
Charges	94	17,907	0.99	1.26	56	70,595	0.74	0.88	1,772	134,851	0.77	0.94
Totals	304	42,850	0.93	0.88	184	173,653	0.83	0.77	10,247	333,314	0.90	0.86

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2020 Miscellaneous

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	2										
61 - 80	52	46	0.25	0.20	72	222	6.40	5.02	77	387	0.27	0.21	108	752	0.92	0.72
81 - 85	524	647	1.22	1.01	565	1,691	0.51	0.42	268	1,361	0.85	0.70	175	1,246	0.82	0.68
86 - 90	47	61	0.16	0.14	69	221	0.35	0.30	34	184	1.89	1.65	41	310	0.24	0.21
91 - 95	23	30	0.10	0.10	29	95	0.07	0.06	30	178	0.02	0.02	25	201	0.07	0.07
96 - 99	13	19	0.31	0.30	13	46			8	45			17	144	0.00	0.00
100 - 100	2,770	2,154	1.33	1.33	405	1,442	0.44	0.44	134	831	0.61	0.61	75	643	0.31	0.31
Credits	3,429	2,957	1.25	1.18	1,154	3,719	0.81	0.72	551	2,985	0.71	0.62	441	3,296	0.61	0.52
101 - 105	6	8			11	41	0.05	0.06	7	46	3.61	3.67	21	191	0.15	0.16
106 - 110	11	22	1.66	1.79	22	94	0.02	0.02	25	170	0.93	1.00	27	258	0.57	0.61
111 - 115	19	28			15	70	0.03	0.04	14	101	0.07	0.08	10	94	0.01	0.02
116 - 120	8	11	4.04	4.78	14	58	0.06	0.07	8	58			16	165	0.27	0.32
121 - 130	61	125	0.12	0.15	61	269	0.46	0.58	29	234	1.33	1.66	35	383	0.65	0.82
131 - 140	14	30	2.20	2.96	19	96	0.02	0.03	22	191	0.37	0.50	20	230	0.05	0.06
141 & Up	23	69	0.17	0.28	28	167	1.36	2.17	32	317	4.16	6.66	20	270	0.52	0.80
Charges	142	293	0.59	0.77	170	794	0.46	0.58	137	1,117	1.82	2.34	149	1,590	0.39	0.48
Totals	3,571	3,250	1.19	1.15	1,324	4,513	0.75	0.70	688	4,102	1.01	0.97	590	4,886	0.54	0.51

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	16	15.43	9.07	2	12	0.70	0.22	2	37	3.74	1.93	3	106		
61 - 80	215	2,029	0.42	0.33	252	3,721	0.66	0.50	228	5,890	0.69	0.51	134	6,508	0.65	0.46
81 - 85	254	2,538	0.39	0.32	135	2,127	0.57	0.47	75	2,005	0.74	0.62	27	1,565	0.63	0.52
86 - 90	62	677	2.46	2.15	65	1,068	0.75	0.66	59	1,839	1.34	1.18	34	2,152	0.43	0.38
91 - 95	48	562	0.27	0.25	56	1,021	1.10	1.01	60	2,000	1.28	1.19	32	1,968	0.89	0.83
96 - 99	42	497	1.75	1.71	38	736	0.88	0.85	45	1,469	0.51	0.50	29	1,916	0.54	0.53
100 - 100	109	1,347	1.00	0.99	103	1,986	2.05	2.05	128	4,258	2.44	2.43	50	3,339	2.20	2.20
Credits	732	7,666	0.80	0.68	651	10,671	0.97	0.82	597	17,498	1.25	1.07	309	17,553	0.93	0.77
101 - 105	22	284	0.45	0.47	40	822	0.44	0.46	60	2,090	0.99	1.02	20	1,395	1.21	1.24
106 - 110	52	692	0.48	0.51	39	814	2.01	2.18	36	1,322	1.58	1.68	21	1,609	0.98	1.06
111 - 115	29	415	0.24	0.27	38	827	0.34	0.39	30	1,160	0.70	0.79	19	1,452	1.24	1.40
116 - 120	27	391	0.52	0.60	32	739	1.76	2.07	34	1,388	1.39	1.63	17	1,361	1.28	1.51
121 - 130	54	806	0.34	0.42	58	1,449	1.17	1.47	59	2,603	1.60	2.00	31	2,462	1.18	1.45
131 - 140	43	722	0.17	0.22	45	1,220	0.65	0.88	39	1,772	0.43	0.58	24	2,209	0.69	0.93
141 & Up	63	1,221	1.26	2.00	78	2,501	0.75	1.25	65	3,678	0.75	1.22	33	3,552	0.93	1.46
Charges	290	4,531	0.59	0.75	330	8,372	0.95	1.23	323	14,013	1.04	1.31	165	14,041	1.03	1.30
Totals	1,022	12,197	0.72	0.70	981	19,042	0.96	0.96	920	31,511	1.16	1.15	474	31,593	0.97	0.95

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	12	1,052	0.90	0.51	16	8,002	0.64	0.34	38	9,226	0.70	0.37
61 - 80	73	7,846	1.25	0.88	40	21,512	1.00	0.72	1,251	48,914	0.93	0.67
81 - 85	21	2,665	0.90	0.75	5	1,750	2.15	1.77	2,049	17,595	0.84	0.69
86 - 90	16	2,073	0.46	0.40	10	6,362	0.91	0.80	437	14,947	0.88	0.77
91 - 95	15	1,817	0.56	0.52	9	7,438	0.99	0.93	327	15,310	0.92	0.85
96 - 99	18	2,732	0.88	0.86	7	3,324	1.23	1.20	230	10,928	0.90	0.87
100 - 100	24	3,799	1.33	1.33	11	6,059	0.59	0.59	3,809	25,856	1.39	1.39
Credits	179	21,985	1.03	0.83	98	54,447	0.94	0.72	8,141	142,776	0.98	0.79
101 - 105	14	2,036	0.48	0.49	15	43,106	1.11	1.12	216	50,019	1.06	1.08
106 - 110	16	2,616	0.96	1.04	3	12,002	0.57	0.58	252	19,598	0.78	0.82
111 - 115	3	423	0.62	0.71	7	5,230	0.69	0.79	184	9,799	0.70	0.80
116 - 120	7	1,268	0.66	0.79	2	1,533	1.72	2.05	165	6,973	1.25	1.48
121 - 130	17	3,144	1.13	1.39	8	18,155	0.67	0.82	413	29,630	0.86	1.06
131 - 140	17	3,452	0.56	0.75	5	5,816	0.58	0.78	248	15,738	0.55	0.74
141 & Up	29	7,216	0.87	1.47	11	8,724	0.82	1.34	382	27,715	0.89	1.45
Charges	103	20,155	0.81	1.07	51	94,566	0.88	0.99	1,860	159,473	0.89	1.06
Totals	282	42,140	0.92	0.92	149	149,013	0.90	0.86	10,001	302,248	0.93	0.90

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 Miscellaneous

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	4		
61 - 80	34	29	0.02	0.02	62	177	0.75	0.58	80	403	0.32	0.25	112	773	0.99	0.77
81 - 85	441	587	2.56	2.11	562	1,692	0.61	0.50	298	1,489	0.99	0.81	172	1,245	0.34	0.28
86 - 90	32	43	0.18	0.16	54	171	0.42	0.36	37	196	0.10	0.09	36	276	2.30	2.01
91 - 95	15	23			19	69	1.47	1.36	26	152	0.64	0.59	25	206	1.04	0.97
96 - 99	13	22			17	59	0.05	0.05	11	71	0.09	0.09	17	140	0.47	0.45
100 - 100	3,021	2,437	0.79	0.78	464	1,633	0.32	0.32	181	1,102	0.32	0.32	104	899	0.48	0.47
Credits	3,558	3,141	1.09	1.04	1,178	3,801	0.49	0.44	633	3,412	0.61	0.53	467	3,543	0.72	0.62
101 - 105	10	16			7	24	0.04	0.04	12	80	0.42	0.43	18	166	0.07	0.07
106 - 110	10	11	2.36	2.44	16	68	0.08	0.08	17	117	0.34	0.37	25	236	0.97	1.05
111 - 115	6	14	0.23	0.26	9	39	2.36	2.65	13	96			14	139	2.50	2.82
116 - 120	11	21			9	45	0.42	0.50	8	57	0.07	0.08	7	78	0.70	0.82
121 - 130	37	79	0.06	0.07	70	320	1.18	1.47	29	227	0.37	0.46	42	457	0.33	0.41
131 - 140	16	33			19	97	0.01	0.01	23	193	0.96	1.30	17	193	0.04	0.05
141 & Up	23	50			27	176	1.20	1.94	21	197	0.22	0.34	29	414	0.32	0.53
Charges	113	225	0.15	0.19	157	771	0.92	1.18	123	967	0.40	0.51	152	1,682	0.55	0.70
Totals	3,671	3,367	1.03	1.00	1,335	4,572	0.56	0.53	756	4,379	0.56	0.53	619	5,225	0.66	0.64

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		0.00	0.21	3	68	0.18	0.09	5	239	0.26	0.15
61 - 80	196	1,868	0.71	0.55	270	4,000	0.57	0.43	220	5,471	0.56	0.42	143	6,958	0.83	0.59
81 - 85	215	2,132	0.62	0.51	146	2,206	0.42	0.34	77	2,085	1.58	1.30	31	1,811	0.86	0.71
86 - 90	79	860	0.76	0.66	74	1,247	0.46	0.41	42	1,337	1.10	0.97	27	1,579	1.04	0.90
91 - 95	38	440	0.53	0.49	52	956	0.94	0.88	48	1,589	0.63	0.59	32	1,933	0.67	0.62
96 - 99	30	371	0.07	0.07	51	981	1.89	1.84	60	2,109	0.65	0.63	18	1,259	0.46	0.45
100 - 100	106	1,332	1.98	1.98	117	2,264	0.60	0.60	122	4,508	1.42	1.42	47	3,057	1.90	1.90
Credits	664	7,003	0.88	0.76	711	11,654	0.68	0.58	572	17,167	0.97	0.83	303	16,836	0.99	0.81
101 - 105	27	348	0.95	0.98	44	886	0.96	0.98	47	1,622	0.65	0.67	32	2,253	0.63	0.64
106 - 110	43	576	1.17	1.25	38	828	0.66	0.71	35	1,274	0.37	0.39	23	1,689	0.59	0.64
111 - 115	23	322	0.36	0.41	45	980	0.42	0.47	48	1,937	0.85	0.95	25	2,048	1.17	1.32
116 - 120	24	351	0.17	0.20	29	681	0.66	0.78	30	1,196	0.48	0.57	11	958	0.80	0.94
121 - 130	59	903	0.40	0.50	54	1,280	1.00	1.25	64	2,789	0.80	1.00	35	2,997	0.85	1.06
131 - 140	43	705	0.98	1.32	47	1,296	2.05	2.77	34	1,564	0.59	0.79	17	1,669	0.42	0.57
141 & Up	45	922	0.37	0.61	91	2,851	3.67	5.81	81	4,754	0.57	0.95	43	5,070	0.69	1.14
Charges	264	4,128	0.62	0.79	348	8,802	1.89	2.42	339	15,136	0.63	0.82	186	16,685	0.74	0.94
Totals	928	11,131	0.79	0.77	1,059	20,455	1.20	1.20	911	32,303	0.81	0.83	489	33,521	0.87	0.86

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	16	1,510	0.80	0.44	18	9,256	0.50	0.27	46	11,076	0.53	0.29
61 - 80	60	6,473	0.61	0.43	34	18,853	0.65	0.47	1,211	45,005	0.66	0.48
81 - 85	21	2,697	0.99	0.83	12	5,008	1.12	0.91	1,975	20,952	0.94	0.78
86 - 90	28	3,514	0.85	0.75	10	8,405	0.73	0.64	419	17,627	0.80	0.70
91 - 95	22	2,910	0.65	0.60	5	11,721	0.61	0.56	282	20,000	0.64	0.59
96 - 99	17	2,472	0.95	0.92	9	3,676	0.44	0.42	243	11,161	0.70	0.68
100 - 100	13	1,803	0.83	0.83	8	7,731	0.61	0.61	4,183	26,764	0.96	0.96
Credits	177	21,378	0.77	0.62	96	64,651	0.65	0.50	8,359	152,586	0.76	0.62
101 - 105	15	2,033	0.82	0.84	7	5,980	0.84	0.87	219	13,408	0.77	0.80
106 - 110	11	1,896	0.49	0.53	9	17,234	0.63	0.65	227	23,929	0.62	0.64
111 - 115	10	1,688	0.50	0.56	3	39,171	0.95	1.05	196	46,433	0.92	1.03
116 - 120	8	1,452	2.70	3.17	8	5,247	0.53	0.62	145	10,088	0.86	1.00
121 - 130	25	4,432	0.80	1.00	6	4,140	1.23	1.56	421	17,623	0.89	1.12
131 - 140	5	892	0.93	1.24	6	3,596	0.49	0.65	227	10,239	0.76	1.02
141 & Up	29	8,128	0.83	1.42	12	8,353	0.63	1.03	401	30,916	0.95	1.57
Charges	103	20,520	0.90	1.20	51	83,722	0.81	0.93	1,836	152,637	0.85	1.02
Totals	280	41,898	0.83	0.83	147	148,373	0.74	0.70	10,195	305,223	0.80	0.78

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual 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	8	3			4	9	0.64	0.34	3	11	9.73	5.36	1	6		
61 - 80	683	471	0.60	0.45	419	1,242	0.55	0.42	672	3,377	1.44	1.13	1,182	8,169	0.53	0.42
81 - 85	10,538	13,700	0.79	0.66	11,483	33,976	0.63	0.52	5,169	25,910	0.68	0.56	2,299	16,234	0.53	0.44
86 - 90	1,325	1,658	1.07	0.94	1,767	5,685	0.57	0.50	1,063	5,689	1.40	1.23	555	4,208	0.81	0.71
91 - 95	636	868	0.99	0.91	808	2,708	0.52	0.48	459	2,621	0.69	0.64	290	2,313	0.61	0.56
96 - 99	362	492	0.67	0.66	435	1,571	0.51	0.49	233	1,415	0.45	0.44	197	1,669	0.47	0.46
100 - 100	168,326	84,093	0.67	0.67	6,502	22,258	0.74	0.74	1,895	11,527	0.75	0.75	930	8,056	0.45	0.45
Credits	181,878	101,286	0.70	0.67	21,418	67,449	0.65	0.58	9,494	50,551	0.82	0.72	5,454	40,656	0.55	0.47
101 - 105	315	440	4.38	4.50	337	1,268	0.85	0.87	233	1,496	0.96	0.98	186	1,669	0.68	0.69
106 - 110	276	398	0.19	0.20	490	1,984	0.56	0.61	361	2,416	0.75	0.81	266	2,484	0.38	0.41
111 - 115	200	272	0.10	0.11	225	959	0.40	0.45	157	1,090	0.55	0.62	134	1,314	1.00	1.13
116 - 120	152	227	0.29	0.34	160	671	1.35	1.60	127	936	0.93	1.10	115	1,180	0.35	0.42
121 - 130	1,223	2,376	1.13	1.41	1,255	5,440	0.80	1.00	439	3,383	1.13	1.42	285	3,127	0.98	1.23
131 - 140	187	275	2.78	3.74	358	1,866	0.65	0.88	361	3,040	1.13	1.53	277	3,232	0.49	0.66
141 & Up	290	543	0.76	1.18	588	3,509	1.17	1.78	570	5,418	0.91	1.42	353	4,904	0.71	1.14
Charges	2,643	4,532	1.31	1.61	3,413	15,698	0.84	1.05	2,248	17,780	0.95	1.22	1,616	17,909	0.67	0.85
Totals	184,521	105,817	0.72	0.71	24,831	83,147	0.69	0.65	11,742	68,331	0.86	0.81	7,070	58,565	0.58	0.56

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	14			10	108	0.34	0.18	6	140	0.59	0.34	36	1,644	0.33	0.18
61 - 80	2,128	20,555	0.77	0.60	2,337	34,696	0.54	0.42	2,088	54,524	0.56	0.42	1,227	61,310	0.70	0.50
81 - 85	1,877	18,656	0.63	0.52	1,141	17,670	0.74	0.61	648	18,260	0.74	0.61	317	18,784	0.73	0.61
86 - 90	566	6,048	0.54	0.48	537	8,955	0.55	0.48	414	12,436	0.73	0.64	268	17,027	0.78	0.68
91 - 95	338	3,868	0.88	0.82	361	6,442	1.27	1.18	391	13,279	0.65	0.60	296	19,590	0.75	0.70
96 - 99	229	2,805	1.52	1.49	287	5,406	1.32	1.28	371	12,887	0.71	0.70	239	16,201	1.08	1.05
100 - 100	889	10,773	0.75	0.75	614	11,679	0.82	0.82	444	15,470	0.51	0.51	207	14,396	0.60	0.60
Credits	6,029	62,719	0.74	0.63	5,287	84,955	0.73	0.61	4,362	126,997	0.62	0.52	2,590	148,952	0.75	0.61
101 - 105	321	4,099	0.63	0.64	369	7,451	0.95	0.98	468	16,782	0.83	0.85	219	15,161	0.79	0.81
106 - 110	318	4,143	0.85	0.92	374	7,824	0.81	0.87	376	14,137	0.73	0.79	172	12,981	0.68	0.73
111 - 115	193	2,682	0.62	0.70	309	6,879	0.56	0.64	300	11,788	0.70	0.79	151	11,886	0.57	0.64
116 - 120	183	2,707	0.94	1.11	274	6,202	0.74	0.88	224	9,353	0.77	0.90	127	10,406	0.69	0.81
121 - 130	465	7,173	0.85	1.07	494	12,058	0.95	1.19	438	19,326	1.08	1.36	254	22,000	0.70	0.87
131 - 140	277	4,563	1.68	2.27	279	7,306	0.70	0.94	258	12,777	0.93	1.25	149	13,570	0.80	1.09
141 & Up	456	9,118	0.82	1.34	465	14,889	0.69	1.14	521	29,634	0.85	1.39	370	42,822	0.74	1.21
Charges	2,213	34,486	0.92	1.16	2,564	62,608	0.78	0.98	2,585	113,797	0.86	1.07	1,442	128,827	0.72	0.93
Totals	8,242	97,205	0.80	0.77	7,851	147,564	0.75	0.73	6,947	240,795	0.73	0.73	4,032	277,779	0.73	0.72

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	139	13,042	0.72	0.41	221	109,727	0.58	0.31	430	124,702	0.60	0.32
61 - 80	742	79,487	0.72	0.51	371	187,425	0.71	0.50	11,849	451,256	0.69	0.49
81 - 85	185	22,797	0.61	0.50	93	52,000	0.72	0.60	33,750	237,989	0.68	0.56
86 - 90	199	27,152	0.96	0.85	84	76,191	0.80	0.70	6,778	165,049	0.81	0.71
91 - 95	168	24,400	0.67	0.62	98	82,668	0.75	0.69	3,845	158,758	0.75	0.69
96 - 99	127	18,694	0.83	0.82	53	87,302	0.77	0.75	2,533	148,443	0.83	0.81
100 - 100	119	17,086	1.08	1.08	56	46,366	0.58	0.58	179,982	241,705	0.68	0.68
Credits	1,679	202,658	0.78	0.61	976	641,678	0.70	0.54	239,167	1,527,902	0.71	0.57
101 - 105	148	22,806	0.74	0.76	82	73,388	0.89	0.91	2,678	144,560	0.85	0.87
106 - 110	98	16,635	0.86	0.93	58	45,328	0.79	0.86	2,789	108,331	0.77	0.83
111 - 115	88	15,055	0.62	0.70	38	27,232	0.72	0.82	1,795	79,157	0.66	0.74
116 - 120	94	18,051	0.48	0.57	45	39,817	0.72	0.84	1,501	89,551	0.68	0.80
121 - 130	150	28,011	0.88	1.09	83	72,602	0.77	0.97	5,086	175,496	0.84	1.06
131 - 140	101	21,304	0.62	0.84	55	37,579	0.73	0.99	2,302	105,512	0.79	1.07
141 & Up	227	58,942	0.78	1.28	138	154,055	0.82	1.39	3,978	323,835	0.80	1.33
Charges	906	180,803	0.74	0.95	499	450,002	0.80	1.03	20,129	1,026,442	0.79	1.01
Totals	2,585	383,461	0.76	0.73	1,475	1,091,681	0.74	0.68	259,296	2,554,344	0.74	0.70

Date 11/15/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual 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	13	5			5	10			1	3						
61 - 80	605	381	1.56	1.17	331	959	0.09	0.07	398	1,973	0.77	0.60	654	4,521	0.64	0.50
81 - 85	11,052	14,268	0.67	0.56	11,932	35,716	0.53	0.44	5,782	29,212	0.61	0.50	3,012	21,402	0.81	0.67
86 - 90	1,339	1,631	1.76	1.54	1,805	5,812	1.05	0.92	1,146	6,125	0.57	0.50	640	4,840	0.71	0.62
91 - 95	629	842	1.59	1.48	768	2,601	0.83	0.77	455	2,580	0.91	0.84	305	2,441	1.71	1.58
96 - 99	377	507	1.04	1.02	412	1,481	1.25	1.22	263	1,579	0.42	0.41	180	1,518	0.50	0.49
100 - 100	156,844	81,446	0.67	0.67	6,825	23,503	0.87	0.87	2,083	12,631	0.61	0.61	976	8,404	0.53	0.53
Credits	170,859	99,080	0.71	0.68	22,078	70,080	0.71	0.63	10,128	54,103	0.62	0.54	5,767	43,126	0.77	0.66
101 - 105	312	429	0.65	0.67	328	1,230	0.41	0.42	265	1,664	0.80	0.82	161	1,442	0.77	0.79
106 - 110	288	405	0.49	0.53	407	1,670	0.77	0.83	360	2,408	0.53	0.57	256	2,404	1.53	1.65
111 - 115	186	275	3.07	3.47	225	961	1.19	1.34	149	1,030	1.35	1.52	114	1,120	0.82	0.93
116 - 120	147	211	0.12	0.14	151	648	1.21	1.42	122	882	0.95	1.12	95	966	1.40	1.66
121 - 130	1,156	2,236	1.32	1.65	1,347	5,845	1.52	1.90	427	3,269	0.73	0.92	309	3,382	1.12	1.40
131 - 140	176	256	3.44	4.64	283	1,470	0.73	0.99	328	2,770	0.49	0.67	284	3,342	0.56	0.76
141 & Up	273	489	1.64	2.59	470	2,818	1.10	1.69	502	4,787	0.83	1.28	326	4,458	1.02	1.61
Charges	2,538	4,302	1.39	1.71	3,211	14,642	1.15	1.43	2,153	16,810	0.75	0.95	1,545	17,112	1.01	1.28
Totals	173,397	103,382	0.73	0.72	25,289	84,722	0.78	0.73	12,281	70,913	0.65	0.61	7,312	60,238	0.84	0.79

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	3	20	0.10	0.06	8	92	0.06	0.03	7	137	1.01	0.51	27	1,167	1.24	0.69
61 - 80	1,585	15,536	0.61	0.48	2,368	35,563	0.50	0.39	2,254	59,485	0.52	0.39	1,272	64,249	0.63	0.46
81 - 85	2,644	26,200	0.75	0.61	1,526	23,675	0.65	0.54	818	23,012	0.62	0.51	348	20,076	0.68	0.57
86 - 90	646	6,912	1.51	1.32	621	10,407	0.78	0.68	505	15,271	0.68	0.60	298	18,471	0.74	0.65
91 - 95	354	4,012	0.79	0.73	399	7,104	0.62	0.58	397	13,061	0.68	0.63	353	23,407	0.85	0.79
96 - 99	245	2,938	1.39	1.36	306	5,815	0.51	0.50	404	14,230	0.80	0.78	287	19,086	0.66	0.64
100 - 100	970	11,704	0.48	0.48	745	14,292	0.75	0.75	506	17,450	0.65	0.65	244	16,580	0.66	0.66
Credits	6,447	67,322	0.78	0.67	5,973	96,948	0.62	0.52	4,891	142,646	0.61	0.51	2,829	163,036	0.69	0.57
101 - 105	282	3,597	1.08	1.12	382	7,657	0.74	0.76	499	18,206	1.18	1.21	241	17,093	0.81	0.83
106 - 110	344	4,543	0.74	0.80	367	7,717	0.98	1.06	350	13,022	0.93	1.01	216	16,352	1.01	1.09
111 - 115	180	2,526	0.62	0.70	256	5,768	0.66	0.75	299	11,549	0.60	0.67	176	13,849	0.70	0.79
116 - 120	182	2,665	0.69	0.81	286	6,552	0.63	0.74	232	9,688	0.72	0.85	161	13,204	0.66	0.77
121 - 130	450	6,956	0.78	0.98	458	10,908	0.77	0.96	416	18,083	0.68	0.86	244	21,524	0.78	0.97
131 - 140	286	4,667	0.64	0.86	247	6,412	0.68	0.92	263	12,523	0.60	0.81	150	14,086	0.74	1.00
141 & Up	427	8,613	0.48	0.78	470	15,060	0.98	1.61	462	26,959	0.77	1.26	328	37,864	0.75	1.24
Charges	2,151	33,567	0.69	0.87	2,466	60,075	0.81	1.02	2,521	110,029	0.80	1.00	1,516	133,971	0.78	0.99
Totals	8,598	100,889	0.75	0.72	8,439	157,023	0.69	0.67	7,412	252,675	0.69	0.68	4,345	297,007	0.73	0.72

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	119	11,285	0.46	0.26	269	134,419	0.59	0.32	452	147,139	0.59	0.32
61 - 80	849	90,548	0.77	0.55	434	242,494	0.70	0.49	10,750	515,708	0.66	0.48
81 - 85	251	31,128	0.71	0.59	107	57,092	0.75	0.62	37,472	281,780	0.68	0.56
86 - 90	193	26,377	0.69	0.61	125	80,628	0.61	0.54	7,318	176,473	0.71	0.63
91 - 95	194	26,386	0.67	0.62	81	106,603	0.81	0.75	3,935	189,037	0.79	0.74
96 - 99	164	24,044	0.75	0.73	70	70,143	0.70	0.66	2,708	141,341	0.72	0.69
100 - 100	135	19,165	0.83	0.83	70	48,018	0.64	0.64	169,398	253,194	0.68	0.68
Credits	1,905	228,933	0.73	0.58	1,156	739,397	0.68	0.51	232,033	1,704,671	0.69	0.55
101 - 105	154	24,151	0.76	0.78	69	55,694	0.74	0.76	2,693	131,162	0.82	0.84
106 - 110	141	23,203	0.91	0.98	58	60,023	0.83	0.89	2,787	131,747	0.89	0.95
111 - 115	105	19,188	0.72	0.80	59	36,406	0.71	0.79	1,749	92,671	0.71	0.80
116 - 120	88	15,875	0.59	0.69	58	61,229	0.87	1.03	1,522	111,920	0.78	0.92
121 - 130	146	28,390	0.87	1.09	80	56,825	0.60	0.75	5,033	157,419	0.76	0.95
131 - 140	117	25,279	0.76	1.03	54	43,851	0.83	1.12	2,188	114,656	0.75	1.02
141 & Up	197	52,134	0.76	1.29	142	156,351	0.75	1.29	3,597	309,532	0.77	1.30
Charges	948	188,219	0.78	0.99	520	470,379	0.76	0.99	19,569	1,049,106	0.78	1.00
Totals	2,853	417,152	0.75	0.72	1,676	1,209,776	0.71	0.64	251,602	2,753,777	0.72	0.67

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual 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	7	2			3	6							2	9		
61 - 80	825	557	20.84	15.80	519	1,529	1.72	1.33	869	4,374	0.47	0.37	1,042	7,162	0.91	0.71
81 - 85	10,617	13,471	0.75	0.63	10,538	31,134	0.61	0.51	4,524	22,607	0.79	0.65	2,053	14,580	0.59	0.49
86 - 90	1,509	1,820	1.27	1.11	1,782	5,668	1.42	1.24	893	4,768	0.53	0.46	496	3,764	1.10	0.96
91 - 95	683	915	1.34	1.24	789	2,650	1.02	0.94	451	2,567	0.75	0.70	256	2,070	0.58	0.54
96 - 99	400	562	6.40	6.24	445	1,585	0.63	0.61	231	1,400	0.68	0.67	159	1,346	1.03	1.00
100 - 100	165,341	78,205	0.99	0.99	6,113	20,972	0.61	0.61	1,697	10,290	0.57	0.57	835	7,187	1.03	1.03
Credits	179,382	95,533	1.12	1.08	20,189	63,544	0.72	0.64	8,665	46,006	0.68	0.59	4,843	36,117	0.81	0.70
101 - 105	334	452	0.22	0.22	333	1,222	1.28	1.31	206	1,298	0.72	0.74	186	1,683	0.77	0.80
106 - 110	353	528	2.08	2.25	564	2,278	2.51	2.71	376	2,468	0.49	0.53	300	2,779	0.89	0.96
111 - 115	245	358	1.15	1.30	231	948	2.24	2.53	147	1,026	1.00	1.13	100	971	0.43	0.48
116 - 120	172	249	0.43	0.50	161	718	0.50	0.59	121	894	0.81	0.95	127	1,313	0.85	1.00
121 - 130	1,178	2,267	1.07	1.33	823	3,557	1.02	1.27	371	2,889	1.20	1.51	293	3,218	0.84	1.05
131 - 140	292	512	1.17	1.59	447	2,235	0.60	0.81	372	3,098	0.82	1.11	263	3,036	0.42	0.57
141 & Up	357	670	1.12	1.73	683	3,956	1.10	1.68	456	4,376	0.98	1.54	310	4,357	0.57	0.92
Charges	2,931	5,036	1.09	1.34	3,242	14,914	1.28	1.61	2,049	16,051	0.88	1.13	1,579	17,358	0.68	0.86
Totals	182,313	100,569	1.12	1.09	23,431	78,458	0.83	0.78	10,714	62,056	0.73	0.69	6,422	53,475	0.77	0.74

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	12	0.05	0.02	7	81	3.10	1.70	12	235	0.07	0.03	40	1,670	1.05	0.60
61 - 80	1,966	18,913	0.66	0.51	2,111	31,473	0.51	0.39	1,950	50,493	0.66	0.49	1,071	53,892	0.87	0.62
81 - 85	1,713	17,038	0.94	0.78	1,005	15,647	0.77	0.64	608	17,361	0.67	0.56	271	16,225	0.70	0.58
86 - 90	570	6,078	0.57	0.49	480	8,134	1.20	1.05	412	12,941	0.62	0.55	266	16,499	0.78	0.68
91 - 95	353	4,033	0.77	0.72	325	5,831	0.69	0.64	431	14,142	0.75	0.69	273	17,566	1.11	1.02
96 - 99	227	2,754	1.20	1.17	283	5,434	0.96	0.94	391	13,598	0.64	0.62	202	13,759	0.79	0.77
100 - 100	809	9,828	0.91	0.91	614	11,627	0.96	0.96	423	14,606	0.93	0.93	206	14,054	0.90	0.90
Credits	5,640	58,657	0.81	0.69	4,825	78,227	0.75	0.63	4,227	123,376	0.70	0.58	2,329	133,666	0.86	0.71
101 - 105	319	4,101	0.76	0.79	391	7,865	0.76	0.78	379	13,516	0.87	0.89	208	15,047	0.74	0.76
106 - 110	323	4,241	0.69	0.74	347	7,285	0.45	0.48	308	11,568	0.86	0.93	178	13,411	0.95	1.02
111 - 115	188	2,655	0.98	1.11	287	6,218	0.75	0.85	240	9,348	0.69	0.78	141	10,898	0.71	0.80
116 - 120	226	3,294	0.44	0.52	240	5,450	1.10	1.30	211	8,694	0.81	0.95	128	10,161	0.96	1.13
121 - 130	429	6,520	0.71	0.88	383	9,133	0.65	0.81	408	18,222	0.79	0.99	210	18,146	0.72	0.90
131 - 140	230	3,751	0.76	1.03	241	6,372	0.67	0.91	206	9,732	0.91	1.23	146	13,787	0.83	1.12
141 & Up	420	8,530	1.57	2.58	415	13,161	0.89	1.46	407	24,279	0.71	1.18	268	32,331	1.01	1.71
Charges	2,135	33,092	0.94	1.18	2,304	55,484	0.76	0.94	2,159	95,359	0.79	1.00	1,279	113,781	0.87	1.11
Totals	7,775	91,749	0.85	0.82	7,129	133,711	0.75	0.73	6,386	218,735	0.74	0.72	3,608	247,447	0.87	0.85

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	148	13,642	0.63	0.35	215	97,623	0.63	0.34	436	113,279	0.64	0.35
61 - 80	646	70,335	0.66	0.47	343	191,453	0.69	0.49	11,342	430,182	0.72	0.52
81 - 85	164	21,136	0.67	0.56	67	30,303	0.93	0.77	31,560	199,502	0.75	0.62
86 - 90	165	20,679	0.78	0.68	85	74,055	0.85	0.74	6,658	154,406	0.84	0.74
91 - 95	133	18,442	0.75	0.70	62	45,716	0.76	0.71	3,756	113,931	0.82	0.76
96 - 99	135	20,725	0.96	0.93	50	59,550	0.94	0.91	2,523	120,713	0.92	0.89
100 - 100	97	14,817	1.31	1.31	47	26,138	0.77	0.77	176,182	207,724	0.91	0.91
Credits	1,488	179,776	0.77	0.61	869	524,837	0.75	0.56	232,457	1,339,738	0.79	0.63
101 - 105	126	20,214	0.74	0.76	56	44,656	0.73	0.72	2,538	110,053	0.76	0.77
106 - 110	111	17,603	0.91	0.98	43	28,400	0.82	0.89	2,903	90,560	0.87	0.94
111 - 115	81	14,079	0.87	0.98	39	53,148	1.01	1.14	1,699	99,651	0.92	1.04
116 - 120	64	11,486	0.76	0.90	33	22,444	0.81	0.95	1,483	64,704	0.82	0.97
121 - 130	138	25,159	0.83	1.04	52	45,490	0.83	1.04	4,285	134,601	0.81	1.01
131 - 140	67	13,900	0.58	0.78	47	54,831	0.91	1.23	2,311	111,255	0.82	1.11
141 & Up	205	54,542	1.09	1.82	117	115,281	0.85	1.46	3,638	261,484	0.93	1.57
Charges	792	156,983	0.90	1.16	387	364,250	0.86	1.11	18,857	872,308	0.86	1.10
Totals	2,280	336,759	0.83	0.80	1,256	889,088	0.80	0.72	251,314	2,212,047	0.82	0.77

Date 11/15/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	9	2			7	13	0.30	0.17	6	20	0.20	0.11				
61 - 80	798	528	0.43	0.33	602	1,808	1.51	1.18	1,000	5,028	0.60	0.48	1,173	8,042	0.84	0.66
81 - 85	10,666	13,332	1.05	0.87	9,864	29,162	0.68	0.56	3,838	19,203	0.57	0.47	1,691	11,985	0.60	0.49
86 - 90	1,444	1,750	0.70	0.62	1,533	4,854	1.07	0.93	774	4,162	1.05	0.92	462	3,511	0.48	0.42
91 - 95	700	913	1.13	1.05	737	2,512	0.73	0.68	390	2,234	1.25	1.16	255	2,035	0.84	0.78
96 - 99	381	531	3.46	3.38	388	1,390	0.32	0.31	222	1,331	1.20	1.17	181	1,531	1.77	1.73
100 - 100	168,453	75,049	0.78	0.78	5,628	19,257	0.78	0.78	1,520	9,249	0.76	0.76	675	5,800	0.65	0.65
Credits	182,451	92,105	0.84	0.81	18,759	58,997	0.76	0.68	7,750	41,226	0.72	0.63	4,437	32,905	0.72	0.62
101 - 105	338	464	1.06	1.09	372	1,378	0.56	0.58	238	1,509	1.08	1.10	217	1,960	0.58	0.60
106 - 110	356	546	0.94	1.01	532	2,118	1.57	1.69	397	2,615	0.83	0.89	238	2,225	0.67	0.72
111 - 115	210	310	0.88	0.99	243	985	0.94	1.06	162	1,132	0.64	0.72	110	1,066	0.53	0.60
116 - 120	188	287	1.79	2.11	176	746	0.35	0.41	150	1,115	0.78	0.93	105	1,091	0.38	0.44
121 - 130	1,434	2,726	1.27	1.59	1,073	4,613	0.85	1.06	374	2,929	1.03	1.29	315	3,411	0.79	0.99
131 - 140	267	453	1.76	2.38	417	2,123	0.80	1.08	384	3,208	0.77	1.04	258	2,999	0.71	0.96
141 & Up	363	735	0.40	0.63	675	3,902	1.32	2.03	469	4,554	1.45	2.30	297	4,183	1.20	1.93
Charges	3,156	5,521	1.15	1.42	3,488	15,865	1.01	1.27	2,174	17,062	1.02	1.30	1,540	16,935	0.79	1.00
Totals	185,607	97,626	0.85	0.84	22,247	74,862	0.81	0.77	9,924	58,288	0.81	0.78	5,977	49,840	0.75	0.72

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	5	34	7.00	3.97	8	76	0.12	0.06	20	406	0.58	0.32	55	2,431	0.46	0.26
61 - 80	1,826	17,478	0.55	0.43	1,989	29,385	0.69	0.53	1,687	43,557	0.63	0.47	950	47,107	0.78	0.56
81 - 85	1,517	15,106	0.63	0.52	880	13,820	0.93	0.77	505	14,207	0.78	0.64	267	15,317	0.65	0.54
86 - 90	515	5,457	1.21	1.06	401	6,763	0.81	0.71	377	11,628	1.12	0.99	242	14,837	0.62	0.54
91 - 95	323	3,704	0.64	0.59	311	5,528	0.91	0.84	335	11,319	1.14	1.06	237	15,176	1.03	0.95
96 - 99	241	2,877	0.85	0.83	266	5,117	0.76	0.74	364	12,544	0.76	0.75	172	11,473	0.68	0.67
100 - 100	752	9,150	0.76	0.76	543	10,327	0.75	0.75	411	13,765	1.24	1.24	186	12,621	1.33	1.33
Credits	5,179	53,806	0.70	0.60	4,398	71,016	0.78	0.65	3,699	107,426	0.85	0.71	2,109	118,963	0.82	0.67
101 - 105	282	3,575	0.80	0.83	374	7,538	1.49	1.53	344	12,158	0.68	0.70	170	12,170	0.82	0.84
106 - 110	317	4,192	0.63	0.67	332	6,925	1.04	1.12	265	9,859	1.00	1.08	151	11,367	0.74	0.80
111 - 115	193	2,737	0.64	0.73	255	5,598	0.57	0.65	232	9,154	1.02	1.15	140	10,876	1.20	1.35
116 - 120	188	2,714	0.83	0.98	232	5,318	0.89	1.05	199	8,424	0.95	1.12	142	12,253	0.74	0.87
121 - 130	429	6,497	0.90	1.13	393	9,445	0.84	1.05	361	15,806	1.06	1.33	207	17,802	0.93	1.16
131 - 140	258	4,224	0.83	1.12	265	6,892	0.94	1.27	241	11,303	0.72	0.97	144	13,490	0.65	0.88
141 & Up	410	8,205	1.17	1.91	436	13,648	1.03	1.69	458	26,262	0.82	1.33	297	35,137	0.81	1.36
Charges	2,077	32,144	0.89	1.12	2,287	55,364	0.99	1.24	2,100	92,966	0.88	1.11	1,251	113,095	0.83	1.08
Totals	7,256	85,950	0.77	0.75	6,685	126,381	0.87	0.86	5,799	200,392	0.86	0.86	3,360	232,057	0.83	0.82

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	127	11,367	0.53	0.29	178	75,911	0.73	0.39	415	90,260	0.70	0.38
61 - 80	526	56,593	0.77	0.55	264	143,496	0.79	0.55	10,815	353,023	0.75	0.54
81 - 85	166	20,345	0.74	0.62	67	36,798	0.79	0.66	29,461	189,276	0.74	0.61
86 - 90	125	16,430	0.76	0.67	58	41,367	0.82	0.72	5,931	110,758	0.84	0.74
91 - 95	138	19,038	0.78	0.73	56	28,463	0.78	0.73	3,482	90,923	0.88	0.82
96 - 99	96	13,956	0.83	0.81	38	20,819	0.75	0.74	2,349	71,569	0.80	0.79
100 - 100	93	14,313	0.76	0.76	40	21,119	0.61	0.61	178,301	190,650	0.82	0.82
Credits	1,271	152,042	0.75	0.59	701	367,972	0.77	0.55	230,754	1,096,459	0.78	0.62
101 - 105	115	17,239	0.69	0.71	57	88,071	0.93	0.95	2,507	146,062	0.89	0.91
106 - 110	105	17,585	0.88	0.94	37	40,586	0.73	0.77	2,730	98,017	0.82	0.88
111 - 115	82	14,125	0.76	0.86	43	24,839	0.71	0.81	1,670	70,822	0.82	0.93
116 - 120	77	13,663	0.91	1.07	36	29,008	0.93	1.09	1,493	74,617	0.88	1.03
121 - 130	116	21,473	0.71	0.89	60	80,318	0.83	1.04	4,762	165,021	0.86	1.08
131 - 140	87	17,487	0.65	0.87	41	39,463	0.79	1.06	2,362	101,642	0.75	1.01
141 & Up	226	58,985	0.86	1.46	105	103,979	0.79	1.38	3,736	259,590	0.86	1.46
Charges	808	160,557	0.80	1.05	379	406,263	0.83	1.04	19,260	915,771	0.85	1.08
Totals	2,079	312,599	0.78	0.77	1,080	774,235	0.80	0.74	250,014	2,012,230	0.81	0.78



Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Manual Year 2021 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	13	5	0.28	0.15	4	9	0.82	0.47	3	10			2	9		
61 - 80	736	506	0.65	0.49	562	1,662	0.56	0.44	871	4,396	0.68	0.54	1,070	7,379	0.47	0.37
81 - 85	9,464	12,055	0.78	0.65	10,073	29,785	0.56	0.47	4,264	21,355	0.55	0.45	1,811	12,876	0.55	0.45
86 - 90	1,219	1,458	0.39	0.34	1,483	4,709	0.64	0.56	819	4,365	0.99	0.86	450	3,421	1.08	0.95
91 - 95	561	764	1.74	1.61	695	2,336	5.06	4.69	408	2,335	1.07	0.99	266	2,137	1.04	0.96
96 - 99	372	522	0.66	0.65	404	1,423	0.95	0.93	253	1,540	0.64	0.62	154	1,303	0.58	0.57
100 - 100	178,825	80,587	0.60	0.60	6,675	22,902	0.53	0.53	1,950	11,799	0.51	0.51	877	7,585	0.51	0.51
Credits	191,190	95,896	0.63	0.61	19,896	62,826	0.73	0.66	8,568	45,799	0.62	0.54	4,630	34,711	0.61	0.53
101 - 105	295	419	0.83	0.86	327	1,223	0.52	0.53	217	1,392	1.05	1.07	192	1,716	0.29	0.30
106 - 110	271	390	1.33	1.42	459	1,847	1.13	1.22	330	2,193	0.69	0.74	243	2,284	1.19	1.29
111 - 115	167	258	1.73	1.95	227	927	0.88	0.99	156	1,077	1.14	1.29	124	1,236	1.00	1.13
116 - 120	142	228	2.03	2.39	157	695	0.85	1.00	120	855	0.41	0.48	106	1,110	0.92	1.09
121 - 130	1,268	2,527	1.39	1.73	1,204	5,190	0.66	0.82	418	3,255	0.68	0.86	331	3,586	0.75	0.94
131 - 140	213	344	0.56	0.76	321	1,682	0.84	1.14	388	3,255	0.62	0.83	246	2,853	0.53	0.72
141 & Up	343	626	1.49	2.33	601	3,547	0.80	1.24	479	4,620	1.08	1.69	333	4,722	1.03	1.68
Charges	2,699	4,791	1.34	1.65	3,296	15,110	0.78	0.98	2,108	16,647	0.83	1.06	1,575	17,507	0.83	1.06
Totals	193,889	100,687	0.66	0.65	23,192	77,936	0.74	0.70	10,676	62,446	0.68	0.65	6,205	52,218	0.68	0.66

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	7			6	59	0.10	0.05	18	363	0.04	0.02	52	2,313	0.31	0.18
61 - 80	1,883	18,106	0.83	0.64	2,051	30,359	0.52	0.40	1,824	47,364	0.52	0.39	1,039	51,249	0.70	0.50
81 - 85	1,562	15,534	0.57	0.47	941	14,759	0.47	0.39	512	14,398	0.75	0.62	258	14,855	0.59	0.49
86 - 90	498	5,365	0.69	0.61	404	6,778	0.52	0.46	393	12,192	0.79	0.70	249	15,295	0.59	0.52
91 - 95	323	3,688	0.45	0.41	341	6,124	0.91	0.85	319	10,717	0.63	0.59	249	15,764	0.87	0.81
96 - 99	236	2,854	0.39	0.38	293	5,671	1.16	1.13	330	11,334	0.88	0.86	172	11,414	0.63	0.61
100 - 100	861	10,463	0.78	0.78	584	11,308	0.55	0.55	461	16,026	0.84	0.84	206	14,007	0.96	0.96
Credits	5,364	56,018	0.69	0.59	4,620	75,058	0.59	0.50	3,857	112,393	0.67	0.56	2,225	124,898	0.71	0.58
101 - 105	290	3,738	0.72	0.74	360	7,273	0.99	1.01	363	12,797	0.56	0.58	210	15,021	0.77	0.79
106 - 110	294	3,904	0.80	0.87	303	6,475	0.74	0.80	286	10,630	0.86	0.93	169	12,682	0.62	0.67
111 - 115	199	2,796	0.77	0.87	243	5,340	0.67	0.75	235	9,358	0.96	1.08	156	12,342	0.64	0.72
116 - 120	211	3,112	0.52	0.61	239	5,447	0.56	0.66	198	8,046	0.60	0.71	116	9,487	0.71	0.83
121 - 130	470	7,243	0.47	0.59	426	10,142	1.15	1.44	391	17,092	0.60	0.76	244	21,239	0.73	0.91
131 - 140	255	4,178	0.92	1.23	245	6,445	1.01	1.37	220	10,300	0.63	0.86	141	13,307	0.89	1.20
141 & Up	438	8,830	0.80	1.31	503	16,040	1.33	2.18	485	28,217	0.75	1.24	314	37,247	0.73	1.22
Charges	2,157	33,801	0.71	0.90	2,319	57,162	1.02	1.29	2,178	96,441	0.71	0.90	1,350	121,325	0.73	0.94
Totals	7,521	89,818	0.69	0.68	6,939	132,220	0.78	0.77	6,035	208,835	0.69	0.68	3,575	246,223	0.72	0.71

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	137	12,733	0.52	0.29	168	73,053	0.52	0.28	404	88,562	0.51	0.28
61 - 80	570	62,105	0.67	0.48	285	165,831	0.53	0.37	10,891	388,957	0.59	0.42
81 - 85	146	18,420	0.62	0.52	63	26,950	0.72	0.60	29,094	180,988	0.61	0.51
86 - 90	161	21,031	0.70	0.62	63	38,487	0.64	0.56	5,739	113,102	0.68	0.60
91 - 95	137	18,757	0.54	0.50	61	41,173	0.59	0.55	3,360	103,795	0.77	0.72
96 - 99	98	14,777	0.59	0.57	59	39,909	0.56	0.55	2,371	90,746	0.65	0.64
100 - 100	86	12,185	0.67	0.67	44	30,295	0.58	0.58	190,569	217,157	0.63	0.63
Credits	1,335	160,009	0.63	0.50	743	415,698	0.56	0.41	242,428	1,183,306	0.62	0.50
101 - 105	125	19,521	0.72	0.74	46	51,628	0.75	0.78	2,425	114,729	0.74	0.76
106 - 110	105	17,126	0.63	0.68	56	53,302	0.77	0.82	2,516	110,832	0.76	0.81
111 - 115	87	14,976	0.83	0.94	41	66,522	0.82	0.92	1,635	114,832	0.81	0.92
116 - 120	70	12,076	0.81	0.96	36	28,219	0.59	0.70	1,395	69,275	0.65	0.77
121 - 130	155	29,227	0.77	0.96	53	41,999	0.63	0.80	4,960	141,501	0.72	0.90
131 - 140	82	16,998	0.65	0.88	40	45,804	0.64	0.87	2,151	105,165	0.71	0.95
141 & Up	231	61,451	0.60	1.02	135	160,727	0.69	1.15	3,862	326,026	0.73	1.22
Charges	855	171,375	0.68	0.90	407	448,202	0.71	0.92	18,944	982,360	0.73	0.95
Totals	2,190	331,383	0.66	0.65	1,150	863,900	0.64	0.61	261,372	2,165,666	0.67	0.65

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For All Manual 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
<b>0 - 60</b>	50	17	0.08	0.04	23	47	0.37	0.20	13	44	2.42	1.36	5	23		
<b>61 - 80</b>	3,647	2,444	5.34	4.04	2,433	7,200	0.98	0.76	3,810	19,147	0.76	0.59	5,121	35,273	0.68	0.53
<b>81 - 85</b>	52,337	66,826	0.81	0.67	53,890	159,772	0.60	0.50	23,577	118,288	0.64	0.53	10,866	77,077	0.63	0.52
<b>86 - 90</b>	6,836	8,317	1.05	0.92	8,370	26,728	0.96	0.84	4,695	25,109	0.90	0.79	2,603	19,745	0.83	0.73
<b>91 - 95</b>	3,209	4,302	1.35	1.25	3,797	12,807	1.55	1.44	2,163	12,337	0.92	0.85	1,372	10,997	0.97	0.90
<b>96 - 99</b>	1,892	2,614	2.54	2.48	2,084	7,450	0.73	0.71	1,202	7,266	0.67	0.65	871	7,367	0.87	0.85
<b>100 - 100</b>	837,789	399,380	0.74	0.74	31,743	108,892	0.70	0.70	9,145	55,496	0.64	0.64	4,293	37,032	0.63	0.63
<b>Credits</b>	905,760	483,900	0.79	0.77	102,340	322,897	0.71	0.64	44,605	237,685	0.69	0.60	25,131	187,514	0.69	0.60
<b>101 - 105</b>	1,594	2,203	1.43	1.47	1,697	6,321	0.72	0.74	1,159	7,359	0.92	0.95	942	8,470	0.61	0.63
<b>106 - 110</b>	1,544	2,266	1.06	1.14	2,452	9,897	1.37	1.48	1,824	12,100	0.66	0.71	1,303	12,176	0.93	1.00
<b>111 - 115</b>	1,008	1,473	1.36	1.54	1,151	4,780	1.13	1.27	771	5,355	0.93	1.05	582	5,707	0.78	0.88
<b>116 - 120</b>	801	1,203	0.97	1.15	805	3,477	0.83	0.98	640	4,682	0.78	0.92	548	5,659	0.76	0.90
<b>121 - 130</b>	6,259	12,133	1.24	1.55	5,702	24,645	0.98	1.23	2,029	15,727	0.95	1.19	1,533	16,724	0.89	1.12
<b>131 - 140</b>	1,135	1,840	1.76	2.38	1,826	9,377	0.72	0.97	1,833	15,370	0.77	1.04	1,328	15,463	0.54	0.73
<b>141 &amp; Up</b>	1,626	3,063	1.04	1.63	3,017	17,732	1.10	1.69	2,476	23,756	1.04	1.63	1,619	22,623	0.90	1.45
<b>Charges</b>	13,967	24,181	1.25	1.54	16,650	76,228	1.01	1.27	10,732	84,350	0.89	1.13	7,855	86,822	0.79	1.01
<b>Totals</b>	919,727	508,081	0.82	0.80	118,990	399,125	0.77	0.73	55,337	322,035	0.74	0.71	32,986	274,336	0.72	0.69

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
<b>0 - 60</b>	13	87	2.78	1.54	39	416	0.74	0.39	63	1,281	0.38	0.20	210	9,225	0.60	0.34
<b>61 - 80</b>	9,388	90,589	0.69	0.54	10,856	161,476	0.55	0.42	9,803	255,422	0.58	0.43	5,559	277,807	0.73	0.52
<b>81 - 85</b>	9,313	92,535	0.71	0.58	5,493	85,572	0.71	0.58	3,091	87,239	0.70	0.58	1,461	85,257	0.68	0.56
<b>86 - 90</b>	2,795	29,860	0.92	0.80	2,443	41,037	0.77	0.68	2,101	64,468	0.78	0.69	1,323	82,130	0.71	0.62
<b>91 - 95</b>	1,691	19,304	0.71	0.66	1,737	31,028	0.88	0.82	1,873	62,518	0.76	0.71	1,408	91,504	0.91	0.85
<b>96 - 99</b>	1,178	14,228	1.07	1.04	1,435	27,442	0.94	0.92	1,860	64,593	0.75	0.74	1,072	71,933	0.78	0.76
<b>100 - 100</b>	4,281	51,919	0.73	0.73	3,100	59,234	0.77	0.77	2,245	77,317	0.82	0.82	1,049	71,658	0.87	0.87
<b>Credits</b>	28,659	298,521	0.74	0.64	25,103	406,204	0.69	0.58	21,036	612,839	0.68	0.57	12,082	689,514	0.76	0.62
<b>101 - 105</b>	1,494	19,109	0.79	0.82	1,876	37,784	0.98	1.01	2,053	73,459	0.85	0.87	1,048	74,492	0.78	0.80
<b>106 - 110</b>	1,596	21,022	0.74	0.80	1,723	36,226	0.81	0.87	1,585	59,216	0.87	0.94	886	66,793	0.82	0.88
<b>111 - 115</b>	953	13,396	0.73	0.82	1,350	29,803	0.64	0.72	1,306	51,197	0.78	0.88	764	59,851	0.75	0.85
<b>116 - 120</b>	990	14,492	0.67	0.79	1,271	28,970	0.78	0.92	1,064	44,205	0.77	0.91	674	55,511	0.74	0.88
<b>121 - 130</b>	2,243	34,389	0.74	0.92	2,154	51,685	0.88	1.10	2,014	88,530	0.85	1.06	1,159	100,711	0.77	0.96
<b>131 - 140</b>	1,306	21,383	0.97	1.31	1,277	33,427	0.80	1.08	1,188	56,634	0.76	1.02	730	68,241	0.78	1.06
<b>141 &amp; Up</b>	2,151	43,297	0.96	1.57	2,289	72,799	0.99	1.63	2,333	135,352	0.78	1.28	1,577	185,400	0.80	1.33
<b>Charges</b>	10,733	167,089	0.83	1.05	11,940	290,694	0.87	1.09	11,543	508,593	0.81	1.02	6,838	610,999	0.78	1.00
<b>Totals</b>	39,392	465,610	0.77	0.75	37,043	696,899	0.76	0.74	32,579	1,121,431	0.74	0.73	18,920	1,300,513	0.77	0.76

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
<b>0 - 60</b>	670	62,069	0.58	0.32	1,051	490,733	0.61	0.33	2,137	563,942	0.61	0.33
<b>61 - 80</b>	3,333	359,068	0.72	0.51	1,697	930,699	0.68	0.48	55,647	2,139,126	0.68	0.49
<b>81 - 85</b>	912	113,827	0.67	0.56	397	203,143	0.77	0.64	161,337	1,089,535	0.69	0.57
<b>86 - 90</b>	843	111,668	0.79	0.69	415	310,727	0.74	0.65	32,424	719,789	0.78	0.68
<b>91 - 95</b>	770	107,022	0.68	0.63	358	304,623	0.75	0.70	18,378	656,443	0.80	0.74
<b>96 - 99</b>	620	92,196	0.80	0.78	270	277,723	0.75	0.73	12,484	572,812	0.79	0.77
<b>100 - 100</b>	530	77,567	0.94	0.94	257	171,935	0.63	0.63	894,432	1,110,430	0.74	0.74
<b>Credits</b>	7,678	923,418	0.73	0.58	4,445	2,689,584	0.70	0.52	1,176,839	6,852,076	0.72	0.57
<b>101 - 105</b>	668	103,930	0.73	0.75	310	313,438	0.83	0.85	12,841	646,565	0.82	0.84
<b>106 - 110</b>	560	92,152	0.84	0.91	252	227,640	0.79	0.84	13,725	539,488	0.82	0.88
<b>111 - 115</b>	443	77,423	0.75	0.85	220	208,148	0.82	0.93	8,548	457,133	0.79	0.89
<b>116 - 120</b>	393	71,150	0.69	0.81	208	180,717	0.79	0.94	7,394	410,067	0.76	0.90
<b>121 - 130</b>	705	132,261	0.82	1.02	328	297,233	0.74	0.93	24,126	774,038	0.80	1.00
<b>131 - 140</b>	454	94,968	0.66	0.90	237	221,529	0.79	1.06	11,314	538,231	0.77	1.03
<b>141 &amp; Up</b>	1,086	286,054	0.81	1.36	637	690,392	0.77	1.32	18,811	1,480,467	0.81	1.36
<b>Charges</b>	4,309	857,937	0.78	1.00	2,192	2,139,096	0.79	1.01	96,759	4,845,988	0.80	1.02
<b>Totals</b>	11,987	1,781,354	0.75	0.73	6,637	4,828,680	0.74	0.67	1,273,598	11,698,064	0.75	0.71